

TEXAS CHAPTER MATTERS



PRESIDENT'S CORNER



It is an honor to serve as the 2019-2020 Texas Chapter President. I am very grateful to the entire board and the chairs of each of our chapters. I feel I have very big shoes to fill as Texas collectively did so well in 2018-2019 as compared to the rest of the country. Under the leadership of Mark Worthen, our immediate past chair, the Texas chapter attained Platinum status, the highest status awarded by national RMA. The Texas local chapters also did extremely well as Gulf Coast, Central Texas and North Texas achieved Platinum and San Antonio improved from Bronze

to Gold. Several of Young Professional groups also received recognition and they are some of our newest endeavors. Texas also swept the article writing competition receiving 1st, 2nd, 3rd and honorable mention for our four submissions.

Please continue to support your local chapters. Sign up for classes and attend luncheons, round tables, mock loan committees, happy hours (Gulf Coast leads the way with their YP group), and YP events. All these events promote banking in our communities and helps us better serve our communities.

We hope to see as many of you as we can at our next Spring Conference held in Frisco at the Omni, April 23rd and 24th. The hotel is the official Dallas Cowboy hotel, so book early!

Thank you for being the heart of RMA!

Robin Ingari
President, RMA Texas Chapter

RMA TEXAS SPRING CONFERENCE

Don't miss the 2020 RMA Texas Spring Conference, which will be held at Omni Hotel in Frisco on April 23-24.

Date:
Thursday, April 23, 2020 at 8:00 am to Friday, April 24, 2020 at 12:00 pm

Location:
Omni Hotel
11 Cowboys Way
Frisco, Texas 75034

- Cost:**
- \$425.00 Early Registration Fee (until 2/28/20)
 - \$495.00 Registration Fee (after 2/28/20)
 - \$250.00 Young Professionals (10 years in the industry or less)

CRC Certified will qualify for 11 CEU Continuing Education Credits

[REGISTER HERE](#)



Winter 2020

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Big Business M&A – Threats and Opportunities in Lending as the Credit Cycle Sunsets

*“Oh, what a tangled web we weave, when first we practice to deceive.”
- Sir Walter Scott, Scottish Novelist and Poet (1771-1832)*

By Rick Buczynski, Kent Kirby and Dev Strischek from the November 2019 *RMA Journal*

Mergers and acquisitions occur in all commercial lending segments and can have a significant impact on a bank's lending portfolio and strategy going forward. But understanding the importance of M&A activity isn't an easy take. Quite often mergers are merely noise in an already cacophonous world.

Merger guidelines in the U.S. are informed by an assortment of rules from the Antitrust Division of the Department of Justice in conjunction with the Federal Trade Commission. What does that mean? The short answer is that no one is totally in control. It's the usual inside-the-belt politics, the usual dose of uncertainty.

What should be of interest to banks are the M&A implications for small and medium-sized businesses, often ignored by analysts and the press. Mega-mergers frequently disrupt the operations of these enterprises;

yet most commercial banks have heavy exposure there. Meanwhile, the impacts on lending to larger companies can be equally puzzling.

The objective here is to qualify—and, whenever possible, quantify—the risk in an industry where an obligor operates. Keep in mind that the same forces that govern risk also define opportunities. But defensive tactics are not the sole purpose of this exercise; safe and sound lending strategies also factor in. In short, It's not all about preparing for the next downturn, but positioning for the subsequent recovery.

You can read the entire article in the November 2019 edition of the *RMA Journal*.

2018-2019 RMA TEXAS CHAPTER OFFICERS



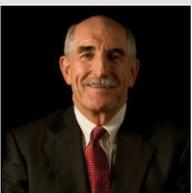
Robin Ingari
President



Jeff Kirby
1st Vice President



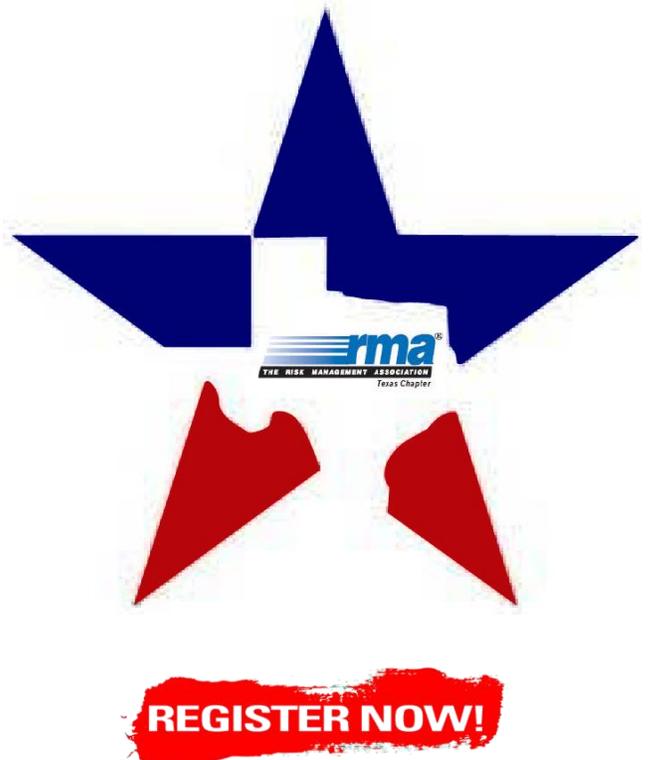
Graham Deluca
2nd Vice President



Sonny Lyles
Treasurer



Jesse Baza
Secretary



RMA CALENDAR OF EVENTS

February 20, 2020: Analyzing Business Tax Returns, Houston, Texas

February 20-21, 2020: Analyzing Personal Financial Statements and Tax Returns, Houston, Texas

February 28, 2020: Lending to Medical and Dental Practices, Dallas, Texas

March 23, 2020: Analyzing Business Tax Returns, Dallas, Texas

March 23-24, 2020: Analyzing Business Tax Returns, Analyzing Personal Financial Statements and Tax Returns, Dallas, Texas.

March 26-27, 2020: Health Care Lending Forum, Dallas, Texas.

March 27, 2020: Credit Analysis Manger Seminar, San Antonio, Texas

RMAHQ UPDATE

Credit Risk Certification (CRC)

Why CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, visit <http://www.rmahq.org/crc>.

KEEP IN TOUCH



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TOYOTA PLANT TOUR



On Wednesday, November 20, 2019, the San Antonio RMA Chapter held its first Toyota Manufacturing Plant Tour. Thirty-two associates boarded a chartered bus, compliments of our sponsor, Toyota of Boerne, enjoyed a Jason's Deli lunch and made the 28 mile trip to the Toyota Manufacturing Plant on the southside of San Antonio. It was a worthwhile time to get away from the office and network with others in the industry. It was also educational to the point of having a new found appreciation for what goes into a Tundra or Tacoma. Most were able to have a "hands on" experience in all the processes of the plant where each process had an interactive learning demonstration. We were then broken into two groups, given headphones and boarded a "golf cart train" that zipped about the manufacturing floor. The plant is huge; it sits on a 2,000 acre site where 2.2 million square feet are under roof. We saw computer-controlled robots with state-of-the-art technology to weld stamp steel pieces together. We saw overhead conveyors transport the trucks from Paint to Assembly, where the trucks began to take shape. Everywhere we looked we saw computerized robots delivering an assortment of parts. We learned that when the plant is in full operation mode, it is possible to roll off a brand new Tundra or Tacoma every 60 seconds! The San Antonio Chapter will consider an annual tour for associates.

Jesse Baza



NATIONAL RMA CONFERENCE RECOGNITION

The RMA National Conference in New Orleans in November provided attendees with a full range of relevant risk management presentations, roundtables, and panels. During the event, RMA Texas was proud to be part of the following recognitions by RMA Chair, Michael C Ankrom Jr. and RMA President and CEO, Nancy Foster.



Mark Worthen, RMA Texas Chapter, received the Platinum award for 2018-2019.



Robin Ingari, Central Texas Chapter, received the Platinum award for 2018-2019.



Cynthia Olsen, Gulf Coast Chapter, received the Platinum award for 2018-2019.



Graham Deluca, North Texas Chapter, received the Platinum award for 2018-2019.

RMA TEXAS 2019 ARTICLE WRITING COMPETITION



1st Place: Messrs. Chris Maurer and Drew Thurman of Austin / Frost Bank / Central Texas Chapter / “interpreting Changes in Lease Accounting through the Lens of the Lender”.

Messrs. Maurer and Thurman tackle the challenges facing financial institutions as FAB implements a new sets of accounting standards, regarding capitalized leases.



2nd Place: Mr. Jackson McQueen of Dallas/ Frost Bank / North Texas Chapter / “Considerations Lending to Food and Agricultural Businesses”

Jackson tackles the issues resulting from a lack of general knowledge of the food production industry and the risks presented not only to Bankers whom may shy away from serving their communities.



3rd Place: Ms. Kaitlin Brashear of Dallas / Texas Capital Bank / North Texas Chapter / “Policy Exception or Policy Acceptation?”

Ms. Brashear tackles the misleading difference between noting exceptions and accepting/tolerating deviances from loan policy and how the risk to the bank can be properly identified, reported and tracked that allows for proper risk management.

No Picture.

4th Place/Honorable Mention: Ms. Lauren Baker of Dallas / Texas Capital Bank / North Texas Chapter / “The Art of a Loan An introduction to the emerging lending platform of art financing.”

Ms. Baker addresses the key variables to keep in mind when structuring a loan secured by art: which should include the number of pieces, their value and diversification across mediums, artists, and time periods.