

## Contact

214-415-6186 (Mobile)  
antonio.gibson@radianqs.com

[www.linkedin.com/in/radianqs](http://www.linkedin.com/in/radianqs)  
(LinkedIn)  
[www.radianqs.com](http://www.radianqs.com) (Company)

## Top Skills

Credit  
Commercial Banking  
Risk Management

# Antonio "Tony" Gibson

President/CEO Radian Quantitative Strategies  
Dallas-Fort Worth Metroplex

## Summary

Radian Quantitative Strategies (RQS) service solutions are designed to provide you a process execution gateway to facilitate compliance with current industry requirements in a way that is both cost effective and provides for enhanced operational efficiencies. The core financial and service benefits you receive from RQS service solutions is first the effective compliance with industrial requirements you now face, while secondly achieving your organization's strategic objectives for earnings and asset growth.

As you review, our solutions for both CECL and ERM Governance, which are highlighted below; bear in mind the process re-engineering implications of regulatory capital risk based requirements, in concert with, impending CECL requirements. Also, bear in mind, for model validation purposes, our CECL deployment methodology starts at the loan instrument level, then aggregates assigned CECL reserve balances up to the loan pool level; versus CECL methodologies that start at the pool level then allocate the CECL reserve balances down to the loan instrument level, which are more difficult to validate:

1. Our custom CECL solution starts with an origination application that allows for our loan pricing model to establish each borrower's CECL reserve balance based on their inherent credit risk profile; and the expected life of the lending contract.
2. Our servicing platform monitors the sufficiency of CECL reserve balances throughout the expected life of the borrower's loan contract; and facilitates the release of CECL reserve balances back into the Allowance for Credit Losses (ACL) as the borrower performs on their loan contract according to its forecasted expected life.
3. Account level probability of default (PD) models, as well as, portfolio level expected life, and qualitative factors models support the servicing platform. The outputs from these servicing models are

integrated into our DCF model, to establish your financial institution's CECL reserve requirement at a loan pool level.

4. The primary responsibility of the board's risk or supervisory committee is the creation of a risk management charter to govern the risk profile of the institution. To execute this responsibility the board's risk committee must establish an Enterprise Risk Management (ERM) policy; and mechanisms to govern the financial institution's risk appetite statements. Radian QS's ERM Governance platform includes the Key Risk Indicators (KRIs) needed to facilitate the monitoring of your financial institution's risk tolerance thresholds pursuant to its risk appetite statements.

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## Experience

Radian Quantitative Strategies, Inc.

President and CEO

2014 - Present (6 years)

Dallas/Fort Worth Area

Radian Quantitative Strategies is a data analytics firm founded to assist commercial banks and credit unions transition their Enterprise Risk Management (ERM) platforms and processes to achieve the quantitative risk management requirements of the Current Credit Expected Loss (CECL) Standard and capital planning requirements related to stress testing and capital management. Radian's ERM Platform centralizes a financial institution's risk management processes related credit, market and operational risk to bring down the overall cost of administration. Also, we leverage the ERM Platform to increase the operational efficiency of these organizations by supporting their product cross selling and loan collection strategies.

As a part of forming the organization, we first built a call report-based product to include Key Risk Indicator Reporting, Peer Bank Benchmarking, economic capital stress testing, and economic capital valuations. Then we complemented this solution with ERM bottom-up methodologies needed for CECL compliance and loan portfolio stress testing.

University of North Texas at Dallas

Adjunct Professor Of Finance

June 2019 - Present (1 year 5 months)

Dallas/Fort Worth Area

## FIS

Director, Product Development and Consulting  
2010 - 2014 (4 years)

For commercial banks and credit unions less than 250 billion in assets, FIS Global owns a greater than a 70% market share of the core system processing units these banks use to account for lending and deposit transactions. FIS also offers financial and risk management services to these financial institutions. While an employee of FIS Global, I worked in their risk management and compliance solutions division. My core responsibility was the creation and subsequently the administration of an Enterprise Risk Management (ERM) platform we sold to over 400 commercial banks. This ERM platform statistically evaluated their probability of failure and measured the bank's economic value of equity versus its book value of equity. The platform also included managerial reporting and red flag alerts for troublesome financial performance trends. Quantitative finance concepts embedded in the product solution were logistical regression, prepayment risk modeling, and advanced discounted cash flow analysis modeling.

After we built the ERM Platform, I was tasked to build a capital management platform for FIS clients subject to economic capital stress testing pursuant to the Dodd Frank Act of the Federal Reserve's CCAR requirements. Through use of call report data and the aggregation of macroeconomic data variables we constructed these economic stress testing models using linear regression to comply with these regulatory requirements.

## CIT Bank

Director of Risk Management  
2007 - 2010 (3 years)

Greater Omaha Area

I was recruited by Mutual of Omaha to build a risk management framework for the commercial bank they were starting up. Because of how the holding company corporate risk rating were performed by external parties like Moody's and Standard and Poors, the risk management framework had to be scalable to support future growth and transparent to quantify risk exposures posed to the holding company. I engineered this desired risk management framework by structuring the risk management department to include the following analytical functions:

1. Statistical analysis to be responsible for the ALLL Methodology and processes;

2. Data Analytics to be responsible for credit risk management models, managerial reporting and process automation; and
3. Credit Analytics to be responsible for risk rating large credit relationships and setting specific reserve allocations on impaired borrowers.

Also, during my tenure with Mutual of Omaha, I was responsible reporting regularly to the board of directors and I was responsible for the development and administration of board policies related credit rating models, model risk and asset valuation.

## Citi

### Vice President, Credit Risk Management

2005 - 2007 (2 years)

Dallas/Fort Worth Area

As a Vice President with Citigroup, I was responsible for creating loan portfolio servicing models for the company's commercial banking and its equipment leasing portfolios. I worked in the Strategic Portfolio Management Department at Citigroup. My core responsibility was the creation of credit risk rating models to automate the credit annual review process, that the bank's business banking unit had in place for credit relationships less than 3 million. In this automation process, we built credit risk models based on logistical regression and CHIAD Analysis to accomplish this task. We also built model validation or outcome analysis reports to validate the integrity of the model risk management program. Also, I engineered a SOX compliance program to provide for the required model governance outlined in Citigroup's Model Risk procedures.

For the equipment leasing portfolios we were tasked with the responsibility of building a process to facility compliance with Basel II advanced approaches that Citigroup was subject to; and building a process that allowed automated approvals for equipment portfolio lending managers, as well as, the development of delinquency treatment tracks to dictate loan collection and loss mitigation strategies. To accomplish this task, we built behavior scorecards based on logistical regression.

## McGladrey

### Manager, Financial Institution Services

2004 - 2005 (1 year)

Greater Los Angeles Area

As a Manager with McGladrey, I was responsible for managing client engagements for banks and credit unions. Engagement assignments were complex in nature including forensic accounting where employee dishonesty events had occurred; and instances where the financial institutions were placed under formal agreements by their primary regulator.

## CUNA Mutual Group

### Sr. Risk Management Specialist

January 1997 - December 2004 (8 years)

Dallas/Fort Worth Area

CUNA Mutual Group is the leading financial services firm to credit unions and their members domestically. I was employed by the Corporate Property and Casualty Division. This division of CUNA administered the Fidelity Bond all credit unions had to have to be insured by the NCUA. As a Sr. Risk Manager, my core responsibility was to determine if a credit union represented an undue insurance risk. In cases where credit unions did represent an undue insurance risk we would reduce our liability exposures by reducing coverage limits, placing coverage deductibles, or terminating coverage on employees or the entity itself.

During my tenure with CUNA I successfully performed numerous fraud audits where employees were engaged in dishonest acts. I was a key member of our loss prevention team that engineered loss containment techniques for our check and debit card fraud coverages we offered to credit unions. And, I led the development of our Corporate Credit Union Risk Management Program execution strategy. Corporate Credit Unions provide corporate lending, investment brokerage and check clearing services to member owned retail credit unions.

## Office of the Comptroller of the Currency

### National Bank Examiner

1992 - 1997 (5 years)

Dallas/Fort Worth Area

As a member of the Fort Worth Texas Duty Station with the OCC, our office was responsible for the supervision for all nationally chartered banks in the Fort Worth metropolitan statistical area and in west Texas. Most of our banks were in rural agricultural and energy-based communities.

During tenure with the OCC I functioned as the Examiner-in-Charge on many engagements and participated in many assignments that were complex in

nature. I was commissioned as a National Bank Examiner with the OCC in May of 1995.

## Oklahoma State Banking Department

Assistant State Bank Examiner

1989 - 1992 (3 years)

Oklahoma City, Oklahoma Area

I served as a member of the Oklahoma Banking Department's team of examiners during down cycle in the state's economic conditions. Many of our bank examination engagements were to banks in troubled financial condition or at risk of insolvency. My core responsibility during many bank examination assignments was to assist the Examiner in Charge in determining, if the bank had sufficient capital to remain solvent.

Many of our department's examination engagements were joint with the FDIC. During joint examinations, I functioned as a liaison between our department and the FDIC on operational, credit, and market risk audits that were required to performed.

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## Education

Indiana University Bloomington

Master's Degree, Quantitative Finance · (2003 - 2006)

Amberton University

Master of Business Administration (M.B.A.), Business Administration and Management, General · (1989 - 1991)

University of Central Oklahoma

Bachelor's Degree, Accounting and Finance · (1985 - 1989)