

## Bruce E. Toppin, III

### PARTNER



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Bruce Toppin guides clients, primarily in the financial services industry, through corporate, securities and regulatory matters. Bruce's practice concentrates on representing banks, thrifts and other financial institutions in mergers, acquisitions, securities offerings, holding company formations, Subchapter S conversions, corporate governance, de novo charters, enforcement actions, regulatory applications and other related matters.

Bruce also handles matters of ownership succession, executive compensation and enforcement actions, and he counsels directors, officers and shareholders in those areas. Bruce's extensive background in representing both lenders and borrowers includes a broad range of secured and unsecured debt financings, including, term loans, lines of credit, government guaranteed loans, loan participations, modifications, renewals and assumptions.

Bruce speaks and writes regularly on a wide variety of topics related to corporate, bank regulatory and securities matters. Prior to joining Waller, Bruce served as a shareholder at Langley & Banack, Inc. where he focused on the corporate representation of banks and other financial institutions.

### EXPERIENCE

- **IMO joins national life, health insurance organization**

Represented a leading independent marketing organization (IMO) in its sale to one of the nation's largest independent distributors of life and health insurance products.

- **Community bank acquires South Texas branch location from competitor**

Represented a Texas-based community bank in its acquisition of a branch location in South Texas.

- **Texas-based community bank acquires Hill Country branch location from a national bank**

Represented a Texas-based community bank in its acquisition of a branch location in the Texas Hill Country.

- **Community bank acquires competitor**

Represented a Texas community bank in its acquisition of another Texas-based bank.

- **Investor group acquires bank in platform acquisition**

Represented an investor group in its acquisition, through a newly formed bank holding company, of a Texas-based bank.

- **National bank completes acquisition of national equipment finance company**

Represented a multi-billion dollar national bank in its acquisition of a national equipment finance company.

- **Bank holding company completes private placement of \$24 million in subordinated notes**

Represented a Texas-based bank holding company in its private placement of \$24 million in subordinated notes to qualified institutional investors.

- **Community bank acquires competitor**

Represented a community bank in Texas in its acquisition of another Texas-based bank.

- **Bank holding company completes private placement of \$30 million in subordinated notes**

Represented a multi-billion dollar Texas-based bank holding company in the private placement of \$30 million in subordinated notes.

- **Bank holding company completes private placement of \$25 million in common stock**

Represented a multi-billion dollar Texas-based bank holding company in its private placement of \$25 million in common stock to qualified investors.

- **Bank holding company sells subsidiary insurance agency**

Represented a multi-billion dollar Texas-based bank holding company in the sale of its subsidiary property and casualty insurance agency.

## EDUCATION

- J.D., St. Mary's University School of Law
- B.B.A., Texas Tech University

## BAR ADMISSIONS

- Texas

## RECOGNITIONS

### Best Lawyers in San Antonio, S.A. Scene Magazine

- Business and Corporate (2014, 2017)

## PROFESSIONAL INVOLVEMENT

- American Bar Association, Banking Law Committee

- Texas Bankers Association
- Texas Association of Bank Counsel
- Independent Bankers Association of Texas
- IBAT Leadership Division

## **COMMUNITY INVOLVEMENT**

- YMCA of Greater San Antonio, Board of Directors