

On-Demand

2023

Webinar

Legal Lending  
Limits: Don't Put All  
Your Eggs in One  
Basket!

Tuesday, March 21, 2023  
10:00 a.m. —12:00 p.m. PT

Originally presented on  
Thursday, February 23, 2023  
(2.0 hours)



WHO SHOULD ATTEND?

Loan Officers, Chief Credit Officers, Legal Counsel, Compliance Officers and staff, Credit Administrators, Internal Auditors

Presented by Counsel for Bankers' Compliance Group®  
ALDRICH & BONNEFIN, PLC\*

As the economy endures new stresses in the banking and business environment, it is a good time to review the laws and regulations relating to legal lending limits, or the regulators way of discouraging regulated financial institutions from putting all their eggs in one basket! In this program we will review the lending limit rules that apply to California state-chartered banks, national banks, credit unions, and savings associations. The latest developments regarding these rules, such as the opt out for inclusion of Accumulated Other Comprehensive Income (AOCI), will also be discussed.

The concept of limiting the aggregate amount a regulated depository institution may lend to one borrower or a group of borrowers has been embraced by lawmakers and regulators as a means of managing an institution's loan concentrations of risk to one borrower or a group of related borrowers. As a general matter, regulators aggressively enforce the lending limit rules. Violations of these rules can subject a regulated institution, as well as its directors and senior officers, to severe penalties and other sanctions.

Topics to be covered include:

- Loans to One Borrower Rules for:
  - ◇ California state-chartered banks
  - ◇ National banks
  - ◇ Federal and state credit unions
  - ◇ Federal and state savings associations
- Secured and unsecured lending limits
- Combination and aggregation rules
- Treatment of guaranties, derivatives and ACH entries
- Calculation of capital for lending limit purposes
- Fines, penalties and other liabilities for lending limit violations

ON-DEMAND STREAMING AVAILABLE

ALDRICH  
&  
BONNEFIN  
Professional Law Corporation\*

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: [info@bankerscompliancesgroup.com](mailto:info@bankerscompliancesgroup.com)



\* Janet Bonnefin is retired from the practice of law with the firm.

# Legal Lending Limits: Don't Put All Your Eggs in One Basket! —On-Demand

## ON-DEMAND WEBINAR

This Webinar was originally presented on March 21, 2023. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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BCG Member	\$335
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