

Presented by Aldrich & Bonnefin, PLC, Counsel to Bankers' Compliance Group®



# Monthly Telephone BRIEFING

August 16, 2019 – 12:00 – 1:30 p.m.

## Recent Developments and Changes to the Regulatory Capital Rules and the Volcker Rule

The banking regulators have been quite busy in the last several months issuing various final and proposed rules to revise their regulations with regard to capital and investment requirements. The primary goal with these releases is to reduce the regulatory burden for small to mid-sized financial institutions.

Specifically, the FDIC, FRB and OCC jointly released a final rule to simplify capital requirements for all but the largest and more complex financial institutions. These same agencies have also jointly issued a proposed rule to adopt changes made by the Economic Growth, Regulatory Relief, and Consumer Protection Act with regard to weighting (for capital purposes) certain transactions that qualify as high volatility commercial real estate transactions, or “HVCRE” loans. To implement another aspect of the Regulatory Relief Act, the FDIC, FRB and OCC issued a separate final rule to adopt a community bank exception to the Volcker Rule. Not to be outdone, the NCUA recently issued a proposed rule that if adopted would delay the effective date of its own risk-based capital rules which were released in 2015 and then amended in 2018. The agencies have also issued several other final and proposed rules with regard to capital requirements.

Please join us for our August Telephone Briefing during which we will discuss the details of these new final and proposed rules as well as their impact on BCG members.



bankers' compliance group®

phone: 800.742.3600 email: [info@bankerscompliancesgroup.com](mailto:info@bankerscompliancesgroup.com)

ALDRICH  
&  
BONNEFIN

Professional Law Corporation

**A**ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group<sup>®</sup> Members on **Friday, August 16, 2019 at 12 Noon**. This meeting will be presented live and will include at least one question and answer session. Members can ask questions by telephone or email. Each member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to call in to the Briefing.

## ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

## REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

**CD Package:** Members can also register to receive a CD package. This package, which includes copies of any Handouts produced for the Briefing, is mailed to registrants approximately 2-3 weeks after the Briefing.

## DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to [www.bankerscompliancegroup.com/monthly-telephone-briefing.php](http://www.bankerscompliancegroup.com/monthly-telephone-briefing.php) and click on the "Download Handout Here" link at the end of each Handout description.

## CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

## SIGN UP ANNUALLY

**Sign up annually for the 2019 BCG Monthly Telephone Briefings!** If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration contact sign you up for the entire year.

## MISSED THE BRIEFING?

Should you or others at your institution miss the briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at [www.bankerscompliancegroup.com/listen-while-you-work.php](http://www.bankerscompliancegroup.com/listen-while-you-work.php).