



## ABCs of Banking Law

Wednesday, March 25, 2026, 8:00 a.m. – 5:30 p.m.

Chapman and Cutler LLP, Charlotte, NC

[Register here.](#)

## Agenda

### **8:00 - 8:45 a.m.      Registration and Breakfast**

Check in and pick up your credentials. Choose your seat for the day. Coffee and breakfast will be available.

### **8:45 - 9:30 a.m.      Introductions**

Professor Broome will give an overview of the program, set expectations, and introduce the speakers. Attendees will introduce themselves to the group.

### **9:30 - 10:30 a.m.      An Introduction to Banks and Bank Regulatory Structure**

Speaker: Karol Sparks

This class answers the question why we have banks and how they differ from general business corporations, including a comparison of their balance sheets. The class explores why and how banks fail as a precursor to understanding the federal supervision and regulation of depository institutions. The development of banking laws is traced through time, culminating in a review of the key supervisors and regulators of banking firms, and where to find the array of applicable laws and regulations.

### **10:30 -- 11:30 a.m.      Industry Structure, Bank and Holding Company Powers, and Regulatory Themes**

Speaker: Lissa Broome

This class explores the structure of the industry and the basic powers limitations of the various entities in the structure. The session describes the regulatory themes that provide the basis for U.S. bank regulation, including limited entry, the separation of banking and commerce, the protection of the insured depository institution, the implications of federal deposit insurance, limitations on size, and other themes.

**11:30 - 11:45 a.m. AM Break**

**11:45 - 12:45 a.m. Understanding Bank Capital and Liquidity**

Speaker: Scott Alvarez

This class will explore the basics of bank capital and liquidity requirements, with a focus on capital standards and the loss absorption power of capital. The class will discuss the purpose of capital surcharges as well as liquidity requirements and provide reference information about both for those interested in further exploration.

**12:45 - 1:15 p.m. Lunch**

**1:15 - 2:15 p.m. Prudential Limitations & Safety and Soundness**

Speaker: Betsy Bodien

This class provides an overview of the various types of regulations that govern lending by banks, with a particular focus on the safety and soundness regulations of loans to one borrower and loans to insiders under Regulation O of the Federal Reserve Act. Sections 23A and 23B of the Federal Reserve Act and the Federal Reserve's Regulation W on affiliate transactions are perhaps the key safety and soundness measures of the Federal Reserve to protect banks, and this class will address this key structure in detail.

**2:15 - 3:15 p.m. Activity and Investment Limitations**

Speaker: Phill Wertz

This class focuses on an overview of permitted financial activities, including those that are financial in nature at the holding company and those that are the business of banking in the national bank. The securities activities are broken down into permissible underwriting and dealing and investment and agency. The class closes with a survey of permissible controlling and non-controlling investments, and the impact of the Volcker Rule.

**3:15 - 3:30 p.m. PM Break**

**3:30 - 4:30 p.m. Supervision, Examination, and Enforcement**

Speaker: John Stoker

The supervisory approach of the federal banking regulators and their exam process is markedly different from the more traditional interaction of investment banks with the SEC. This class explores those differences in approach, in the exam process itself, in any remedial actions to be taken to address exam issues and, finally, in the use of certain formal and informal enforcement

tools in public or non-public proceedings. There is a practical emphasis on dealing with examiners, preparing for exams by the bank regulators, and in responding to exam findings and criticisms.

**4:30 - 5:30 p.m.      Deposit Insurance, Failure, and Resolution**

Speaker: Eric Spitzer

This class discusses the regulations governing insured bank deposits and the cost of deposit insurance. It then provides a detailed review of the failure and resolution process from the point of an adverse exam and a formal or informal enforcement action to the point of appointment of the FDIC as receiver for a bank and the alternatives available to the FDIC to resolve a failing bank. There will be some comparison and contrast of the FDIC receivership for insured depository institutions, the bankruptcy process for the parent holding company and other corporate affiliates, and the Orderly Liquidation Authority of the Dodd-Frank Act.

**5:30 - 7:30 p.m.      Reception**

Reception hosted by Kane Russell Coleman Logan PC, Dallas and Houston for attendees of The ABCs of Banking Law and the Banking Institute at the Ritz-Carlton Charlotte. Registered attendees for each program will receive an invitation with more details from Kane Russell. Join us to talk further with the panelists and other participants. You may form relationships that will be helpful in the future.

**Thank you for attending!**