Regulation of Lending

- The mix, quality, and yield of the loan portfolio are heavily influenced by regulation
- Examples of lending regulations:
 - The total volume of real estate loans granted by a U.S. national bank cannot exceed that bank's capital and surplus or 70 percent of its total time and savings deposits, whichever is greater
 - An unsecured loan to a single customer normally cannot exceed 15 percent of a single national bank's unimpaired capital and surplus account (legal lending limit)
- Any loans made are subject to examination and review

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United States. Congress. House.
Committee on Banking, Finance, and
Urban Affairs. Subcommittee on
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