



Pat Forgione

Toronto

416.865.7798

pat.forgione@mcmillan.ca

education and year of call

- Called to the Ontario bar - 1997
- Queen's University, LLB - 1995
- University of Toronto, BA (Hons.) - 1991

practice areas

secured lending and syndicated
finance

fintech

regulatory compliance

private equity

structured finance, securitization and
derivatives

financial services

industries

banking, finance and insurance

private equity - buyouts & venture

capital investment

automotive

automotive finance

profile

Pat is a partner of McMillan in the firm's Financial Services Group. Pat practises in the business law area with a focus on corporate and commercial financing, asset-based lending, syndicated lending, mezzanine financing, private equity and securitization. Pat routinely acts for major financial institutions on domestic and cross-border transactions.

Pat regularly counsels domestic and foreign financial institutions on the regulatory requirements relating to carrying on business in Canada as well as ongoing compliance matters. Transactions include obtaining regulatory approvals in connection with the establishment of financial service operations in Canada by foreign banks and ongoing regulatory capital requirements. Pat recently obtained the Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions.

Pat also works with auto finance companies in connection with consumer finance matters. Pat routinely provides advice in respect of consumer protection matters in connection with automotive retail finance and leasing programs. Pat also provides advice on the establishment and ongoing operation of wholesale dealer financing programs.

directorships and professional associations

- Canadian Bar Association
- Turnaround Management Association

representative matters

- Counsel to Comerica Bank in a connection with a large portfolio of loans to borrowers in the technology and life sciences sector

Pat Forgione
t: 416.865.7798
pat.forgione@mcmillan.ca

- Counsel to RBC Capital Partners in connection with a \$23,000,000 subordinate debt credit facility to a borrower in the business of providing downhole wireline services
- Canadian counsel to JPMorgan in connection with a US\$80,000,000 credit facility to a borrower specializing in energy efficiency solutions
- Counsel to Comerica Bank in connection with a syndicated credit facility provided to DragonWave Corporation
- Counsel to a large automotive finance counsel in connection with various unsecured loans from foreign and domestic lenders
- Canadian counsel to JPMorgan in connection with a US\$195,000,000 credit facility to a borrower in the business of manufacturing current carrying wiring devices

publications

June 2018

Getting the Deal Through - Banking Regulation 2018

April 2018

Banking Regulation 2018 - 5th Edition
Global Legal Insights

June 2017

Getting the Deal Through - Banking Regulation 2017
Law Business Research

June 22, 2017

Banking Regulation - 4th Edition
Global Legal Insights

October 2016

FinTech at the Crossroads: Regulating the Revolution
Best Law Firms 2017 - 7th Edition

August 2016

OSFI Extends Implementation Date for Pillar 3 Disclosure
Requirements
Financial Services Bulletin

July 2016

Fintech at the Crossroads: Regulating the Revolution
Financial Services Bulletin

July 2016

OSFI Publishes Letter regarding the Tightening of its
Supervisory Expectations for Mortgage Underwriting
Financial Services and Financial Services Regulatory Bulletin

May 2016

Banking Regulation - 3rd Edition
Global Legal Insights

May 2016

Updates to the Bail-In Regime: Depositor Accounts
Financial Services Bulletin

May 2016

Updates to the Bail-In Regime: Introduction of Bill C-15
Financial Services Bulletin

2016

Banking Regulation 2016, Canada chapter
Getting the Deal Through

April 2016

Budget 2016: Introduction of a Bail-in Regime
Financial Services Bulletin

April 2016

OSFI Releases Draft Guideline on Application of IFRS 9 to
Financial Instruments and Disclosure Obligations
Financial Services Bulletin

March 2016

OSFI releases guidelines in response to revised Pillar 3
disclosure requirements
Financial Services Bulletin

December 2015

OSFI Publishes Letter on Plans to Update Capital Requirements
for Residential Mortgages
Financial Services Bulletin

December 2015

OSFI Updates Financial Assessment Criteria for Composite
Risk Rating
Financial Services Bulletin
National Banking Law Review

August 2015

OSFI Publishes Draft of Revised Guideline for Minimum Capital
Test for Federally Regulated Property and Casualty Insurance
Companies
Financial Services Bulletin

2015

Getting the Deal Through - Banking Regulation 2015, Canada
chapter
Getting the Deal Through

February 2015

Supreme Court of Canada upholds solicitor-client privilege settling a 15 year dispute
Financial Services Bulletin

January 2015

OSFI Issues Final Advisory for Early Adoption of IFRS 9 *Financial Instruments* for Domestic Systemically Important Banks
Financial Services Bulletin

September 2014

Supreme Court of Canada Holds that Some Provincial Consumer Protection Legislation Applies to Banks – *Bank of Montreal v Marcotte*
Financial Services Bulletin

June 2014

CDOR Update: Code of Conduct for Submitting Banks Released
Financial Services Bulletin

May 2014

Disclosure of Changes to the Board or Senior Management of Federally Regulated Financial Institutions (FRFIs)
Financial Services Bulletin

May 2014

OSFI – Draft Residential Mortgage Insurance Guideline – The Impact on Mortgage Lenders
Financial Services Bulletin

January 2014

OSFI's Progress on Basel III Implementation: The Liquidity Adequacy Requirements Guideline
Financial Services Bulletin

2014

Canada Chapter
Getting the Deal Through - Banking Regulation 2014
Reproduced with permission from Law Business Research Ltd. This article was first published in Getting the Deal Through – Banking Regulation 2014, (published in April 2014; contributing editor: David E Shapiro of Wachtell, Lipton, Rosen & Katz) For further information please visit www.GettingTheDealThrough.com

November 2013

OSFI releases cyber security self-assessment memorandum and guidance
Financial Services Bulletin