HUSCH BLACKWELL

Steven J. Sweeney

SENIOR COUNSEL

LOS ANGELES, CA
PHONE: 213.356.2967
EMAIL: STEVEN.SWEENEY@HUSCHBLACKWELL.COM

OVERVIEW

After seven years as executive vice president and general counsel of a $2 billion bank, Steve has the background and hands-on experience to guide banks and non-bank lenders through corporate transactions and other regulatory concerns.

Steve first came to the practice of law in the mid-90s as an accountant seeking a career that would tie his passions for finance, economics, and policy together. After initially practicing in broad corporate, transactional, and securities law, he accepted an in-house role with a bank in 2003, remaining as executive vice president and general counsel through 2010. The timing meant that he had an inside perspective on the banking industry in very different economic climates.

When Steve returned to law firm work, he found himself frequently sought after by banks and other financial clients for his experience inside the industry. He most often handled loan workouts for problem loans, expanding into new loans as the economy steadily improved. Steve went on to join a banking law boutique firm and later joined Husch Blackwell in 2023.

Today, Steve performs extensive regulatory work and legal analysis for banks, most often within the context of mergers, acquisitions, divestitures, and other transactions that require approval from regulators. He also advises on other regulatory questions, such as lending limits, and he works with non-bank lenders as well, including money transmitters, broker dealers, and schools and educational institutions offering student loans. He stands out among banking attorneys for both

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Corporate

Financial Institutions M&A and Regulatory Compliance

Mergers & Acquisitions

Securities & Corporate Governance

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the depth and breadth of his background—he's highly knowledgeable about both loan issues and regulatory matters.

After 20+ years in the practice area, Steve is personally acquainted with most regulators in the state of California. He works routinely with representatives of the Federal Reserve, FDIC, and Office of the Comptroller of Currency (OCC), as well as state level agencies, and he speaks their language and knows how best to advocate for clients. Steve speaks the client's language as well: his years in-house left him deeply attuned to client needs, and he readily understands banks' and other institutions' concerns and sensitivities.

Above all, Steve is perhaps best known for his ability to cut to the chase. He gets quickly and efficiently to the root of a problem, instinctively spotting the issues that will matter to regulators, as well as the potential solutions.

Experience

- Represented Southern California Bancorp, the holding company for Bank of Southern California, N.A. (BCAL), in completing its acquisition of Bank of Santa Clarita, which merged with and into BCAL; the banks' combined assets total approximately $2.2 billion.
- Represented world's largest Spanish language radio group in sale of radio station to strategic buyer. Drafted and negotiated agreements for purchase and sale of assets together with assignment and licensing of all intellectual property rights.
- Advised in sale of media company including drafting and negotiating related licensing arrangements and related documents.
- Represented film production company in development of motion picture and related products. Drafting and negotiation of license relating to film and media content.
- Advised online gaming company regarding various legal matters.
- Represented global medical technology company in acquisition of medical research technology company and dealing with related technology licensing arrangements.
- Represented CBC Bancorp in its acquisition of Bay Community Bancorp, an all-cash transaction valued at $14 per common share. The acquisition merged institutions from two of California's largest banking markets, resulting in approximately $3.5 billion in combined assets.

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Experience

- Represented PCB Financial in its recently announced acquisition of Northern California Bancorp where NCB and its wholly owned subsidiary Monterey County Bank are now wholly owned subsidiaries of PCB.

Education

- J.D., University of Southern California Gould School of Law
- M.A., University of Chicago
- B.S., Loyola Marymount University

Admissions

- California

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