

Securities Activities of Commercial Banks

Arnold W. Sametz

Lexington Books

Securities Activities Of Commercial Banks

George G. Kaufman



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Securities Activities of Commercial Banks Arnold W. Sametz, 1981 Permissible Securities Activities of Commercial Banks Under the Glass-Steagall Act (GSA) and the Gramm-Leach-Bliley Act (GLBA).. Library of Congress. Congressional Research Service, 2010 Assesses extent to which commercial banks their subsidiaries and affiliates were able to engage in securities activities such as securities underwriting dealing and brokerage under the authorities of the Glass Steagall Act and other pre Gramm Leach Bliley Act GLBA banking laws most notably the Bank Holding Company Act BHCA of 1956 Examines how volume and scope of these securities activities expanded over time especially in the 1980s and 1990s and explains how GLBA changed Glass Steagall Act construct by facilitating affiliations among commercial banks and securities firms which paved the way for full service financial companies like CitiGroup to offer deposit taking and full scale securities dealing securities underwriting investment advising and brokerage activities within a single holding company structure Examines historical differences between regulatory structure of commercial and investment banks provides a legal overview of Glass Steagall Act restrictions on securities activities and evolution of how Federal agencies regulating commercial banks interpreted those restrictions over the course of approximately seven decades prior to enactment of GLBA analyzes how GLBA modified Glass Steagall Act and BHCA securities restrictions and resulting effect on structure and activities of commercial banking companies **The Securities Activities of Commercial Banks** George G. Kaufman, 1984

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Commercial Bank Securities Activities Before the Glass-Steagall Act Randall Kroszner, 1998 This paper investigates empirically whether the internal organization of the firm can play an important role in affecting a firm's ability to commit to a particular quality of business practices and if so whether competition would be sufficient to lead firms to adopt that structure In particular we study how commercial banks have developed "quot firewallsquot to address potential conflicts of interest when they are also engaged in investment banking Before the 1933 Glass Steagall Act forced banks out of investment banking commercial banks organized their securities activities in two ways as an internal securities department within the bank and as a separately incorporated affiliate with its own board of directors Although the internal departments underwrote seemingly higher quality firms and securities than did comparable affiliates the departments obtained lower prices for the issues they underwrote The greater risk premium associated with the internal department is consistent with

investors discounting for the greater likelihood of conflicts of interest when lending and underwriting are within the same structure Commercial banks responded to this pricing disadvantage for the internal departments by moving strongly toward adopting the separate affiliate structure during the period We find that increasing the proportion of affiliate directors who are independent from the parent bank reduced the risk premium for the securities underwritten by the affiliate Independent directors thus appear to have provided an important mechanism by which the affiliates could enhance their credibility in the market Overall our results suggest that organizational design can be an effective commitment device and absent other distortions competitive pressures would provide sufficient incentives for banks to adopt an organizational design that would address regulatory concerns about potential conflicts of interest

Brokerage and Related Commercial Bank Services

United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities,1976

Separation of Commercial and Investment Banking George J. Benston,John Harland,1990-06-18 The latest in a series of studies in banking and international finance This book deals with all aspects of the Glass Steagall Act and the relationship between the commercial banks and the investment banks

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Subcommittee on Securities,1982 **Bank Holding Company Legislation and Related Issues** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1980

Volcker Rule David H. Carpenter,2011 This is a print on demand edition of a hard to find publication The Securities Act of 1933 and the Glass Steagall Act prohibited commercial banks from underwriting and dealing in securities One of the benefits of being a bank and thus being subject to more extensive regulation is access to what is referred to as the federal safety net which includes the FDIC deposit insurance the Fed Reserve s discount window lending facility and the Fed Reserve s payment system There have been calls to reexamine the activities that should be permissible for commercial banks This report discusses the permissible proprietary trading activities of commercial banks and their subsidiaries under current law It then analyzes the Volcker Rule proposals under the House and Senate passed financial reform bills Illustrations

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