

# Separation of Banking and Other Financial Services

## ■ Glass-Steagall Act of 1933

- Prohibited commercial banks from underwriting corporate securities or engaging in brokerage activities
- Section 20 loophole was allowed by the Federal Reserve enabling affiliates of approved commercial banks to underwrite securities as long as the revenue did not exceed a specified amount
- U.S. Supreme Court validated the Fed's action in 1988

# Securities Activities Of Banks

**William P. Bowden (Jr)**



## **Securities Activities Of Banks:**

**Securities Activities of Banks** Melanie L. Fein, 2011-12-20 The Fourth Edition of a leading resource in the field this valuable practice tool brings you completely up to date on the evolving laws governing banks securities activities from regulatory changes in the financial markets and administrative reform to recent court decisions and legislative reform including the recently enacted Sarbanes Oxley Act of 2002 and the Gramm Leach Bliley Act Here is everything you need to help build a bank s securities business while avoiding compliance pitfalls Securities Activities of Banks Fourth Edition provides In depth discussions of the securities activities now permissible for banks bank holding companies and financial holding companies Clear explanations of how securities laws affect banks securities activities A complete review of how banks are regulated including foreign banks and affiliates Up to date analysis of the evolution of the banking laws through agency and court decisions Detailed descriptions and analyses illuminate the full range of current bank securities activities including investment and trading activities brokerage activities investment advice underwriting mutual funds international securities activities derivative instruments deposits and loans fiduciary activities and more Publisher s website **Final Report on Bank Securities Activities** United States. Securities and Exchange Commission, 1977 *Public Policy Aspects of Bank Securities Activities* United States. Department of the Treasury, 1975 *Securities Activities of Commercial Banks* Arnold W. Sametz, 1981 **Securities Activities of Commercial Banks** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities, 1976 *Securities Activities of Banks and Bank Holding Companies* Michael G. Capatides, Stuart K. Fleischmann, Chemical Bank (New York, N.Y.). Office of the Secretary and General Counsel, 1985 **Reports on Banks Securities Activities of the Securities and Exchange Commission Pursuant to Section 11A(e) of the Securities and Exchange Act of 1934 (Public Law 94-29)**. United States. Securities and Exchange Commission, 1977 *Guide to the Securities Activities of Banks and Bank Holding Companies* Michael G. Capatides, 1987 **The Securities Activities of Commercial Banks** George G. Kaufman, 1984 **Dodd-Frank Act** Melanie L. Fein, 2014 The regulatory framework governing securities activities of banks and their affiliates has assumed unprecedented importance in the aftermath of the financial crisis The Dodd Frank Wall Street Reform and Consumer Protection Act makes it even more critical for banking attorneys to understand the securities laws and for securities attorneys to understand the banking laws All major U S securities firms now are affiliated with banks During the crisis the largest Wall Street securities firms became part of bank holding company organizations subject to regulation by the Federal Reserve Board The Dodd Frank Act solidifies the Board s jurisdiction over these entities and makes the banking laws even more relevant to their operations At the same time the securities laws remain fully applicable and the Securities and Exchange Commission has been given enhanced regulatory and enforcement powers This paper discusses the implications of the Dodd Frank Act for securities activities of banks and their affiliates Among other things it discusses the Volcker Rule

limitations on proprietary trading and hedge fund activities restrictions on bank swaps activities new requirements for the securitization of bank assets and provisions that could impose fiduciary duties on securities broker dealer affiliates This paper also describes how the new regulatory regime has strengthened the Federal Reserve Board s oversight of functionally regulated securities affiliates of banks and the financial system as a whole and also discusses the role of the new Financial Stability Oversight Council

*Bank Powers* United States. General Accounting Office,1990

Securities Activities of Commercial Banks, Hearings Before the Subcommittee on Securities of ...,94-1 ...,December 9 and 10,1975.110:1:United States ,1975

*The Securities Regulatory Handbook* PricewaterhouseCoopers (Firm),1998 Rapid changes are occurring in the rules governing banking securities activities This volume guides financial institutions around the constraints on securities underwriting brokerage activities and trading and investments It provides both the statutory background and the current interpretation of bank securities laws covering underwriting trading and dealing mutual funds derivative products and overseas securities activities

**State Regulation of Banks in an Era of Deregulation** Sandra B. McCray,United States. Advisory Commission on Intergovernmental Relations,1988

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Banking Law in the United States - Fourth Edition Alfred M. Pollard,Joseph P. Daly,2014-11-01 The all new revised fourth edition of Banking Law in the United States positions the text to address three challenges the need to maintain an historic record and statement of existing law the need to document changes made to existing law and to report the deployment implementation and interpretation of new laws Just as new laws in 1989 1990 and 1991 had significant impact on banking so new laws adopted in rapid succession in 2008 2009 and 2010 have altered the legal landscape in which banks and other financial institutions operate The Dodd Frank Wall Street Reform and Consumer Protection Act adopted in 2010 set the stage not only for new agencies new regulatory authorities and new market restrictions but also for extensive interpretive regulation and judicial interpretations implementing such changes As a result the all new 4th edition positions Banking Law in the United States to accommodate legal and market changes and whatever secondary reactive responses occur in the law and the environment in which it operates This new edition continues to meet the needs of practitioners courts legislators and regulators and those interested in better understanding the breadth and diversity and dynamic nature of banking law in the United States Value Package

GAO Report United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on General Oversight and Investigations,1990

*Legislative Proposals to Restructure Our Financial System* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1988

*Law of Multi-Bank Financing* Agasha Mugasha,1998-01-15 The book includes chapters on what multi bank financing is and who does it relevant areas of law including contract torts insolvency tax and statutes such as the Bank Act the mechanics of arranging loan syndications and loan participations financial accommodation used direct loans bank guarantees letters of credit and bankers acceptances legal relations between parties in loan syndications and loan participations rights and duties of the agent bank

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