

Bank holding companies

- Bank holding companies are firms that control at least one bank subsidiary.
 - They typically also own several non-bank subsidiaries--leasing or data processing firms.
 - They generate earnings from fees, interest income, and dividends from equity in subsidiaries.
 - They pay interest on borrowings and have administrative expenses.
 - Control is defined as ownership or indirect control via power to vote more than 25 percent of the voting shares in a bank.
- Prior to nationwide interstate branching, the primary motivation was to circumvent restrictions regarding branching and the products and services that banks can offer.
 - Today, the primary motivation is to expand the scope of products the bank can offer.

Managing One Bank Holding Companies

**United States. Congress. Senate.
Committee on Banking and Currency**

Managing One Bank Holding Companies:

Managing One-bank Holding Companies Hassell H. McClellan, 1981 One-bank Holding Company Legislation of 1970:
May 25, 26, 27, and 28, 1970, and Appendix United States. Congress. Senate. Committee on Banking and Currency, 1970

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Annual Report , 1962 **Administrative and Procedural Aspects of the Federal Reserve Board/Department of the Treasury Proposed Rule Concerning Competition in the Real Estate Brokerage and Management Markets** United States. Congress. House. Committee on the Judiciary. Subcommittee on Commercial and Administrative Law, 2002

Hearings United States. Congress. House. Committee on Banking and Currency, 1969 **Hearings, Reports and Prints of the House Committee on Banking, Currency, and Housing** United States. Congress. House. Committee on Banking, Currency, and Housing, 1974

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