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

Melanie L. Fein

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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 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

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Financial Modernization United States. Congress. House. Committee on Banking and Financial Services, 1997

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