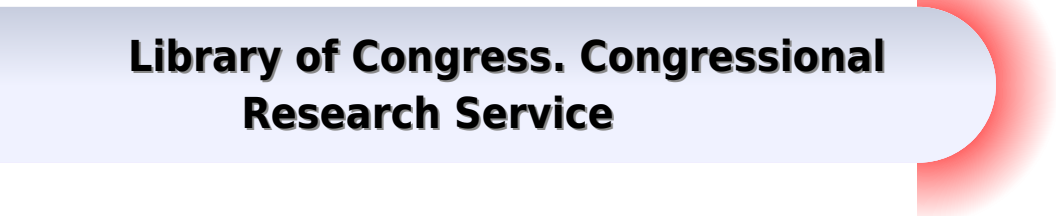


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Permissible Securities Activities of Commercial Banks Under the Glass-Steagall Act (GSA) and the Gramm-Leach-Bliley Act (GLBA).. Library of Congress. Congressional Research Service,2010 Assesses extent to which commercial banks their subsidiaries and 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 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

The Securities Activities of Commercial Banks ,1984 **Secondary Market Operations of the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1977 *Securities activities of commercial banks* Patrick Bridge Frost,1984 **The Securities Activities of Commercial Banks** ,1985 **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 *FDIC Banking Review* ,1994 *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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