Banking

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

The State of the Banking Industry United States. Congress.

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Reform of the Nation's Banking and Financial Systems United

States Congress House Congress.

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The Future of American Banking James R. Barth, Robert E. Litan, R.Dan Brumbaugh, 2016-09-16 The future of American banking is in doubt and the industry and the federal insurance fund that helps support it are in turmoil. The ingredients of the turmoil have been simmering in public view since at least the early 1980s when commercial bank loans to lesser developed countries (LDCs) began to default. The difficulties began to boil at the end of the decade when the prospect first arose that the banks' deposit insurer, the Bank Insurance Fund (BIF) that is administered by the Federal Deposit Insurance Corporation (FDIC), might require dollars to resolve bank failure as occurred in the savings and loan debacle. This book frames the major economic and policy issues raised by the banking crisis whose resolution largely determines the future of American banking. It focuses on the current reported condition of the banking industry, concentrating on large banks in particular. A longer-run economic prognosis for the banking industry is presented and the implications of future bank failures for the financial services sector and federal regulatory policy are discussed. Most importantly the book contains suggestions for changes in the nation's deposit-insurance system and accompanying banking laws. These changes would reduce the federal government's deposit insurance liability and would provide banks with potentially profitable opportunities. The study includes a wealth of data on the financial condition of American banks and the system as a whole, some of it not easily obtainable from any other source. The authors are internationally recognized as knowledgeable experts on the state of the American banking

system and the options and prospects for US banking reform.

Financial institutions and the Nation's economy (FINE) United States. Congress. House. Committee on Banking, Currency and Housing. Subcommittee on Financial Institutions Supervision, Regulation and Insurance, 1975

<u>Establishing Savings Bank Branches of National Banks</u> United States. Congress. Senate. Committee on Banking and Currency,1921

Banking Modern America Jesse Stiller, 2016-10-04 The passage of the National Currency Act of 1863 gave the United States its first uniform paper money, its first nationally chartered and supervised commercial banks, and its first modern regulatory agency: the Office of the Comptroller of the Currency. The law marked a milestone in the development of the U.S. financial system and the modern administrative state. Yet its importance has been largely overlooked. Banking Modern America aims to address that gap. With its unique multidisciplinary approach that brings together scholars from disciplines including history, economics, the law, and finance, this book lends a new dimension to studying the origins and development of a system that touched key aspects of modern America. Chapters examine key episodes in the history of Federal banking, looking at the Civil War origins of the national banking system and the practical challenges of setting up a new system of money and banking. The essays in this volume explore the tensions that arose between bankers and Federal regulators, between governmental jurisdictions, and even between regulators themselves. This book will be essential reading for academics of banking and finance, regulation, numismatics and history, as well as professional economists, historians and policy makers interested in the history of the US financial system.

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