

Investment Banking Case Competition

Separation of investment and retail banking

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The separation of investment and retail banking aims to protect the "utility" aspects of day-to-day banking from being endangered by losses sustained by higher-risk investment activities ("casino banking"). This can take the form of a two-tier structure in which a company is banned from doing both activities, or enforcing a legal ring-fence between two divisions of a company. Banks have resisted this

separation saying that it increases costs for consumers.

Historically retail banks have used cash deposited by savers for investment activities. Following the Wall Street crash of 1929 the United States sought to reduce the risk of savings being used to pay losses incurred on bad investments with the Glass-Steagall legislation of 1933 which restricted affiliations between banks and securities firms...

Banking in the United Kingdom

banks (GSIBs). As well as retail and commercial banking these banks also offer various investment banking services, both within the United Kingdom and internationally

Banking in the United Kingdom encompasses a system of banks and bank-like financial institutions that provide financial services to consumers and businesses, overseen by regulators and ultimately, the central bank, the Bank of England. The sector consists of incumbent major banks and innovative challenger banks. Fitch has described it as "one of the most developed and competitive [banking] markets in the

world". It is undergoing rapid transformation, driven by technological advancements, evolving consumer demands, and regulatory changes.

Key players include the "Big Four" retail banks: HSBC UK, Barclays UK, Lloyds Banking Group, and NatWest, which dominate the retail and commercial banking sectors along with other major banks, which include Santander UK, Nationwide Building Society, and other...

Mizuho Trust & Banking

new banking products tailored to LGBT people”; *Mainichi Daily News*. 26 August 2017. O'Connor, A. (November 2005). *Trade, Investment and Competition in*

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1933 Banking Act

regulation (or prohibition) of the combination of commercial and investment banking and other restrictions on "speculative" bank activities championed

The Banking Act of 1933 (Pub. L. 73-66, 48 Stat. 162, enacted June 16, 1933) was a statute enacted by the United States Congress that established the Federal Deposit Insurance Corporation (FDIC) and imposed various other banking reforms. The entire law is often referred to as the Glass-Steagall Act, after its Congressional sponsors, Senator Carter Glass (D) of Virginia, and Representative Henry B. Steagall (D) of Alabama. The term "Glass-Steagall Act", however, is most often used to refer to four provisions of the Banking Act of 1933 that limited commercial bank securities activities and affiliations between commercial banks and securities firms. That limited meaning of the term is described in the article on Glass-Steagall Legislation.

The Banking Act of 1933 (the 1933 Banking Act) joined...

Lloyds Banking Group

*banking Corporate & institutional banking Insurance, pensions and investments
Refers to Chairmen and Chief Executives since 2009, when Lloyds Banking*

Lloyds Banking Group plc is a British financial institution formed through the acquisition of HBOS by Lloyds TSB in 2009. It is one of the UK's largest financial services organisations, with 30 million customers and 65,000 employees. Lloyds Bank was founded in 1765 but the wider Group's heritage extends over 320 years, dating back to the founding of the Bank of Scotland by the Parliament of Scotland in 1695.

The Group's headquarters are located at 33 Old Broad Street in the City of London, while its registered office is on The Mound in Edinburgh. It also operates office sites in Birmingham, Bristol, West Yorkshire and Glasgow. The Group also has overseas operations in the US and Europe. Its headquarters for business in the European Union is in Berlin, Germany.

The business operates under a...

Banking in Australia

Banking in Australia is dominated by four major banks: Commonwealth Bank, Westpac, Australia & New Zealand Banking Group and National Australia Bank.

There

Banking in Australia is dominated by four major banks: Commonwealth Bank, Westpac, Australia & New Zealand Banking Group and National Australia Bank. There are several smaller banks with a presence throughout the country which includes Bendigo and Adelaide Bank, Suncorp Bank, and a large number of other financial institutions, such as credit unions, building societies and mutual banks, which provide limited banking-type services and are described as authorised deposit-taking institutions (ADIs). Many large foreign banks have a presence, but few have a retail banking presence. The central bank is the Reserve Bank of Australia (RBA). The Australian government's Financial Claims Scheme guarantees deposits up to \$250,000 per account-holder per ADI in the event of the ADI failing.

Banks require...

United States v. Morgan (1953)

Justice Department against seventeen of the most prominent Wall Street investment banking firms, known as the Wall Street Seventeen. The Justice Department

Investment Banking Case Competition

United States v. Morgan, 118 F. Supp. 621 (S.D.N.Y. 1953), more commonly referred to as the Investment Bankers Case was a multi-year antitrust case brought by the United States Justice Department against seventeen of the most prominent Wall Street investment banking firms, known as the Wall Street Seventeen.

The Justice Department filed suit against the firms in 1947, claiming that the leading investment banking firms had combined, conspired and agreed, in violation of the Sherman Antitrust Act, to control and monopolize the U.S. Securities markets.

The 17 Wall Street firms named as defendants in the case, later known as the "Wall Street Seventeen" were:

Morgan Stanley & Co.

Kidder Peabody

Goldman Sachs

White Weld & Co.

Dillon Read & Co.

Drexel & Co.

First Boston Corporation

Smith Barney...

Bank

undertaken by banks include personal banking, corporate banking, investment banking, private banking, transaction banking, insurance, consumer finance, trade

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

As banks play an important role in financial stability and the economy of a country, most jurisdictions exercise a high degree of regulation over banks. Most countries

have institutionalized a system known as fractional-reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, the Basel Accords.

Banking in its modern sense evolved in the fourteenth...

European banking union

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The European banking union refers to the transfer of responsibility for banking policy from the member state-level to the union-wide level in several EU member states, initiated in 2012 as a response to the 2009 Eurozone crisis. The motivation for the banking union was the fragility of numerous banks in the Eurozone, and the identification of a vicious circle between credit conditions for these banks and the sovereign credit of their respective home countries ("bank-sovereign vicious circle").

In several countries, private debts arising from a property bubble were transferred to the respective sovereign as a result of banking system bailouts and government responses to slowing economies post-bubble. Conversely, weakness in sovereign credit resulted in deterioration of the balance sheet position...

Non-bank financial institution

shadow banking system constituted by these institutions could wreak potential instability. In particular, CIVs, hedge funds, and structured investment vehicles

A non-banking financial institution (NBFI) or non-bank financial company (NBFC) is a financial institution that is not legally a bank; it does not have a full banking license or is not supervised by a national or international banking regulatory agency. NBFC facilitate bank-related financial services, such as investment, risk pooling, contractual savings, and market brokering. Examples of these include hedge funds, insurance firms, pawn shops, cashier's check issuers, check cashing locations, payday lending, currency exchanges, and microloan organizations.

In 1999, Alan Greenspan identified the role of NBFIs in strengthening an economy,

as they provide "multiple alternatives to transform an economy's savings into capital investment which act as backup facilities should the primary form of...

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