

National Bank Examinations and Operations in the Early 1890s



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**Eiji Hotori, Mikael Wendschlag, Thibaud
Giddey**



National Bank Examinations And Operations In The Early 1890s:

National Bank Examinations and Operations in the Early 1890s Federal Reserve Board, 2014-11-15 We use information from examination reports to enrich our understanding of both the examination process and bank operations for National Banks in the early 1890s the height of the National Banking Era We describe the examination process and its frequency as well as the information contained in the examinations relating to bank ownership and corporate governance the composition and quality of the loan book dividend payments made by the banks and the use of different types of liabilities Our sample of banks is from the larger cities including several reserve cities which allows us to compare similar banks in different regions of the country There are clear regional differences in banks examination experiences structure and behavior On average banks further West tended to be examined less frequently displayed higher percentages of manager ownership employed less formal corporate governance arrangements made riskier loans paid higher rates on certificates of deposit and paid higher dividends less often

National Bank Examinations and Operations in the Early 1890s Charles W. Calomiris, Mark A. L. Carlson (Wirtschaftswissenschaftler.), 2014

Enterprising America William J. Collins, Robert A. Margo, 2015-09-22 Papers of the conference Enterprising America businesses banks and credit markets in historical

perspective held at Vanderbilt University Nashville TN on December 14 2013 **Formalization of Banking Supervision**

Eiji Hotori, Mikael Wendschlag, Thibaud Giddey, 2021-12-13 This open access book is the first attempt to elaborate the formalization phase of banking supervision in eight developed countries USA Japan Sweden Germany Switzerland Belgium France and UK This innovative study in the field of banking supervision history identifies why national histories of banking supervision share similarities but also remain different and are heavily path dependent This book will be of great interest not only to financial economic historians but also to general readers interested in banking supervision i.e. students bankers supervisors and international officials

The Bankers Magazine and Statistical Register, 1892 *Rhodes Journal of Banking*, 1892 **Bankers' Magazine and State Financial Register**, 1891 **Annual Report** United States.

Comptroller of the Treasury, 1890 *The Riggs War, 1913 to 1916* Paul Ryscavage, 2017-08-25 In 1913 President Woodrow Wilson opened the nation's door to an era of reform To help him he brought to Washington men imbued with a progressive spirit and in some grudges as well Before work on reforms got underway two high ranking officials of the Treasury Department attacked a local bank over its banking practices The bank officers had close ties to Wall Street the Treasury officials were no friends of Wall Street with scars to prove it Aggressive bank examinations hostile interviews and accusatory letters ensued eventually resulting in the bank filing an injunction against the government But after an acrimonious court hearing the injunction appeared to have failed Indeed a grand jury indicted the bank officers of perjury In 1916 a three week criminal trial of the bankers took place in which former Presidents Taft and Roosevelt appeared on behalf of the bankers It was a cause celebre in the nation's capital and much of the country When the verdict was reached it was clear bad blood had

been spilled everywhere and this nasty little war had been more than just about reform **Annual Report of the
 Controller of the Currency** ,1892 **Bankers Magazine** ,1891 *House documents* ,1892 **Public Choice Analyses
 of American Economic History** Joshua Hall,Marcus Witcher,2018-10-04 This book the second of two volumes looks at
 episodes in American economic history from a public choice perspective Each chapter discusses citizens special interests and
 government officials responding to economic incentives in both markets and politics In doing so the book provides fresh
 insights into important periods of American history from the First Nationalist Movement of 1783 to the perpetual renewal of
 the Federal Reserve in 1927 This volume features the work of prominent economic historians such as Hugh Rockoff well
 known public choice scholars such as Joshua Hall and J R Clark and younger scholars such as Marcus Witcher and Zachary
 Gocenour This book will be useful for researchers and students interested in economics history political science economic
 history public choice and political economy Men of Progress: Embracing Biographical Sketches of Representative
 Michigan Men ,1900 This book provides full page biographies of men prominent in Michigan s business professional political
 educational and cultural life in the late nineteenth century Although the entries are not in alphabetical order there is an
 alphabetical index on pp xi xiv The entries are preceded by an extensive selection of historical background materials under
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