

英美銀行法簡介

英國

英國的銀行法起源於十七世紀；其相關的法律包括：

Bank of England Act 1694

Bank of England Act 1716

Bank Notes Act 1826

Bank Charter Act 1844

Bank Notes Act 1852

Bank of England Act 1861

Bank Act 1892

Currency and Bank Notes Act 1928

Czecho-Slovakia act 1939

Bank of England Act 1946

Currency and Bank Notes Act 1954

Banking Act 1979

Banking Act 1987

1987年銀行法

(Banking Act 1987)

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美國

銀行事業與國家經濟，具有相輔相成之關係。美國經濟規模雖大，但美國銀行並未充分運用該有利條件，係受限於銀行法規定，不得越州營業及對商業銀行經營之業務多所限制，此種基於維持「安全健全」之銀行體系，使銀行成為「高度法令約束之行業」。美國銀行之重要立法，多為因應重大財務危機下之產物；美國南北戰爭期間引發之財務危機，促使1836年國家銀行法誕生；1907年美國經濟恐慌，導致1913年聯邦準備法之立法；1929年十月美國股票市場崩盤，造成約九千家銀行倒閉。為挽救金融危機，美國先後於1933年及1935年通過銀行法，又於1989年公布金融機構改革、復甦及執行法。

其相關法規如下：

National Bank Act of 1863

Federal Reserve Act of 1913

Banking Act of 1933

Banking Act of 1935

Bank Holding Company Act of 1956

Bank Holding Company Act Amendments of 1970

Garn-St Germain Depository Institutions Act of 1982

The Competitive Equality Banking Act of 1987

1935年銀行法(Banking Act of 1935)

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