

The Impact of the Dodd-Frank Act on the Performance of US-Listed Commercial and Savings Banks



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THE IMPACT OF THE DODD-FRANK ACT ON THE PERFORMANCE OF US-LISTED COMMERCIAL AND SAVINGS BANKS

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GRIN Verlag Aug 2016, 2016. Taschenbuch. Book Condition: Neu. 210x148x5 mm. This item is printed on demand - Print on Demand Neuware - Master's Thesis from the year 2015 in the subject Business economics - Investment and Finance, Peking University, language: English, abstract: The impact of financial regulation has critical importance on firm performance and profitability. The aftermath of the Financial Crisis of 2008 saw the biggest regulatory reform in the U.S. financial system since the Great Depression. One of the main causes of the crisis was the excessive risk-taking by large firms because prior financial regulations had loopholes that firms could take advantage of. This reform's intended purpose is to address and fix those failures in past regulatory oversight. With 398 proposed rules and more than 2,000 pages, the Dodd-Frank Wall Street Financial Reform and Consumer Protection Act signed into law in 2010, tackles many issues and implements many changes to the financial system. For one, it established new government oversight agencies, such as the Consumer Financial Protection Bureau (CFPB) and the Financial Stability Oversight Council (FSOC); it also outlined new capital requirement standards for banks, aimed to strengthen investor protection, increase the transparency of OTC derivatives, and improve the regulation of credit rating agencies. Our paper provides empirical evidence on whether the Dodd-Frank Act has any significant impact on the performance of U.S.-listed commercial and savings institutions while controlling for bank size. With a sample size of 640 publicly listed commercial and savings banks in the U.S. over each quarter between 2005-2014, we investigate the impact of the Dodd-Frank Act, bank-specific characteristics, and macroeconomic indicators on banks' net interest margin, return on assets, and return on equity using a 'difference-in-differences' approach. Our results indicate that the Dodd-Frank Act has a significant negative impact on bank performance, indicated by...

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