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US Collection

Commercial Banking: United States

April 2019



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Table of Contents

1. Highlights	3
2. Market Environment	4
Historical Trends	4
Key Economic Indicators	6
Interest Rates	7
Credit Union Trends	9
New Payment Technologies	12
Regulatory Factors	13
3. Segmentation & Forecasts	15
Revenue & Net Income	15
Interest Revenue	16
Noninterest Revenue	18
Net Loan & Lease Charge-offs	20
Net Income	22
Assets	25
Gross Loans & Leases	28
Deposits	31
4. Industry Structure	34
Industry Characteristics	34
Market Share	37
JPMorgan Chase	38
Wells Fargo	39
Bank of America	40
5. About This Report	41
Scope	41
Sources	41
Industry Codes	42
Freedonia Methodology	42
Resources	44

List of Tables & Figures

Figure 1 Key Trends in US Commercial Bank Revenue, 2018 – 2023	3
Figure 2 US Commercial Bank Revenue Trends, 2008 – 2018	4
Table 1 Key Indicators for the US Commercial Bank Industry, 2008 – 2023 (US\$ bil)	6
Figure 3 US Interest Rate Trends, 2000 – 2018 (%)	7
Table 2 US Interest Rate Trends, 2008 – 2018 (%)	7
Figure 4 US Credit Union & Commercial Bank Revenue, 2008 – 2023 (US\$ bil)	9
Table 3 US Credit Union & Commercial Bank Revenue, 2008 – 2023 (US\$ bil)	9
Figure 5 US Credit Union Firms, Establishments, & Employment, 2008 – 2018	10
Table 4 US Credit Union Firms, Establishments, & Employment, 2008 – 2018	11
Figure 6 US Commercial Bank Revenue by Source, 2008 – 2023 (US\$ bil)	15
Table 5 US Commercial Bank Revenue by Source, 2008 – 2023 (US\$ bil)	15
Figure 7 US Commercial Bank Interest Revenue w/ Gross Loans & Leases, 2008 – 2023	17
Figure 8 US Commercial Bank Revenue by Source, 2008 – 2023 (%)	18
Figure 9 US Commercial Bank Noninterest Revenue w/ Disposable Personal Income, 2008 – 2023	19
Figure 10 US Commercial Bank Net Loan & Lease Charge-offs, 2008 – 2023 (US\$ bil)	21
Table 6 US Commercial Bank Net Loan & Lease Charge-offs, 2008 – 2023 (US\$ bil)	21
Figure 11 US Commercial Bank Net Income w/ Net Loan & Lease Charge-offs, 2008 – 2023 (US\$ bil)	23
Table 7 US Commercial Bank Net Income, 2008 – 2023 (US\$ bil)	23
Figure 12 US Commercial Bank Net Income w/ Net Income Margin, 2008 – 2023	24
Figure 13 US Commercial Bank Assets w/Gross Domestic Product, 2008 – 2023	25
Table 8 US Commercial Bank Assets; 2008-2018 by Type, 2023 in Total (US\$ bil)	25
Figure 14 US Commercial Bank Assets by Type, 2008 – 2018 (US\$ bil)	26
Figure 15 US Commercial Bank Gross Loans & Leases w/ Nonresidential & Residential Fixed Invest, 2008 – 2023	28
Table 9 US Commercial Bank Gross Loans & Leases; 2008-2018 by Type, 2023 in Total (US\$ bil)	28
Figure 16 US Commercial Bank Gross Loans & Leases by Type, 2008 – 2018 (US\$ bil)	29
Figure 17 US Commercial Bank Deposits w/ Gross Domestic Product, 2008 – 2023	31
Table 10 US Commercial Bank Deposits; 2008-2018 by Type, 2023 in Total (US\$ bil)	31
Figure 18 US Commercial Bank Deposits by Type, 2008 – 2018 (US\$ bil)	32
Figure 19 US Commercial Bank Asset Concentration, 2018	34
Figure 20 US Commercial Bank Firms, Establishments, & Employment, 2008 – 2018	35
Table 11 US Commercial Bank Firms, Establishments, & Employment, 2008 – 2018	36
Table 12 Leading Participants in the US Commercial Bank Industry by Revenue & Assets (US\$ bil)	37
Figure 21 US Commercial Bank Industry Revenue Share by Company, 2018 (%)	38
Table 13 NAICS & SIC Codes Related to Commercial Banking	42

About This Report

Scope

This report forecasts to 2023 the following measures of the US commercial banking industry in nominal US dollars:

- interest revenue
- noninterest revenue (e.g., fees)
- net loan and lease charge-offs
- net income
- assets
- gross loans and leases
- deposits

In addition, credit union revenue is forecast in nominal US dollars to 2023.

To illustrate historical trends, the measures of commercial banking noted above and credit union revenue, as well as the number of respective firms, establishments, and employees, are provided in annual series from 2008 to 2018. In addition, segmentation for commercial bank assets, gross loans and leases, and deposits is provided in annual series from 2008 to 2018.

The scope of this report covers the commercial banks, the commercial banking subsidiaries of bank or financial holding companies, and the savings institutions (also known as savings and loans, or thrifts) that are insured by the Federal Deposit Insurance Corporation (FDIC). Credit unions are not insured by the FDIC and are excluded from commercial banking figures, but a separate overview is provided in the report.

Financial institutions that offer commercial banking, investment banking, and insurance services are typically chartered as bank holding companies. The asset management and investment banking subsidiaries of bank holding companies are excluded from the scope of this report. In addition, stand-alone investment banks, insurance underwriters, mutual funds, and other investment entities or securities brokers are excluded.

Key macroeconomic indicators are also provided with quantified trends. Other various topics, including profiles of pertinent leading companies, are covered in this report. A full outline of report items by page is available in the Table of Contents.

Sources

Commercial Banking: United States (FF95010) represents the synthesis and analysis of data from various secondary, macroeconomic, and demographic sources, such as:

About This Report

- firms participating in the industry, and their suppliers and customers
- government/public agencies
- intergovernmental organizations
- trade associations and their publications
- the business and trade press
- indicator forecasts by The Freedonia Group
- the findings of other reports and studies by The Freedonia Group

Specific sources and additional resources are listed in the Resources section of this publication for reference and to facilitate further research.

Industry Codes

Table 13 | NAICS & SIC Codes Related to Commercial Banking

NAICS/SCIAN 2007		SIC	
North American Industry Classification System		Standard Industrial Classification	
522110	Commercial Banking	6021	National Commercial Banks
522120	Savings Institutions	6022	State Commercial Banks
		6035	Savings Institutions, Federally Chartered
		6036	Savings Institutions, Not Federally Chartered

Source: US Census Bureau

Freedonia Methodology

The Freedonia Group, a subsidiary of MarketResearch.com, has been in business for more than 30 years and in that time has developed a comprehensive approach to data analysis that takes into account the variety of industries covered and the evolving needs of our customers.

Every industry presents different challenges in market sizing and forecasting, and this requires flexibility in methodology and approach. Freedonia methodology integrates a variety of quantitative and qualitative techniques to present the best overall picture of a market's current position as well as its future outlook: When published data are available, we make sure they are correct and representative of reality. We understand that published data often have flaws either in scope or quality, and adjustments are made accordingly. Where no data are available, we use various methodologies to develop market sizing (both top-down and bottom-up) and then triangulate those results to come up with the most accurate data series possible. Regardless of approach, we also talk to industry participants to verify both historical perspective and future growth opportunities.

About This Report

Methods used in the preparation of Freedonia market research include, but are not limited to, the following activities: comprehensive data mining and evaluation, primary research, consensus forecasting and analysis, ratio analysis using key indicators, regression analysis, end use growth indices and intensity factors, purchase power parity adjustments for global data, consumer and end user surveys, market share and corporate sales analysis, product lifespan analysis, product or market life cycle analysis, graphical data modeling, long-term historical trend analysis, bottom-up and top-down demand modeling, and comparative market size ranking.

Freedonia quantifies trends in various measures of growth and volatility. Growth (or decline) expressed as an average annual growth rate (AAGR) is the least squares growth rate, which takes into account all available datapoints over a period. The volatility of datapoints around a least squares growth trend over time is expressed via the coefficient of determination, or r^2 . The most stable data series relative to the trend carries an r^2 value of 1.0; the most volatile – 0.0. Growth calculated as a compound annual growth rate (CAGR) employs, by definition, only the first and last datapoints over a period. The CAGR is used to describe forecast growth, defined as the expected trend beginning in the base year and ending in the forecast year. Readers are encouraged to consider historical volatility when assessing particular annual values along the forecast trend, including in the forecast year.

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Resources

Packaged Facts

Commercial Payment Cards: U.S. and Global Market Trends
Digital Payments in the U.S.: Consumer Usage, Wallets, and P2P
The Financial Services Market: Affluent and High Net Worth Consumers
The Financial Services Market: African Americans and Hispanics
The Financial Services Market: Targeting Gig Economy Workers
Prepaid and Gift Cards in the U.S.

The Freedonia Group

Freedonia Industry Studies

Elder Care Services Market in the US
Electronic Security Products US Market Forecasts
Global Security Services
Private Security Services in the US
Smart Home Security

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Advertising Services: United States
Communication Services: United States
Contract Cleaning Services: United States
Data Processing & Hosting: United States
Employment Services: United States
Gambling: United States
Healthcare Insurance: United States
Insurance: United States
IT Services: United States
Macroeconomy: United States
Management Consulting Services: United States
Medical Services: United States
Professional Services: United States
Software: United States

Freedonia Custom Research

Trade Publications

ABA Banking Journal
American Banker
BankNews
The Banker

About This Report

Banking Exchange

Banking Technology

Credit Union BUSINESS

Credit Union Times

CUInsight

Global Finance

Independent Banker

National Mortgage News

Agencies & Associations

American Bankers Association

Bank for International Settlements

Bank Policy Institute

Board of Governors of the Federal Reserve System

Consumer Financial Protection Bureau

Credit Union National Association

Federal Deposit Insurance Corporation

Federal Financial Institutions Examination Council

Federal Home Loan Mortgage Corporation

Federal Housing Finance Agency

Federal Trade Commission

Independent Community Bankers of America

Mortgage Bankers Association

National Association of Credit Management

National Credit Union Administration

United States Census Bureau

United States Department of Labor

United States Department of the Treasury

Office of the Comptroller of the Currency

United States Securities and Exchange Commission