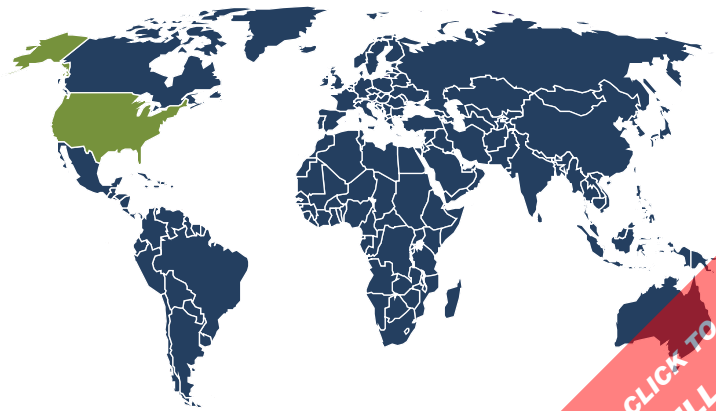




Freedonia Focus Reports  
US Collection

# Commercial Banking: United States

January 2017



## Highlights

### Market Environment

Historical Trends | Key Economic Indicators | Interest Rates | Regulatory Factors  
New Payment Technologies

### Segmentation and Forecasts

Revenue and Net Income | Assets | Gross Loans and Leases | Deposits

### Industry Structure

Industry Composition and Characteristics | Companies Cited

### Resources

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## ABOUT THIS REPORT

### Scope & Method

This report forecasts to 2020 the following measures of the US commercial banking industry in US dollars:

- interest revenue
- noninterest revenue
- net loan and lease charge-offs
- net income
- assets
- gross loans and leases
- deposits.

The scope of this report covers savings institutions (also known as savings and loans, or thrifts) and the commercial banking subsidiaries of bank or financial holding companies that are insured by the Federal Deposit Insurance Corporation (FDIC). Financial institutions that offer commercial, investment, 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. Furthermore, credit unions are not insured by the FDIC and thus excluded from the scope of this report.

To illustrate historical trends, each measure of commercial banking is provided in an annual series from 2005 to 2015.

This report 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.

Key macroeconomic indicators are also provided with quantified trends. 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 primary, secondary, macroeconomic, and demographic sources including:

- firms participating in the industry, and their suppliers and customers
- government/public agencies
- national, regional, and international non-governmental 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

The topic of this report is related to the following industry codes:

NAICS/SCIAN 2007		SIC	
North American Industry Classification System		Standard Industry Codes	
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

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## RESOURCES

### The Freedonia Group

[www.freedoniagroup.com](http://www.freedoniagroup.com)

#### Related Industry Studies

*3387 Mechanical Security Products*, February 2016

[see study contents](#)

*3321 Electronic Security Products*, October 2015

[see study contents](#)

*3228 World Security Equipment*, March 2015

[see study contents](#)

#### Related Focus Reports

*Advertising Services: United States*

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*Electronic Access Control Systems: United States*

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*Electronic Security Products: United States*

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*Gambling: United States*

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*Healthcare Insurance: United States*

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*Insurance: United States*

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*Macroeconomy: United States*

[see report contents](#)

*Mechanical Security Products: United States*

[see report contents](#)

*Professional Services: United States*

[see report contents](#)

*Software: United States*

[see report contents](#)

#### Freedonia Custom Research

[see capabilities](#)

### Trade Publications

*American Banker*

[www.americanbanker.com](http://www.americanbanker.com)

*National Mortgage News*

[www.nationalmortgagenews.com](http://www.nationalmortgagenews.com)

### Agencies & Associations

American Bankers Association

[www.aba.com](http://www.aba.com)

Bank for International Settlements

[www.bis.org](http://www.bis.org)

Board of Governors of the Federal Reserve System

[www.federalreserve.gov](http://www.federalreserve.gov)

Consumer Financial Protection Bureau

[www.cfpb.gov](http://www.cfpb.gov)

Federal Deposit Insurance Corporation

[www.fdic.gov](http://www.fdic.gov)

Federal Financial Institutions Examination Council

[www.ffiec.gov](http://www.ffiec.gov)

Federal Home Loan Mortgage Corporation

[www.freddiemac.com](http://www.freddiemac.com)

Federal Housing Finance Agency

[www.fhfa.gov](http://www.fhfa.gov)

Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov)

Financial Services Roundtable

[www.fsround.org](http://www.fsround.org)

Mortgage Bankers Association

[www.mba.org](http://www.mba.org)

United States Census Bureau

[www.census.gov](http://www.census.gov)

United States Department of Labor

[www.dol.gov](http://www.dol.gov)

United States Department of the Treasury

[www.treasury.gov](http://www.treasury.gov)

Office of the Comptroller of the Currency

[www.occ.gov](http://www.occ.gov)

United States Securities and Exchange Commission

[www.sec.gov](http://www.sec.gov)

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