Coalition Index for U.S. Commercial Banking - September 2021

September 29, 2021
Executive Summary:

The Coalition Index for U.S. Commercial Banking – 1H21, covers these critical performance metrics, including comparisons for pool concentrations, revenues across products, and aggregate deposits and loan volumes for the largest U.S. banks throughout 1H 2021.

- U.S. commercial banking industry pools experienced steady growth in proportion to corporate and investment banking (CIB) until 2019 with a steady decline from 2020 to now due to the increased investment banking activity in CIB versus CB as well as CB's decline in spread compression especially in Lending and Cash Management.
- As overall economic optimism continues to trend positively for business owners with the vaccine rollout and pent-up demand for economic recovery, the hunt for "money in motion" will reveal winners and losers in commercial banking due to increased competition.
- In order for commercial banks to compete effectively, senior leadership teams will need to rely on data-driven insights and objective assessments to benchmark their bank's performance versus peers.

Methodology:

- Performance is benchmarked against Coalition's Standard Product Taxonomy
- Analysis includes revenues, deposits and loans from corporates with annual turnover of more than US$10mn and less than US$1.5bn
- Adjustments are made to publicly reported performance. Examples:

– Exclusions: Derivatives or any other revenues pertaining to non-commercial banking business
– Business structure adjustments: Excluding revenues from Retail Banking SME business clients with less than $10mn

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greenwich.com ContactUs@greenwich.com Ph +1203.625.5038