

# Analyzing the US Financial Services Industry

<https://marketpublishers.com/r/A6656A16A7CEN.html>

Date: June 2011

Pages: 315

Price: US\$ 300.00 (Single User License)

ID: A6656A16A7CEN

## Abstracts

The U.S. financial markets consist of many separate markets for diverse products offered on a range of trading platforms and exchanges. Among the many products traded are fixed-income securities, equities, foreign exchange and derivatives.

Historical data from the United States shows surprisingly large variations in the economic importance of finance in this country. It was high in the 1920s, but, after a continuous collapse in the 1930s and 40s, it was down to only 2.5% of GDP in 1947. It recovered slowly until the late 1970s, and then grew more quickly to reach almost 8% of GDP in 2006.

The growth of the U.S. financial sector is the story of three waves and two crashes. The IMF has said that despite this being the greatest shock to the financial system since 1929, the chances of a 1930s style depression are "nearly nil" They predict that global growth will slow to 3.9% this year, down from 5% last year, and drop to 3% next year.

The US economy fell into recession in December 2007, with growth contracting 6.3 percent in the last quarter of 2008 and unemployment soaring to 8.1 percent. To get the US banks to cope with this, U.S. banking regulators have launched a "stress test" program to assess the largest banks' ability cope with the possibility of a deeper recession in which the unemployment rate climbs above 10 percent by 2010. The US Federal Deposit Insurance Corporation (FDIC) has already closed four more banks and one credit union, taking the number of failures this year to 29. That is up from 25 banks in all of 2008 and three in 2007.

This research report from Aruvian's R'search – Analyzing the US Financial Services Industry – takes a look at the US financial services industry and the upheavals it is going through at this period of time. The report analyzes the various sectors of the US financial services industry such as banking, mutual funds, foreign exchange, the

insurance industry, bonds, and much more. The report takes a look at the banking industry across 51 states in tabular form.

During this financial crisis that is going on in the world, Aruvian's report takes a look at how the US financial services industry is coping and steps the Obama government is taking to bring the situation under control.

The report also undertakes a Michael Porter's Five Forces Strategy Analysis on the global financial services industry and analyzes the major players/banks in the US financial services industry with a SWOT analysis of each player.

## Contents

### **A. EXECUTIVE SUMMARY**

### **B. ANALYZING THE US FINANCIAL MARKETS**

#### B.1 Market Profile

### **C. LOOKING AT THE GLOBAL FINANCIAL CRISIS**

#### C.1 Credit Crisis Simplified

##### C.1.1 Origins of the Crisis

##### C.1.2 US Sub-Prime Crisis

#### C.2 Looking at the Government's Bailout Plan

##### C.2.1 Continued Volatility in the Market

##### C.2.2 The Crisis and the Campaign

##### C.2.3 Deeper Problems, Dramatic Measures

##### C.2.4 Role of a New Administration

##### C.2.5 New Fears, New Lows, Then New Hopes

#### C.3 Recession Comes To Roost

##### C.3.1 Deflating the Debt Bubble

#### C.4 Government Response: Money and More Money

#### C.5 The US Consumer Bailing Out

### **D. OUTLOOK FOR THE BANKING AND SERVICES INDUSTRY**

#### D.1 Trends Point to a Paradigm Shift

#### D.2 What the Future Holds for Financial Services Firms, Corporate America & the Consumer

#### D.3 Mapping a Future Course

### **E. CREDIT CRISIS – LOOKING AT THE FINANCIAL STABILITY PLAN**

#### E.1 Looking at the Federal Reserve Policy Responses

### **F. FUTURE OF FINANCIAL REGULATION IN THE US**

### **G. OUTLOOK FOR THE ECONOMY**

## **H. THE CRISIS & IMPLICATIONS ON US FOREIGN POLICY**

### **I. ANALYZING THE SECURITIES MARKET**

I.1 Looking at the Financial Performance

I.2 A Look at Total Expenses

I.3 A Look at Profitability

### **J. ANALYZING COMMERCIAL MORTGAGE BACKED SECURITIES**

J.1 Looking at the CMBS Process

J.2 Market Growth

### **K. ANALYZING THE SECONDARY LOAN MARKET: 2008**

### **L. LENDING AND INTERMEDIATION SNAPSHOT**

### **M. ANALYZING THE BANKING INDUSTRY**

M.1 Market Profile

M.2 Federal Deposit Insurance Corporation

M.3 State-wise Banking Conditions

M.3.1 Alabama at a Glance

M.3.2 Alaska at a Glance

M.3.3 Arizona at a Glance

M.3.4 Arkansas at a Glance

M.3.5 California at a Glance

M.3.6 Colorado at a Glance

M.3.7 Connecticut at a Glance

M.3.8 Delaware at a Glance

M.3.9 Florida at a Glance

M.3.10 Georgia at a Glance

M.3.11 Hawaii at a Glance

M.3.12 Idaho at a Glance

M.3.13 Illinois at a Glance

M.3.14 Indiana at a Glance

M.3.15 Iowa at a Glance

M.3.16 Kansas at a Glance

M.3.17 Kentucky at a Glance

- M.3.18 Louisiana at a Glance
- M.3.19 Maine at a Glance
- M.3.20 Maryland and Washington, D.C. at a Glance
- M.3.21 Massachusetts at a Glance
- M.3.22 Michigan at a Glance
- M.3.23 Minnesota at a Glance
- M.3.24 Mississippi at a Glance
- M.3.25 Missouri at a Glance
- M.3.26 Montana at a Glance
- M.3.27 Nebraska at a Glance
- M.3.28 Nevada at a Glance
- M.3.29 New Hampshire at a Glance
- M.3.30 New Jersey at a Glance
- M.3.31 New Mexico at a Glance
- M.3.32 New York at a Glance
- M.3.33 North Carolina at a Glance
- M.3.34 North Dakota at a Glance
- M.3.35 Ohio at a Glance
- M.3.36 Oklahoma at a Glance
- M.3.37 Oregon at a Glance
- M.3.38 Pennsylvania at a Glance
- M.3.39 Puerto Rico and the U.S. Virgin Islands at a Glance
- M.3.40 Rhode Island at a Glance
- M.3.41 South Carolina at a Glance
- M.3.42 South Dakota at a Glance
- M.3.43 Tennessee at a Glance
- M.3.44 Texas at a Glance
- M.3.45 Utah at a Glance
- M.3.46 Vermont at a Glance
- M.3.47 Virginia at a Glance
- M.3.48 Washington at a Glance
- M.3.49 West Virginia at a Glance
- M.3.50 Wisconsin at a Glance
- M.3.51 Wyoming at a Glance
- M.4 Failed Bank List

## **N. CRUCIAL LAWS FOR THE BANKING INDUSTRY**

## **O. CURRENT FINANCIAL HEALTH OF THE US BANKING INDUSTRY**

## **P. WORLD'S SAFEST BANKS**

## **Q. ANALYZING THE US HEDGE FUNDS INDUSTRY**

- Q.1 Market Profile
- Q.2 Performance of Hedge Funds
- Q.3 Hedge Fund Transparency Act of 2009
  - Q.3.1 Background
  - Q.3.2 New Conditions for Exemption

## **R. ANALYZING FOREIGN EXCHANGE IN THE US**

- R.1 US Reserves
- R.2 US Currency

## **S. ANALYZING THE INSURANCE INDUSTRY IN THE US**

- S.1 Market Profile
- S.2 Present Situation
  - S.2.1 Life Insurers
  - S.2.2 Property & Casualty Insurers
  - S.2.3 Reinsurers

## **T. ANALYZING THE DERIVATIVES MARKET**

## **U. ANALYZING THE MUTUAL FUNDS MARKET**

- U.1 Market Profile
  - U.1.1 Demographics
  - U.2.2 Employment Status and Household Income
  - U.2.3 Financial Demographics
- U.3 Trends in US Mutual Fund Investing
- U.4 Stock Funds
- U.5 Bond Funds
- U.6 Closed-End Fund Assets
- U.7 Exchange-Traded Fund Assets
- U.8 Unit Investment Trust Data
- U.9 Money Market Funds

U.10 Funds of Funds

U.11 Worldwide Mutual Fund Assets and Flows

## **V. ANALYZING THE BOND MARKETS**

V.1 Market Profile

V.2 Current Situation

## **W. LEADING INDUSTRY CONTRIBUTORS**

W.1 Aetna

W.1.1 Corporate Profile

W.1.2 Business Segment Analysis

W.1.3 SWOT Analysis

W.2 Bank of America

W.2.1 Corporate Profile

W.2.2 Business Segment Analysis

W.2.3 SWOT Analysis

W.3 Capital One Financial Corporation

W.3.1 Corporate Profile

W.3.2 Business Segment Analysis

W.3.3 SWOT Analysis

W.4 CIGNA Corporation

W.4.1 Corporate Profile

W.4.2 Business Segment Analysis

W.4.3 SWOT Analysis

W.5 Citigroup Inc

W.5.1 Corporate Profile

W.5.2 Business Segment Analysis

W.5.3 SWOT Analysis

W.6 Health Net Inc

W.6.1 Corporate Profile

W.6.2 Business Segment Analysis

W.6.3 SWOT Analysis

W.7 JP Morgan Chase & Company

W.7.1 Corporate Profile

W.7.2 Business Segment Analysis

W.7.3 SWOT Analysis

W.8 PNC Financial Services

- W.8.1 Corporate Profile
- W.8.2 Business Segment Analysis
- W.8.3 SWOT Analysis
- W.9 State Street Corporation
- W.9.1 Corporate Profile
- W.9.2 Business Segment Analysis
- W.9.3 SWOT Analysis
- W.10 SunTrust Banks
- W.10.1 Corporate Profile
- W.10.2 Business Segment Analysis
- W.10.3 SWOT Analysis
- W.11 The Bank of New York Mellon Corporation
- W.11.1 Corporate Profile
- W.11.2 Business Segment Analysis
- W.11.3 SWOT Analysis
- W.12 U.S. Bancorp
- W.12.1 Corporate Profile
- W.12.2 Business Segment Analysis
- W.12.3 SWOT Analysis
- W.13 Wells Fargo & Company
- W.13.1 Corporate Profile
- W.13.2 Business Segment Analysis
- W.13.3 SWOT Analysis
- W.14 WellPoint, Inc
- W.14.1 Corporate Profile
- W.14.2 Business Segment Analysis
- W.14.3 SWOT Analysis

## **X. APPENDIX**

- X.1 Global Financial Services Industry - Porter's Five Forces Strategy Analysis
- X.1.1 Bargaining Power of Buyers
- X.1.2 Bargaining Power of Suppliers
- X.1.3 Competitive Rivalry in the Industry
- X.1.4 Threat of New Entrants
- X.1.5 Threat of Substitutes

## **Y. GLOSSARY OF TERMS**



## I would like to order

Product name: Analyzing the US Financial Services Industry

Product link: <https://marketpublishers.com/r/A6656A16A7CEN.html>

Price: US\$ 300.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/A6656A16A7CEN.html>