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"As banks continue to retrench from regions or sectors where they are unable to meet specific demand and revaluate their operational strategies, they will need to rely on their personnel more and more to deliver evolving products and services." – Lewis Cone, B2B Analyst

# This report looks at the following areas:

- What are the key determinants driving commercial banking and finance?
- Was the market affected by the financial crisis? Have there been any structural changes as a consequence?
- Has regulation restricted industry development?
- Can challenger banks make a significant impact? Or is the market still dominated by the 'big four' banks?
- What does the future hold for commercial banking and finance?

Major banks should focus on their core strengths while seeking internal and external strategic partnerships to extend their commercial capabilities where appropriate. Banks that do rise to the emerging digital challenge will gain on all fronts; strengthening relationships with existing customers, improving operational controls, lowering cost bases, reducing risk and ultimately improving bottom lines.

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DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market



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# Table of Contents

#### **Executive Summary**

#### Market size

Figure 1: UK MFIs Sterling Deposits from UK Resident Businesses, by Quarter End, 2014-15, (£ Million Outstanding of Deposit Liabilities, Excluding Under Repo, Not Seasonally Adjusted) Figure 2: MFI Sterling Deposits of UK Resident Non-Financial Businesses, by Industry Type, Top Eight, December 2015, (Share of Total) Figure 3: UK MFIs' Net Loans to Non-Financial Businesses, Q4 2013 - Q4 2015, by Size of Business, (£ Million, Not Seasonally Adjusted)

#### Market trends

#### Rates remain low for commercial lending

Figure 4: Average Interest Rate for UK MFI New Advances to PNFCs, at December 2011-15, (% Not Seasonally Adjusted)

#### Demand for credit from medium and large corporates still rising despite recent decline in availability

Figure 5: Availability of Corporate Credit to PNFCs in the Last Three Months, Q1 2010 - Q4 2015, by Business Size, (Net Percentage Balance)

### Business confidence has remained positive since 2012 and has influenced demand in the market

Figure 6: Business Confidence Index, per Half-Year, 2005-2015, (Index Figure)

#### Ad spend declines for first time since 2012

Figure 7: Advertising Expenditure on Business Banking Services, by Advertiser, 2011-15, (% of Total Ad Spend)

Market factors

GDP growth slows in 2015, but remains positive

Large corporates taking greater share of private sector turnover

Profitability and business investment rising in the private sector

Continued struggles by mainstream lenders to provide finance to SMEs and legislative changes have piqued alternative lenders' interest

# FCA launches study into investment and corporate banking

#### Companies

Figure 8: Number of Banks and Building Societies Operating in the UK, 2013-15, (Number)

Figure 9: Profiled Companies' Combined Income, 2010-2014, (£ Million)

# Forecast

#### Global economic factors and EU referendum will influence deposit levels

Figure 10: Forecast UK MFIs Sterling Deposits from UK Resident Non-Financial Corporations, 2016-2020, (£ Billion at 2015 prices)

#### Increasing amount of regulatory measures threatening UK's leading position

#### Changes to operating model are required as new banks push towards a more digitalised environment

What we think

## Key Insights

Which factors will most affect market development?

Why is there a need for a new operating model in the industry?

How are market players adopting to new technology?

## Introduction

Definitions

# Methodology

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Abbreviations Market positioning

The supplier

# The customer

# UK Economy

# Key points

# Overview

Figure 11: UK GDP Quarterly Development, 2004-2015, (£ Billion)

Figure 12: Quarters after GDP Peak, 1979, 1990 and 2008, (Number of Quarters and GDP as % of Pre-Downturn Peak)

#### Inflation

#### Interest rates

House prices

#### Consumer spending

#### Manufacturing

Figure 13: UK Output, by Industry, 2008-2015, (Index: Q1 2008 = 100)

#### Business investment

Figure 14: UK GFCF 2003-2015, (£ Million)

## Imports

Exports

## Market Factors

## Key points

# GDP growth slows in 2015, but remains positive

Figure 15: GDP Growth Rate, 2012-15, (% Change on Previous Quarter)

Figure 16: GDP Growth Rate, 2012-2015, (% Change on Previous Quarter)

#### Large corporates take majority of private sector turnover

Figure 17: Business Population in the UK, Private Sector, by Company Size, 2013-15, (Number, £ Billion and Millions Employed)

#### Profitability and business investment rising in the private sector

Figure 18: UK PNFCs Net Rate of Return, Q1 2010 - Q3 2015, (% Return)

Figure 19: UK PNFCs Net Rate of Return, Q1 2010-Q3 2015, (% Return)

Figure 20: UK Total Business Investment, 2011 -15, (Chained Volume Measures and Not Seasonally-Adjusted, £ Billion and % Annual

Figure 21: UK Total Business Investment, 2011-15, (Chained Volume Measures and Not Seasonally-Adjusted, £ Billion)

#### Continued struggles by mainstream lenders to provide finance to SMEs and legislative changes have piqued alternative lenders' interest

Figure 22: Company Insolvencies in England and Wales, 2011-15, (Number and % Annual Change)

Figure 23: Company Insolvencies in England and Wales, 2011-15, (Number)

#### Reports of positive business confidence at odds with decline in M&A activity

Figure 24: Mergers and Acquisitions of UK Companies, 2010 -2015\*, (Units)

Figure 25: Mergers and Acquisitions of UK Companies, 2010-2015\*, (Units)

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#### **Commercial Banking Market**

#### Key points

The wider banking industry was under pressure in 2015

Although there were some positive results from banks' commercial business operations

#### Commercial deposits from financial businesses fall in line with marginal fall in economic growth in 2015

Figure 26: UK MFIs Sterling Deposits from UK Resident Businesses, 2014-15, (£ Million Outstanding of Deposit Liabilities, Excluding Under Repo, Not Seasonally Adjusted) Figure 27: UK MFIs Sterling Deposits from UK Resident Businesses, by Quarter End, 2014-15, (£ Million Outstanding of Deposit Liabilities, Excluding Under Repo, Not Seasonally Adjusted) Figure 28: Aggregate Balances of the MBBGs Deposits, 2012-14, (£ Billion)

#### Market segmentation

#### Professional, scientific and technical activities continue to account for largest share of NFB deposits

Figure 29: MFI Sterling Deposits of UK Resident Non-Financial Businesses, by Industry Type, December 2015, (Share of Total)

Figure 30: MFI Sterling Deposits of UK Resident Non-Financial Businesses, by Industry Type, Top Eight, December 2015, (Share of Total)

#### SME sector performing strongly in wider recovery

Figure 31: MBBG Deposits of Small and Medium-Sized Businesses, 2011-15, (£ Billion)

Figure 32: MBBG Deposits of Small and Medium-Sized Businesses, 2011-15, (£ Billion)

## **Commercial Borrowing**

#### Key points

#### Net lending still requires improvement following mixed performance in 2015

Figure 33: UK MFIs' Net Loans to Non-Financial Businesses, Q4 2013 - Q4 2015, by Size of Business, (£ Million, Not Seasonally Adjusted) Figure 34: UK MFIs' Net Loans to Non-Financial Businesses, Q4 2013 - Q4 2015, by Size of Business, (£ Million, Not Seasonally Adjusted)

#### The Funding for Lending scheme is now focused on small business finance

#### Rates remain low for commercial lending

Figure 35: Average Interest Rate for UK MFI New Advances to PNFCs, at December in 2011-2015, (% Not Seasonally Adjusted)

Figure 36: Average Interest Rate for UK MFI New Advances to PNFCs, at December 2011-15, (% Not Seasonally Adjusted)

#### Demand for credit from medium and large corporates still rising

Figure 37: Availability of Corporate Credit to PNFCs in the Last Three Months, Q1 2010 - Q4 2015, (Net Percentage Balance) Figure 38: Availability of Corporate Credit to PNFCs in the Last Three Months, Q1 2010 - Q4 2015, by Business Size, (Net Percentage Balance Figure 39: Demand for Corporate Credit by PNFCs in the Last Three Months, Q1 2010 - Q4 2015, (Net Percentage Balance) Figure 40: Demand for Corporate Credit to PNFCs in the Last Three Months, Q1 2010 - Q4 2015, by Business Size, (Net Percentage Balance)

#### Market Trends

#### Key points

#### Increasing competition leading to the development of a new service model

Commercial banking undergoing initial digitisation process

#### Challenger banks switching focus to business finance and loans

#### High take up for online business banking facilities

Figure 41: Use of Business Banking Features in the Last Three Months, March 2015

## Business confidence has remained positive since 2012 and has influenced demand in the industry Figure 42: Business Confidence Index, per Half-Year, 2005-2015, (Index Figure)

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Figure 43: Business Confidence Index, per Half-Year, 2005-2015, (Index Figure)

## Write offs on loans to non-financial companies have fallen since 2011

Figure 44: Write Offs of Loans to PNFCs from Banks and Building Societies, 2010-14, (£ Million, Not Seasonally Adjusted and % Annual Change) Figure 45: Write Offs to Loans to PNFCs from Banks and Building Societies, 2010-15, (£ Million, Not Seasonally Adjusted)

#### Brand Communication and Promotion

#### Key points

#### Ad spend declines for first time since 2012

Figure 46: Advertising Expenditure on Business Banking Services, 2011-15, (£ 000)

Figure 47: Advertising Expenditure on Business Banking Services, 2011-15, (% of Total Ad Spend)

#### Lloyds maintains position as largest campaign spender

Figure 48: Advertising Expenditure on Business Banking Services, by Advertiser, 2011-2015, (£ 000)

Figure 49: Advertising Expenditure on Business Banking Services, by Advertiser, 2011-15, (% of Total Ad Spend)

#### Press dominates total advertising spend for business banking services

Figure 50: Advertising Expenditure on Business Banking Services, by Media Type, 2011-2015, (£ 000)

Figure 51: Advertising Expenditure on Business Banking Services, by Media Type, 2011-15, (% Share)

## Industry Structure

## Key points

#### Industry development

Challenger banks on the rise, but still can't compete with existing major groups

The number of banks and building societies has remained largely unchanged since 2013

Figure 52: Number of Banks and Building Societies Operating in the UK, 2013-2015, (Number)

Figure 53: Number of Banks and Building Societies Operating in the UK, 2013-15, (Number)

#### Government scaling back its involvement in the banking sector

Figure 54: Cost to UK Government of Financial Interventions in Banking Sector, November 2015, (£ Billion)

## **Company Profiles**

#### Aldermore Bank

Figure 55: Financial Analysis of Aldermore Bank plc, 2010-14, (£ Million)

#### Company strategy

#### Barclays PLC

Figure 56: Financial Analysis of Barclays plc, 2011-15, (£ Million)

# Company strategy

#### Clydesdale Bank PLC

Figure 57: Financial Analysis of Clydesdale Bank plc, 201115, (£ Million)

#### Company strategy

## Co-operative Bank

Figure 58: Financial Analysis of Co-operative Bank plc, 2010-14, (£ Million)

## Company strategy

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port Price: £995.00   \$1611.35   €1263.96	The above prices are correct at the time of publication, but are subje change due to currency fluctuation
HSBC	
Figure 59: Financial Analysis of HSBC Bank, 2010-14, (£ M	illion)
Company strategy	
Lloyds Banking Group	
Figure 60: Financial Analysis of Lloyds Banking Group, 201	1-15, (£ Million)
Company strategy	
Royal Bank of Scotland Group	
Figure 61: Financial Analysis of RBS Group, 2011-15, (£ M	illion)
Company strategy	
Santander UK PLC	
Figure 62: Financial Analysis of Santander UK plc, 2011-15	, (£ Million)
Company strategy	
Figure 63: Profiled Companies' Combined Income, 2010-20	014, (£ Million)
Commercial Banking Forecast	
Key points	
Global economic factors and EU referendum will influence dep	osit levels
Figure 64: Forecast UK MFIs Sterling Deposits from UK Res Annual Change)	ident Non-Financial Corporations, 2016-2020, (£ Billion at 2015 prices, 9
	ident Non-Financial Corporations, 2016-2020, (£ Billion at 2015 prices)
Increasing amount of regulatory measures threatening UK's le	ading position
Changes to operating model are required as new banks push t	owards a more digitalised environment
Further Sources and Contacts	
Trade associations	
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