

Commercial Banking and Finance - UK - June 2015

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“Banks’ results from 2014 showed that strengthening economic conditions during the first part of the year helped reduce impairment charges and boost profitability”
Ben Harris, B2B Analyst

This report looks at the following areas:

- When are the significant conduct costs facing the banks likely to ease?
- Will ring-fencing regulation affect services to commercial banking customers?
- What is happening to margins in the commercial banking sector?
- How are changes in the business population affecting the corporate banking business?
- Are challenger banks a threat to providers of mid-market and corporate banking services?

This report analyses the UK commercial banking market, with a focus on the mid-market and corporate banking sectors. It covers services to non-financial private sector businesses. Services for small businesses are analysed in a separate Mintel report, Small Business Banking - UK - May 2015.

The market segmentation splits medium and large businesses. For the purposes of this report, a medium-sized business is defined as a non-financial, private sector business with an annual turnover of between £1 million and £25 million. Large businesses are defined as those with turnover in excess of £25 million. This is in line with the definition used by the British Bankers’ Association (BBA). The term ‘corporate banking’ is used to refer to services provided to large businesses.

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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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Trade associations

British Banking Association

Trade publications

The Banker

Euromoney Institutional Investor

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