

## **INFORMATION RESOURCES**

There are a tremendous number of information resources for lenders and banks. The FDIC, the Federal Reserve website, the Comptroller's Handbook, the Dodd-Frank Act all have rules and guidelines for the lending industry.

In a previous topic we showed you the number of reports and information available from IBIS, a market research company that supplies information on market trends, demographics, analysis, projections, etc for almost any market segment of the real estate and lending industry.

Here is another sample of a report provided by IBIS on Savings Banks and Thrifts in the US.



# **Savings Banks & Thrifts in the US: Market Research Report**

**Market Research • Market Size • Industry Statistics • Industry Analysis •  
Industry Trends**

Savings Banks & Thrifts Market Research Report | NAICS 52212 | Dec 2015

Breaking the bank: Intense competition and subprime loan losses will hurt revenue



IBISWorld's Savings Banks & Thrifts market research report offers insightful industry analysis and research into the market at the national level. IBISWorld's in-depth industry market research is presented in a logical and consistent format. The industry report contains key industry statistics, market size, industry trends, and growth and profit forecasts for a 5-year outlook period.

**Report Snapshot**

**Market Share of Companies**

There are no companies with a dominant market share in this industry

### Industry Statistics & Market Size

Revenue	Annual Growth 10-15	Annual Growth 15-20
<b>\$43bn</b>	<b>-3.5%</b>	X.X% 
Profit	Employment	Businesses
X.X% 	<b>145,270</b>	<b>976</b>

### Industry Analysis & Industry Trends

Savings banks and thrifts will not gain any rest over the next five years, with revenue continuing to sink as a result of the subprime crisis and heightened competition. Consumers will continue to place their trust in large commercial banks in light of the number of bank failures that occurred during the recession. While government regulation is expected to increase, it will substantially hurt profit, resulting in a greater number of consolidations and mergers... [purchase to read more](#)

### Industry Report - Starting a New Business Chapter

The largest barriers to entry for the Savings Banks and Thrifts industry include regulation restrictions, capital requirements and the geographic concentration of industry operators. With respect to legislation, a corporation or a similar organization has to receive prior approval from the Office of the Comptroller of the Currency (OCC) to operate as a savings institution in the United States. Domestic savings institutions are subject to the supervision of, and regular inspections by, the Board of Governors of the Federal Reserve System, the OCC, the Federal Deposit Insurance Corporation and other federal and state regulatory agencies. Banks are restricted in their range of activities and acquisitions of other banks...[purchase to read more](#)

## Industry Products

### What is the Savings Banks & Thrifts Industry?

The industry includes companies that accept customer deposits and place them into interest-bearing products like savings accounts and certificates of deposit (CDs). Industry operators then loan these deposits at higher interest rates through consumer and business loans and make profit on the difference. This industry only covers companies governed by the Office of Comptroller of the Currency; commercial banks and credit unions are not included in this industry.

### Industry Products

Residential mortgages Commercial and industrial mortgages Home equity loans Vehicle loans Other business loans

## Industry Activities

Providing residential mortgages. Providing commercial and industrial mortgages Providing home equity loans Providing vehicle loans

## Table of Contents

### About this Industry

- Industry Definition
- Main Activities
- Similar Industries
- Additional Resources

### Industry at a Glance

#### Industry Performance

- Executive Summary
- Key External Drivers
- Current Performance
- Industry Outlook
- Industry Life Cycle

### Products & Markets

- Supply Chain
- Products & Services
- Major Markets

### Globalisation & Trade

- Business Locations
- Competitive Landscape
- Market Share Concentration
- Key Success Factors
- Cost Structure Benchmarks
- Barriers to Entry

### Major Companies

#### Operating Conditions

- Capital Intensity

### Key Statistics

- Industry Data
- Annual Change
- Key Ratios

### Jargon & Glossary

## Related Reports

### Similar Industries

Commercial Banking Credit Unions Industrial Banks Loan Brokers

### Supply Chain

Commercial Building Construction Commercial Leasing

In addition, the following are just a few of the other resources available to lenders and banks for their lending guidelines, rules and regulations.

### [For Lenders | The U.S. Small Business...](#)

[www.sba.gov/for-lenders](http://www.sba.gov/for-lenders)

Our **For Lenders** home page provides **lenders** with the **resources** they need to issue SBA **loans** today!  
... The...

...

### [FDIC: Quick Links for Bankers](#)

<https://www.fdic.gov/quicklinks/bankers.html>

Federal Deposit Insurance Corporation

Useful **information** and **resources** for directors and officers of **FDIC**-insured institutions. ...**Information** and events related to the role of community banking in our ...

### [Rulemaking | Consumer Financial Protection Bureau](#)

[www.consumerfinance.gov/policy.../rulemaking](http://www.consumerfinance.gov/policy.../rulemaking)

Consumer Financial Protection Bureau

An official **website** of the United States Government ... It may not yet contain all **regulations** implemented by the CFPB. ... Consumer Financial Protection Bureau Announces Annual Dollar Thresholds in Truth in **Lending Act Regulations** for

### [FRB: All Regulations - Federal Reserve](#)

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

Federal Reserve System

To amend the emergency **lending** authority of the Federal Reserve Banks ... certain data collection requirements in the Dodd–Frank Act until final **regulations** are

### [Equal Housing Lender - FDIC Law, Regulations, Related Acts - Rules ...](#)

<https://www.fdic.gov/regulations/.../2000-6000...>

Federal Deposit Insurance Corporation

Home> **Regulation** & Examinations> Laws & **Regulations**> FDIC Law, ... either the Equal Housing **Lender** poster set forth in § 338.4(b) of the FDIC's **regulations** or ... **Website** Policies; Privacy Policy; Accessibility Statement; Plain Writing Act of

## FFIEC Home Mortgage Disclosure Act

<https://www.ffiec.gov/hmda/>

Federal Financial Institutions Examination Council

The Home **Mortgage** Disclosure Act (HMDA) was enacted by Congress in ... In this section of the **website**, you can find out more about the **regulation** and its

## HUD/U.S.

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

United States Department of Housing and Urban Dev...

Government agency oversees home mortgage lending practices.

## Chapter 4 - Credit Underwriting - Veterans Benefits Administration

[www.benefits.va.gov/warms/.../ch04.doc](http://www.benefits.va.gov/warms/.../ch04.doc)

United States Department of Veterans Affairs

The form is not required for Interest Rate Reduction Refinancing **Loans** (except IRRRLs to refinance delinquent **VA loans**). Indicate the **loan** decision in item 50 of the Loan Analysis after ensuring that the treatment of income, debts, and credit is in compliance with **VA underwriting** standards.

## [Lenders Handbook - VA Pamphlet 26-7 - Web Automated Reference ...](#)

[www.benefits.va.gov/warms/pam26\\_7.asp](http://www.benefits.va.gov/warms/pam26_7.asp)

United States Department of Veterans Affairs

Jun 3, 2015 - **Lenders Handbook** - VA Pamphlet 26-7 ... The **Lender**; Chapter 2 - Veterans **Eligibility** and Entitlement; Chapter 3 - The **VA Loan** and Guaranty