2016 U.S. Banking Outlook: It's All About That Rate, 'Bout That Rate Dec 15

Description: Abstract
As 2015 concludes, U.S. banks are expecting to benefit from the long-anticipated increase in interest rates. Throughout the year, banks reported strong and more widespread loan growth, stable capital ratios, continued deposit growth (but at a slower pace), and asset quality that held remarkably steady (see charts 1 and 2). Bank management teams increased earnings by managing expenses and releasing fewer reserves, and the nation's largest banks earned respite from a barrage of legal costs. Even though revenue expansion remained elusive, with the Federal Reserve maintaining interest rates at near zero, Standard & Poor's Ratings Services expects that, for full-year 2015, the U.S. banking industry will record positive operating leverage--for the first time since 2008. Meanwhile, the U.S. macroeconomy generally...

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Research Type: Commentary
Criteria articles describe the thought process and methodology Standard & Poor’s analysts use in determining ratings. These commentary pieces discuss both the quantitative (economic and financial) and qualitative (business analysis and caliber of management) aspects of the analysis, as well as legal issues.

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