

**Solution Manual for Financial Institutions Management A Risk Management Approach 9th Edition by Saunders and Cornett
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Solutions for End-of-Chapter Questions and Problems: Chapter Two

1. What are the differences between community banks, regional banks, and money-center banks? Contrast the business activities, location, and markets of each of these bank groups.

Community banks typically have assets under \$1 billion and serve consumer and small business customers in local markets. In 2015, 89.5 percent of the banks in the United States were classified as community banks. However, these banks held only 7.5 percent of the assets of the banking industry. In comparison with regional and money-center banks, community banks typically hold a larger percentage of assets in consumer and real estate loans and a smaller percentage of assets in commercial and industrial loans. These banks also rely more heavily on local deposits and less heavily on borrowed and international funds.

Regional or superregional banks range in size from several billion dollars to several hundred billion dollars in assets. The banks normally are headquartered in larger regional cities and often have offices and branches in locations throughout large portions of the United States. They engage in a more complete array of wholesale commercial banking activities, encompassing consumer and residential lending as well as commercial and industrial lending (C&I loans), both regionally and nationally. Although these banks provide lending products to large corporate customers, many of the regional banks have developed sophisticated electronic and branching services to consumer and residential customers. Regional and superregional banks utilize retail deposit bases for funding, but also develop relationships with large corporate customers and international money centers.

Money center banks rely heavily on nondeposit or borrowed sources of funds. Some of these banks have no retail branch systems and most money center banks are major participants in foreign currency markets. These banks compete with the larger regional banks for large commercial loans and with international banks for international commercial loans. Most money

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E Durkheim



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