

**Introduction**

Money is the name of the game in the financial services industry. Companies of this nature are involved in the creation, storage, utilization, management, and manipulation of money. Such companies include banks, insurance agencies, brokerage houses, accounting firms, and real estate agencies.

**Industry Leaders and Fragmentation**

26 amounts are given in Billions USD

Company	Country	Sales	Profits	Market Value
77 Bank	Japan	\$1.37	\$0.08	\$2.07
Axcel Bank	Germany	\$0.98	\$0.07	\$0.90
Abu Dhabi Commercial Bank	United Arab Emirates	\$2.25	(\$0.15)	\$2.17
ACE	Switzerland	\$15.08	\$2.55	\$16.97
Acorn	Japan	\$3.32	\$0.14	\$2.29

**Industry Composition**



**Profitability and Demand Drivers**

**Primary Demand Drivers**

- Business activity
- Returns on investment
- Increased disposable income

**Profitability Drivers**

- Effective marketing
- Efficient operations
- Investment expertise
- Understanding individual customers evolving needs
- Building investor confidence