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## BDO UNIBANK INC. SWOT & PESTLE ANALYSIS

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**Company Name :** BDO Unibank Inc.

**Company Sector :** Banking and Financial Services

**Operating Geography :** Philippines, Asia, Global

**About the Company :** BDO Unibank Inc. is a banking company based in Makati, Philippines and was established in 1976. It is a full-service universal bank that provides a full range of industry leading products and services such as lending (corporate and consumer), deposit-taking, foreign exchange, brokering, trust and investments, credit cards, corporate cash management and remittances. The company has 8 subsidiaries through which it offers investment banking, private banking, leasing and finance, rural banking, life insurance, insurance brokerage and stock brokerage services. It has its subsidiary offices in Asia, North America and Europe. As of May 2021, BDO has approximately 38,756 employees in more than 1,400 operating branches and offices. The company has the largest distribution network in Philippines with more than 4,400 ATMs. As of March 2021, the company is considered as the largest bank in the country in terms of consolidated resources, customer loans, deposits, assets under management and capital and, branch and ATM network. In July 2021, BDO was recognized as the Top Graduate Employer in the Banking and Financial Services Sector and was ranked 5th in GradPhilippines Top 100 Graduate Employers List in the country.

BDO Unibank's unique selling proposition or USP lies in being the largest banking company in Philippines. BDO Unibank's mission statement reads, "To be the preferred bank in every market we serve."

**Revenue :**

3,374.9 billion pesos – December 31st 2020

3,188.9 billion pesos – December 31st 2019

**SWOT Analysis :**

The SWOT Analysis for BDO Unibank Inc. is given below:

Strengths	Weaknesses
<p>1.It is the largest bank in Philippines with widespread operations, even in international markets</p> <p>2.Long standing partnership with Munich Re Automation solutions (MRAS) helps in business operations and expansion through automation</p> <p>3.Has been awarded for its effective communications strategy at the Philippines quill awards</p> <p>4.Has financed many green projects of Philippines, building a better image for itself</p> <p>5.BDO and JCBI's collaborative credit card services will categorically benefit both the companies and the ASEAN region</p>	<p>1.The online platform of BDO is still inconsistent in its performance</p>
Opportunities	Threats

- 1.The CREATE bill 2021 has reduced tax percentage to favor growth of companies
- 2.Poor banking penetration of the region can be resolved through digital banking
- 3.Strong balance sheets can enable them to enter into successful partnership, merger and acquisition, to grow and expand their business

- 1.Due to the pandemic the economy of Philippines will decline in the upcoming years leading to a financial crisis
- 2.Cyber fraud is on the rise in Philippines
- 3.Foreign online banks can offer higher benefits in comparison to brick and mortar banks
- 4.ASEAN banks are rapidly expanding into Philippine markets which can eat into the market share of indigenous banks
- 5.Languishing infrastructure development in Philippines, disrupts the growth of the banking industry
- 6.Sluggish internet speed resulting in slow digital growth in Philippines



**PESTLE Analysis :**

The PESTLE Analysis for BDO Unibank Inc. is given below:

Political	Economical
<ol style="list-style-type: none"> <li>1.The current government of Philippine has brought in reforms to increase financial inclusivity of the country</li> <li>2.The Duterte regime has brought down the crime rate in the country</li> </ol>	<ol style="list-style-type: none"> <li>1.The financial institutes of Philippines could be used for money laundering and terror financing activities</li> <li>2.The corona virus pandemic has negatively impacted the economy and banking sector of the country</li> </ol>
Social	Technological

<p>1.High youth population favors the changing structures of banking which is suitable for growth</p>	<p>1.Digital banking to improve banking penetration in the country 2.Cyber threats have increased in Philippines during the pandemic</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1.FIST bill will enable banks to transfer their NPA problems to asset management companies 2.Guidelines to regulate online banks will be drafted soon to protect traditional local banks of Philippines</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1.</p>

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