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SIAM COMMERCIAL BANK SWOT & PESTLE ANALYSIS

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Company Name : Siam Commercial Bank

Company Sector : Banking & Finance

Operating Geography : Thailand, Asia

About the Company : Siam Commercial Bank is a major universal bank that provides a comprehensive range of products and services to fulfil the needs of all customers, including deposits and loans. It is a Thai bank and was founded on 30 January 1907. The bank has its headquarters in SCB Park Plaza, Chatuchak, Bangkok, Thailand. Home loans, personal credit, automobile rental purchase, credit cards, ATM cards, debit cards, currency exchange facilities, and foreign remittances are among the bank's retail services. The Bank provides cash management services, lending products, international trade financing, treasury products, debt and capital market products, corporate advice, investment banking, and other services to corporate and SME customers. The Bank was recognized with three best investment banking awards, namely Best Equity Bank in Asia-Pacific and Best Investment Bank in Thailand from the World's Best Investment Bank Awards 2020 held by Global Finance, and Corporate & Investment, reinforcing the world's acknowledgement of its strength.

The Unique Selling Proposition of SCB is that it has played a major role in delivering the financial services required in Thailand over the course of its more than 110-year history, building substantial experience in the process. SCB's mission statement reads "Entrust on high satisfaction towards all group of stakeholders i.e. employee, customers, shareholders, and investors. Embrace on rapid changes with an optimal technology advancement and management adoption to enhance efficiency. Embark on a total value proposition to all existing and prospect customers." SCB's vision is to serve as "The Most Admired Bank".

Revenue :

?144.8 billion - FY ending 31st March 2020 (y-o-y growth -12.82%)

?166.1billion - FY ending 31st March 2019

SWOT Analysis :

The SWOT Analysis for Siam Commercial Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. One of the biggest banks in Thailand with established connections in the market 2. Nifty digital ecosystem offered by the bank 3. Universal focus on all sectors in banking 	<ul style="list-style-type: none"> 1. Poor banking operations induced declining reputation and public confidence
Opportunities	Threats
<ul style="list-style-type: none"> 1. Gradual comeback of travel spending will accentuate 2. Attention to sustainable growth for ESG-conscious investors 3. Rising household debt is being used to enter the microfinance market 4. Economic recovery signals higher volume of unsecured loans 	<ul style="list-style-type: none"> 1. COVID-19 has generated instability in the market 2. Risk of increasing instances of bad loans in commercial banks 3. Impairment in real-estate market value can hugely affect the Bank's financial stand

PESTLE Analysis :

The PESTLE Analysis for Siam Commercial Bank is given below:

<p style="text-align: center;">Political</p> <p>1. Anti-government protests in Thailand are risking administrative stability</p>	<p style="text-align: center;">Economical</p> <p>1. Banking performance to remain slow in Thailand</p> <p>2. Aid to farmers will increase banking activity</p> <p>3. Interest rates to remain tight ahead of economic recovery</p>
<p style="text-align: center;">Social</p> <p>1. Thai consumer spending habits changed since the Covid -19 Pandemic</p> <p>2. Bank of Thailand to closely watch consumption behaviour</p>	<p style="text-align: center;">Technological</p> <p>1. Thai Central bank to launch digital currency by 2022</p>
<p style="text-align: center;">Legal</p> <p>1. Crypto currency is a major source of concern for governments and banks</p> <p>2. Rise of interest in digital currency</p> <p>3. Decline in net interest income due to low interest rate environment</p>	<p style="text-align: center;">Environmental</p> <p>1. Pressure on ESG bonds & sustainable growth</p> <p>2. Emphasis on climate-change related reforms for local communities</p>

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