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## PKB PRIVATBANK SA SWOT & PESTLE ANALYSIS

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**Company Name :** PKB Privatbank SA

**Company Sector :** Banking and Financial Services

**Operating Geography :** Ukraine, Europe, Global

**About the Company :** PKB Privatbank SA is a private bank. Mortgage loans, capital markets, investment management, and e-banking are all the services provided by the company. The company is headquartered in Dnipro, Ukraine. Privatbank is one of Latvia's first and oldest banks, having been established in 1992. Around 52.3 per cent of banking customers consider it to be the primary bank. One-time SMS passwords were used for the first time at the bank, making it one of the first in the world. Products such as a mini payment terminal, access to Internet banking via a QR code, online cash collection, and dozens of different mobile applications are among the most recent innovations of the bank that have received worldwide recognition. The following are some of the technology that the bank offers: Mobile banking is a system that allows a customer to manage his or her bank card accounts and make payments by SMS with a code to the bank server using a mobile phone. LiqPAY is a payment platform created by PrivatBank experts that combines Visa money transfer technology with the benefits of the Internet and mobile channels. The bank's 3-D Secure Technology, which was introduced in 2010, protects against fraud. Electronic "Coin-Free" change technology allows a client to receive change in the form of electronic money to their mobile phone account or an electronic voucher instead of coins. In February 2021 Ukrainian PrivatBank was named the most technological Ukrainian private bank in Euromoney's 18th annual Private Banking and Wealth Management Survey 2021. PrivatBank's USP lies in it being Ukraine's largest commercial bank in terms of clientele, assets, loan portfolio, and taxes paid to the government. The mission statement of PrivatBank reads, "By provision of the best quality financial services, we drive the economy for development, business – for growth and individual clients – for making dreams come true".

**Revenue :**

UAH 53,644 billion - FY ending 31st December 2020 (y-o-y growth -12%)

UAH 60,807 billion - FY ending 31st December 2019

## SWOT Analysis :

The SWOT Analysis for PKB Privatbank SA is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Among the most innovative banks in world</li> <li>2.Preferred for banking by majority of Ukrainians</li> <li>3.Most profitable bank of Ukraine over the years</li> <li>4.Leading bank to support the government lending plans</li> <li>5.Strong footprint in SME segment</li> </ul>	<ul style="list-style-type: none"> <li>1.Poor credit history with foreign lenders</li> <li>2.Lack of operational efficiency</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Capturing the tourism sector through cards segment</li> <li>2.Growing users in digital channels</li> </ul>	<ul style="list-style-type: none"> <li>1.Reduction in branches due to operational barriers in Covid waves</li> <li>2.Unavoidable decline in profits due to reduction of interest rates</li> <li>3.Uncertainty in public finances reduces the growth of banking services</li> <li>4.Degradation of public image due to litigations on top management</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for PKB Privatbank SA is given below:

Political	Economical
1.Ukraine bolsters short term funding through IMF 2.Creation of special financial court for stabilising the system	1.Fiscal risks intensify after Covid-19 2.NBU continuously reduces rates to promote banking
Social	Technological
1.High consumer preference for cashless payments	1.Amalgamation of online and offline banking in concept stores 2.Action application by NBU revolutionised remote servicing
Legal	Environmental
1.Constitutional court's reversal on anti-corruption law will stop IMF funds 2.Anti-Kolomoiskiy law to help in IMF approvals	1.Green financing to see support from foreign government

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