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NATWEST GROUP PLC SWOT & PESTLE ANALYSIS

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Company Name : NatWest Group plc

Company Sector : Banking & Financial Services

Operating Geography : United Kingdom, Europe, Global

About the Company :

NatWest Group plc, situated in Edinburgh, Scotland, is a majority state-owned British banking and insurance holding business. Personal and business banking, private banking, insurance, and corporate financing are all available through the group's various banking brands. National Westminster Bank, Royal Bank of Scotland, Ulster Bank, NatWest Markets, and Coutts are its principal subsidiary companies in the United Kingdom. The company is responsible for issuing banknotes in Scotland and Northern Ireland; as of 2014, the Royal Bank of Scotland was the only bank in the United Kingdom still printing £1 notes. The Royal Bank of Scotland amalgamated with the National Commercial Bank of Scotland. The merger led to the formation of a new holding company, the National and Commercial Banking Group, in 1968, and the merger was finalised in 1969. Its NatWest Markets brand provides corporate and institutional clients with worldwide market access, financing, risk management, and trading solutions, while RBS International provides wealth management and banking services to individuals, businesses, corporations, and financial institutions. Holt's Military Banking, Isle of Man Bank, Lombard, and FreeAgent are among the NatWest Group's specialised banking brands. In May, 2022, NatWest launched an API that allows commercial customers to integrate Confirmation of Payee into their own systems and processes. It will allow commercial customers to check outbound payee details in bulk for payments made using Bacs, Chaps, and Faster Payments.

The NatWest Group's USP is that it is the largest business and commercial bank in the United Kingdom, with a significant retail presence. The corporation is the largest business contributor in the UK and Ireland, banking one out of every four businesses, from start-ups to multinationals. The mission statement of NatWest reads, "We champion potential, helping people, families and businesses to thrive".

Revenue :

£ 10,512 million - FY ending 31st December 2021 (y-o-y decline of 0.31%)

£ 10,508 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for NatWest Group plc is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Robust digital infrastructure since the pandemic eased business for consumers 2. One of the Big Four banking companies in UK with 19 million customers 3. Highest CET1 ratio in UK signifying financial strength 4. Strong physical access with 800 branches and 16000 points of contact 	<ul style="list-style-type: none"> 1. Negative growth in non-interest income 2. Low net trust scores of Royal Bank of Scotland 3. Recent renaming due to past controversies including a near-collapse in 2008
Opportunities	Threats
<ul style="list-style-type: none"> 1. Expanding services in the global market 2. Higher spending levels may increase volume of unsecured loans 3. Attention to sustainable growth for ESG-conscious investors 4. Launching business-friendly digital platforms such as PayIt and Tyl 5. The UK Private Banking market remains attractive 	<ul style="list-style-type: none"> 1. UK government selling NatWest shares in open market sales in 2022 2. Stiff competition from other banks in mortgage market 3. Repayment may suffer once pandemic-induced stimulus wears off

PESTLE Analysis :

The PESTLE Analysis for NatWest Group plc is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Brexit continues to cause restructuring of assets in banks 2. Scottish independence referendum was a risk for Glasgow-headquartered NatWest 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Uncertainty due to potential rising bank rate & inflation 2. Rising consumer demand is benign for repayment
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. COVID-19 pandemic casts long-term uncertainty on underlying scarring in economy 2. Demographic evolution pressures NatWest to monitor its retirement plans and housing loans 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. COVID-19 pandemic forced banks to automate their services 2. Technology innovation and digitization allow easy accessibility to customer services
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. UK government nudging crypto-investors to pay taxes on these transactions may impact volume of transactions 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Actively reassessing climate impact financing 2. Pressure on ESG bonds & sustainable growth post COP26 3. Evaluating corporate impact on climate change

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