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UNICREDIT S.P.A. SWOT & PESTLE ANALYSIS

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Company Name : UniCredit S.p.A.

Company Sector : Financial Services and Banking

Operating Geography : Italy, Europe, Global

About the Company :

UniCredit S.p.A. is an international banking conglomerate headquartered in Milan, Italy. The company was formed in 1998 when Credito Italiano and Unicredito merged, but it has a corporate identity that traces its roots to 1870 when it was founded as Banca di Genova. UniCredit is a constituent stock of the Euro Stoxx 50 index of prominent shares and is traded on the Milan and Frankfurt stock markets. The firm is a pan-European bank with a substantial presence in Western, Central, and Eastern Europe, with corporate and investment banking, commercial banking, and wealth management businesses. It provides access to market-leading goods and services in 13 main markets (Italy, Germany as HypoVereinsbank, Austria as Bank Austria, and eleven Central and Eastern European nations) through its European banking network. UniCredit's integrated business model, known as "One Bank," is focused on central support and local excellence. It provides a comprehensive commercial offering to its clients, leveraging significant synergies across its divisions, which include Corporate & Investment Banking, Commercial Banking, and Wealth Management. In April 2022, UniCredit announced that it had renewed its Open Banking Third Party Provider (TPP) service agreement with Worldline, a leader in the world of payment services. Because of their partnership with Worldline, UniCredit customers can link their accounts with other banks in Europe using a single application programming interface (API).

UniCredit S.p.A.'s Unique Selling Point or USP lies in it being having a dominant presence in the European financial service business with more than 40 million customers and operations in 22 countries. UniCredit's mission statement reads, "We UniCredit people are committed to generating value for our customers. As a leading European bank, we are dedicated to the development of the communities in which we live, and to being a great place to work. We aim for excellence and we consistently strive to be easy to deal with".

Revenue :

17,954 million - FY ending 31st December 2021

17,140 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for UniCredit S.p.A. is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Close linkages with SMEs makes the bank more effective in garnering profits 2.Among the largest banks in Europe by assets owned 3.Strategic Team 23 plan aimed to achieving success may help in sustainable growth of the company 4.Digitization initiatives has made the bank more efficient 	<ul style="list-style-type: none"> 1.Adverse impact of COVID on the business 2.Declining financials and revenues in 2020
Opportunities	Threats
<ul style="list-style-type: none"> 1.Expanding business to developing nations with growing economy 2.Declining non-performing loans since 2014 ensures good financial health for the banks 3.Digitization may drive growth in commercial banking 	<ul style="list-style-type: none"> 1.Potential GDP decline of Eurozone and Italy due to after effects of COVID may affect the bank's growth 2.Vulnerability of losing user data through cyberattacks may damage reputation 3.Fintech firms pose a threat to the regular banking systems

PESTLE Analysis :

The PESTLE Analysis for UniCredit S.p.A. is given below:

Political	Economical
1.Impact of Brexit on Italian banking sector	1.Adverse impact of COVID 19 on Italian economy 2.Increasing per capita income and disposable income may increase demand for financial services
Social	Technological
1.Rising use of digital wallets for payments globally 2.Shifting of traditional banking users to digital banking	1.Rising use of cryptocurrency among Italian citizens 2.Potential of fintech companies prospering in Italian markets
Legal	Environmental
1.Banking regulations of Italy and EU need to be adhered 2.Data privacy and protection laws of Italy need to be followed by the banks	1.Changing focus towards ESG investing in Italian public

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