

---

# S&P TEST

SWOT & PESTLE.com

---

## BENDIGO AND ADELAIDE BANK SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email [support@swotandpestle.com](mailto:support@swotandpestle.com).

**Company Name :** Bendigo and Adelaide Bank

**Company Sector :** Banking and Financial Services

**Operating Geography :** Victoria, Australia, Global

**About the Company :**

Bendigo and Adelaide Bank, an Australian bank, specialises in retail banking, with its headquarters situated in Bendigo, Victoria, Australia. To improve living conditions in the Bendigo goldfields during the Victorian gold rush, the company was founded in 1858 as a fixed-term (terminating) building society. In 2007, Bendigo merged with Adelaide Bank. Bendigo and Adelaide Bank Limited is the new name of the corporation, which went into effect on March 31, 2008. The bank offers wealth management services as well as products for individuals, small businesses, and communities. Its products include cash flow management, insurance, forex services, and pension scheme products. Its offerings also include personal and business transaction and savings accounts, money market deposits, term deposits, cards, lending solutions that include loans and financing services like home, personal, and equipment financing as well as debtor and trade financing and overdraft solutions. Community banking services from Bendigo and Adelaide Bank include charitable services, sponsorships, and scholarships. Its wealth management services include trading, private banking, retirement planning, risk management, and estate planning. Through its Adelaide bank business, Bendigo and Adelaide Bank provides services for portfolio funding, mortgage management, and mortgage broking. The bank conducts business in Australia via a network of branches, online banking, and ATMs. Bendigo and Adelaide Bank announced in June 2022, that it had renewed its five-year agreement with Australia Post for its Bank@Post services. Through this agreement, customers of the Bank will have access to banking services at more than 3,500 Post Offices nationwide until 2027.

Bendigo and Adelaide Bank's USP lies in its being one of Australia's largest banks, with more than 7,000 workers assisting over 1.9 million customers in reaching their financial objectives. The mission statement reads, "building and improving the prospects of our customers, communities and partners to develop sustainable earnings and growth for our business".

**Revenue :**

A\$ 1,805.4 million - FY ending 30th June 2021 (y-o-y growth 10.4%)

A\$ 1,634.4 million - FY ending 30th June 2020

## SWOT Analysis :

The SWOT Analysis for Bendigo and Adelaide Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Network of brands of the bank provide wide range of products and services to customers.</li> <li>2.Trusted brand with more than 100 years of operation and more than 500 branches around Australia.</li> <li>3.Customer first approach of the bank has helped it in growing customer numbers.</li> <li>4.Association with fintech companies has helped in strengthening digital banking arm.</li> </ul>	<ul style="list-style-type: none"> <li>1.Low growth in the business lending segment.</li> <li>2.The lending portfolio is dependent upon the residential segment.</li> <li>3.Fluctuations in the financials of the company.</li> <li>4.Struggling to achieve growth in the market share.</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Drive growth in the digital banking segment of the company.</li> <li>2.Innovate new product offerings for the consumers.</li> <li>3.Increase lending provisions to SMEs.</li> </ul>	<ul style="list-style-type: none"> <li>1.Rise in covid-19 cases can increase in financial arrears.</li> <li>2.Economic downturn can affect certain segments to which the business of the company is exposed.</li> <li>3.Change in regulations can affect the operations of the company.</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Bendigo and Adelaide Bank is given below:

Political	Economical
<p>1.Australian government has implemented a SME recovery loan scheme for businesses impacted due to Covid-19.</p> <p>2.The reform bill for finance sector in Australia has recommended amendments to various financial provisions.</p>	<p>1.Interest rates are being hiked to tackle the rising inflation.</p> <p>2.Australian construction industry is entering into crisis due to various global issues.</p>
Social	Technological
<p>1.Customer preference is shifting towards online banking and payment systems.</p>	<p>1.Data analytics is helping banks to provide improved customer experience.</p> <p>2.Australian banks are adopting digital transformation.</p> <p>3.Automation of processes in banking industry is helping in improving efficiency.</p>
Legal	Environmental
<p>1.Data regulation landscape in Australia has changed due to introduction of consumer data rights.</p> <p>2.Bank capital framework in Australia will undergo reforms which will be effective from January 2023</p>	<p>1.Climate change is becoming an emerging risk for the stability of financial systems.</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **Bendigo and Adelaide Bank** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.**

**Buy Now**

\* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."

**S&P**

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

# Copyright Notice

The information provided in the SWOT and PESTLE research reports on [www.swotandpestle.com](http://www.swotandpestle.com) are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:  
**[support@swotandpestle.com](mailto:support@swotandpestle.com)**