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DEUTSCHE PFANDBRIEFBANK AG SWOT & PESTLE ANALYSIS

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Company Name : Deutsche Pfandbriefbank AG

Company Sector : Banking & Financial Services

Operating Geography : Germany, Europe, Global

About the Company :

The Deutsche Pfandbriefbank AG is a German bank that works primarily in real estate and government finance. It is headquartered in Garching, a suburb of Munich in the German state of Bayern. PBB was a subsidiary of Hypo Real Estate (HRE), which the German government nationalised after the 2008 financial crisis. It was split out in 2015 following EU restrictions on bank state aid. Public Sector Finance, Real Estate Finance, and Debt Instruments are the three primary business areas of the company. Infrastructure, municipal and residential construction, utilities, and healthcare are all areas where public sector finance is used. It also offers investment loans and debt management services. Real estate investment funding and financing tools, such as financing investment projects, portfolio financing, standby facilities, and derivatives, are all part of real estate finance. Fixed income bonds, mortgage debentures, and public sector debentures are instances of debt instruments. On February 9, 2022, PBB Deutsche Pfandbriefbank and Landesbank Baden-Württemberg (LBBW) joined up to underwrite a 300 million long-term investment facility for Pembroke's Maximilianhöfe, a prominent mixed-use site in Munich.

Deutsche Pfandbriefbank AG's USP lies in its being a major European specialist bank for real estate financing and public investment financing, as well as one of the major issuers of Pfandbriefe, which provides private investors with fixed-term and call money investments. Committed women and men are offered demanding and fascinating duties in a variety of banking-related functions. Employees at Deutsche Pfandbriefbank AG possess a unique blend of specialised knowledge and a keen sense of the big picture.

Revenue :

591 million – in FY ended 31st December 2021 (y-o-y growth of 11.1%)

526 million – in FY ended 31st December 2020

SWOT Analysis :

The SWOT Analysis for Deutsche Pfandbriefbank AG is given below:

Strengths	Weaknesses
1.One of the growing banks in Germany 2.Established in the European market with offices in France, Spain, etc. 3.Diversified product portfolio \u2013 capable risk management 4.Digital services built up during COVID-19 pandemic 5.Increasingly sustainable approach to banking & finance	1.Lower profits and net income in FY2020 2.Bank is focused on concentrated and wholesale banking activities
Opportunities	**Threats**
1.Economic recovery in Germany and Europe promises growth 2.Higher lending activity on the horizon post-pandemic 3.Central Bank Digital Currency (CBDC) in Europe may revolutionize banking sector in Europe Strengthening ESG policy to attract climate-conscious investors and brand image	1.Faces stiff competition from the Cash Group in Germany 2.The pandemic and Ukraine war will severely affect real estate market in Germany 3.Euro zone inflation faces inflationary pressure due to massive government spending during pandemic

PESTLE Analysis :

The PESTLE Analysis for Deutsche Pfandbriefbank AG is given below:

Political	Economical
1.Pressure on German banks to block Russian banks and businesses 2.Increasing attention to politics may affect German economy	1.Inflationary pressures on Europe threaten banks 2.The pandemic casts uncertainty over the global economy 3.15% minimum corporate tax on MNCs by Germany
Social	**Technological**
1.New variants of Sars-Cov-2 virus may affect health systems over the long-run 2.Pressure on livelihoods of German peoples may impact mortgages	1.Rise of digital banking services for easy customer accessibility 2.Focus on data analytics, artificial intelligence & machine learning in banking
Legal	**Environmental**
1.Introduction of CBDC in Europe may impact the Euro zone	1.Growth of green bonds to transition into sustainability 2.ESG policy to enable growth of sustainable communities

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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.

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