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## TSB BANK PLC SWOT & PESTLE ANALYSIS

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**Company Name :** TSB Bank plc

**Company Sector :** Banking & Finance

**Operating Geography :** United Kingdom, Europe, Global

**About the Company :**

A unit of the Sabadell Group, TSB Bank plc is a retail and business bank in the UK. It has more than 5.0 million customers and its headquarters are in Edinburgh. Beginning in the first decade of the nineteenth century, the corporation has provided financial services. Up until the 1980s, the history of what is now known as the TSB was the history of individual TSBs, local, autonomous trustee savings banks established by people of a community to serve that community. The transformation of TSBs from a collection of independent banks into a corporate entity reached its apex in 1986. The business utilises a contemporary banking infrastructure and offers customer service through digital channels, over the phone, and in-branch locations throughout the UK. The Bank provides services for credit cards, mortgages, loans, current accounts, and insurance. Early in 2022, TSB announced that it has teamed up with Farewill to provide consumers with easy and reasonably priced wills and probate services.

The company's USP is that it is the sixth-largest bank in the UK, servicing about 7.5 million clients, and is a prominent and quite well member of Britain's financial community. The mission of TSB Bank is “to help our customers make the most of their money, so that they can feel money confident every day.”

**Revenue :**

£ 985.0 million - FY ending 31st Dec 2021 (y-o-y growth -6%)

£ 928.8 million - FY ending 31st Dec 2020

## SWOT Analysis :

The SWOT Analysis for TSB Bank plc is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Robust digital infrastructure driving strong consumer experience</li> <li>2. Established in the banking market with 5 million customers</li> <li>3. Acclaimed mortgage services at TSB gives it an edge over competitors</li> </ul>	<ul style="list-style-type: none"> <li>1. Parent company Sabadell undergoing major restructuring may impact TSB's performance</li> <li>2. Very high cost-to-income ratio showing poor management of resources and capital</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Expanding services in the national market</li> <li>2. Attention to sustainable growth for ESG-conscious investors</li> <li>3. Booming mortgage market and comeback of travel spending may increase volume of transactions</li> <li>4. Expanding digital facilities in current pandemic scenario</li> </ul>	<ul style="list-style-type: none"> <li>1. COVID-19 has generated instability in the market</li> <li>2. Stiff competition from the Big 5 banks in UK</li> <li>3. Climate-change risk may negatively impact financial restructuring</li> <li>4. Bank of England looking to charge negative interest rates may harm credit</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for TSB Bank plc is given below:

Political	Economical
1.Brexit has caused restructuring of business in banks	1.Uncertainty in the economy owing to potential contractionary monetary policy 2.Rising consumption demand is beneficial for bank loans repayment
Social	Technological
1.COVID-19 casts uncertainty on underlying scarring in economy 2.Demographic evolution has pressured banks to reassess their products	1.COVID-19 pandemic forced banks to automate their services 2.Easy accessibility to banking services post-COVID is being emphasised
Legal	Environmental
1.UK government regulating taxes on crypto-assets may impact volume of transactions 2.Bank of England has regulated improvement of system servers at banks	1.Climate-change conscious reforms for communities are being emphasised 2.Working with customers to reduce their direct and indirect environmental impact 3.Pressure on sustainable growth post COP26 in Glasgow 4.Green mortgages on the rise

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