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BANCO SANTANDER SWOT & PESTLE ANALYSIS

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Company Name : Banco Santander

Company Sector : Banking and Financial Services (BFSI)

Operating Geography : Europe, Spain, Global

About the Company : Banco Santander, founded in 1856, is a Spanish multinational company, specializing in banking and financial services. The company is headquartered in Santander, Spain. It has consumer finance businesses in European countries, and wholesale and consumer finance business operations in China. It has 482 branches worldwide servicing over 3.34 million individual customers, 288,000 SMEs and 1,300 corporates. Banco Santander has over 202,000 employees globally as of January 2018. Banco Santander features on Euro Stoxx 50 stock market index.

Banco Santander, S.A.'s USP or unique selling proposition lies in its maintaining a presence in all global financial centers as the largest Spanish banking institution in the world. As of 2017-18, Santander is the 5th largest bank in Europe with approximately US\$1.4 trillion in total assets-under-management. This banking conglomerate is also Spain's largest bank. Banco Santander's mission is "to contribute to the progress of people and companies - which means, in large part, recognizing the key role that banks must have to support inclusive growth, the only way to achieve sustainable growth". Banco Santander's vision statement reads "Santander is a large international financial group whose primary business is retail banking. Our goal is to offer comprehensive solutions to satisfy the financial needs of our clients and provide excellent value to our shareholders. To achieve this, we are present in ten major markets, where we operate through autonomous subsidiaries (in terms of capital and liquidity) and to whom we provide global business policies and our corporate organizational and technological capacities." Santander's purpose statement reads "Our purpose is to help people and businesses prosper"

Revenue :

Net operating income

25.47 billion - FY ended Dec 31st 2017) (y-o-y Growth 11.9%)

22.76 billion – FY ended Dec 31st 2016

SWOT Analysis :

The SWOT Analysis for Banco Santander is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Leading financial holding company 2. Dominance in European and Latin American Market 3. Optimal Service delivery 4. Growing wealth management division Scale and potential for organic growth 	<ul style="list-style-type: none"> 1. Gradual fall down in financial addition 2. Weak performance of Banco Popular 3. Investments in environmentally contentious projects 4. Absence from emerging Asian markets
Opportunities	Threats
<ul style="list-style-type: none"> 1. Growth potential through increase in digital footprint 2. Expansion opportunities with growth of SMEs 3. Growing demand for Micro financing 4. Bring the unbanked Latam population in the folds of financial inclusion 	<ul style="list-style-type: none"> 1. Excessive regulatory pressures 2. Competitive environment

PESTLE Analysis :

The PESTLE Analysis for Banco Santander is given below:

Political	Economical
1.Impact of political stability on credit market 2.Impact of US tax reform	1.Impact of interest rate and inflation world over 2.Impact of economic growth
Social	Technological
1.Favourable demographic changes 2.Effective Social welfare programs 3.Unbanked population in Latam	1.Digitalization of commercial business 2.Innovative payment systems
Legal	Environmental
1.Impact of NAFTA on Mexican economy	1.Financing green projects 2.Positive impact on environment

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