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ASSOCIATED BANK CORPORATION SWOT & PESTLE ANALYSIS

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Company Name : Associated Bank Corporation

Company Sector : Banking and Financial Services

Operating Geography : United States, North America, Global

About the Company :

Associated Bank Corporation is a U.S regional bank holding company providing commercial banking, retail banking, private banking, commercial real estate lending and specialized financial services. Headquartered in Green Bay, Wisconsin, U.S, Associated is a Midwest Bank with over 220 branches serving more than 100 communities throughout Illinois, Wisconsin and Minnesota. The company also has loan production offices in Michigan, Indiana, New York, Missouri, Texas and Ohio. Associated Bank is regulated by the Office of the Comptroller of the Currency within the Department of the Treasury. The bank is a member of the Federal Reserve Bank of Chicago, the Federal Deposit Insurance Corporation and the Federal Home Loan Bank of Chicago. Associated Bank was formed in the year 1970 with the alliance of three community banks namely The First National Bank of Neenah, Kellogg Citizens National Bank and Manitowoc Savings Bank. The number of employees in Associated Bank Corporation as of early 2023 is 4,200 people approximately. In 2023 the bank received National recognition for work with the Food Allergy Research and Education (FARE) organization.

Associated Bank Corporation vision statement is “Associated Bank will be the Midwest’s premier financial services company, distinguished by consistent, quality customer experiences, built upon a strong commitment to our colleagues and the communities we serve, resulting in exceptional value to our shareholders through economic cycles.” The USP or Unique Selling Point of Associated Bank Corporation lies in being the largest Wisconsin based bank with a rich history that traces back to 1861.

Revenue :

\$1.1 Billion - FY ending 31st December 2021

\$1.25 Billion - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Associated Bank Corporation is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Robust growth in commercial loans throughout the year 2. More asset-sensitive and more customer-funded organisation 3. Well-diversified portfolio of high-quality credits 4. Midwest footprint holds 19% of the U.S. population 5. Offers digital associated bank mobile 	<ul style="list-style-type: none"> 1. Expenses to increase with planned technology and staffing additions 2. Expects \$
Opportunities	Threats
<p>1.5 million quarterly hit from overdraft reforms"],["Opportunities</p>	<ul style="list-style-type: none"> 1. Emerging Commercial activity point to additional growth in 2022 2. Expansion into higher yielding assets is expected to drive both incremental revenue and margins 3. Shifting investment priorities to ensure Associated has a digital forward focus",

PESTLE Analysis :

The PESTLE Analysis for Associated Bank Corporation is given below:

<p style="text-align: center;">Political</p> <p>1. Investors shelter in US regional banks as Fed hikes loom</p>	<p style="text-align: center;">Economical</p> <p>1. Recession risk is growing with rate hikes 2. Emerging Commercial activity point to additional growth later in 2022</p>
<p style="text-align: center;">Social</p> <p>1. Encouraging signs of increased commercial activity 2. Support to low- to moderate-income (LMI) and minority homeownership.</p>	<p style="text-align: center;">Technological</p> <p>1. Technology intensive Zelle™ instant payments platform 2. Cyber-attacks targeting regional banks and credit unions</p>
<p style="text-align: center;">Legal</p> <p>1. Intense scrutiny from regulators and community groups, serving as a warning for bankers looking to get bigger through deals 2. Participants have filed a suit alleging the bank used its retirement plan to promote its investment products</p>	<p style="text-align: center;">Environmental</p> <p>1. Established Environmental Sustainability Council to identify, implement and effectuate priorities for environmental sustainability activities.</p>

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