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## RABOBANK GROUP SWOT & PESTLE ANALYSIS

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**Company Name :** Rabobank Group

**Company Sector :** Banking and Financial Services

**Operating Geography :** Europe, Netherlands, Global

**About the Company :** Rabobank group is one of the largest financial institutions, headquartered in Utrecht Netherlands, has more than 45000 employees across 44 countries. The group operates on cooperating principles offering services in retail banking, wholesale banking, private banking, leasing and real estate services, and has approximately 8.7 million customers across the world. The group came into existence in the year 1972 with the merger of the Cooperatieve Centrale Raiffeisen-Bank and the Cooperatieve Centrale Boerenleen-Bank.

**Revenue :**EUR 12,805 million – FY ending December 2016

## SWOT Analysis :

The SWOT Analysis for Rabobank Group is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> <li>1.Strong dominance in domestic market</li> <li>2.Customer-focused to build long term relationship</li> <li>3.Extensive research activities to analyze economic development as well as develop innovative products for food and agriculture businesses</li> <li>4.Diverse work culture in terms of cultural background, gender, age which enable international growth</li> </ol>	<ol style="list-style-type: none"> <li>1.Past history of money laundering case jeopardise its reputation</li> <li>2.Declining trend in financials as a result of impairment charges on it's stake on subsidiaries</li> <li>3.Reduced number of employees may affect the personal contact of the local bankers with their clients</li> </ol>
Opportunities	Threats
<ol style="list-style-type: none"> <li>1.Adopt niche digital provider model to offer next-generation digital customer experience</li> <li>2.Dutch economy to perform well in coming years, generating opportunity in commercial banking</li> <li>3.Merge with credit unions to cater the financial service requirements of SMEs</li> <li>4.Pursue inorganic growth by acquiring and collaborating with small cooperatives in developing nations</li> </ol>	<ol style="list-style-type: none"> <li>1.Protectionist trade policy impact cross border Merger and Acquisition advisory in the US</li> <li>2.The impact of Brexit might impose trade barrier in the UK</li> <li>3.Declining interest rates is lowering income from loan portfolios</li> </ol>

## PESTLE Analysis :

The PESTLE Analysis for Rabobank Group is given below:

Political	Economical
1.Political uncertainty across Europe	1.Uncertainty in Eurozone to slow growth
Social	Technological
1.Changing consumer attitude 2.Automation to impact employment in financial services sector	1.Dynamic technology landscape
Legal	Environmental
1.Involvement in scandals	1.Investments in green projects 2.Partnership with UN Environment for sustainable agriculture

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