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METROPOLITAN BANK & TRUST COMPANY (METROBANK) SWOT & PESTLE ANALYSIS

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Company Name : Metropolitan Bank & Trust Company (Metrobank)

Company Sector : Banking & Financial Services

Operating Geography : Philippines, Asia, Global

About the Company :

Metropolitan Bank & Trust Company, commonly known as Metrobank, is a leading financial institution in the Philippines. The company was founded in 1962 and is headquartered in Makati City, Philippines. It is a member of the Metrobank Group, which is a conglomerate of companies that operate in various industries such as banking, insurance, real estate, and education. Metrobank offers a wide range of banking and financial services to individuals, businesses, and corporations. Its products and services include deposit accounts, loans, credit cards, investment and wealth management, foreign exchange, and cash management solutions. The bank also provides services such as mobile and online banking, as well as ATM and branch banking. Metrobank has a strong focus on customer service and has established a reputation for providing personalized and efficient services. The bank has received numerous awards and recognition for its products, services, and corporate social responsibility initiatives. The company has a widespread network of branches and ATMs across the Philippines and operates through subsidiaries and affiliates in several other countries. As of early 2023, Metrobank employed over

4000 people.

The USP of Metrobank lies in it being one of the leading financial institutions in the Philippines. Metrobank aim to be the country's premiere financial conglomerate, empowering our individual and business clients to realize their goals and reach their full potential.

Revenue :

PHP 32.8 billion – FY ending 31st December 2022

PHP 22.2 billion – FY ending 31st December 2021

SWOT Analysis :

The SWOT Analysis for Metropolitan Bank & Trust Company (Metrobank) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Offers wide range of services to wide customer base 2.Wide portfolio of significant subsidiaries 3.Highly diversified distribution channels 4.Strong focus on innovations and promotions 5.Recipient of several awards and accolades 	<ul style="list-style-type: none"> 1.Susceptibility to Macro risks to demand recovery and asset quality
Opportunities	Threats
<ul style="list-style-type: none"> 1.Rising interest rates will benefit Metrobank 2.Launch of multi-themed fund for digital, tech investments 3.Partnership expansion with PERA HUB 4.Digital penetration rate growing with several further ongoing and planned digital initiatives 	<ul style="list-style-type: none"> 1.Fierce competition from both domestic and foreign banks 2.Increasing instances of cyber-attacks on banks

PESTLE Analysis :

The PESTLE Analysis for Metropolitan Bank & Trust Company (Metrobank) is given below:

Political	Economical
1.Government is committed to build digital finance infrastructure	1.Growing Philippine economy in 2023 2.Flourishing Financial Industry in the Philippines 3.Maintained Credit Card Interest Cap in the Philippines
Social	Technological
1.Disqualified unregistered money service businesses 2.Embracing financial inclusion and poverty reduction	1.Digital banking to get human touch with the metaverse 2.Ensuring data privacy and confidentiality in the digital age
Legal	Environmental
1.Regulatory complexity in the financial sector	1.Commitment to achieve sustainability throughout operations

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