
S&P TEST

SWOT & PESTLE.com

ZIONS BANCORPORATION SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email support@swotandpestle.com.

Company Name : Zions Bancorporation

Company Sector : Banking and Financial Services

Operating Geography : United States, North America, Global

About the Company :

Zions Bancorporation is a bank holding company. It is headquartered in Salt Lake City, Utah. In April, 1955, Zions was originated as keystone Insurance and Investment company, a Utah Corporation, and later in 1960, it acquired a 57.5 percent interest in Zions First National Bank from the LDS Church with other several individual investors. The company was renamed as Zions Bancorporation in 1965. Zions Bancorporation amalgamated into its bank subsidiary, ZB, N.A. in 2018. Zions Bank offers a wide range of traditional banking and innovative technology services, through its network of 122 full-service financial centers across Utah, Idaho and Wyoming, the bank provides its customers a range of mortgage and home equity loan options, amazing Rewards® credit cards, Private and Executive Banking services, and online and mobile banking. Zions Bancorporation, N.A. is a member of the Federal Deposit Insurance Corporation (FDIC), and operates under multiple trade names in multiple states. As of early 2023, Zions Bancorp employed over 10,200 people.

Zions Bancorporation's Unique Selling Proposition or USP lies in it being one of the nation's premier financial companies and a national leader in Small Business Administration lending and public finance advisory services. Zions Bancorporation's mission statement reads, "Our goal is to create value. Value for our customers. Value for the communities we serve. Value for our employees".

Revenue :

US\$ 2,911 million - FY ending 31st December 2021 (y-o-y growth 4%)

US\$ 2,790 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Zions Bancorporation is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Wide range of products and services 2.Consistently strong returns and capital with ample liquidity and exceptional credit quality 3.Continued investment in small businesses to build community 4.Strong focus on investment towards digital advancements 	<ul style="list-style-type: none"> 1.Deposit growth in the last 5 years has declined from 5.1% to 3.6% 2.Strong reliance on third-party vendors for outsourcing
Opportunities	Threats
<ul style="list-style-type: none"> 1.Improve and roll out digital technological applications like Zip, Automation Centre of Excellence to gain competitive edge 2.Extensive focus on Cost reduction can be undertaken as the Pandemic has opened new avenues 3.To capture >\$2 trillion bank deposits by the population post pandemic 	<ul style="list-style-type: none"> 1.Lower Interest rates for Loans to stimulate the economy can reduce interest income 2.Higher Risk associated with the Loans provided in the Pandemic period 3.Lower demand for loans will likely affect the top line at least till the vaccine arrives in 2021 4.Fall in fee income and rise in expenses leading to declining profits

PESTLE Analysis :

The PESTLE Analysis for Zions Bancorporation is given below:

Political	Economical
<p>1.The government of United States not providing adequate stimulus to increase demand</p> <p>2.CECL regulation proved to improve the regulatory capital ratios of banks as they entered the pandemic</p>	<p>1.Expected rise in non-performing assets due to Pandemic closed business and risky loans</p> <p>2.Low Interest rates will affect the interest income spread generated by the financial companies</p> <p>","</p>
Social	Technological
<p>1.Unemployment levels soared to 14.7% mid 2020, adversely affecting the mortgage industry</p>	<p>1.Insight-driven/ analytical digital transformation during the pandemic has improved efficiency in Revenue generation</p> <p>2.Digital Transformation has proved to improve customer experience</p> <p>","</p>
Legal	Environmental
<p>1.Basel III deferred implementation for banks to focus on the effects of the Pandemic</p>	<p>1.Responsible Investment (ESG) funds outperformed the average asset class in the first quarter \u2013 Investors will pressure financial institutions to adopt more ESG strategies</p> <p>2.Retail Banking is creating more new sustainable products/ services \u2013 to make the ESG agenda more widespread</p> <p>","</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **Zions Bancorporation** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.**



* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

Copyright Notice

The information provided in the SWOT and PESTLE research reports on www.swotandpestle.com are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:
support@swotandpestle.com