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ZIONS BANCORPORATION SWOT & PESTLE ANALYSIS

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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:

<p style="text-align: center;">Political</p> <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 style="text-align: center;">Economical</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>
<p style="text-align: center;">Social</p> <p>1.Unemployment levels soared to 14.7% mid 2020, adversely affecting the mortgage industry</p>	<p style="text-align: center;">Technological</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>
<p style="text-align: center;">Legal</p> <p>1.Basel III deferred implementation for banks to focus on the effects of the Pandemic</p>	<p style="text-align: center;">Environmental</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>

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