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UBS SWOT & PESTLE ANALYSIS

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Company Name : UBS

Company Sector : Banking and Financial Services

Operating Geography : Europe, Switzerland, Global

About the Company : UBS is a global financial service provider headquartered in Zurich which serves leading companies and institutions in more than 50 countries. UBS help them grow their business by managing their risks and advising about investments. In Switzerland, UBS provides a complete range of banking services extending from savings, credit cards to merger and acquisitions. Originally UBS stood for United Bank of Switzerland however after its merger with Swiss bank Corporation in 1998 the representational abbreviation ceased to exist. This Swiss multinational investment bank has a total of 62,500 employees working for it as of 2018. UBS's USP or unique selling proposition lies in having a heritage of more than 300 banks with over 150 years of experience as the leading universal bank with personal advice for individuals and companies.

Revenue :

CHF 29,067 million – FY 2017 (Operating Income) (year-on year growth of 2.96%)

CHF 28,320 million – FY 2016 (Operating Income)

SWOT Analysis :

The SWOT Analysis for UBS is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong capital position and capital efficient business model 2.Diversified wealth management presence 3.High digitization 4.Leaders in Switzerland 	<ul style="list-style-type: none"> 1.Seasonality of business 2.Limited presence in the global market as compared to other European banks
Opportunities	Threats
<ul style="list-style-type: none"> 1.Wealth management in USA 2.Expansion in retail banking in emerging economies 3.Integrated business model 4.New digital partnerships 	<ul style="list-style-type: none"> 1.Regulatory framework 2.Recovery and resolutions 3.Low and negative interest rate 4.Global political uncertainty

PESTLE Analysis :

The PESTLE Analysis for UBS is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.Changes in regulatory frameworks 2.Tax Cut and Jobs act amendment in the US 3.Implementation of Basel III framework. 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.Exchange rate fluctuations 2.Interest rate negative
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Demographic shifts in pension industry 2.Focus on convenient banking 3.Data privacy and anti-money laundering 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.Rise in automation 2.Evolving digital platforms in banking 3.Cyber security risks
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Labour laws and retirement laws changes 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Commitment to environment protection

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