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# S&P TEST

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## STANDARD BANK GROUP SWOT & PESTLE ANALYSIS

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**Company Name :** Standard Bank Group

**Company Sector :** Banking and Financial Services

**Operating Geography :** Africa, Global

**About the Company :** The Standard Bank Group is one of South Africa's largest financial services groups having presence in 20 countries in sub-Saharan Africa as of 2018. Established in 1864, it is headquartered in Johannesburg, South Africa and has over 55,000 employees as of 2016. The bank also has a strategic partnership with the Industrial and Commercial Bank of China (ICBC). Its mission is to provide exemplary service to its customers, up-skilling its people and delivering a superior rate of return to its shareholders.

**Revenue :** R23 009 million- 31st Dec 2016 (up 4% from FY15)

## SWOT Analysis :

The SWOT Analysis for Standard Bank Group is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Consistent value creation and returns for shareholders</li> <li>2.Strategic cooperation agreement with ICBC</li> <li>3.Revised strategic direction with Africa growth focus</li> <li>4.Strong core banking platform built for the digital journey</li> </ul>	<ul style="list-style-type: none"> <li>1.Downgrade in credit ratings by Moody's</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Rapid urbanization in Africa to increase the potential customer segment</li> <li>2.Project financing in renewable energy sector</li> </ul>	<ul style="list-style-type: none"> <li>1.Economic slowdown in most African economies</li> <li>2.Cyber-security resilience required to combat fraud</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Standard Bank Group is given below:

Political	Economical
1.Political instability in South Africa	1.Slowing economic growth in most African economies owing to weak commodity prices 2.Depreciation in major African currencies
Social	Technological
1.Proactive social leadership integrated with business through affordable house financing 2.Rapid urbanization in Africa to increase the potential customer segment	1.Digital technology solutions in CIB segment like Forex, Securities trading to drive growth
Legal	Environmental
1.Maturing regulatory environment in Africa 2.Compulsory regulatory training for employees to ensure risk and regulatory compliance	1.Renewable energy projects by Standard Bank 2.Reduction in carbon footprint and environmental screening of transactions

Please note that our free summary reports contain the SWOT and PESTLE table contents only. The complete report for **Standard Bank Group** SWOT & PESTLE Analysis is a paid report at **12.53 U.S.D.**



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