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## THE ROYAL BANK OF SCOTLAND (RBS) GROUP SWOT & PESTLE ANALYSIS

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**Company Name :** The Royal Bank of Scotland (RBS) Group

**Company Sector :** Banking

**Operating Geography :** United Kingdom, Europe

**About the Company :** The Royal Bank of Scotland Group plc. (RBS or 'the group') is the holding company of one of the world's largest banking and financial services groups. The group operates in the UK, US and internationally through its two principal subsidiaries, The Royal Bank of Scotland and NatWest. It is headquartered in Edinburgh, UK. It has over 64,000 employees as of January 2020.

**Revenue :**

Total Income

£14.25 billion – FY ended 31st Dec 2019

£13.40 billion – FY ended 31st Dec 2018

## SWOT Analysis :

The SWOT Analysis for The Royal Bank of Scotland (RBS) Group is given below:

Strengths	Weaknesses
1.Systemic Importance to the UK's Economy Ensures Govt. support in Distress 2.Dominant Position in the UK Corporate and Commercial Banking Market 3.Improving Risk profile due to decline in reliance on Wholesale Funding	1.Litigation and Conduct Charges Impacting Operations 2.Restrictions on Dividend Payments 3.Inability to Spin Off Williams & Glyn
Opportunities	Threats
1.Sale of Businesses to Focus on a Few Markets 2.Investment in Small Businesses	1.Government's Competition Review Findings Could Have an Adverse Impact 2.Increasing Competition from Challenger Banks 3.Likely Downturn in the UK Buy-To-Let Market

## PESTLE Analysis :

The PESTLE Analysis for The Royal Bank of Scotland (RBS) Group is given below:

Political	Economical
1.Changing Rules and regulations 2.Government's Competition Review Findings Could Have an Adverse Impact 3.Brexit Uncertainty	1.Profitability hampered by low interest rate environment
Social	Technological
1.Ageing population in UK	1.Regulatory requirement force bank to invest in IT infrastructure
Legal	Environmental
1.Litigation and Conduct Charges Impacting Operations 2.RBS settlement Issues with USDOJ	1.Leading lender to UK renewable sector 2.Reducing Direct environmental footprint

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



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