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CITIGROUP SWOT & PESTLE ANALYSIS

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Company Name : Citigroup

Company Sector : Banking and Financial Services

Operating Geography : United States, North America

About the Company :

Citigroup is an American multinational investment banking and financial services corporation headquartered in Manhattan, New York city, USA. The company is a result of a merger between Citicorp and Travelers group in 1998. The bank has its presence in around more than 160 countries worldwide with a customer base of 200 million. It has more than 204,000 employees as of 2022. Citigroup has a 100% score on the 'Corporate Equality Index' for 16 consecutive years. JUST Capital and Forbes recognized Citigroup as 'America's Most Just Companies'. Citigroup, the world's largest financial services company, announced on Friday that it will sell its consumer banking businesses in Indonesia, Malaysia, Thailand, and Vietnam for \$3.6 billion as part of its global restructuring efforts. The franchises, which include Citi's retail banking and credit card businesses, will be purchased by United Overseas Bank (UOB) of Singapore. Around 5,000 Citi employees will be transferred to UOB as part of the agreement.

Citigroup's USP lies in it being the fourth largest bank in the United States. Citi's mission as per their annual report is to "serve as a trusted partner to its clients by responsibly providing financial services that enable growth and economic progress."

Revenue :

US \$71.9 billion - FY ended December 31st 2021 (year-on-year growth of (-)4.77%)

US \$75.5 billion - FY ended December 31st 2020

SWOT Analysis :

The SWOT Analysis for Citigroup is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong financial and operational performance 2.Established financial services brand with a large customer base 3.Leading credit card issuer globally 4.Strong focus on technology 	<ul style="list-style-type: none"> 1.Majorly dependent on North American markets 2.Embroided in scandals and frauds
Opportunities	Threats
<ul style="list-style-type: none"> 1.Expanding in developing economies 2.Partnering with major brands 	<ul style="list-style-type: none"> 1.Threats from competitors 2.Impact of Brexit

PESTLE Analysis :

The PESTLE Analysis for Citigroup is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Significant changes because of the Brexit process 2. Market fluctuations post Trump's election 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Interest rates hike by Fed reserve 2. Uncertainty in financial markets due to dollar appreciation 3. Lowered forecasts by IMF and World Bank show weakening US economy
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Varied demographics of investors 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Introduction of robo-advisers 2. Dedicated technology unit for rapid go-to-market
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Tax reforms 2. Changing investment regulations 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Climate change impacting asset portfolios

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