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UNITED OVERSEAS BANK LIMITED SWOT & PESTLE ANALYSIS

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Company Name : United Overseas Bank Limited

Company Sector : Banking and Financial Services

Operating Geography : Asia, South East Asia, Singapore

About the Company : The United Overseas Bank Limited, also known as UOB is a multinational organisation headquartered in Singapore. Its branches are mostly located in South-east Asian countries and were founded in 1935 as United Chinese Bank by Wee khengchiang. UOB is the 3rd largest bank in South East Asia in terms of total assets. UOB provides corporate banking services, financial services, personal private banking, commercial services, corporate finance, investment services, insurance and venture capital. It has 68 branches across Singapore and a wide network of more than 500+ offices in almost 20 countries & territories in North America, Asia Pacific & Western Europe.

Revenue :\$8.061 billion- FY ending Dec 2016

SWOT Analysis :

The SWOT Analysis for United Overseas Bank Limited is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong presence in and around Asia 2.Best wealth management bank as rated by The Asian Banker 3.Has a well diverse product portfolio 4.Workforce of 20000+ people and strong capital position 5.R&D Focus and Integrated Supply Chain 	<ul style="list-style-type: none"> 1.GMIM division has low profitability 2.Possibility of higher loan rates
Opportunities	Threats
<ul style="list-style-type: none"> 1.Retail savings and investments in Asia Pacific region 2.Investment into rapidly growing economies 3.Constant increase in income levels 	<ul style="list-style-type: none"> 1.Changes in Tax rates 2.Core earnings likely to affect due to lower interest rates

PESTLE Analysis :

The PESTLE Analysis for United Overseas Bank Limited is given below:

Political	Economical
1.Building of world class financial centre in Malaysia 2.Intertwined with global trends and economies	1.Growth In GDP and local economy of Malaysia
Social	Technological
1.Presence worldwide and providing global platform for Growth and Knowledge sharing	1.Services provided by UOB including Internet Banking, Business Intelligence, Customer Management, Risk management and Information security.
Legal	Environmental
1.Dual Banking system in Malaysia 2.Definition of Banking and Investment banking activities by FSA Malaysia	1.Reduced footprint

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