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GROUPE BPCE SWOT & PESTLE ANALYSIS

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Company Name : Groupe BPCE

Company Sector : Banking and Financial Services

Operating Geography : Europe, France

About the Company : Groupe BPCE was established in 2009 when Banques Populaires and the Caisses d'Epargne merged after the creation of their 2006 joint subsidiary, Natixis. This made Groupe BPCE the 2nd largest banking group in France as of 2017. It is headquartered in France . It offers broad based banking services which cover savings, investment, cash management services, financing solutions, insurance, and wholesale banking services. Groupe BPCE finances 20% of the French population .Its operations are carried by two retail banking networks, Banque Populaire and Caisses d'Epargne. Groupe BPCE has around 8,000 branches to carry its cooperative banking services & over 31 regional branches. It has 108,000 employees and a customer base of around 31.2 million.

Revenue : 4bn(FY 2016)

SWOT Analysis :

The SWOT Analysis for Groupe BPCE is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong Financials and Strategy 2.Strong Commercial Momentum 3.Capital Adequacy 4.Specialized Financial Services 	<ul style="list-style-type: none"> 1.Increase in Operating expenses
Opportunities	Threats
<ul style="list-style-type: none"> 1.Acquisition of Dalenys. 2.Targeting new segments for a greater market share 	<ul style="list-style-type: none"> 1.Risk of cyber crime outbreak 2.Increase in competition

PESTLE Analysis :

The PESTLE Analysis for Groupe BPCE is given below:

<p style="text-align: center;">Political</p> <p>1.Change in tax rate & regulatory changes</p>	<p style="text-align: center;">Economical</p> <p>1.Low interest rate environment 2.Decrease in cost of risk</p>
<p style="text-align: center;">Social</p> <p>1.Employee skill enrichment Programmes 2.Growth in wealthy population in France</p>	<p style="text-align: center;">Technological</p> <p>1.Digital transformation aiding in higher subscription to various divisions 2.Digital action plan for NPS, mortgage loans, electronic signature , etc</p>
<p style="text-align: center;">Legal</p> <p>1.New HR agreement on the Forecast Management of Jobs and Skills (GPEC)</p>	<p style="text-align: center;">Environmental</p> <p>1.Continuous efforts to reduce Carbon Footprint 2.Financing of green projects</p>

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Client Support:
support@swotandpestle.com