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# S&P TEST

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## HSBC SWOT & PESTLE ANALYSIS

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**Company Name :** HSBC

**Company Sector :** Banking and Financial Services

**Operating Geography :** United Kingdom, Europe, Global

**About the Company :**

Driven by four major business segments, namely, Commercial Banking, Global Banking and Markets, Global Private Banking and Retail Banking and Wealth Management; HSBC is one of the world's largest banks. It is headquartered in London, United Kingdom. The bank was originally founded in 1865 with branches being opened in Hong Kong and Shanghai. It was only in 1991 that the Hong Kong and Shanghai Banking Corporation formed the bank in its current form in London as a new holdings company. The name of the bank still represents in initials the name of the Hong Kong and Shanghai Banking Corporation. The bank's acquisition of Midland Bank in 1992 was a watershed moment in its history as it gave the bank significant presence in the UK. Also, with the passing on of the sovereignty of Hong Kong to China being imminent, this acquisition allowed the bank to shift headquarters to London in 1993. It has an international coverage with significant footprints in the markets of Europe, Asia, Middle East and North Africa, North America and Latin America. All these include 3900 offices across 67 countries and territories. In 2022, the bank has released an API developer portal for firms to test and integrate the bank's collection of application programming interfaces.

The USP of HSBC is that it is the largest bank in Europe. The mission statement of HSBC reads, "achieve growth by being socially focused, customer centered and commercially driven." Its vision is "to be the bank of choice for organizations and businesses that aim to create community, social and environmental benefits."

**Revenue :**

\$ 50.43 billion - FY ending 31st December 2020

\$ 56.1 billion - FY ending 31st December 2019

**SWOT Analysis :**

The SWOT Analysis for HSBC is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Geographic and business line diversification</li> <li>2. Strong capitalization levels</li> <li>3. Good dividend record</li> <li>4. Consistently sound financials over the years</li> </ul>	<ul style="list-style-type: none"> <li>1. Lack of good customer experience</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Opening of China's domestic capital markets</li> <li>2. Growth prospects in Asia</li> <li>3. Benefits from transition in senior leadership</li> </ul>	<ul style="list-style-type: none"> <li>1. Increasing financial crimes</li> <li>2. Heightened levels of risk in the Asia-Pacific region</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for HSBC is given below:

<b>Political</b>	<b>Economical</b>
1.Political Uncertainty surrounding EU	1.Growth synchronization of major economic regions 2.Uncertain interest rate environment
<b>Social</b>	<b>Technological</b>
1.Workforce diversity 2.HSBC education program 3.Digitisation of demography	1.Need for automation and digitisation 2.Launch of 'Move Money' and 'LinksScreen'
<b>Legal</b>	<b>Environmental</b>
1.Creation of UK ring-fenced bank	1.Sustainable Operations and initiatives 2.Sustainability and Green Finance

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