
S&P TEST

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STANDARD CHARTERED SWOT & PESTLE ANALYSIS

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Company Name : Standard Chartered

Company Sector : Banking and Financial Services

Operating Geography : United Kingdom, Europe, Global

About the Company : Standard Chartered is a British multi-national bank established in 1969 after the merger of the Standard Bank of British South Africa & the Chartered Bank of India, Australia and China and is headquartered in London, UK. It provides banking solutions which includes retail banking and financial services like wealth management to clients with high net worth. It has more than 86,000 employees and operates in more than 60 markets. It is listed on the London Stock Exchange, Hong Kong Stock Exchanges and the Bombay and National Stock Exchanges in India. Standard Chartered Bank's mission statement is "Driving commerce and prosperity through our unique diversity". Standard Chartered Bank's USP is their global footprint which is leveraged to provide best customer experience through easy, fast and convenient services by the virtue of their local expertise.

Revenue :

\$14,289 million – Operating Income (FY ending December 31st 2017) (y-o-y growth of 3%)

\$13,808 million – Operating Income (FY ending December 31st 2016)

SWOT Analysis :

The SWOT Analysis for Standard Chartered is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Brand visibility and global footprint 2.Broad product and services portfolio 3.Financial strength 4.Sustainable growth strategies 	<ul style="list-style-type: none"> 1.High dependence on South-east Asian economies especially China 2.Low productivity of industries in developed nations affecting financials 3.Regulatory drag driving down profits
Opportunities	Threats
<ul style="list-style-type: none"> 1.Strong Growth potential in emerging economies 2.Expansion opportunities with growth of SMEs 3.Growing demand for Micro financing 	<ul style="list-style-type: none"> 1.Treasury and capital risks 2.Fierce competition in market

PESTLE Analysis :

The PESTLE Analysis for Standard Chartered is given below:

Political	Economical
1.Impact of Brexit 2.Geopolitical instabilities in Korea and Middle east	1.Impact of interest rate and inflation 2.Impact of economic growth 3.The rise of renminbi (RMB) to change market dynamics
Social	Technological
1.Growing social acceptance of online and card payments 2.Favourable demographics to increase online payment	1.Technological Advancements to supplement growth 2.Opportunities in Digital Banks
Legal	Environmental
1.Legal & Regulatory compliance 2.Money laundering charges and involvement in risky diamond business	1.Minimal impact on environment 2.Positive outlook for sustainable investing in Asia

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