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## ABN AMRO SWOT & PESTLE ANALYSIS

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**Company Name :** ABN AMRO

**Company Sector :** Banking and Financial Services

**Operating Geography :** The Netherlands, Europe, Global

**About the Company :** ABN AMRO NV is a Dutch banking and financial services institution that has four businesses – retail, corporate and institutional, commercial and private banking. It has a selective international presence while the primary focus is on serving the Dutch market with its headquarters located in Amsterdam, the Netherlands.

The company's purpose is "Banking for better, for generations to come". This also guides the banks' strategy of targeting the acceleration of the transition to sustainability achieved by assisting its clients with their sustainability shift. The pillars used to achieve this are support for clients' transition to sustainability, reinventing the customer experience, and building a future-proof bank. In the pursuit of these goals, the bank relies on the values of being trusted, professional and ambitious by, for and with the clients of the bank.

ABN Amro NV is one of the oldest banks in the world, existing as various entities since the 18th century. However, it has officially existed as ABN AMRO only since 1991 after the merger between Algemene Bank Nederland (ABN) and AMRO Bank which resulted in the creation of ABN AMRO Bank. The latest entity however was formed after ABN AMRO was acquired by Fortis Bank Nederland in 2010. The company currently has 18,830 employees with 83% located in the Netherlands.

**Revenue :**

Operating Income

8,605 million – FY ending Dec 2019

9,093 million – FY ending Dec 2018

## SWOT Analysis :

The SWOT Analysis for ABN AMRO is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> <li>1.Strong network in the Netherlands</li> <li>2.Proactive pursuit of sustainable shift</li> <li>3.Focus on customer experience through client and data focus</li> <li>4.Strong financial position, including return on equity</li> </ol>	<ol style="list-style-type: none"> <li>1.Limited geographical market and lack of diversification</li> <li>2.High impairments in offshore sector</li> </ol>
Opportunities	Threats
<ol style="list-style-type: none"> <li>1.E-commerce and digital banking solutions</li> <li>2.Consumer trends regarding environmental consciousness</li> <li>3.Sustainable growth in the Dutch and European economy</li> </ol>	<ol style="list-style-type: none"> <li>1.Loss of deposits/depositors</li> <li>2.Low inflation rates and consumer confidence</li> <li>3.Regulatory and compliance cost increases</li> <li>4.Increase in competition</li> </ol>

## PESTLE Analysis :

The PESTLE Analysis for ABN AMRO is given below:

Political	Economical
1.Regulation compliance costs 2.Brexit and trade uncertainties	1.Exchange rate exposure 2.Negative interest rates 3.Demand/supply dynamics in the Dutch housing market
Social	Technological
1.Demographic challenges in Netherlands and Europe 2.Outbreak of Covid-19 (Coronavirus)	1.Cyber security and data privacy issues 2.Introduction of new technologies (blockchain & 5G) in the banking sector
Legal	Environmental
1.LIBOR rate issues 2.Detecting Financial Crime (DFC) costs	1.Supporting clients in their transition to sustainable products and business models

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