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TORONTO-DOMINION BANK SWOT & PESTLE ANALYSIS

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Company Name : Toronto-Dominion Bank

Company Sector : Financial Services

Operating Geography : Toronto, Canada, Global

About the Company :

The Toronto-Dominion Bank is a Canadian multinational banking and financial services company. It was founded on 1st of February, 1955 and is currently headquartered in Toronto, Ontario. It is commonly known as TD and was formed through the merger of the Bank of Toronto and The Dominion Bank. In 2017, the bank was the largest bank in Canada by total assets according to S&P and the 26th largest bank in the world. In 2019, it was recognized as a global systemically important bank by the Financial Stability Board. TD offers a wide range of financial products and services to more than 26 million customers globally through 3 business lines: Canadian Retail, U.S. Retail and Wholesale Banking. In Canada the bank operates as TD Canada Trust and serves more than 11 million customers. In the US, it operates as TD Bank and serves more than 6.5 million customers. The Bank and its subsidiaries offer a wide spectrum of services like banking, advisory services, and discount brokerage to individuals, businesses, financial institutions, governments, and multinational corporations. As of 2020, it employs more than 85,000 people in its offices around the world.

The Toronto-Dominion Bank's USP or unique selling proposition lies in being the 5th largest bank in North America (by branches) servicing 13 million+ active digital customers. The vision of the bank is "Be the better bank". Its purpose is "to enrich lives of our customers, communities and colleagues".

Revenue :

\$41.0 billion CAD – FY ending 31st October, 2019

\$38.8 billion CAD – FY ending 31st October, 2018

SWOT Analysis :

The SWOT Analysis for Toronto-Dominion Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Features amongst the top 10 banks in North America 2.Diversified business mix providing competitive advantage 3.Strong financial position and highly rated by credit agencies 4.Top performance and ranking by each segment 5.Strategic investments simplifying and enhancing customer interactions 6.Consistent earnings growth and dividend history 	<ul style="list-style-type: none"> 1.Reliance upon third-party service providers 2.Website and app outages leading to customer outrage
Opportunities	Threats
<ul style="list-style-type: none"> 1.Operating in attractive markets with huge growth potential 2.Strengthening omni-channel strategy for improving customer experience 	<ul style="list-style-type: none"> 1.Highly competitive financial services market 2.Impact of COVID-19 outbreak and oil price shock on Canadian businesses

PESTLE Analysis :

The PESTLE Analysis for Toronto-Dominion Bank is given below:

<p style="text-align: center;">Political</p> <p>1.Impact of trade tensions and increasing protectionist measures</p>	<p style="text-align: center;">Economical</p> <p>1.Impact of deteriorating economic condition in Canada and globally</p> <p>2.Impact of fluctuating exchange rate and interest rates</p>
<p style="text-align: center;">Social</p> <p>1.Increasing insurance awareness among Canadians</p>	<p style="text-align: center;">Technological</p> <p>1.Leveraging power of artificial intelligence</p> <p>2.Providing seamless digital experience to customers</p>
<p style="text-align: center;">Legal</p> <p>1.Impact of regulation changes in the heavily regulated business</p> <p>2.Change in tax laws and regulations</p>	<p style="text-align: center;">Environmental</p> <p>1.Issuance of green bond for projects with climate and environment related objectives</p> <p>2.Commitment to create a more vibrant planet</p> <p>3.Funding environmental projects across Canada</p>

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