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NEDBANK SWOT & PESTLE ANALYSIS

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Company Name : Nedbank

Company Sector : Banking and Financial Services

Operating Geography : South Africa, Africa, Global

About the Company : Nedbank was founded in 1888 in Amsterdam and also opened an office in Pretoria, South Africa. The company headquarters are located in Sandton, South Africa. There was a drastic increase in the number of African shareholders in 1969 and eventually, the company became fully South-African owned. In 1971, its name was changed from Netherlands Bank of South Africa to Nedbank. In 1973, The Nedbank group was formed as a result of the merger of Syfrets SA, Union Acceptances and Nedbank. Today, it is one of the largest financial services group offering a variety of services including asset management, insurance and wealth management. It majorly operates in South Africa and five other countries in SADC. It also offers financial services to African multinationals and high net-worth clients outside of Africa. Nedbank Group is the 4th largest bank in Africa as measured by assets and tier 1 capital. The company employs around 28 697 employees as per 2020 records.

Nedbank's vision statement is "To be the most admired financial services provider in Africa by our staff, clients, shareholders, regulators and society."

Revenue :

Headline Earnings

Rand 12,506 million - FY ended Dec 31st 2019

Rand 13,495 million - FY ended Dec 31st 2018

SWOT Analysis :

The SWOT Analysis for Nedbank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.One of the largest financial services groups in Africa 2.Diverse product and brand portfolio 3.Delivering innovative market-leading client experiences 4.A leader in renewable financing in South Africa 5.Actively practicing sustainability across business 	<ul style="list-style-type: none"> 1.Negative outlook in terms of credit rating
Opportunities	Threats
<ul style="list-style-type: none"> 1.Opportunities for further international expansion 2.Leveraging the shift to digital banking 3.Expanding the product portfolio 	<ul style="list-style-type: none"> 1.The increasing threat of bad debt in operating markets 2.Fast-Paced regulatory changes 3.Unstable political conditions in major markets 4.The threat of new entrants in the financial services industry

PESTLE Analysis :

The PESTLE Analysis for Nedbank is given below:

Political	Economical
<ul style="list-style-type: none"> 1.Impact of political uncertainty in African countries 2.The implication of Brexit for South African financial services 3.Load shedding and corruption issues haunting South Africa 	<ul style="list-style-type: none"> 1.Slow economic growth in South Africa 2.Economic growth in sub-Saharan Africa
Social	Technological
<ul style="list-style-type: none"> 1.Consumer preference shifting towards digital financial services 2.Social benefits through financial inclusion 3.Requirements for scarce and evolving skills in banking 	<ul style="list-style-type: none"> 1.Data privacy and cyber security in the financial services sector 2.Use of IoT technology in the financial services sector
Legal	Environmental
<ul style="list-style-type: none"> 1.Recent Developments in South African banking regulations 	<ul style="list-style-type: none"> 1.Recent Developments in South African banking regulations

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