

---

# S&P TEST

SWOT & PESTLE.com

---

## SWEDBANK SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. Topurchase reprints of this document, please email [support@swotandpestle.com](mailto:support@swotandpestle.com).

**Company Name :** Swedbank

**Company Sector :** Banking and Financial Services

**Operating Geography :** Sweden, Estonia, Latvia and Lithuania

**About the Company :** Swedbank AB is a banking group headquartered in Stockholm, Sweden and employees close to 16,000 people around the globe. The group is a leading banking and financial services provider in its home markets – Sweden, Estonia, Latvia and Lithuania with over seven million private customers and over half a million corporate customers. Their major offerings include services in lending, payments and savings. Föreningssparbanken AB was formed as a result of a merger between Föreningsbanken and Sparbanken Sverige in 1997. In 2006, Föreningssparbanken AB changed its name to Swedbank AB.

Sweden is Swedbank's largest home market with approximately 160 branches across the country, 4 million private customers and fetching over half of the group's overall profit. The group has a long-established partnership with the Savings Banks in Sweden and makes up approximately 30% of the combined sales of Swedbank's products. Also, one-fifth of Swedbank's total operating profit accounted by Baltic banking with Estonia being the largest market. The group also has international branches in China, Denmark, Finland, Norway and the USA. Net interest income contributes to the major part of their income while personnel and IT being the major cost factors.

Swedbank's vision statement is to "Enable people, business and society to grow".

**Revenue :**

Total Income

SEK 45,960 million – FY ended Dec 2019 (YoY growth 3.9%)

SEK 44,222 million – FY ended Dec 2018

## SWOT Analysis :

The SWOT Analysis for Swedbank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Leading financial services group in the Nordic-Baltic region</li> <li>2. Maintaining low risks in operation</li> <li>3. Market-leading cost-efficiency</li> <li>4. Focus on continuous innovation</li> <li>5. Continually rising volumes in core product areas</li> </ul>	<ul style="list-style-type: none"> <li>1. Declining brand reputation due to regulatory breaches</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Expansion into other European countries</li> <li>2. Attractive corporate banking solutions</li> <li>3. Expanding the product portfolio</li> </ul>	<ul style="list-style-type: none"> <li>1. Risk of money laundering and terrorist financing schemes</li> <li>2. Regulatory changes by authorities</li> <li>3. The threat of fintechs in the financial services industry</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Swedbank is given below:

Political	Economical
1.The implication of Brexit on financial services providers in Europe	1.Sweden's fragile economic recovery 2.Impact of Interest Rate Benchmark Reforms
Social	Technological
1.Consumer preference shifting towards digital financial services 2.Requirements for scarce and evolving skills in banking 3.Supporting businesses during the COVID-19 pandemic	1.Data privacy and cyber security in the financial services sector 2.Leveraging AI to improve service efficiency and customer experience
Legal	Environmental
1.Combating illicit activities like money laundering and terror financing	1.Financial Services companies acknowledging climate change dangers 2.Active engagement in sustainable finance

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **Swedbank** SWOT & PESTLE Analysis is a paid report at **12.53 U.S.D.**



\* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



# S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

# Copyright Notice

The information provided in the SWOT and PESTLE research reports on [www.swotandpestle.com](http://www.swotandpestle.com) are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2024 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:  
**[support@swotandpestle.com](mailto:support@swotandpestle.com)**