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SWEDBANK SWOT & PESTLE ANALYSIS

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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. Föreningsparbanken AB was formed as a result of a merger between Föreningsbanken and Sparbanken Sverige in 1997. In 2006, Föreningsparbanken 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"> 1. Leading financial services group in the Nordic-Baltic region 2. Maintaining low risks in operation 3. Market-leading cost-efficiency 4. Focus on continuous innovation 5. Continually rising volumes in core product areas 	<ul style="list-style-type: none"> 1. Declining brand reputation due to regulatory breaches
Opportunities	Threats
<ul style="list-style-type: none"> 1. Expansion into other European countries 2. Attractive corporate banking solutions 3. Expanding the product portfolio 	<ul style="list-style-type: none"> 1. Risk of money laundering and terrorist financing schemes 2. Regulatory changes by authorities 3. The threat of fintechs in the financial services industry

PESTLE Analysis :

The PESTLE Analysis for Swedbank is given below:

<p style="text-align: center;">Political</p> <p>1.The implication of Brexit on financial services providers in Europe</p>	<p style="text-align: center;">Economical</p> <p>1.Sweden's fragile economic recovery 2.Impact of Interest Rate Benchmark Reforms</p>
<p style="text-align: center;">Social</p> <p>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</p>	<p style="text-align: center;">Technological</p> <p>1.Data privacy and cyber security in the financial services sector 2.Leveraging AI to improve service efficiency and customer experience</p>
<p style="text-align: center;">Legal</p> <p>1.Combating illicit activities like money laundering and terror financing</p>	<p style="text-align: center;">Environmental</p> <p>1.Financial Services companies acknowledging climate change dangers 2.Active engagement in sustainable finance</p>

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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.

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