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# S&P TEST

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## FIFTH THIRD BANK SWOT & PESTLE ANALYSIS

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**Company Name :** Fifth Third Bank

**Company Sector :** Business and Financial Services

**Operating Geography :** United States, North America

**About the Company :** Fifth Third Bankcorp is a diversified bank holding company and is the indirect holding company of Fifth Third Bank. It is one of the largest consumer banks in the Midwestern United States. The company operates around 1,154 branches and 2,469 automated teller machines in Ohio, Kentucky, Indiana, Michigan, Florida, Georgia and North Carolina as of early 2021. Fifth Third Bank is a principal subsidiary of the Fifth Third Bankcorp which is headquartered in Cincinnati, Ohio at Fifth Third Center. In 1908, Third National Bank and Fifth National Bank joined forces to become the Fifth Third National Bank of Cincinnati. Fifth Third Bankcorp operates four main businesses, namely, Commercial Banking, Branch Banking, Consumer Lending and Wealth and Asset Management. Commercial Banking provides credit intermediation, cash management and financial services to large and middle market businesses, professional customers and government. It also offers a wide range of solutions through its credit products group, capital markets, and treasury management services. Branch Banking issues a full range of deposit and loan products to individuals and small businesses. Consumer Lending, involves automobile, residential mortgages and other indirect lending activities. Automobile lending unit's activities include, extending loans to customers through motorcycle, recreational and marine dealers. Wealth and Asset Management supplies a full range of investment alternatives for individuals and companies. In 2020, the Bank granted funds for Covid-19 relief, recovery and it also helped thousands of small businesses by providing small loans. In 2019, the company was recognised as the one of the World's Most Ethical Company. Fifth Third Bankcorp's Unique Selling Proposition or USP lies in it being the leader of having the best technology and customer satisfaction in mobile banking. The company's mission statement reads, "The mission of the Community and Economic Development team at Fifth Third Bank is to responsibly empower underserved individuals, families and communities through the delivery

of responsible and innovative financial solutions, leading to financially healthy people and sustainable communities".

**Revenue :**

US\$ 8,350 million – FY ended 31st Dec 2019

US\$ 6,946 million – FY ended 31st Dec 2018

**SWOT Analysis :**

The SWOT Analysis for Fifth Third Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Strong regional presence across states with over 1100 branches and 2400 ATM's</li> <li>2.Strong market performance coupled with aggressive acquisitions.</li> <li>3.Consistent delivery of service and commitment results in record income growth.</li> <li>4.Continued investment in advanced technology solutions</li> </ul>	<ul style="list-style-type: none"> <li>1.Operations are restricted to few states of US in era of global expansion</li> <li>2.Accused of opening fraudulent accounts</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Bold transformation will lead to expansion in market share and net profit.</li> <li>2.Asset management will be the game changer in terms of revenue for Fifth Third</li> <li>3.Expand market share in key geographies with focus on next generation retail branches</li> </ul>	<ul style="list-style-type: none"> <li>1.New entrants of neo-banks are attracting customers, thus reducing the market share</li> <li>2.Increasingly competitive environment due to changes in regulation and technology</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Fifth Third Bank is given below:

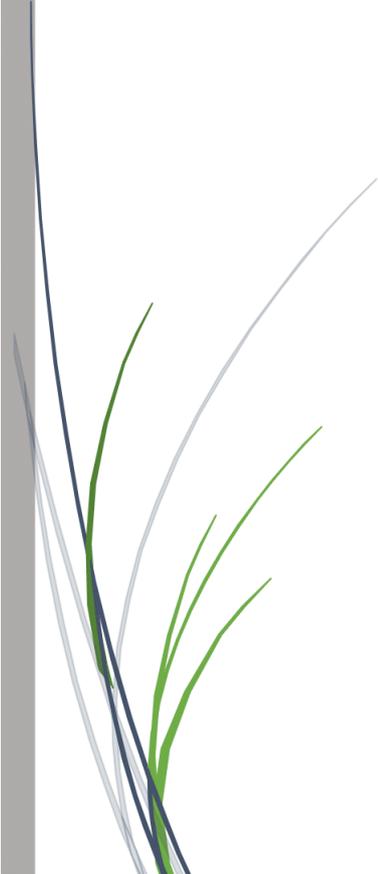
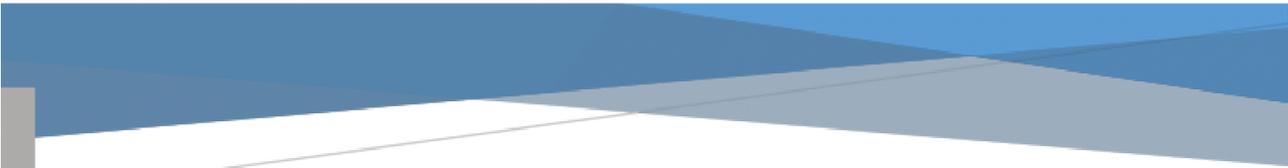
<p style="text-align: center;"><b>Political</b></p> <ol style="list-style-type: none"> <li>1.US China trade war has been impacting banking sector</li> <li>2.Lobbying in house by banks to influence policies</li> <li>3.Scholarship donations to continue ignoring destructive identity politics</li> </ol>	<p style="text-align: center;"><b>Economical</b></p> <ol style="list-style-type: none"> <li>1.Promotion of US Savings Bond as a long-term investment.</li> </ol>
<p style="text-align: center;"><b>Social</b></p> <ol style="list-style-type: none"> <li>1.Shifting of traditional banking users towards digital and neo-banking</li> <li>2.Introduction of open banking system in US will give consumers more freedom</li> </ol>	<p style="text-align: center;"><b>Technological</b></p> <ol style="list-style-type: none"> <li>1.Digital transformation across processes and operations to strive competitive market</li> <li>2.Partnering with fintech's to provide customer centric and user-friendly platforms</li> </ol>
<p style="text-align: center;"><b>Legal</b></p> <ol style="list-style-type: none"> <li>1.Trend of being compliant to all regulations, CFPB's lawsuit denied</li> </ol>	<p style="text-align: center;"><b>Environmental</b></p> <ol style="list-style-type: none"> <li>1.Commitment to combat climate change through use of renewable energy</li> </ol>

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