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CREDIT SUISSE GROUP SWOT & PESTLE ANALYSIS

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Company Name : Credit Suisse Group

Company Sector : Investment Banking

Operating Geography : Switzerland, Europe, Global

About the Company :

Credit Suisse Group AG is a Swiss-based multinational investment bank and financial services corporation. It is one of the nine global "Bulge Bracket" banks, with headquarters in Zürich and offices in all major financial centres around the world, offering services in investment banking, private banking, asset management, and shared services. Credit Suisse was established in 1856 to fund the expansion of Switzerland's rail system. It made loans that aided in the development of Switzerland's electrical grid and the European train system. It began transitioning to retail banking in the 1900s in reaction to the rise of the middle class and competition from neighboring Swiss banks UBS and Julius Bär. Credit Suisse formed a joint venture with First Boston in 1978 before acquiring a majority stake in the bank in 1988. From 1990 to 2000, the corporation acquired Winterthur Group, Swiss Volksbank, Swiss American Securities Inc. (SASI), and Bank Leu. It has won awards in various categories of the Euromoney Awards for Excellence 2022. Credit Suisse employees over 50,110 people as of early 2022.

The USP of Credit Suisse lies in it being the market leader in wealth management in Switzerland. The mission of Credit Suisse is driven by the purpose "We build lasting value by serving our clients with care and entrepreneurial spirit."

Revenue :

CHF 22,696 million - FY ending 31st March 2021 (y-o-y growth 1.3%)

CHF 22,389 million - FY ending 31st March 2020

SWOT Analysis :

The SWOT Analysis for Credit Suisse Group is given below:

Strengths	Weaknesses
1.Focus on needs-based client segment 2.Significant investment in technological infrastructure 3.Leadership position in global wealth management 4.Diversified service offering with operations in various regions	1.The group reported net loss and weakening of other KPIs 2.Risk of suffering significant losses from high credit exposure 3.Significant exposure to legal liability
Opportunities	Threats
1.Implementation of a new strategy and reorganization of the business 2.Steady increase in number of UHNW individuals poses an amazing opportunity for the group's wealth management segment	1.Increase in the tax rate in the UK 2.Changes in the group's ratings could adversely affect its business 3.Significant risk associated with operations in emerging markets 4.Fluctuations in currency exchange rates 5.Emergence of new trading technologies

PESTLE Analysis :

The PESTLE Analysis for Credit Suisse Group is given below:

Political	Economical
1.Impact of Russia-Ukraine conflict. 2.Exit of the United Kingdom from the European Union 3.The group's involvement in open dialogue and exchange of information with policy makers	1.Increase in the tax rate in the UK 2.Effect of the Covid-19 led pandemic on the group's operations.
Social	Technological
1.Significant increase in the number of Ultra High Net Worth, and High Net Worth Individuals globally	1.A global increase in cyberattacks and vulnerability of corporations worldwide 2.Emergence of new trading technologies
Legal	Environmental
1.Introduction of the Distributed Ledger Technology (DLT) law 2.Revision of the Swiss Anti-Money Laundering Act and Swiss Bank Law 3.Changes in monetary policies by Central Banks	1.Introduction of new requirements regarding environment protection 2.Focus on sustainable investment and finance

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Client Support:
support@swotandpestle.com