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FIRSTRAND SWOT & PESTLE ANALYSIS

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Company Name : FirstRand

Company Sector : Banking and Financial Services Sector

Operating Geography : South Africa, Sub Saharan Africa, United Kingdom

About the Company : FirstRand limited which came into existence in the year 1998, was founded as a specialist investment bank in the year 1970 by three entrepreneurs, Paul Harris, GT Ferreira and Paul Harris. FirstRand is one of the largest and fully integrated financial services group in South Africa. This group mainly operates through its subsidiaries namely: Discovery Holding Limited, Momentum Group Limited and FirstRand Bank Holding Limited. FirstRand provides services in retail and commercial banking, Corporate and financial banking and installment finance and asset management. These all services are provided by the RMB, FNB, WesBank and Ashburton Investments, which are the brands under the FirstRand Group. The UK banking part of FirstRand is taken care by Aldermore Group. It was named by 2018 Brand Finance® Banking 500 Report as Most Valuable Banking Brand in Africa.

Revenue :

Net income from operations

Rand 36,262 million – FY ended 30th June 2018 (year-on-year growth of 9.22%)

Rand 33,200 million – FY ended 30th June 2017

SWOT Analysis :

The SWOT Analysis for FirstRand is given below:

Strengths	Weaknesses
1.Diverse Product range 2.Broad portfolio of brands 3.Presence in both banking and non-banking financial sector 4.Sustainable Business Model 5.Socially responsible activities	1.Low credit rating compared to international peers 2.Less diversified into the rest of Africa
Opportunities	Threats
1.Further International Expansion 2.Increase in product range	1.Increasing threat of bad debt in operating markets 2.Fast paced regulatory changes 3.Unstable Political Condition 4.Threat from potential new entrants into the financial services market

PESTLE Analysis :

The PESTLE Analysis for FirstRand is given below:

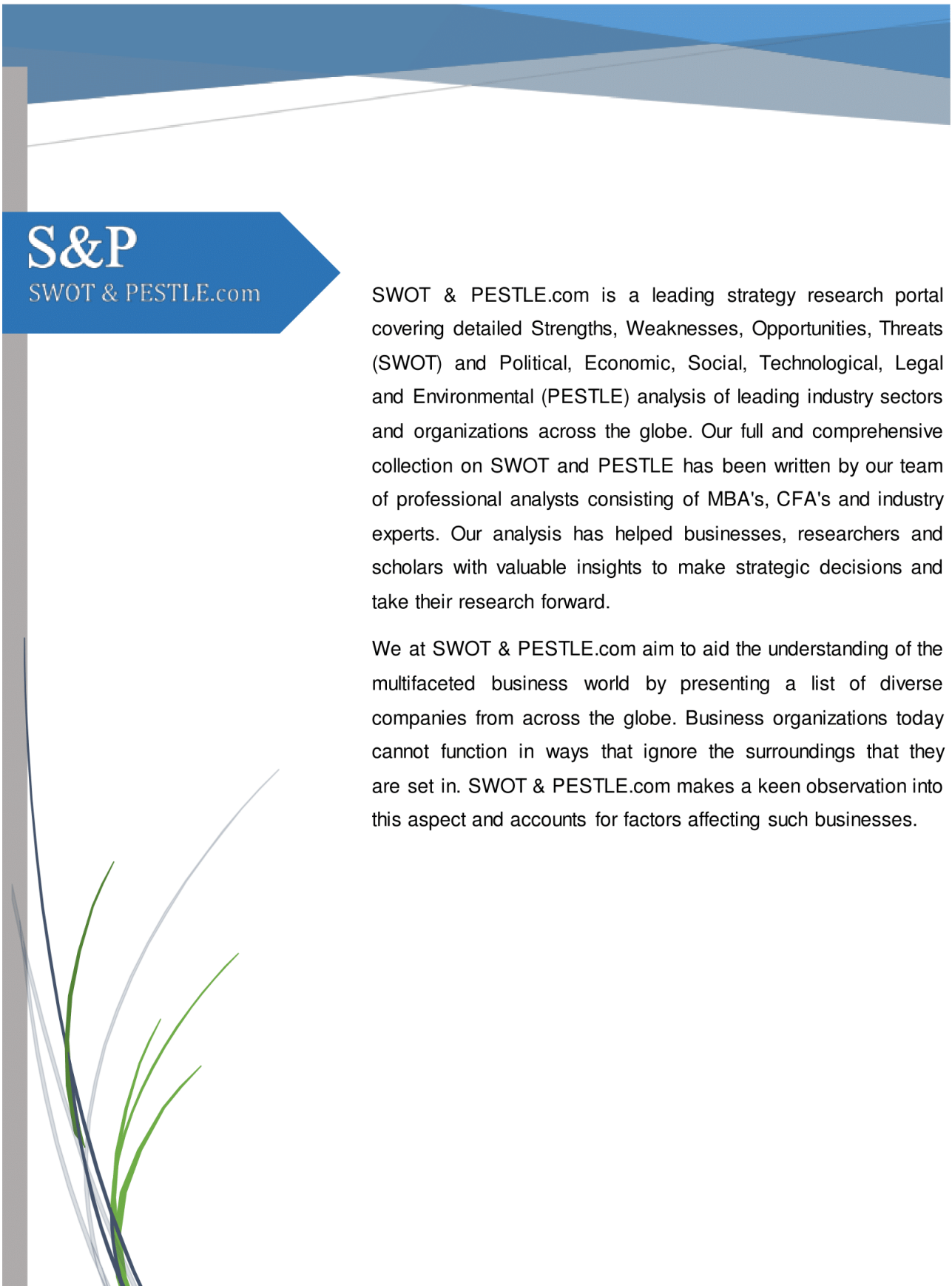
Political	Economical
1.Political instability in South Africa 2.Implication of Brexit for Banking and Financial Services	1.Slow economic growth and policy uncertainty in South Africa 2.Economic growth in Sub-Saharan Africa.
Social	Technological
1.Customer segmentation and differentiation in digital offerings 2.Potential to create enormous social benefits through financial inclusion 3.Ethical Foundation for the employees	1.Financial services regulatory architecture developments in South Africa ", "1Initiatives to combat climate change 2Reduction of energy risk
Legal	Environmental
1.	1.

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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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