

# **Banco Bilbao Vizcaya Argentaria, S.A. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Banco Bilbao Vizcaya Argentaria, S.A. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Banco Bilbao Vizcaya Argentaria, S.A. and its competitors. This provides our Clients with a clear understanding of Banco Bilbao Vizcaya Argentaria, S.A. position in the Industry.

The report contains detailed information about Banco Bilbao Vizcaya Argentaria, S.A. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Banco Bilbao Vizcaya Argentaria, S.A.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Banco Bilbao Vizcaya Argentaria, S.A. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios

pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Banco Bilbao Vizcaya Argentaria, S.A. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Banco Bilbao Vizcaya Argentaria, S.A. business.

### **About Banco Bilbao Vizcaya Argentaria, S.A.**

Banco Bilbao Vizcaya Argentaria, S.A., a diversified international financial company, engages in traditional banking businesses of retail banking, asset management, private banking, and wholesale banking.

#### **Business Areas**

The company focuses its operations on six major business areas, including Spain and Portugal; Wholesale Banking and Asset Management; Mexico; the United States; South America; and Corporate Activities.

#### **SPAIN AND PORTUGAL**

The Spain and Portugal business area focuses on providing banking services and consumer finance to private individuals and businesses in Spain and Portugal. The business units included in the Spain and Portugal business area are: Spanish Retail Network; Corporate and Business Banking; Consumer Finance; European Insurance; and BBVA Portugal.

## Spanish Retail Network

The Spanish Retail Network unit services the financial and non-financial needs of households, professional practices, retailers and small businesses. In consumer, major campaigns were the Credito Nomina (Payslip Loan), a new Internet channel for Credito Coche (Car Loan) applications and the offer of a free 32 inch LCD television.

BBVA Banca Privada (Private Banking) is the segment within the Spanish Retail Network unit that manages Banca Privada and wealth management segments (BBVA Patrimonios).

## Corporate and Business Banking

The Corporate and Business Banking unit offers a range of services and products to small and medium enterprises (SMEs), large companies, institutions and developers with specialized branch networks for each segment. The company offers advisory services for the provision of tailor-made solutions and products.

## Other Units

### Consumer Finance

The Consumer Finance unit manages consumer finance and on-line banking, via Uno-e, BBVA Finanzia S.p.A. (Finanzia) and other subsidiaries in Spain, Portugal and Italy.

### European Insurance

The company's European Insurance unit's activities are conducted through various insurance companies that provide direct insurance, reinsurance and insurance brokering services in Spain and Portugal and market products for different types of customers (private individuals, SMEs, retailers, professional service firms and providers and self-employed individuals) through this unit's branch offices.

BBVA: BBVA Broker, in the business segment, is the company's insurance broker in Spain providing companies with personalized services (coverage for assets and properties, installment payments collections and work related risks, among others) through a catalogue of products.

BBVA Portugal: BBVA Portugal manages the company's banking business in Portugal.

## WHOLESALE BANKING AND ASSET MANAGEMENT

The Wholesale Banking and Asset Management area focuses on providing services to international companies and investment banking, capital markets and treasury management services to clients. The business units included in the wholesale banking and asset management area are corporate and investment banking, global markets, asset management, industrial and other holdings, and Asia.

**Corporate and Investment Banking:** In the Corporate and Investment Banking (C&IB) unit includes a target customer base with focus on strategic customers for whom the company can provide added value services, as well as the separation between lending and fee products.

**Asset Management:** In 2009 the Asset Management unit's activity in creating and launching new products continued. The company launched the structured funds BBVA Oportunidad Europa and BBVA Selección Empresas.

**Industrial and Other Holdings:** The company manages a portfolio of holdings in the industrial sector of approximately 50 companies in various sectors, including Corporación IBV, Bolsa y Mercados Españoles (BME), Técnicas Reunidas, Tubos Reunidos and Desarrollo Urbanístico Chamartín (DUCH).

**Mexico:** The business units included in the Mexico area are retail and corporate banking, and pensions and insurance.

In Mexico, the company operates its pensions business through Afore Bancomer, its insurance business through Seguros Bancomer, its annuities business through Pensiones Bancomer and its health insurance busin

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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