

Erste Group Bank AG Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Erste Group Bank AG 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 Erste Group Bank AG and its competitors. This provides our Clients with a clear understanding of Erste Group Bank AG position in the Industry.

The report contains detailed information about Erste Group Bank AG 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 Erste Group Bank AG. 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 Erste Group Bank AG 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 Erste Group Bank AG 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 Erste Group Bank AG business.

About Erste Group Bank AG

Erste Group Bank AG provides banking and other financial services primarily in Europe.

Segments

The company operates in four main segments: Retail & SME, Group Corporate & Investment Banking, Group Markets and Corporate Center. The Retail & SME segment is subdivided into the individual regional businesses focusing on the company's local customer business. The Austrian segment is split into the new Erste Bank Oesterreich (including local subsidiaries) and the savings banks consolidated under the cross guarantee system. In Central and Eastern Europe, all the subsidiaries continue to be reported individually.

The Group Corporate & Investment Banking segment includes all large corporate customers in Erste Group's region. The Group Markets segment includes divisionalised business lines like Group Treasury and Debt Capital Markets.

Retail & SME

The Retail & SME segment includes business with private individuals and small and

medium enterprises in Austria and Central and Eastern Europe. These regions are further subdivided into the savings banks and Erste Bank Oesterreich in Austria and the activities in the transformation economies Czech Republic, Romania, Slovakia, Hungary, Croatia, Serbia and Ukraine.

Savings Banks

In 2008, the Savings Banks segment comprised 49 Austrian savings banks (with 786 branches) that were consolidated as a result of their membership in the Haftungsverbund (the cross-guarantee system) and in which Erste Group held little or no equity interest. Savings banks that are majority-owned by Erste Bank Oesterreich, such as Salzburger Sparkasse, Tiroler Sparkasse and Sparkasse Hainburg-Bruck-Neusiedl, are included in the Erste Bank Oesterreich segment.

Cooperation with Vienna Insurance Group: In 2008, the company launched a partnership between Erste Group and Vienna Insurance Group (VIG). Both are financial institutions in Central and Eastern Europe. The customers of Erste Bank Oesterreich and the savings banks gain access to a portfolio of insurance products, and the Austrian entities of VIG (Wiener Städtische and Donau) would sell financial services of the savings bank sector and refer business to them.

Erste Bank Oesterreich

The Erste Bank Oesterreich segment includes Erste Bank Oesterreich and the three savings banks in which Erste Bank Oesterreich has a majority shareholding: Salzburger Sparkasse, Tiroler Sparkasse and Sparkasse Hainburg-Bruck-Neusiedl. A further part of this segment is the activity of the Erste Group in the Austrian property and mortgage business. This includes private mortgages and the financing of both state subsidized and commercial housing construction, and also property management and the estate agency business. One of the most important operating units is Bausparkasse, which provides financing for private customers, as well as non-profit and commercial property developers, and in addition has been responsible for Erste Bank Oesterreich's mortgage bond transactions. A significant role is also played by the estate agency s REAL with its 84 offices in Austria, and by Wohnbaubank, a specialist bank for housing finance.

Czech Republic

The Czech Republic segment includes the retail and SME business of Ěeská spořitelna

and its subsidiary operations. Ěeská spořitelna is the retail bank in the country. It serves approximately 5.3 million retail, SME and large corporate clients and operates a network of 658 branches and 1,164 ATMs. Ěeská spořitelna has issued approximately 3.3 million bank cards, including 600,000 credit cards.

Romania

The Romania segment includes the retail & SME business of Banca Comercială Română (BCR) and its subsidiaries. BCR operates in the Romanian banking market offering a range of banking services. The bank services a base of 4.5 million customers and operates a network of 641 branches and approximately 50 commercial centres.

Slovakia

The Slovakia segment encompasses the retail & SME business of Slovenská sporiteľna (SLSP) and its subsidiaries. It serves approximately 2.6 million clients, through a network of 275 branches and approximately 600 ATMs.

Hungary

The Hungary segment comprises the retail and SME business

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.
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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?

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