

7.0 SWOT Analysis



Trust Bank

Sena Kalyan Bhaban Branch

SWOT Analysis of the TBL

Strength

- ❖ Satisfactory asset quality
- ❖ Good internal capital generation
- ❖ Satisfactory operating efficiency
- ❖ Diversified product lines
- ❖ Low human resource turnover
- ❖ Experienced Management team

Weaknesses

- ❖ Limited market share
- ❖ Dependency on Term Deposit
- ❖ Moderate MIS
- ❖ High cost of fund
- ❖ Moderate corporate governance

Opportunities

- ❖ Investment in SME
- ❖ Basel-II compliance for capital
 - Adequacy
- ❖ Creation of brand image
- ❖ Dual currency credit card
- ❖ ON line products & services

Threats

- ❖ Limitation of Information System (PC Bank)
- ❖ Multinational Bank
- ❖ Default Culture