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OVERSEA-CHINESE BANKING CORPORATION SWOT & PESTLE ANALYSIS

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Company Name : Oversea-Chinese Banking Corporation

Company Sector : Banking and Financial Services

Operating Geography : Singapore, Asia, Global

About the Company :

With its headquarters in Singapore's OCBC Centre, Oversea-Chinese Banking Corporation (OCBC), Limited is a multinational banking and financial services company. In 1932, the Chinese Commercial Bank Limited, the Ho Hong Bank Limited, and the Oversea-Chinese Bank Limited were combined to form OCBC Bank, which emerged from the Great Depression. It does business through the following divisions: Global Corporate or Investment Banking, Global Treasury and Markets, Insurance, OCBC Wing Hang, Insurance, and Others. The Global Consumer or Private Banking segment provides checking accounts, savings accounts, fixed deposit accounts, credit cards, consumer loans, wealth management products, and brokerage services. The Global Corporate Investment Banking segment offers cash management, advisory services, trade financing, overdrafts, deposit accounts, and project financing. The division of Global Treasury and Markets works with structured treasury products, money markets, fixed income, and derivatives trading, as well as foreign currency rates. Fund management and life and general insurance are both available in the Insurance category. Commercial banking activities are

conducted by the OCBC Wing Hang section. Operation holdings for real estate and investments are part of the Others section. OCBC Bank declared in early 2023 that it had opened its largest integrated lifestyle and banking branch in Singapore's main retail district, Orchard Road's Wisma Atria mall.

OCBC's USP is that it has an Aa1 rating and is one of the world's major banks, ranking second in Southeast Asia by assets and among the larger banks in Asia-Pacific. The mission statement of OCBC reads, "We help individuals and businesses across communities achieve their aspirations by providing innovative financial services that meet their needs".

Revenue :

SG\$ 10,596 million - FY ending 31st Dec 2021 (y-o-y growth 4.5%)

SG\$ 10,139 million - FY ending 31st Dec 2020

SWOT Analysis :

The SWOT Analysis for Oversea-Chinese Banking Corporation is given below:

| Strengths | Weaknesses |
|--|---|
| <ul style="list-style-type: none"> 1.Diversified earnings across geographies and business segments 2.Enhanced growth through transformed digital banking 3.Second largest bank in terms of total assets in Singapore 4.Substantial increase in wealth under management | <ul style="list-style-type: none"> 1.Phishing scam involving OCBC Bank 2.Decline in cost efficiency eroding company's net profit 3.Unstable dividend track record with volatile payments over past few years |
| Opportunities | Threats |
| <ul style="list-style-type: none"> 1.Rising Asian wealth can result in Increased Business activity 2.Digital transformation in banking sector | <ul style="list-style-type: none"> 1.Increasing threat due to banking fraud leaving customers vulnerable 2.Fintech disrupting banking and financial services sector |

PESTLE Analysis :

The PESTLE Analysis for Oversea-Chinese Banking Corporation is given below:

| | |
|--|--|
| <p style="text-align: center;">Political</p> <p>1.RCEP trade agreement between 9 ASEAN countries and New Zealand</p> <p>2.US-China trade war impacting banking industry</p> | <p style="text-align: center;">Economical</p> <p>1.Tightening of Monetary policy by Singapore's Central Bank</p> <p>2.Robust economic growth in Asia</p> |
| <p style="text-align: center;">Social</p> <p>1.Rising populism and protectionism</p> <p>2.Rising social responsibility by businesses</p> | <p style="text-align: center;">Technological</p> <p>1.Introduction of Blockchain in banking and financial service sector</p> <p>2.Integration of AI and Analytics in data centre</p> |
| <p style="text-align: center;">Legal</p> <p>1.OCBC bank may face legal action for phishing scam</p> | <p style="text-align: center;">Environmental</p> <p>1.Company has taken up several initiatives to promote climate friendly and sustainable world</p> <p>2.Emerging trend of sustainable banking and finance</p> |

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