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RIZAL COMMERCIAL BANKING CORPORATION (RCBC) SWOT & PESTLE ANALYSIS

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Company Name : Rizal Commercial Banking Corporation (RCBC)

Company Sector : Banking & Financial Institution

Operating Geography : Philippines, Asia, Global

About the Company :

Rizal Commercial Banking Corporation (RCBC) focuses on corporate and retail banking. The company was established in 1960 and is headquartered in Makati City, Philippines. RCBC offers a range of financial services, including deposits, loans, treasury, investment banking, cash management, trust and fiduciary services, credit cards, and electronic banking. The bank operates through a network of over 400 branches and 1,000 ATMs throughout the Philippines, and also has a presence in Hong Kong and Taiwan. RCBC has a strong reputation for innovation and was the first bank in the Philippines to introduce mobile banking services. The bank is committed to responsible and sustainable banking, and has implemented various initiatives to support financial inclusion, environmental sustainability, and community development. The company is listed on the Philippine Stock Exchange and is majority-owned by the Yuchengco Group of Companies. It was awarded as the Best Digital Bank by Asia Money 2021. As of early 2023, RCBC employed over 5,650 people.

The USP of RCBC lies in it being one of the largest universal banks in the Philippines. RCBS's

vision is “To be the most admired and trusted profitable financial services group providing and adapting to customers’ changing needs - for every Filipino worldwide - through innovative products, excellent service and a highly motivated, committed and impassioned team.”

Revenue :

Php 7.1 billion – FY ending 31st December 2021

Php 5 billion – FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Rizal Commercial Banking Corporation (RCBC) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Provides a wide range of banking and financial products and services 2.Leading financial services provider in the Philippines 3.Caters to a highly diversified client base 4.Recipient of numerous awards and citations from various institutions and publications 5.Robust financial performance and a strong balance sheet 6.Significant growth strategies for all the subsidiaries 	<ul style="list-style-type: none"> 1.Weak asset quality leading to downgrade in ratings
Opportunities	Threats
<ul style="list-style-type: none"> 1.Pioneering 'phygital' banking to serve far-flung communities 2.Significant investments from SMFG 3.Collaborations to accelerate digital financial inclusion 	<ul style="list-style-type: none"> 1.Increasing instances of cyber-attacks on banks 2.High inflation slowing down the economy

PESTLE Analysis :

The PESTLE Analysis for Rizal Commercial Banking Corporation (RCBC) is given below:

<p style="text-align: center;">Political</p> <p>1. Borrowing by the government to ease inflation in 2023</p>	<p style="text-align: center;">Economical</p> <p>1. Asia feels the heat of US inflation fight 2. Lifting of the interest rate ceiling on credit cards in Philippines to provide tailwinds to banking sector</p>
<p style="text-align: center;">Social</p> <p>1. Consumers increasing preferences towards digital banking</p>	<p style="text-align: center;">Technological</p> <p>1. Digital acceleration through data science and predictive analysis 2. Agreements with CDA to digitalize cooperatives 3. Digital solutions to minimise engagement in the wake of pandemic</p>
<p style="text-align: center;">Legal</p> <p>1. Involvement in lawsuit highly impact reputation</p>	<p style="text-align: center;">Environmental</p> <p>1. Sustainable finance to reduce carbon emissions 2. Closure of coal-fired power plants</p>

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