# S&P TEST

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## COMMERZBANK SWOT & PESTLE ANALYSIS

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Company Name : Commerzbank

Company Sector : Banking and Financial Services

**Operating Geography :** Europe, Germany

**About the Company :** Commerzbank is a financial and banking services company. It was founded in 1870 and its headquarters are located in Frankfurt, Germany. It is the second largest bank of Germany. It provides various services which includes investment banking, asset management, retail and commercial financing services and private banking services. It has around 49,941 employees in more than 50 countries as of 2016.

Revenue :\$15.94 billion as of 2016



#### SWOT Analysis :

The SWOT Analysis for Commerzbank is given below:

Strengths	Weaknesses
1.Dense network of branches	1.The total assets of the company is degrading.
2.Best bank in German SMEs viewpoint.	2.Brexit affected the profit as regulatory
3.Effective and dominant in online banking	changes will hinder the growth
4.Strong Brand position in domestic market	3.Weak market and Restructuring led to loss of
5.Reduced labour cost improved the efficiency	Revenue
by reducing the operating cost	
Opportunities	Threats
1.Alliance with other banks can lead to	1.The business performance will be affected by
expansion as well as stability	low interest rates, volatile capital markets and
expansion as well as stability 2.Better investment options in Europe	low interest rates, volatile capital markets and mood of caution across customers
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#### **PESTLE Analysis :**

The PESTLE Analysis for Commerzbank is given below:

Political	Economical
1.Further weakening of US-Euro ties	1.Low Interest rates brings profit to
2.Impact of Brexit in revival of usual workflow	Commerzbank
	2.Weakening of Pound against Dollar as a
	result of Brexit
Social	Technological
1.More jobs to come in Germany due to	1.Banks will require to invest more to keep
relocation of head quarters of major	pace with fast evolving payment technologies
organizations from London to Frankfurt	
Legal	Environmental
1.Basel IV reforms are going to impact	1.Adaptations of Energy conservation and
European banks heavily	Climate neutrality worldwide

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