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COMMONWEALTH BANK OF AUSTRALIA (CBA) SWOT & PESTLE ANALYSIS

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Company Name : Commonwealth Bank of Australia (CBA)

Company Sector : Banking and Financial Services

Operating Geography : Australia & NZ,, Global

About the Company : The Commonwealth Bank of Australia (CBA) is an Australian multinational bank. CBA was founded in 1911 by the Australian Government under the Commonwealth Bank Act with its first branch in Melbourne. From 1920 till 1960, CBA served as the central bank of Australia. CBA was listed in the Australian Stock Exchange in the year 1991. It was fully privatized in the year 1996. Currently CBA has operations and investments globally with much of its operations concentrated in the Asia – Pacific Region. As of March 2018, CBA is the third largest listed company in the Australian Stock Exchange. It is one of the Big Four Australian banks, along with NAB, ANZ and Westpac. CBA has 48,240 employees as per 2019 records.

Revenue :

AU \$ 25,907 million (Total operating income cash basis) (FY ending 30th June 2018)

AU \$ 25,257 million (Total operating income cash basis) (FY ending 30th June 2017)

SWOT Analysis :

The SWOT Analysis for Commonwealth Bank of Australia (CBA) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Leading Australian bank according to Main Financial Institution (MFI) rankings 2. Higher quality and well diversified credit portfolio 3. Continued emphasis on technology 4. Robust financial position and capital ratios 5. Continually improving work environment 	<ul style="list-style-type: none"> 1. High dependence on offshore borrowings 2. Embroilment in money laundering scandal 3. Limited geographical diversity 4. Increasing operating expenses
Opportunities	Threats
<ul style="list-style-type: none"> 1. Expansion into Asian and other emerging markets 2. Indigenous Customer Assistance Line (ICAL) 	<ul style="list-style-type: none"> 1. Phasing out of the government guarantees to banks 2. Higher capital requirement by APRA 3. Fragile business environment and slowdown in China

PESTLE Analysis :

The PESTLE Analysis for Commonwealth Bank of Australia (CBA) is given below:

<p style="text-align: center;">Political</p> <p>1. Warming relations with China and other Asian countries</p>	<p style="text-align: center;">Economical</p> <p>1. Ageing population and evolving economy 2. Gloomy macroeconomic outlook with looming risks</p>
<p style="text-align: center;">Social</p> <p>1. Cosmopolitan culture marked by diversity</p>	<p style="text-align: center;">Technological</p> <p>1. Investments in next-generation financial technology to help CBA build a strong technological framework 2. Cybersecurity a major area of concern for financial institutions</p>
<p style="text-align: center;">Legal</p> <p>1. Allegations of money laundering and other litigations against the bank</p>	<p style="text-align: center;">Environmental</p> <p>1. Regulations on land and water to impact banks 2. Legal action on failure to disclose climate change risks</p>

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