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CAT FINANCIAL SWOT & PESTLE ANALYSIS

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Company Name : Cat Financial

Company Sector : Equipment Financing and Leasing

Operating Geography : United States, Global

About the Company : For over 35 years, Cat Financial, a wholly owned subsidiary of Caterpillar, has rendered financial service excellence to clients globally. Cat Financial' primary interest lies in providing retail and wholesale financing alternatives for Caterpillar products to customers and dealers across the world. Retail financing principally buckets the financing of Caterpillar equipment, machinery and engines. The Company also finances vehicles, power generation facilities and marine vessels that, in most cases, incorporate Caterpillar products. In addition to retail financing, Cat Financial provides wholesale financing to Caterpillar dealers and purchases short-term trade receivables from Caterpillar and its subsidiaries. The different types of financing plans offered by Cat Financial by and large target to increase the sales opportunity of Caterpillar products and generate financing income for Cat Financial. Cat Financial has offices and subsidiaries spreading its wings throughout North and South America, Asia, Australia, Europe, Africa and the Middle East, with its headquarters in Nashville, Tennessee.

Cat Power Finance is a global entity offering innovative solutions to support the sale of Caterpillar marine, electric power and petroleum engines and related equipment. Through financing of Cat electric power generation, oil and gas equipment and cogeneration systems, as well as marine vessels powered by Cat engines, Cat Power Finance is an industry-focused company.

Cat Mining Finance offers everything from leasing and general financing to project and structured financing. Cat Mining Finance gives clients access to local people who provide genuine personal attention with the expertise and capability to bring a wide range of global resources to your business, regardless of size or location. From surface mining to underground mining and everything in between, its financial products and services can help clients get the most out of their mining business.

Extended Protection, offered by Cat Financial Insurance Services, protects customers from unexpected repair costs to their Cat machines and engines. Physical Damage Insurance covers damage to equipment from collision, fire, overturn and more.

Revenue :

US \$2.847 billion - FY ending 31st Dec 2018 (y-o-y growth 6%)

US \$2.689 billion - FY ending 31st Dec 2017

SWOT Analysis :

The SWOT Analysis for Cat Financial is given below:

Strengths	Weaknesses
1.	1.
Opportunities	Threats
1.	1.

PESTLE Analysis :

The PESTLE Analysis for Cat Financial is given below:

<p style="text-align: center;">Political</p> <p>1.Tax reforms and other indications of a new industry-friendly approach</p>	<p style="text-align: center;">Economical</p> <p>1.Increase in interest rates 2.Weakness in Latin America region</p>
<p style="text-align: center;">Social</p> <p>1.Urbanization and infrastructure project growth in emerging markets 2.Growing sophistication in captive finance to improve customer experience</p>	<p style="text-align: center;">Technological</p> <p>1.Digitalization a major trend in global auto and equipment finance sector 2.Role of fintech in financial services 3.Increasing cyber-security concerns</p>
<p style="text-align: center;">Legal</p> <p>1.Operations subject to supervision and regulation</p>	<p style="text-align: center;">Environmental</p> <p>1.</p>

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