

# China Construction Bank Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

China Construction Bank Corporation Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between China Construction Bank Corporation and its competitors. This provides our Clients with a clear understanding of China Construction Bank Corporation position in the Industry.

The report contains detailed information about China Construction Bank Corporation that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for China Construction Bank Corporation. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The China Construction Bank Corporation financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios

pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes China Construction Bank Corporation competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of China Construction Bank Corporation business.

## **About China Construction Bank Corporation**

China Construction Bank Corporation provides corporate and personal banking services. The company operates treasury business, and provides asset management, trustee, finance leasing and other financial services.

The company mainly operates in Mainland China with branches covering all provinces, autonomous regions, municipalities, and has subsidiaries in the PRC. It also has branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo and Seoul, as well as subsidiaries in Hong Kong. As of December 31, 2008, the company operated 31,896 automatic teller machines.

### Segments

The company's business segments are Corporate banking, Personal banking, and Treasury business.

### Corporate banking segment

This segment provides a range of financial products and services to corporations, government agencies and financial institutions. The products and services include corporate loans, trade financing, deposit taking activities, agency services, financial consulting and advisory services, cash management services, remittance and settlement services, custody services and guarantee services.

#### Personal banking segment

This segment engages in the provision of a range of financial products and services to individual customers. The products and services comprise personal loans, deposit taking activities, card business, personal wealth management services, remittance services, and securities agency services.

#### Treasury business segment

This segment covers the company's treasury operations. The treasury enters into inter-bank money market transactions, repurchase and resale transactions, and invests in debt securities. It also trades in derivatives and foreign currency for its own account. The treasury carries out customer driven derivatives, foreign currency and precious metal trading. Its function also includes the management of the company's overall liquidity position, including the issuance of debt securities.

#### Business

Through the company's online mobile phone banking service, customers can access the following new services: personal loans, account gold, bond investments, purchase of foreign exchange and repayment therewith, and credit card service. The company also launched home banking service in its branches in Henan, Hunan, Heilongjiang, Xiamen, and Guangdong, providing the following services: account enquiries, transfers, remittances, credit cards, funds and wealth management.

#### Overseas Business

The company has branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo and Seoul and representative offices in London, New York and Sydney.

#### Subsidiaries

CCB Asia: CCB Asia is a licensed bank registered in Hong Kong mainly engaged in

providing a wide range of personal and commercial banking services to customers.

**CCB International:** CCB International, a wholly-owned subsidiary of the company, is a Hong Kong-based investment bank. It gets involved in businesses such as repurchasing and increasing shares of listed companies, listing by way of purchasing shell companies, merger and acquisition, asset management, and industrial funds.

**Sino-German Bausparkasse:** Sino-German Bausparkasse was jointly established by the company and Bausparkasse Schwaebisch Hall in February 2004. It engages in taking public deposits, extending residential mortgage loans, extending development loans in support of development and construction of economic houses, low-rent houses, economic rent houses and price-limited houses, issuing financial bonds, and acting as an agent in the issuance, redemption and underwriting of government bonds, money collection and payment, agency fund sales, and insurance agency business, as well as the original housing savings deposit business.

**CCB Principal Asset Management:** CCB Principal Asset Management was founded by the Bank, Principal Financial Services, Inc and China Huadian Group Corporation in September 2005. As of December 31, 2008, CCB Principal Asset Management managed seven public funds.

**CCB Financial Leasing:** CCB Financial Leasing was established jointly by the company and Bank of America in December 2007. CCB Financial Leasing is a domestic financial leasing company. It is mainly engaged in financial leasing, receiving security deposit from lessees, transferring rent receivables to commercial banks, issuing financial bonds, interbank lending, borrowing from financial institutions, and borrowing foreign exchange overseas.

## Significant Events

In August 2009, FirstRand Ltd. announced has announced that it would partner with China Construction Bank Corporation to jointly look at expansion opportunities in Africa.

## History

China Construction Bank Corporation was founded in 1954.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

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The complete financial data is available for publicly traded companies.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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