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ABU DHABI COMMERCIAL BANK (ADCB) SWOT & PESTLE ANALYSIS

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Company Name : Abu Dhabi Commercial Bank (ADCB)

Company Sector : Banking and Financial Services

Operating Geography : Middle East

About the Company : Abu Dhabi Commercial Bank (ADCB) is one of the largest banks in the United Arab Emirates and is headquartered in Abu Dhabi. Formed as a result of merger between three Abu Dhabi banks in 1985, the government of the Abu Dhabi is the major shareholder in ADCB. The bank has more than 5000 employees and has assets of AED 228 bn as of 2015.

Revenue : AED 8,495 million (Operating income) – FY ending Dec 2016.

SWOT Analysis :

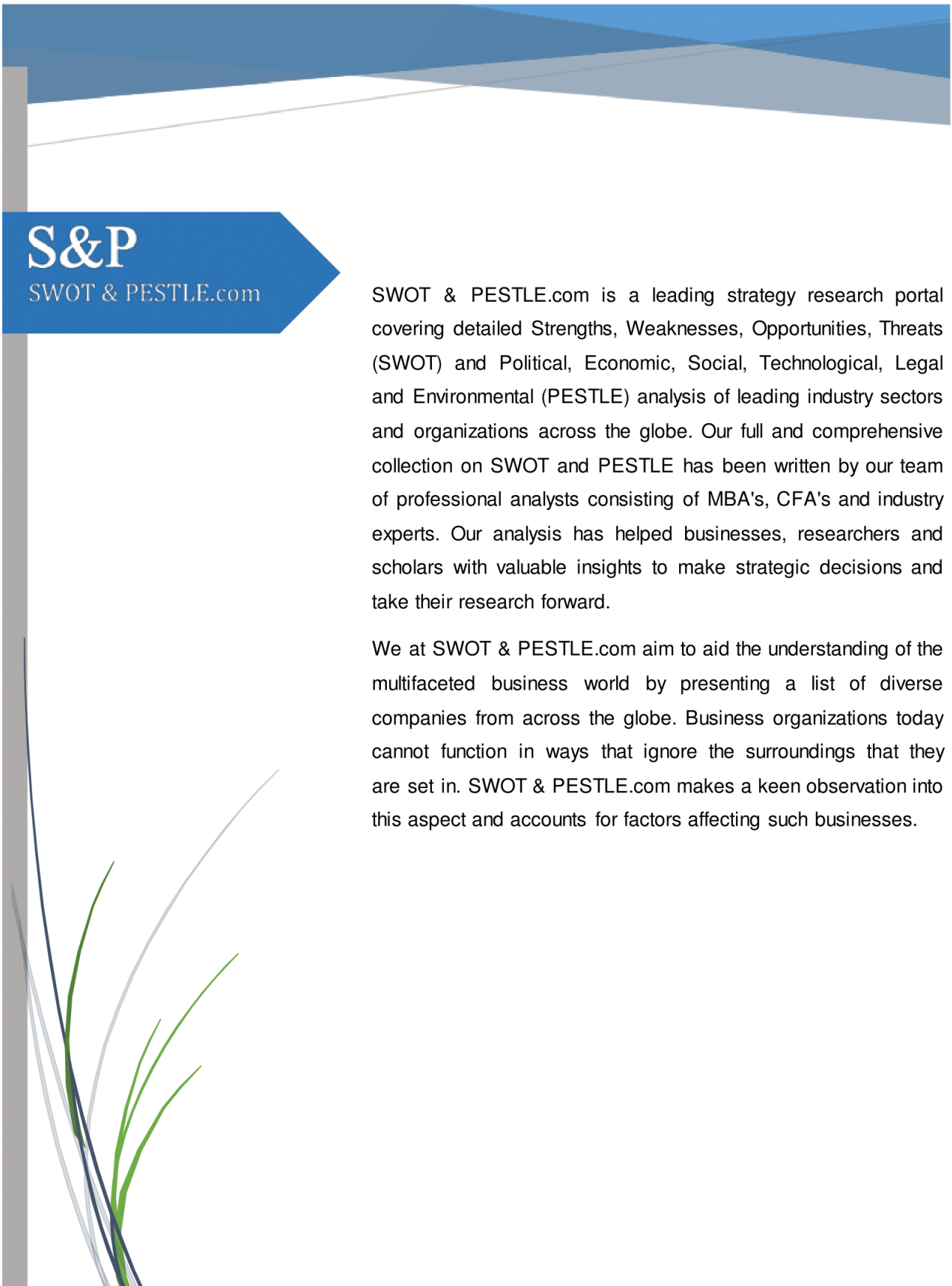
The SWOT Analysis for Abu Dhabi Commercial Bank (ADCB) is given below:

Strengths	Weaknesses
1. Healthy financials with with capital adequacy ratio 2. UAE market focus with diversified revenue streams 3. Strong performance of treasury and investment division 4. Pioneer in digital innovation banking initiatives in UAE	1. Low rating (C++) on governance and integrity rating on online transparency and disclosure
Opportunities	Threats
1. Islamic banking continuing to be a growing business segment 2. Governments' focus on small-and-medium enterprises which promises to be a high growth segment for ADCB	1. Decline in oil prices and tighter liquidity conditions

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