## S&P TEST

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

Please note that our free summary reports contain the SWOT and PESTLE table contents only. The complete report for **Abu Dhabi Commercial Bank (ADCB)** SWOT & PESTLE Analysis is a paid report at **27.72 U.S.D.** 



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