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EMIRATES NBD SWOT & PESTLE ANALYSIS

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Company Name : Emirates NBD

Company Sector : Banking and Financial Services

Operating Geography : UAE, Middle East, Global

About the Company : Emirates NBD formed on 19 June 1963 is currently the leading banking group in the MENAT region and one of the largest banking brands in UAE. Emirates NBD is an influential player in the UAE corporate segment and an important member of the global digital banking industry. Being listed on the Dubai Financial Market, Emirates NBD has a vital long-term impact on the UAE's economy. The company has a notable retail banking franchise that renders strong Islamic banking, investment banking, private banking, digital solutions, asset management, global markets & treasury, and brokerage operations. Besides its firm operations in the UAE and the kingdom of Saudi Arabia, Emirates NBD sought the opportunity of global expansion by setting up its operations in Egypt, India, Turkey, Singapore, the United Kingdom, Austria, Germany, Russia, and Bahrain, along with representative offices in China and Indonesia. The company aims at driving more business across international locations by facilitating expansion plans in KSA and India, continuing its strategic growth momentum in Egypt, and further developing competitive niches through its presence in London and Singapore. As of early 2021, Emirates NBD employs more than 25,000 people coming from more than 70 different nations, thus making it one of the largest and most culturally diversified employers in the UAE. As a leader in the banking sector of the UAE, Emirates NBD is a diplomat of economic and social progress for the entire UAE to the world.

For the year 2020, Emirates NBD focused mainly on the following business strategies VIZ., focus on innovative digital solutions to provide excellent customer experience, accelerate the core business model, stimulate global expansion, enhance the organization's efficiency and performance.

Emirates NBD on Feb 18th, 2020 published that it has been recognized for its pioneering efforts in providing value-added products and innovative digital services to SMEs and startups. Hence

the company is regarded as the Best SME Bank of the Year - 2019' at the prestigious International Finance Magazine (IFM) Awards. Furthermore, the bank has been ranked among the top 20 in the Forbes' third annual list of the World's Best Regarded Companies. It was also awarded 'Best Digital Bank in the Middle East', 'Best Bank in the UAE', and 'Best Investment Bank in the UAE' by Euromoney Awards for Excellence 2019. Besides, with a value of USD 4.13 billion, Emirates NBD was lately recognized as the UAE's most valuable banking brand by the Banker's annual brand valuation league table. Emirates NBD's USP or Unique Selling Proposition sprawls in being the UAE's most valuable banking brand, one of the largest banking groups in the Middle East in terms of assets, and one of the leading brands in banking and financial sector as of 2020.

Emirates NBD's mission statement reads "Every day we make our customers' lives simpler by providing solutions to help them fulfil their financial aspirations." Emirates NBD's vision statement is "To be globally recognized as the most valued financial service provider in the Middle East."

Revenue :

AED 22.4 billion – FY ended Dec 2019 (year-on-year growth of 29%)

AED 17.4 billion – FY ended Dec 2018

SWOT Analysis :

The SWOT Analysis for Emirates NBD is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Stable shareholder base and diversified business model 2.Leading in innovations in digital banking 3.Leading the way in the Islamic Finance Market through Emirates Islamic 4.Consistent financial performance history with strong ratings 5.One of the largest banks in GCC and leading bank in the MENAT region 6.Top banking brand in the UAE and worldwide 	<ol style="list-style-type: none"> 1.Reduced in headcount amid economic downturn and property market weakness
Opportunities	Threats
<ol style="list-style-type: none"> 1.Official banking partner of Expo 2020 Dubai 2.Expansion in the Kingdom of Saudi Arabia (KSA) 3.Attractive growth prospects in Indian markets 	<ol style="list-style-type: none"> 1.Political instability, tensions and civil wars in Middle East region 2.Slowdown due to pandemic and weak oil prices 3.Lower consumer sentiment and delays in leveraged finance investments

PESTLE Analysis :

The PESTLE Analysis for Emirates NBD is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Political instability war and terrorism tensions in the Middle East 2. Government support to lift liquidity and lending of banks 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Oil and gas major contributor to UAE's economy 2. Impact of COVID-19 on UAE's and global economy
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Responsible lending and investments 2. Driving customer engagement through social media 3. Focusing on financial inclusion and accessibility 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Digital transformation to boost innovation in banking 2. Investments for adoption of blockchain in operations
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Supporting the Emiratization program (Tawteen) for boosting domestic employment 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Offering green & social banking choices 2. Proactive approach and initiatives towards environmental sustainability

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