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## NATIONAL BANK OF KUWAIT (NBK) SWOT & PESTLE ANALYSIS

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**Company Name :** National Bank of Kuwait (NBK)

**Company Sector :** Banking and Financial Services

**Operating Geography :** Kuwait, Middle East, Global

**About the Company :** Headquartered in Kuwait City, Kuwait, the National Bank of Kuwait (NBK) was founded in 1952 and is the largest financial institution in Kuwait. The Bank has its branches and subsidiaries located in Singapore, Geneva, China, London, Paris and New York, along with a regional presence across the Middle East in Lebanon, Bahrain, Jordan, Egypt, Iraq, Saudi Arabia, Turkey, and the UAE. Along with being the first indigenous bank, NBK is also the first shareholding company in the entire Gulf region. The bank has always been known as 'The Bank You Know and Trust'. NBK started operating through a small branch on 15 November 1952, after the idea of the National Bank of Kuwait was introduced in a meeting conducted with the Amir of Kuwait, Abdullah Al Salem Al Sabah, who proclaimed a decree on 19 May 1952 to establish the National Bank of Kuwait. NBK then grew to be one of the largest banks in the region and was also the first national bank in Kuwait and the entire Arabian Gulf region. NBK has been renowned as the Best Bank in Kuwait by Global Finance from 2014 to 2021 consistently.

NBK's unique selling proposition or USP lies in it being Kuwait's largest overseas branch network ranging over many of the world financial and business centres. National Bank of Kuwait' vision statement reads, "The NBK vision is to be the trusted bank of choice, building on our core values, people and expertise." While its mission statement is "To deliver world-class products and the highest quality service to our customers."

**Revenue :**

Net Operating Income

US\$ 2,953 million - FY ending 31st December 2020 (y-o-y growth -6%)

US\$ 2,778 million - FY ending 31st December 2019

## SWOT Analysis :

The SWOT Analysis for National Bank of Kuwait (NBK) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Recognized as the most valuable banking brand in Kuwait with top credit ratings</li> <li>2. Reconcilable financial performance and strong balance sheet</li> <li>3. Only domestic player to provide both conventional and Islamic banking</li> <li>4. Leading banking group in Kuwait in terms of assets, deposits and loans and advances and holds dominant market position</li> <li>5. Strong regional brand presence in Middle East</li> </ul>	<ul style="list-style-type: none"> <li>1. Negligible international presence outside MENA</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Growing international presence in Europe and Asia.</li> <li>2. Broadening range for product and service offerings.</li> <li>3. Attracting small and medium enterprises as a new customer segment.</li> <li>4. Great potential for Islamic banking, estimated to hold around 40% of assets.</li> </ul>	<ul style="list-style-type: none"> <li>1. OPEC production cuts lowering interest rates</li> <li>2. Increasing competition in the banking sector of Kuwait</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for National Bank of Kuwait (NBK) is given below:

Political	Economical
1.US-China trade war causing disruption to global growth 2.Political tensions simmering in Kuwait and Middle East	1.A negative financial outlook of Kuwait due to declining oil prices and reserves 2.Declining GDP of Kuwait due to OPEC imposing production cuts 3.Kuwait Vision 2035 to transform economy through overall development
Social	Technological
1.Expatriates forced to leave Kuwait on grounds of violating residency law 2.Central bank of Kuwait instructing banks to postpone dues without charging penalties to customers	1.Kuwait foundation for advancement of science promoting robotics and AI through a festival 2.FinTech changing Kuwait's digital banking ecosystem
Legal	Environmental
1.All banks regulated to register themselves on a central e-payments system to induce transparency in Kuwait	1.High concentration of air and water pollution in Kuwait

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