

# SWOT Profile

A strong foundation that ensures sustainable profitable growth

## Strengths

- **Leading domestic and significant international presence**
- **Robust balance sheet, capital strength and high asset quality**
- **Prudent risk management, experienced executive management and strong government support**
- **Top-tier credit ratings from leading credit rating agencies**
- **Geographically diversified revenues and risks**
- **Strong relationship with public and private sector clients**
- **Fully fledged universal bank product and service suite**
- **Employer of choice with EES score 10% points above MENA commercial banks average**
- **Most valuable MEA banking brand in 2019 according to Brand Finance<sup>1</sup>**

## Weaknesses

- **Relatively low retail and AWM market share across international network (excluding Turkey and Egypt)**
- **Relatively low CASA**
- **Untapped potential revenue and cost synergies**

## Opportunities

- **Drive fee-based growth leveraging unique international network**
- **High potential to scale up international business contribution**
- **Increase share of customer wallet across network markets**

## Threats

- **Macroeconomic and geopolitical headwinds**
- **Interest rates, foreign exchange rates, liquidity and other market risks**
- **Evolving regulatory risks**
- **Cyber risk and information security risk**