The UAE is transforming into a diversified economy, connected to global markets by corporate and personal networks, trade and investments. ADCB, UNB and Al Hilal Bank are uniting to create a powerful and resilient bank to drive this ambition.

**UNB**

**ADCB**

**Al Hilal Bank**

New banking group

**Scale**

- Large and balanced customer base
- Strong and diversified balance sheet
- Sound capital and liquidity position
- Experienced and stable management team
- Broad growth platform for exceptional talent
- Significant scope for achieving cost efficiencies

**Sophistication**

- Data-led approach to enhance products and services
- Investment in capability-building programmes and employee development

**Service excellence**

- Customer-centric approach
- Comprehensive suite of products and services
- Government services and e-government

**Governance**

- High standards of corporate governance
- Strong regulatory framework and risk management
- Strong regulatory framework and risk management

**Summary**

- Scale and strength
- Customer-centric and digital approach
- Strong capital and liquidity position
- Strong and diversified balance sheet
- Experienced and stable management team
- Significant scope for achieving cost efficiencies
- Government services and e-government

**Key figures**

- Total assets: AED 420bn
- Market capitalisation: AED 3bn
- Expected number of customers: 15%
- Annual run rate cost synergies: AED 6.5bn
- Operating income: AED 1mn