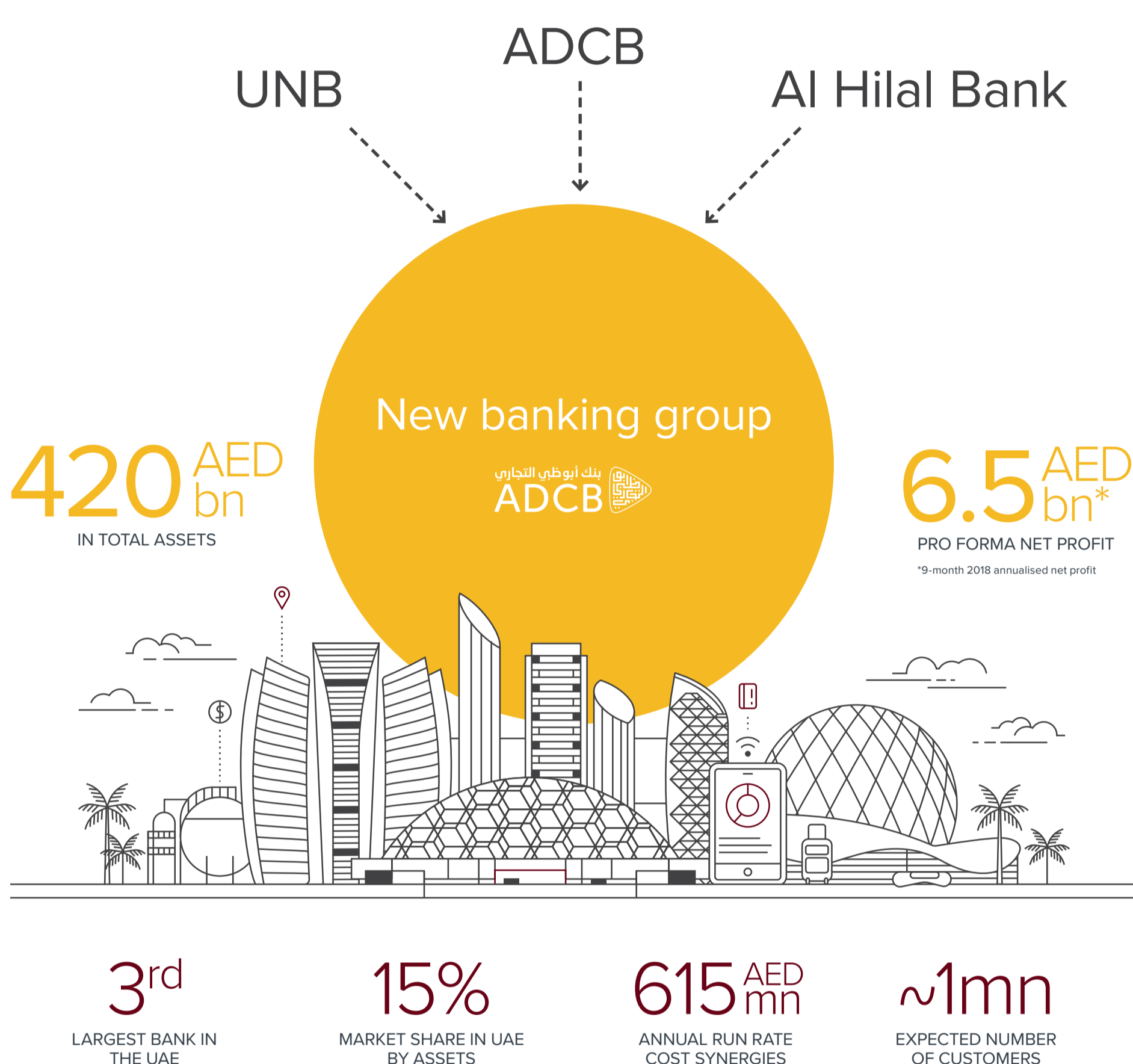


Beyond Ambition

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.

The power of partnership

The merger creates a bank with the **strong institutional backing**, **scale** and **expertise** to thrive in a highly competitive and fast-changing banking environment.



Scale and strength

Scale

- Large and balanced customer base
- Strengthened and optimised balance sheet
- Sound capital and liquidity position
- Increased profitability through enhanced productivity and economies of scale
- Significant scope for achieving cost efficiencies



Sophistication

- Experienced and stable management team
- Data-led approach to enhance products and services
- Broad growth platform for exceptional talent
- Investment in capability-building programmes and employee development



Service excellence

- Customer-centric approach
- Extended suite of products and services
- Investment in digital to make every aspect of banking simpler and faster
- Convenient access to services and products



Governance

- Strict discipline in pricing risk and managing exposure and concentration
- Stringent compliance with industry and market regulation and strong engagement with regulators
- Highest standards of disclosure to reflect international best practices

