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The background of the cover is a photograph of a young boy with dark hair, wearing a blue suit jacket, a white shirt, and a blue tie. He is smiling and looking slightly to the right. In the background, other people are visible but out of focus. The image is framed by a large, stylized blue shape that curves around the bottom and right sides.

Sustainability Report 2021

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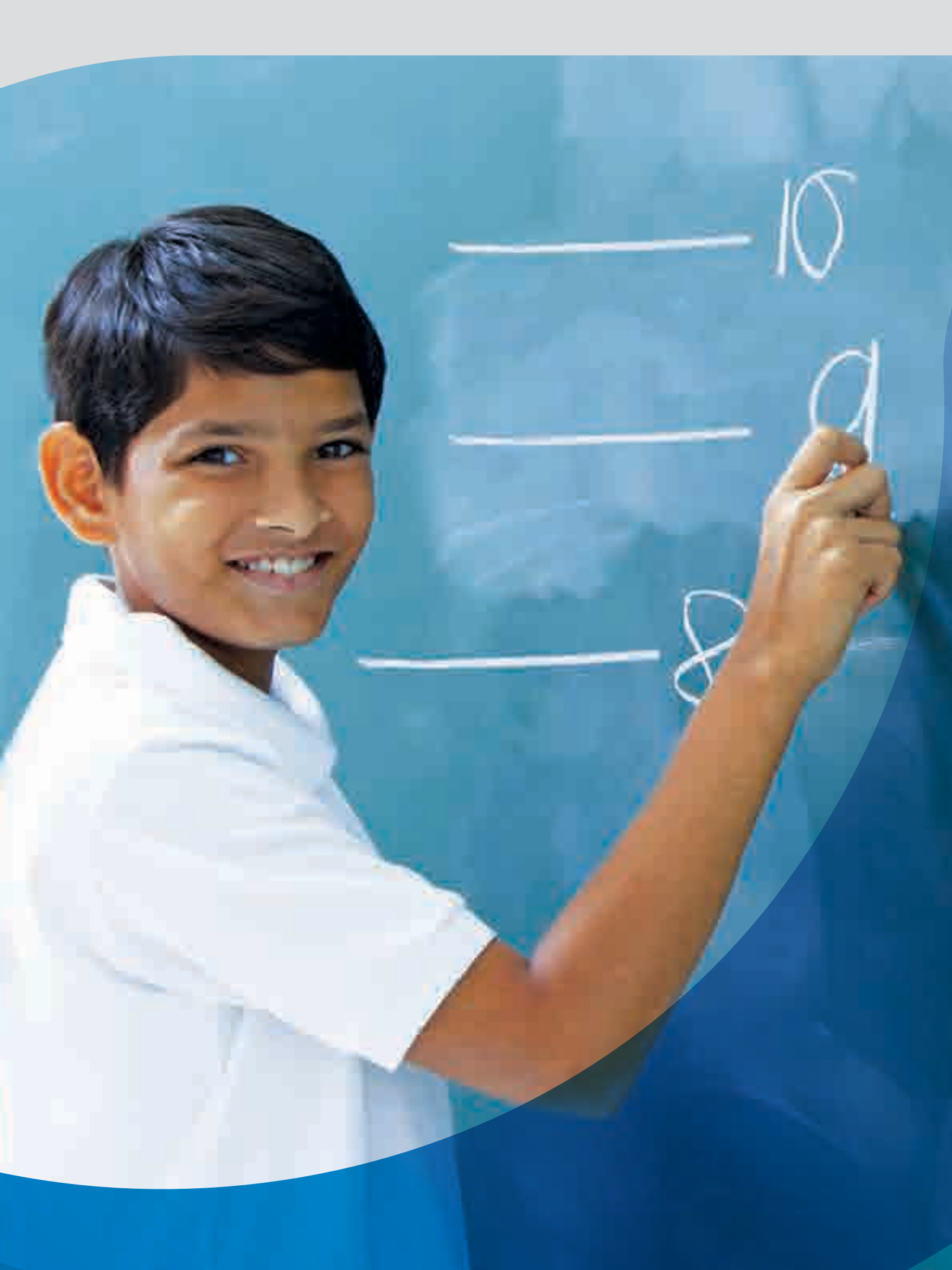
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PREFACE

Founded in 1959, United Bank Limited (UBL) leads the banking and financial services sector in Pakistan. The Bank is deeply embedded across core segments, serving over 10 million customers through its network of over 1,300 countrywide branches, more than 1,400 ATMs and over 34,000 branchless banking agents.

UBL has always strived to consolidate itself as a conscientious and respected corporate citizen. The Bank recognises its obligation to continuously improve its processes, systems, products and services to create value for the communities it operates in. Through a transparent and prudent Sustainability agenda, based on the precepts of ESG (Environment, Social & Governance), UBL aims to encourage a positive impact via projects aimed towards the betterment of the environment, consumers, employees, communities and all its stakeholders.

UBL Head Office, Karachi.



UBL & SUSTAINABILITY

UBL's Board-approved Sustainability Policy Statement declares that as a responsible corporate citizen, the Bank work towards assisting the less fortunate by supporting causes and empowering communities. Focusing on the sectors of Education, Healthcare, Literature & Arts, Water Scarcity and Natural Disaster Relief, the Bank works both independently as well as in partnership with specialist organizations, to empower disadvantaged sections of the society through economic regeneration and employment creation.





MESSAGE FROM PRESIDENT & CEO

The year started with the world still suffering with the challenges of the COVID-19 pandemic. Whilst the availability of vaccines allowed us to continue with some semblance of normalcy, the Omicron variant reminded us that we must continue to work together as a force for good to mitigate the worst effects of the pandemic.

I am very proud of the way UBL's sustainability program has continued to support all our stakeholders throughout 2021.

We actively contributed towards the country wide COVID vaccination drive by offering free vaccinations to all our employees and incentivizing vaccinated customers through attractive campaigns.

As a strong and profitable business we continued to provide support to the economy, and to our customers and clients. We prioritized contributions towards communities that would have the most significant social impact in the education, healthcare and community welfare sectors.

We wholeheartedly support the State Bank of Pakistan's circular on 'Banking on Equality'. During the year UBL formed its 'Diversity, Equality and Inclusion Council' to advocate and promote a richer and more diverse work place, customer base and supply chain. UBL will continue to champion building a more inclusive, fair and safe environment to promote diversity of background, ethnicity, gender, religion and any disability.

I am pleased to announce the launch of UBL Urooj account, our latest product offering exclusively catering to the needs of women in Pakistan. We hope that this end to end financial solution, including market leading savings and loan offering will contribute towards empowerment of women across the country. We are also making our branches better equipped to cater to differently abled persons and creating value for previously unserved segments of the society.

Throughout 2021 UBL proactively participated in SBP and Government initiatives including Mera Pakistan Mera Ghar, Prime Minister Kamyab Jawan, Roshan Digital Account, Saaf Asan Finance; providing our state of the art financial solutions including subsidized financing to both individuals and companies across Pakistan.

This report highlights our sustainability journey for 2021. With the commitment to our core values that continues to encourage and prompt us to be sensitive towards the society, we look forward to a brighter, healthier and happier future for Pakistan and its future generations.

Shazad G. Dada
President & CEO, UBL



SNAPSHOT OF SUSTAINABILITY AT UBL IN 2021

S#	Institution	Category	City	PKR MM
1	Shaukat Khanum Memorial Cancer Trust	Healthcare	Karachi	35.00
2	Namal Education Foundation	Education	Mianwali	30.00
3	The Noorani Foundation	Education	Faisalabad	20.00
4	Saylani Welfare International Trust	Community Welfare	Pakistan Wide	10.00
5	Lahore University of Management Sciences	Education	Lahore	10.00
6	Forman Christian College	Education	Lahore	5.00
7	Shalamar Hospital	Healthcare	Lahore	5.00
8	The Citizens Foundation	Education	Karachi	3.40
9	Sahara for Life Welfare Trust	Healthcare	Pakistan Wide	3.29
10	Patients Aid Foundation	Healthcare	Karachi	3.00
11	Kashmir Education Foundation	Education	Islamabad	2.52
12	Education Trust Nasra Schools	Education	Karachi	1.78
13	Patients Behbud Society for AKUH	Healthcare	Pakistan Wide	1.54
14	Family Educational Services Foundation	Education	Karachi	1.35
15	Jinnah Foundation	Education	Karachi	1.00
16	Marie Adelaide Leprosy Centre	Healthcare	KPK	0.85
17	National Institute of Child Health through OAKS	Healthcare	Karachi	0.50
TOTAL				134.24



EDUCATION

UBL believes that education is not a privilege but a right. Students all across Pakistan are entitled to education regardless of gender, religion, ethnicity, social class or economic background. With higher education as one of the basic foundations of its sustainability agenda, UBL works towards providing needed funds to various types and levels of educational institutions.

Major initiatives in the area of education during 2021 were for scholarships to deserving students as well as infrastructural development at educational institutions.





Namal Education Foundation – Mianwali, Punjab

Namal College was set up in 2008 as a technical training and degree awarding institute. Today, it is an associate college of University of Bradford. The Namal Education Foundation (NEF) is a part of the College and works towards providing scholarship endowments to the most deserving students. They approach various corporates to assist in providing the required funds for scholarships and infrastructural developments under their respective CSR programs.

UBL has been a regular contributor to Namal through various donations given from 2015 onwards. In 2020, NEF started the process of expanding the institute's academic and residential infrastructure, eventually leading to the creation of Namal Knowledge City. To initiate the first phase of this project, NEF requested UBL to help in the construction of a new student hostel with an approximate covered area of 78,250 sqft at a total outlay of PKR 125 million. They requested for UBL to donate this amount in four installments, through which PKR 95 million was donated in 2020. The remaining amount of this donation project was paid in early 2021.



The Noorani Foundation - Faisalabad, Punjab

The Noorani Foundation (TNF) was established in 2019 by Mr. Tasneem Noorani, former Secretary Interior and Secretary Commerce of the Govt. of Pakistan. Mr. Noorani was passionate about providing education opportunities to the poor.

UBL was approached by TNF to become part of the construction of their Boarding School in Faisalabad. Phase one of the project was planned to be completed in 2021 and classes 6 to 8 were to commence. The school is planned for 360 boys from class 6 to 10, to be ultimately upgraded to class 12. Most students are planned to be from the economic segment whose monthly earnings are below PKR 30,000. The infrastructure has been planned to give the students comfortable and hygienic living with modest construction standards. The Bank participated in the construction process by donating to TNF.

Lahore University of Management Sciences (LUMS) - Lahore, Punjab

LUMS is one of the largest universities in Pakistan which provides undergraduate, graduate, PHD and executive programs in various disciplines. UBL has donated to LUMS for various projects on an annual basis since 2010. In 2013, the bank's donation of PKR 20 Million to LUMS was half utilized for their National Outreach Program (NOP) and the other half for branding a discussion room as UBL Room at LUMS.

In 2021, PKR 10 million was donated to LUMS under the university's NOP project. 14 students were tagged to this donation and the amount was dedicated to provide for their scholarships. The amount covered 100% tuition fee, accommodation, living and books allowance for the bank sponsored students.



Forman Christian College – Lahore, Punjab

Forman Christian College (FCC) was founded in 1864 and gained university status in 2004. FCC offers baccalaureate, masters and MPhil degree programs. Enrollment today stands at over 4,600 students. FCC provides scholarships to deserving students from across Pakistan – UBL has donated generously to FCC for this program since 2013. To further consolidate the already existing bond between the two institutions, in 2014 UBL also agreed to contribute PKR 100 million towards the construction of FCC’s new wing for its Business & Social Sciences School.

In 2021 UBL donated PKR 5 million to the FCC scholarship fund as it has been doing in the past few years. Close to 70 students have benefitted from UBL’s partnership with FCC through scholarships for degrees in BCS/BA/MED.





The Citizens Foundation – Karachi, Sindh

The Citizens Foundation (TCF) is a professionally managed, non-profit organization set up in 1995 by a group of citizens concerned with elevating the state of education in Pakistan. It is now one of Pakistan's leading organizations in the field of formal education.

UBL has been supporting TCF in the past due to their credibility and sound reputation. The bank gave TCF PKR 12.5 million in 2013 as a lump sum for the construction cost of a secondary school in Gharo, Sindh. With these funds the school was built and became operational providing education to students in the city. Within the same project, approval was also given for the bank to donate PKR 1.65 million annually for three years to cover operational costs pertaining to the school. Later on UBL also supported TCF in a Ramzan based Sustainability project in 2019.

In 2021, British Deputy High Commissioner in Pakistan, Mike Nithavrianakis pledged to raise funds for TCF with his participation in a London marathon scheduled to take place in October 2021, for some of the TCF schools which were not sponsored by organizations or individuals. Mr. Nithavrianakis approached UBL to participate in this fundraiser as well.

Based on UBL's Sustainability emphasis in the area of education, the Bank supported TCF in its endeavor to provide quality education to marginalized sections of the society, by donating to the fundraiser and adopting a school for one year in the city of Karachi.



Kashmir Education Foundation – Azad Jammu and Kashmir

Kashmir Education Foundation (KEF) was established as an educational trust over two decades ago. The core objective of KEF is to provide modern quality education to children of the marginalized sections of Pakistan's rural society, in particular to girls.

To this end, KEF has so far established three modern English medium schools in the rural areas of Pakistan and Azad Kashmir with the objective to groom and produce students of very high caliber who in turn become role models of academic excellence and self-discipline.

Keeping in view the Bank's sustainability agenda of supporting education through the grant of scholarships to deserving students, in 2019, KEF approached UBL to support the educational costs of 203 of its neediest students by granting scholarships to them. Based on that a donation worth PKR 1.71 million was extended to them.

Based on the Bank's prior relationship with the Foundation, in 2021 KEF approached UBL to sponsor its students. An approval for 128 scholarships for KEF was given through a donation of PKR 2.5 million.

Education Trust Nasra Schools – Karachi, Sindh

Under the Education Trust Nasra Schools (ETNS), the first Nasra School was established in 1949 by (late) Mrs. Nasra Wazir Ali and her brother (late) Mr. Zafrullah Khan Malik. The objective of this two room school was to provide good quality education to children of low-income families in Karachi. Today, the Education Trust has established five campuses in various areas of Karachi which provide education to over 10,800 students from pre-primary to higher-secondary levels.

ETNS approached UBL in 2017 and proposed that UBL offer 30 Merit and Need-Based Scholarships to the graduating class of Nasra School. These scholarships would be given for pursuing higher secondary studies in public and private colleges with a heavy weightage of scholarships allotted to female students for ensuring equal opportunity for female gender participation. Total donation of PKR 3.9 million, spread over two years was given to ETNS.

In 2021 ETNS once again approached UBL to provide financial assistance to intermediate girl students who are unable to pay their tuition fees due to financial constraints. The project supported the education of approximately 37 girls for two years. This project was approved for two years to ensure that the girls complete their respective degrees.



Jinnah Foundation – Karachi, Sindh

Jinnah Foundation (Memorial) Trust (JF) is a registered charitable non-profit organization established in 1989. JF's aim is to provide quality health and education services, especially to those who do not have access to these because of financial constraints.

Due to the low-level school fees which JF intentionally maintains for the low-income area of Bhitai Colony in Karachi and the much higher cost of education per student on a monthly and annual basis, the Foundation has to meet a substantial deficit between income and expenditure and does not have sufficient funds to introduce measures to carry out various improvement projects.

Based on UBL's Sustainability emphasis in the area of education the Bank supported JF in its endeavor to provide quality education to marginalized sections of the society, by training its teachers. Under the Teacher Training Programs UBL donated to JF for:

- Year-round Training Programs at AKU and TRC
- Emphasis on Developing Faculty for English Mathematics and Science
- Provide eLogistics (Uber/ Careem) to Faculty to attend training program locations
- Develop in-house training programs
- Transition from Sindh Government Teaching Curriculum to Aga Khan Curriculum



Family Educational Services Foundation – Karachi, Sindh

Family Educational Services Foundation (FESF) was established in 1986 to provide high-quality educational services and build capacity in some of the most neglected sectors of Pakistan’s society. The FESF Mission is to enhance the quality of life for all members of the community, especially those who are disadvantaged. They invest in educational development and provide innovative training programs and services, empowering the recipients to gain competency and realize their full potential. To fulfill these objectives, FESF currently administers the Deaf Reach and EduServe Programs.

FESF was in touch with UBL for a few years for their Deaf Reach Program. Through this program, low income marginalized deaf children get a high quality education. In this, school support and student scholarships are sponsored via donations.

Based on UBL’s Sustainability emphasis in the area of education, the Bank supported FESF in its endeavor to provide quality education to marginalized sections of the society, by sponsoring 15 students at a cost of PKR 1.35 million.

Overview of UBL’s contribution towards Education in 2021:

S#	Institution	City	PKR MM
1	Namal Education Foundation	Mianwali	30.00
2	The Noorani Foundation	Faisalabad	20.00
3	Lahore University of Management Sciences	Lahore	10.00
4	Forman Christian College	Lahore	5.00
5	The Citizens Foundation	Karachi	3.40
6	Kashmir Education Foundation	AJK	2.52
7	Education Trust Nasra Schools	Karachi	1.78
8	Family Educational Services Foundation	Karachi	1.35
9	Jinnah Foundation	Karachi	1.00
TOTAL			75.05

HEALTHCARE



In Pakistan, like the world over, obstructions to healthcare occur mostly due to the economic or financial viability of the patient, thereby making it very difficult for the disadvantaged segments of society to receive any type of medical treatment. UBL's Sustainability agenda is strongly focused on healthcare with the objective of reducing any and every barrier to its access. The bank donates compassionately to healthcare facilities across Pakistan in order to ensure that no patient in need of medical treatment is turned away due to lack of funds.

Major initiatives in the area of Healthcare include provision of much-needed medical/lifesaving equipment/vehicles to the healthcare institutions or supporting through donations given for infrastructural/operational expenses.

Shaukat Khanum Memorial Cancer Hospital – Karachi, Sindh

Shaukat Khanum Memorial Cancer Hospital (SKMCH) in Lahore, is a known institution working towards providing free of cost cancer treatment to underprivileged and deserving patients. The hospital statistics suggest that 75 percent of its patients are being treated free of cost. With the success of SKMCH in Lahore, the administration decided to build a branch of the hospital in Karachi to cater to patients in the south of Pakistan.

In 2018, UBL donated PKR 30 million to Shaukat Khanum Memorial Cancer Hospital for infrastructural development at the hospital. In 2019, the Bank once again donated to the Hospital a donation of PKR 33 million for the construction of their MRI Room. In 2020, UBL donated to the hospital an amount of PKR 33 million for construction of an Operation Theatre Room for Inpatient Surgery in their upcoming Karachi Hospital. In 2021, the Bank donated PKR 35 million towards the construction of the Karachi Hospital once again.



Shalamar Hospital – Lahore, Punjab

Shalamar Hospital opened its doors in Lahore for poor and underprivileged patients in 1978. The Hospital provides free and subsidized medical treatment to hundreds of thousands of patients of Northern Lahore and beyond. The hospital is committed to provide and continuously improve their facilities and expertise to provide all-encompassing medical services to the disadvantaged segments of society. They work towards improving community health by providing an environment that is state-of-the-art, safe, efficient, cost effective, team-oriented, respectful and compassionate.

UBL has donated to the Shalamar Hospital on an annual basis since 2013. In 2019, UBL donated PKR 5 million to Shalamar Hospital to assist them in the purchase of medical equipment for the upgradation of their Operation Theatres. In 2020, UBL once again donated PKR 5 million to the hospital for upgradation of their Clinical Areas. In 2021, the Bank donated to the hospital for purchasing upgraded equipment.





Sahara For Life Trust – Pakistan-wide

Sahara for Life Trust (SLT) is a charitable organization certified by Pakistan Center for Philanthropy (PCP) and accredited by charity commissions of U.K, USA and EU. SLT envisions to reach the unreached and serve the underserved through projects in health, education and social sectors in remote areas of Pakistan along with attending to any national or international catastrophes like war, earthquake & flood worldwide.

“Sughra Shafi Medical Complex Narowal”, a 600 beds General Teaching Hospital is a project of SLT and providing state of art healthcare facilities to more than 4.5 million population in remote area. As, all medical and surgical services including emergencies are offered 24/7 and free of cost or in subsidized rates to poor & marginalized people of Narowal and 3.7 million patients have been treated so far in SSMC.

SLT approached UBL in 2019 to donate to their Narowal project for their Cancer Hospital Wing. SLT required the funds to purchase “Linear Accelerators for Radiotherapy”, the total cost of which is over PKR 280 million. As part of the Bank’s Sustainability agenda to support healthcare causes across Pakistan, UBL donated to SLT for their project an amount of PKR 10 million. In 2020, the Bank once again supported the Trust with a donation of PKR 10 million for the construction/completion of their Narowal Hospital. In 2021, UBL conducted a Ramzan Campaign with SLT in which the Bank matched the donations of those UBL customers who donated from the UBL Digital App.



Patients' Aid Foundation – Karachi, Sindh

Patients' Aid Foundation (PAF), a non-profit organization, was formed by a group of concerned citizens in 1990. It was initiated with the thought of alleviating the burden on Jinnah Postgraduate Medical Centre (JPMC) to provide quality and free healthcare to the thousands of patients that walk through its gates every day.

Patients' Aid Foundation approached UBL in 2021 under the Bank's Sustainability agenda in support of healthcare facilities. Based on a complete assessment of the proposal sent by PAF the Bank donated to PAF an amount worth PKR 3 million towards purchasing new medical equipment for the hospital's Operating Theater.

Patients' Behbud Society for AKU Pakistan-wide

The Aga Khan University Hospital (AKUH) strives to provide the highest quality healthcare to everyone who seeks treatment and never turns anyone away due to their inability to pay. To meet the requirements of the underprivileged the University established The Patients' Behbud Society for AKUH (PBS), an independent, charitable society in 2001. PBS is responsible for collecting and disbursing Zakat and donations to enable deserving patients avail high quality medical treatment at the AKUH, its clinics and medical centers. Since 2002, PBS has supported over 69,000 patients and it continues to assist more every day.

Pakistan has the second highest global burden of Hepatitis C Virus (HCV) infections, with an estimated 5% of the population infected. However, anti-viral medicines can cure more than 95% of the cases if there is access to diagnosis and treatment. AKUH through its Outreach Health Network has launched a program for the elimination of Hepatitis C through its outreach medical centers across Pakistan.

PBS approached UBL for support of their HCV elimination program through donation in 2021. Based on UBL's Sustainability emphasis in the area of healthcare, the Bank supported PBS in its endeavor to provide quality healthcare to marginalized sections of the society, by donating to their program. UBL donated PKR 1,540,600/- for the treatment of 100 Hep-C patients for one year from AKUH outreach medical centers.



Marie Adelaide Leprosy Center – Hazara, KPK

The Marie Adelaide Leprosy Center (MALC) has been working for the elimination of leprosy, treatment of TB, prevention of blindness and community development for the last 57 years. It is a non-profit, non-sectarian organization, registered under the Securities Act. UBL has been supporting MALC through its Garhi Dupatta Triple Merger Center (TMC) in Azad Kashmir and after this center had served its purpose in meeting the targets for MALC, UBL took up the MALC Bagh Bani Passari TM Center, district of Azad Kashmir in 2014.

The Bagh Bani Passari TMC also completed its purpose in meeting its targets for MALC and as a result MALC approached UBL to support them through a new TMC – the Kohistan (Pattan Dassu) TMC. Kohistan is the most backward district of Hazara in KPK and as per MALC’s findings required the services of a TMC on an urgent basis.

In view of the bank’s sustainability policy towards the support of health causes, PKR 850,000/- was presented for another year as donation to MALC for their Kohistan project.





National Institute of Child Health (NICH) through OAKS – Karachi, Sindh

Old Associates of Kinnaird Society, Karachi (OAKS) is an Alumni Association of Kinnaird College for Women, Lahore. OAKS has been involved in helping the underprivileged in areas of health and education for almost three decades. OAKS Karachi has been primarily providing financial support to NICH (National Institute of Child Health) and provides educational support to Naunehal Academy.

UBL has been supporting NICH through OAKS as part of its sustainability agenda for the past five years for its healthcare initiatives. In 2021, OAKS approached UBL to assist NICH towards their HDU. UBL donated PKR 500,000/- for the sponsorship of one HDU bed at NICH.



Overview of UBL's contribution towards Healthcare in 2021:

S#	Institution	City	PKR MM
1	Shaukat Khanum Memorial Cancer Trust	Karachi	35.00
2	Shalamar Hospital	Lahore	5.00
3	Sahara for Life Welfare Trust	Pakistan Wide	3.29
4	Patients Aid Foundation	Karachi	3.00
5	Patients Behbud Society for AKUH	Pakistan Wide	1.54
6	Marie Adelaide Leprosy Centre	KPK	0.85
7	National Institute of Child Health through OAKS	Karachi	0.50
TOTAL			49.18

INVOLVING THE UBL FAMILY

Pakistan-Wide UBL Ramzan Drive

In 2020, as the Covid-19 pandemic struck globally, a multitude of underprivileged families all across Pakistan faced an alarming situation as they lost all their livelihoods and couldn't get out of their place of residence due to the lockdowns. At that time, UBL in collaboration with Saylani Welfare International Trust (SWIT) started a ration distribution drive through which ration bags were distributed in 18 cities across Pakistan to needy families. More than 16,500 ration bags comprising of necessary edibles were distributed.

In 2021, UBL embarked on another drive in the holy month of Ramzan. Once again in collaboration with SWIT, UBL distributed over 100,000 Sehr and Iftar/Dinner meals to people across 28 cities of Pakistan. The drive was conducted during Ramzan and covered the cities of Karachi, Hyderabad, Larkana, Sukkur, Thatta, Umerkot, Multan, Faisalabad, Lahore, Islamabad, Chiniot, Rawalpindi, Lodhran, Tando M Khan, Khuzdar, Kotri, Peshawar, Mardan, Quetta, Swabi, Bagh, Muzaffarabad, Neelum Valley and Gilgit among others.

The deserving people across Pakistan who were provided with the meals during the month, expressed their appreciation towards both UBL and SWIT for this effort.

The UBL family, especially the branch banking staff, both Sales and Operations, participated wholeheartedly in this drive. At every venue, enthusiastic UBL staff from the respective cities turned up and volunteered to distribute the meals to all those who turned up. Their participation became all the more special due to the fact that it was the month of Ramzan under the restrictions imposed by the pandemic.



SUPPORTING CAUSES

Literature

As part of its Sustainability agenda, UBL is committed to promote literature and literary achievements in Pakistan. The UBL Literary Awards (ULA) is an initiative through which the Bank supports Pakistani writers and literature by awarding the best of them on an annual basis. With each successive ceremony, the ULA has come to be recognized as a benchmark of literary excellence in Pakistan.

The UBL Literary Awards' platform, pioneered by UBL and unique to any institution in Pakistan recognizes emerging talent in different categories and the nascent love of books in the country. The UBL Literary Excellence Award was introduced by the bank in 1967 as a commitment to elevate the literary standards of the country. Discontinued after the bank's nationalization in the mid-1970's this award was re-instituted at the bank's Golden Jubilee Year – 2009. This revival was a clear indicator of UBL's progressive sustainability agenda towards providing the much needed impetus to Pakistani writers and encouraging the publication of books in Pakistan.

The reincarnated UBL Literary Awards were held in Karachi in 2010. With each successive ceremony, these awards have become a benchmark of literary success and are much appreciated by literary circles and the general public. The event is now well-recognized as UBL's contribution, in supporting and promoting literary activities in Pakistan. UBL is now a recognized corporate patron of literature in the country.

August panel of judges associated with these awards include the likes of (Late) Mr. Intizar Hussain, Dr. Asghar Nadeem Syed, Dr. Arfa Syeda, Ms. Kishwar Naheed, Dr. Asif Farrukhi, Ms. Muneeza Shamsie, Mr. Anwer Mooraj and Mr. Ghazi Salahuddin among others – all giants in the literary landscape of Pakistan, indicates the prominence the UBL Literary Awards have achieved through the years.

10TH UBL LITERARY
AWARDS 2021



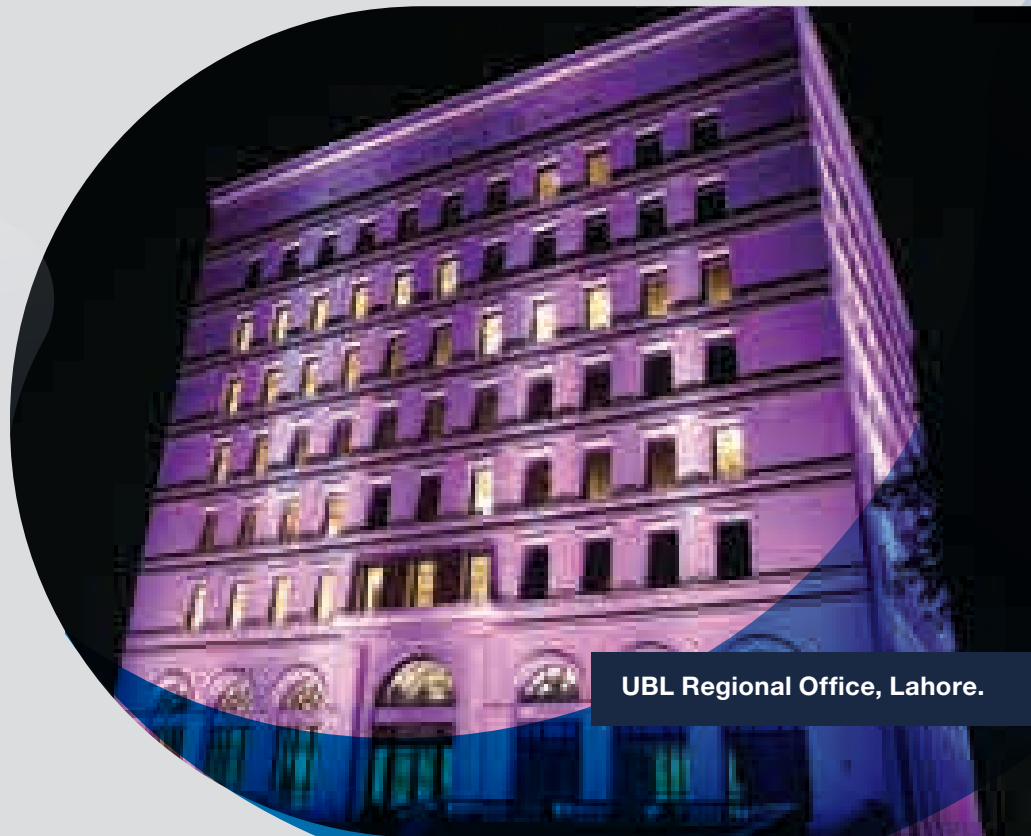


Arts

UBL has supported arts as a cause and has invested into promoting indigenous talent in the country. The bank has worked in collaboration with organizations that promote art like 'I Am Karachi' holding art competitions at school level and sponsoring art exhibitions of local artists. As a promoter of the arts the bank looks forward to being very active in supporting arts in Pakistan.

Breast Cancer Awareness

As part of its support for healthcare related projects and causes, UBL also supports the awareness of breast cancer as one of its causes. For the entire month of October 2021, the Bank went on overdrive to inform and communicate about breast cancer awareness to not only its social media channels' audiences but internally to its employees as well. The month was filled with activities, information slides and online sessions informing people about how early detection saves lives and how to raise awareness of the disease by talking about it.



UBL Regional Office, Lahore.

Sports

The UBL Cricket Academy is serving the promotion and development of cricket at the grass roots level. The UBL Cricket Academy (housed at UBL's own Sports Complex) is flourishing as an institution for the youngest fans - the children. Some 300 students are being trained at three levels on a daily basis (Beginners, Intermediate and Advanced).

At present the academy is well known for its qualified and competent coaches, high-tech equipment, and latest facilities. Former first class cricketers and qualified coaches are engaged in coaching sessions. UBL cricket academy is the only academy in Pakistan that employs a qualified physiotherapist and video analysts at training session for players and children.

The UBL Sports Complex is undergoing a refurbishment, where the facilities are being upgraded and new facilities are being added to provide more options for sports and outdoor activities to the people of Karachi.





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