Issue#16



UBL wins "Best Bank for Corporate Finance & Capital Market Development" at the Pakistan Banking Awards 2017

UBL won the "Best Bank for Corporate Finance & Capital Market Development" Award at the Pakistan Banking Awards 2017 held at a local hotel in Karachi. This award recognizes a bank that has demonstrated the most significant contribution in promoting capital market development, deepening secondary markets and providing advisory services to optimize efficient use of industrial and commercial assets.

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Open House Sessions held in Lahore, Quetta & Multan

Open House sessions were recently held in Lahore, Quetta and Multan. The events were well-attended. The grand events witnessed high energy and enthusiasm.

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President & CEO visits under construction Regional Office in Lahore



ASA Pakistan Secures PKR 1,500 Million Financing through Syndicate led by UBL



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UBL wins "Best Bank for Corporate Finance & Capital Market Development" at the Pakistan

Banking Awards 2017



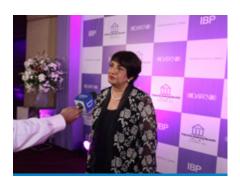
Mansoor Khan, GE-CIIBG receiving the Award from Tariq Bajwa, Governor SBP



Mansoor Khan addressing the audience after receiving the Award



The UBL Team led by Sima Kamil, President & CEO UBL at the awards function



Sima Kamil addressing the media after the

This award recognizes a bank that has demonstrated the most significant contribution in promoting capital market development, deepening secondary markets and providing advisory services to optimize efficient use of industrial and commercial assets.

UBL won the "Best Bank for Corporate Finance & Capital Market Development" Award at the Pakistan Banking Awards 2017 held at a local hotel in Karachi. This award recognizes a bank that has demonstrated the most significant contribution in promoting capital market development, deepening secondary markets and providing advisory services to optimize efficient use of industrial and commercial assets. The Awards were held under the auspices of the Institute of Bankers Pakistan (IBP), DAWN and A.F. Ferguson and Co.

Tariq Bajwa, Governor of the State Bank of Pakistan (SBP), was the Chief Guest on the occasion.

The Awards were adjudged by a 5-member jury of experts comprising Syed Salim Raza - Former Governor, State Bank of Pakistan; Azhar Hamid - Former Banking Mohtasib Pakistan & Former Country Head, SCB Pakistan; Feroz Rizvi - President & CEO Pakistan Institute of Corporate Governance; Zeelaf Munir - MD & CEO English Biscuit Manufacturers Pvt. Ltd. and Shehzad Naqvi-Former Regional Head of Citibank Middle East and Pakistan.

Sima Kamil, President & CEO UBL commenting on the occasion said "I am proud and honored that UBL has been declared the Best Bank for Corporate Finance & Capital Market Development. UBL has been a leading financial institution for the last 58 years. During this period, the Bank has come to be acknowledged as a Progressive and Innovative bank. These two identities of the Bank have seen it contribute greatly towards the development of the Capital Market of Pakistan as well as the optimization of industrial, infrastructural and commercial assets."

She further added "UBL's primary pursuit is to provide superior financial products and services to our valued customers; this stems from our corporate belief 'Where You Come First'."

Quetta & Multan

Open House sessions were recently held in Lahore, Quetta and Multan. The events were well-attended. The grand events witnessed high energy and enthusiasm.

The Open House sessions were led by Sima Kamil, President & CEO UBL. She was accompanied by the senior management of the Bank.

In her speeches, the President & CEO recognized the performance of the various functions of the Bank during 2017 with special mention to the respective city the session was being held in. The candid Q&A sessions that followed provided the staff with an opportunity to seek management's response on the various initiatives being taken at the Bank's and at the personnel level.

Lahore



Audience at the Lahore Open House



Audience at the Lahore Open House



Sima Kamil, President & CEO UBL, arriving at the event



President & CEO along with Senior Executives at the event



Sved liaz Ul Hassan, GM Central North addressing the audience



Zia liaz, GE-Retail addressing the audience



Open House sessions were recently held in Lahore, Quetta and Multan. The events were well-attended. The grand events witnessed high energy and enthusiasm.

Quetta & Multan



Muhammad Merajuddin Ahmed, GE-HR addressing the audience



Sima Kamil addressing the audience



Sima Kamil addressing the audience



Sima Kamil presenting Certificate of Appreciation to PAM Winners



Sima Kamil presenting Certificate of Appreciation to PAM Winners



Questions from the audience



Questions from the audience



President & CEO posing for pictures with UBL Staff



President & CEO posing for pictures with UBL Staff



The Open House sessions were led by Sima Kamil, President & CEO UBL. She was accompanied by the senior management of the Bank.

Quetta & Multan

Quetta



Audience at the Quetta Open House



Audience at the Quetta Open House



Abdul Rehman, RBH Quetta addressing at the event



Abdul Jabbar Junejo, GM-South addressing the audience



Zia Ijaz, GE-Retail addressing the audience



Sima Kamil, President & CEO UBL, addressing the audience



Sima Kamil addressing the audience



Audience applauding after President's address



Sima Kamil presenting Certificate of Appreciation to PAM Winners



The President & CEO recognized the performance of the various functions of the Bank during 2017 with special mention to the respective city the session was being held in.

Quetta & Multan



Sima Kamil presenting Certificate of Appreciation to PAM Winners



Questions from the audience



Questions from the audience



Zia Ijaz responding to a question from the audience



A view of the audience



President & CEO posing for pictures with UBL Staff

Multan



Audience at the Multan Open House



Zia Ijaz, GE-Retail Bank arriving at the event



Sima Kamil, President & CEO UBL arriving at the event

The candid Q&A sessions that followed provided the staff with an opportunity to seek management's response on the various initiatives being taken at the Bank's and at the personnel level.

Quetta & Multan



Talat Khurshid Mian, GM-Central South addressing the event



Zia Ijaz, GE-Retail addressing the audience



Sima Kamil, President & CEO UBL, addressing the audience



Sima Kamil, President & CEO UBL, addressing the audience



Questions from the audience



Questions from the audience



Questions from the audience



Sima Kamil presenting Certificate of Appreciation to PAM Winners



Sima Kamil presenting Certificate of Appreciation to PAM Winners



Sima Kamil presenting Certificate of Appreciation to PAM Winners



President & CEO posing for pictures with UBL Staff



President & CEO posing for pictures with UBL Staff

President & CEO visits under construction

Regional Office in Lahore



Amir Riaz, Cluster Head CSG briefing President & CEO, GE-HR and Central North

Sima Kamil President and CEO UBL recently visited the under construction Regional Office in Gulberg, Lahore. Muhammad Merajuddin Ahmed, GE-HR and Syed Ijaz ul Hassan, GM Central North were accompanying the President during this visit.

Amir Riaz, Cluster Head Corporate Services Group welcomed the team and gave them a tour of the building and briefed them about the Project.



Group Photo

Sima Kamil President and CEO UBL recently visited the under construction Regional Office in Gulberg, Lahore.

ASA Pakistan Secures PKR 1,500 Million Financing through Syndicate led by UBL



UBL representatives signing-off the facility agreements



Company and Syndicate Members signing the facility agreements



Group Photo of the Syndicate Members



UBL FI & IBG Team (L to R: Maira Moiz, Shiraz Azam, Muhammad Tayyab Khurshid, Mishal Quadri and Pravin Kumar)

A signing ceremony of the Facility documents was held at UBL Head Office recently and the event was hosted by Investment Banking and Financial Institutions teams of UBL

ASA Pakistan Limited ("ASA") has recently borrowed PKR 1,500 Million under a Syndicated Term Finance Facility. The Facility was arranged by UBL as the Mandated Lead Advisor, Arranger & Agent Bank. The syndicate led by UBL comprises of the following lenders: UBL, Bank Alfalah, Pak Oman Investment Company, Pak Brunei Investment Company, and Pak Libya Holding Company. Mohsin Tayebaly & Co acted as the transaction legal counsel. The transaction originated thanks to the business relationship of Financial Institutions Group with ASA Pakistan and the deal was executed and managed by Investment Banking Group playing the key role of Agent Bank for this transaction.

A signing ceremony of the Facility documents was held at UBL Head Office recently and the event was hosted by Investment Banking and Financial Institutions teams of UBL. ASA's attendees for the event were Mr. Farid Ahmed, CEO and Mr. Kamran Hussain, CFO. Also present at the ceremony were the representatives of the syndicate banks.

The Syndicated Facility has been successfully disbursed and the proceeds will be used for ASA's on-going business purposes. This facility reflects investor confidence in the microfinance industry and its strategic importance to Pakistan.

Customer Services Expert Training – UBL Bahrain & Qatar

HR International recently organized multiple Customer Service Expert Workshops in UBL Bahrain and UBL Qatar which was attended by their respective staff. The workshops reinforced the customer first values and were highly appreciated by the participants.



Customer Service Expert Workshop in UBL Bahrain



Customer Service Expert Workshop in UBL Bahrain



Customer Service Expert Workshop in UBL Bahrain



Customer Service Expert Workshop in UBL Qatar



Customer Service Expert Workshop in UBL Qatar



Customer Service Expert Workshop in UBL Qatar



Customer Service Expert Workshop in UBL Qatar

Fraud Prevention, Whistle Blowing, Code of Conduct Workshop — UBL Bahrain, Qatar & UAE



Workshop in UBL Bahrain

HR International organized multiple workshops on Fraud Prevention, Whistle Blowing and Code of Conduct in UBL Bahrain, Qatar and the UAE. These workshops were facilitated by Minhas Wirasat Ali, Divisional Head, Employee Relations, Human Resources. These workshops were attended by Line Managers covering both Senior and Junior Management of the Bank.



Workshop in UBL Bahrain



Workshop in UBL Bahrain



Minhas Wirasat Ali, DH – Employee Relations, HR with participants



Workshop in UBL Qatar



Workshop in UBL Qatar



Workshop in UBL Qatar

Fraud Prevention, Whistle Blowing, Code of Conduct Workshop – UBL Bahrain, Qatar & UAE



Minhas Wirasat Ali along with Shahid Amin Sheikh, GM Qatar and participants



Workshop in UBL UAE



Workshop in UBL UAE



Workshop in UBL UAE



Workshop in UBL UAE

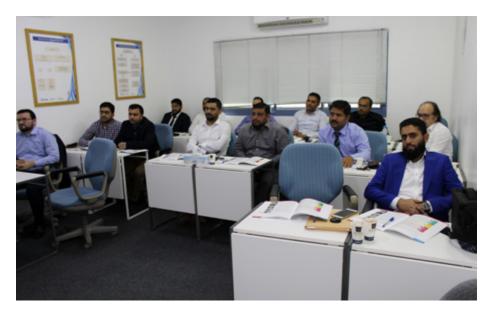


Minhas Wirasat Ali addressing the participants



Minhas Wirasat Ali along with Senior Management of UBL Int'l

Health & Safety Workshop –UBL International



Audience at Health & Safety Workshop



Practical demonstration



Practical demonstration

Keeping in mind the importance of health and safety at workplace HR International organized a workshop on emergency first Aid. The training which was attended by Health and Safety champions (HS Champions) from different locations was facilitated by Industry expert Euro Link Safety. The HS Champions were taken through unforeseen situations that may arise at work place and how they are supposed to respond to these emergencies.

HR International organized a workshop on emergency first Aid. The training which was attended by Health and Safety champions (HS Champions) from different locations

Lunch & Learn Interaction Sessions

- UBL UAE



Muhammad Omer, Head of FI International, facilitating Lunch & Learn session

UBL International organized recently, three Lunch & Learn interaction sessions which were facilitated by Muhammad Omer, Head of FI International, Shaikh Muhammad Liaque, Group Head & General Manager UAE and Syed Mashkoor Murshed, Head of Retail & Priority Banking UAE respectively.



Lunch & Learn session under Muhammad Omer



Lunch & Learn session under Muhammad Omer



Lunch & Learn session under Muhammad Omer



Shaikh Muhammad Liaque, GH & GM UAE facilitating Lunch & Learn session



Lunch & Learn session under Shaikh Muhammad Liaque



Lunch & Learn session under Shaikh Muhammad Liaque

Lunch & Learn Interaction Sessions

- UBL UAE



Syed Mashkoor Murshed, Head of Retail & Priority Banking UAE facilitating Lunch & Learn session



Lunch & Learn session under Syed Mashkoor Murshed



Lunch & Learn session under Syed Mashkoor Murshed

UBL International organized recently, three Lunch & Learn interaction sessions

Project Management Training Sessions – UBL UAE



Andrew Kenneth, Head of Service Quality, Marketing & Projects - Int'l & Faisal Qazi, Head of Retail Product Management & ADC, Int'l (R) during the session

HR International organized project management training which was attended by Department Heads and staff involved in handling different projects. The workshop which was facilitated by external Trainer covered the entire project management process as well as key project management tools to plan, organize and control activities so that project is completed successfully.



Asad H. Burney ,Head Operations, CAD & Service & Quality Int'l during the session



Asghar Hussain, Head of Operations UAE (R), Farhan Jawed, Finance Manager UAE (2nd from Right) and Zaraz Alam, Head of CAD Int'l (L) during the session



Hassan Mustafa Haroon, Head of Mortgages, Remittance, NRP Business & UBL Funds during the session



Mansoor Khan, Divisional Head IT Int'l during the session



Muhammad Omer, Head of FI Int'l (L) and Imad Khan, Head of Trading and Liquidity Management-Int'l (R) during the session



Sheikh Muhammed Moeen, Head of Finance Int'l during the session

Project Management Training Sessions – UBL UAE



Syed Yousuf Saeed, Head of Compliance Int'l during the session



The Trainer, Hans Horlings addressing the audience



Group Photo of Participants

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Workshop on Treasury Transactions UBL International



sury Transactions which was attended by Corporate Banking Staff of Dubai & Sharjah and facilitated by Imad Khan - Head of Trading and Liquidity Management-International and Joti Hemnani - Head Treasury Sales, International.

HR International recently organized a workshop on Trea-

Imad Khan, Head of Trading and Liquidity Management-Int'l facilitating the session







Staff members during the workshop



66
HR International recently organized a workshop on Treasury Transactions which was attended by Corporate Banking Staff of Dubai & Sharjah and facilitated by Imad Khan

Consumer Finance Rendezvous



Consumer Finance Team at breakfast before the event



Consumer Finance Team at breakfast before the event



Consumer Finance Team at breakfast before the event



Consumer Finance Team participating in games



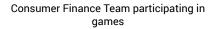
Consumer Finance Team participating in games

Consumer Finance team recently conducted its Offsite Team Building event at Dreamworld Resort, Hotel & Golf club. All units of consumer finance department including credit cards, debit cards, alliances and payments actively participated in the event. The idea behind this event was to bring together the entire team on a single platform to encourage bonding within the team. The day started from breakfast. The team took part in fun games and activities which included Fuel Rides, Paddler Boat, Archery and Mini Golf etc.

66 The idea behind this event was to bring together the entire team on a single platform to encourage bonding within the team.

Consumer Finance Rendezvous







Group Photo



Group Photo

