

UBL TIMES

UBL to contribute in the development of Gwadar Port as part of the CPEC initiative

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UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

UBL celebrates Pakistan's Independence Day with a lot of enthusiasm. 2017 is Pakistan's 70th independence year, a momentous occasion. UBL is taking an early start on the celebrations. Partnering with DAWN, Pakistan's oldest and biggest English newspaper, UBL has launched a pictorial campaign on Sunday, 28 May 2017 which will last till 14 August 2017.

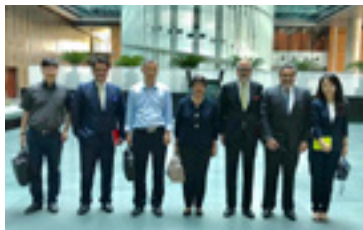


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UBL to contribute in the development of Gwadar Port as part of the CPEC initiative



Sima Kamil, President & CEO UBL in discussion with Zhang Baozhong, Chairman of China Overseas Port Holding Company (COPHC). During the meeting, UBL resolved to support COPHC and its Chinese investors' banking requirements in Pakistan.

Sima Kamil, President & CEO UBL on her recent trip to China, met with Zhang Baozhong, Chairman of China Overseas Port Holding Company (COPHC). COPHC has been awarded with a 40 years lease for the development of Gwadar Port and Gwadar Free Zone under the CPEC initiative. The objective of the company is to develop the region's most strategically located port into a transit trade hub connecting regional countries.

During the meeting, UBL, Pakistan's Best Bank 2016, resolved to support COPHC and its Chinese investors' banking requirements in Pakistan, that are not limited to trade and finance, but also providing RMB accounts and settlement services. UBL also offered its support in uplifting the social status of the people of Gwadar by opening a Khushhali Bank branch here (UBL has majority shares of the bank). Khushhali Bank is one of the largest Micro Finance Banks in the country.

UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

UBL
where you come first

رہبر ترقی و کمال

Faiz Ahmad Faiz: An intellectual, a poet, a writer and a progressive born ahead of his times, Faiz is especially celebrated for his poems in traditional Urdu forms. His poetry covered the gamut of love, politics and social issues.

A rare soul who was as much a man-of-words as a man-of-action.

You are Poetic
Pakistan is You

UBL celebrates Pakistan's 70th year of independence with DAWN.

UBL
www.ubl.com.pk

Faiz Ahmad Faiz – 23 July 2017

UBL
where you come first

رہبر ترقی و کمال

Dr. Abdus Salam: A major figure in 20th century's theoretical physics, he won the Nobel Prize in 1979 for his achievements. His emphasis on science set Pakistan on course of self-reliance in fields of technological endeavours.

An inspiration who proved that a keen mind opens up a universe of possibilities.

You are a Genius
Pakistan is You

UBL celebrates Pakistan's 70th year of independence with DAWN.

UBL
www.ubl.com.pk

Dr. Abdus Salam – 22 July 2017

UBL
where you come first

رہبر ترقی و کمال

Jahangir Khan: The greatest squash player of all time. The youngest ever World Champion, he went on to win the British Open a record ten times. His undefeated run of over five years makes him the most dominant player in any sport.

He lived up to his name: 'The Conqueror' like no other sportsman in history.

You are Unbeatable
Pakistan is You

UBL celebrates Pakistan's 70th year of independence with DAWN.

UBL
www.ubl.com.pk

Jahangir Khan – 16 July 2017

UBL celebrates Pakistan's Independence Day with a lot of enthusiasm. 2017 is Pakistan's 70th independence year, a momentous occasion. UBL is taking an early start on the celebrations. Partnering with DAWN, Pakistan's oldest and biggest English newspaper, every week through this campaign, UBL highlights Pakistani icons that make us proud as a nation. In doing so, we celebrate all that makes up our identity as Pakistanis.

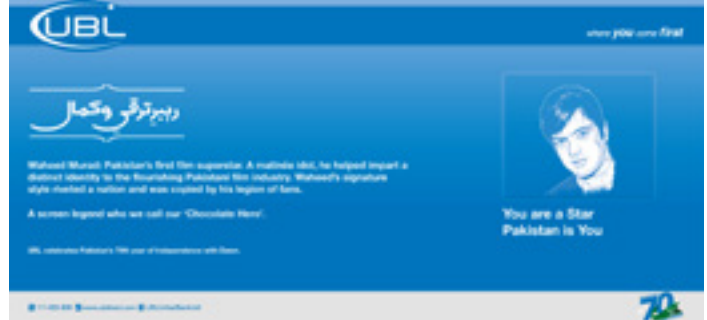
In the previous issue of UBL Times, you had seen the advertisements published in Dawn till 2 July 2017. With the latest advertisements on Tarbela Dam, Waheed Murad, Jahangir Khan, Ajrak, Dr. Abdus Salam, and Faiz Ahmad Faiz, UBL continues its 'Rahbar-e-Taraqqi-o-Kamal' Independence Day Campaign, with 19 advertisements spread over 8 weeks up until now.

Stay tuned, in the coming weeks, for icons that make us proud as a nation. We hope you enjoy the campaign and share it with your friends and family.

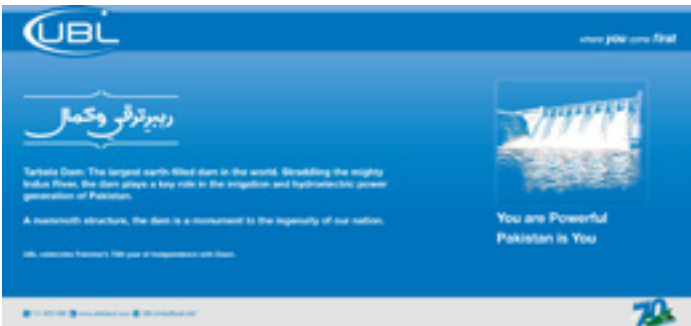
UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



Ajrak – 15 July 2017



Waheed Murad – 9 July 2017



Tarbela Dam – 8 July 2017



Dr. Syed Abid-ul-Hasan Rizvi – 2 July 2017



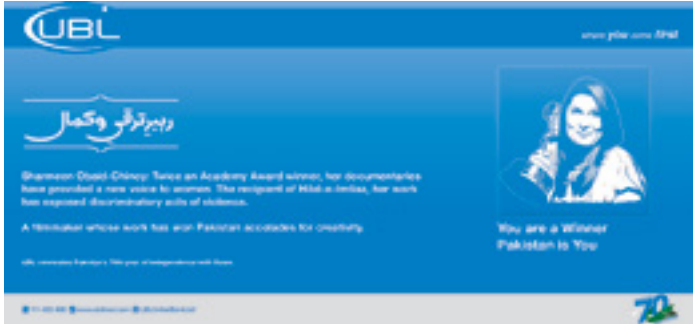
Truck Art – 1 July 2017



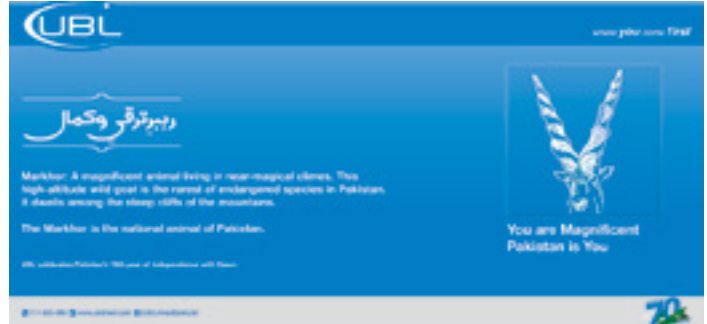
Lake Saif-ul-Malook – 30 June 2017

“UBL celebrates Pakistan’s Independence Day with a lot of enthusiasm. 2017 is Pakistan’s 70th independence year, a momentous occasion. UBL is taking an early start on the celebrations.”

UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



Sharmeen Obaid-Chinoy – 25 June 2017



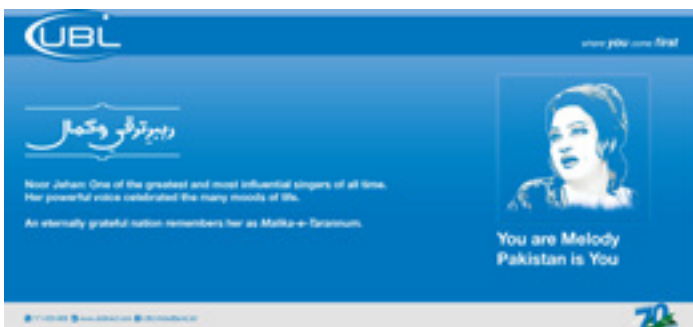
Markhor – 24 June 2017



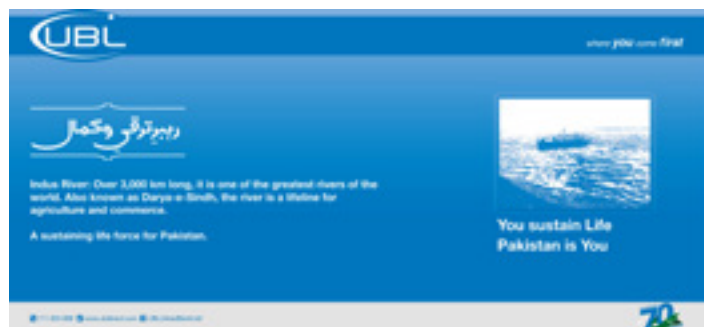
Younus Khan – 18 June 2017



Chaunsa – 17 June 2017



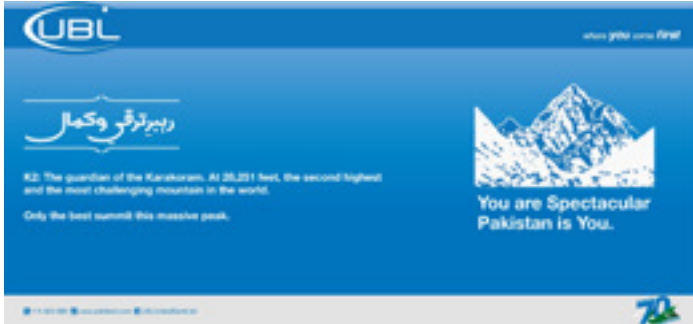
Noor Jahan – 11 June 2017



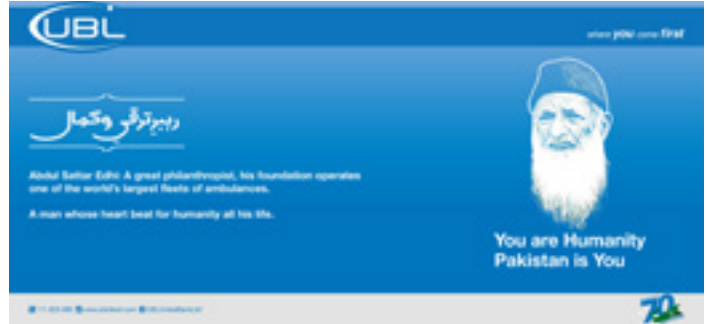
Indus River – 10 June 2017

“UBL has launched a pictorial campaign on Sunday, 28 May 2017 which will last till 14 August 2017.”

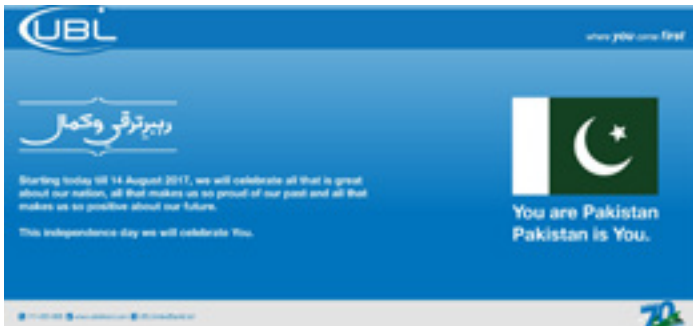
UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



K2 – 4 June 2017



Abdul Sattar Edhi – 3 June 2017



You are Pakistan, Pakistan is you – 28 May 2017



Rahbar-e-Taraqqi-o-Kamal – 28 May 2017

“Stay tuned, in the coming weeks, for icons that make us proud as a nation. We hope you enjoy the campaign and share it with your friends and family.”

JCR-VIS Reaffirms Ratings of United Bank Limited to AAA/A-1+



JCR-VIS Credit Rating Company Limited (JCR-VIS) has reaffirmed the entity ratings of United Bank Limited (UBL) at 'AAA/A-1+' (Triple A/A-One Plus). Outlook on the assigned ratings is 'Stable'. The previous rating action was announced on June 29, 2016.

The ratings assigned to UBL, the second largest private sector bank in the country, incorporate the sustained soundness in key performance areas including asset quality, capitalization and profitability. Strong domestic operations and franchise is supported by a sizeable presence in the overseas market. Diversification in revenue streams stems from sizeable contribution of trade commissions, remittance, ADCs and branchless banking in overall revenues. In line with the bank's continuous focus on innovation, UBL inaugurated its first digital branch and branch of the future in the ongoing year. Moreover, a digital strategy is also in the process of being implemented.

JCR-VIS Reaffirms Ratings of United Bank Limited to AAA/A-1+

UBL continues to pursue a conservative asset deployment strategy with aggregate exposure to the sovereign representing around two-third of advances & investments. Diversification in lending operations is planned through growth in consumer and SME segment. Overall asset quality indicators continued their improving trend on the back of recoveries from domestic non-performing portfolio. However, the international portfolio faces challenges emerging from the operating environment in key markets.

Capitalization indicators of the bank have witnessed noticeable improvement over the last two years on the back of higher internal capital generation and managed growth in risk weighted assets. In the backdrop of increasing regulatory requirements, maintaining strong cushion over Tier-1 and overall CAR regulatory requirement remains important. While depositor concentration has doubled over the last two years, liquidity profile of the bank is sound with high liquid assets in relation to deposits and borrowings and sizeable retail deposits. Aggressive new-to-bank acquisition within CASA and growth in current accounts will continue to drive deposit strategy, going forward.

Despite pressure on spreads, profitability growth of the bank compared favorably with peers. Profit before tax increased by 9% during 2016 on account of higher capital gains and lower provisions. Cost to income ratio is on the lower side vis-a-vis peers but has increased slightly on a timeline basis. While spreads of the bank will continue to be supported by high yielding PIB portfolio, with limited maturities in the ongoing year, the same may witness pressure over the medium term with maturity of PIBs given that the bank primarily has exposure to the corporate segment where margins are low. In the backdrop of forecasted mid-term economic scenario and policy rate regime along with maturity of PIBs and low lending rates due to excess liquidity, spreads and profitability growth of the banking sector are expected to remain under pressure during 2017.

“UBL continues to pursue a conservative asset deployment strategy with aggregate exposure to the sovereign representing around two-third of advances & investments.”

President & CEO UBL meets with senior management of China Huaneng Group



Sima Kamil, President & CEO UBL (center) along with senior management of the China Huaneng Group and UBL on her recent visit to China.

Sima Kamil, President & CEO UBL on her recent trip to China, met with the senior management of China Huaneng Group. A leading state owned power company of China, the Huaneng Group is the sponsor of the 1320 MW Sahiwal Huaneng Coal Power Project. The company is also planning to establish a 660 MW Coal Fired project in Rahimyar Khan.

During the meeting, Mr. Wang, Financial Controller of Huaneng Group emphasized that UBL is one of the leading Banks of Pakistan and the Sahiwal Huaneng Coal Power Project would be keen on establishing business relationship with the Bank to support trade finance requirements. President & CEO UBL briefed the host company, that UBL is playing a pivotal role in the growth and sustainability of Pakistan's economy. UBL's banking pedigree, extensive experience in managing large ticket strategic transactions, unmatched alternate delivery channels and large banking touch point network in Pakistan is rightly positioned to serve the objectives of the initiative.

President & CEO UBL meets with senior management of China Three Gorgeous Group



Sima Kamil, President & CEO UBL along with senior management of UBL FI Group meeting with senior officials of China Three Gorgeous Group.



Sima Kamil, President & CEO UBL along with senior management of UBL FI Group, at the meeting.

Sima Kamil, President & CEO UBL on her recent trip to China met with the senior management of China Three Gorgeous Group (CTG). The company is the world's largest producer of hydroelectric power with an installed capacity of about 100GW, both under operation and construction. The group has been very active under the CPEC initiative, mainly in the hydroelectric and wind power sectors.

During the meeting Mr. Zhan representing the Three Gorgeous Company expressed that Pakistan is one of the important markets for them and they are currently working on 6 power projects of 2,600 MW. He further emphasized the company's interest in establishing a Project Finance relationship with UBL, a front runner in CPEC space. President & CEO, UBL affirmed UBL's keenness to work with CTG for their hydro power projects in Pakistan during the meeting.

“ The group has been very active under the CPEC initiative, mainly in the hydroelectric and wind power sectors. ”

UBL UAE hosts Iftaar in Dubai



Naeem Bashir Ahmad, Head of International greeting customers

As part of its on ongoing tradition, UBL UAE hosted an Iftaar in Dubai for its top customers at a local hotel.

Mr. Naeem Bashir Ahmad, Head of International and Mr. Muhammad Liaque, GH/GM-UAE along with the senior International and UAE team managements, Corporate and Retail RMs, Branch Managers and other team members from UAE Retail, Corporate and Support Functions attended the event.



Naeem Bashir Ahmad, Head of International greeting customers



Muhammad Liaque, Group Head & GM UAE greeting customers



Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests

UBL UAE hosts Iftaar in Dubai



Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests



UBL International Team Group Photo



UBL team with customers and guests



UBL team with customers and guests



UBL team with customers and guests



UBL team with customers and guests



UBL team with customers and guests



UBL team with customers and guests

“UBL UAE hosted an Iftaar in Dubai for its top customers at a local hotel.”

UBL UAE hosts Iftaar in Abu Dhabi



Naeem Bashir Ahmad, Head of International greeting customers

As part of its on ongoing tradition, UBL UAE hosted an Iftaar in Abu Dhabi for its top customers at a local hotel.

Mr. Naeem Bashir Ahmad, Head of International and Mr. Muhammad Liaque, GH/GM-UAE along with the senior International and UAE team managements, Corporate and Retail RMs, Branch Managers and other team members from UAE Retail, Corporate and Support Functions attended the event.



Muhammad Liaque, Group Head & GM UAE greeting customers



Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests



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Senior International and UAE team management greeting and interacting with the guests



Senior International and UAE team management greeting and interacting with the guests

UBL UAE hosts Iftaar in Abu Dhabi



Senior International and UAE team management greeting and interacting with the guests



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UBL International Team Group Photo



UBL team with customers and guests



UBL team with customers and guests

“UBL UAE hosted an Iftaar in Abu Dhabi for its top customers at a local hotel.”

UBL signs Value Chain Financing Agreement with Nestlé Pakistan Limited



Chaudhry Qaiser Iqbal – Head Rural Bank, UBL (seated left), John M. Davis – Chief Financial Officer, Nestlé (seated right) along with executives from UBL and Nestlé at the signing ceremony.

UBL, Pakistan's Best Bank 2016, recently signed a Value Chain Financing Agreement with Nestlé Pakistan Limited, the world's leading nutrition, health and wellness company in Lahore. Under this agreement UBL and Nestlé Pakistan will cooperate and coordinate their efforts for financial assistance of registered dairy farmers of Nestle Pakistan Limited at a convenient mark-up rate.

“Under this agreement UBL and Nestlé Pakistan will cooperate and coordinate their efforts for financial assistance of registered dairy farmers of Nestle Pakistan Limited at a convenient mark-up rate.”

UBL Contact Center provides services throughout Eid Holidays

On the occasion of Eid-ul-Fitr, UBL Contact Center was available 24x7. Inbound staff wished “Eid Mubarak” to all customers. Contact Center’s ATM Monitoring team ensured strict watch over ATM downtime from Chand Raat to Eid. Simultaneously, Managed Services & Monitoring Team was closely engaged in monitoring of Credit/Debit card transactions to provide uninterrupted services to customers.

Managers and supervisors visited the Contact Center on the day of Eid to celebrate the occasion with their team members. Moreover an Eid Milan celebration was arranged on the first working day after Eid holidays for the Contact Center staff members, who were present during Eid holidays.

Shar Bano, Head-Contact Center, offered Eid greetings to all staff and thanked them for their dedication and commitment.



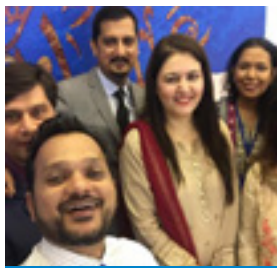
UBL Call Center staff busy at work during the Eid holidays.



UBL Call Center staff at the special Eid Milan held in their honor.



Call Center staff and their families at the Eid Milan.



Shar Bano, Head – UBL Contact Center celebrating along with staff members.



UBL Call Center staff at the special Eid Milan held in their honor.



UBL Call Center staff at the special Eid Milan held in their honor.



Shar Bano celebrating along with staff members.

“ Inbound staff wished “Eid Mubarak” to all customers. Contact Center’s ATM Monitoring team ensured strict watch over ATM downtime from Chand Raat to Eid.”

Product Knowledge Sessions – Central South



Consumer Sales Team & SPU Team

Product launch of PPMs Invoice Discounting, BG Discounting & Light Commercial Vehicle has been being officially rolled out for business solicitation from different distribution channels.

Trainings for the same were conducted by Mr. Osman Kazi, Head Commercial / SME & Agri Products, Ms. Aneela Rizvi, Product Manager Commercial & SME and Mr. Hasnain Mirza, Product Manager Commercial & SME at Central South Region.

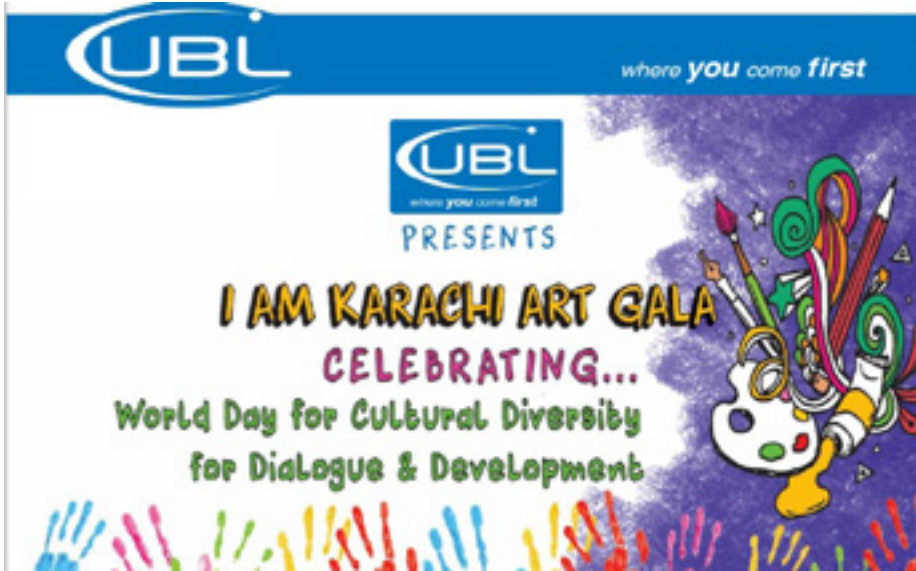


SE & Me Sales Team

Mr. Talat Khursheed Mian, GM Central South participated in the Product Knowledge Sessions and motivated sales team for potential business solicitation.

“Product launch of PPMs Invoice Discounting, BG Discounting & Light Commercial Vehicle has been being officially rolled out for business solicitation from different distribution channels.”

UBL partners with 'I AM KARACHI' for community empowerment



Poster of UBL sponsored I AM KARACHI arts competition.

At the heart of UBL's sustainability agenda is the desire to support and empower the communities the Bank operates in. To this end, UBL, Pakistan's Best Bank 2016, has historically supported causes related to the promotion of Literature and Arts.

As part of its support to the arts, UBL in collaboration with 'I AM KARACHI' (IAK), has sponsored an inter-school art competition, in which more than 70 schools across Karachi (including schools for differently abled children) are participating. Winners of this competition will have their artworks painted on selected walls in the city.



View of one of the walls painted by I AM KARACHI



UBL-IAK Interschool Arts Competition in progress.

I AM KARACHI is a platform committed to reclaiming public spaces and promoting peace and harmony among the communities and citizens of Karachi. Through their efforts in arts, culture, sports and dialogue, they promote socio-cultural activities and campaigns as vehicles for peace.



UBL-IAK Interschool Arts Competition in progress.



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