

UBL TIMES

Farewell message of President & CEO

Dear UBL Family,

I have had the privilege of being associated with this great franchise UBL for over a dozen years. It has been a great journey wherein I have been a part of the process which has seen this organization grow, glow and be recognized as the Best Bank in Pakistan with the widest network

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UBL bids farewell to Mr. Wajahat Husain

A farewell ceremony for Mr. Wajahat Husain, President & CEO UBL was held at a local hotel in Karachi on 21 May 2017. The event was hosted by Sir Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK. It was attended by UBL's Board members and their guests, Ms. Sima Kamil, Deputy CEO UBL and senior staff members from UBL

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UBL inaugurates state-of-the-art 'Branch of the Future' in Karachi

UBL, Pakistan's Best Bank 2016, inaugurated its first 'Branch of the Future' in Karachi on 21 May 2017. Consistent with the Bank's Progressive and Innovative brand attributes, this spacious facility is uniquely futuristic in its offering, providing customers with state-of-the-art facilities enclosed within a cutting-edge modern design

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Farewell held in honor of Mr. Wajahat Husain by the UBL International Team

Mr. Naeem Bashir Ahmad, Head of UBL International hosted a farewell dinner in honor of Mr. Wajahat Husain, President & CEO UBL at a local hotel in Dubai on May 06, 2017. Through the event the UBL International Team bid farewell to Mr. Husain and celebrated his success at UBL as President & CEO, UBL (2014-2017) & Head of International, UBL (2005-2014)

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UBL Switzerland AG holds farewell dinner in honor of Mr. Wajahat Husain

A farewell dinner hosted by the Board and Management of UBL Switzerland was held in Zurich on 8 May 2017 to honour Mr. Wajahat Husain, President & CEO UBL. The next day Mr. Husain attended his last board meeting as Chairman of UBL Switzerland AG

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UBL Bank (Tanzania) Ltd. bids farewell to Mr. Wajahat Husain

Mr. Faisal Aliraza Jamall, CEO - UBL Bank (Tanzania) Limited hosted a farewell dinner in honor of Mr. Wajahat Husain, President & CEO UBL at a local hotel in Dar es Salaam on May 14, 2017.

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Farewell message Of President & CEO



Dear UBL Family,

I have had the privilege of being associated with this great franchise UBL for over a dozen years. It has been a great journey wherein I have been a part of the process which has seen this organization grow, glow and be recognized as the Best Bank in Pakistan with the widest network.

We took upon ourselves in 2014 the short term mission of being the second most profitable bank by focusing on Revenue, Quality and Visibility. We also initiated the process of a cultural change Pan-Bank by restating our Values and permeating the desired behaviors therein across the organization.

With the changing landscape of the banking industry in Pakistan, greater focus was laid on enhancing revenues and rationalizing expenses along with a clear direction and roadmap to digitalize the organization with a focused strategy.

I believe the real propulsion of UBL came with its privatization in October of 2002. Since inception in 1959, UBL has been known to be a progressive bank. However, in the past 14 years it is now perceived to be progressive and innovative.

Whereas 2016 would be remembered in the annals of UBL's history as the year where multiple recognitions were bestowed on this great institution. Last year we were the only institution amongst the four large banks who witnessed an increase in profitability. In the past three years, our CAGR in profitability has been the highest vis a vis our competition.

All this could not have been achieved without you, the 13,000 strong UBL family who have already demonstrated that they are as a team the best bankers outfit across Pakistan. I am indebted with gratitude for the support, dedication and accomplishments that you provided to UBL's cause over the past three

years.

I would especially like to thank the Executive Committee who have successfully planned, guided and implemented the strategy which the bank set out upon three years back. Thank you for your outstanding stewardship and commitment.

Sima Kamil, the new steward of brand UBL is to my mind amongst the best banking leaders in the country. She has the seasoning, maturity and successes which I profoundly feel will take the bank to much greater heights. Sima I wish you the very best in leading the endeavors of UBL.

Where UBL has made a difference in terms of what it has evolved to become as a top corporate body is the highly professional and enabling Board that the bank has. The entrepreneurial insight and the epitomization of corporate morality has been the most enriching in my entire career. I wish to thank every Board Member over the

past three years especially Mr. Zameer Mohammed Choudrey for the strength, guidance and support received during my journey at UBL.

I believe what UBL is today can totally be ascribed to the vision of our Chairman, Sir Mohammed Anwar Pervez, OBE, Hilal-e-Pakistan. There have been huge learnings for me both professionally and personally. Thank you Sir Pervez for giving me this opportunity to steward UBL.

I wish all the UBL family, the Executive Committee, the new CEO and the Board of Directors all the very best and am convinced that UBL will reach stellar heights.

Yours Sincerely,
WAJAHAT HUSAIN

UBL bids farewell to Mr. Wajahat Husain



Mr. Wajahat Husain with Sir Anwar Pervez, OBE HPk and Mr. Zameer Mohammed Choudrey, CBE FCA after being presented with a memento on behalf of UBL

A farewell ceremony for Mr. Wajahat Husain, President & CEO UBL was held at a local hotel in Karachi on 21 May 2017. The event was hosted by Sir Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK. It was attended by UBL's Board members and their guests, Ms. Sima Kamil, Deputy CEO UBL and senior staff members from UBL.

During the event, tributes were paid to Mr. Wajahat Husain and his tenure at UBL by Mr. Sharjeel Shahid, Group Head Banking Products & CSG, Mr. Zia Ijaz, Group Executive- Retail Banking, Mr. Aameer Karachiwalla, CFO, Ms. Sima Kamil, Deputy CEO UBL and Mr. Zameer Choudrey, CBE FCA, Director UBL.

Speaking at the occasion, Mr. Wajahat Husain recalled moments from his successful tenure at UBL and recognized the efforts of those who had worked with him. A collection of montages paying tribute to Mr. Husain through pictures was also run during the event.

The event was followed by dinner.



Sir Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK and Mr. Wajahat Husain, President & CEO UBL arriving at the event.



Sir Anwar Pervez, OBE HPk and Mr. Wajahat Husain viewing the proceedings of the evening.



Mr. Sharjeel Shahid, GH-Banking Products & CSG addressing the audience.



Mr. Aameer Karachiwalla, CFO UBL paying his tribute to Mr. Husain at the event.



Mr. Zia Ijaz, GE-Retail Banking paying homage to Mr. Wajahat Husain at the occasion.

UBL bids farewell to Mr. Wajahat Husain



Ms. Sima Kamil, Deputy CEO UBL addressing the event and acknowledging Mr. Husain's tenure as President & CEO UBL.



Mr. Zameer Mohammed Choudrey, CBE FCA, Director UBL addressing the audience at Mr. Wajahat Husain's farewell event.



Mr. Wajahat Husain being presented a memento in acknowledgement of his tenure as President & CEO UBL by Sir Anwar Pervez, OBE HPK and Mr. Zameer Mohammed Choudrey, CBE FCA.



Mr. Wajahat Husain delivering his farewell speech at the event.



Mr. Husain acknowledging the UBL family during his farewell speech.



Audience listening intently to Mr. Wajahat Husain's farewell speech.



A view of the audience at the event.



Mr. Wajahat Husain in conversation with UBL executives at the dinner following the event.



Photographs covering Mr. Husain's tenure at UBL were displayed across the venue.

“ A farewell ceremony for Mr. Wajahat Husain, President & CEO UBL was held at a local hotel in Karachi on 21 May 2017. ”

UBL inaugurates state-of-the art 'Branch of the Future' in Karachi



Sir Mohammed Anwar Pervez, OBE HPK, Chairman Board of Directors UBL and Bestway Group UK, Mr. Zameer Mohammed Choudrey, CBE FCA, Director, Mr. Wajahat Husain, President & CEO UBL and Ms. Sima Kamil, Deputy CEO UBL at the inauguration of UBL's new 'Branch of the Future' at Hamilton Court, Clifton, Karachi



Exterior view of the Branch



Mr. Sharjeel Shahid, GH-Banking Products & CSG explaining the functionalities of the Branch to the guests.

UBL, Pakistan's Best Bank 2016, inaugurated its first 'Branch of the Future' in Karachi on 21 May 2017. Consistent with the Bank's Progressive and Innovative brand attributes, this spacious facility is uniquely futuristic in its offering, providing customers with state-of-the-art facilities enclosed within a cutting-edge modern design.

The branch was inaugurated by Sir Mohammed Anwar Pervez, OBE HPK, Chairman Board of Directors UBL and Bestway Group UK. Also present at the event were Mr. Zameer Mohammed Choudrey, CBE FCA, Director UBL, Mr. Wajahat Husain, President & CEO UBL, Ms. Sima Kamil, Deputy CEO UBL and senior executives of the Bank.

With cash and cheque deposit machines, Internet banking and spread-out teller counters which afford more privacy, this branch offers technology-enabled financial convenience and enhanced customer service. Its digital notice board and display of regulatory information further augment its paperless and interactive outlook.

Speaking at the occasion, Mr. Wajahat Husain, President & CEO UBL said "UBL believes in putting the customer at the heart of everything it does. In an increasingly competitive industry, this customer-centric approach, and dedication to enhancing customer experience is what sets it apart from the competition. By initiating operations of this branch in pilot form, UBL intends to test and ensure a seamless experience for the customer. After the successful launch of this pilot branch, the Bank plans to expand these branches nationally".

UBL inaugurates state-of-the art 'Branch of the Future' in Karachi



Group Photograph inside the Branch



Spacious and temperature controlled lobby with open door, welcoming executive rooms.



Exclusive Meeting Pod where our sales staff can brief on the Bank's products and offerings.



All digital touch points in close proximity with updated counter number display.

“Consistent with the Bank’s Progressive and Innovative brand attributes, this spacious facility is uniquely futuristic in its offering, providing customers with state-of-the-art facilities enclosed within a cutting-edge modern design”

UBL inaugurates state-of-the art 'Branch of the Future' in Karachi



24-7 access to cheque deposit, cash deposit, cash withdrawal, cash transfer, payments and contact center calling facility.



Exclusive access to Net Banking for faster online transactions.



Well-spaced teller counters allowing you more privacy of transaction

“With cash and cheque deposit machines, Internet banking and spread-out teller counters which afford more privacy, this branch offers technology-enabled financial convenience and enhanced customer service. Its digital notice board and display of regulatory information further augment its paperless and interactive outlook.”

Farewell held in honor of Mr. Wajahat Husain by the UBL International Team



Group photo of the attendees at the event.

Mr. Naeem Bashir Ahmad, Head of UBL International hosted a farewell dinner in honor of Mr. Wajahat Husain, President & CEO UBL at a local hotel in Dubai on May 06, 2017. Through the event the UBL International Team bid farewell to Mr. Husain and celebrated his success at UBL as President & CEO, UBL (2014-2017) & Head of International, UBL (2005-2014).

The event started with Mr. Naeem Bashir Ahmad taking stage for the opening speech. As part of Mr. Bashir's speech, a video clip was also played. Entitled "Wajahat in a Century of Pictures" the video comprised of a montage of pictures covering Mr. Husain's career at UBL.



Mr. Wajahat Husain, President & CEO UBL being welcomed by Mr. Naeem Bashir, Head of International at the venue.



Mr. Wajahat Husain entered the hall to loud cheering and a standing ovation from the guests

Mr. Wajahat Husain was then invited to address the gathering. In his speech Mr. Wajahat Husain appreciated the efforts of the entire International Team in making the UBL International franchise the best amongst all Pakistani Banks.

The event was followed by dinner.



Mr. Wajahat Husain being greeted by Ms. Sima Kamil, Deputy CEO UBL



Mr. Naeem Bashir addressing the event.



A view of the audience as Mr. Bashir addresses the event.

Farewell held in honor of Mr. Wajahat Husain by the UBL International Team



A view of the tributary montage being played at the event.



Mr. and Mrs. Wajahat Husain along with Ms. Sima Kamil viewing the montage.



Mr. Wajahat Husain addressing the audience.



A view of the audience as Mr. Husain addresses the event.



Mr. Husain being presented a token of appreciation on behalf of the UBL International Team.



Mr. Husain being presented two bats signed by the UBL International Team as mementos

“ Through the event the UBL International Team bid farewell to Mr. Husain and celebrated his success at UBL as President & CEO, UBL (2014-2017) & Head of International, UBL (2005-2014) ”

UBL Switzerland AG holds farewell dinner in honor of Mr. Wajahat Husain

A farewell dinner hosted by the Board and Management of UBL Switzerland was held in Zurich on 8 May 2017 to honour Mr. Wajahat Husain, President & CEO UBL. The next day Mr. Husain attended his last board meeting as Chairman of UBL Switzerland AG.

At the dinner, Mr. Rolf Bocklet, Vice Chairman UBL Switzerland AG and Mr. Faisal Basheer, CEO UBL Switzerland paid glowing tributes to Mr. Husain for his guidance and contribution. They also thanked him and wished him well for his future endeavors.



(L to R) Mr Roberto Spangaro, Director, Mr. Rolf Bocklet, Vice Chairman, Mr. Wajahat Husain, President & CEO UBL and Chairman UBL Switzerland AG, Mr. Faisal Basheer, CEO UBL Switzerland, Mr. Anis Khan, Director, Mr. Naeem Bashir Ahmad, Director & Head of International UBL, Mr. Emdad Haider, Head of Trade Finance & Ops and Mr. George Khoury, CFO

UBL Bank (Tanzania) Ltd. bids farewell to Mr. Wajahat Husain

Mr. Faisal Aliraza Jamall, CEO - UBL Bank (Tanzania) Limited hosted a farewell dinner in honor of Mr. Wajahat Husain, President & CEO UBL at a local hotel in Dar es Salaam on May 14, 2017. The event started with Mr. Faisal taking stage for the opening remarks which was followed by Mr. Naeem Bashir and Mr. Zulfiqar Alavi, Directors of UBL Bank (Tanzania) Limited paying tributes to Mr. Wajahat Husain.

Mr. Wajahat Husain was then invited to address the gathering. In his speech Mr. Wajahat Husain appreciated the efforts of the team in Tanzania for endeavoring to make a niche in this market for the UBL International franchise.

The event was followed by dinner.



Group Photo - (R to L): Mr. Faisal Aliraza Jamall - CEO, UBL Bank (Tanzania) Limited, Mr. Zulfiqar Alavi - Director, Mr. Riyaz Takim - Director, Mr. Wajahat Husain - Chairman, UBL Bank (Tanzania) Limited, Mr. Christopher Msuya - Director, Mr. Naeem Bashir Ahmad - Director and Mr. Emmanuel A. Shayo - CFO, UBL Bank (Tanzania) Limited



Mr. Wajahat Husain addressing the gathering.



Mr. Wajahat Husain and Mr. Faisal Aliraza Jamall speaking at the event.



Mr. Naeem Bashir Ahmad speaking at the event



Mr. Zulfiqar Alavi speaking at the event.