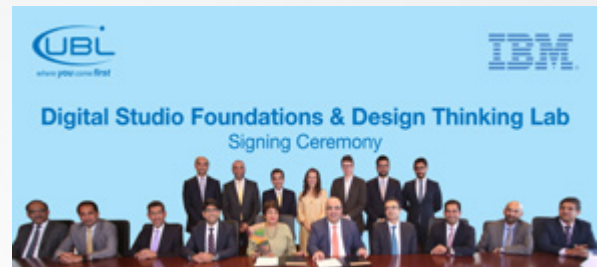


# UBL TIMES

## UBL collaborates with IBM to launch Digital Design Lab in Pakistan

IBM (NYSE: IBM) recently announced that United Bank Limited (UBL) has selected IBM to support its digital transformation journey by establishing a Digital Design Lab, the first of its kind in Pakistan, to weave a seamless digital banking experience into customers' daily lives. The lab will provide an environment for UBL's interdisciplinary teams as well as its network of start-ups, fintechs, ecosystem partners, and academia to develop personalized and engaging digital customer experiences.

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## UBL and China Overseas Port Holding Company to promote economic development of Gwadar

UBL, Pakistan's Best Bank 2016, and China Overseas Port Holding Company (COPHC) recently entered into an MoU for "Framework of Cooperation" to promote economic development of Gwadar and its Free Economic Zones.

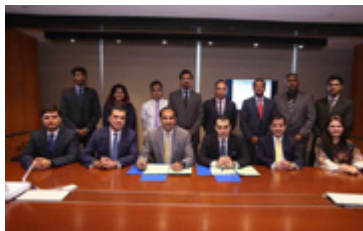
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UBL funds Student Scholarship Program at Bahauddin Zakariya University, Multan

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I AM KARACHI and UBL urge Karachiites to 'Transform Public Spaces into Cultural Spaces'

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GM North holds Business Review Meeting

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L&D holds FranklinCovey's - "Leadership: Great Leaders-Great Teams-Great Results" Workshop

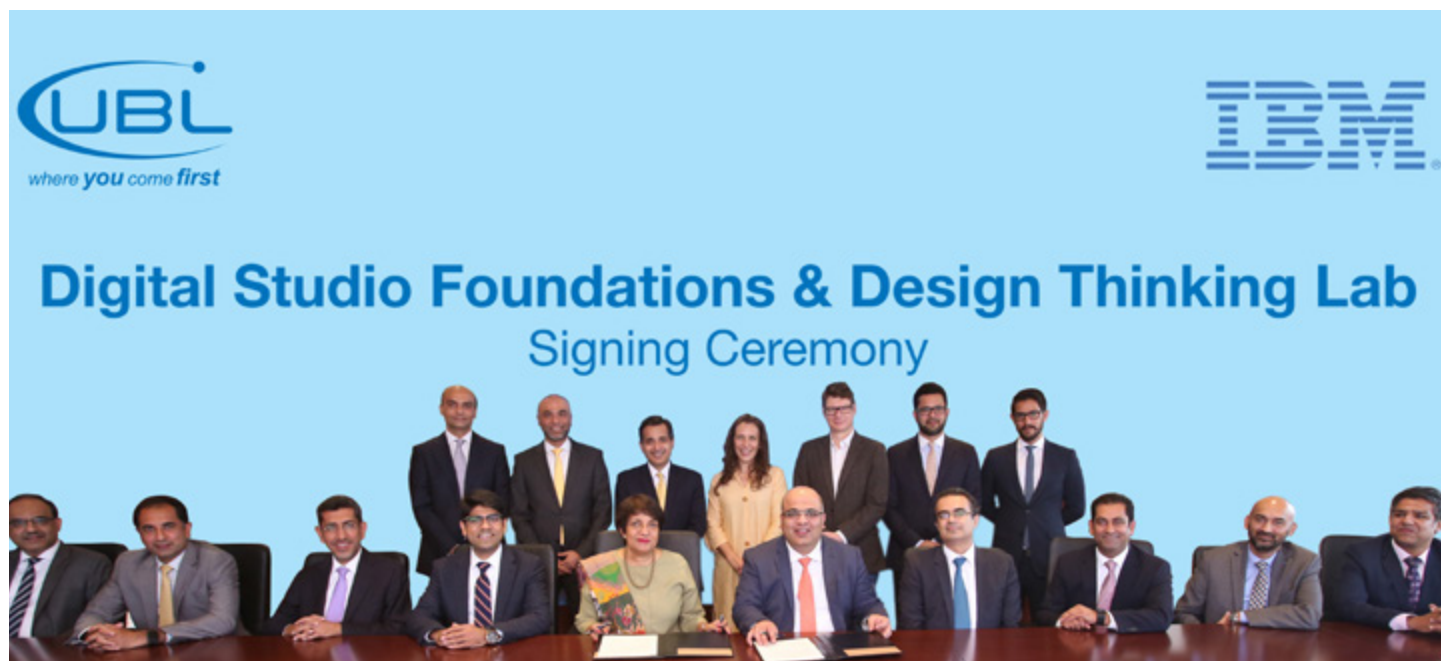
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Inauguration of Wealth Trainee Officers Program- 2017

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# UBL collaborates with IBM to launch Digital Design Lab in Pakistan



Sima Kamil, President & CEO UBL (seated 5th left) and Ghazanfar Ali, Country General Manager, IBM Pakistan and Afghanistan (seated 5th right) along with senior executives of both organizations at the signing ceremony

IBM (NYSE: IBM) recently announced that United Bank Limited (UBL) has selected IBM to support its digital transformation journey by establishing a Digital Design Lab, the first of its kind in Pakistan, to weave a seamless digital banking experience into customers' daily lives. The lab will provide an environment for UBL's interdisciplinary teams as well as its network of start-ups, fintechs, ecosystem partners, and academia to develop personalized and engaging digital customer experiences.

UBL is one of the largest commercial banks in Pakistan and has more than 1,375 branches across Pakistan and 19 branches globally. UBL's decision to collaborate with IBM to build a Digital Design Lab stems from its decision to contribute to Pakistan's digital landscape by transforming its customer experience and reinventing its existing capabilities. The lab will enable UBL to accelerate the digitization of its offerings, products, services and processes and equip its team with the necessary skills to design customer centric digital solutions.

The lab will be home to UBL design and digital experts. Additionally, the space will host a team from IBM iX, a global business design partner and one of the world's largest digital agencies, that will work side-by-side with UBL to create innovative digital experiences for its customers.

"UBL strives to be the best digital bank in Pakistan and is continuously investing in customer-first strategies through the use of digital and mobile technologies to enhance our customer experience and keep pace with the evolving market needs," said Sima Kamil, President & CEO, UBL. "We are committed to putting our customers at the heart of everything that we do and we are confident that IBM Design Thinking is the right approach to help create personalized experiences."

# UBL collaborates with IBM to launch Digital Design Lab in Pakistan

Located in Karachi, the Digital Design Lab will be based on the IBM Design Thinking framework, IBM's approach to applying creative business solutions at the speed and scale modern enterprises require. It also helps customers to place end users at the center of their innovation when addressing issues and developing solutions.

"Today's consumers are increasingly expecting a more personalized and engaging customer experience. Therefore, customer centric interactions and digital solutions have become the core foundation of business success," said Ghazanfar Ali, Country General Manager, IBM Pakistan and Afghanistan. "Through the lab, UBL's team will be equipped with right design methodology and skills to map their customer journeys into its offerings for a distinctive customer experience."



Sima Kamil and Ghazanfar Ali at the signing ceremony



Sima Kamil and Ghazanfar Ali signing the agreement



Sima Kamil and Ghazanfar Ali exchanging Agreement folders at the event



## UBL and China Overseas Port Holding Company to promote economic development of Gwadar



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.

UBL, Pakistan's Best Bank 2016, and China Overseas Port Holding Company (COPHC) recently entered into an MoU for "Framework of Cooperation" to promote economic development of Gwadar and its Free Economic Zones. The two institutions have mutually agreed to cooperate for banking services in response to strategic national priorities of China and Pakistan with respect to "One Belt – One Road" initiative in general and the "China – Pakistan Economic Corridor (CPEC)" initiative in particular.

The signing of the MoU was held at the UBL Head Office in Karachi. Zhang Baozhong, Chairman COPHC, Sima Kamil, President & CEO, UBL along with senior executives from both organizations attended the event.

Mr. Baozhong, Chairman COPHC, informed the attendees that four new projects have been announced for Gwadar. He further informed that COPHC has invested around USD 200 Million for developing infrastructure at Gwadar Port and its surroundings including five new cranes installed at Gwadar Port worth USD 30 Million to carry berthing activities at the port. By the end of this year the port will be fully functional. For commercial activities, COPHC has established a business center for exhibition of products.

Ms. Kamil, President & CEO, UBL, thanked Mr. Zhang for valuing UBL as a close ally under the CPEC initiative and congratulated Mr. Zhang for securing four out of six projects in Gwadar. She further informed that UBL is well aware of the potential the country would yield after successful commissioning of CPEC projects and UBL fully supports both the country's strategic initiative. Ms. Kamil assured ensured that UBL's team of professionals working for CPEC initiative shall remain in contact with the team of COPHC to service COPHC itself and its investors.

## UBL funds Student Scholarship Program at Bahauddin Zakariya University, Multan



Mr. Zia Ijaz, Group Executive –Retail Bank, UBL (4th right) and Dr. Bashir Ahmad Chaudhary, Acting Vice Chancellor, BZU (3rd right) along with senior executives of both institutions at the cheque presentation ceremony

A Student Scholarship Program agreement was signed in 2016 between UBL and Bahauddin Zakariya University, Multan whereby UBL, Pakistan's Best Bank 2016, agreed to provide Master Degree Scholarship to 50 deserving students of the university. UBL presented for the second consecutive year to the university, funds for 50 Masters' Degree Scholarships to students for the 2017-18 academic year. Mr. Zia Ijaz, Group Executive –Retail Bank, UBL and Dr. Bashir Ahmad Chaudhary, Acting Vice Chancellor, BZU along with senior executives of both institutions were in attendance at the cheque presentation ceremony.

“UBL presented for the second consecutive year to the university, funds for 50 Masters' Degree Scholarships to students for the 2017-18 academic year.”

# UBL Contact Center enters into partnership with UBL UK



Muhammad Aminuddin, CEO UBL UK, Sharjeel Shahid, GH-Banking Products & Corporate Services and Shar Bano, Head of Contact Center in discussion



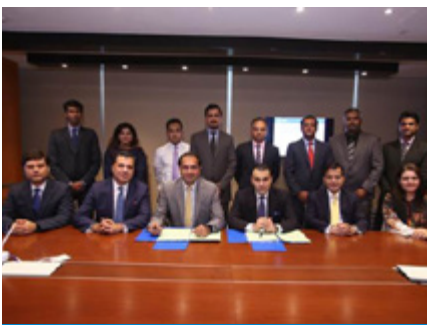
Muhammad Aminuddin and Sharjeel Shahid in discussion



Attendees in discussion



Taha Afzal, Head of Retail and Commercial Products UBL UK and Shar Bano at the event



Group Photo



Group Photo

In line with its mission of expanding its global reach, the UBL Contact Centre in Pakistan recently entered into a partnership with United Bank Limited UK (UBL UK) to work together for the benefit of the Bank and its customers.

Muhammad Aminuddin, CEO UBL UK and Sharjeel Shahid, Group Head Banking Products and Corporate Services, in a ceremony at the UBL Contact Centre in Karachi signed a Memorandum of Understanding to cement this collaboration. This agreement will facilitate the Bank's international expansion of its Customer services arm

Other attendees included Taha Afzal, Head of Retail and Commercial Products UBL UK, Ali Habib, Head of Corporate Affairs and Marketing and Shar Bano, Head of UBL Contact Centre along with other Contact Centre Executives.

This is the first such initiative between UBL UK and the Contact Centre in Pakistan and the initial focus of the Centre will be to conduct an outward bound calling program with identified UBL UK customers. This calling program will assist UBL UK with their current plans to strengthen the relationships that they have with their customers.

Going forward and based on the success of this activity, the teams will identify further opportunities for collaboration.

“This is the first such initiative between UBL UK and the Contact Centre in Pakistan and the initial focus of the Centre will be to conduct an outward bound calling program with identified UBL UK customers.”



# I AM KARACHI and UBL urge Karachiites to ‘Transform Public Spaces into Cultural Spaces’



A view of the UBL Auditorium during the Dialogue



Sami Chohan, Acting Head of Department & Asst. Professor, Indus Valley School of Art & Architecture moderating the event



Sami Chohan (extreme left) along with the panelists (2nd L to R) Farhan Anwar, Urban Planner, Director Sustainable Initiative; Nasreen Askari, Director & Founder Curator, Mohatta Palace Museum; Ambareen Thompson, Executive Director, I AM KARACHI and Ali Habib, Head of Corporate Affairs & Marketing, UBL



A view of the audience at the event



A view of the audience at the Dialogue

I AM KARACHI recently held a dialogue in collaboration with UBL, Pakistan’s Best Bank 2016, on ‘Transforming Public Spaces into Cultural Spaces’ at the UBL Head Office auditorium. Through this initiative, I AM KARACHI and UBL aim to collectively rebuild the diverse social and cultural fabric of the city of Karachi. Reclaiming and owning public spaces is one such initiative.

The panelists comprised of Farhan Anwar, Urban Planner, Director Sustainable Initiative; Nasreen Askari, Director & Founder Curator, Mohatta Palace Museum; Ambareen Thompson, Executive Director, I AM KARACHI and Ali Habib, Head of Corporate Affairs & Marketing, UBL. The dialogue was moderated by Sami Chohan, Acting Head of Department & Asst. Professor, Indus Valley School of Art & Architecture.

Expressing her views on the occasion, Ambareen Thompson said, “A city like Karachi is undergoing rapid changes and commercialism has seen the rise of many shopping malls which is eating our public spaces. While we cannot curb this trend, we need to make sure that it is managed in such a way where we can not only preserve our public spaces but turn them into cultural hubs.”

“UBL is one of the largest banks in Pakistan. We are part of the socio-cultural fabric of this country. It is in that capacity that UBL has to play its part in the betterment of society through its own efforts” said Ali Habib.

The dialogue was followed by a Q&A session.



# I AM KARACHI and UBL urge Karachiites to 'Transform Public Spaces into Cultural Spaces'



Question and Answer session



A view of the Auditorium at the event



Mr. Amin Hashwani (left) and Ms. Ambareen Thompson (right) presenting memento of the event to Mr. Ali Habib



Group photo of the panelists and organizers



Guests having tea after the event



Guests having tea after the event

“UBL is one of the largest banks in Pakistan. We are part of the socio-cultural fabric of this country. It is in that capacity that UBL has to play its part in the betterment of society through its own efforts” said Ali Habib.”

# GM North holds Business Review Meeting



Arbab Nadeem Ahmed Khan, ROH Islamabad, Tahir Anjum Awan, CSH North, Syed Jaffar Hussain, GM North and Syed Hasan Mashhadi, RBH Islamabad at the meeting

Syed Mohammad Jaffar Hussain, GM North recently held a review session along with Tahir Anjum Awan, CSH North, RBHs, ROHs, DMs, DCSMs and Clusters Heads of North Cluster in Islamabad. The purpose of the meeting was to review and discuss business and operations performance of along with strategy on target achievement of all KPIs. GM North stressed on delivering sustainable and reliable MOM growth and making the best use of recently launched campaigns. GM North and CSH North listened to the issues and problems of branches and shared their views with the participants. They also gave them valuable advice for business growth and services emphasizing on team work. Finally they appreciated the Sales and CS North team's work.



Tahir Anjum Awan, Syed Jaffar Hussain and Amina Omar, RBH Jhelum at the meeting



Tahir Anjum Awan, Syed Jaffar Hussain and Syed Asad Kakakhel, RBH Azad Kashmir at the meeting



DMs & DCSMs of Azad Kashmir Region and other participants during the meeting



GM North addressing the participants



Participants of Mardan Region



# L&D holds FranklinCovey's - "Leadership: Great Leaders-Great Teams-Great Results" Workshop



Mr. Zia Ijaz – GE-RB presenting opening remarks of the session

UBL Learning & Development (L&D) recently organized a workshop on "Leadership: Great Leaders- Great Teams- Great Results" - a three day intensive program held in Karachi. The training was held to equip the senior leadership team with the necessary tools to develop strategic result-oriented relationship between workforce and organizational goals. This exclusive engagement was done in collaboration with Franklin-Covey and involved a pre-workshop questionnaire, a Leadership Quotient assessment, videos and other electronic tools in addition to the intensive workshops.



Lead Facilitator – Ms. Andaleeb Abbas – CEO IMS Knowledge, FranklinCovey Pakistan



Participants during the session

The program was attended by Divisional, Regional and Unit Heads from across the bank from Retail & Islamic Bank, Audit, Financial Institutions, Banking Products and Corporate Services. The program was inaugurated by Mr. Zia Ijaz, GE – Retail Bank and conclusion remarks with certification were given by Mr. Muhammad Merajuddin Ahmed, GE-Human Resources.



Participants during the session



Participants during the session



# L&D holds FranklinCovey's - "Leadership: Great Leaders-Great Teams-Great Results" Workshop



Participants during the session



Participants during the session



Participants during the session



Trainer during the session



Trainer during the session



Mr. Muhammad Merajuddin Ahmed GE-HR delivering the conclusion remarks



Group Photo of Participants with GE – Retail Bank & Head – L & D

# Inauguration of Wealth Trainee Officers Program- 2017



Group photo of Wealth Trainee Officers with GE – HR and other Senior Executives

UBL Learning & Development (L&D) successfully launched “Wealth Trainee Officers Program- 2017” at the L&D Centre-South recently. The program has been designed for newly inducted Wealth Trainee Officers, who have been hired to cater the investment needs of high net worth individuals and to take on the future roles of Relationship Managers, Branch Managers and Regional Managers within the wealth business.



Mr. Merajuddin Ahmed, GE- HR addressing the audience



Mr. Adnan Riaz, DH-HR Relationship Management addressing the audience

The training focuses to impart knowledge on Basic Banking skills, Compliance, UBL Products, Wealth Management Overview, Investment Portfolio Service, Personal Development and business development techniques. The program extended to duration of 10 weeks, spread over class-room and on-job training. The training program was inaugurated by Mr. Muhammad Merajuddin Ahmed, GE-HR along with L&D and Wealth Management Teams.



Mr. Omer Inam, Head Wealth & NRP Products addressing the audience



Guests and participants during the Inauguration Program

During this program, for the first time, a segment of mentorship has also been introduced. This Mentorship Program is designed to provide interaction with senior management which will enable the Wealth Trainee Officers to move up within the organization or to expand laterally to take on special projects.