



Investor Presentation
Performance Highlights & Outlooks – December 2025

United Bank Limited



Overview of UBL Group



Full service financial house with Asset Management, Insurance and Currency Exchange Services



More than **66 years** of successful operational history



Highly experienced senior management team with diversified experience of large local and global banking institutions



Consistently delivered **ROE growth** with **strong dividend yields**

Leader in **Digital Banking** in Pakistan with **over 5 Mn** customers served through a state of the art Mobile App



Operational presence through offices in **UAE, Qatar, Bahrain**



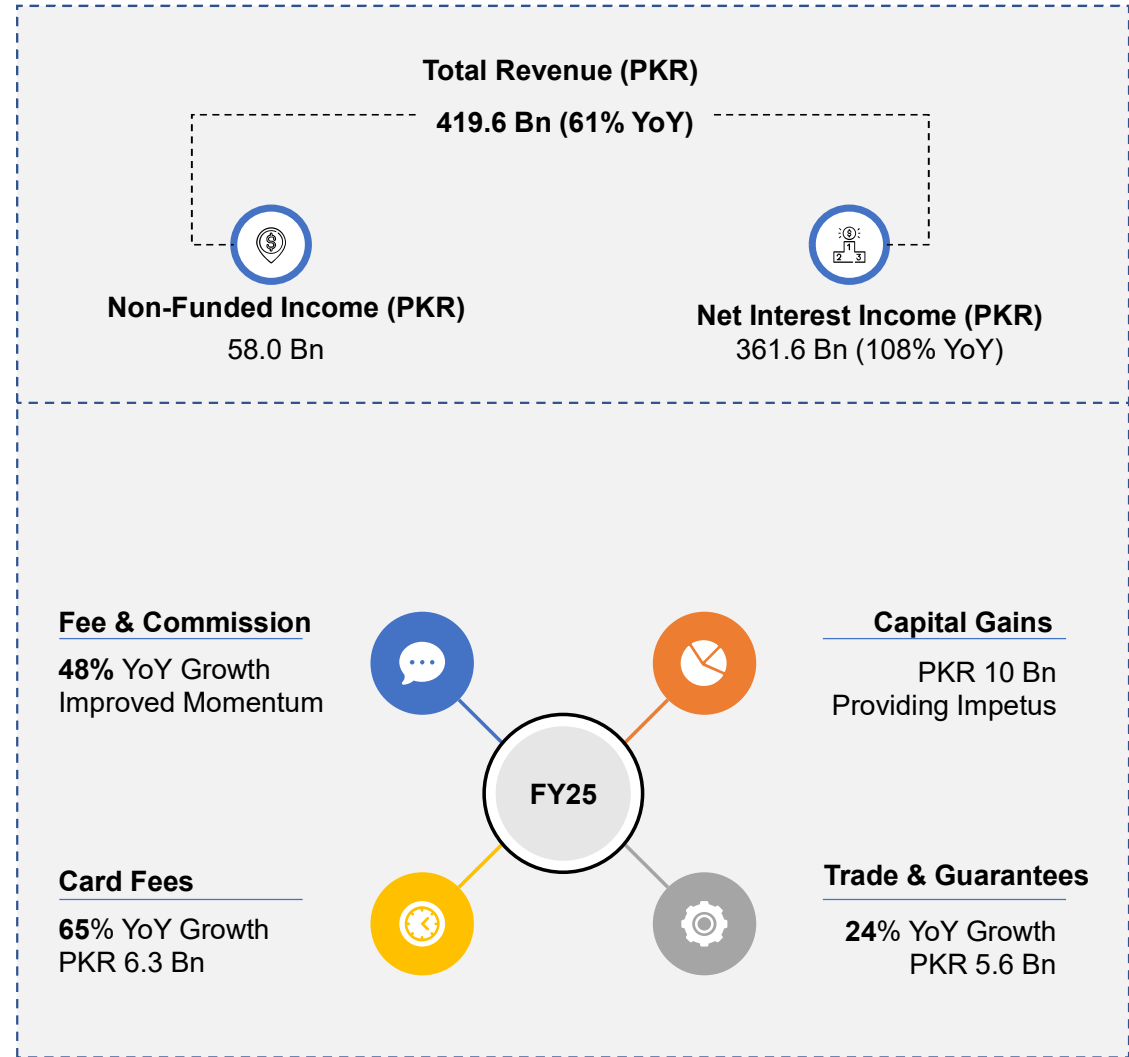
One of the largest networks with **2,017 branches**, including **752 Islamic branches & 596 windows**



Market leader in Home Remittances with **USD 10bn+** inflows in **FY'25** and **USD 1.50 bln+** RDA flows to date

FY25 Results - Standalone

Income Statement	Rs in bln		Var %
	FY'24	FY'25	
Interest Earned	1,084.6	1,184.8	9%
Interest Expensed	(911.2)	(823.3)	10%
Net Interest Income	173.4	361.6	108%
Non Interest Income	87.5	58.0	-34%
Total Revenue	260.9	419.6	61%
Operating expenses	(94.8)	(130.2)	-37%
Total Expenses	(98.0)	(135.9)	-39%
Pre Prov. Operating Profit	162.9	283.6	74%
Provision Exp./Other writeoffs	(12.8)	4.7	-136%
Profit Before Tax	150.2	288.3	92%
Profit After Tax	80.5	128.0	59%
Effective Tax Rate	46.4%	55.6%	-20%
Earnings Per Share (EPS)	32.9	51.3	56%



EPS adjusted for share split impact

Balance Sheet	Rs in bln		Var %
	Dec'24	Dec'25	
Advances	1,443	1,369	-5%
Investments	5,887	9,951	69%
FI Lendings	18	32	71%
Others	714	1,268	78%
Total Assets	8,063	12,620	57%
Deposits	2,640	5,168	96%
Borrowings	4,855	6,530	34%
Subordinated Debts	10	10	0%
Others	241	413	71%
Total Liabilities	7,747	12,121	56%
Net Assets	316	499	58%
Share Capital	12	13	2%
Reserves	115	139	21%
Unappropriated Profit	112	175	56%
Surplus on reval. of Assets	77	173	124%
Total Equity including Surplus	316	499	58%

Deposit Growth

- **Deposits at PKR 5.2 Tln**, up **96%** compared to **Dec'24**
- **Current accounts up 71%**, **savings up 95%** compared to **Dec'24**
- Current to total deposits ratio is **52%** (Dec'24: **60%**)
- **CASA** ratio levels at **86%** (Dec'24: **94%**)

Corporate Bank lending remains strong

- **Domestic performing advances at PKR 928 Bn** (Dec'24: PKR 1,129 Bn)
- **Domestic infection ratio at 7.6% in Dec'25 impacted by Silk Bank acquisition but fully provisioned** (Dec '24: 2.2%)

Investments portfolio position bolstering top line performance

- Overall **investments portfolio** increased by **69%** to **PKR 10 Tln**
- Well **diversified** portfolio of **fixed and floating rate investments**

Strong revenue buildup driven by core deposits & investment strategy

Our Core Segments in 2025 - maintaining a solid momentum

PBT ^{RS} **288.3_B** ▲ 92% YoY

PAT ^{RS} **128.0_B** ▲ 59% YoY

ROE **45%** ▲ 951 YoY bps

CAR **21.0%** ▲ 8% above Minimum level

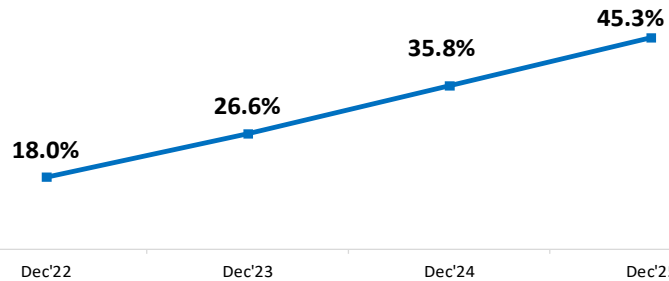
EPS ^{RS} **51.33** ▲ 56% YoY

- Branch Banking leads earnings growth with strong current deposits
- CIBG performing strongly with innovative structured transactions
- Treasury with a well diversified portfolio of treasury bills and floater bonds
- International business gains ground this year with strong deposit growth
- Islamic Banking building a stronger proposition with a wider network
- Digital Banking laying the foundations for a wider eco system
- Successful merger with Silk Bank to strengthen consumer proposition
- Fees based revenues growing well and remain a diversification benefit
- UBL maintains 'AAA' Rating by VIS
- To enhance investors' accessibility and improve market liquidity, the subdivision of one ordinary share of PKR 10/- each into two ordinary shares of face value of PKR 5/- each became effective from June 2025

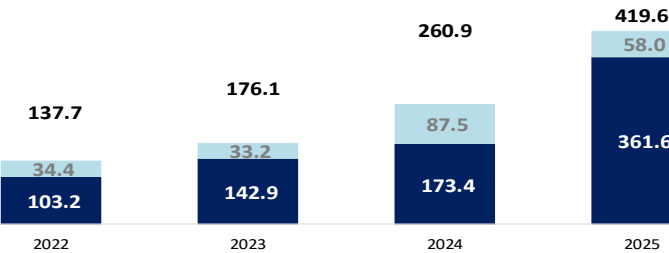
FY'25 Performance – Strong revenue Build-up Driven by Core Deposits & Investment Strategy



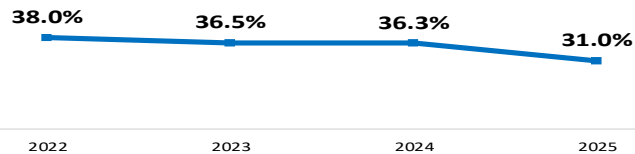
ROE



Revenue (YoY PKR Bn)



Cost to Income Ratio



Branch Banking

Drives earnings with strong deposits

Digital Banking

Building foundation for a wider ecosystem

CIBG

Leading with innovative structured transactions

Treasury

Holds diversified T-bills and floaters

International

International business grows on strong deposits

Islamic Banking

Expanding network and propositions

Fee Income

Fee Income has risen, boosting diversification

AAA

VIS Credit Rating

Maintain

PBT 288.3B



92% YoY

CAR 21.0%



8% above Minimum level

PAT 128.0B



59% YoY

EPS 51.33



56% YoY

ROE

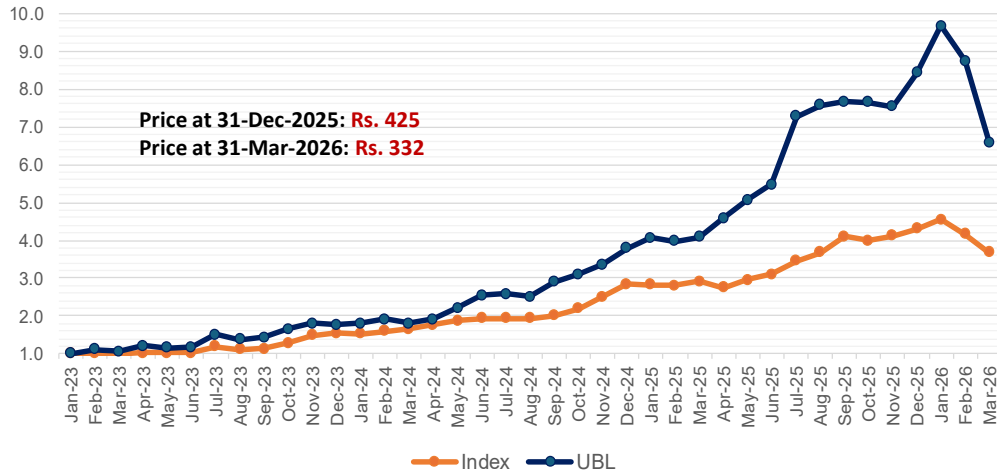
45.3%



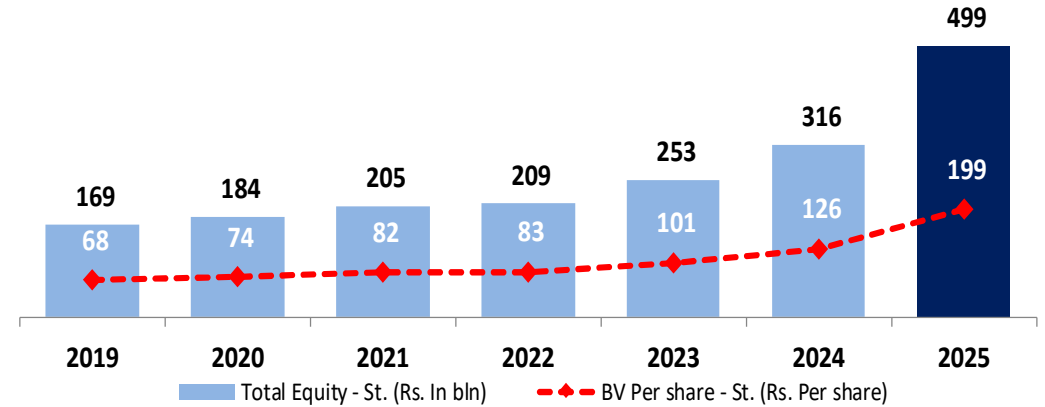
951 YoY bps

Strong Dividend Payouts Maintained

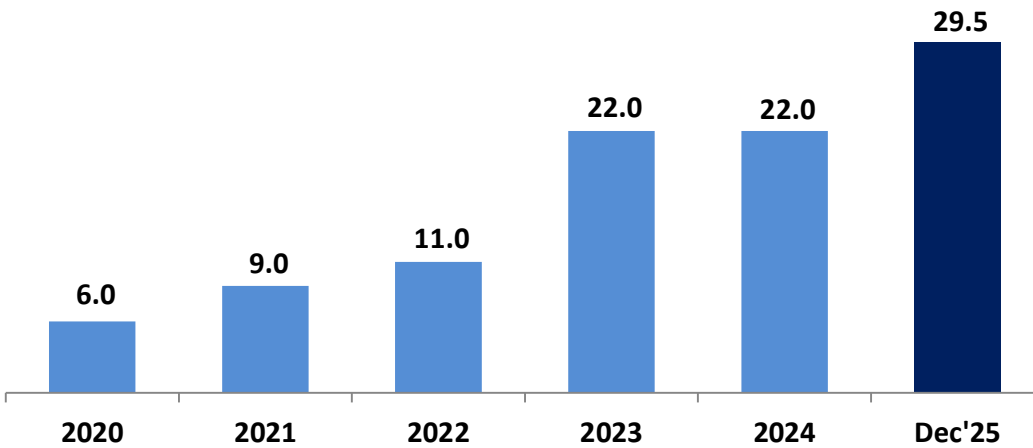
Change in PSX 100 Index vs UBL Share (Share Split in 2025)



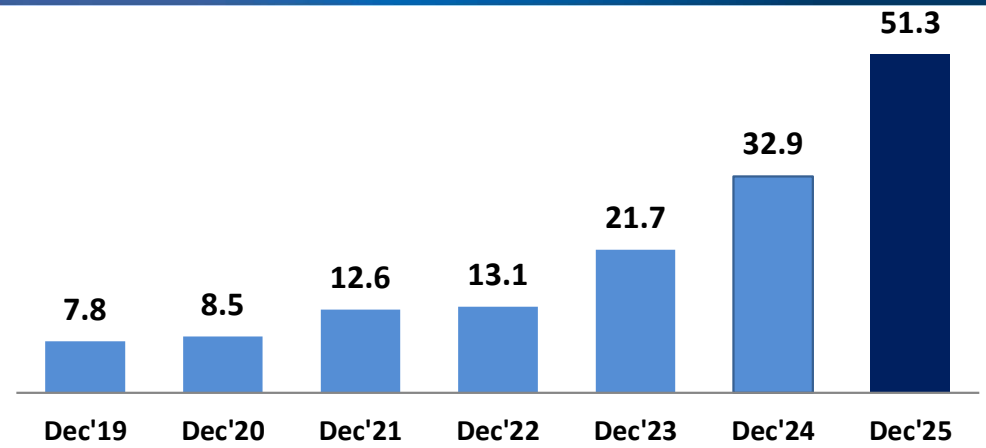
Equity and Book Value – Standalone



Dividend Levels (Rs / Share)

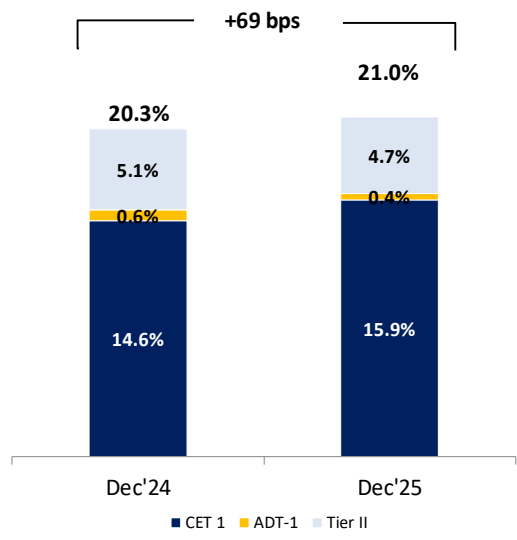


Earnings Per Share – Standalone (Rs / Share)



All numbers adjusted for share split impact

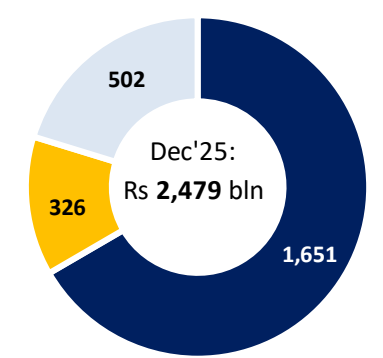
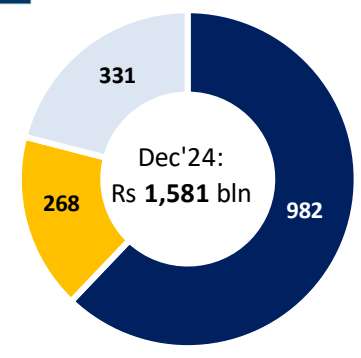
CAR – Maintaining Adequate Capital Levels to Support Future Investment and Growth



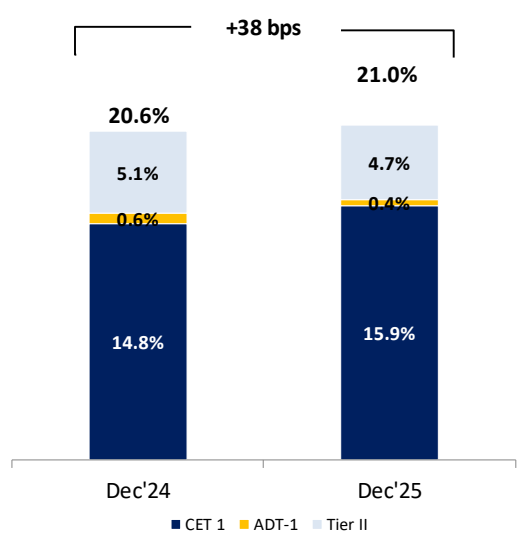
Standalone CAR

- UBL remains well capitalized with adequate buffers over regulatory requirements
- CAR at 21.0% with buffer of 8% over the minimum regulatory requirement of 13%**

RWA Growth 57% YTD



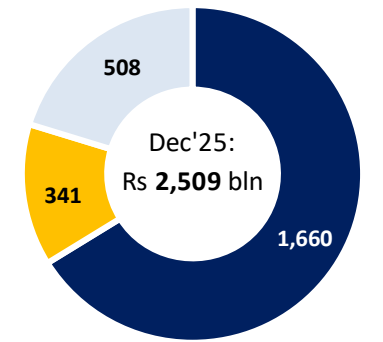
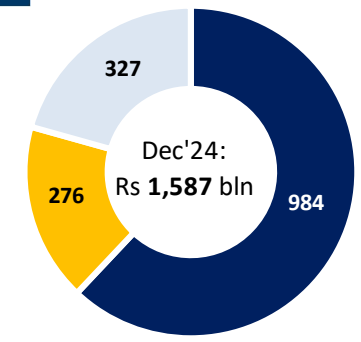
■ Credit ■ Market ■ Operational



Consolidated CAR

- CAR at 20.97% with buffer of 8% over the minimum regulatory requirement of 13%**

RWA Growth 58% YTD



■ Credit ■ Market ■ Operational

6 Year Financial Summary – Profit & Loss



Rs. in mlns	2025	2024	2023	2022	2021	2020
Markup / return / interest earned	1,184,818	1,084,583	521,374	250,679	147,974	152,003
Markup / return / interest expensed	(823,256)	(911,168)	(378,490)	(147,469)	(76,216)	(77,044)
Net markup / return / interest income	361,561	173,415	142,884	103,209	71,759	74,959
Fee, commission, brokerage and exchange income	45,181	31,132	30,025	24,286	17,056	14,782
Capital gains & dividend income	12,300	47,283	2,081	2,560	5,791	1,681
Other income	518	9,079	1,103	7,597	532	631
Total non interest income	57,999	87,494	33,210	34,443	23,379	17,094
Gross income	419,560	260,909	176,094	137,652	95,138	92,054
Administrative expenses and other charges	(135,296)	(97,761)	(66,614)	(53,461)	(43,832)	(40,751)
Profit before donations and provisions	284,264	163,148	109,479	84,190	51,306	51,303
Donations	(648)	(205)	(63)	(211)	(134)	(342)
Provisions	4,653	(12,752)	(1,298)	(15,669)	955	(16,768)
Profit before taxation	288,270	150,192	108,118	68,310	52,127	34,192
Taxation	(160,261)	(69,664)	(54,938)	(36,247)	(21,245)	(13,294)
Profit after taxation	128,009	80,528	53,180	32,063	30,882	20,899

6 Year Financial Summary – Balance Sheet



Rs. in mlns	2025	2024	2023	2022	2021	2020
Assets						
Cash and balances with treasury and other banks	604,827	369,714	308,031	158,697	291,300	264,727
Lendings to financial institutions	31,575	18,492	34,448	85,296	51,701	19,959
Investments - gross	9,954,767	5,890,966	4,411,230	1,442,017	1,504,689	1,138,018
Advances - gross	1,492,430	1,565,127	717,068	1,013,767	728,286	609,307
Operating fixed assets	215,098	97,624	76,044	73,223	70,769	53,037
Other assets	448,273	246,925	157,693	104,506	61,665	52,715
Total assets - gross	12,746,970	8,188,849	5,704,513	2,877,507	2,708,409	2,137,763
Provisions against non-performing advances	(123,064)	(121,645)	(103,502)	(91,930)	(82,097)	(79,028)
Provisions against diminution in value of investments	(3,713)	(4,072)	(26,014)	(26,823)	(8,146)	(9,344)
Total assets - net of provisions	12,620,193	8,063,132	5,574,998	2,758,753	2,618,166	2,049,392
Liabilities & Equity						
Deposits & other accounts	5,168,424	2,640,211	2,350,541	1,841,819	1,750,944	1,640,212
Borrowings from financial institutions	6,530,015	4,855,374	2,815,471	564,519	563,285	128,987
Subordinated loans	10,000	10,000	10,000	10,000	10,000	10,000
Bills payable	58,632	44,222	21,652	33,022	26,793	29,734
Other liabilities	354,391	197,103	124,834	100,373	62,502	56,386
Total liabilities	12,121,462	7,746,910	5,322,497	2,549,733	2,413,523	1,865,319
Net assets	498,732	316,222	252,501	209,020	204,643	184,073
Share capital	12,521	12,242	12,242	12,242	12,242	12,242
Reserves	138,518	114,735	107,801	86,254	69,718	62,274
Unappropriated profit	174,667	111,956	90,492	91,438	84,626	81,916
Equity - Tier I	325,706	238,932	210,535	189,934	166,586	156,432
Surplus on revaluation of assets - net of deferred tax	173,026	77,290	41,965	19,086	38,056	27,641
Total equity	498,732	316,222	252,501	209,020	204,643	184,073
Total liabilities & equity	12,620,193	8,063,132	5,574,998	2,758,753	2,618,166	2,049,392

6 Year Financial Summary - Ratios



Description	2025	2024	2023	2022	2021	2020
Key Financial Ratios						
Return on equity (RoE)	45.3%	35.8%	26.6%	18.0%	19.1%	13.9%
Return on assets (RoA)	1.2%	1.2%	1.3%	1.2%	1.3%	1.1%
Profit before tax ratio	68.7%	57.6%	61.4%	49.6%	54.8%	37.1%
Gross spread ratio	30.5%	16.0%	27.4%	41.2%	48.5%	49.3%
Return on capital employed (RoCE)	43.8%	34.3%	25.3%	17.0%	18.0%	13.1%
Advances to deposits ratio (ADR) - gross	28.9%	59.3%	30.5%	55.0%	41.6%	37.1%
Advances to deposits ratio (ADR) - net	26.5%	54.7%	26.1%	50.1%	36.9%	32.3%
Income to expense ratio	3.10	2.67	2.64	2.57	2.17	2.26
Cost to revenue ratio	31.0%	36.3%	36.5%	38.0%	44.9%	43.5%
Growth in gross income	60.8%	48.2%	27.9%	44.7%	3.4%	10.3%
Growth in net profit after tax	59.0%	51.4%	65.9%	3.8%	47.8%	9.2%
Total assets to shareholders' funds	25.3	25.5	22.1	13.2	12.8	11.1
Intermediation cost ratio	3.5%	3.9%	3.2%	3.0%	2.6%	2.6%
Asset quality (NPL ratio)	7.5%	7.4%	14.7%	9.2%	11.8%	13.7%
Net infection ratio	0.4%	0.6%	2.1%	1.2%	1.7%	2.2%
Weighted average cost of debt	9.3%	15.2%	11.4%	7.3%	4.8%	5.3%
Capital adequacy ratio (CAR)	21.0%	20.3%	16.6%	19.2%	21.5%	24.4%
Share Information - Rs (all prior year numbers are adjusted for stock split)						
Cash dividend per share - Rs.	29.50	22.00	22.00	11.00	9.00	6.00
Dividend yield (based on cash dividend)	15.4%	24.7%	43.7%	16.1%	14.3%	7.3%
Dividend payout ratio (total payout)	57.5%	66.9%	101.3%	84.0%	71.4%	70.3%
Earning per share (EPS) - Rs.	51.33	32.89	21.72	13.10	12.61	8.54
Price earnings ratio	8.27	5.81	4.09	3.85	5.41	7.37
Market value per share - at the end of the year - Rs.	424.59	191.12	88.92	50.38	68.29	62.93
Market value per share - highest during the year - Rs.	580.00	192.00	96.00	75.45	71.95	90.98
Market value per share - lowest during the year - Rs.	258.50	87.35	45.75	48.26	57.14	44.72

Information about Segments - 2025



Segment details with respect to business activities	2025						Total
	Corporate / Commercial Banking	Treasury	Branch Banking	Islamic Banking	International branch operations	Others	
Profit & Loss	----- (Rupees in '000) -----						
Net mark-up / return / profit	16,233,125	373,537,989	(108,987,822)	43,254,109	37,258,778	265,281	361,561,460
Inter segment (expense) / revenue - net	(1,038,109)	(203,448,038)	210,845,374	-	-	(6,359,227)	-
Non mark-up / return / interest income	11,048,496	19,253,854	16,705,382	2,326,236	6,320,302	2,344,467	57,998,737
Total Income	26,243,512	189,343,805	118,562,934	45,580,345	43,579,080	(3,749,479)	419,560,197
Segment direct expenses	2,806,744	4,247,549	76,115,574	24,228,616	10,104,340	18,440,733	135,943,556
Inter segment expense allocation	3,488,209	3,484,714	8,100,297	-	-	(15,073,220)	-
Total expenses	6,294,953	7,732,263	84,215,871	24,228,616	10,104,340	3,367,513	135,943,556
Credit loss allowance - net	(2,806,365)	(130,802)	499,327	3,943,194	(1,642,747)	(4,516,035)	(4,653,428)
Profit / (loss) before tax	22,754,924	181,742,344	33,847,736	17,408,535	35,117,487	(2,600,957)	288,270,069
Balance Sheet							
Cash & Bank balances	73,537	157,538,266	67,645,918	96,532,778	283,036,157	-	604,826,656
Investments	9,174,174	8,915,527,870	-	495,954,343	522,528,452	7,869,811	9,951,054,650
Net inter segment lending	313,262,186	-	2,175,337,853	-	14,226,985	-	2,502,827,024
Lendings to financial institutions	-	17,000,000	-	14,574,547	-	-	31,574,547
Advances - performing	236,353,075	8,555,039	115,981,454	562,986,863	440,075,704	16,306	1,363,968,441
Advances - non-performing net of credit loss allowance	1,881,585	-	187,845	66,592	3,261,932	-	5,397,954
Others	1,826,306	92,487,272	305,116,044	57,282,314	6,513,826	200,145,435	663,371,197
Total Assets	562,570,863	9,191,108,447	2,664,269,114	1,227,397,437	1,269,643,056	208,031,552	15,123,020,469
Borrowings	21,396,778	6,463,604,043	5,288,844	15,336,073	24,388,982	-	6,530,014,720
Subordinated debt	-	-	-	-	-	10,000,000	10,000,000
Deposits & other accounts	548,603,889	-	2,574,287,467	956,712,493	1,088,820,569	-	5,168,424,418
Net inter segment borrowing	-	2,292,801,720	-	134,692,381	-	75,332,923	2,502,827,024
Others	12,504,162	149,382,080	104,114,204	37,123,268	18,850,311	91,048,716	413,022,741
Total Liabilities	582,504,829	8,905,787,843	2,683,690,515	1,143,864,215	1,132,059,862	176,381,639	14,624,288,903
Equity	(19,933,966)	285,320,604	(19,421,401)	83,533,222	137,583,194	31,649,913	498,731,566
Total Equity & liabilities	562,570,863	9,191,108,447	2,664,269,114	1,227,397,437	1,269,643,056	208,031,552	15,123,020,469

Information about Segments - 2024



Segment details with respect to business activities	2024						Total
	Corporate / Commercial Banking	Treasury	Branch Banking	Islamic Banking	International branch operations	Others	
----- (Rupees in '000) -----							
Profit and Loss							
Net mark-up / return / profit	61,540,701	200,057,676	(146,184,327)	38,235,548	21,275,103	(1,509,876)	173,414,825
Inter segment (expense) / revenue - net	(50,874,024)	(247,139,518)	289,412,290	-	-	8,601,252	-
Non mark-up / return / interest income	8,343,496	46,721,140	10,439,334	2,147,707	11,890,673	7,951,773	87,494,123
Total Income	19,010,173	(360,702)	153,667,297	40,383,255	33,165,776	15,043,149	260,908,948
Segment direct expenses	1,903,390	664,029	55,082,933	8,171,042	7,860,993	24,283,138	97,965,525
Inter segment expense allocation	402,004	913,915	9,608,813	-	-	(10,924,732)	-
Total expenses	2,305,394	1,577,944	64,691,746	8,171,042	7,860,993	13,358,406	97,965,525
Credit loss allowance - net	2,671,196	221,697	(167,806)	(8,250)	7,971,599	2,063,339	12,751,775
Profit / (loss) before tax	14,033,583	(2,160,343)	89,143,357	32,220,463	17,333,184	(378,596)	150,191,648
Balance Sheet							
Cash & Bank balances	29,906	99,428,160	64,494,602	44,862,676	160,898,813	-	369,714,157
Investments	10,156,363	5,613,070,387	-	119,366,357	140,744,551	3,556,845	5,886,894,503
Net inter segment lending	-	-	1,513,980,697	216,760,034	-	63,438,769	1,794,179,500
Lendings to financial institutions	-	18,492,483	-	-	-	-	18,492,483
Advances - performing	912,361,408	2,238	57,221,149	147,626,192	316,182,001	1,996,657	1,435,389,645
Advances - non-performing net of credit loss allowance	1,328,491	-	298,848	260,774	6,204,186	-	8,092,299
Others	24,878,319	138,388,839	51,935,147	81,332,932	11,129,453	36,884,357	344,549,047
Total Assets	948,754,487	5,869,382,107	1,687,930,443	610,208,965	635,159,004	105,876,628	9,857,311,634
Borrowings	46,800,297	4,767,131,383	5,583,815	8,003,110	27,854,911	-	4,855,373,516
Subordinated debt	-	-	-	-	-	10,000,000	10,000,000
Deposits & other accounts	129,324,679	-	1,495,019,950	519,488,251	496,378,609	-	2,640,211,489
Net inter segment borrowing	753,056,630	1,032,301,065	-	-	8,821,805	-	1,794,179,500
Others	19,538,871	53,577,825	90,825,364	17,915,365	17,577,342	41,890,111	241,324,878
Total Liabilities	948,720,477	5,853,010,273	1,591,429,129	545,406,726	550,632,667	51,890,111	9,541,089,383
Equity	34,010	16,371,834	96,501,314	64,802,239	84,526,337	53,986,517	316,222,251
Total Equity & liabilities	948,754,487	5,869,382,107	1,687,930,443	610,208,965	635,159,004	105,876,628	9,857,311,634

Information about Geographical Areas – 2025



Geographical segment analysis	2025			
	Pakistan	Middle East	Export Processing Zones	Total
----- (Rupees in '000) -----				
Profit and Loss				
Net mark-up / return / profit	324,302,682	36,544,668	714,110	361,561,460
Non mark-up / return / interest income	51,678,435	6,282,676	37,626	57,998,737
Total Income	375,981,117	42,827,344	751,736	419,560,197
Segment direct expenses	125,839,216	10,065,091	39,249	135,943,556
Inter segment expense allocation	-	-	-	-
Total expenses	125,839,216	10,065,091	39,249	135,943,556
Credit loss allowance - net	(3,010,681)	(1,642,747)	-	(4,653,428)
Profit before tax	253,152,582	34,405,000	712,487	288,270,069
Balance Sheet				
Cash & Bank balances	321,790,499	282,962,602	73,555	604,826,656
Investments	9,428,526,198	520,277,286	2,251,166	9,951,054,650
<i>Net inter segment lending</i>	2,488,600,039	14,226,985	-	2,502,827,024
Lendings to financial institutions	31,574,547	-	-	31,574,547
Advances - performing	923,892,737	440,075,704	-	1,363,968,441
Advances - non-performing net of credit loss allowance	2,136,022	3,261,932	-	5,397,954
Others	656,857,371	6,165,333	348,493	663,371,197
Total Assets	13,853,377,413	1,266,969,842	2,673,214	15,123,020,469
Borrowings	6,505,625,738	24,388,982	-	6,530,014,720
Subordinated debt	10,000,000	-	-	10,000,000
Deposits & other accounts	4,079,603,849	1,083,545,173	5,275,396	5,168,424,418
<i>Net inter segment borrowing</i>	2,502,827,024	-	-	2,502,827,024
Others	394,172,430	25,938,493	(7,088,182)	413,022,741
Total Liabilities	13,492,229,041	1,133,872,648	(1,812,786)	14,624,288,903
Equity	361,148,372	133,097,194	4,486,000	498,731,566
Total Equity & liabilities	13,853,377,413	1,266,969,842	2,673,214	15,123,020,469

Information about Geographical Areas - 2024



Geographical segment analysis	2024			
	Pakistan	Middle East	Export Processing Zones	Total
	----- (Rupees in '000) -----			
Profit and Loss				
Net mark-up / return / profit	152,139,722	20,361,920	913,183	173,414,825
Non mark-up / return / interest income	75,603,450	12,274,293	(383,620)	87,494,123
Total Income	227,743,172	32,636,213	529,563	260,908,948
Segment direct expenses	90,104,532	7,817,621	43,372	97,965,525
Inter segment expense allocation	-	-	-	-
Total expenses	90,104,532	7,817,621	43,372	97,965,525
Credit loss allowance - net	4,780,176	7,971,599	-	12,751,775
Profit before tax	132,858,464	16,846,993	486,191	150,191,648
Balance Sheet				
Cash & Bank balances	208,815,344	160,721,743	177,070	369,714,157
Investments	5,746,149,952	139,877,233	867,318	5,886,894,503
<i>Net inter segment lending</i>	1,794,179,500	-	-	1,794,179,500
Lendings to financial institutions	18,492,483	-	-	18,492,483
Advances - performing	1,119,207,644	316,124,639	57,362	1,435,389,645
Advances - non-performing net of credit loss allowance	1,888,113	6,204,186	-	8,092,299
Others	333,419,594	10,782,925	346,528	344,549,047
Total Assets	9,222,152,630	633,710,726	1,448,278	9,857,311,634
Borrowings	4,827,518,605	27,854,911	-	4,855,373,516
Subordinated debt	10,000,000	-	-	10,000,000
Deposits & other accounts	2,143,832,880	483,677,824	12,700,785	2,640,211,489
<i>Net inter segment borrowing</i>	1,785,357,695	8,333,854	487,951	1,794,179,500
Others	223,747,536	28,956,172	(11,378,830)	241,324,878
Total Liabilities	8,990,456,716	548,822,761	1,809,906	9,541,089,383
Equity	231,695,914	84,887,965	(361,628)	316,222,251
Total Equity & liabilities	9,222,152,630	633,710,726	1,448,278	9,857,311,634

Digital Snapshot



Digital Cheque Deposit

Deposit a Cheque via the UBL digital mobile application, with the convenience of just a few clicks. UBL customers can now deposit UBL cheques via the App without visiting the bank branch



UBL Digital Watch App

With the UBL digital watch app, you can now check your account balance, view transaction history, transfer funds, manage your debit card, and much more, all from the convenience of your wrist.



UBL Urooj Account

UBL Urooj Account - One of a kind current account designed specially to support women in meeting their daily needs and enhancing their lifestyles.



Freelancer Account

We have developed a full-fledged onboarding product that not only facilitates the freelancers financially but also supports the Government's drive to lead Pakistan as a top enabler and marketplace for freelancing and promote financial inclusion of the freelancer-banked arena.



On boarding Wizard

Anyone can now visit UBL website and App and provide personal details. On-boarding wizard will guide them through the type of account they can open and guide them step-by-step through the process.



Urdu Language Support

UBL is now available in Pakistan's national language. This allows for inclusion of several new segments of customers to enable them digitally and to provide them convenience for their financial needs.



Bill Scanner

The barcode scanner for bill payments! With this new feature, paying bills has never been easier.



Tap N Pay

UBL customers can now use their mobile phone for payments on POS.



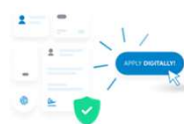
Biometric Verification through App

Customers do not need to visit the branch or ATM anymore for providing biometric verification. They can do so anywhere, anytime using UBL Digital Mobile App.



Remittance through App

UBL Customers can now pull remittances into local PKR account through UBL Digital App without the need to visit the branch.



EB Account Opening With Auto KYC

KYC details are now auto-populated using existing employee data available on Digital Corporate portal. Incorporating auto-populated fields minimizes the need for manual data entry and reduces the likelihood of errors, providing a seamless user experience for account opening.



Person-to-Person QR payments

QR payments can be made now to other people simply by scanning their QR code on UBL digital app. Every customer can now become a payment receiver by sharing their QR with others to receive payment or simply letting them scan their QR on the app!

Awards & Recognition



PAKISTAN PWDs FINCLUSION AWARDS

“Excellence in Financial Literacy for PWDs Award 2025”
 “Accessible Infrastructure Excellence Award 2025”



CFA SOCIETY PAKISTAN'S EXCELLENCE AWARDS

“Corporate Finance House of the Year 2024 – Fixed Income 2025”
 “Best Digital Banking Services – Commercial Banks 2025”



EUROMONEY

“Market Leader for Digital Solutions 2022”
 “Pakistan’s Best Digital Banking 2025”



PAKISTAN DIGITAL AWARDS

“Best Emerging Technology Award 2021”
 “Best Mobile App Award 2021”
 “Best Mobile Banking App 2025”
 “Best Digital Payment Processor 2025”



ASIAN BANKING & FINANCE

“Mobile Banking & Payment initiative of the year” 2022 & 2023
 “Customer Experience Initiative of the Year 2025”
 “Digital Transformation of the Year 2025”



PAKISTAN BANKING AWARDS

“Best Digital Banking Award 2020”
 “Best Digital Bank Pakistan 2021”



STATE BANK OF PAKISTAN

“Highest no. of Roshan Digital Accounts”, presented by PM Pakistan
 “Commitment to Agriculture Finance Literacy 2024-2025”
 “Pakistan’s #1 Primary Dealer 2024-2025”



STATE BANK OF PAKISTAN

“First to open Asaan Digital Account” through Digital App in a competition held by SBP
 “Top Bank in Pakistan Remittance Market 2025” – SBP PRI Award



ASIAMONEY

“Best Digital Bank Pakistan 2020”
 “Best Digital Bank Pakistan 2021”
 “Best Bank for Digital solutions 2022”
 “Best Bank for ESG in Pakistan 2023”



CONSUMER CHOICE AWARD

“Bank with best Digital Services in Pakistan”



ASIAN TECHNOLOGY EXCELLENCE

“Augmented Reality and Virtual Reality – Financial Services”

Sustainability, ESG, Climate Risk Strategy

Key Pillars of Strategy

ESG & Climate Risk Management and Governance Framework	<ul style="list-style-type: none"> • Establish a robust ESG & Climate Risk Management & Governance Framework • Evaluate and mitigate Environmental, Social and Climate related risks - physical and transitions • Ensure the integration of ESG & Climate considerations into traditional risk categories - Credit, Market, Liquidity, Operational • Capital Assessments & Stress Testing • Effective Board and Senior Management oversight
Green Business Facilitation and Sustainable Finance	<ul style="list-style-type: none"> • Support environmentally sustainable business practices by offering climate mitigation, adaptation and green financing solutions • Guide businesses toward greener operations, with services focused on renewable energy • Develop sustainability-linked liability products for specific sectors of society - Women, PWDs, Senior Citizens
Own Impact Analysis	<ul style="list-style-type: none"> • Commit to reducing environmental footprint • Optimizing resource consumption • Focusing on energy efficiency & utilizing renewable energy sources • Minimizing waste and pollution • Developing GHG Emissions Inventory • Setting Emissions reduction targets

Our Strategic Priorities

Establish ESG and Climate Risk Management and Governance Framework	ESG & Climate Risk Integration into Enterprise Risk Management Framework	Technology Resilience & Customer Fairness
Governance & Ethical Practices and Compliance	Green Business Facilitation & Sustainable Finance	Climate Stress Testing & Scenario Analysis
Own Impact Reduction & Greenhouse Gas Inventory	Financial Crime Prevention	Human Rights & Employee Engagement and Diversity Equity and Inclusion (DEI)
Corporate Social Responsibility (CSR) Initiatives	ESG & Climate Risk Data Reporting & Disclosures	Culture & Capacity Building

- **Credit risk:** The possibility that borrowers fail to repay loans, resulting in financial losses for the bank.
- **Liquidity risk:** The danger that a bank lacks sufficient liquid assets to meet withdrawal requests or short-term obligations.
- **Market risk:** Potential losses caused by fluctuations in interest rates, foreign exchange values, or securities prices.
- **Operational risk:** Disruptions arising from internal process, system breakdowns, or human errors such as fraud.
- **Compliance & regulatory risk:** Exposure to penalties or restrictions due to violations of banking laws, anti-money laundering rules, or capital requirements.
- **Reputational risk:** Damage to customer trust and brand image stemming from poor service, or unethical practices.
- **Cybersecurity risk:** Threats from hacking, data breaches, or digital fraud on bank systems and customer accounts.
- **Systemic risk:** The spread of financial instability from one institution to others, potentially affecting the broader economy.
- **Interest rate risk:** Adverse effects on loan profitability and investment portfolios due to changes in interest rates.
- **Strategic risk:** Long-term setbacks caused by poor management decisions, or inability to adapt to technological innovations.

Important Information

The information contained herein reflects our latest business statement as at December 31, 2025. Except the historical information contained herein, statements in this Release which contain words or phrases such as 'will', 'would', 'indicating' expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological, implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks detailed in the reports filed by us with various regulatory authorities as per applicable laws and regulations. UBL undertakes no obligations to update forward-looking statements to reflect event or circumstances after the date thereof.