



SUSTAINABLE G ALS



7.2.6 Have a policy on divesting investment from carbon intensive energy industries notably coal and oil ? Yes

UBT's divestment policy on carbon-intensive energy industries reflects our commitment to responsible investing and our recognition of the urgent need to address climate change. As

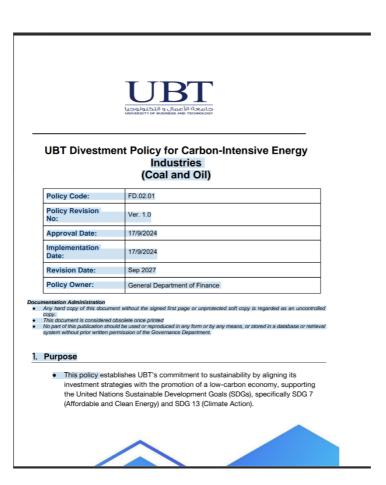
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a forward-thinking institution, UBT acknowledges that continued investment in coal, oil, and other carbon-intensive energy sources not only presents environmental and social risks but also threatens long-term financial sustainability. To mitigate these risks, UBT has set clear objectives to reduce our exposure to industries that contribute significantly to carbon emissions. Moving forward, we will avoid future investments in companies primarily engaged in carbon-intensive activities, aligning our investment strategy with global sustainability goals.



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