



University Bank's human capital is its most valuable asset. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talent that employees invest in work represents a significant part of not only **University Bank's** culture, but also the Bank's reputation and achievement.

University Bank undertakes positive measures to implement affirmative action which includes, but is not limited to, the search for qualified and/or trainable employees among minorities and women. Also, **University Bank** embraces and encourages employees' differences which include, but are not limited to, race, gender, and ethnicity.