

## Declared Rates on PLS Accounts July 1 - Dec 31, 2006

Deposit Tiers & Products	Jul 1 - Nov 30, 2006	Dec 1 - Dec 31, 2006
<b>PLS Savings Accounts</b>		
PLS Savings Accounts	<b>0.75%</b>	<b>0.75%</b>
For minimum balance below Rs.10,000/=	<b>0.10%</b>	<b>0.10%</b>
<b>UniSaver PLS Accounts</b>		
Upto 25 million	<b>3.00%</b>	<b>3.00%</b>
Over Rs. 25 million up to Rs. 100 million	<b>3.50%</b>	<b>3.50%</b>
Over Rs. 100 million up to Rs.250 million	<b>4.00%</b>	<b>4.00%</b>
Over Rs. 250 million up to Rs. 500 million	<b>4.50%</b>	<b>4.50%</b>
Above Rs. 500 million	<b>5.00%</b>	<b>5.00%</b>
<b>UniSaver Plus Accounts</b>		
Less than Rs. 50 million	<b>Quoted by CB - HO</b>	<b>Quoted by CB - HO</b>
Greater than or equal to Rs.50 mln	<b>Quoted by CB - HO</b>	<b>Quoted by CB - HO</b>
<b>Special Notice Deposits</b>		
7 to 29 days	<b>4.00%</b>	<b>6.10%</b>
30 days and above	<b>5.00%</b>	<b>6.50%</b>
<b>PLS Regular Term Deposit Receipts*</b>		
1 months	<b>3.00%</b>	<b>3.00%</b>
2 months	<b>3.50%</b>	<b>3.50%</b>
3 months	<b>4.00%</b>	<b>4.00%</b>
6 months	<b>4.50%</b>	<b>4.50%</b>
1 year	<b>5.00%</b>	<b>5.00%</b>
2 year	<b>5.50%</b>	<b>5.50%</b>
3 years	<b>6.00%</b>	<b>6.00%</b>
4 years	<b>6.50%</b>	<b>6.50%</b>
5 years	<b>7.00%</b>	<b>7.00%</b>
<b>UniSona &amp; UniSona Plus</b>	<b>0.75%</b>	<b>0.75%</b>

\* Special daily rates for *UTTIP* (United Term Treasury Investment Product) available for 30, 60, 90 & 180 days TDRs above Rs. 100 Million with fixed rates of returns. Booking can be via any branch of UBL.

\*\* CB - HO = Commercial Bank - Head Office

**Declared Rates for PLS UBL Profit COD  
Profit Payment at Maturity Option  
July 1 - December 31, 2006**

Deposit Tiers & Products	Jul 1 - Jul 31, 2006	Aug 1 - Sep 30, 2006	Oct 1 - Dec 31, 2006
<b>3 Months</b>	<b>6.50%</b>	<b>7.00%</b>	<b>7.50%</b>
<b>6 months</b>	<b>7.00%</b>	<b>7.50%</b>	<b>8.00%</b>
<b>1 year</b>	<b>7.50%</b>	<b>8.00%</b>	<b>8.30%</b>
<b>2 year</b>	<b>8.00%</b>	<b>8.50%</b>	<b>8.50%</b>
<b>3 years</b>	<b>8.50%</b>	<b>9.00%</b>	<b>8.90%</b>
<b>4 years</b>	<b>9.00%</b>	<b>9.50%</b>	<b>9.00%</b>
<b>5 years</b>	<b>9.50%</b>	<b>10.00%</b>	<b>9.40%</b>
<b>6 years</b>	<b>10.00%</b>	<b>10.50%</b>	<b>9.90%</b>
<b>7 years</b>	<b>10.50%</b>	<b>11.00%</b>	<b>10.40%</b>
<b>8 years</b>	<b>11.00%</b>	<b>11.50%</b>	<b>10.90%</b>

**Declared Rates for PLS UBL Profit COD  
Monthly Profit Payment Option  
July 1 - December 31, 2006**

Deposit Tiers & Products	Jul 1 - Dec 31, 2006
<b>1 year</b>	<b>6.40%</b>
<b>2 year</b>	<b>6.50%</b>
<b>3 years</b>	<b>6.60%</b>
<b>4 years</b>	<b>6.70%</b>
<b>5 years</b>	<b>6.80%</b>
<b>6 years</b>	<b>6.90%</b>
<b>7 years</b>	<b>7.00%</b>
<b>8 years</b>	<b>7.10%</b>

*Note: For all UBL Profit CODs, the applicable profit rates will be the rate at which the deposit is booked.*

## Declared Rates on Foreign Currency Accounts

**July 1 - December 31, 2006**

FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro	
		Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
Jul 1-Jul 31, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.3%	3.5%	2.2%	2.7%	1.4%	1.7%
	TDR 3 months	4.4%	4.5%	3.3%	3.5%	2.0%	2.1%
	TDR 6 months	4.5%	4.6%	3.3%	3.5%	2.2%	2.3%
	TDR 1 year	4.7%	4.8%	3.5%	3.7%	2.4%	2.5%
Aug 1-Aug 31, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.4%	3.9%	2.7%	3.2%	1.0%	1.5%
	TDR 3 months	4.5%	4.7%	3.8%	4.0%	2.2%	2.4%
	TDR 6 months	4.5%	4.8%	3.9%	4.1%	2.3%	2.6%
	TDR 1 year	4.6%	4.8%	4.0%	4.3%	2.6%	2.8%
Sep 1-Sep 30, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.3%	3.8%	2.9%	3.4%	1.1%	1.6%
	TDR 3 months	4.4%	4.7%	4.0%	4.2%	2.3%	2.5%
	TDR 6 months	4.5%	4.7%	4.1%	4.3%	2.4%	2.7%
	TDR 1 year	4.5%	4.7%	4.2%	4.5%	2.6%	2.9%
Oct 1-Oct 31, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.3%	3.8%	3.0%	3.5%	1.3%	1.8%
	TDR 3 months	4.4%	4.6%	4.1%	4.3%	2.4%	2.7%
	TDR 6 months	4.4%	4.6%	4.2%	4.4%	2.6%	2.8%
	TDR 1 year	4.3%	4.5%	4.3%	4.5%	2.7%	3.0%
Nov 1-Nov 30, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.3%	3.8%	3.0%	3.5%	1.4%	1.9%
	TDR 3 months	4.4%	4.6%	4.2%	4.4%	2.6%	2.8%
	TDR 6 months	4.4%	4.6%	4.3%	4.5%	2.7%	3.0%
	TDR 1 year	4.3%	4.6%	4.4%	4.7%	2.9%	3.1%
Dec 1-Dec 31, 06	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	3.3%	3.8%	3.1%	3.6%	1.5%	2.0%
	TDR 3 months	4.4%	4.6%	4.2%	4.5%	2.6%	2.9%
	TDR 6 months	4.4%	4.6%	4.3%	4.6%	2.7%	3.0%
	TDR 1 year	4.3%	4.5%	4.4%	4.7%	2.8%	3.1%

Note1: For all FCY Term Deposits, fixed rate of return on booking month's rate. Saving rates vary monthly.

Note 2: Special Rates available from HO for USD 500K and above or equivalent.

Frozen FCY Accounts for Jan - Dec, 2006	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%