

Declared Rates on Rupee Deposit Accounts Jul 1 - Dec 31, 2008

Deposit Tiers & Products	Jul 01 - Aug 31, 2008	Sep 01 - Nov 30, 2008	Dec 01 - Dec 31, 2008
UBL Rupee UniFlex Account			
<i>Jul - Aug '08 Rate Grid</i>			
For monthly minimum balances upto Rs. 50,000	7.00%		
For monthly minimum balances above Rs. 50,000 upto Rs. 100,000	7.25%		
For monthly minimum balances above Rs. 100,000 upto Rs. 200,000	7.50%		
For monthly minimum balances over Rs. 200,000	5.00%		
<i>Sep - Dec '08 Rate Grid ****</i>			
For monthly minimum balances upto Rs. 500,000		7.00%	7.00%
For monthly minimum balances above Rs. 500,000 upto Rs. 1,000,000		7.25%	7.25%
For monthly minimum balances above Rs. 1,000,000 upto Rs. 5,000,000		7.50%	7.50%
For monthly minimum balances above Rs. 5,000,000 upto Rs. 10,000,000		7.75%	7.75%
For monthly minimum balances above Rs 10,000,000		8.00%	8.00%
UBL Rupee UniSaver Account			
For monthly average balances upto Rs. 25 million	5.00%	5.00%	5.00%
For monthly average balances above Rs. 25 million upto Rs. 100 million	5.10%	5.10%	5.10%
For monthly average balances above Rs. 100 million upto Rs.250 million	5.20%	5.20%	5.20%
For monthly average balances above Rs. 250 million upto Rs. 500 million	5.30%	5.30%	5.30%
For monthly average balances of above Rs. 500 million	5.50%	5.50%	5.50%
UBL Rupee Transactional Account			
For minimum balances of Rs. 10,000/- & above	5.00%	5.00%	5.00%
For minimum balance below Rs.10,000/=	5.00%	5.00%	5.00%
UBL UniSona & UBL UniSona Plus	5.00%	5.00%	5.00%
UBL Rupee Regular Term Deposit Receipt (TDR)			
1 months	5.00%	5.00%	5.00%
2 months	5.10%	5.10%	5.10%
3 months	5.20%	5.20%	5.20%
6 months	5.30%	5.30%	5.30%
1 year	5.40%	5.40%	5.40%
2 year	5.50%	5.50%	5.50%
3 years	6.00%	6.00%	6.00%
4 years	6.50%	6.50%	6.50%
5 years	7.00%	7.00%	7.00%
UBL Rupee Special Notice Deposit Receipt (SNDR)			
7 to 29 days	5.00%	5.00%	7.00%
30 days and above	5.10%	5.10%	8.00%
UBL Rupee Current Account / Business Partner Account	0.00%	0.00%	0.00%

NOTE:

- 1- Special daily rates available for UT TIP (United Term Treasury Investment Product) TDRs uptill 365 days with fixed rates of return.
- 2- Special rates available for UBL UniSaver Plus PLS Daily Profit Product with monthly profit payout.
- 3- The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under prevailing regulations/directives of the State Bank of Pakistan.
- 4- UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.

**Declared Rates for UBL Profit Certificate of Deposit (COD)
Profit Payment at Maturity Option
Jul 1 - Dec 31, 2008**

Deposit Tiers & Products	Jul 1 - Jul 31, 2008	Aug 1 - Aug 31, 2008	Sep 1 - Sep 30, 2008	Oct 1 - Oct 31, 2008	Nov 1 - Nov 30, 2008	Dec 1 - Dec 31, 2008
3 Months	8.25%	8.50%	9.00%	9.35%	9.70%	10.60%
6 months	8.50%	8.75%	9.25%	9.50%	9.85%	11.00%
1 year	9.50%	9.75%	10.50%	10.65%	10.80%	12.00%
2 year	11.50%	11.50%	11.50%	11.50%	11.50%	12.20%
3 years	12.75%	12.75%	12.50%	12.50%	12.50%	12.50%
4 years	13.25%	13.25%	14.00%	14.00%	14.00%	13.50%
5 years	13.75%	13.75%	14.50%	14.50%	14.50%	14.50%
6 years	14.25%	14.25%	15.00%	15.00%	15.00%	15.00%
7 years	14.75%	14.75%	15.50%	15.50%	15.50%	15.50%
8 years	15.25%	15.25%	16.00%	16.00%	16.00%	16.00%
9 years	15.75%	15.75%	16.50%	16.50%	16.50%	16.50%
10 years	16.25%	16.25%	17.00%	17.00%	17.00%	17.00%

**Declared Rates for UBL Profit Certificate of Deposit (COD)
Monthly Profit Payment Option
Jul 1 - Dec 31, 2008**

Deposit Tiers & Products	Jul 1 - Jul 31, 2008	Aug 1 - Aug 31, 2008	Sep 1 - Sep 30, 2008	Oct 1 - Oct 31, 2008	Nov 1 - Nov 30, 2008	Dec 1 - Dec 31, 2008
1 year	9.00%	9.30%	9.70%	10.00%	10.10%	11.10%
2 year	9.80%	9.90%	9.90%	10.00%	10.00%	10.60%
3 years	10.40%	10.50%	10.50%	10.50%	10.50%	10.40%
4 years	10.20%	10.20%	10.50%	10.50%	10.50%	10.40%
5 years	10.00%	10.00%	10.40%	10.40%	10.40%	10.40%
6 years	9.80%	9.90%	10.30%	10.30%	10.30%	10.20%
7 years	9.70%	9.70%	10.10%	10.10%	10.10%	10.10%
8 years	9.60%	9.60%	10.00%	10.00%	10.00%	10.00%
9 years	9.50%	9.50%	9.90%	9.90%	9.90%	9.90%
10 years	9.40%	9.50%	9.60%	9.90%	9.90%	9.90%

Note 1: For all UBL Profit CODs, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under prevailing regulations/directives of the State Bank of Pakistan.



Declared Rates on Foreign Currency Accounts

Jul 1 - Dec 31, 2008

FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		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	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, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	0.5%	1.0%	3.5%	4.0%	2.4%	2.9%	0.5%	0.5%	1.5%	1.5%
	TDR 3 months	1.5%	1.8%	4.7%	4.9%	3.7%	3.9%	0.6%	0.6%	1.7%	1.7%
	TDR 6 months	1.9%	2.2%	4.9%	5.2%	3.9%	4.1%	0.6%	0.6%	1.8%	1.8%
	TDR 1 year	2.1%	2.4%	5.2%	5.4%	4.1%	4.4%	1.1%	1.1%	2.0%	2.0%
Aug 1 - Aug 31, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	0.5%	1.0%	3.4%	3.9%	2.5%	3.0%	1.0%	1.0%	1.3%	1.3%
	TDR 3 months	1.6%	1.8%	4.5%	4.8%	3.7%	4.0%	1.0%	1.0%	1.3%	1.3%
	TDR 6 months	1.9%	2.1%	4.7%	5.0%	3.9%	4.2%	1.1%	1.1%	1.3%	1.3%
	TDR 1 year	2.0%	2.3%	4.9%	5.2%	4.1%	4.4%	1.2%	1.2%	2.2%	2.2%
Sep 1 - Sep 30, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	0.5%	1.0%	3.4%	3.9%	2.5%	3.0%	1.5%	1.5%	1.6%	1.6%
	TDR 3 months	1.6%	1.8%	4.5%	4.8%	3.7%	4.0%	1.6%	1.6%	1.6%	1.6%
	TDR 6 months	1.9%	2.1%	4.7%	4.9%	3.9%	4.2%	1.7%	1.7%	1.6%	1.6%
	TDR 1 year	2.0%	2.2%	4.8%	5.0%	4.1%	4.3%	1.9%	1.9%	1.5%	1.5%
Oct 1 - Oct 31, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	1.7%	2.2%	4.0%	4.5%	3.0%	3.5%	2.2%	2.2%	2.0%	2.0%
	TDR 3 months	2.6%	2.9%	5.0%	5.3%	4.0%	4.2%	2.3%	2.3%	2.0%	2.0%
	TDR 6 months	2.6%	2.8%	5.1%	5.4%	4.1%	4.3%	2.1%	2.1%	2.0%	2.0%
	TDR 1 year	2.6%	2.8%	5.2%	5.5%	4.2%	4.5%	2.0%	2.0%	2.0%	2.0%
Nov 1 - Nov 30, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	1.1%	1.6%	3.7%	4.2%	2.5%	3.0%	1.0%	1.5%	2.1%	2.6%
	TDR 3 months	2.2%	2.4%	4.7%	4.9%	3.6%	3.8%	2.7%	3.0%	3.5%	3.8%
	TDR 6 months	2.2%	2.4%	4.8%	5.0%	3.7%	3.9%	2.5%	2.7%	3.5%	3.8%
	TDR 1 year	2.2%	2.4%	4.9%	5.1%	3.7%	4.0%	2.5%	2.7%	3.7%	4.0%
Dec 1 - Dec 31, 08	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	0.7%	0.9%	2.0%	2.3%	2.3%	2.6%	3.8%	4.1%	1.6%	1.9%
	TDR 3 months	1.0%	1.2%	2.7%	2.9%	2.6%	2.9%	4.3%	4.5%	2.0%	2.3%
	TDR 6 months	1.3%	1.6%	2.8%	3.0%	2.7%	2.9%	4.0%	4.2%	2.3%	2.5%
	TDR 1 year	1.5%	1.8%	2.9%	3.1%	2.7%	3.0%	3.7%	4.0%	2.5%	2.7%

Frozen FCY Accounts for Dec 2008	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%

Note 1: For all FCY Term Deposits, fixed rate of return will be applied based on booking month's rate.

Note 2: For Saving Accounts, the rates of return vary monthly.

Note 3: Special Rates available from HO for USD 500K and above or equivalent.

