



## Projected Rates on Rupee Deposit Accounts Jan 1 - Feb 28, 2011

| Deposit Tiers & Products  | Jan 1 - Jan 31,<br>2011 | Feb 1 - Feb 28,<br>2011 |
|---|-------------------------|-------------------------|
| <b>UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account</b> | <b>0.00%</b>            | <b>0.00%</b>            |
| <b>UBL First Minor Savings Account</b>  | <b>5.00%</b>            | <b>5.00%</b>            |
| <b>UBL Rupee Transactional Account</b>  | <b>5.00%</b>            | <b>5.00%</b>            |
| <b>UBL UniSona &amp; UBL UniSona Plus</b>   | <b>5.00%</b>            | <b>5.00%</b>            |
| <b>UBL Rupee UniSaver Account *</b><br>For monthly average balances upto Rs. 25 million     | <b>5.00%</b>            | <b>5.00%</b>            |
| For monthly average balances above Rs. 25 million upto Rs. 100 million                      | <b>5.10%</b>            | <b>5.10%</b>            |
| For monthly average balances above Rs. 100 million upto Rs.250 million                      | <b>5.20%</b>            | <b>5.20%</b>            |
| For monthly average balances above Rs. 250 million upto Rs. 500 million                     | <b>5.30%</b>            | <b>5.30%</b>            |
| For monthly average balances of above Rs. 500 million                                       | <b>5.50%</b>            | <b>5.50%</b>            |
| <b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b><br>7 to 29 days                      | <b>5.00%</b>            | <b>5.00%</b>            |
| 30 days and above   | <b>5.50%</b>            | <b>5.50%</b>            |
| <b>UBL Rupee UniFlex Account **</b><br>For monthly average balances upto Rs. 10,000         | <b>6.00%</b>            | <b>6.00%</b>            |
| For monthly average balances above Rs. 10,000 upto Rs. 100,000                              | <b>7.00%</b>            | <b>7.00%</b>            |
| For monthly average balances above Rs. 100,000 upto Rs. 500,000                             | <b>8.00%</b>            | <b>8.00%</b>            |
| For monthly average balances above Rs. 500,000 upto Rs. 1,000,000                           | <b>9.00%</b>            | <b>9.00%</b>            |
| For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000                         | <b>10.00%</b>           | <b>10.00%</b>           |
| For monthly average balances above Rs. 10,000,000   | <b>11.00%</b>           | <b>11.00%</b>           |
| <b>UBL Profit - Rupee Regular Term Deposit Receipt (TDR) ***</b><br>1 month                 | <b>7.60%</b>            | <b>7.70%</b>            |
| 2 months  | <b>7.70%</b>            | <b>7.80%</b>            |
| 3 months  | <b>7.90%</b>            | <b>7.90%</b>            |
| 4 months  | <b>8.00%</b>            | <b>8.10%</b>            |
| 5 months  | <b>8.10%</b>            | <b>8.20%</b>            |
| 6 months  | <b>8.30%</b>            | <b>8.30%</b>            |
| 1 year  | <b>8.60%</b>            | <b>8.70%</b>            |
| 2 years   | <b>8.90%</b>            | <b>9.00%</b>            |
| 3 years   | <b>9.30%</b>            | <b>9.30%</b>            |
| 4 years   | <b>9.60%</b>            | <b>9.70%</b>            |
| 5 years   | <b>9.90%</b>            | <b>10.00%</b>           |
| 6 years   | <b>10.30%</b>           | <b>10.30%</b>           |
| 7 years   | <b>10.60%</b>           | <b>10.70%</b>           |
| 8 years   | <b>10.90%</b>           | <b>11.00%</b>           |
| 9 years   | <b>11.30%</b>           | <b>11.30%</b>           |
| 10 years  | <b>11.60%</b>           | <b>11.70%</b>           |

\* Special rates available for UBL UniSaver Plus PLS Daily Profit Product with monthly profit payout.

\*\* UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.

\*\*\* On UBL Profit Regular TDRs, profit is paid monthly on a floating rate based on money market conditions.

Note 1: Special rates available for UTTIP (United Term Treasury Investment Product) TDRs upto 365 days with fixed rates of return.

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

Note 3: The profits calculated will be based on simple rate of return basis.





**Projected Rates for UBL Profit Certificate of Deposit (COD)  
Profit Payment at Maturity Option  
Jan 1 - Feb 28, 2011**

| Deposit Tiers & Products | Jan 1 - Jan 31, 2011 | Feb 1 - Feb 28, 2011 |
|--------------------------|----------------------|----------------------|
| 3 Months                 | 10.20%               | 10.20%               |
| 6 months                 | 10.40%               | 10.40%               |
| 1 year                   | 11.20%               | 11.20%               |
| 2 years                  | 11.50%               | 11.50%               |
| 3 years                  | 12.00%               | 12.00%               |
| 4 years                  | 12.10%               | 12.10%               |
| 5 years                  | 12.20%               | 12.30%               |
| 6 years                  | 12.40%               | 12.40%               |
| 7 years                  | 12.50%               | 12.50%               |
| 8 years                  | 13.00%               | 13.00%               |
| 9 years                  | 13.50%               | 13.50%               |
| 10 years                 | 13.90%               | 14.00%               |

**Projected Rates for UBL Profit Certificate of Deposit (COD)  
Monthly Profit Payment Option  
Jan 1 - Feb 28, 2011**

| Deposit Tiers & Products | Jan 1 - Jan 31, 2011 | Feb 1 - Feb 28, 2011 |
|--------------------------|----------------------|----------------------|
| 1 year                   | 10.50%               | 10.50%               |
| 2 years                  | 9.30%                | 9.30%                |
| 3 years                  | 8.50%                | 8.50%                |
| 4 years                  | 7.70%                | 7.70%                |
| 5 years                  | 7.00%                | 7.00%                |
| 6 years                  | 6.40%                | 6.40%                |
| 7 years                  | 6.20%                | 6.20%                |
| 8 years                  | 6.00%                | 6.00%                |
| 9 years                  | 5.70%                | 5.70%                |
| 10 years                 | 5.40%                | 5.40%                |

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

Note 3: The profits calculated will be based on simple rate of return basis.





**Projected Rates on Foreign Currency Accounts**

Jan 1 - Feb 28, 2011

| 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 |
| Current                             | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  |
|                                     | 0.1%                             | 0.1%  | 0.2%                             | 0.3%  | 0.3%                             | 0.4%  | 0.1%                             | 0.1%  | 0.1%                             | 0.1%  |
|                                     | 0.1%                             | 0.2%  | 0.3%                             | 0.4%  | 0.4%                             | 0.5%  | 0.1%                             | 0.1%  | 0.1%                             | 0.2%  |
|                                     | 0.2%                             | 0.2%  | 0.4%                             | 0.5%  | 0.5%                             | 0.6%  | 0.2%                             | 0.3%  | 0.2%                             | 0.3%  |
|                                     | 0.3%                             | 0.4%  | 0.6%                             | 0.8%  | 0.6%                             | 0.7%  | 0.4%                             | 0.5%  | 0.3%                             | 0.4%  |
| Saving                              | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  |
|                                     | 0.1%                             | 0.1%  | 0.2%                             | 0.3%  | 0.3%                             | 0.4%  | 0.1%                             | 0.1%  | 0.1%                             | 0.1%  |
|                                     | 0.1%                             | 0.2%  | 0.3%                             | 0.4%  | 0.4%                             | 0.5%  | 0.1%                             | 0.1%  | 0.1%                             | 0.2%  |
|                                     | 0.2%                             | 0.2%  | 0.4%                             | 0.5%  | 0.5%                             | 0.6%  | 0.2%                             | 0.3%  | 0.2%                             | 0.3%  |
|                                     | 0.3%                             | 0.4%  | 0.6%                             | 0.8%  | 0.6%                             | 0.7%  | 0.4%                             | 0.5%  | 0.3%                             | 0.4%  |
| TDR 3 months                        | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  |
|                                     | 0.1%                             | 0.1%  | 0.2%                             | 0.3%  | 0.3%                             | 0.4%  | 0.1%                             | 0.1%  | 0.1%                             | 0.1%  |
|                                     | 0.1%                             | 0.2%  | 0.3%                             | 0.4%  | 0.4%                             | 0.5%  | 0.1%                             | 0.1%  | 0.1%                             | 0.2%  |
|                                     | 0.2%                             | 0.2%  | 0.4%                             | 0.5%  | 0.5%                             | 0.6%  | 0.2%                             | 0.3%  | 0.2%                             | 0.3%  |
|                                     | 0.3%                             | 0.4%  | 0.6%                             | 0.8%  | 0.6%                             | 0.7%  | 0.4%                             | 0.5%  | 0.3%                             | 0.4%  |
| TDR 6 months                        | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  |
|                                     | 0.1%                             | 0.1%  | 0.2%                             | 0.3%  | 0.3%                             | 0.4%  | 0.1%                             | 0.1%  | 0.1%                             | 0.1%  |
|                                     | 0.1%                             | 0.2%  | 0.3%                             | 0.4%  | 0.4%                             | 0.5%  | 0.1%                             | 0.1%  | 0.1%                             | 0.2%  |
|                                     | 0.2%                             | 0.2%  | 0.4%                             | 0.5%  | 0.5%                             | 0.6%  | 0.2%                             | 0.3%  | 0.2%                             | 0.3%  |
|                                     | 0.3%                             | 0.4%  | 0.6%                             | 0.8%  | 0.6%                             | 0.7%  | 0.4%                             | 0.5%  | 0.3%                             | 0.4%  |
| TDR 1 year                          | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  | 0.0%                             | 0.0%  |
|                                     | 0.1%                             | 0.1%  | 0.2%                             | 0.3%  | 0.3%                             | 0.4%  | 0.1%                             | 0.1%  | 0.1%                             | 0.1%  |
|                                     | 0.1%                             | 0.2%  | 0.3%                             | 0.4%  | 0.4%                             | 0.5%  | 0.1%                             | 0.1%  | 0.1%                             | 0.2%  |
|                                     | 0.2%                             | 0.2%  | 0.4%                             | 0.5%  | 0.5%                             | 0.6%  | 0.2%                             | 0.3%  | 0.2%                             | 0.3%  |
|                                     | 0.3%                             | 0.4%  | 0.6%                             | 0.8%  | 0.6%                             | 0.7%  | 0.4%                             | 0.5%  | 0.3%                             | 0.4%  |



| Frozen FCY Accounts for Feb 2011 |       |
|----------------------------------|-------|
| 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.