

February 6, 2013

Mr. Muhammad Ghufan,
Deputy Chief Manager
The Karachi Stock Exchange (Guarantee) Ltd.
Karachi Stock Exchange Building
Stock Exchange Road,
74000

Mr. Aftab Ahmed Diwan
Head of Operations
CDC Pakistan Ltd
2nd Floor, CDC House,
99-B, Block - B, S.M.C.H.S Karachi-
Shahrah - e- Faisal,
Karachi - 74400

Dear Sirs,


Re: **UBL- Notice of Book closure for Final Redemption / Profit payment of 2nd tranche of Term Finance Certificate ("2nd tranche TFC") - (15-03-2005)**


We would like to inform you that the final principal redemption and profit payment date of TFC 2nd tranche issued on March 15, 2005 of United Bank Limited falls due on March 15, 2013 and the transfer books pertaining to the 2nd tranche TFC will remain closed from March 01, 2013 to March 14, 2013 (both days inclusive) for entitlement.

Please also note that transfer and deposit requests under Physical and Central Depository System received at the close of business on February 28, 2013 at Company's Registrar - M/s. Technology Trade (Pvt.) Limited, 241-C, Block-2, P.E.C.H.S, Karachi will be treated in time for the purpose of entitlement.

2nd tranche TFC holders are requested to notify the Company's Registrar at the above address for change of their addresses immediately, if any.

Yours faithfully,


Muhammad Hanif Akhail
SEVP / Group Executive,
Treasury & Capital Markets


Raymond Kotwal
SEVP / Group Executive,
Chief Financial Officer

CC: Mr. Junaid Dagia
Chief Executive,
Technology Trade (Private) Limited.

