

UBL

UNITED BANK LTD.



January 12, 2010

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

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

Dear Sirs,


Re: **UBL - Notice of Book closure for 4th Redemption / Profit payment of 4th tranche of Term Finance Certificate ("4th Tranche TFC") - (14-02-2008)**

We would like to inform you that the 4th principal redemption and profit payment date of 4th Tranche TFC issued on February 14, 2008 of United Bank Limited falls due on February 13, 2010 and the transfer books pertaining to the 4th Tranche TFC will remain closed from January 30, 2010 to February 12, 2010 (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 January 29, 2010 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.

4th 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,


Aqeel Ahmed Nasir
Company Secretary &
Chief Legal Counsel


Aameer Karachiwalla
Chief Financial Officer &
Group Executive Global Shared Service

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

Head Office: State Life Building # 1, I.I. Chundrigar Road, Karachi-
Pakistan ■ UAE ■ USA ■ UK¹ ■ Bahrain ■ Oman² ■ Qatar ■ Iran ■

¹ Subsidiary Branch ² Associated Company 3 F