

February 10, 2012

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

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

Dear Sirs,

Re: UBL - Notice of Book closure for 11th Redemption / Profit payment of 3rd tranche of Term Finance Certificate (3rd tranche "TFC") - (08-09-2006)

We would like to inform you that the 11th principal redemption and profit payment date of 3rd tranche TFC issued on September 08, 2006 of United Bank Limited falls due on March 08, 2012 and the transfer books pertaining to the 3rd tranche TFC will remain closed from February 23, 2012 to March 07, 2012 (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 22, 2012 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.

3rd 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,



Saeed Iqbal
EVP & Group Head
Investment Banking



Raymond Kotwal
SEVP / Group Executive,
Chief Financial Officer

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

