 Projected Rates on Rupee Deposit Accounts January-26	
Deposit Tiers & Products	
Effective From Jan 1, 2026	
UBL Asaan Current Account/UBL Mukammal Current Account/ UBL Urooj Current Account/ UBL Freelancer Current Account/ Other Current Account	0.00%
UBL First Minor Savings Account	9.00%
UBL Savings Account/ UBL Asaan Savings Account/UBL Institutional Savings Account	9.00%
UBL Zindagi Account	9.00%
UBL TezKafar Pardes Card Account *	9.00%
UBL Unisoma & UBL Unisoma Plus	9.00%
UBL Rupee Unisaver Account For monthly average balances upto Rs. 25 million For monthly average balances above Rs. 25 million upto Rs. 100 million For monthly average balances above Rs. 100 million upto Rs. 250 million For monthly average balances above Rs. 250 million upto Rs. 500 million For monthly average balances of above Rs. 500 million	9.00% 9.00% 9.00% 9.00% 9.00%
UBL Rupee Unitflex Account ** / UBL Urooj Saving Account For monthly average balances upto Rs. 10,000 For monthly average balances above Rs. 10,000 upto Rs. 100,000 For monthly average balances above Rs. 100,000 upto Rs. 500,000 For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 For monthly average balances above Rs. 1,000,000 upto Rs. 10,000,000 For monthly average balances above Rs. 10,000,000	9.00% 9.00% 9.00% 9.00% 9.00% 9.00%
UBL Mahana Aamdani Savings Account For monthly average balances below Rs. 100,000 For monthly average balances Rs. 100,000 upto Rs. 5,000,000 For monthly average balances above Rs. 5,000,000	9.00% 9.00% 9.00%
UBL Investment Account*** (For Financial Institutions, Public Limited Companies & Public Sector Enterprises only) For Customer with monthly profit Disbursement For Customer with Semi annually profit Disbursement	9.00% 9.00%

* UBL Savings Account rules will apply in calculating returns on UBL Term/Current/Flexible/Current Accounts.

** Special rates available for UBL Unisaver Plus, Super-Saver Account, PLS Daily Profit Product with monthly profit payout.

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

**** Special rates available for UBL Investment account Product.

Note 1: 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 State Bank of Pakistan.

Note 2: The profits calculated will be based on simple annualized rate of expected return.


Note 3: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNPK, CDD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



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 Projected Rates on Rupee TDR & SNDR January-26		
Deposit Tiers & Products		Effective From Jan 1, 2026
UBL Rupee Special Notice Deposit Receipt (SNDR) / SND		
7 to 29 days		9.00%
30 days and above		9.00%
UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)		
1 month		9.00%
2 months		9.00%
3 months		9.00%
4 months		9.00%
5 months		9.00%
6 months		9.00%
1 year		8.75%
2 years		7.75%
3 years		7.75%
4 years		7.00%
5 years		7.00%
6 years		7.00%
7 years		7.00%
8 years		7.00%
9 years		7.00%
10 years		7.00%

Note 1: Special rates available for UTTIP (United Term Treasury

Investment Product) TDRs up to 365 days with fixed rates of

Note 2: The method of calculating return/profit under the profit/loss

sharing scheme is governed by the Bank Rules under the

Note 3: The profits calculated will be based on simple annualized rate

of expected return.

Note 4: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and
- Rupee & FCY TDRs, the rates will be effective from the day



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Projected Rates for UBL Mahana Aamdani Term Deposit January-26

Deposit Tiers & Products	Effective From Jan 1, 2026
UBL Mahana Aamdani Term Deposit	
3 months	9.75%
6 months	9.50%
1 year	9.50%
3 years	9.00%
5 years	9.00%
10 years	8.75%

Projected Rates for UBL Profit Certificate of Deposit (COD) January-26

Deposit Tiers & Products	Effective From Jan 1, 2026
	Effective Rate
Certificate of Deposit (COD) at Maturity Option	
3 Months	9.75%
6 months	9.25%
1 year	9.00%
2 years	8.50%
3 years	8.00%
4 years	7.75%
5 years	7.25%
6 years	7.00%
7 years	6.75%
8 years	6.50%
9 years	6.50%
10 years	6.50%

Deposit Tiers & Products	Effective From Jan 1, 2026
Certificate of Deposit (COD) at Monthly Profit	
1 year	9.50%
2 years	9.00%
3 years	9.00%
4 years	8.75%
5 years	8.75%
6 years	8.75%
7 years	8.75%
8 years	8.75%
9 years	8.75%
10 years	8.75%

Note 1: For all UBL Profit CODs and UBL Mahana Aamdani Term Deposit, 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 the prevailing regulations/directives of the State Bank of Pakistan.

Note 3: The profits calculated will be based on effective annualized rate of expected return for UBL Profit COD profit payment at maturity.

Note 4: The profits calculated will be based on simple annualized rate of expected return for both UBL Profit COD monthly profit payment option and UBL Mahana Aamdani Term Deposit.

Note 5: The effective dates for projected rates are as follows:

For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

For SMDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

Note 6: Special rates are available on UTTP and certain TDRs based on management's discretion

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Projected Rates on Foreign Currency Current & Saving Accounts/ January-26

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
Effective From Jan 1, 2026	Current	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.00%	0.00%	0.0000%	0.0000%
	Saving	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.001%	0.001%

SFN USD PSN GBP SFN EUR SFN AED SFN SAR


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Frozen FCY Accounts for December 2025

US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%

Note 1: For Saving Accounts, the rates of return vary monthly.

Note 2: The

- For Rupee and

- For SMDR,

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Projected Rates on Foreign Currency Term Deposits

January-26

FE 25 (Unizar Plus)/Product types	US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal		
	Less than USD 50K or equivalent	Greater than or equal to USD 50K 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	
Effective From Jan 1, 2026	TDR 3 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.00%	2.75%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
TFN USD TFN GBP TFN EUR TFN AED TFN SAR											

Frozen FCY Accounts for December 2025	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%

Note 1: For all FCY Term Deposits, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: Special Rates available in FCY UTTP for USD 100K and above or equivalent.

Note 3: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

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Projected Rates on UBL FCY Uniflex Deposit Accounts January-26

	Deposit Tiers - UBL FCY Uniflex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Effective From Jan 1, 2026	For monthly average balances upto 5,000	1.25%	0.75%	0.30%	0.30%
	For monthly average balances above 5,000 up to 10,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 10,000 up to 25,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%

* UBL FCY Uniflex Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions. The applicable bands of threshold are according to their respective currencies

Note 1: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

-For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



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