

*where you come first***CREDIT OF FINAL CASH DIVIDEND (D-38)
FOR THE YEAR ENDED DECEMBER 31, 2018**

We are pleased to inform our shareholders that 30% Final Cash Dividend i.e. Rs 3.00 per share for the year ended December 31, 2018, declared by the Board of Directors of United Bank Limited in their meeting held on February 20, 2019 and approved by the Members in the 60th AGM of UBL held on March 28, 2019 has been credited through electronic mode directly into the designated bank accounts of the shareholders who have submitted their valid Computerized National Identity Cards (CNIC) and valid International Bank Account Numbers (IBAN) with complete details.

In compliance with the requirements of Companies Act, 2017 and Companies (Distribution of Dividends) Regulations 2017, the Bank has withheld dividend of those shareholders who have provided incorrect bank account details or have not provided complete bank details including valid IBAN, of their own bank accounts.

In order to receive cash dividend withheld by the Bank, as stated above, shareholders are requested to contact the Bank's Share Registrar at the below given address or Participant / Investor Account Services of Central Depository Company of Pakistan (as the case maybe) along with legible copy of their respective valid CNIC and provide their complete bank details including valid IBAN by filling the form available at the Bank's website link:

<https://www.ublirect.com/corporate/pdf/BankMandateForm.pdf>

M/s. THK Associates (Pvt.) Limited

1st Floor, 40-C, Block-6, P.E.C.H.S, Karachi 75400

UAN: (021) 111-000-322, Fax: (021) 34168271

Central Depository Company (CDC) has developed Centralized Cash Dividend Register ("CCDR"), on eServices web portal, which contains details pertaining to cash dividends paid, unpaid or withheld by listed companies. The CCDR will help to maintain history of dividends paid to shareholders by listed companies and access of all such information will be provided to the respective shareholders including details of Income Tax/ Zakat Deduction etc. (if any) and the net amount credited into their accounts.

The Shareholders are requested to register themselves to CDC's eServices Portal <https://eservices.cdaccess.com.pk> to get above mentioned facilities.

Karachi,
11 April, 2019

Aqeel Ahmed Nasir
Company Secretary &
Chief Legal Counsel