



# UNITED COMMERCIAL BANK PLC

Treasury Division  
Corporate Head Office

Exchange Rate Circular No: 2026/38

Thursday, February 26, 2026

## INDICATIVE FOREIGN EXCHANGE RATES FOR CLIENTS

| FC Buying Rate             |          |                 |             | FC Selling Rate                    |            | Foreign Currency Codes |          |          |
|----------------------------|----------|-----------------|-------------|------------------------------------|------------|------------------------|----------|----------|
| TT CLEAN                   | TT Doc   | OD SIGHT EXPORT | OD TRANSFER | TT & OD                            | BC Selling |                        |          |          |
| 121.4500                   | 121.4000 | 121.2348        | 121.1167    | 122.7000                           | 122.7000   | USD                    |          |          |
| 163.5446                   | 163.4946 | 163.2720        | 163.1131    | 167.6818                           | 167.6818   | GBP                    |          |          |
| 142.3758                   | 142.3258 | 142.1321        | 141.9937    | 146.2952                           | 146.2952   | EUR                    |          |          |
| 0.7726                     | 0.7721   | 0.7710          | 0.7703      | 0.7957                             | 0.7957     | JPY                    |          |          |
| 32.9973                    | 32.9473  | 32.9025         | 32.8705     | 33.5191                            | 33.5191    | AED                    |          |          |
| 32.3065                    | 32.2565  | 32.2126         | 32.1813     | 32.8136                            | 32.8136    | SAR                    |          |          |
| 18.1485                    | 18.0985  | 18.0739         | 18.0563     | 18.4456                            | 18.4456    | CNY                    |          |          |
| Cash Foreign Currency Rate |          |                 |             | Interest Rates (%) for NFCD & RFCD |            |                        |          |          |
|                            | USD      | GBP             | EUR         |                                    | 30 days    | 90 Days                | 180 Days | 360 Days |
| Selling                    | 123.5000 | 168.4046        | 147.0268    | NFCD (USD)                         | 2.17       | 2.42                   | 2.63     | 2.72     |
| Buying                     | 122.5000 | 165.5710        | 144.0968    | RFCD (USD)                         | 3.00       |                        |          |          |

### All Card Related Payment

| Currency | Payment Rate | Refund Rate |
|----------|--------------|-------------|
| USD      | 123.2500     | 122.2500    |

### Foreign Usance Export Bills Buying Rates

|     | 30 Days | 60 Days | 90 Days | 120 Days | 150 Days | 180 Days |
|-----|---------|---------|---------|----------|----------|----------|
| USD | 120.41  | 119.60  | 118.79  | 117.98   | 117.17   | 116.36   |

### Local Usance Export Bills Buying Rates

For Any Tenor

|     |          |
|-----|----------|
| USD | 121.2348 |
|-----|----------|

### FORWARD Rates for USD (Indicative)

|         | 30 Days | 45 days | 60 days | 90 days | 120 days | 180 days |
|---------|---------|---------|---------|---------|----------|----------|
| Selling | 123.35  | 123.68  | 124.00  | 124.65  | 125.30   | 126.60   |
| Buying  | 122.09  | 122.42  | 122.74  | 123.38  | 124.02   | 125.31   |

| Reference Rate (%)     | Overnight(24.02.2026) | 30 Days | 90 Days | 180 Days | 360 Days |
|------------------------|-----------------------|---------|---------|----------|----------|
| USD SOFR (25.02.2026)  | 3.66000               | 3.67300 | 3.67274 | 3.62607  | 3.46884  |
| GBP SONIA (24.02.2026) |                       | 3.6962  | 3.5814  | 3.5119   | 3.4258   |
| €STR (25.02.2026)      |                       | 1.934   | 1.932   | 1.925    | 1.909    |

### NOTE:

- The above rates are indicative only & subject to change due to movement in the market. Bank reserves the right to accept or reject any rates quoted on this Rate Sheet.
- The aforementioned rates shall apply to all transactions up to USD 5,000.00 or the equivalent amount in other foreign currencies. For transactions exceeding USD 5,000.00, the settlement rate shall be determined based on freely negotiated rates in accordance with Circular No. FE 38, dated December 2024. All branches are hereby advised to obtain applicable rates from the Treasury Division for transactions exceeding the stated limit.
- Interest rates for RFCD Accounts is applicable for average deposit of equivalent USD 1000/ or above - for minimum 30 days.
- For NFCD amount US\$ 500,000.00 & above specific rate to be taken from Treasury Division .
- The quoted forward rates are indicative in nature and subject to the availability of matching funds. For any forward contract bookings with clients, branches or designated Relationship Managers must obtain specific rates from the Treasury Division. For the purpose of forward rate calculation, the interbank USD/BDT weighted average rate as published on Refinitiv shall be used as the spot rate.