



UNITED COMMERCIAL BANK PLC

Treasury Division
Corporate Head Office

Exchange Rate Circular No: 2026/16

Thursday, January 22, 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			
121.5000	121.4500	121.2847	121.1666	122.7500	122.7500	USD		
161.9960	161.9460	161.7255	161.5681	166.1176	166.1176	GBP		
140.7942	140.7442	140.5526	140.4158	144.6977	144.6977	EUR		
0.7600	0.7595	0.7585	0.7578	0.7825	0.7825	JPY		
33.0109	32.9609	32.9161	32.8840	33.5328	33.5328	AED		
32.3276	32.2776	32.2337	32.2023	32.8349	32.8349	SAR		
17.4036	17.3536	17.3300	17.3131	17.6840	17.6840	CNY		
Cash Foreign Currency Rate				Interest Rates (%) for NFCD & RFCD				
	USD	GBP	EUR		30 days	90 Days	180 Days	360 Days
Selling	123.5000	166.7621	145.3595	NFCD (USD)	2.18	2.42	2.63	2.77
Buying	122.5000	163.9418	142.4430	RFCD (USD)	3.00			

All Card Related Payment

Currency	Payment Rate	Refund Rate
USD	122.7500	121.7500

Foreign Usance Export Bills Buying Rates

	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days
USD	120.46	119.65	118.84	118.03	117.22	116.41

Local Usance Export Bills Buying Rates

For Any Tenor

USD	121.2847
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FORWARD Rates for USD (Indicative)

	30 Days	45 days	60 days	90 days	120 days	180 days
Selling	123.40	123.73	124.05	124.70	125.35	126.65
Buying	122.14	122.47	122.79	123.43	124.08	125.36

Reference Rate (%)	Overnight(20.01.2026)	30 Days	90 Days	180 Days	360 Days
USD SOFR (21.01.2026)	3.65000	3.67691	3.67102	3.63004	3.51582
GBP SONIA (20.01.2026)		3.7271	3.7090	3.6336	3.5322
ESTR (21.01.2026)		1.933	1.932	1.924	1.917

NOTE:	1. 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.
	2. 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.
	3. Interest rates for RFCD Accounts is applicable for average deposit of equivalent USD 1000/ or above - for minimum 30 days.
	4. For NFCD amount US\$ 500,000.00 & above specific rate to be taken from Treasury Division .
	5. 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.