

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						
	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	
	€STR (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.							