

Revised  
AL-ARAFAH ISLAMI BANK PLC  
TREASURY DIVISION, DEALING ROOM  
HEAD OFFICE, DHAKA

Ph-02-44850032, 02-44850071(Direct), PABX-44850005 Ext: 335, 336, 337, 408, 409

Email: [dealingroom@aibl.com.bd](mailto:dealingroom@aibl.com.bd)



EXCHANGE RATE CIRCULAR NO: 2026/128

DATE OF ISSUE: 23.07.2026

INDICATIVE EXCHANGE RATE ONLY

APPLICABLE FOR ALL BRANCHES  
OF AL-ARAFAH ISLAMI BANK PLC

CROSS RATES OF SOME CURRENCIES IN ASIAN SPOT AS ON 23.07.2026

|         | GBP/USD | EUR/USD | USD/JPY  | USD/CHF | USD/CAD | USD/SGD |
|---------|---------|---------|----------|---------|---------|---------|
| SELLING | 1.3390  | 1.1433  | 163.0500 | 0.8131  | 1.4063  | 1.2888  |
| BUYING  | 1.3386  | 1.1431  | 163.0600 | 0.8134  | 1.4064  | 1.2896  |
|         |         |         |          |         |         |         |
|         | AUD/USD | NZD/USD | USD/AED  | USD/SAR | USD/CNY | USD/INR |
| SELLING | 0.7019  | 0.5820  | 3.6726   | 3.7538  | 6.7681  | 96.5200 |
| BUYING  | 0.7017  | 0.5818  | 3.6728   | 3.7540  | 6.7689  | 96.5300 |

OUR BANK'S EXCHANGE RATES TO CUSTOMER (BDT PER ONE UNIT OF FOREIGN CURRENCY)

| BANK SELLS TO CUSTOMERS |          | CURRENCY          | BANK BUYS FROM CUSTOMERS |          |              |          |
|-------------------------|----------|-------------------|--------------------------|----------|--------------|----------|
| TT & OD                 | B.C      |                   | T.T CLEAN                | T.T DOC  | O.D SIGHT    | O.D      |
|                         |          |                   |                          |          | EXPORT BILLS | TRANSFER |
| 123.9000                | 123.9000 | U.S. DOLLAR       | 122.6000                 | 122.6000 | 122.5000     | 122.5000 |
| 166.9233                | 166.9733 | POUND STERLING    | 164.1124                 | 163.9624 | 163.8124     | 163.8124 |
| 142.5195                | 142.5695 | EURO              | 140.1441                 | 139.9941 | 139.8441     | 139.8441 |
| 0.7637                  | 0.7642   | JPY               | 0.7519                   | 0.7369   | 0.7219       | 0.7219   |
| 153.1907                | 153.2407 | SWISS FRANC       | 150.7254                 | 150.5754 | 150.4254     | 150.4254 |
| 88.5613                 | 88.6013  | CANADIAN DOLLAR   | 87.1729                  | 87.0729  | 86.9729      | 86.9729  |
| 96.6391                 | 96.6791  | SINGAPORE DOLLAR  | 95.0682                  | 94.9682  | 94.8682      | 94.8682  |
| 87.4167                 | 87.4567  | AUSTRALIAN DOLLAR | 86.0284                  | 85.9933  | 85.9583      | 85.9583  |
| 72.4822                 | 72.5172  | NEWZEALAND DOLLAR | 71.3287                  | 71.2996  | 71.2705      | 71.2705  |
| 33.9019                 | 33.9269  | UAE DIRHAM        | 33.3805                  | 33.3805  | 33.3805      | 33.3805  |
| 33.1680                 | 33.1930  | SAUDI RIYAL       | 32.6585                  | 32.6202  | 32.5819      | 32.5819  |
| 18.3899                 | 18.4099  | CHINESE YUAN      | 18.1122                  | 18.1122  | 18.0675      | 18.0675  |
| 1.2809                  | 1.2909   | INDIAN RUPEE      | 1.2701                   | 1.2701   | 1.2690       | 1.2690   |

USANCE EXPORT BILLS BUYING RATES FROM CUSTOMERS

| CURRENCY NAME | 30 DAYS  | 60 DAYS  | 90 DAYS  | 120 DAYS | 180 DAYS |
|---------------|----------|----------|----------|----------|----------|
| USD           | 121.1288 | 120.1174 | 119.1979 | 118.5184 | 117.1239 |
| EURO          | 138.2755 | 136.6405 | 134.9587 | 133.5573 | 130.7544 |
| GBP           | 161.4866 | 159.6813 | 158.0402 | 156.0162 | 153.1168 |

| CASH FOREIGN CURRENCY |          |           |
|-----------------------|----------|-----------|
| BANK SELLS            | CURRENCY | BANK BUYS |
| 124.9000              | USD      | 124.6500  |
| 167.0000              | GBP      | 158.0000  |
| 142.0000              | EUR      | 135.0000  |
| 33.3000               | SAR      | 33.1000   |

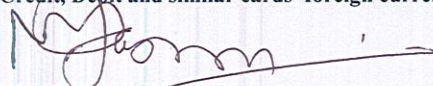
| Currency | ADs Buying from HO | ADs Selling to HO |
|----------|--------------------|-------------------|
| USD      | 123.8500           | 122.7000          |
| GBP      | 166.8733           | 164.1624          |
| EUR      | 142.4695           | 140.1941          |
| JPY      | 0.7631             | 0.7523            |
| SAR      | 33.1570            | 32.6685           |
| CHF      | 153.1429           | 150.7754          |
| CNY      | 18.3799            | 18.1422           |
| AED      | 33.8719            | 33.4105           |
| SGD      | 96.6391            | 95.1082           |
| CAD      | 88.5713            | 87.2029           |
| AUD      | 87.4267            | 86.0584           |

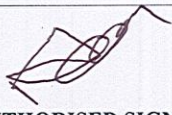
BENCHMARK RATE/ REFERENCE RATE AS ON 21.07.2026 & 23.07.2026

| REFERENCE RATE       | OVERNIGHT | 1 MONTHS | 3 MONTHS | 6 MONTHS | 1 YEAR  |
|----------------------|-----------|----------|----------|----------|---------|
| EURIBOR              | -         | 2.20400  | 2.47500  | 2.68900  | 2.91800 |
| U.S DOLLAR TERM SOFR | 3.61000   | 3.69314  | 3.77509  | 3.90445  | 4.07180 |

The above rates are indicative only. Our A/D Branches are hereby instructed not to make import payment of USD 5,000 and above without having consent from the Treasury Division, Dealing Room (Ph-02-44850032, 02-44850071(Direct), PABX-44850005 Ext: 335,336,337,408,409). For any big transactions, transactions relating to receipts and payments of volatile currencies; Market updates, Live prices and the rates are not quoted above, if the funds are required to be purchased at higher rate from interbank market, the same will be supplied to our A/D Branches with due adjustments & negotiation. AIB PLC reserves the right to accept or reject any rates quoted on this rate sheet.

\*\*\* Credit, Debit and similar cards' foreign currency payment settlement rates will be same as Cash Selling Rates.

  
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