

The Daily Star | Prime Bank

MONTHLY BUSINESS REVIEW

EXPORTS SLIDE FOR FIFTH STRAIGHT MONTH IN DEC

Total exports: \$3.96b
 ▶ □ 14.25% YoY
 ▲ 1.97% MoM
 5th straight monthly fall
 ▶ Total RMG: \$3.14b
 (□ 14.23%)
 ▶ Knitwear: \$1.61b
 (□ 13.74%)
 ▶ Woven: \$1.52b (□ 14.71%)

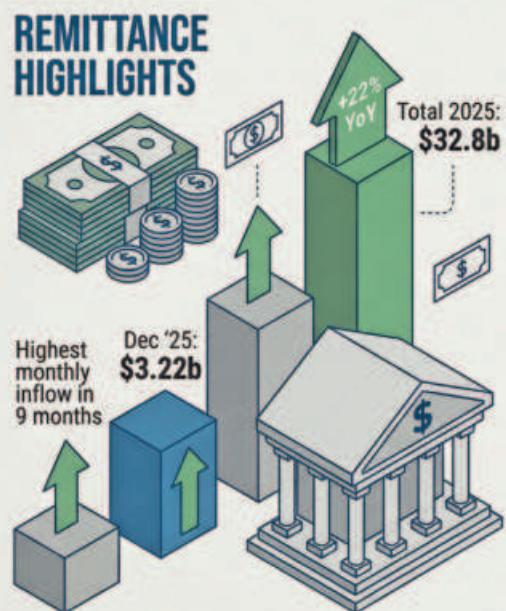
What hurt exports
 ▶ US tariffs
 ▶ Weak demand in key markets
 ▶ High competition
 ▶ Geopolitical disruptions

Bright spots
 ▶ Jute & jute goods
 ▶ Home & specialised textiles
 ▶ Fish, vegetables
 ▶ Leather, bicycles

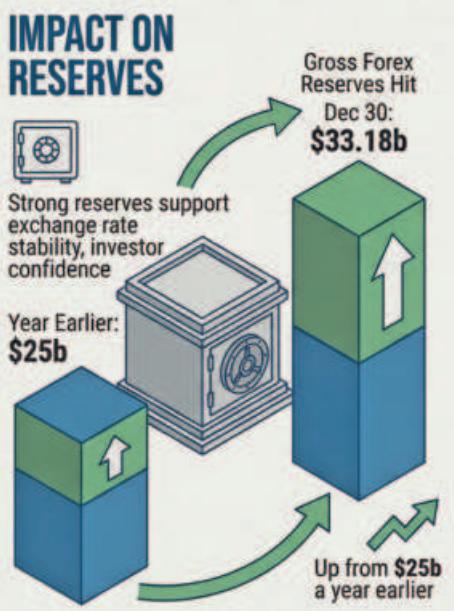


RECORD REMITTANCES BOOST RESERVES

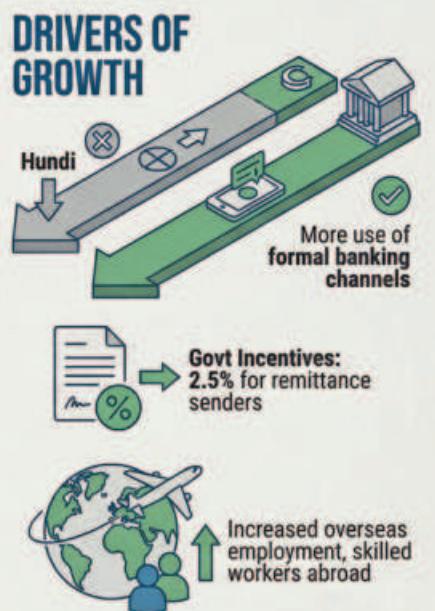
REMITTANCE HIGHLIGHTS



IMPACT ON RESERVES



DRIVERS OF GROWTH

SAMMILITO ISLAMI BANK
merger nears completion

Merger update

- Accounts from five banks (EXIM, First Security Islami, Global Islami, Social Islami, Union Bank) to be transferred automatically
- Depositors can withdraw up to Tk 2 lakh using existing cheque books
- Remaining balances secured, profit to continue at prevailing rates

Banking reform & capital

- Country's largest state-owned shariah bank
- Authorised capital: Tk 40,000cr | Paid-up: Tk 35,000cr
- Govt to inject Tk 20,000cr

Timeline

- Final licence granted Nov 30, 2025
- Deposit transfers expected within first week of Jan 2026
- Managing director/CEO applications closed Dec 22, 2025

Public confidence & operations

- Normal branch operations; no rush reported
- Signboards updated, confidence in state-run bank rising
- Priority refunds for small and vulnerable depositors



GOLD HITS NEW HIGH

Tk 2,29,430 per bhori (11.664g) on Dec 29

Drivers of surge

- Int'l bullion market surge
- Taka depreciation
- Economic uncertainty & high inflation
- Safe-haven demand amid global rate expectations

ELECTIONS TO LIFT BUSINESS CONFIDENCE

A democratically elected govt is expected to restore business confidence, stabilise law & order, and strengthen the investment climate.

WHY IT MATTERS

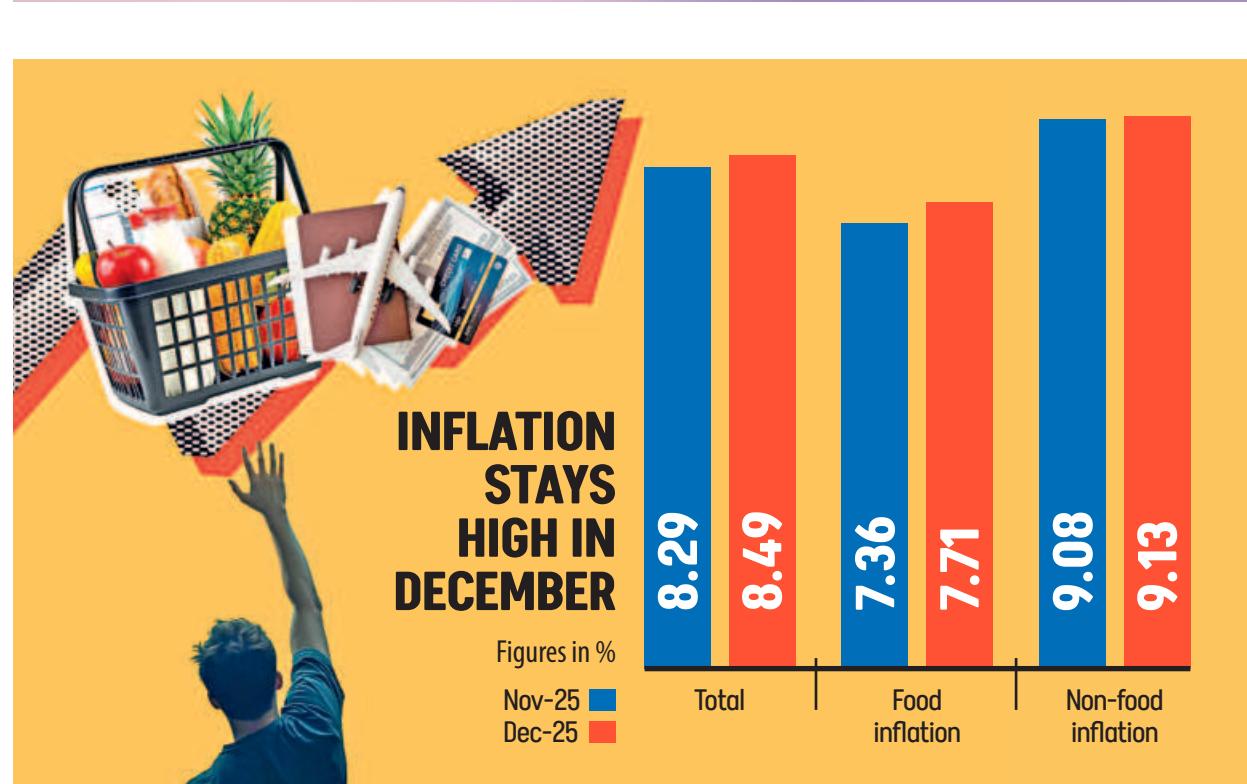
- Elections + reforms → reduce uncertainty & restore positivity
- Stable govt → better law and order, smoother business operations
- Continuation of reforms → long-term investment and trade growth



INFLATION STAYS HIGH IN DECEMBER

Figures in %
 Nov-25 (Blue) | Dec-25 (Red)

Total: 8.29 | 8.49
 Food inflation: 7.36 | 7.71
 Non-food inflation: 9.08 | 9.13

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