

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



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



RECORD REMITTANCES BOOST RESERVES

REMITTANCE HIGHLIGHTS

Highest monthly inflow in 9 months

Dec '25: \$3.22b

Total 2025: \$32.8b

IMPACT ON RESERVES

Strong reserves support exchange rate stability, investor confidence

Year Earlier: \$25b

Gross Forex Reserves Hit Dec 30: \$33.18b

Up from \$25b a year earlier

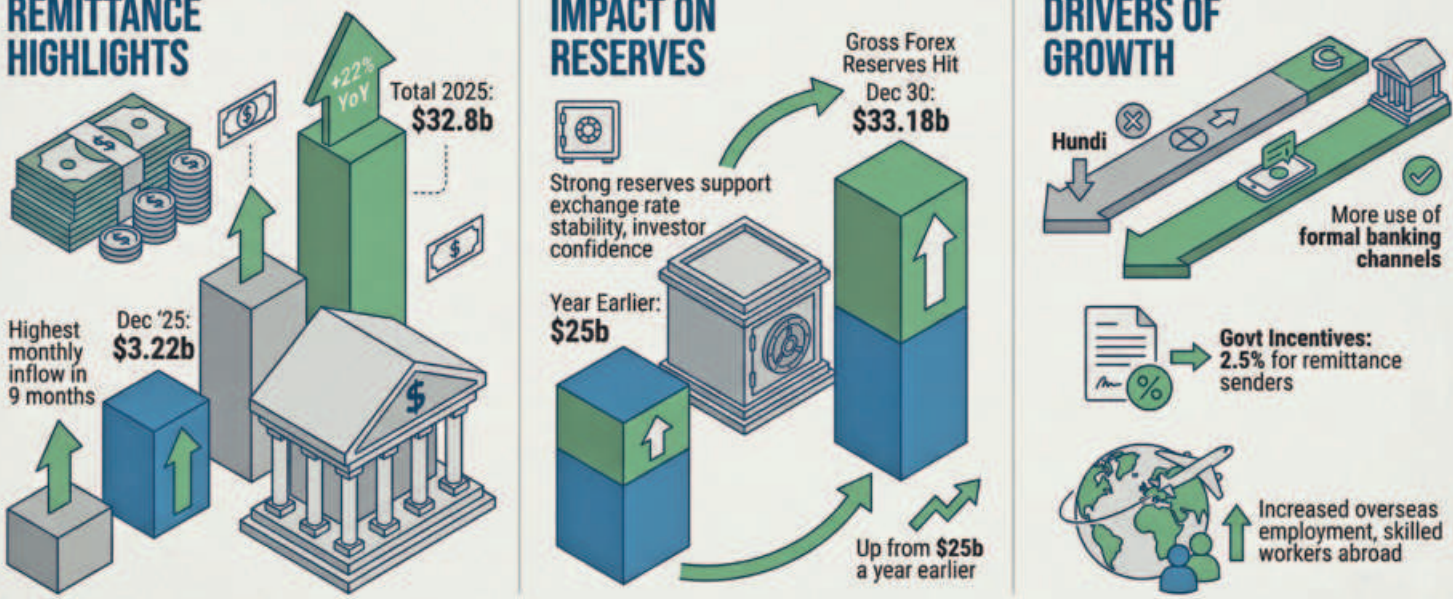
DRIVERS OF GROWTH

Hundi

More use of formal banking channels

Govt Incentives: 2.5% for remittance senders

Increased overseas employment, skilled workers abroad



GOLD HITS NEW HIGH

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

Up Tk 1,574 (+0.69%) from previous day

Up 6.66% since Dec 11 (+Tk 14,000 per bhorī)

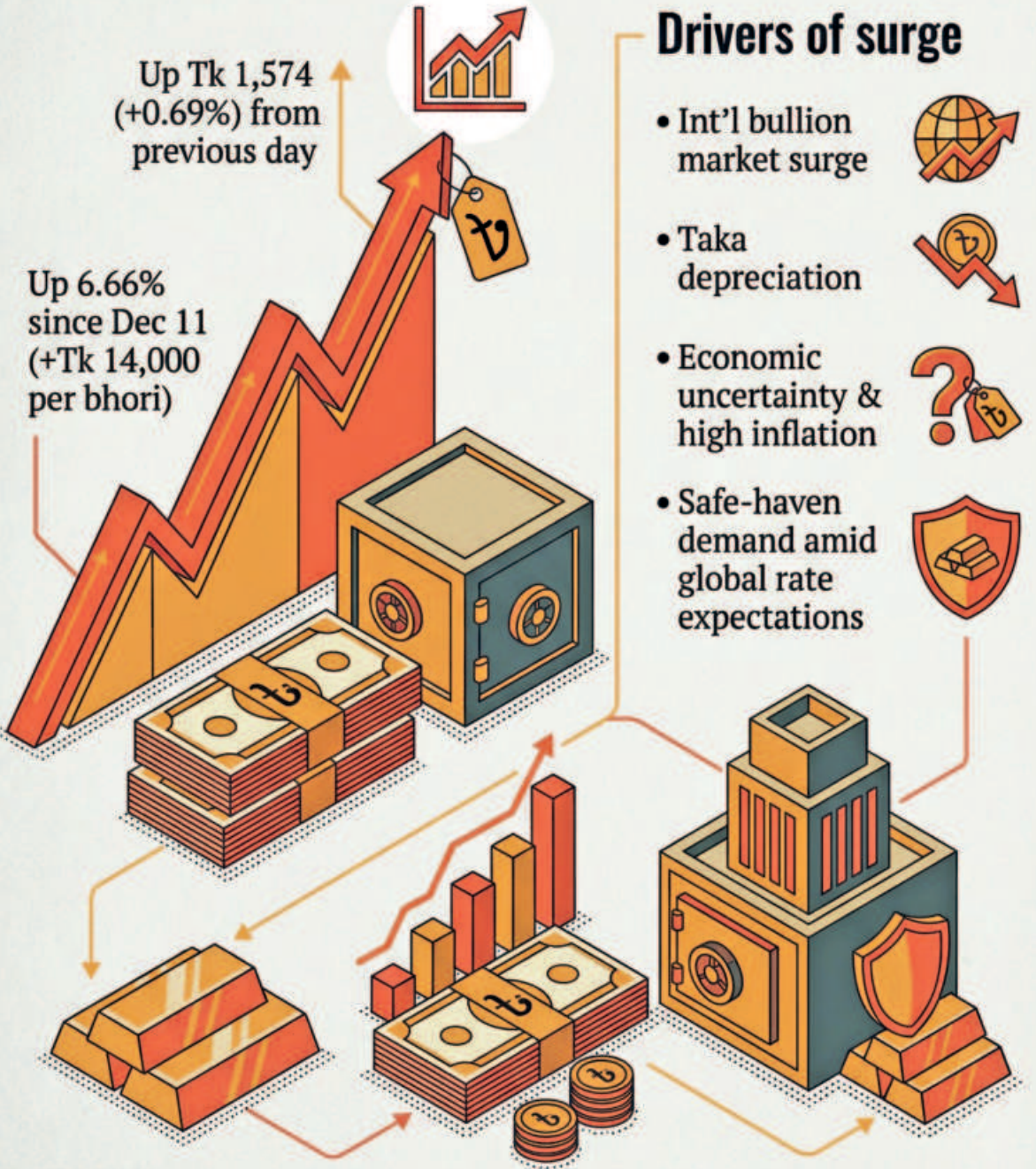
Drivers of surge

• Int'l bullion market surge

• Taka depreciation

• Economic uncertainty & high inflation

• Safe-haven demand amid global rate expectations



ELECTIONS TO LIFT BUSINESS CONFIDENCE

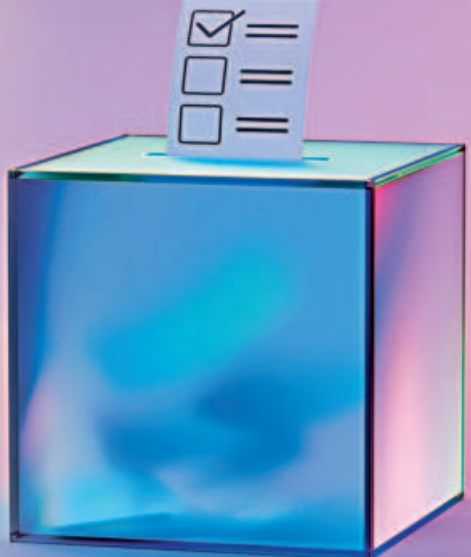
A democratically elected govt is expected to restore business confidence, stabilise law & order, and strengthen the investment climate.

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

Dec-25

Total

Food inflation

Non-food inflation

8.29

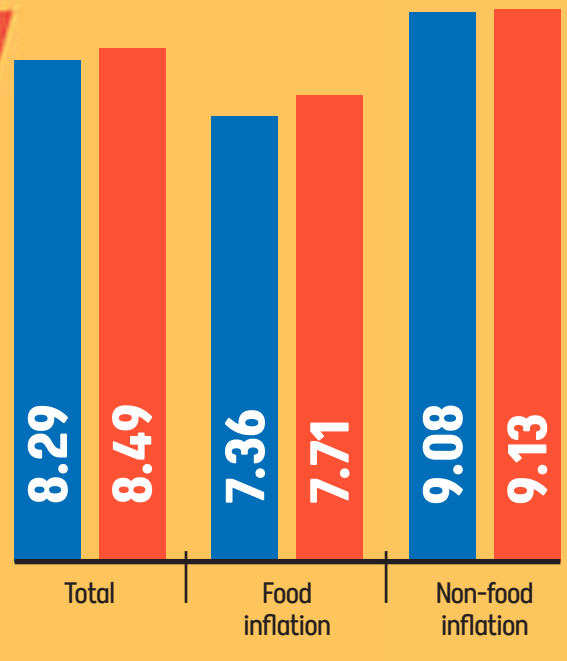
8.49

7.36

7.71

9.08

9.13



Prime Bank

TRANSFER YOUR HOME LOAN/INVESTMENT TO PRIME BANK

UP TO 2% OFF ON PROFIT RATE

Hasanah Home Investment

Halal Investment, Promising Tomorrow

For details & to apply now visit: www.transfer2prime.now or scan the QR

QR Code

HASANAH ISLAMI BANKING

16218

013 211 16218

