

## Bangladesh Market

Major Indices	Last closing
DSEX Index	4,963.83
% change	0.44%
DS30 Index	1,903.29
% change	0.22%
DSES Index	1,034.47
% change	0.27%
Turnover (BDT mn)	4,637.64
Turnover (USD mn)	37.92
% change	-13.14%

Source: Dhaka Stock Exchange

## International Market

Major Indices	Last closing
<b>Dow Jones Industrial Average</b>	47,954.99
% change	1.34%
<b>S&amp;P 500</b>	6,901.00
% change	0.21%
<b>Nikkei 225</b>	50,148.82
% change	-1.34%
<b>FTSE 100</b>	9,703.16
% change	0.49%

Source: Investing.com

## Exchange rate

Major Currencies	Low (BDT)	High (BDT)
USD	122.27	122.30
EUR	142.98	143.05
GBP	163.62	163.69
INR	1.36	1.36

Source: BB

## Money market

Date	Call Money Rate Range (%)	Weighted Average
07-Dec-24	9.90-11.00	10.00
04-Dec-24	9.75-11.00	9.95

Source: BB

## Commodities

Major Commodities	Price	% Change
Brent Crude (Oil), USD/bbl.	61.28	-1.49%
Gold Spot, USD/t oz.	4,283.28	1.29%
Cotton, USD/lb.	63.97	-0.23%

Source: Investing.com

## Market Summary

### Bangladesh Market

- The leading bourse of the country, DSEX, rose by 0.44% on the last trading day, closing at 4,963.83 points.
- The daily turnover fell by 13.14% on the last trading day.

### Global Market

- The majority of the leading global indices rose during the last trading day.
- One of the leading Asian market indices, NIKKEI 225, posted a 1.34% loss.

### Key Macro Indicators

- The BDT depreciated against majority of the currencies.
- The average overnight rate stood at 10.00%, standing between 9.90% and 11.00%.
- The price of oil futures fell by 1.49%, gold price rose by 1.29%, and cotton price fell by 0.23% yesterday.

## Bangladesh Macro

### BB buys another \$149m to support exchange rate

- Bangladesh Bank purchased another US \$149 million from 16 commercial banks at around Tk 122.29 per dollar to support and stabilise the exchange rate of the taka amid downward pressure on the dollar price.
- With this auction, the central bank's total forex purchases in the current fiscal year have reached about US \$2.66 billion, as part of efforts to maintain exchange-rate stability and support export earnings and remittance inflows.

<https://www.tbsnews.net/economy/banking/bb-buys-another-149m-support-exchange-rate-1307421>

### BB tightens grip on forex mkt

- Bangladesh Bank tightened control of the forex market by buying \$149 million from banks to stabilise the taka amid strong dollar inflows. The intervention helped boost foreign exchange reserves, reflecting improved remittance and export earnings.

<https://today.thefinancialexpress.com.bd/public/last-page/bb-tightens-grip-on-forex-mkt-1765478575>

### Outstanding consumer lending rises 7.1pc in Q3 of 2025

- Outstanding consumer lending in Bangladesh's banking sector rose by 7.1% year-on-year in Q3 2025, with total consumer loans exceeding Tk 1.50 trillion at the end of July–September, showing a continued upward trend from earlier quarters.
- Experts warn that the growth in consumer credit, used for both essentials and discretionary spending, could burden households and, if not balanced by productive investment, may slow employment growth and economic expansion.

<https://today.thefinancialexpress.com.bd/public/last-page/outstanding-consumer-lending-rises-71pc-in-q3-of-2025-1765563013>

### Agri credit overdue surges 88% in Sep

- Overdue agricultural loans jumped sharply – rising by 88% year-on-year to about Tk 22,120 crore by the end of September 2025 – driven largely by state-owned and private banks and partly due to revised loan classification rules. The surge in overdue loans raises concerns about credit recovery and risk management in the agriculture sector.

<https://www.thedailystar.net/business/news/agri-credit-overdue-surges-88-sep-4057376>

### \$5b spent abroad annually due to healthcare gaps in Bangladesh: DCCI seminar

- Bangladesh loses around \$5 billion every year as patients seek medical treatment abroad, mainly due to a lack of trust in the domestic healthcare system, inaccurate diagnoses and weak service management.

<https://www.tbsnews.net/economy/5b-spent-abroad-annually-due-healthcare-gaps-bangladesh-dcci-1308821>

## Sectors

### Banks, NBFIs, and Insurance

#### National Bank achieves ISO certification

- National Bank has achieved the internationally recognised ISO 27001:2022 certification for its Information Security Management System (ISMS), strengthening its information security framework and aligning it with global standards.

<https://today.thefinancialexpress.com.bd/trade-market/national-bank-achieves-iso-certification-1765645446>

#### Janata Bank struggles while Sonali recovers

- Janata Bank's financial health has deteriorated significantly with very high non-performing loans, huge capital shortfalls, low liquidity, and weak recovery efforts, putting it in a precarious position.
- Sonali Bank, by contrast, is showing signs of recovery, with relatively stronger asset quality, lower NPL ratios, better liquidity and cash recovery from bad loans, and more disciplined lending practices.

<https://www.thedailystar.net/business/economy/news/janata-bank-struggles-while-sonali-recovers-4057886>

#### Negative margin assets risk market pressure during NBF1 liquidation

- Subsidiaries of several NBFIs facing liquidation have large negative margin accounts due to unpaid margin loans, and experts warn that selling these assets directly on the market could create heavy downward pressure on equity prices.
- To avoid market disruption, specialists recommend liquidators settle negative margin assets through auctions or negotiated deals rather than large sell-offs on the main exchange, though uncertainty remains about the liquidation process and regulatory roles.

<https://today.thefinancialexpress.com.bd/stock-corporate/negative-margin-assets-risk-market-pressure-during-nbfi-liquidation-1765639615>

#### NPL surge triggers systemic banking shock

- Bangladesh is facing a growing systemic shock from a sharp rise in non-performing loans (NPLs), with bad debts reaching record highs in 2024-25, severely weakening banks' ability to lend and straining financial stability across the banking sector.

<https://today.thefinancialexpress.com.bd/last-page/npl-surge-triggers-systemic-banking-shock-1765651639>

### Pharmaceuticals

#### Square Pharma's Kenya unit hits profitability in just two years

- Square Pharmaceuticals has achieved a significant overseas milestone as its Kenya-based subsidiary reported an operating profit for the first time, less than two years after starting commercial production.

<https://www.tbsnews.net/economy/stocks/square-pharmas-kenya-unit-hits-profitability-just-two-years-1309176>

#### Central Pharma may face regulatory sanctions over unpaid fees, audit flags

- Central Pharmaceuticals Limited could face regulatory sanctions, including penalties, the suspension of trading privileges, or even delisting from the stock exchange, as flagged by the company's external auditor, Ashraf Uddin and Co, in the FY25 audit report.

<https://www.tbsnews.net/economy/stocks/central-pharma-may-face-regulatory-sanctions-over-unpaid-fees-audit-flags-1309171>

## Textile

### Spinning mills warn of 'survival crisis' amid influx of foreign yarn dumping, urge policy protection

- Bangladesh's spinning industry is in a "severe survival crisis" due to a surge in dumped foreign yarn, rising production costs and intensifying global competition, industry stakeholders warned today.

<https://www.tbsnews.net/economy/foreign-yarn-dumping-puts-domestic-spinning-sector-risk-mill-employers-urge-policy-protection>

## Capital Market

### Stocks inch up as optimism builds ahead of the election

- Stocks edged higher yesterday, reversing recent losses, as optimism about developments ahead of the forthcoming national election lifted investor sentiment.

<https://www.tbsnews.net/economy/stocks/stocks-inch-optimism-builds-ahead-election-1307706>

### IFAD approves \$51.4m co-financing

- The Executive Board of the International Fund for Agricultural Development (IFAD), at its 146th session held on December 9-10, approved US\$51.4 million in financing as IFAD's contribution to a \$211.7 million project in Bangladesh, a spokesman said on Saturday.

<https://today.thefinancialexpress.com.bd/last-page/ifad-approves-514m-co-financing-1765651981>

### SME platform posts mixed results, but dividend payouts remain strong

- Despite a challenging macroeconomic environment marked by political instability, economic slowdown, and persistent inflationary pressure, the Small and Medium Enterprises (SME) platform of the country's stock exchanges demonstrated mixed but resilient performances at the end of the 2024-25 fiscal year.

<https://www.tbsnews.net/economy/stocks/sme-platform-posts-mixed-results-dividend-payouts-remain-strong-1309126>

### Fundamentally weak stocks dominate weekly gainers' chart as market rebounds

- The Dhaka Stock Exchange (DSE) witnessed a return to green territory last week, driven by investor optimism over potential political stability as the schedule for the general election was announced.

<https://www.tbsnews.net/economy/stocks/fundamentally-weak-stocks-dominate-weekly-gainers-chart-market-rebounds-1309166>

### BSEC warns of action as most listed firms fail to appoint women independent directors

- Over 62% of listed companies have failed to appoint at least one woman independent director to their boards, despite the extended deadline of December 2025 set by the Bangladesh Securities and Exchange Commission (BSEC). The commission has warned that regulatory action will be taken against non-compliant firms.

<https://www.tbsnews.net/economy/stocks/bsec-warns-action-most-listed-firms-fail-appoint-women-independent-directors-1307631>

### GPH Ispat profit plunges 64% in Q1 on surging costs, interest rates

- GPH Ispat, one of the country's major steel manufacturers, has reported a 64% year-on-year decline in profit for the first quarter of the 2025-26 fiscal year due to rising production and operating costs, along with higher bank interest rates.

<https://www.tbsnews.net/economy/stocks/gph-ispate-profit-plunges-64-q1-surging-costs-interest-rates-1307626>