

Economy

Project aid to be trimmed by BDT 140bn (USD 1.1bn) in FY26 RADP

December 15, 2025

- Project aid in the FY26 RADP is likely to fall by BDT 140bn (USD 1.1bn) to BDT 720bn (USD 5.9bn), a 16.3pc reduction from the original allocation, due to weak implementation of foreign-funded projects.
- Slow disbursement, Indian LoC delays, land acquisition issues, and tender bottlenecks prompted authorities to trim the BDT 2,380bn (USD 19.5bn) ADP to align spending with execution capacity.

From:

<https://thefinancialexpress.com.bd/economy/bangladesh/project-aid-to-be-trimmed-by-BDT-140b-in-fy26-radp>

T-bill yields rise ahead of year-end closing

December 15, 2025

- Yields on treasury bills (T-bills), particularly long-term ones, rose on Sunday as banks appeared reluctant to park excess liquidity in government securities ahead of the year-end closing.
- The cut-off yield on 91-day T-bills remained unchanged at 10.55pc, while the yield on 182-day T-bills rose to 10.57pc from 10.21pc. Meanwhile, the yield on 364-day T-bills edged up slightly to 10.70pc from 10.69pc, according to auction results.

From:

<https://thefinancialexpress.com.bd/trade/t-bill-yields-rise-ahead-of-year-end-closing>

Bank

NPL surge triggers systemic banking shock

December 15, 2025

- NPLs jumped 42.75pc QoQ in Q4 FY25 to 35.7pc of outstanding loans, the highest in 25 years, severely constraining banks' lending capacity and raising systemic financial stability concerns.
- PRI estimates distressed assets at around BDT 9,500bn (USD 77.9bn), driven by weak governance and slow recovery; government plans an AMC-backed resolution framework, with a distressed asset ordinance targeted by June 2026.

From:

<https://thefinancialexpress.com.bd/economy/bangladesh/npl-surge-triggers-systemic-banking-shock>

One-third of local private banks keep NPLs below 10pc

December 15, 2025

- Seventeen domestic banks have managed to keep their balance sheets relatively clean, with non-

performing loans (NPLs) below 10 percent, at a time when most of their market peers are struggling with soaring bad debt, according to central bank data.

- The lenders are City Bank, Prime Bank, BRAC Bank, Pubali Bank, Eastern Bank, Mutual Trust Bank, Midland Bank, Meghna Bank, Shahjalal Islami Bank, Dhaka Bank, Jamuna Bank, NCC Bank, Trust Bank, Uttara Bank, Bengal Commercial Bank, Community Bank and Citizens Bank.

From:

<https://www.thedailystar.net/business/economy/news/one-third-local-private-banks-keep-npls-below-10-4058581>

Trade and Commerce

Bangladesh's RMG exports to non-traditional markets fall 3.19pc in Jul-Nov

December 15, 2025

- Data from the Export Promotion Bureau (EPB) show that from July to November of the fiscal 2025-26, garment exports to non-traditional markets dropped by 3.39pc compared with the same period a year earlier.
- Australia, the largest non-traditional export destination for Bangladesh garments, saw exports drop by 10pc year-on-year to USD 313m during the period. Exports also fell sharply in other non-traditional markets, declining by 12pc in South Korea, 16pc in Mexico, 25pc in Turkey and 23pc in Russia.

From:

<https://www.tbsnews.net/economy/garment-exports-alternative-markets-fall-over-3-fy26-1309956>

Jute goods exports show signs of recovery after four-year slump

December 15, 2025

- Jute goods exports grew 1.36pc YoY to USD 346mn during Jul-Nov FY2025-26, marking the first recovery after four years of decline, driven by higher demand from Turkey and improving global conditions.
- The sector lost 29pc of exports between FY2021-FY2025, but stable raw jute prices at BDT 4,200-4,300 per maund and reduced Indian competition are supporting renewed export momentum.

From:

<https://www.thedailystar.net/business/economy/news/jute-goods-exports-show-signs-recovery-after-four-year-slump-4058601>

Tourism picks up as hotels, resorts report 60pc occupancy

December 15, 2025

- Hotels and resorts in major tourist destinations across Bangladesh are reporting 60 percent to 80

percent occupancy this December, showing strong demand and a busy holiday season

- The peak tourism season in the country runs from November to April. According to the Bangladesh Bureau of Statistics, tourism accounted for 3pc of the country's GDP and 8pc of total employment in the fiscal year 2018-19.

From: <https://www.thedailystar.net/business/economy/news/tourism-picks-hotels-resorts-report-60-occupancy-4058576>

Corporate

BRAC Bank branch network posts BDT 150bn (USD 1.2bn) net deposit growth in 11 months

December 15, 2025

- BRAC Bank's branch network achieved a net deposit growth of BDT 150bn (USD 1.2bn) during the first eleven months of 2025, marking one of the strongest deposit mobilization performances in the bank's history.
- Management attributed the growth to strong customer trust, good governance, strict compliance, and branch-level execution, reinforcing balance sheet strength and supporting BRAC Bank's long-term sustainable growth strategy.

From: <https://www.thedailystar.net/business/organisation-news/news/brac-bank-branch-network-posts-BDT-15000-crore-net-deposit-growth-11-months-4058361>

First Security Islami Bank posts BDT 575.76bn (USD 4.7bn) loss after BB lifts regulatory deferral

December 15, 2025

- First Security Islami Bank reported a record consolidated loss of BDT 575.76bn (USD 4.7bn) crore for Jan-Sep 2025 after Bangladesh Bank withdrew regulatory deferral, forcing full recognition of provision shortfalls and confirming insolvency.
- Revised statements show loss per share of BDT 476.57 (USD 3.9) and negative NAV of BDT 460.18 (USD 3.8) per share as of Sep 2025, ahead of its merger into Sammilito Islami Bank with shareholders effectively wiped out.

From: <https://www.tbsnews.net/economy/stocks/first-security-islami-bank-posts-BDT57576cr-loss-after-bangladesh-bank-directive>

Telecom

Army entity gets telecom infrastructure license

December 15, 2025

- The government approved in principle a national telecom infrastructure license for Army Transmission Company Ltd, enabling it to build

optical fibre networks and towers under the new NICSP category.

- BTRC said the license aims to ensure connectivity in low-return areas, support military and civilian needs, and adds to Bangladesh's 148,000 km fibre network currently operated by six NTTN providers.

From: <https://www.thedailystar.net/business/economy/news/army-entity-gets-telecom-infrastructure-licence-4058596>

HSBC facilitates sustainable finance arrangement for Grameenphone

December 15, 2025

- The Hongkong and Shanghai Banking Corporation Limited (HSBC) recently signed an agreement with Grameenphone to structure the first-ever sustainability-linked loan (SLL) in Bangladesh's telecom industry.
- The sustainable financing facility will support Grameenphone's ambition to achieve a sizeable reduction in Scope 1 and Scope 2 emissions by 2030, benchmarked against the 2019 baseline, and to maintain 100pc recycling of e-waste, including lead-acid batteries and network equipment.

From: <https://www.thedailystar.net/business/organisation-news/news/hsbc-facilitates-sustainable-finance-arrangement-grameenphone-4058356>

Capital Market

Negative margin assets risk market pressure during NBFI liquidation

December 15, 2025

- Experts warned liquidation of nine NBFIs' capital market subsidiaries could trigger selling pressure if negative margin assets are dumped, urging settlement through liquidators via auctions, block trades, or off-market sales to protect equity market stability.
- Subsidiaries face large negative equity, including PFI Securities BDT 6.76bn (USD 0.055bn) and Fareast Stocks & Bonds BDT 6.35bn (USD 0.052bn), while regulatory coordination issues persist between Bangladesh Bank and BSEC over liquidation authority.

From: <https://thefinancialexpress.com.bd/economy/bangladesh/negative-margin-assets-risk-market-pressure-during-nbfi-liquidation>

International

Tight supply, AI demand propel copper towards USD 12,000

December 15, 2025

- Copper is closing in on the USD 12,000 a metric ton mark as expectations of soaring demand from data centres that power artificial intelligence and tight supplies collide with shortages outside the United States.
- Valued for its exceptional electrical conductivity, copper wiring is vital in power grids that feed data centres, electric vehicles and the infrastructure needed for the energy transition

From: <https://www.thedailystar.net/business/global-economy/europe/news/tight-supply-ai-demand-propel-copper-towards-12000-4058631>

Global EV fleet to hit 116m in 2026

December 15, 2025

- Despite policy shifts and tariff barriers in the US, the number of electric vehicles on the road is forecast to jump 30 percent, with Plug-in Hybrids gaining crucial market share.
- The worldwide adoption of electric vehicles (EVs) is set for a substantial acceleration in 2026, with the total installed base of cars, buses, vans, and heavy trucks projected to reach 116mn units, according to a new forecast from Gartner

From: <https://www.thedailystar.net/business/global-economy/news/global-ev-fleet-hit-116m-2026-4058611>

China's smaller manufacturers look to catch the automation wave

December 15, 2025

- China, the world's largest industrial robot market, is accelerating investment in robotics and AI, with "dark factories" already operating, while many manufacturers adopt hybrid automation to balance efficiency, cost, and human judgment.
- Experts warn full automation risks job losses and a digital divide, as large firms can modernize rapidly while small factories face high costs, opting for incremental upgrades to stay competitive and meet rising client demands.

From: <https://www.thedailystar.net/business/news/chinas-smaller-manufacturers-look-catch-the-automation-wave-4058131>

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