MBPLC Spectrum

ISSN : 3078-3259

VOLUME - 63
Monthly Bulletin

Research and Planning Division
Mercantile Bank PLC.
Head Office, Dhaka.

August 2026

বাংলার ব্যাংক

মার্কেন্টাইল ব্যাংক পিএলসি.
Mercantile Bank PLC.
দক্ষতাই আমাদের শক্তি

Editorial Panel

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Editorial

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The global economic environment remained broadly resilient in August 2026, although the outlook was increasingly shaped by geopolitical tensions, energy-market disruptions and persistent trade uncertainties. However, elevated energy prices and disruptions to global supply chains continue to pose downside risks to growth, inflation and financial stability.

Bangladesh's economy demonstrated signs of gradual stabilization, supported by strong remittance inflows, improving foreign exchange reserves and a recovery in imports. Provisional GDP growth increased to 4.14% in FY2026. Nevertheless, the overall recovery remained constrained by elevated inflation, subdued private investment, weak export growth and limited supply of private-sector credit. Net FDI also declined, highlighting continued structural and regulatory challenges in attracting investment.

Energy constraints emerged as a significant impediment to industrial activity. Persistent gas shortages, coupled with higher LNG import costs, increased production expenses and placed additional pressure on export-oriented industries, particularly the RMG sector. The Government is trying hard to ensure smooth supply of gas and electricity to protect the industry. At the same time, policy initiatives aimed at facilitating imports, strengthening investment promotion and improving the energy framework indicate continued efforts to support medium-term economic recovery.

The banking sector remained focused on maintaining financial stability while supporting economic revitalization. Bangladesh Bank expanded concessional refinancing and stimulus facilities for agriculture, CMSMEs, export-oriented industries and distressed businesses. Digital financial inclusion also gained momentum, reflected in the rapid expansion of Bangla QR transactions and growth in no-frill account deposits. However, asset quality remains the sector's principal structural concern, with high non-performing loans and capital shortfalls necessitating enhanced supervision and comprehensive Asset Quality Reviews.

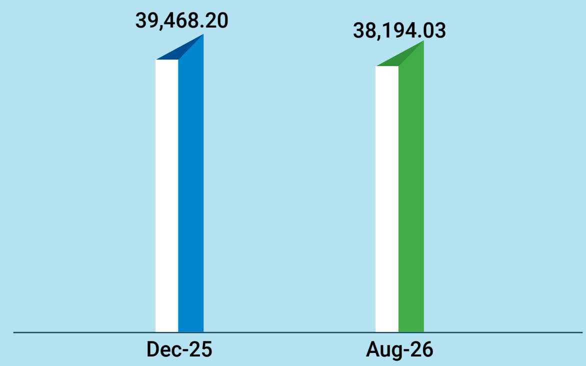
For Mercantile Bank, August 2026 reflected continued alignment with national economic priorities through participation in Bangladesh Bank's refinancing initiatives, alongside strengthened focus on agriculture, CMSMEs, financial inclusion, student banking and retail business development. These initiatives position the Bank to contribute to economic recovery while supporting sustainable business growth, portfolio diversification and broader financial inclusion.

MBPLC Key Business Performance

AUGUST 2026

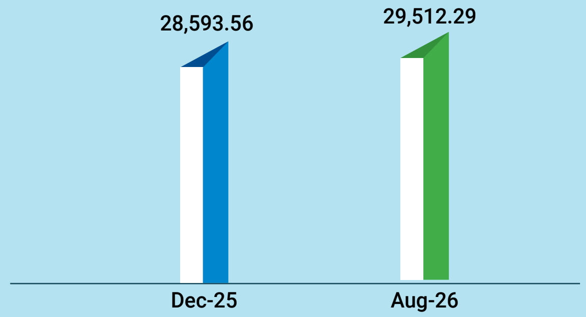
Deposits

BDT in Crore



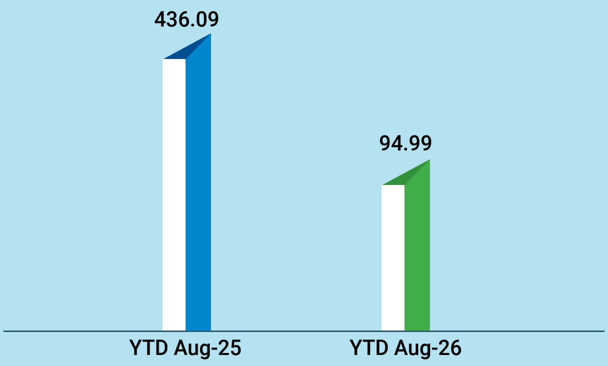
Loans & Advances

BDT in Crore



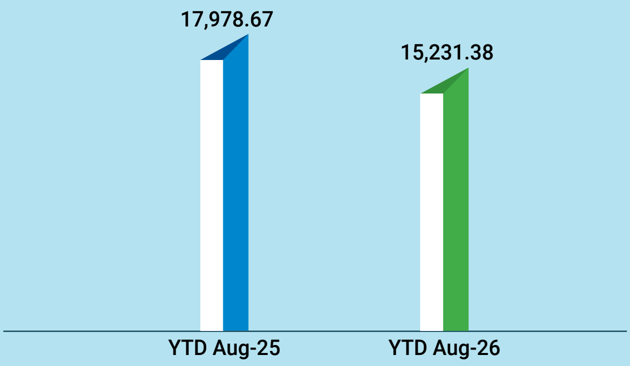
Operating Profit

BDT in Crore



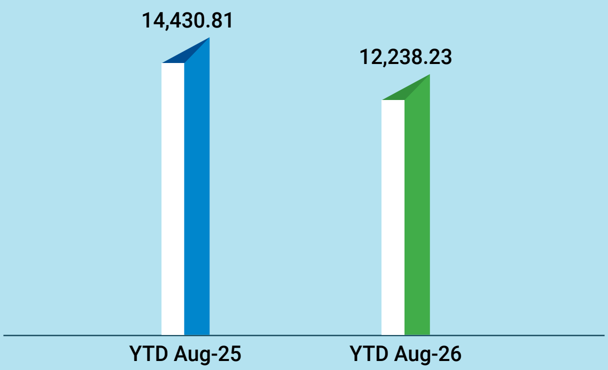
Import

BDT in Crore



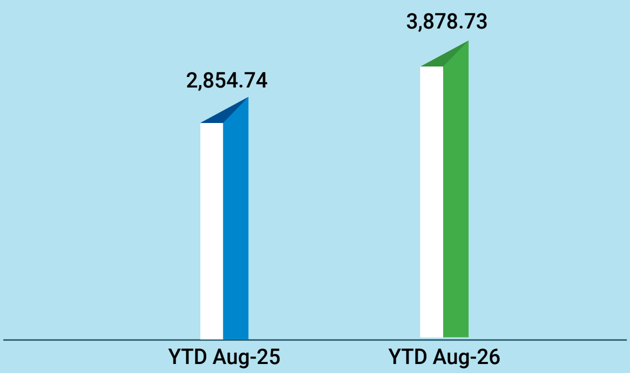
Export

BDT in Crore



Inward Remittance

BDT in Crore



GLOBAL ECONOMY

GLOBAL ECONOMIC OUTLOOK
AUGUST 2026

Global Recovery Grinds On Through War And Tariffs

Key Numbers to Watch — August 2026

Global Growth
3.0% (2026) → 3.4% (2027)
vs. 3.5% avg. 2024-25 (IMF)

GLOBAL INFLATION
4.7% (2026) → 3.9% (2027)
vs. 4.1% in 2025 (IMF)

BRENT CRUDE, AVG.
$89/bbl
Peaked $144 Apr; ~$90 in Aug

DEV. ASIA & PACIFIC GROWTH
4.9% (2026) → 5.1% (2027)
Cut 0.2 ppt vs April (ADB)

DEV. ASIA & PACIFIC INFLATION
4.3% (2026) → 3.4% (2027)
Up 0.7 ppt vs April (ADB)

WORLD TRADE GROWTH
3.5% (2026) → 4.3% (2027)
Slowing from 5.0% in 2025

BANGLADESH GROWTH, FY26
3.7% (ADB forecast)
Below April's 4.0% (ADB)

BANGLADESH INFLATION, FY26
9.0%
FY27 revised up to 8.8% (ADB)

US TARIFF ON CANADA
50%
Imposed 22-Aug after talks failed

Beyond the Numbers — August 2026

Middle East War:

The Middle East war has entered its sixth month, and the Strait of Hormuz remains a flashpoint: fresh US strikes on Iran's Larak island in late August pushed Brent back above $90/bbl, even as tanker traffic through the strait dwindled to a trickle.

US-Canada Trade War

Washington imposed 50% tariffs on select Canadian goods after trade talks collapsed on 22-Aug; Ottawa suspended negotiations.

Fed Leadership Shift

New Fed Chair Kevin Warsh flagged inflation as "concerning" at Jackson Hole (29-Aug), hinting rate hikes may follow.

AI/Tech Boom

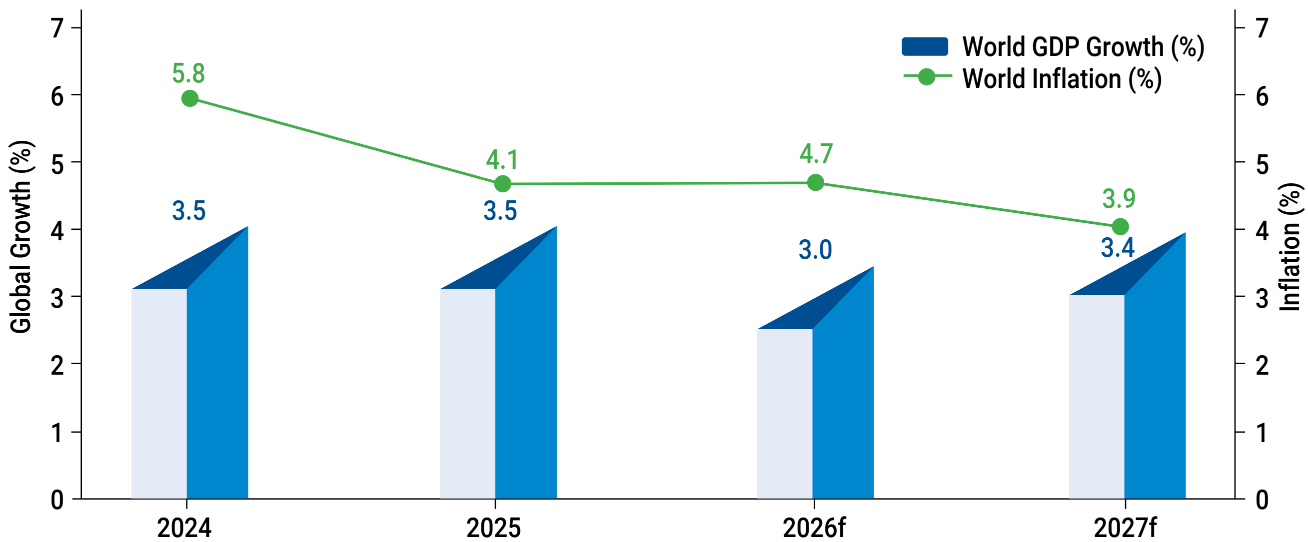
Semiconductor and AI-infrastructure demand continues to drive record exports in Korea, Taiwan, and Japan, offsetting the war-related drag.

Natural Disaster Shock

A Himalayan glacier collapse triggered floods killing 600+ in Nepal/Tibet; rebuild cost estimated at $4-5 bn, ~10% of Nepal's economy.

1. Growth & Inflation Outlook

Global Growth Slows, Inflation Stays Elevated (IMF WEO, Jul 2026)



Institutional Forecasts Diverge (2026 Global Growth)

Institution	2026 Growth	Key Rationale
IMF	3.0%	War shock offset by AI/tech cycle
Conference Board / OECD	2.8%	Steep disparities across regions/sectors
World Bank	2.5%	Intense headwinds from Middle East conflict
ADB (Developing Asia & Pacific)	4.9%	Cut 0.2 ppt vs April on costlier energy

Global Trade

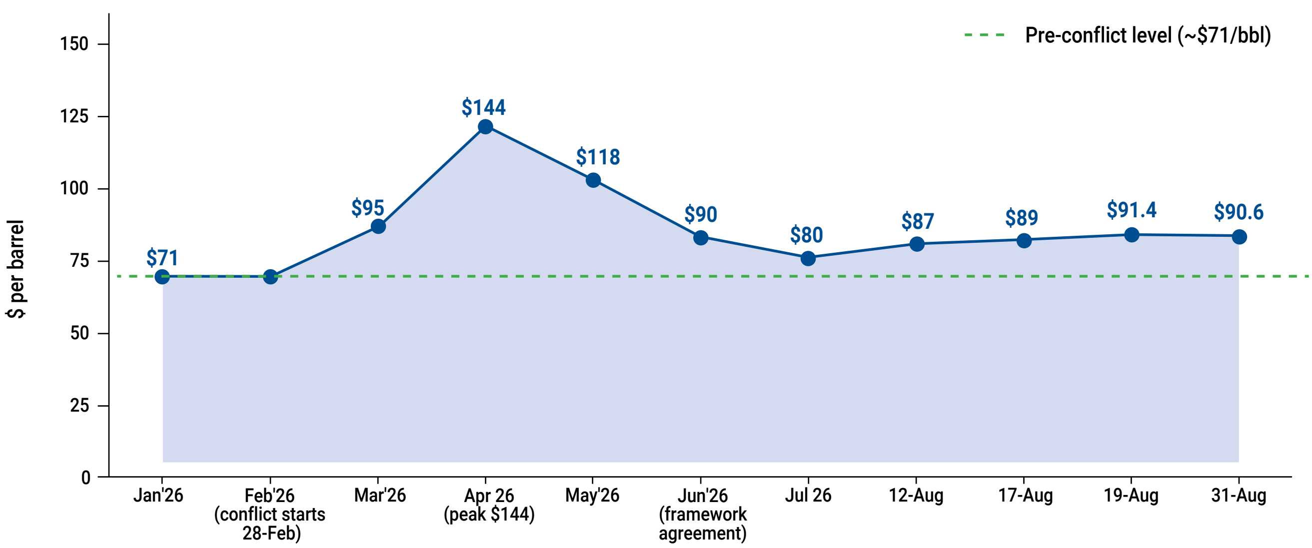
Indicator (%)	2025	2026f	2027f
World trade volume growth	5.0	3.5	4.3
Advanced economies trade growth	4.2	3.4	3.3
EMDE trade growth	6.4	3.6	5.8

Bangladesh & South Asia — Key Figures

- **South Asia growth 2026: 6.0%** — cut from 6.3% (April) on costlier oil, freight & remittance risk.
- **India growth FY2026: 6.6%** — cut from 6.9%; still among the fastest-growing major economies.
- **Bangladesh growth FY2026: 3.7%** — below April's 4.0% forecast, on weak exports and subdued investment.
- **Bangladesh inflation FY2026: 9.0%** — unchanged from April; FY2027 revised up to 8.8%.

2. Energy Markets & the Middle East Conflict

Brent Crude: Middle East Conflict Shock, Partial Easing, and August Rebound



- **Conflict start/duration:** 28-Feb-2026; entering its sixth month by end-August, with the Strait of Hormuz (~25% of global seaborne oil, ~20% of LNG) still disrupted.
- **Peak oil supply loss:** 13.6 mb/d (~13% of 2025 global supply) — the largest disruption on record, exceeding both the 1973 embargo and 1990 Gulf War.
- **August price rebound:** After easing to ~$80/bbl in July on the mid-June framework agreement, Brent climbed back to $89-91/bbl through August on renewed US-Iran escalation (strikes on Larak island) and stalled Hormuz talks.
- **Shipping impact:** Vessel transits through Hormuz fell to about five per day over some weekends in August, versus 31 in a normal week, as shipowners avoid the strait.
- **Emergency response:** 400 million barrels released via IEA-coordinated stock draw (US 172.2 mn bbl, Japan 79.8 mn bbl); global inventory buffer of +477 mn bbl (2025) cushioned the shock.
- **Fertilizer & food risk:** Urea prices spiked 71% at the April peak; a severe scenario (oil +75%) could cut rice output by up to 14-15 ppt in the Philippines, Cambodia and Thailand (IRRI/ADB model).
- **Silver lining — renewables:** The energy shock is accelerating a renewables build-out; IEA expects renewables to become the top global electricity source in 2026 (+8.5% output) even as coal and emissions also rise.

3. Regional & Sectoral Trends

Asia & AI-Led Manufacturing

- **Tech exporters outperform:** Korea, Taiwan, Thailand and Malaysia posted a Q1 growth surprise of +4.4 ppt versus the rest of the world's -0.3 ppt, driven by AI-hardware demand.
- **China stays soft:** Official manufacturing PMI remained in contraction at 49.8 in August, pointing to a fragile domestic recovery even as solar output outpaced coal 3-to-1.
- **India inflation:** Retail CPI accelerated to 4.45% in July (second month above the RBI's 4% target) on higher food and fuel prices; a 25 bp hike is expected in December.

United States & Monetary Policy

- **Hawkish Fed:** New Chair Kevin Warsh called inflation "concerning" at Jackson Hole (29-Aug); the Fed's preferred gauge stood at 3.7%, still above the 2% target after five-plus years.
- **US-Canada trade war:** Washington imposed 50% tariffs on ~$20 bn of Canadian goods on 22-Aug after talks collapsed; Canada suspended negotiations and pledged dollar-for-dollar retaliation.
- **Labour cooling:** US payrolls fell by over 20,000 in a recent month, adding to debate over the timing of the next rate move.

South Asia

- **Bangladesh:** FY2026 growth projected at 3.7% (below April's 4.0%) on weak exports and subdued investment; inflation held at 9.0%, with FY2027 revised up to 8.8%.
- **Regional shock:** A Himalayan glacier collapse triggered floods across Nepal and Tibet, killing over 600 people; Nepal's rebuild bill is estimated at $4-5 bn (~10% of GDP), hitting hydropower, tourism and remittance-linked activity.
- **A bright spot:** UK business confidence rose to a five-month high (+53%) in August on stronger demand and economic optimism.

4. Risks to the Outlook

Risk	Transmission Channel
Middle East re-escalation	Renewed strikes/blockade could push oil back toward April's $144 peak, re-ignite freight and insurance costs, and tighten global financial conditions.
AI equity correction	An abrupt repricing of AI-related valuations could tighten financial conditions, dent investor sentiment, and trigger capital outflows from tech-exporting Asia.
Tariffs & trade fragmentation	The US-Canada tariff dispute and elevated US effective tariffs on Developing Asia (24.8%) could disrupt trade and constrain regional exports.
Food price & climate shocks	El Niño effects plus fertilizer costs (+71% peak) threaten agricultural output and could push food prices higher, alongside disaster shocks like the Nepal floods.
PRC property market stress	A worse-than-expected deterioration in China's property sector could weigh on regional growth and financial stability.

Policy Options to Mitigate the Risks

Maintain a tight-but-credible monetary stance, backed by clear communication and central bank independence, to anchor inflation expectations amid energy volatility.

Rebuild fiscal buffers gradually while using temporary, targeted subsidies (not broad price controls) to shield vulnerable households from energy and food shocks.

Diversify energy sources and trade routes (renewables, alternative export corridors) to reduce exposure to Strait of Hormuz disruptions.

Pursue cooperative trade frameworks to de-escalate tariff disputes and preserve export competitiveness for AI/tech-linked and South Asian economies.

Sources: IMF, World Economic Outlook Update (July 2026); ADB, Asian Development Outlook (July 2026); The Conference Board / OECD; World Bank; Reuters, AFP and The Daily Star (Aug 2026).

BANGLADESH ECONOMY

BANGLADESH ECONOMIC OUTLOOK

AUGUST 2026

FRAGILE RECOVERY AMID STICKY INFLATION

ECONOMIC SNAPSHOT

GDP GROWTH (FY26P)
4.14%
vs 3.49% in FY25R

INFLATION (JUL'26, P2P)
8.32%
12-mo avg: 8.66%

FOREX RESERVE (BPM6)
$32.56bn
Gross: $37.45bn (27 Aug'26)

REMITTANCES (JUL'26)
$2.86bn
+15.37% YoY

EXPORT (FY26P)
$43.86bn (27 Aug'26)
(Bangladesh Bank Weekly Indicators)
-0.25% YoY

PVT. SECTOR CREDIT GROWTH
4.47%
Jun'26 over Jun'25

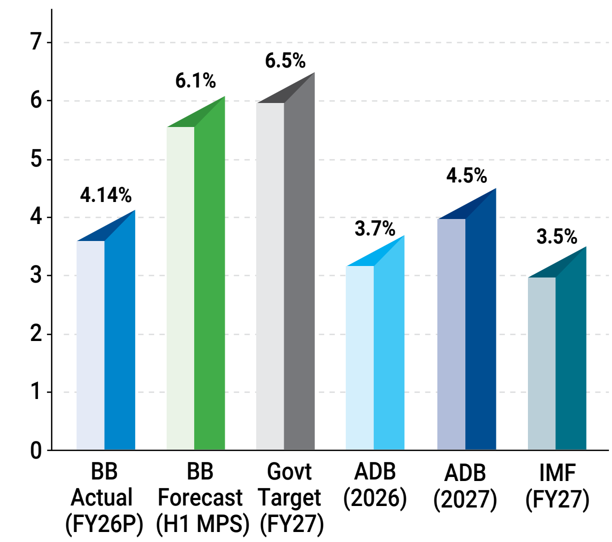
GROWTH & INFLATION OUTLOOK:

Bangladesh Bank's H1 Monetary Policy Statement (MPS, July–December) sets a considerably more optimistic near-term path than multilateral agencies, while the Government's FY27 budget target remains the most ambitious of all projections. Actual GDP growth for FY26 (provisional) came in at 4.14%, well below both the Government's and Bangladesh Bank's aspirations.

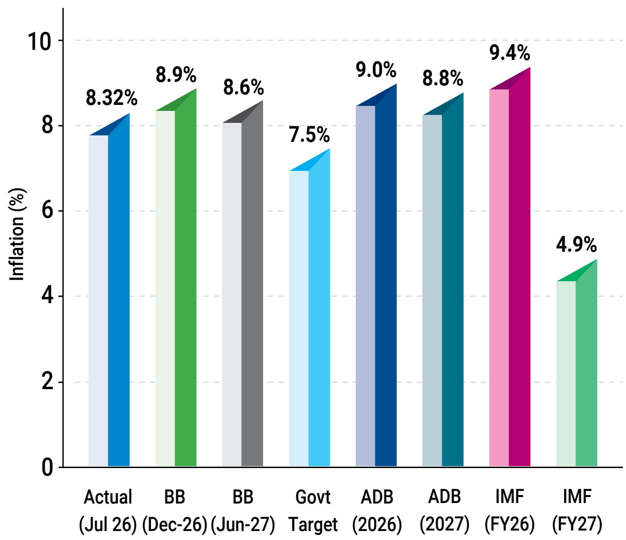
Source	GDP Growth	Inflation	Reference Period
Bangladesh Bank	4.14% (FY26P)*	8.32% (Jul'26, p2p)	FY26 / Jul 2026
Bangladesh Bank (H1 MPS)	6.1%	8.9% (Dec-26) / 8.6% (Jun-27)	H1 FY27 (Jul-Dec)
Government Budget Target	6.5%	7.5%	FY27
ADB (ADO, July 2026)	3.7% / 4.5%	9.0% / 8.8%	FY2026 / FY2027
IMF (July 2026)	3.5%	9.4% (FY26) / 4.9% (FY27)	FY2027 / FY2026-27

*Provisional

GDP Growth: Actual vs. Forecasts



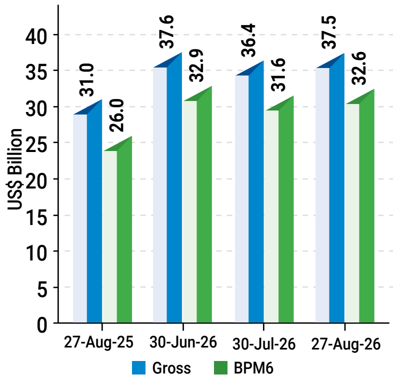
Inflation: Actual vs. Forecasts



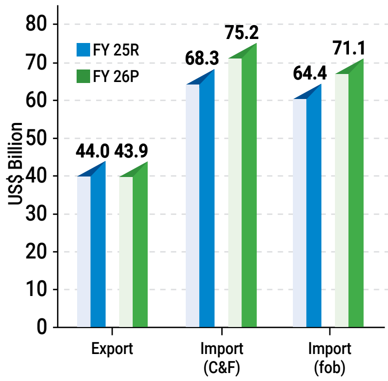
EXTERNAL SECTOR: RESERVES, EXPORTS AND REMITTANCES:

Bangladesh's external sector position firmed modestly through August 2026. Gross foreign exchange reserves stood at US$37.45 billion (US$32.56 billion on the IMF's BPM6 basis) on 27 August 2026, up from US$36.42 billion (US$31.60bn BPM6) a month earlier, and well above the US$31.00 billion (US$26.00bn BPM6) recorded a year ago on 27 August 2025. Export earnings (f.o.b.) totalled US$43.86 billion in FY26P, a marginal 0.25% decline from FY25R's US$43.97 billion — the first annual contraction in recent years — while import payments rose faster: C&F imports grew 10.07% to US$75.24 billion and f.o.b. imports rose 10.53% to US$71.14 billion. Wage earners' remittances remain the standout bright spot, reaching US$2.86 billion in July 2026 (+15.37% YoY), building on 29.48% growth in July 2025 and continuing to buffer the widening trade gap.

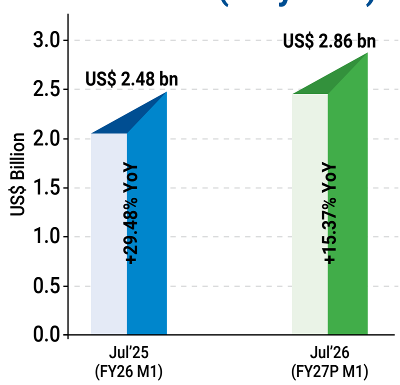
FX Reserve Trend



Trade: FY25R vs FY26P



Remittances (July YoY)



Indicator	FY25R / Latest 2025	FY26P / Latest 2026	Change
FX Reserve, BPM6 (US$bn) — 27 Aug	26.00	32.56	+6.56bn
Export, f.o.b. (US$bn, FY total)	43.97	43.86	-0.25%
Import, C&F (US$bn, FY total)	68.35	75.24	+10.07%
Current Account Balance (US$mn, FY)	-137.97	-1,594.03	Wider deficit

The Taka depreciated only marginally against the US Dollar, with the interbank average rate easing to Taka 122.99/US$ on 27 August 2026 from Taka 123.82/US$ a month earlier — broadly stable versus Taka 121.93/US$ a year ago. L/C opening for FY26P rose 7.06% to US$74.78 billion while L/C settlement was nearly flat (+0.09%) at US$70.41 billion, with capital machinery and back-to-back L/C settlement both contracting, signalling still-cautious import-driven investment activity.

GOVERNMENT BORROWING & REVENUE COLLECTION

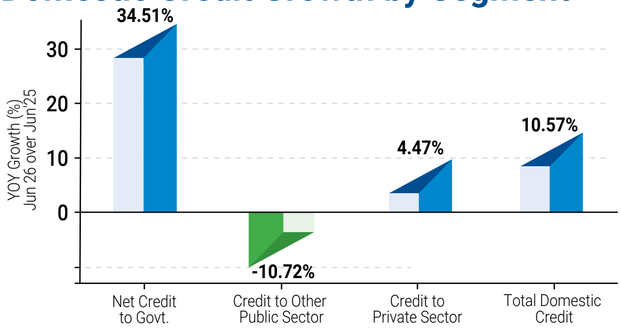
Government reliance on the banking system for deficit financing intensified sharply in FY26. Net bank credit to the government sector rose 34.51% year-on-year to BDT 656,658.80 crore by June 2026, compared with 14.90% growth a year earlier — a clear sign of fiscal pressure as concessional external financing and aid disbursements fell short of budget assumptions. NSC net sales swung from BDT -6,063.33 crore in FY25 to a small net positive of BDT 436.06 crore in FY26P, even as total outstanding NSC stock declined slightly to BDT 334,002.35 crore. NBR tax revenue improved to BDT 415,473.00 crore in FY26P, growing 12.03% versus FY25's 2.50%, aided by a strong 26.54% jump in June 2026 alone — though revenue growth must stay well above nominal GDP growth to narrow the fiscal deficit and reduce reliance on bank borrowing.

Government Financing Indicator	FY25 / Jun'25	FY26P / Jun'26	YoY Change
Net Credit to Govt. Sector (BDT crore)	488,177.80	656,658.80	+34.51%
NSC Net Sale, full year (BDT crore)	-6,063.33	436.06	Turned positive
NSC Total Outstanding (BDT crore)	338,498.93	334,002.35	-1.33%
NBR Tax Revenue, full year (BDT crore)	370,875.04	415,473.00	+12.03%

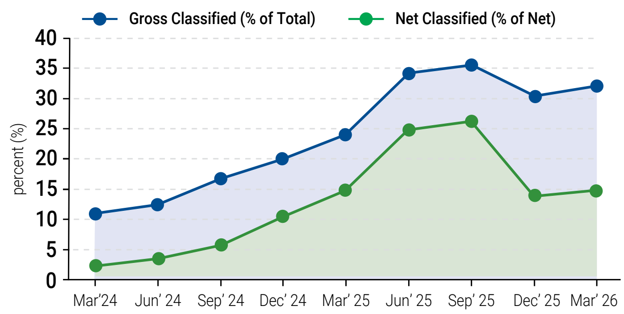
BANKING SECTOR LIQUIDITY & ASSET QUALITY

Broad money (M2) growth held at 11.11% YoY in June 2026 (BDT 2,416,286.30 crore), while reserve money growth accelerated sharply to 15.29% (BDT 476,368.60 crore) from -0.11% a year earlier — a marked expansion in high-powered money even as the call money rate eased to 9.18% by 27 August 2026 from 9.99% a year ago. Private sector credit growth remains subdued at just 4.47% YoY (June 2026), little changed from 6.49% a year earlier and constrained by elevated government borrowing crowding out bank resources. Asset quality remains a key vulnerability: the classified loan ratio rose from 11.11% of total outstanding loans in March 2024 to a peak of 35.73% in September 2025, easing to 32.26% by March 2026 — still nearly three times the March 2024 level.

Domestic Credit Growth by Segment



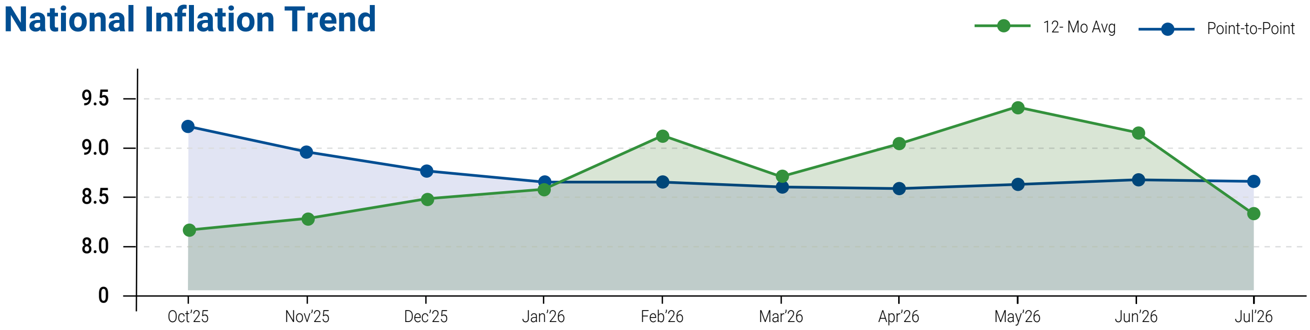
Classified Loan Ratio Trend



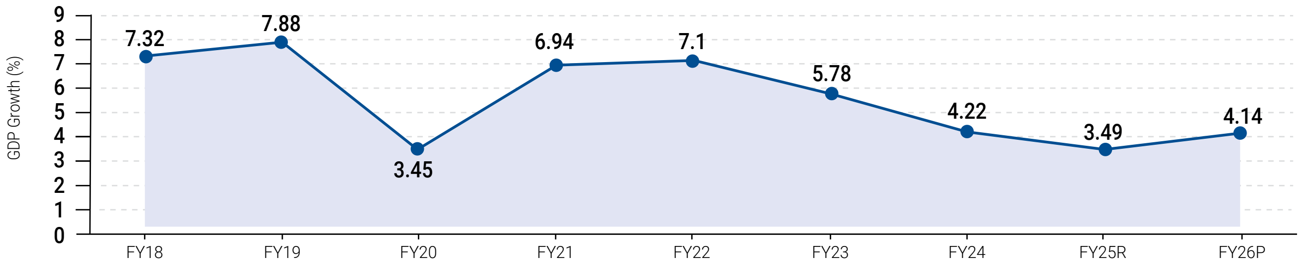
INFLATION & GROWTH TRENDS

National inflation has been on a gradual, uneven downward path since late 2025: point-to-point inflation eased to 8.32% in July 2026 from a mid-cycle peak of 9.42% in May 2026, though still above the 12-month average basis of 8.66% and well above the Government's 7.5% FY27 target. GDP growth has decelerated markedly from the 7%+ pace of FY18–FY19 to 3.49% in FY25R, with only a modest estimated recovery to 4.14% in FY26P — well short of Government ambitions, reflecting energy/gas constraints, elevated financing costs and subdued private investment.

National Inflation Trend



GDP Growth Rate Trend



SECTORAL CONTEXT & STRUCTURAL THEMES

- **Manufacturing rebound:** PMI rose to 57.8 in July 2026, signalling solid industrial expansion and a partial offset to soft headline growth.
- **Energy & logistics constraints:** Persistent gas shortages continue to weigh on industrial productivity and capacity utilization.
- **Credit allocation:** Elevated government borrowing (+34.51% YoY) is crowding out private credit growth (4.47% YoY).
- **Asset quality risk:** Classified loans near a third of total outstanding loans pose a systemic risk to banking stability.
- **LDC graduation & external competitiveness:** Preparation for LDC graduation, alongside global geopolitical friction, poses structural headwinds for trade and investment.

LONGER-TERM PERSPECTIVE: IMF GLOBAL RANKING (2030) & OVERALL ASSESSMENT

IMF long-term projections place Bangladesh as the world's 32nd-largest economy by 2030 (nominal GDP ~US$677 billion), overtaking Vietnam, Thailand, Malaysia and Denmark — contingent on sustained reform and export momentum. Overall, August 2026's picture is one of a fragile, uneven recovery: external resilience from remittances and a rebuilt reserve buffer, and genuine manufacturing momentum, are offset by stalled exports, a widening current account deficit, government borrowing crowding out private credit, and fragile banking-sector asset quality. The wide divergence between domestic (BB/Government) and multilateral (ADB/IMF) forecasts underscores real uncertainty around the pace of recovery into FY27, with energy constraints, fiscal financing pressure and LDC graduation preparation the principal risks to watch.

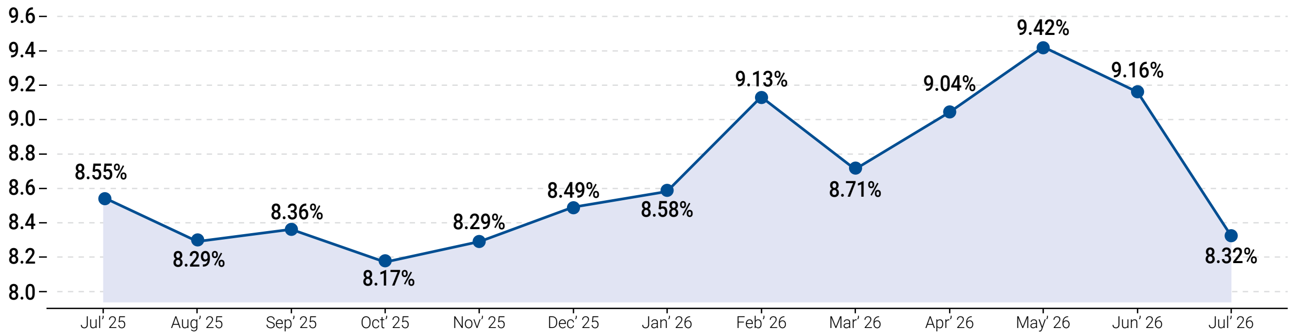
BANGLADESH INFLATION SNAPSHOT:

Inflation hits 8-month low of 8.32% in July'26

Core Inflation Metrics Breakdown

- **Headline Inflation:** 8.32% (point-to-point)
- **Food Inflation:** 7.16%
- **Non-Food Inflation:** 9.28%
- **Rural Inflation:** 8.36%
- **Urban Inflation:** 8.24%

Monthly Inflation Trend



Sources: Bangladesh Bureau of Statistics

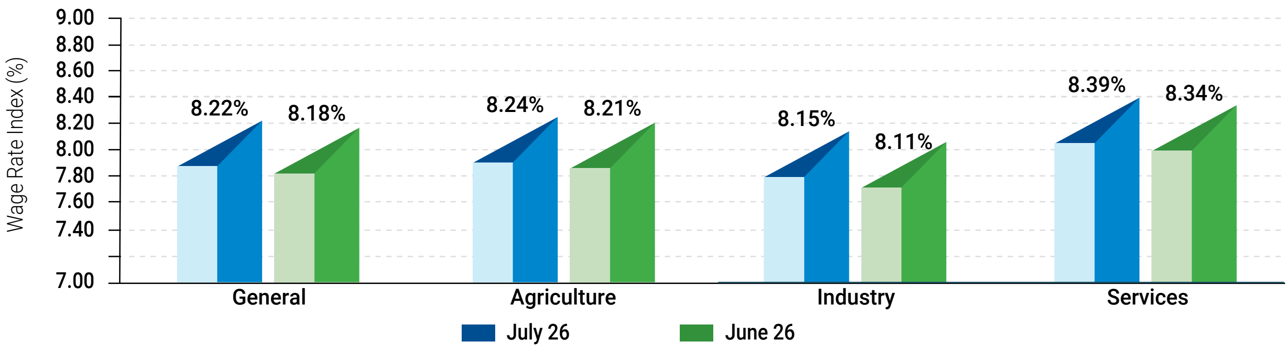
WAGE RATE INDEX (WRI): JULY'26

In July 2026, Bangladesh's national general wage growth rate (Wage Rate Index) stood at 8.22%, slightly trailing behind the headline inflation rate of 8.32%. In Dhaka, however, the wage rate index grew by 8.72% year-on-year, successfully outpacing the city's urban inflation rate of 8.24%.

Sectoral Breakdown on July 2026 Wage Rate Index (WRI):

- **General:** 8.22% **(up from 8.18% in June)**
- **Agriculture:** 8.24% **(up from 8.21% in June)**
- **Industry:** 8.15% **(up from 8.11% in June)**
- **Services:** 8.39% **(up from 8.34% in June)**

WAGE RATE INDEX (WRI): JULY'26



General
8.22%
(up from 8.18% in June)

Agriculture:
8.24%
(up from 8.21% in June)

Industry:
8.15%
(up from 8.11% in June)

Services
8.39%
(up from 8.34% in June)

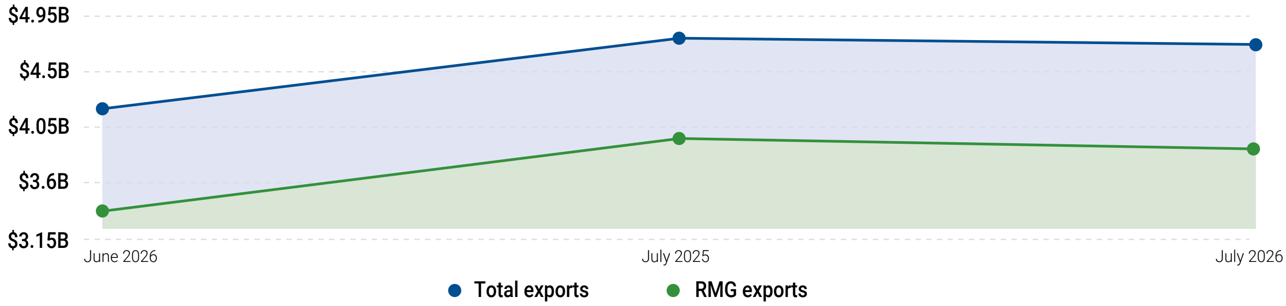
Sources: Bangladesh Bureau of Statistics

EXTERNAL STABILITY INDICATORS: EXPORTS SNAPSHOT

- Total exports: **$4.72B** in July 2026, **0.90%** lower YoY but **12.38%** higher MoM (June export $4.20B).
- RMG exports: **$3.88B**, **1.92%** lower YoY but **14.73%** higher MoM.
- FY25 exports: **$48.3B** vs. FY26 **$48.0B**.
- Overall, export indicates strong monthly recovery but slight YoY weakness, mainly reflecting weaker RMG performance.

Bangladesh Export Performance - July 2026

Monthly merchandise exports and RMG exports, in USD billion.



Source: Export Promotion Bureau (EPB): July 2026 merchandise exports were $4.72B and RMG exports $3.88B

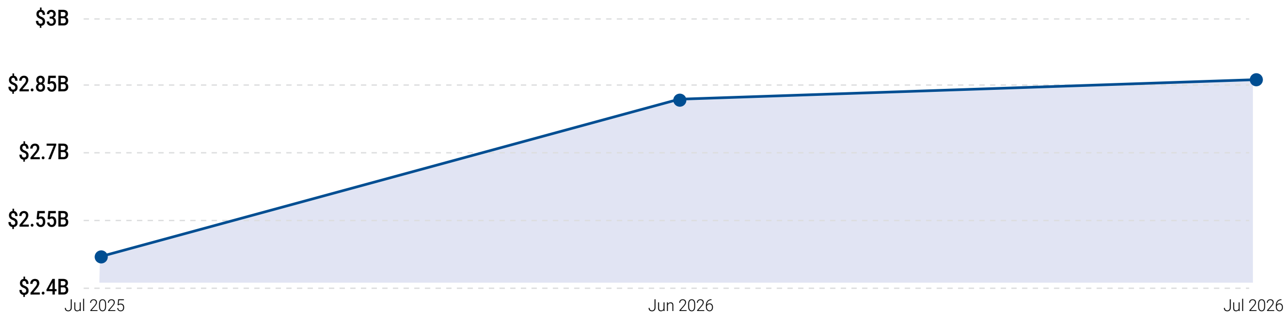
EXTERNAL STABILITY INDICATORS: REMITTANCE INFLOWS

- July 2025: $2.48B
- July 2026: $2.86B
- June 2026: $2.82B
  YoY Growth: 15.8%
  MoM Comparison: 1.4%

- July- June FY2024-25: $30.32B
- July- June FY2025-26: $35.56B
  YoY Change: +17.3%

External Stability Indicators: Remittance Inflows

Monthly remittance inflows with year-on-year and month-on-month comparisons.



FY2024-25: $30.32B | FY2025-26 $35.56B | FY YOY Growth: +17.3%

EXTERNAL STABILITY INDICATORS: FOREIGN EXCHANGE RESERVES

Month	Gross Reserves	BPM6 Reserves
July'26	$36.42B	$31.60B
June'26	$37.58B	$32.93B
July'25	$29.85B	$24.86B

Domestic Financial & Monetary Indicators

Import position (in billion US$)

Month	June'25	FY25	June'26 (P)	FY26
Import (f.o.b) (in billion US$)	4.11	64.36	7.17	71.14
Annual %	-27.49	1.78	74.23	10.53

Interbank TK.-USD Exchange Rate (average)

Month wise comparison	27 August'26	30 June'26	27 August' 25
Exchange Rate	122.99	122.85	121.93

Overnight Call Money Rate

Month wise comparison	27 August 2026	30 June'26	27 August 2025
Weighted Average Rate (in Percent)	9.18	9.64	9.99

Current Account Balance (in million US$):

	FY26P	FY25R
Current Account Balance (in million US$)	-1594.03	-137.97

POLICY RATES		RESERVE RATIOS		
Policy Rate (Repo Rate)	9.50%		SLR	CRR
SLF Rate	11.00%	Traditional banking	13%	4%
SDF Rate	7.50%	Islamic banking	5.5%	4%
Bank Rate	4.00%			

PRIVATE SECTOR ACTIVITY: BANGLADESH PMI — JULY 2026

Headline PMI: 57.8 — up 4.9 points from the previous month, signaling a faster, broad-based expansion in private-sector economic activity.

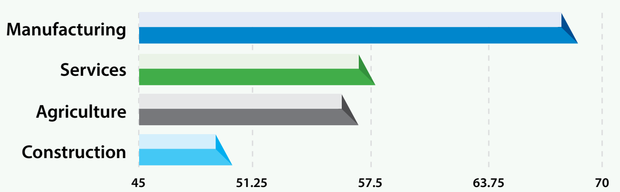
Headline PMI: 57.8 ↑ 4.9 points

Sector Breakdown

- **Expansion Zone — PMI > 50**
  - **Manufacturing:** 65.4 → strongest expansion
  - **Services:** 56.0 → solid expansion
  - **Agriculture:** 55.2 → continued expansion
- **Contraction Zone — PMI < 50**
  - **Construction:** 49.3 → slight contraction

Bangladesh PMI: Sector-wise Performance - July 2026

Sector PMI readings for July 2026. A reading above 50 indicates expansion, while below 50 indicates contraction.



DATA SOURCES:

Bangladesh Bank, Monthly Economic Trends (August 2026)

Bangladesh Bureau of Statistics (BBS)

Export Promotion Bureau (EPB)

Asian Development Outlook (ADO), July 2026, ADB;

IMF World Economic Outlook Update, 16 July 2026

Public servants' new pay scale rolls out in four phases

Bangladesh's government plans to implement the new public-sector pay scale in four phases over two fiscal years to manage the additional budgetary burden and limit inflationary pressure. Basic salaries will be introduced in three phases between July 1, 2026 and July 1, 2027, while allowances under the revised structure will become effective from January 1, 2028. Once fully implemented, the pay scale is expected to benefit around 24 lakh military and civilian employees, along with approximately 925,000 pensioners and other eligible beneficiaries. The revised structure will require an estimated additional annual expenditure of Tk105,580 crore, with funds incorporated into the relevant fiscal-year budgets. The government will also introduce a Tk3,000 monthly allowance for each eligible child with special needs of public servants and extend mobile phone allowances to employees across all grades.

Source: The Daily Star – August 31, 2026

Laldia terminal construction begins

Laldia Container Terminal

Timeline

Bangladesh-Denmark sign MoU	Chittagong Port Authority & APM Terminals sign agreement	Construction begins	Expected to become operational
Jun, 2021	Nov, 2025	Aug, 2026	2030

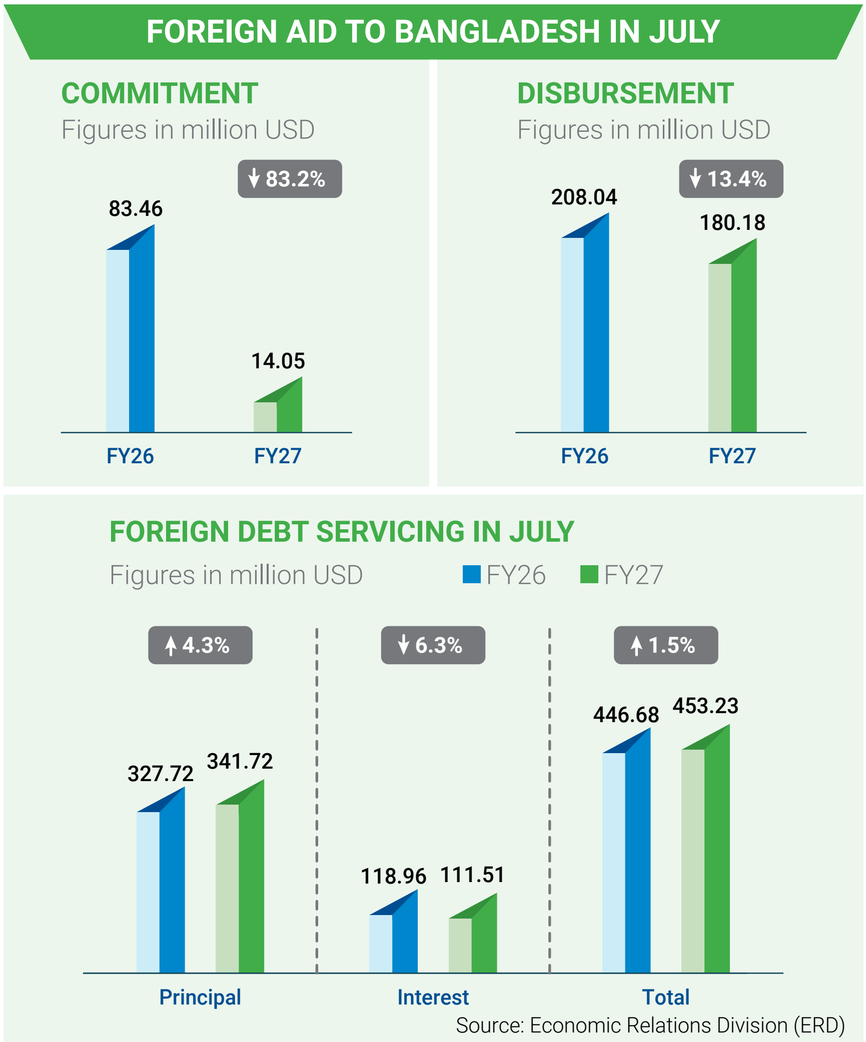
APM Terminals has begun construction of the $550 million Laldia Container Terminal in Chattogram under a public-private partnership, aiming to enhance the port's capacity and cargo-handling efficiency. Scheduled to open in 2030, the terminal will handle around one million TEUs annually, increasing Bangladesh's current container-handling capacity by nearly one-third. The 49.15-acre facility will feature a 616-metre jetty, modern electric cranes and terminal tractors, and will operate 24/7. It will accommodate vessels carrying up to 6,000 TEUs, significantly larger than ships currently berthing directly at Chattogram port, helping reduce vessel waiting times and accelerate cargo movement. The terminal is designed as a carbon-neutral, zero-emission facility and will introduce advanced port technologies, including female remote crane operators. The project is expected to strengthen logistics, trade, investment and Chattogram's potential as a regional logistics hub.

Source: The Daily Star – August 31, 2026

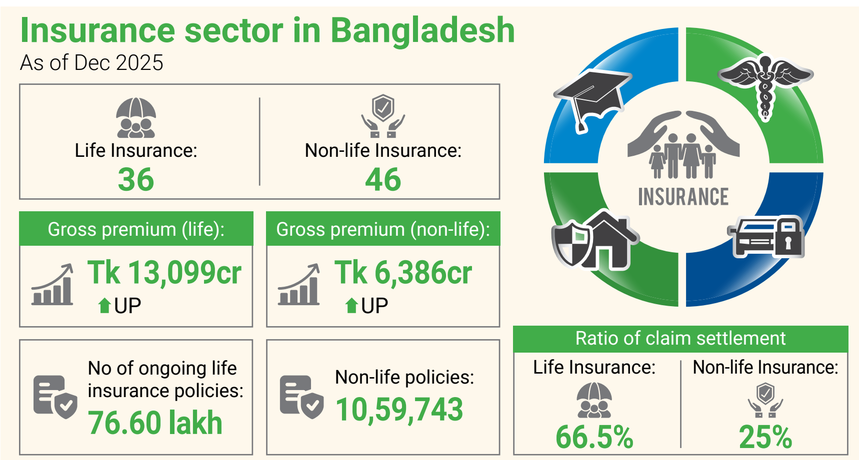
Bangladesh repays 2.5x July's foreign loan disbursements as servicing pressure rises

Bangladesh faced rising foreign debt repayment pressure at the beginning of FY2026-27, repaying $453.23 million against foreign loan disbursements of only $180.18 million in July. Loan disbursement declined 13.39% year-on-year from $208.04 million, while repayments increased nearly 4% from $446.68 million a year earlier, mainly as grace periods for mega-project loans expire. Principal repayment rose to $341.72 million, while interest payments slightly declined to $111.51 million. Foreign loan commitments also dropped sharply by 83% to $14.05 million, although the entire amount was received as grants. The Asian Development Bank was the largest source of July disbursements at $65.45 million, followed by the World Bank, Japan and India. Experts advised prioritizing foreign borrowing for projects generating stronger economic returns.

Source: The Business Standard – August 30, 2026



Insurance sector gains ground on four key indicators



Bangladesh's insurance sector recorded moderate growth in 2025, supported by improved political and economic stability, easing dollar shortages, higher premium rates, the discontinuation of agent commissions and stronger returns on fixed-income investments. Gross premium income of life and non-life insurers rose to Tk19,485 crore from Tk18,355 crore in 2024, while total assets increased to Tk71,694 crore and investments to Tk53,509 crore. Life insurance policies also grew significantly to 76.60 lakh from 70.89 lakh. Growth was driven mainly by new and renewed life policies, higher premium rates, increased sums assured and greater financial awareness. Meanwhile, the non-life sector remained constrained by intense competition, low premium rates and weak underwriting margins. Improved business conditions, cost savings from ending commissions and better investment returns contributed to stronger overall sector performance and customer confidence.

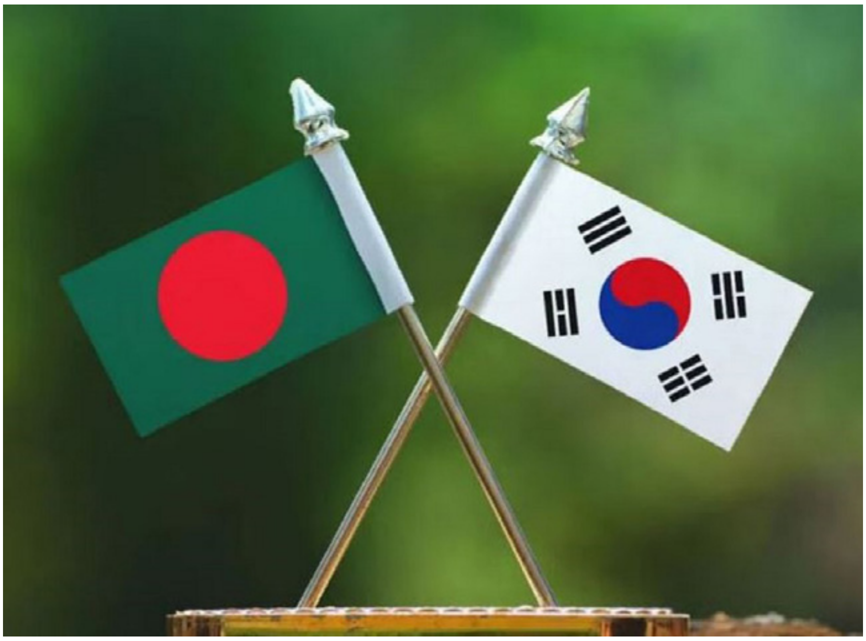
Source: The Daily Star – August 28, 2026

Bangladesh launches first digital raw cotton market to link local mills with US farmers

Bangladesh has launched CottonPort, its first digital raw cotton marketplace, to directly connect local spinning mills with US cotton farmers and strengthen bilateral trade. Launched by AmeriBangla Corporation, the platform began operations with 82 tonnes of raw cotton sourced directly from Virginia, USA, while more than 30 spinning mill owners have expressed interest in purchasing through the platform. CottonPort aims to reduce intermediaries and market monopolies, improve buyers' bargaining power and strengthen supply-chain transparency through dynamic pricing, container-based purchases and certified traceability. The initiative is also expected to support Bangladesh's apparel exports to the US, particularly amid changing tariff conditions. During its 2026 trial phase, the platform targets handling up to 10 containers monthly, with an ambitious goal of scaling to 1,600 containers per month by 2028.

Source: The Business Standard – August 27, 2026

Bangladesh, Korea sign $13m grant deal to create AI experts



Bangladesh and the Korea International Cooperation Agency (KOICA) have signed a $13 million grant agreement to develop technology experts with a focus on artificial intelligence (AI). The project, titled "Fostering Innovative Technology Experts with a Focus on Artificial Intelligence (AI) in Bangladesh", will be implemented by the Bangladesh Hi-Tech Park Authority from 2026 to 2029. The initiative aims to strengthen AI knowledge and technical skills among Bangladeshi professionals, promote industry-academia collaboration and encourage the practical application of advanced technologies to address local and national challenges. It is also expected to enhance the employability of Bangladeshi technology professionals at home and abroad, including in South Korea. By developing skilled talent and strengthening collaboration between academia and industry, the project seeks to build Bangladesh's AI ecosystem, support innovation and contribute to sustainable economic growth.

Source: The Daily Star – August 26, 2026

Economy shows signs of gradual stabilisation

Bangladesh's economy showed signs of gradual stabilisation in Q4 FY26, although overall activity remained subdued, according to the Metropolitan Chamber of Commerce and Industry (MCCI). Provisional GDP growth improved to 4.14% in FY26 from 3.49% in FY25, while elevated inflation remained the key concern. The external sector strengthened, supported by record remittances of $35.59 billion and improved foreign exchange reserves. However, export growth remained weak, with FY26 earnings rising marginally by 0.17% to $48.38 billion, well below the $55 billion target. Private investment, credit growth and domestic demand were constrained by high interest rates and uncertainty. Net FDI declined 15% to $1.46 billion amid infrastructure, energy, policy and regulatory challenges. MCCI expects exports, imports and remittances to rise, while emphasising price stability, financial-sector strengthening and private investment to support sustainable growth.

Source: The Daily Star – August 26, 2026

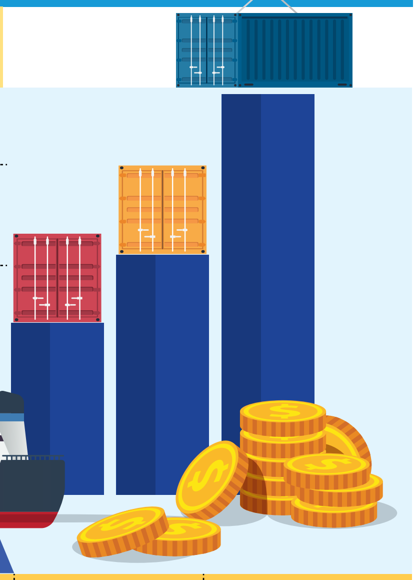
MACROECONOMIC OUTLOOK: FY26

SIGNS OF COMFORT

- Pace of economic growth accelerates
- Strong remittance inflows
- Improved foreign exchange reserves

CAUSES FOR CONCERN

- Elevated inflation
- High interest rate constrains private investment
- Banking sector under pressure



KEY INDICATORS (In billion $)

INDICATOR	FY25	FY26	CHANGE
Exports	48.30	48.38	+0.17%
Imports	68.35	75.24	+10.07%
Trade deficit	20.40	27.29	+33.76%
RMG exports	39.35	38.97	-0.96%

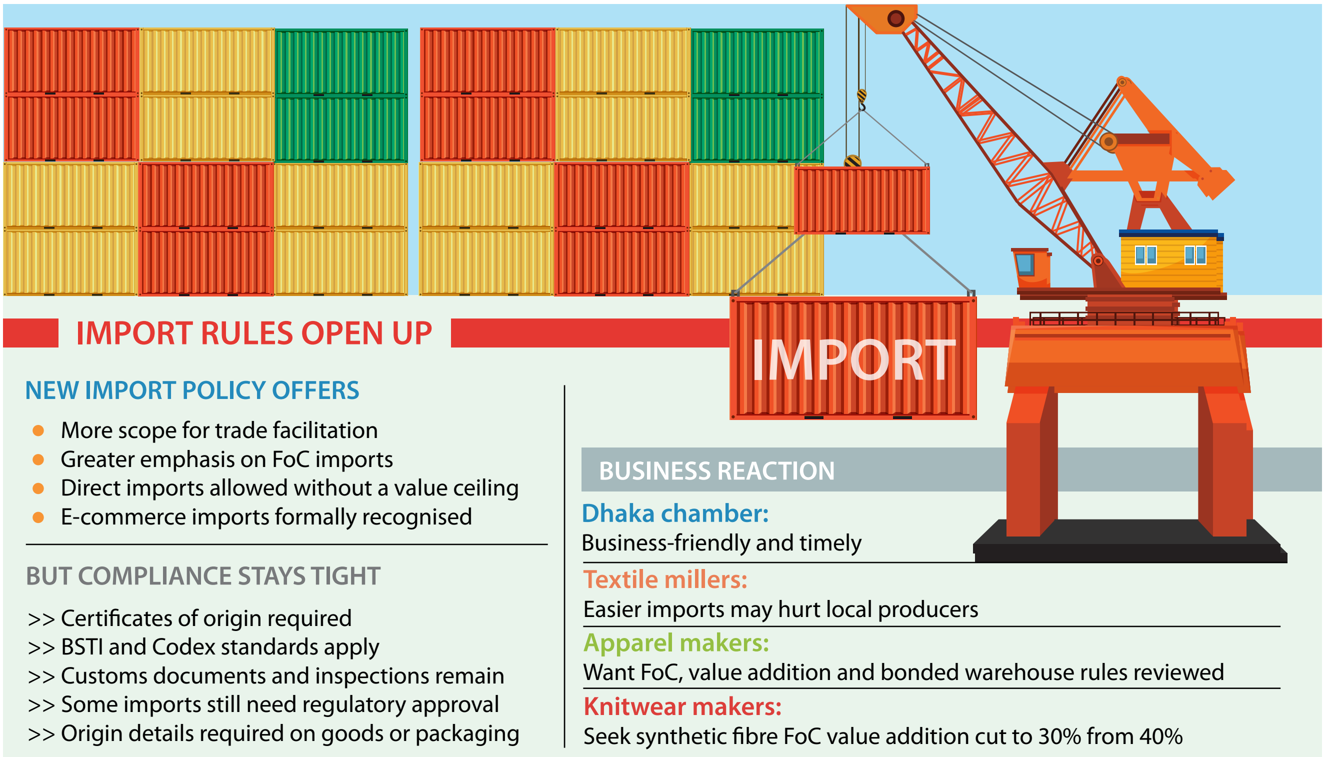
Q1 FY27 FORECAST

	JULY	AUGUST	SEPTEMBER
EXPORTS ($)	4.72b	4.77b	4.80b
IMPORTS ($)	7.60b	7.66b	7.70b
INFLATION (%)	8.32	8.65	8.45

SOURCE: BB

Import rules open up to spur trade

Bangladesh has introduced the Import Policy Order 2026-29 to simplify imports, ease LC restrictions, promote free trade and strengthen competitiveness ahead of LDC graduation. The policy removes the annual $500,000 ceiling on commercial imports without LCs, allowing businesses to import under sales or purchase contracts without a value limit. It also expands free-of-cost (FoC) import facilities for export-oriented manufacturers, including raw materials, samples, safety equipment and machinery parts. The order introduces regulatory frameworks for Free Trade Zones and central bonded warehouses and facilitates expatriate investment. DCCI welcomed the



policy as timely and business-friendly, while textile and apparel industry representatives raised concerns over easier imports, value-addition requirements and bonded facilities. Overall, the policy aims to improve trade facilitation, attract investment, diversify exports and align Bangladesh with global trading practices.

Source: The Daily Star – August 25, 2026

Govt forms panel to shift fiscal year to April-March

The government has formed a five-member committee, headed by the Cabinet Secretary, to formulate procedures for shifting Bangladesh's fiscal year from the existing July-June cycle to April-March. The committee will identify necessary amendments to the Constitution, the General Clauses Act, 1897, and other financial management arrangements. The new fiscal year cycle will take effect from FY2028-29, while FY2027-28 will be a nine-month transitional period from July to March. The reform aims to reduce delays in major infrastructure projects caused by heavy monsoon rains during July and August, enabling key development activities to be completed before the rainy season. The committee includes the Bangladesh Bank Governor, Finance Secretary, Legislative and Parliamentary Affairs Secretary, and NBR Chairman. It will begin work immediately to ensure a smooth transition.

Source: The Daily Star – August 25, 2026

Low yields, high costs choke Bangladesh's tea exports

Bangladesh's tea industry is increasing production but remains constrained by low productivity, high production costs and weak export competitiveness. Tea yield averages around 1,400kg per hectare, significantly below Kenya's 3,500kg and Vietnam's 3,200–3,300kg, while production costs reach Tk200–220 per kg compared with Tk100–150 in India and Sri Lanka. Although annual output is around 95 million kg, more than 90 million kg is consumed domestically, leaving limited exportable surplus. Export earnings declined 25.5% from \$4.47 million in FY2016-17 to \$3.33 million in FY2025-26 despite rising production. The sector also remains heavily dependent on black tea, while global demand is expanding for green, white, dark and jasmine varieties. Raising yields, improving efficiency, diversifying into value-added products, reducing costs and developing internationally recognised brands are therefore essential to revive tea exports and strengthen global competitiveness.

Source: The Business Standard – August 25, 2026

Bangladesh's tea paradox

The core problem

Low productivity → High production cost → Weak global competitiveness → Falling export earnings

Productivity gap
Tea yield per hectare

Kenya	3.500 KG
Vietnam	3,200-3,300 KG
Bangladesh	1,400 KG

Cost disadvantage
Production cost per kg

India	TK100-150
Sri Lanka	TK100-150
Bangladesh	TK200-220

Domestic Squeeze

Annual tea production **95** million kg
Domestic consumption **90** million kg

Product Concentration

- Tea production increased 228% in two years
- But export earnings dropped 25.5% over a decade

- Global demand
  - Green. White. Dark
  - Jasmine. Organic

- No strong Bangladeshi international tea brands

September LNG cargoes cost more than double pre-war spot rate

Bangladesh has approved two LNG cargoes for September at prices exceeding $24 per MMBtu, more than double the pre-war spot rate of $10–12. One cargo from Posco International was approved at $24.625/MMBtu for delivery on September 13–14, while another from TotalEnergies Gas & Power was priced at $24.25/MMBtu for September 23–24. Each cargo is expected to cost around Tk1,000 crore, significantly increasing the LNG import burden. Bangladesh has purchased 35 spot cargoes since March as Qatar reduced scheduled deliveries following the US-Israel war on Iran. Supply disruptions at Excelerate Energy's Moheshkhali FSRU have further intensified the crisis. National gas supply has fallen to around 2,315 mmcfd against demand of 2,650 mmcfd, affecting power generation and industrial production. Bangladesh now meets nearly 30% of gas demand through imported LNG.

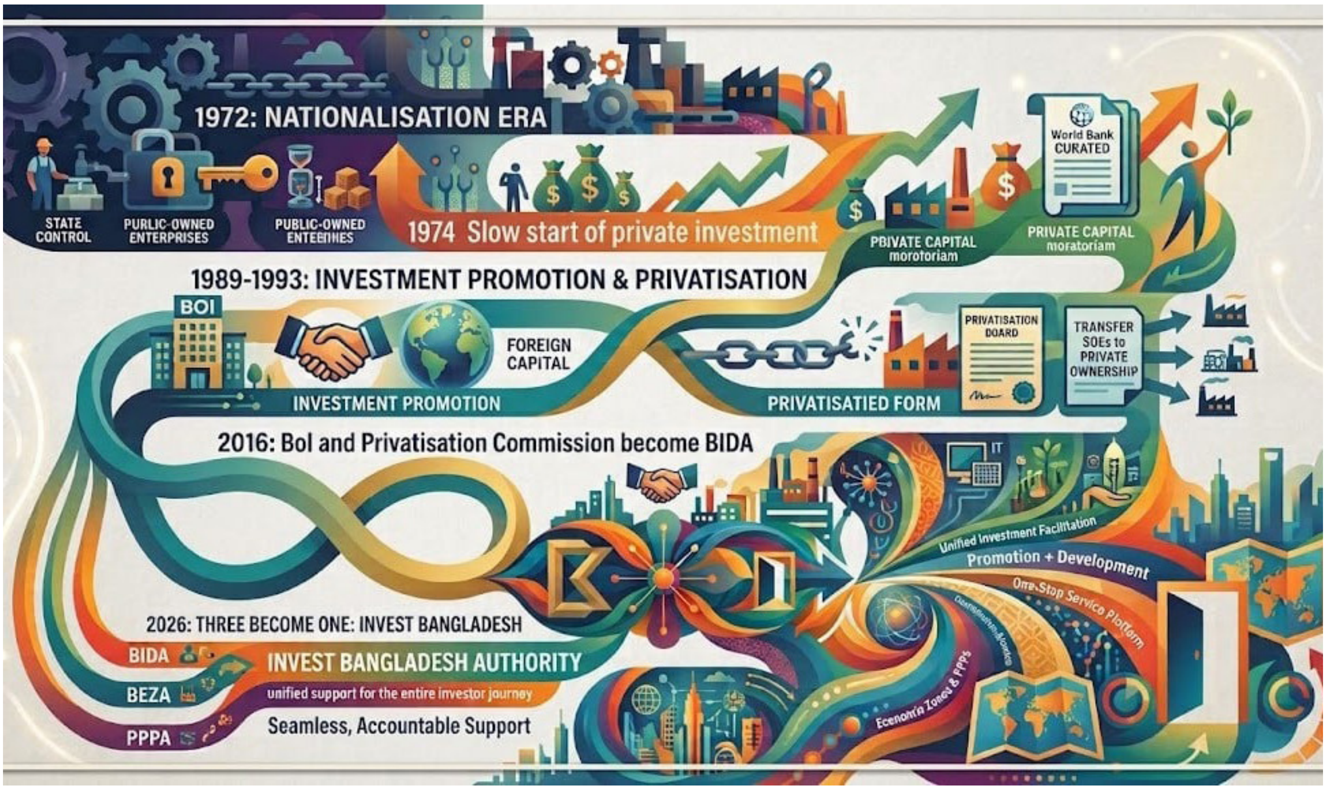
Source: The Daily Star – August 24, 2026

Govt to import 365,000 tonnes of fertiliser to shore up stocks

The Bangladesh government plans to import 365,000 tonnes of fertiliser worth around Tk2,700 crore to strengthen stocks amid concerns over global supply disruptions caused by the US-Israel war on Iran and China's export restrictions. The purchases will include urea, DAP, TSP and MoP, sourced from Saudi Arabia, Russia, Morocco, Canada and KAFCO. The decision follows approval to import another 115,000 tonnes to ensure adequate supplies during the Aman and upcoming Boro rice seasons. Shipments are expected to arrive by mid-to-late September. Bangladesh remains heavily dependent on imported fertiliser, with projected demand of 5.8 million tonnes in FY2026-27. Domestic production is constrained by limited gas availability as gas is diverted to power generation and other industries. The government's increased imports aim to ensure timely availability and prevent supply shortages affecting agricultural production.

Source: The Daily Star – August 24, 2026

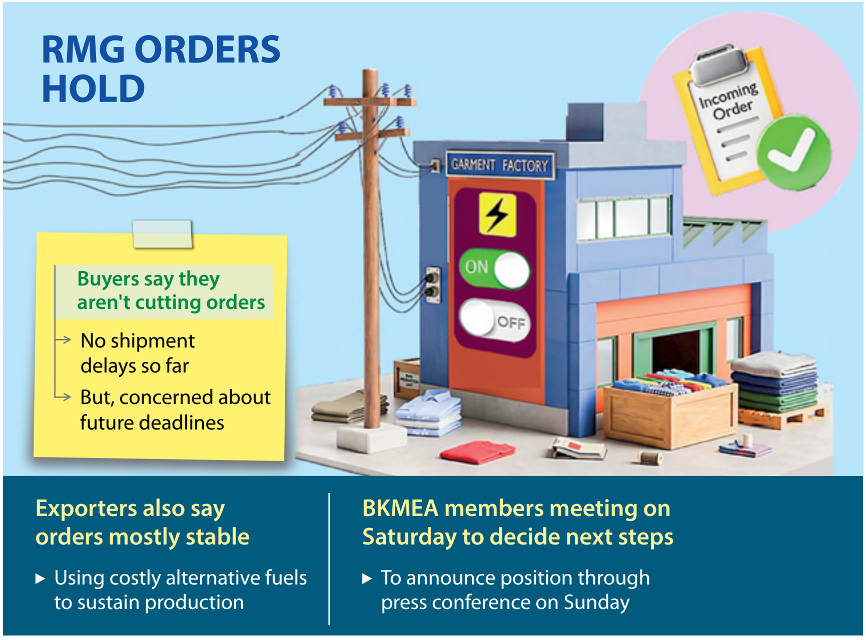
From nationalisation to Invest Bangladesh Authority: A journey of continuous change



Invest Bangladesh Authority formally began operations on 23 August 2026, following the merger of BIDA, BEZA and PPPA under the Invest Bangladesh Act, 2026. The consolidation represents the latest phase of Bangladesh's five-decade evolution from a state-led economy towards greater private-sector and foreign investment participation. Since independence, investment policy has progressed from nationalisation and controlled private investment to liberalisation, privatisation and institutional investment promotion. The Board of Investment, established in 1989, later merged with the Privatisation Commission to form BIDA in 2016. Meanwhile, BEZA and PPPA emerged to support economic zones and infrastructure development. The new authority aims to reduce institutional fragmentation by offering investors an integrated platform covering investment promotion, registration, approvals, incentives, industrial zones and PPP services, potentially improving coordination and Bangladesh's investment climate.

Source: The Business Standard – August 24, 2026

Apparel buyers stay with Bangladesh despite gas crunch – for now



Global apparel buyers are largely maintaining their orders from Bangladesh despite growing concerns over the country's prolonged gas shortage and its impact on production deadlines. Representatives of four major international buyers confirmed that they have no plans to reduce orders, while one reported a slight increase in recent weeks. Exporters have so far managed to meet shipment commitments, but rising production costs are putting increasing pressure on manufacturers as factories rely on expensive alternative fuels. Most exporters also reported stable orders, although some textile mills are limiting new orders because they cannot guarantee sufficient production capacity. Bangladesh's gas crisis has persisted for nearly two years and has intensified amid global energy-market disruptions. Continued gas shortages could therefore raise production costs, constrain capacity and eventually affect the competitiveness and reliability of Bangladesh's apparel export sector.

Source: The Business Standard – August 22, 2026

Five-year energy roadmap aims to cut capacity-payment burden, tackle gas crunch, and reduce import costs

Bangladesh's five-year strategic framework for 2026–31 identifies significant opportunities to reduce the power sector's annual capacity-payment burden of $1.5–1.8 billion through policy reform and effective implementation. Despite projected electricity demand of around 25,714MW, existing generation capacity is expected to remain above requirements, highlighting the

need to address excess capacity and improve utilisation. The framework prioritises domestic gas exploration, new FSRUs, improved gas transmission, coal and nuclear generation, grid expansion, and stronger regional transmission networks. It also targets 10,000MW of solar capacity, with emphasis on rooftop, floating solar and battery storage, alongside coastal wind potential. Electricity tariffs would be aligned more closely with actual costs, while subsidy management and BPDB's financial position would be strengthened. However, the framework cautions that rapid renewable expansion without parallel grid modernisation, storage and demand management could create congestion, curtailment and additional financial risks.

Source: The Business Standard – August 20, 2026

$8b of World Bank finance stuck in long project procedures, design flaws

World Bank financing stalled

KEY NUMBERS	**$12B** World Bank aid pledged	**$8B** Undisbursed as of June	**11.8** months Average board approval-to-first-disbursement	**15/37** Ongoing projects facing implementation challenges	**$1.57B** Undisbursed across four pipeline projects	**$1.32B** Undisbursed funds linked to effectiveness delays	**$1.4B** Four projects awaiting Ecnec approval

CAUSES OF DELAYS

- Weak or incomplete feasibility studies
- Faulty or inappropriate project designs
- Discrepancies over financing agreements
- Frequent transfers of project directors
- Delays in appointing project staff
- Land acquisition problems
- Delays in tendering and procurement
- Weak coordination
- Rushed loan negotiations
- Reliance on oral information instead of formal document

Source: ERD

More than $8 billion of roughly $12 billion in World Bank project financing remained undisbursed as of June, reflecting persistent delays in Bangladesh's development-project cycle. On average, 11.8 months elapse between World Bank board approval and the first disbursement, consuming a substantial portion of the typical three-to-five-year grace period. The ERD identified weak feasibility studies, flawed project designs, inconsistencies in project documents, frequent changes in project directors, land acquisition difficulties, procurement delays and weak coordination as key bottlenecks. Of 37 ongoing World Bank-financed projects, 15 face serious implementation challenges, while $1.57 billion remains stuck across four pipeline projects. Analysts also stressed the need for stronger accountability and governance reforms. Faster project preparation, improved coordination, realistic designs and timely administrative approvals are essential to accelerate disbursement and maximise the development impact of external financing.

Source: The Business Standard – August 19, 2026

2 task forces proposed to boost Bangladesh-India trade, investment

The Confederation of Indian Industry (CII) has proposed two joint business-to-business task forces to strengthen trade and investment ties between Bangladesh and India. One task force would focus on digital transformation by sharing India's experience and expertise, while the other would explore opportunities to increase Indian investment and financing in Bangladesh's infrastructure sector. Indian businesses also highlighted the need to improve cargo handling and facilitate faster cross-border movement, particularly through Benapole land port, to reduce transportation and raw-material costs. Bangladesh's Commerce Minister welcomed the initiatives, noting that substantial investment in railways, highways, ports and LNG infrastructure would be required to support the country's ambition of becoming a trillion-dollar economy. The proposed collaboration could enhance bilateral trade, investment and business connectivity while promoting greater regional economic integration.

Source: The Business Standard – August 18, 2026

Capital machinery imports yet to recover

Bangladesh's economy has shown some signs of stabilisation during the BNP government's first six months, supported by stronger remittance inflows, rebuilding of foreign exchange reserves and a recovery in imports. However, capital machinery imports remain weak, indicating subdued investment demand. Inflation continues to be elevated, while private investment has remained sluggish despite lower lending rates and various government stimulus measures. GDP growth is also under pressure, making the government's 6.5% growth target for the current fiscal year difficult to achieve. Manufacturing's negative contribution to GDP further highlights the need for industrial recovery, while job creation has shown limited progress. Although the government has

announced initiatives to attract domestic and foreign investment and is preparing a five-year reform framework, the key challenge remains translating policy measures into effective implementation and stronger investment activity.

Source: The Business Standard – August 18, 2026

Fruit imports get easier as Bangladesh Bank lifts 100% cash margin rule

Bangladesh Bank has withdrawn the mandatory 100% cash margin requirement for letters of credit (LCs) opened for fruit imports, allowing importers to negotiate margins with banks based on their banking relationships. The decision reflects improved stability in the country's foreign exchange market and transactions. The central bank expects the relaxation to support a steady supply of imported fruits, increase market competition and ease price pressures for consumers. The 100% cash margin requirement had been introduced in September 2024 amid global economic uncertainty and applied to fruits alongside selected luxury and import-substitute goods. While the requirement has been removed for fruit imports, it remains applicable to other designated luxury goods. The policy change is expected to facilitate smoother imports and improve affordability of fruits, which are particularly important for children, patients, elderly people and pregnant women.

Source: The Business Standard – August 16, 2026

RMG exporters seek 12-month instalments for Jul-Aug utility bills

Bangladesh's garment and textile manufacturers, facing substantial production losses from severe gas and electricity shortages, have requested permission to pay their July and August utility bills in 12 equal monthly instalments. The Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) made the request to the Power, Energy and Mineral Resources Ministry, citing prolonged disruptions to industrial production. Suspension of gas supplies through open-cylinder and cascade-cylinder systems has further constrained factory operations, forcing manufacturers to rely on costly alternatives such as diesel and LPG. These unplanned energy expenses have intensified financial pressures and reduced production capacity. One textile manufacturer reported operating at only around 30% capacity over the past two months while still incurring Tk20 crore in monthly gas bills. The Bangladesh Textile Mills Association and other industry bodies are also considering seeking similar relief, which could provide temporary liquidity support to affected manufacturers.

Source: The Business Standard – August 15, 2026

Businesses seek 'Sick Industries Law' to revive closed factories

CCCI
THE CHITTAGONG CHAMBER OF COMMERCE & INDUSTRY

Businesses in Chattogram have proposed introducing a "Sick Industries Law" to revive struggling and closed industrial units, noting that only around 2,700 of more than 6,000 previously listed factories remain active in the region. The proposal came during a Bangladesh Bank consultation on implementing the Tk60,000 crore incentive package. Of the Tk41,000 crore bank-funded component, Tk20,000 crore is earmarked for closed industries and service businesses at a 7% customer rate, while funds are also allocated to agriculture, CMSMEs, export diversification and other sectors. Bangladesh Bank Governor Md Mostaqur Rahman stressed shifting from collateral-based lending towards assessing borrowers' business cash flows, as conventional mortgage-based recovery has failed to curb non-performing loans effectively. The package aims to boost investment, production and employment, targeting around 2.5 million jobs. Improved awareness and grassroots dissemination were also emphasised to ensure genuine entrepreneurs can access available financing schemes.

Source: The Business Standard – August 09, 2026

Construction of Delta Pharma's $100m plant begins in Mirsarai, production expected by 2029

Delta Pharma has commenced construction of an active pharmaceutical ingredient (API) manufacturing complex at the National Special Economic Zone in Mirsarai, Chattogram, with commercial production targeted for 2029. Delta Life Sciences PLC and Delta API Ltd plan to invest $100 million over the long term, with $42.3 million earmarked for the first phase. The project covers 42 acres and will include biopharmaceutical, oncology, herbal and nutraceutical, AI-driven manufacturing and R&D facilities. Delta API will establish a dedicated API plant with an investment of about $12.3 million. The initiative aims to reduce Bangladesh's heavy dependence on imported pharmaceutical raw materials, currently estimated at 85–95%, and strengthen the sector's competitiveness following LDC graduation. Bangladesh exported pharmaceuticals worth $238.49 million in FY26, highlighting the sector's growing export potential and strategic importance.

DELTA PHARMA'S PLAN FOR API PLANT

- Delta Pharma to establish API plant on 42 acres of land in Mirsarai
- Its two entities to invest $100M in long term
- First phase investment involves $42.3M
- Delta Life Sciences PLC: $30M
- Delta API Ltd: $12.3M

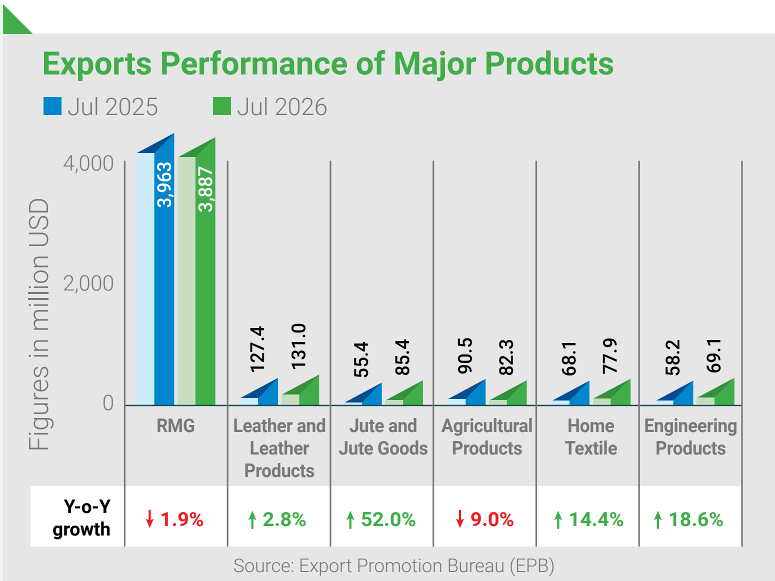
Delta Life Sciences to manufacture

- Anti-cancer medicines
- Monoclonal antibodies (acts like human antibodies in immune system)
- Erythropoietin (used primarily to treat anaemia)
- Filgrastim (prevents infections)

- Delta API to produce pharma raw materials to reduce import dependence
- Delta Pharma aims to begin commercial production by 2029
- It will lose existing import-related benefits gradually after LDC graduation
- Bangladesh currently imports 85% to 95% of pharma raw materials

Source: The Business Standard – August 09, 2026

Exports hit 12-month high in July, but slip nearly 1% Y-o-Y



Source: Export Promotion Bureau (EPB)

Most major export sectors outside RMG record growth Y-o-Y

- 0.9% decline in July exports caused by fall in RMG sales
- Apparel exports fall 1.92% to $3.89B in July, down from $3.96B July last year
- Exports rise by more than 12% from June

Bangladesh's garment exports are facing further pressure from weak global demand, buyer concerns over delivery reliability amid the ongoing gas shortage, and uncertainty surrounding Polish retailer LPP. Industry sources said LPP has reportedly withheld around $40 million in payments for exports to Russian buyers through the company, prompting it to suspend new purchase orders from Bangladesh. Exporters warned that prolonged energy shortages could lead to further order cancellations as manufacturers struggle to maintain production schedules and delivery commitments. Industry leaders expect exports to recover from January, but growth is unlikely before November if the gas crisis persists. The situation highlights growing risks to Bangladesh's apparel competitiveness, as energy shortages threaten production capacity, timely shipment and buyer confidence.

Source: The Business Standard – August 03, 2026

BANKING INDUSTRY

Banking Industry at a glance

Scheduled Bank	57
State Owned Commercial Banks (SOCBs)	7
Specialized banks	3
Private commercial banks	38
Conventional PCBs	33
Islami Shariah based PCBs	5
Foreign Commercial Banks (FCBs)	9
Non-scheduled banks	5
Non-Bank Financial Institutions (FIs)	35


Photo: Bangladesh Bank

Bangladesh has fostered the development of its banking sector to support economic progress, leading to considerable expansion over the last thirty years. At the start, the sector included seven nationalized commercial banks, three specialized state-owned banks, and nine foreign banks following independence in 1971. The 1980s brought additional growth with the establishment of private banks. Presently, the banking sector consists of 57 scheduled banks and 5 non-scheduled banks, all governed by Bangladesh Bank under various laws and regulations. Furthermore, there are 35 non-bank financial institutions that are also under the supervision of Bangladesh Bank.

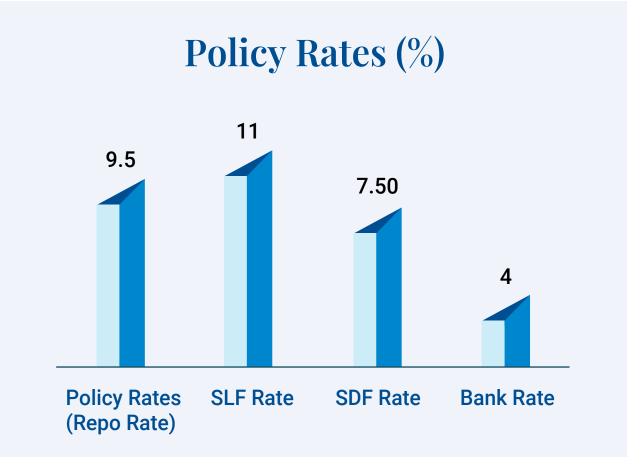
Banking Statistics Summary

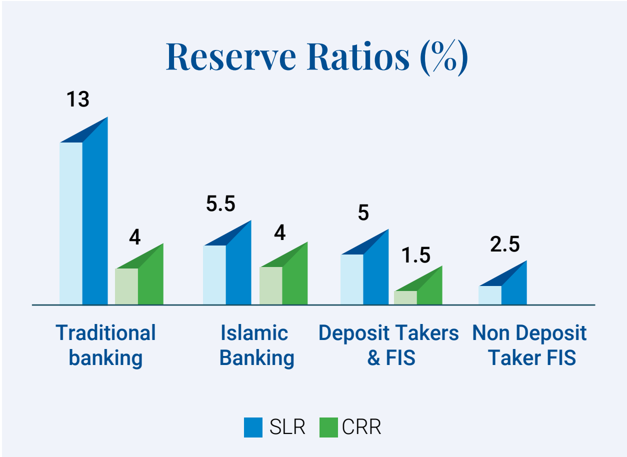
Bank Deposit and Credit

(Fig in Million)

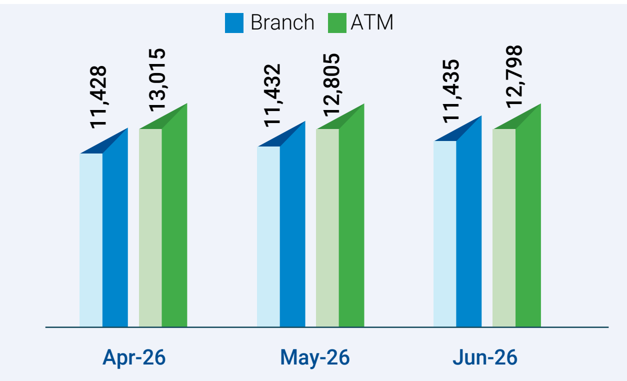
Items	June, 2026	June, 2025	Percentage Changes June, 2026 over June, 2025
Deposits held in DMBs	20,792,967	18,775,646	10.74%
Bank Credit	25,697,474	23,167,668	10.92%

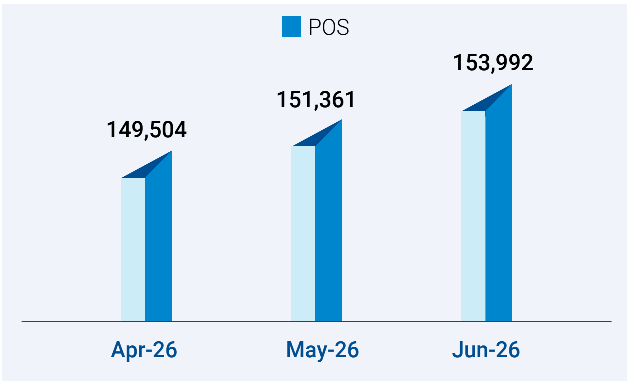
Policy Rates and Reserve Ratios

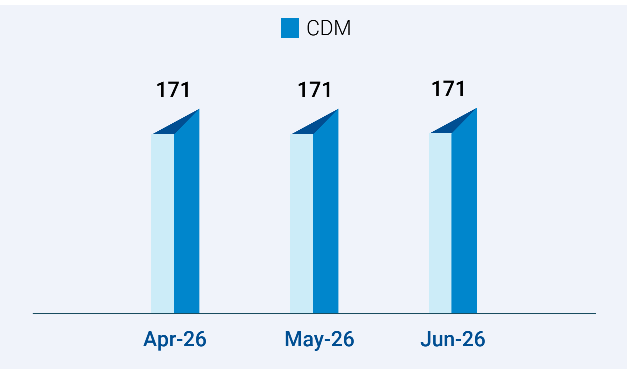


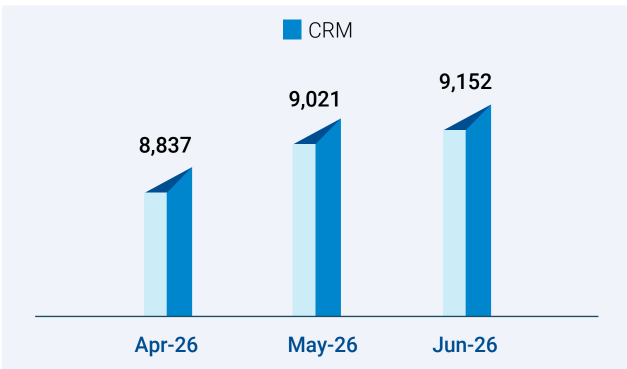


Branches, ATM, POS, CDM and CRM









Scheduled Banks facilitate financial transactions by establishing Branches, ATM, POS, CDM and CRMs in urban and rural areas. The number of scheduled bank branches has been increased by 3 in the reporting month. In perspective of the total population [172.85 million source: BBS] of Bangladesh, on an average 15,116 people receive financial services from one branch and 13,506 people receive digital financial services from one ATM.

Debit, Credit and Prepaid Cards

(Amount: TK. in billion, Number: In million)

Period	Debit Cards	Credit Cards	Prepaid Cards	Transaction Number	Transaction Amount (TK)
June-2026	40.27	2.66	8.70	47.30	449.16
May-2026	39.78	2.65	8.60	61.47	624.32
April-2026	39.79	2.63	8.30	54.51	499.54

The number of issued Debit, Credit and Prepaid Cards in June, 2026 are 40.27, 2.66 and 8.70 million respectively, which are 1.23%, 0.38% and 1.16% higher respectively than those of the previous month. Using these cards the number of local and foreign currency transactions is 47.30 million with an amount of TK. 449.16 billion in June, 2026. The number of transactions decreased by 23.05% and the transaction amount decreased by 28.06% compared to the previous month.

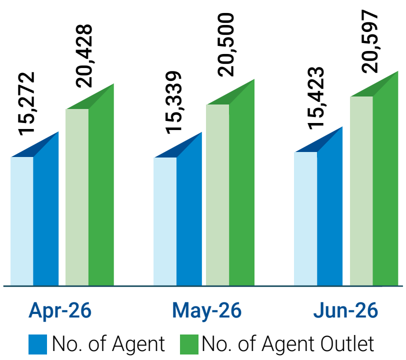
Mobile Financial Services (MFS)

Amount: Tk. in billion, Number: In million

Period	MFS Agent	MFS A/C	Transaction Number	Transaction Amount (TK)	Remittance through MFS (TK)
June-2026	2.08	256.97	1044.60	2088.12	22.29
May-2026	2.07	255.76	1123.72	2473.74	28.18
April-2026	2.06	254.72	993.61	2,013.37	21.61

Mobile Financial Services (MFS) are increasing remarkably. MFS Statistics are compiled considering MFS providers such as bKash, Rocket, Upay et cetera. According to Table (MFS), the number of MFS accounts is 256.97 million of which 127.77 million is in urban areas and 129.20 million is in rural areas in June-2026. Among the services provided by the MFS operators, Government is providing cash incentives in Inward Remittance. In June, 2026 Inward Remittance Tk. 22.29 billion is disbursed through MFS channel.

Agent Banking



(Amount: Tk. in billion, Number: In million)

Period	Total No. of A/C	Deposit Balance	No. of Transaction	Transaction Amount
June-2026	27.22	511.28	16.10	672.34
May-2026	26.99	517.49	17.17	675.17
April-2026	26.76	513.02	13.47	685.95

Currently, 30 scheduled banks are offering Agent Banking facilities to provide a safe alternative channel of banking service for the people of remote areas in Bangladesh. At the end of June, 2026 the number of agent has been increased by 84 and the number of agent outlet has been increased by 97 compared to the previous month.

MICR and Non-MICR, EFT and Internet Banking

(Amount: Tk. in billion, Number: In million)

Period	MICR & Non-MICR Cheque		EFT	
	Number	Amount (in TK)	Number	Amount (in TK)
June-2026	1.58	1891.78	38.24	925.31
May-2026	1.46	1401.87	43.55	789.34
April-2026	1.56	1532.83	18.29	719.29

Period	Internet Banking		e-Commerce	
	Number	Amount (in Tk)	Number	Amount (in Tk)
June-2026	39.87	1843.49	5.81	23.59
May-2026	42.51	1735.59	6.63	24.67
April-2026	33.78	1589.17	6.16	21.56

No-frill Accounts

(Number: In million)

Period	i) Farmers 10 Tk A/C	ii)Hardcore Poor A/C	iii) Social Safety Net A/C	iv) Street Urchin and Working Children A/C	v) Others A/C	Total Special A/C
June-2026	9.34	2.56	9.86	0.03	4.35	26.14
May-2026	9.28	2.54	9.86	0.04	4.34	26.06
April-2026	9.27	2.53	9.84	0.04	4.32	26.00

Underprivileged people receive government allowances through Special Accounts (Farmers 10 TK. Account, Hardcore Poor Account, Social Safety Net Account etc.) of financial institutions. This initiative plays a significant role to include people under financial activities. There are more accounts of rural people than urban people in case of Special Accounts.

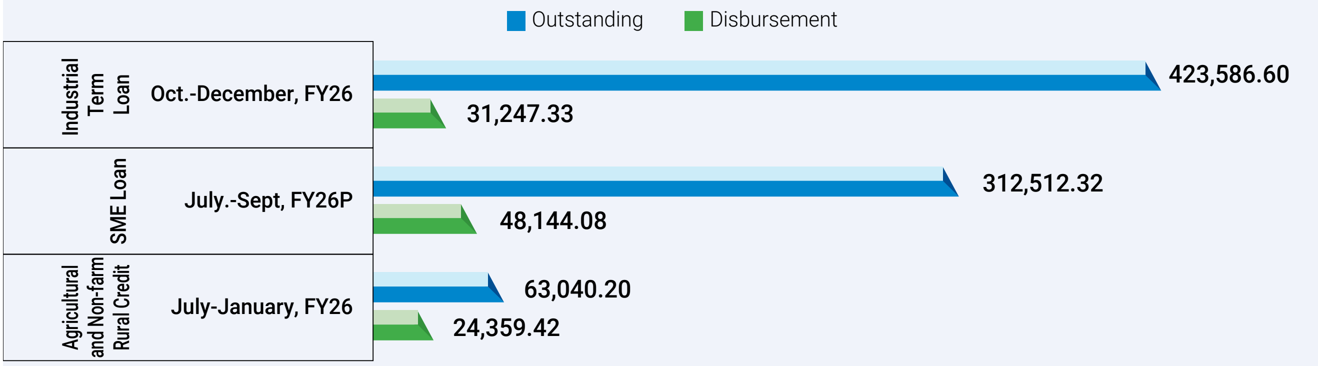
School Banking

(Amount: Tk. in billion, Number: In million)

Period	School Banking A/C	Deposit Balance (in TK)
June-2026	5.44	21.91
May-2026	5.33	20.28
April-2026	5.18	20.24

School Banking activities encourage students (below 18 years) to develop their savings behavior. In June, 2026, there are considerably more male student accounts than female student accounts and the total deposit balance of these accounts is TK. 21.91 billion.

Agricultural and Non-farm Rural Credit, SME Loan and Industrial Term Loan (TK in Cr)



Source: Bangladesh Bank

Bangladesh Bank made over Tk 26,000 crore profit in FY26

Bangladesh Bank's net profit increased 15% year-on-year to Tk26,023 crore in FY2025-26, supported mainly by higher interest income from lending to commercial banks and returns from investing foreign exchange reserves abroad. The central bank recorded gross profit of Tk35,016 crore against expenditure of Tk8,993 crore and transferred Tk25,977 crore to the government. Despite an economic slowdown and declining government revenue, increased borrowing by the government and commercial banks from Bangladesh Bank strengthened its interest earnings. The central bank also benefited from favourable returns on reserve investments in different countries. Meanwhile, Bangladesh Bank approved an incentive bonus equivalent to six months' basic salary for its employees, similar to the previous year. Officials noted that the central bank generally earns higher profits during economic downturns as borrowing demand rises.

Source: The Daily Star – August 31, 2026

Tk 10,000cr farm refinance scheme gets rate cut

Bangladesh Bank has reduced the interest rate under its Tk10,000 crore agricultural refinance scheme by 100 basis points to improve farmers' access to affordable credit, support rural economic activity and strengthen food security. Under the revised guidelines, the maximum customer-level interest or profit rate has been lowered to 7% from 8%, while the refinance rate for participating banks has been reduced to 3% from 4%. The maximum loan repayment period remains 18 months. The five-year scheme, funded by Bangladesh

Bank, covers crop production, fisheries, livestock, agricultural machinery, irrigation and other income-generating activities. Small and marginal farmers can obtain up to Tk5 lakh in crop-production loans without collateral based on crop hypothecation. Banks have also been instructed to prioritise farmers with smart cards and promote the availability of agricultural credit at the reduced rate.

Source: The Daily Star – August 31, 2026

BB revises Tk 3,000 crore agri-refinance scheme for northern region

Bangladesh Bank has revised several provisions of its Tk3,000 crore refinancing scheme designed to establish an agriculture-based special economic centre in the northern region. Under the revised guidelines, participating banks will receive refinancing at 3% interest/profit, while the maximum customer-level rate will be capped at 7%, including Shariah-based financing. Loan and investment tenures have also been revised, with maximum periods of 18 months for eligible sectors and 36 months for other specified sectors, including applicable grace periods. Banks must repay the refinancing to Bangladesh Bank within the corresponding tenure. To prevent misuse or excessive customer charges, banks found violating the prescribed conditions will face an additional 2% interest/profit charge on the relevant amount as a one-time recovery. Banks have also been instructed to promote the concessional financing through branch-level banners and special awareness campaigns.

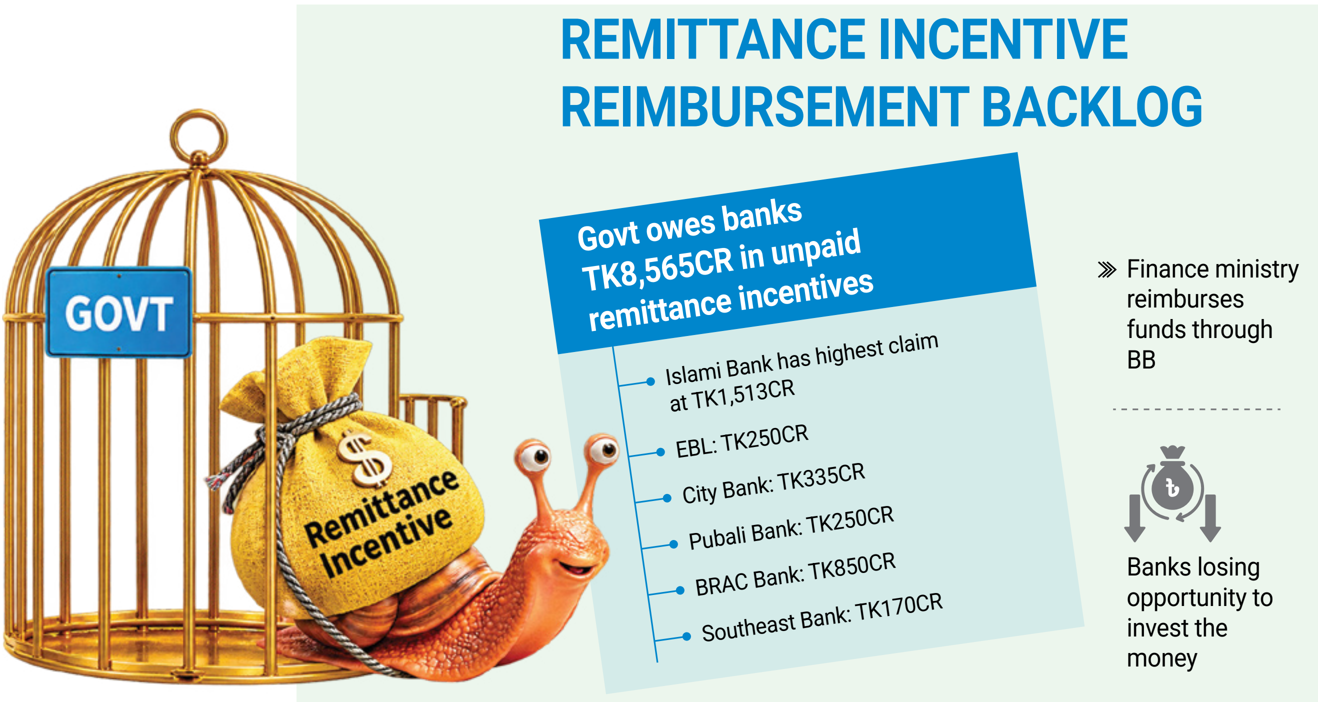
Source: The Daily Star – August 31, 2026

BB sets up Tk 2,000cr fund to shore up frozen food exports

Bangladesh Bank has established a Tk2,000 crore three-year revolving pre-financing fund to support the frozen food industry, particularly shrimp and fish exporters, and strengthen export competitiveness. Participating banks will receive funds at 4% interest and lend to eligible customers at a maximum rate of 7%. The facility will finance production, processing, exports, raw materials, factory expansion, machinery, cold storage, reopening of closed factories and solar power projects. New factories may receive term loans up to Tk30 crore, while existing processors can obtain up to Tk20 crore for expansion or modernisation. Working-capital financing is available up to Tk20 crore. The scheme aims to ease cash-flow constraints, reduce financing costs, boost exports and foreign exchange earnings, create employment and stimulate rural economic activity. Classified loan defaulters are excluded, while borrowers must gradually meet at least 15% of electricity needs through solar power.

Source: The Daily Star – August 30, 2026

Banks under strain as Tk8,565cr remittance incentive stalls



Commercial banks in Bangladesh are facing an overdue government remittance incentive bill of Tk8,565 crore, as delays in state reimbursements force lenders to finance the 2.5% cash incentive from their own funds. Record remittances of $35.59 billion in FY2025-26 and taka depreciation have increased the subsidy burden, while reimbursements are nearly 9.5 months overdue. Banks report significant opportunity costs as funds used for incentives could otherwise be invested in Treasury bills and bonds yielding 9% or more. The delayed payments are tightening liquidity, reducing lending capacity and eroding profitability. Bankers have urged the government to restore advance funding, settle claims monthly and allocate budgets according to remittance flows. Prolonged arrears could discourage banks from promoting remittances, weaken asset-liability management and potentially encourage remitters to shift towards informal hundi channels, undermining foreign-exchange market stability.

Source: The Business Standard – August 30, 2026

BFIU warns against taking loans through apps over fraud, names 30 illegal apps

The Bangladesh Financial Intelligence Unit (BFIU) has warned the public against obtaining loans through unauthorised mobile apps and digital platforms, identifying 30 illegal apps allegedly linked to extortion, data theft and financial fraud. The BFIU stated that disbursing loans without Bangladesh Bank approval is illegal and that fraudulent lending activities constitute a predicate offence under the Money Laundering Prevention Act, 2012. These platforms often attract users with quick and easy loans before collecting sensitive information, including National ID details, bank credentials, contact lists and photographs, which may later be used for harassment or extortion. The BFIU urged the public to avoid unknown platforms demanding advance payments or processing fees and refrain from sharing sensitive information. Victims or individuals with information about illegal digital lending operations were advised to report them through the BFIU's official channels.

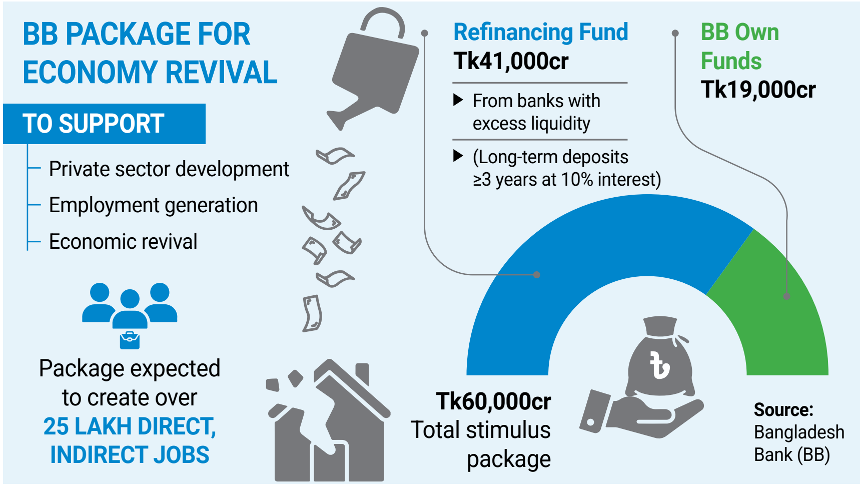
Source: The Daily Star – August 28, 2026

New guarantee window opens for local partners of foreign firms

Bangladesh Bank has permitted local companies to arrange foreign-currency bank guarantees and standby letters of credit (SBLCs) for foreign firms securing contracts through international tenders for projects in Bangladesh. Authorised dealer (AD) banks can issue such guarantees on behalf of resident entities acting as strategic partners, local agents or authorised representatives of foreign contractors, helping them meet bid bond, performance guarantee and SBLC requirements. The local company must demonstrate a genuine contractual or commercial relationship with the foreign firm and provide supporting documents. AD banks must conduct appropriate risk assessments, ensure adequate collateral or counter-security, and comply with existing credit, risk-management, prudential and single-borrower exposure requirements. Agreements must clearly establish reimbursement arrangements for costs and liabilities. Claims will generally be settled in taka, but foreign-currency settlement through RTGS will be permitted where specifically required by the tender or contract.

Source: The Daily Star – August 28, 2026

Cenbank's Tk60,000cr stimulus package: 17 banks sign deal to provide Tk41,000cr



Seventeen banks have signed agreements to contribute Tk41,000 crore to Bangladesh Bank's Tk60,000 crore stimulus package aimed at reopening closed factories, increasing private sector investment and reviving economic activity. Bangladesh Bank will provide the remaining Tk19,000 crore. Of the total package, Tk20,000 crore is allocated specifically to restart long-closed industrial units, while private-sector borrowers will receive financing at an average interest rate of 7.5%. Bangladesh Bank plans to establish a minimum three-year Tk41,000 crore refinancing fund by mobilizing excess liquidity from participating banks. The central bank will accept deposits at 10%, supported by a government subsidy covering 7 percentage points, while Bangladesh Bank bears the remaining 3%. Lending rates will be capped at 6% for most borrowers, 7% for large industries and 4% for start-ups.

Source: The Business Standard – August 27, 2026

Bangla QR transactions double after mandatory rollout

Transactions through Bangla QR, Bangladesh's interoperable national payment standard, have nearly doubled since becoming mandatory for merchants from July 1, according to Bangladesh Bank. Daily transactions increased from an average of 1.78 lakh worth Tk37.33 crore at the beginning of July to around 3 lakh transactions valued at Tk110 crore by the last week, while the merchant base expanded from about 16 lakh to over 30 lakh. Private commercial banks, along with state-owned banks, have driven much of the growth. Bangla QR replaced the previous QR payment system for proprietorship businesses, enabling customers to make payments through a single QR code using bank apps,

mobile financial services such as bKash and Nagad, and other payment service providers. The rapid expansion highlights growing merchant adoption and increasing acceptance of interoperable digital payments in Bangladesh.

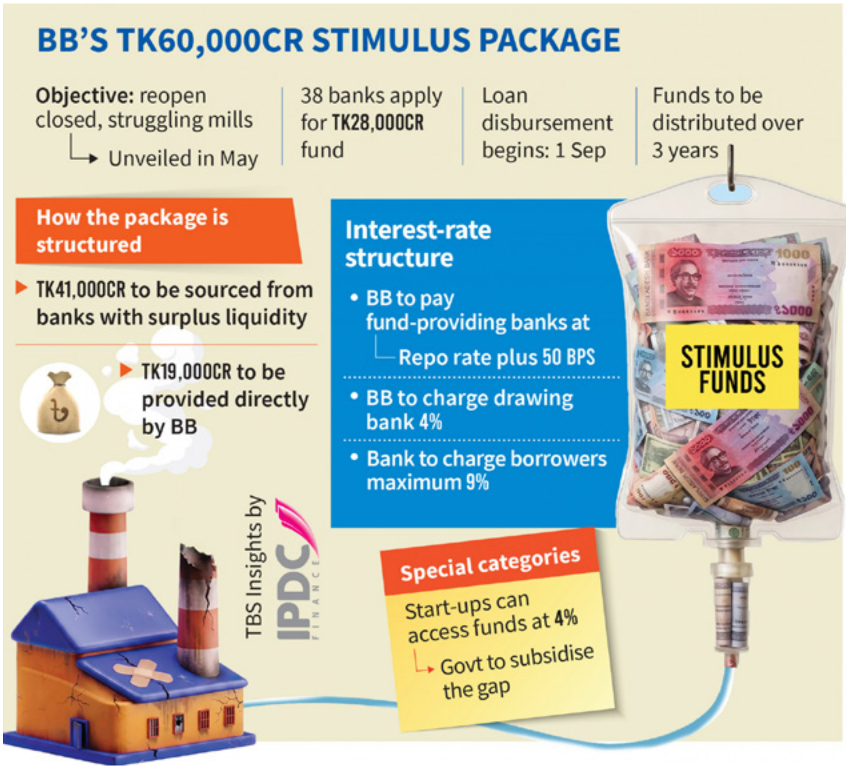
Source: The Daily Star – August 24, 2026

Deposits in no-frill accounts rise 24% in Apr-Jun

Deposits in no-frill accounts (NFAs) increased 23.93% year-on-year to Tk9,010 crore at the end of the April-June quarter of 2026, while the number of accounts rose 9.98% to 3.66 crore, according to Bangladesh Bank data. Excluding student, street and working children accounts, Tk10/50/100 accounts totalled 2.95 crore with deposits of Tk5,490.92 crore. Social safety net beneficiaries and farmers accounted for the largest shares, at 36.78% and 36.33%, respectively. NFAs, which require no minimum balance or service charges, are designed to promote financial inclusion among low-income and marginalised groups. They also support remittance distribution, with cumulative inward remittances reaching Tk835.43 crore through these accounts by June. During the quarter, 7.87 lakh new student accounts were opened, while 40,607 accounts for street and working children were maintained by 18 banks.

Source: The Daily Star – August 24, 2026

38 banks seek Tk28,000crore in stimulus funds for struggling businesses

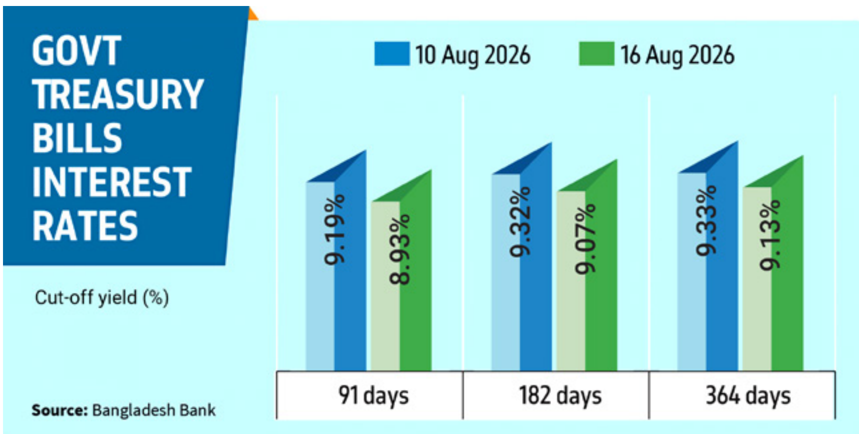


Thirty-eight banks have sought over Tk28,000 crore under Bangladesh Bank's Tk41,000 crore refinancing facility, with loan disbursement scheduled to begin from September 1. The facility is part of the broader Tk60,000 crore stimulus package designed to revive struggling businesses and support key economic sectors. Under the revised arrangement, Bangladesh Bank will pay participating banks at the policy rate plus 50 basis points, currently 10%, while banks will receive funds for clients at 4% and charge borrowers a maximum of 9%, with concessional rates for selected sectors such as startups. The refinancing fund includes Tk20,000 crore for reopening closed businesses, Tk5,000 crore for SMEs, Tk10,000 crore for agriculture, and funds for agri-hubs and export diversification. However, banks remain concerned about liquidity support and accounting treatment. The stimulus is expected to help revive industrial activity and create around 25 lakh jobs.

Source: The Business Standard – August 18, 2026

Excess liquidity in banks pushes treasury bill yields below 9%

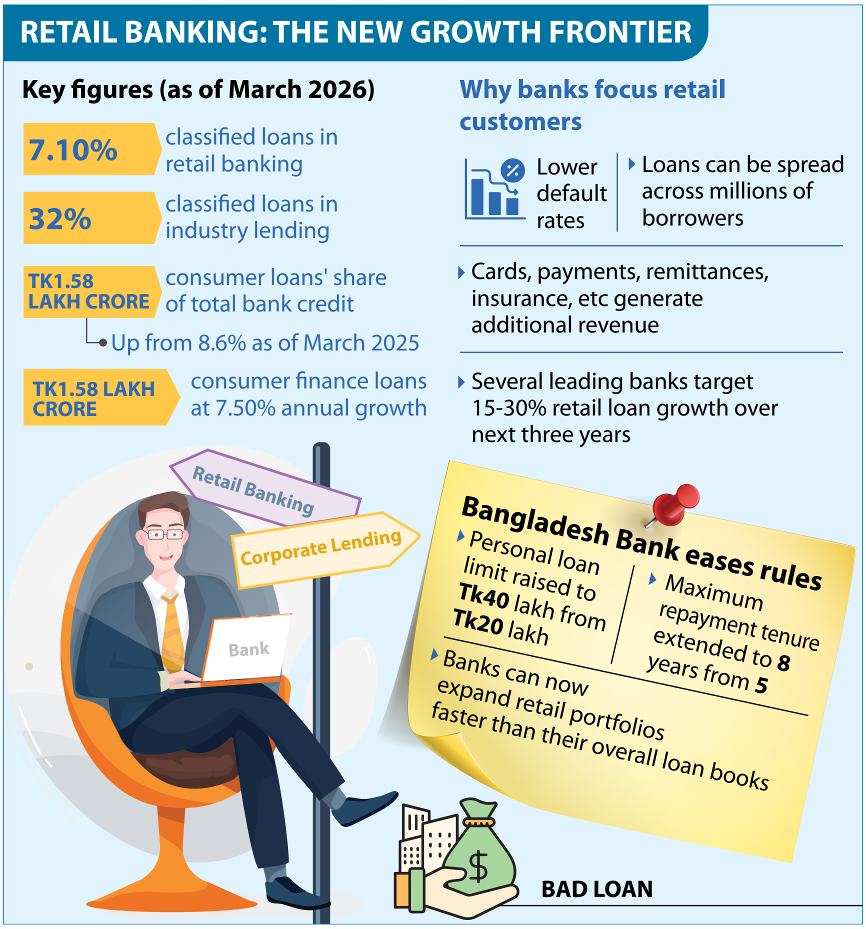
Interest rates on Bangladesh's Treasury bills declined by 21–25 basis points amid rising excess liquidity in the banking system and weak private-sector credit demand. According to Bangladesh Bank data, the yield on 91-day Treasury bills fell to 8.93% on August 16 from 9.19% a week earlier, while 182-day and 364-day bill yields declined to 9.07% and 9.13%, respectively. Banks' surplus funds rose sharply to Tk4.08 lakh



crore in June from Tk3.28 lakh crore in May, reflecting stronger deposit growth and subdued lending demand. As banks seek low-risk investment avenues for excess funds, increased purchases of Treasury bills and bonds are putting downward pressure on yields. Investment in government securities reached Tk7.95 lakh crore in FY26, up from Tk6.94 lakh crore in FY25. The trend indicates growing liquidity alongside limited private-sector credit appetite.

Source: The Business Standard – August 17, 2026

Banks turn to retail as corporate lending piles up bad loans



Bangladesh's banking sector is increasingly shifting towards retail banking as classified loans in corporate and industrial lending remain significantly higher. Bangladesh Bank data shows retail classified loans at 7.10% in March, compared with nearly 32% in industry lending, highlighting the benefits of portfolio diversification. Consumer loans rose to 8.9% of total bank credit, while consumer finance reached Tk1.58 lakh crore, up 7.5% year-on-year. City Bank, BRAC Bank, Pubali Bank, Bank Asia and Dutch-Bangla Bank are expanding personal, auto, home and nano-loans, with several targeting substantial increases in retail portfolios. Recent regulatory relaxation, including higher personal-loan limits and longer tenures, is supporting growth. However, high operating costs remain a challenge, making digital lending, automated credit assessment and technology-driven services crucial for improving efficiency and expanding financial inclusion.

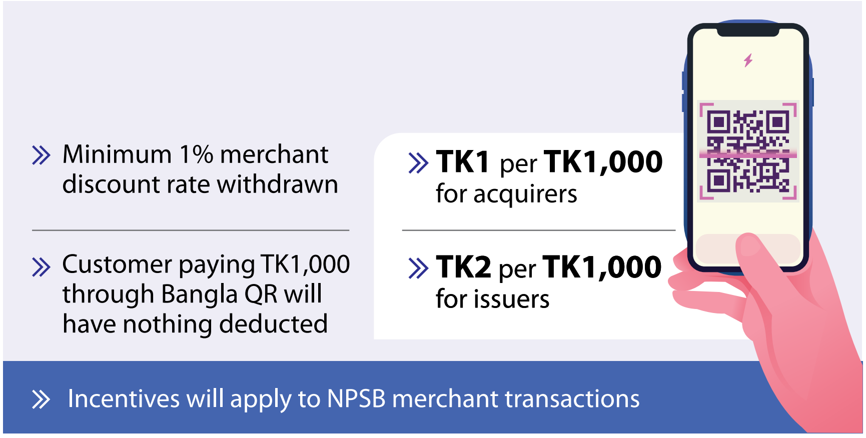
Source: The Business Standard – August 12, 2026

BB warns banks over withholding tax deduction, delayed deposit

Bangladesh Bank has instructed banks to ensure accurate deduction and timely deposit of withholding tax on interest or profit paid against deposits. The directive follows the central bank's identification of irregularities in applying prescribed tax rates and depositing deducted amounts with the government treasury, which could create tax-adjustment difficulties, audit issues and revenue losses. Under Section 102 of the Income Tax Act, 2023, banks must deduct tax at applicable rates based on depositors' status, while Section 142 requires a 50% higher rate where taxpayers fail to provide Proof of Submission of Return (PSR). Banks must deposit deducted tax within specified deadlines under the Withholding Tax Rules, 2023, maintain separate records, and submit required statements and challans. The circular reinforces banks' compliance responsibilities and strengthens transparency in tax collection.

Source: The Business Standard – August 10, 2026

BB waives Bangla QR charges to boost digital payments



Bangladesh Bank has waived inter-bank charges on all Bangla QR transactions to accelerate digital payments and encourage small and marginal businesses to adopt cashless transactions. The Interchange Reimbursement Fee has been reduced to zero, meaning neither issuing nor acquiring institutions can impose transaction fees or service charges. The directive, effective from 1 October 2026, applies to banks, MFS providers, PSPs and payment system operators. Bangladesh Bank has also introduced monthly incentives for Bangla QR-based NPSB merchant transactions of up to Tk2,000, with acquiring institutions receiving 0.10% and issuing institutions 0.20% of transaction value. Safeguards have been introduced against transaction splitting, artificial activity and cash-out schemes. The initiative is expected to make merchant payments more affordable, expand digital financial inclusion and strengthen Bangladesh's interoperable cashless payment ecosystem.

Source: The Business Standard – August 10, 2026

BB allows international cards for overseas education payments

Bangladesh Bank has allowed authorised dealer (AD) banks to issue international debit, prepaid or credit cards for Bangladeshi students and individuals financing their education abroad. The cards can be used to pay tuition fees and other approved education-related expenses to foreign educational institutions, addressing the growing requirement for international card payments by overseas universities and admission platforms. Importantly, such transactions will be treated separately and will not be counted against existing travel quotas or other foreign exchange entitlements. AD banks must complete all regulatory formalities before issuing the cards and ensure their use is restricted to approved education-related payments within the specified validity period. Banks are also required to maintain proper transaction records and report the payments to Bangladesh Bank using prescribed purpose codes, strengthening regulatory oversight of education-related foreign exchange.

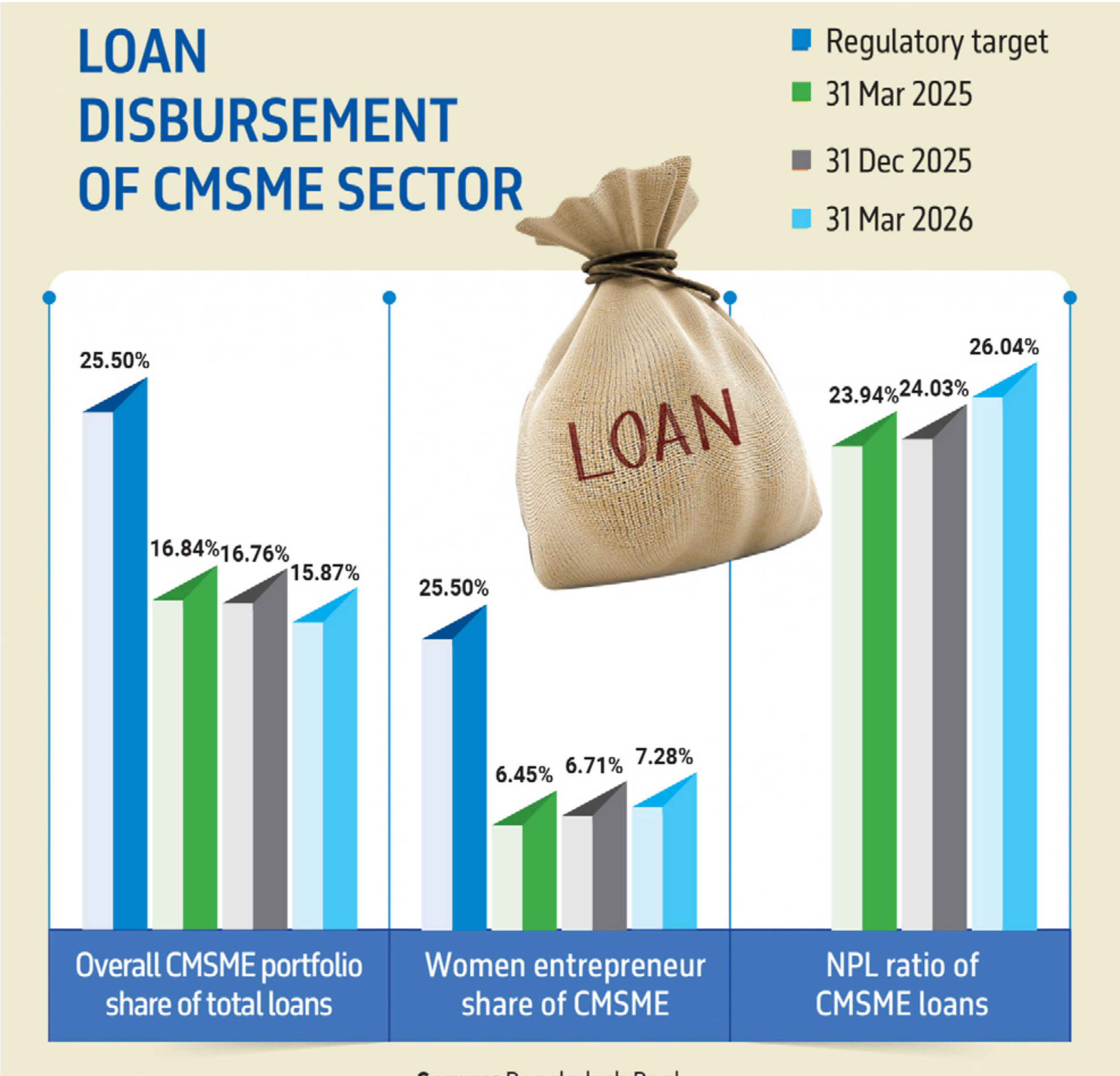
Source: The Business Standard – August 10, 2026

Bangladesh Bank ready to raise fund to boost Bangla QR use: Governor

Bangladesh Bank has established a Tk100 crore fund to encourage small merchants to adopt Bangla QR, with scope to increase the allocation if required. The initiative supports the central bank's ambitious goal of raising digital transactions from around 1 crore per month to 1 crore per day by the end of the current fiscal year. Bangla QR transactions increased sharply from 7.23 lakh in January 2026 to 62.55 lakh in July, while transaction value rose from Tk212 crore to Tk1,476 crore. Merchant adoption also expanded significantly, reaching about 24 lakh users. Bangladesh Bank highlighted the potential to reduce annual cash-management costs of around Tk20,000 crore, improve financial transparency and strengthen financial inclusion. However, limited smartphone access and digital fraud remain key challenges to wider adoption.

Source: The Business Standard – August 08, 2026

CMSME loans shrink 5.15% in Q1 amid weak business demand



Source: Bangladesh Bank

Bangladesh's CMSME sector experienced a 5.15% decline in outstanding bank loans in the first quarter of 2026, falling to Tk2.98 lakh crore from Tk3.13 lakh crore three months earlier. The sector's share of total bank lending also dropped to 15.87%, significantly below Bangladesh Bank's 25.5% target. Bankers attributed the contraction to weak private investment, elevated lending rates, liquidity shortages, higher import costs and broader economic uncertainty. At the same time, asset quality deteriorated, with the CMSME classified loan ratio rising to 26.04% in March from 24.03% in December. Islamic and state-owned banks recorded particularly high NPL ratios. To revive lending, Bangladesh Bank has introduced and expanded several refinance and financing schemes. However, sustained recovery will depend on improved liquidity, business confidence, loan monitoring and recovery.

Source: The Business Standard – August 07, 2026

11 troubled banks to face asset quality test by int'l firms from January

Bangladesh Bank will conduct Asset Quality Reviews (AQRs) of 11 troubled banks through international audit firms from January 2027 to assess their financial health and strengthen banking-sector resilience. The reviews will cover at least 80% of each bank's assets, examining loan quality, provisioning, large exposures, related-party lending, collateral valuation, regulatory capital, liquidity and potential fraud. Auditors will also identify wilful defaulters and conduct stress tests under adverse economic scenarios. The initiative follows AQRs of six banks that revealed extensive lending irregularities and contributed to the merger of five lenders into Sammilito Islami Bank. The banking sector currently faces Tk5.89 lakh crore in non-performing loans, while 23 banks have a combined capital shortfall of Tk2.82 lakh crore. The expanded AQR programme is expected to support restructuring, improve transparency and restore depositor confidence.

Source: The Business Standard – August 07, 2026

BB eases import declaration rules for intercompany transactions

Bangladesh Bank has eased import declaration requirements for legitimate intercompany transactions involving parent companies, approved foreign subsidiaries and branch offices. The revised instructions remove the previous requirement for importers to declare that they had no direct or indirect relationship or financial interest with foreign exporters. Under the amended rules, importers engaged in related-party transactions must instead confirm that transactions are conducted on an arm's-length basis at competitive market prices and comply with applicable transfer pricing regulations, relevant laws and AML/CFT standards. Bangladesh Bank has accordingly amended the prescribed IMP Form, removing the earlier non-relationship declaration under clause 1(c). Authorised Dealer (AD) banks must obtain the required declarations before processing such imports. The measure is expected to facilitate genuine international group transactions while maintaining transparency, regulatory compliance and safeguards against misuse.

Source: The Business Standard – August 04, 2026

Banks push deposit returns further below inflation

Bangladesh's banking sector is facing persistent negative real deposit rates as inflation continues to outpace deposit returns. Deposit growth reached 11.41% in May, supported by previously attractive interest rates, but banks are now reducing deposit rates amid excess liquidity, weaker private-sector credit demand and declining yields on Treasury securities. Surplus liquidity increased to Tk3.28 lakh crore in May, while private-sector credit growth remained below 5%. Bankers noted that lower funding

- Bangladesh Bank cut policy rate to **9.50%** from **10%** after two years

- Top banks cut deposit rates by **50-100** basis points

Deposit yields fall to 8.50-9% in August

- In July, yields were **9-10.15%**

- Inflation at **9.16%** keeps real deposit returns negative

- Bankers warn lower deposit rates could eventually discourage savers

costs are becoming important as lending income and investment yields weaken. The structure of bank income has also shifted significantly: investment income accounted for 73% of total income in 2025, compared with 34% in 2021, while net interest income declined to 6.8%. However, sustained negative real returns could eventually discourage savers and weaken deposit mobilisation.

Source: The Business Standard – August 04, 2026

MBPLC NEWS

M. A. Khan Belal Elected Chairman of Mercantile Bank

Mr. M. A. Khan Belal has been elected Chairman of the Board of Directors of Mercantile Bank PLC. during the bank's 490th board meeting held on 30th July 2026 at its head office, Dhaka. Prior to this election, he served as the Chairman of the Executive Committee of the bank.

With extensive experience across trade, industry, shipping, and banking, Mr. M. A. Khan Belal has established various successful companies in Bangladesh and currently serves as the Chairman of the Samrat Group of Companies. He is also the elected President of the Noakhali Zilla Samiti. Beyond his business ventures, he is highly recognized for his benevolent contributions to society through various social welfare initiatives, education, healthcare, and social development activities. Additionally, he is the founder of several schools, madrasas, mosques, and other socio-cultural organizations in Begumganj.

Mercantile Bank and BB Sign Participatory Agreement

Mercantile Bank PLC. has signed a participation agreement with Bangladesh Bank under Tk. 41,000 crore refinance package. Program organized by the Supervisory Data Management and Analytics Department (SDAD) of Bangladesh Bank, the ceremony took place in the Conference Room of the Central Bank's main building. The initiative mobilizes surplus liquidity to boost large industries, rural economic activities, and CMSMEs. The ceremony was attended by Bangladesh Bank Deputy Governors Dr. Md. Kabir Ahmed and Md. Sarwar Hossain, Executive Directors Md. Enamul Karim Khan and Md. Abul Bashar, and SDAD Director Md. Abdul Mannan.

Mercantile Bank's Managing Director Mati Ul Hasan, DMD Ashim Kumar Saha, and Head of Treasury Md. Hasanuzzaman Bakshi were present at the program.

Under this contract, Bangladesh Bank will collect up to Tk. 300 crore from MBPLC's surplus liquidity for a maximum of three years. The fund will strictly support agricultural growth, rural economic development, and export diversification across the country.

Mercantile Bank Holds Workshop on Student Banking

Mercantile Bank PLC organized a workshop titled "Implementation of the Student Banking Guidelines and Execution of Financial Literacy Programs" at its Head Office on August 10, 2026.

Mati Ul Hasan, Managing Director of Mercantile Bank, presided over the workshop. Md. Iqbal Mohasin, Director, Financial Inclusion Department, Bangladesh Bank, attended as the Chief Guest, while Md. Shamim Al Mamun, Deputy Director, Financial Inclusion Department, Bangladesh Bank,

was present as the Special Guest. Both of them also served as resource persons and conducted the workshop.

Dr. Md. Zahid Hossain, DMD & CBO of Mercantile Bank, delivered the welcome speech. The speakers highlighted the importance of student banking and financial literacy in promoting financial inclusion and developing sound financial habits among the younger generation.

The bank's Deputy Managing Directors and other senior officials were also present at the event. The workshop was organized by the Corporate Liability and Cash Management Division of Mercantile Bank.

All Heads of Divisions/ Departments/Units/Cells, Regional Heads, Heads of Branches, Uposhakha In-charges, and representatives from all Agent Banking Outlets participated in the workshop virtually.

Mercantile Bank Starts Foundation Training for MTO 15th Batch

Mercantile Bank PLC has officially commenced its Foundation Training Course for the 15th batch of newly recruited Management Trainee Officers (MTOs) at its Training Institute (MBTI) on August 19, 2026. A total of 50 MTOs are participating in this comprehensive training program designed to shape the next generation of banking leaders. Mati Ul Hasan, Managing Director of the Bank, graced the inaugural ceremony as the Chief Guest.

The event was chaired by S. M. Salim Uddin, Head of Training & Development, while Md. Zakir Hossain, DMD & CRO; Shamim Ahmed, DMD & CAMLCO; Dr. Md. Zahid Hossain, DMD & CBO; and Shah Md. Sohel Khurshid, DMD & CCO were present as special guests. The ceremony commenced with a welcome address by Shahin Akther, Faculty of MBTI, and was moderated by Faculty Muhammad Miaraz Hossen Gazi.

In the chief guest's address, he emphasized the critical role of professionalism, integrity, and adaptability in today's rapidly evolving financial environment. He urged the trainees to cultivate a customer-centric mindset, actively engage in continuous learning, and apply their acquired knowledge practically to drive the future growth of the bank. The extensive training curriculum is strategically structured to equip the new officers with essential competencies required for a successful banking career.

Mercantile Bank Organizes Capacity Building Summit for CASA Direct Sales Team

Mercantile Bank PLC recently organized a 'Capacity Building & Motivation Summit' for its CASA (Current Account and Savings Account) Direct Sales team at its training institute (MBTI). The summit was graced by the bank's Deputy Managing Director and CFO, Tapash Chandra Paul, PhD, who has recently assumed responsibility for the Retail Banking Division of the bank, as the special guest.

Addressing the participants, Mr. Tapash inspired the Direct Sales

Officers to recognize their vital role in driving the bank's growth and strengthening customer relationships. In his speech, he encouraged the officers to see themselves as key players in the banking industry of Bangladesh, emphasizing their dedication.

The program was chaired by S. M. Salim Uddin, Head of Training & Development. Ashim Kumar Saha, Head of Retail Banking, Darpan Kumar Roy, Head of Agent Banking, and Shahin Akther, Faculty Member of MBTI, were also present at the program. A total of 48 participants attended the session. The training program has reaffirmed the bank's commitment to strengthening its retail banking business through continuous learning, employee engagement, and performance excellence.

Bangladesh Bank, Mercantile Bank Sign Agri-Development Refinancing Agreement

Mercantile Bank PLC has formally entered into a participatory agreement with Bangladesh Bank under a Tk.10,000 (ten thousand) crore refinancing scheme. The signing ceremony took place at the Head Office of Bangladesh Bank.

Present on behalf of Bangladesh Bank were AKM Saiduzzaman, Director of the Agricultural Credit Department-2, and Rafia Sultana, Additional Director. Mercantile Bank was represented by Dr. Md. Zahid Hossain, Deputy Managing Director & CBO, and Md. Sajjadur Rahman, FAVP & Head of the Agricultural Credit Division, alongside other officials from both organizations.

Bolstering the rural economy has been a core focus since the inception of Mercantile Bank's journey. This agreement directly aligns with the bank's long-term commitment to establishing a robust, sustainable economic atmosphere within marginal communities. Looking ahead, Mercantile Bank will continue to actively support and align itself with all upcoming central bank initiatives to serve and uplift people across all segments of society.

Mercantile Bank Completed SICIP Training in Chattogram

Mercantile Bank PLC has successfully completed a one-month (100-hour) specialized training program titled “Entrepreneurship Development” in Chattogram, aimed at developing skilled and capable entrepreneurs. The training was conducted under the Skills for Industry Competitiveness and Innovation Program (SICIP), implemented by the Finance Division of the Ministry of Finance with funding from the Asian Development Bank (ADB), under the overall supervision of the SME & Special Programmes Department of Bangladesh Bank. A total of 25 entrepreneurs successfully completed the training and were awarded certificates at the closing ceremony recently.

The event was presided over by Md. Shaiful Alam Chowdhury, SEVP and Head of Chattogram Regional Office, Mercantile Bank. Mohammad Wasim, Joint Director of Bangladesh Bank and Deputy Project Director of SICIP, attended the ceremony as the Chief Guest, while Mohammad Nizamul Hoque, Head of SME Financing Division, Mercantile Bank, was present as the Special Guest.

Branch Managers of Mercantile Bank’s Chattogram region, along with officials from the Bank’s Head Office and Regional Office, were also present at the ceremony.

BEYOND THE LEDGER

How Digital Credit Scoring Unlocks Capital for Bangladesh's Women Entrepreneurs.

Transitioning from rigid asset-backed underwriting to transaction-based machine learning algorithms can unlock vast commercial capital for women-led enterprises.

By Nusrat Jahan (CERM, DAIBB, JAIBB)

Assistant Vice President

Credit Division (Corporate Credit Unit)

Mercantile Bank PLC.

1. CMSMEs: The Hidden Engine of Growth :

Cottage, Micro, Small, and Medium Enterprises (CMSMEs) serve as the undisputed engine of Bangladesh's national economy—accounting for nearly a quarter of Gross Domestic Product (GDP) and driving over 80% of industrial employment. Among these, women entrepreneurs lead nearly one quarter of all CMSMEs, employing millions and contributing significantly to inclusive growth. Yet, despite this scale, female led enterprises remain systematically locked out of the formal financial system.

Women Led CMSMEs in Bangladesh :

Scale of Participation :

- Women lead ~**25% of CMSMEs** (≈2.8 million enterprises).
- Only ~**7.2% of formally registered businesses** are female owned.
- Women led SMEs employ ~**8.4 million people**, contributing significantly to inclusive growth.

Financing Reality :

- Women entrepreneurs receive just ~**7.28% of CMSME credit** (Q1 FY26).
- This is far below the **Bangladesh Bank mandate of 15%.**
- The result is a persistent **national credit shortfall,** forcing many women into informal, high interest borrowing.

Implication Closing this financing gap could unlock billions in untapped capital, expand formal employment, and accelerate progress toward **SDG 5 (Gender Equality), SDG 8 (Decent Work), and SDG 9 (Industry & Innovation).**

The fundamental bottleneck is not business unviability or credit unreliability. Rather, it is the commercial banking sector's absolute reliance on physical asset collateral—a structural obstacle known as the "collateral matrix trap."

Formal Credit Distribution for Female-Led CMSMEs in Bangladesh

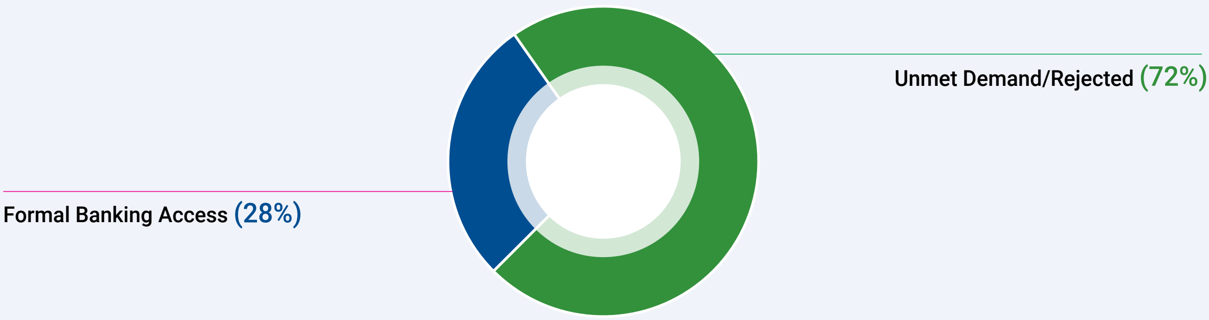


Figure 1: Current credit allocation landscape for women owned micro and small enterprises. Source: Author's conceptualization based on Bangladesh Bank (2023), SME Foundation (2025).

This chart illustrates how women owned micro and small enterprises are disadvantaged in traditional credit allocation, where collateral requirements and male asset ownership dominate lending decisions.

2. The Collateral Paradox in Traditional Underwriting :

For decades, traditional bank risk evaluation in Bangladesh has adhered to a rigid paradigm: if an enterprise owner cannot pledge land titles, commercial deeds, or heavy physical assets, credit applications are routinely rejected. Because deep-rooted socio-economic dynamics mean landed property is predominantly registered under male family members, female business owners are structurally disadvantaged from the start.

Even when central bank policies encourage preferential lending to female entrepreneurs, ground-level branch friction, cumbersome documentation demands, and extreme risk-aversion among loan officers create impenetrable barriers. Consequently, women entrepreneurs are forced into reliance on personal savings or informal high interest borrowing, restricting their businesses to survival mode rather than growth.

KEY RESEARCH INSIGHT:

"Creditworthiness should not be judged by what an entrepreneur owns, but by how their business operates on a daily basis. Shifting underwriting focus from fixed real estate to live cash flow velocity allows banks to accurately assess credit risk while serving an under-banked market segment with historically low default rates."

3. Tapping Digital Footprints: Assets to Algorithms :

The core solution lies in leveraging Bangladesh's rapid digital financial revolution. Today, millions of cottage and micro-enterprises conduct daily customer transactions, supplier payments, and merchant transfers through Mobile Financial Services (MFS) platforms like bKash, Nagad, and Rocket. These ongoing transactions leave an indelible, verifiable digital footprint.

By deploying Alternative Data Credit Scoring (ADCS) powered by Machine Learning (ML) algorithms, financial institutions can instantly evaluate an enterprise's financial stability through three primary parameters:

Transaction Velocity & Consistency:

The regularity and volume of incoming MFS merchant payments reflecting real-time commercial activity.

Cash Flow Stability:

Revenue trajectory and working capital management evaluated continuously over 6 to 12 month horizons.

Recurring Bill Punctuality:

Timely settlement of digital utility bills, supplier payables, and inventory restocking orders.

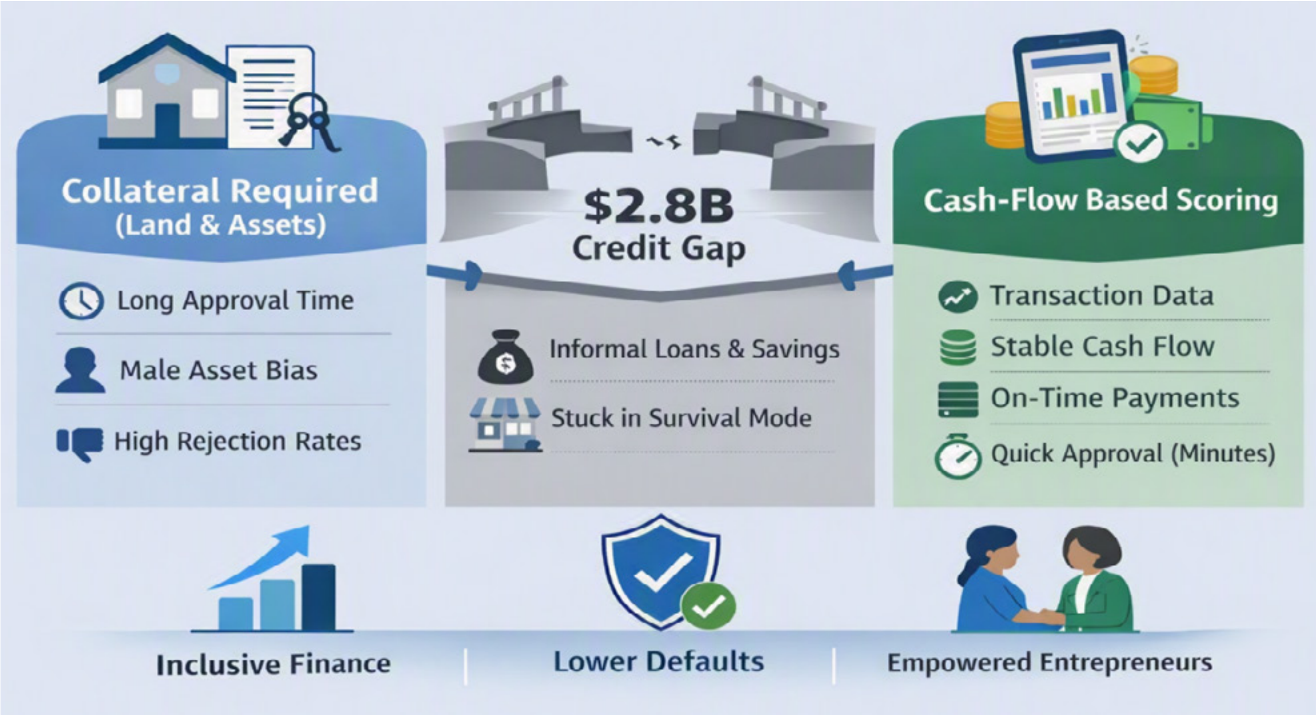


Figure 2: Bridging the Credit Gap – Alternative Credit Scoring for Women Entrepreneurs
Source: Author's conceptualization based on IFC (2020), Bangladesh Bank (2023), Ministry of Commerce (2025).

This infographic shows how women entrepreneurs move from exclusion under collateral based lending to inclusion through digital cash flow scoring. By replacing land deeds with transaction data, banks can close the national credit shortfall, reduce defaults, and empower women led CMSMEs.

4. Model Comparison: Traditional Banking vs. Digital Scoring :

Evaluation Metric	Traditional Banking Model	Alternative Digital Scoring (ADCS)
Primary Criterion	Physical land/property deeds	Digital cash flow & MFS data
Turnaround Time	2 to 6 weeks	Near-instant (minutes)
Gender Inclusivity	High friction & male asset bias	Gender-neutral performance algorithm
Risk Dynamic	Static historical balance sheet	Real-time live transactional tracking

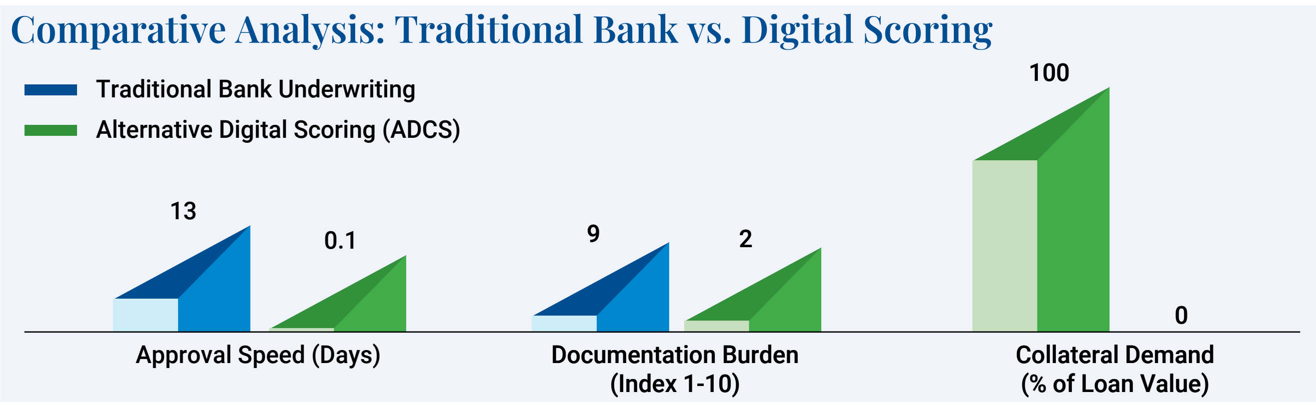


Figure-3 : Operational comparison between legacy banking procedures and alternative credit scoring. This figure highlights how traditional models rely on static property deeds and lengthy approval processes, while ADCS leverages real time transaction data for faster, more inclusive lending. Source: Author's conceptualization based on IFC (2020), Ant Group (2020), Bangladesh Bank (2023).

5. Strategic Policy Roadmap for Implementation :

Transitioning from academic proof-of-concept to nation-wide financial market execution requires coordinated action across regulatory agencies, commercial lenders, and technology partners:

- **Regulatory Sandbox Expansion:** Central bank policy should formalize API guidelines permitting commercial banks to securely interface with MFS platforms under strict data privacy and consent standards.
- **Fintech-Bank Strategic Alliances:** Commercial lenders must co-develop standardized, privacy-compliant credit scoring algorithms calibrated specifically to local merchant cash-flow patterns.
- **Branch-Level Capacity Building:** Training programs must re-orient commercial bank credit officers to understand algorithmic risk profiles, mitigating subjective biases during loan approval.

6. Case Evidence :

Pilot programs confirm that women led CMSMEs are highly creditworthy when assessed through digital cash flow histories. Bangladesh Bank's UNCDF Credit Guarantee Scheme (2016) financed 21 women owned SMEs with zero defaults, creating more than 600 jobs, 70% for women (Bangladesh Bank, 2016).

Global evidence reinforces this trend. The IFC's Cracking the Credit Code (2026) found women borrowers perform equally well under alternative scoring models, with Ant Financial's "3 1 0" lending in China extended $80 million in loans to women entrepreneurs based on e commerce transaction data (IFC, 2026).

Closer to home, the SME Foundation's 2025 workshop in Cox's Bazar and UN Women's WING Programme (2025) both documented women entrepreneurs expanding businesses with institutional loans, strong repayment records, and job creation (SME Foundation, 2025; UN Women, 2025).

Conclusion :

Reforming Bangladesh's credit architecture is not just a matter of social equity—it is a macroeconomic imperative. By transitioning from land based collateral to digital transaction scoring, banks can unlock billions in untapped capital, empower women entrepreneurs, and accelerate inclusive growth aligned with SDG 5 (Gender Equality), SDG 8 (Decent Work), and SDG 9 (Industry, Innovation, Infrastructure).

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- UN Women (2025). WING Programme evaluation.

BANGLADESH BANK CIRCULAR

AUGUST 2026

BRPD-1 CIRCULAR

- BRPD-1 Circular No. 30, Date: 31.08.2026, Policy support for restructuring the business and financial condition of the affected borrowers.
- BRPD-1 Circular No. 16, Date: 30.08.2026, Pre-Finance Scheme for Export-oriented Frozen Food Sector
- BRPD-1 Circular No. 29, Date: 18.08.2026, Bank Account Opening for Foreign Nationals Working in Bangladesh under the E-Visa Category
- BRPD-1 Circular No. 28, Date: 16.08.2026, L/C Margin for Importing Fruits
- BRPD-1 Circular No. 27, Date: 10.08.2026, Deduction of source tax at the applicable rate on interest/profit paid on deposits in accordance with the Income Tax Act, 2023 and timely deposit thereof into the Government Treasury.
- BRPD-1 Circular No. 26, Date: 03.08.2026, Regarding the Lien on Current Account Balances Maintained with Bangladesh Bank Against TT Discounting Facilities Granted to Scheduled Banks.

BRPD-2 CIRCULAR

- BRPD-2 Circular No. 04, Date: 20.08.2026, Guidelines on the Enlistment of Mediation Institutions for Alternative Dispute Resolution (ADR), 2026
- BRPD-2 Circular No. 12, Date: 19.08.2026, Exemption from the provision of section 27KaKa(3) of Bank-Company Act 1991 (amended upto 2023) for disbursement of the remaining syndicated foreign currency loan portion (USD 3,197,651.28) of Rupali Bank Plc. and opening Import LC of SS Power 1 Ltd.
- BRPD-2 Circular No. 11, Date: 16.08.2026, Exemption from the provision of section 27KaKa(3) of Bank-Company Act 1991 (amended upto 2023)for opening Import LC of SS Power 1 Ltd. by Rupali Bank Plc. Keeping 100% Margin.
- BRPD-2 Circular No. 10, Date: 10.08.2026, Exemption from the provision of section 47(2) of Bank Company Act, 1991.

FEPD-1 CIRCULAR

- FEPD-1 Circular No. 31, Date: 27.08.2026, Issuance of bank guarantees/SBLCs on behalf of resident entities in favor of local project authorities
- FEPD-1 Circular No. 30, Date: 13.08.2026, Consolidated circular on foreign exchange regulations - import transactions
- FEPD-1 Circular No. 29, Date: 10.08.2026, Release of foreign exchange for study abroad through international cards
- FEPD-1 Circular No. 28, Date: 09.08.2026, Remittance against overseas tour packages
- FEPD-1 Circular No. 13, Date: 04.08.2026, Regarding the publication of the first list of authorized Umrah agencies for Hijri 1448 (2026-2027)
- FEPD-1 Circular No. 27, Date: 04.08.2026, Import declaration requirements for intercompany dealings

SDAD CIRCULAR

- SDAD Circular No. 13, Date: 04.08.2026, Temporary Intermission of Banking Operations of Shimanto Bank PLC.for the purpose of Core Banking system upgradation.

DMD CIRCULAR

- DMD Circular No. 12 Date: 17.08.2026, Regarding Sukuk Allotment Quota

FCRPD CIRCULAR

- FCRPD Circular No. 16 Date: 17.08.2026, Customer Complaint to be withdrawn before receiving Policy Support.

ACD-1 CIRCULAR

- ACD-1 Circular No. 04 Date: 30.08.2026, Refinance Scheme for Agricultural and Rural Sector to Increase Agricultural Production and Employment Generation
- ACD-1 Circular No. 03 Date: 30.08.2026, Refinance Scheme of Tk 3,000 Crore for Creating Agricultural Based Economic Hub in North Bengal of the Country
- ACD-1 Circular No. 03 Date: 16.08.2026, Agricultural and Rural Credit Policy and Program for the FY 2026-2027

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- PSD-1 Circular No. 04 Date: 11.08.2026, Issuance of PSP License to "NEO PSP Limited"

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- PSD-2 Circular No. 03 Date: 10.08.2026, Regarding the provision of Incentive for promoting Bangla QR Transactions
- PSD-2 Circular No. 06 Date: 10.08.2026, Determination of Fees/Charges for Bangla QR Transactions

BRD

- BRD Circular No. 02 Date: 31.08.2026, Regarding Withdrawal Facilities of Non-Institutional Deposits under Bank Resolution Scheme, 2025
- BRD Circular No. 03 Date: 09.08.2026, Regarding Placement of Four Finance Companies Under Resolution Process.
- BRD Circular No. 01 Date: 09.08.2026, Bank Resolution Scheme, 2025 (Amended upto 09 August, 2026)
- BRD Circular No. 02 Date: 06.08.2026, Temporary Administration Regulations, 2026 Under Bank Resolution Act, 2026
- BRD Circular No. 01 Date: 06.08.2026, Application of the Provisions of the Bank Resolution Act, 2026 to the Finance Companies

FRTMD CIRCULAR

- FRTMD Circular No. 01 Date: 31.08.2026, Regarding the Commencement of Live Operations of the Foreign Exchange Market (FXM) Module

BFIU CIRCULAR

- BFIU Circular No. 05 Date: 19.08.2026, Reporting of Related Accounts Following BFIU Freezing Order
- BFIU Circular No. 30 Date: 18.08.2026, Instructions to be followed by Money Changers to comply with the provisions contained in MLPA, 2012 & ATA, 2009

MPD CIRCULAR

- MPD Circular No. 02 Date: 02.08.2026, MPD Circular No. 02: Re-fixation of Interest Rate Corridor (IRC)

MBPLC Circular
AUGUST 2026

INSTRUCTION CIRCULAR

- Circular No. 3924, Date: 30.08.2026, Subject: Provide information regarding liability position (if any) and any documentation lapses on account of M/S. Lucky Cycle Store (Mr. Md. Ibrahim Ali, Proprietor) along with its allied/sister/related concern within 10.09.2026.
- Circular No. 3923, Date: 31.08.2026, Subject: Provide information regarding liability position (if any) and any documentation lapses on account of M/S. Akash Enterprise (Mr. Khorshed Alam Babu, Proprietor) along with its allied/sister/related concerns within 07.09.2026.
- Circular No. 3922, Date: 30.08.2026, Subject: আয়কর আইন, ২০২৩ অনুযায়ী আমানতের বিপরীতে পরিশোধিত সুদ/ মুনাফার উপর প্রযোজ্য হারে উৎস কর কর্তন ও যথাসময়ে সরকারি কোষাগারে জমা প্রদান
- Circular No. 3921, Date: 30.08.2026, Subject: Master Circular on Provisional Profit Rate of different Mudaraba Deposit Products/Schemes.
- Circular No. 3920, Date: 30.08.2026, Subject: Rectification of Created Loan Accounts with incorrect information (Corporate, SME, Retail & Agri. Loans) in Temenos-24 System.
- Circular No. 3919, Date: 27.08.2026, Subject: বাংলাদেশের ঐতিহাসিক ও প্রত্নতাত্ত্বিক স্থাপত্য শীর্ষক নতুন ডিজাইন ও সিরিজের নোটের পরিচিতি এবং নিরাপত্তা বৈশিষ্ট্য সম্বলিত ভিডিওচিত্র প্রদর্শন প্রসঙ্গে।
- Circular No. 3918, Date: 25.08.2026, Subject: Master Circular on Interest Rates of Deposit Accounts & Scheme Deposit Products.
- Circular No. 3917, Date: 27.08.2026, Subject: Official GO Live of Bangla QR Merchant Acquiring Services and Operational Guideline
- Circular No. 3916, Date: 25.08.2026, Subject: Provide information regarding liability position (if any) and any documentation lapses on account of M/s. Star Corporation (Mr. Md. Golam Mostafa, Proprietor) along with its allied/sister/related concerns within 30.08.2026.
- Circular No. 3915, Date: 24.08.2026, Subject: Provide information regarding liability position (if any) and any documentation lapses on account of M/s. Nafiyan Fabrics (Mr. Emon Chowdhury, Proprietor) along with its allied/sister/related concerns within 27.08.2026.
- Circular No. 3914, Date: 23.08.2026, Subject: Employment Visa ক্যাটাগরিতে বাংলাদেশে কর্মরত বিদেশি নাগরিকদের ব্যাংক হিসাব খোলা প্রসঙ্গে।
- Circular No. 3913, Date: 20.08.2026, Subject: Compliance of the Honorable High Court's order dated 04.06.2026 passed in Arbitration Application No. 29 of 2026.
- Circular No. 3912, Date: 20.08.2026, Subject: Providing information regarding direct/indirect liability position (if any) on account of Crown Group (A/C: Crown Fashion & Sweater Industries Ltd. and Crown Exclusive Wears Ltd.) along with its allied/sister/related concerns and Directors within 25.08.2026.
- Circular No. 3911, Date: 20.08.2026, Subject: অডিট কমিটির ২৪৮তম সভার কার্যবিবরণী নির্দেশনা/সিদ্ধান্তসমূহের পরিপালন ও বাস্তবায়ন প্রসঙ্গে।
- Circular No. 3910 , Date: 16.08.2026, Subject: Compliance and implementation of the Guideline of Student banking of FID, BB for Opening of Student Banking Account of Students of Kindergarten/ Madrasa/School/College/University/Educational Institutions and provide others Services to the Students, Educational Institutions, etc.
- Circular No. 3909, Date: 13.08.2026, Subject: Inclusion of 16 branches Current account, Savings account & SND account opening under Centralized Operation Division through CS-Ops software with effect from August 18, 2026.
- Circular No. 3908, Date: 12.08.2026, Subject: Providing information regarding liability position (if any) and any documentation lapses on account of M/S Md. Abdul Malek, Key Person: Md. Abdul Malek, Proprietor of the concern along with its allied/sister/related concern(s) within 18.08.2026.
- Circular No. 3907, Date: 03.08.2026, Subject: Providing information regarding liability position (if any) and any documentation lapses on account of M/s. Tajmahal Bastralay, Key Person: Mr. Mynuddin Ahmed (Proprietor) and M/s. Tajmahal Sharee Corner, Key Person: Shila Ahmmed (Proprietress) along with its allied/sister/related concern within 10.08.2026.

- Circular No. 3906, Date: 09.08.2026, Subject: Bangla QR Merchant On-boarding Process and Responsibilities of Branches/Sub-Branches.
- Circular No. 3905, Date: 03.08.2026, Subject: Implementation of the decision of the 490th Board meeting
- Circular No. 3904, Date: 02.08.2026, Subject: Campaign to Promote Bangla QR Transactions through MBL Rainbow App
- Circular No. 3903, Date: 02.08.2026, Subject: Revised Provisional Profit Rates of different Mudaraba Deposit Products/Schemes.
- Circular No. 3902, Date: 02.08.2026, Subject: Revised Interest Rates of different Scheme Deposit Products.

INFORMATION CIRCULAR

- Circular No. 2493, Date: 31.08.2026, Subject: Loss of Instruments
- Circular No. 2492, Date: 24.08.2026, Subject: Loss of Instruments
- Circular No. 2491, Date: 23.08.2026, Subject: Loss of Instruments
- Circular No. 2490, Date: 20.08.2026, Subject: Loss of Instruments
- Circular No. 2489, Date: 17.08.2026, Subject: Loss of Instruments
- Circular No. 2488, Date: 13.08.2026, Subject: Renewal of Enlistment of 03 (Three) Insurance Companies as Approved Insurers of our Bank for the Year 2026
- Circular No. 2487, Date: 13.08.2026, Subject: Loss of Instruments.
- Circular No. 2486, Date: 10.08.2026, Subject: Loss of Instruments
- Circular No. 2485, Date: 10.08.2026, Subject: Loss of Instruments
- Circular No. 2484, Date: 04.08.2026, Subject: সীমান্ত ব্যাংক পিএলসি. - এর কোর ব্যাংকিং সিস্টেম (CBS) আপগ্রেডেশনের উদ্দেশ্যে ডাউন টাইমের অনুমোদন প্রসঙ্গে।
- Circular No. 2483, Date: 04.08.2026, Subject: Loss of Instruments
- Circular No. 2482, Date: 03.08.2026, Subject: Loss of Instruments

ID CIRCULAR

- Circular No. 61, Date: 30.08.2026, Subject: Issuance of bank guarantees/SBLCs on behalf of resident entities in favor of local project authorities.
- Circular No. 60, Date: 17.08.2026, Subject: L/C Margin for Importing Fruits
- Circular No. 59, Date: 16.08.2026, Subject: Consolidated circular on foreign exchange regulations - import transactions
- Circular No. 58, Date: 11.08.2026, Subject: Release of foreign exchange for study abroad through international cards
- Circular No. 57, Date: 09.08.2026, Subject: Remittance against overseas tour packages
- Circular No. 56, Date: 06.08.2026, Subject: ১৪৪৮ হিজরি (২০২৬-২০২৭) সনে ওমরাহ পরিচালনার জন্য অনুমোদিত ওমরাহ এজেন্সির ১ম তালিকা প্রকাশ প্রসঙ্গে।
- Circular No. 55, Date: 06.08.2026, Subject: Import declaration requirements for intercompany dealings
- Circular No. 54, Date: 06.08.2026, Subject: Consolidated circular on foreign exchange regulations - export trade transactions
- Circular No. 53, Date: 06.08.2026, Subject: বেসরকারি খাতের মধ্য ও দীর্ঘ মেয়াদী বৈদেশিক ঋণ সংক্রান্ত তথ্য/উপাত্ত মাসিক ভিত্তিতে দাখিলকরণ প্রসঙ্গে।
- Circular No. 52, Date: 03.08.2026, Subject: Bank-intermediated cross-border digital payment framework

INVITATION FOR CONTENTS

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