Volume 02/2026 **February 2026**

Major Economic Indicators: Monthly Update

Monetary Policy Department
(MPD)
BANGLADESH BANK

Major Economic Indicators: Monthly Updates (MEI) Publication Panel

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Executive Summary

1. Monetary and Financial Sector

Broad money (M2) *growth registered at 9.46 percent (y-o-y) in January 2026, higher than the 8.05 percent growth recorded in January 2025.*

Domestic credit *growth rose to 10.54 percent in January 2026 compared to 9.14 percent growth in January 2025.*

Public sector credit *growth increased to 26.15 percent in January 2026 from 16.62 percent in January 2025.*

Private sector credit *growth narrowed to 6.03 percent (y-o-y) in January 2026 compared to 7.15 percent in January 2025.*

Deposits of the banking system *grew by 10.44 percent (y-o-y) in January 2026, which was higher than the growth of 8.28 percent in January 2025.*

Reserve money *increased by 10.36 percent (y-o-y) in January 2026 compared to 9.02 percent growth in January 2025, as NDA of Bangladesh Bank decreased in the fiscal year under review compared to a substantial rise in the previous fiscal year.*

Total excess liquid assets (including securities) *was BDT 321255.47 crore, while cash in excess of required reserves was BDT 7172.01 crore at the end of October 2025.*

The weighted average yield *on* 91-Day, 182-Day, 364-Day Treasury Bills; *and* 5-Year, 10-Year and 20-Year *Bangladesh Government Treasury Bond (BGTB) decreased in February 2026 compared to the previous month.*

The weighted average call money rate *in the inter-bank money market decreased by four basis points to 9.90 percent in February 2026 from 9.94 percent in January 2026.*

The weighted average interest rate (WAIR) on deposits of all banks *increased by three basis points and stood at 6.37 percent in January 2026, while for* ***NBFCs*** *it decreased by nine basis points and reached at 10.35 percent compared to the previous month.*

The WAIR on advances of all banks *decreased by one basis point and stood at 12.02 percent, that of NBFIs decreased by two basis points and stood at 13.83 percent in January 2026 compared to the previous month.*

DSE Broad Index (DSEX) *increased to 5154.31 in January 2026 from 4865.34 in December 2025.*

2. Fiscal Sector

NBR tax revenue collection *increased by 12.90 percent (y-o-y) during July-January of FY26, achieving 78.81 percent of the target set for the period.*

Net domestic *and* ***foreign borrowing*** *of the Government during July-January of FY26 was BDT 80251.52 crore and 9831.84 crore respectively.*

Domestic debt (public) to GDP ratio *was 16.62 percent at the end of January of FY26, higher than that of the previous fiscal year.*

3. Real sector

***Headline point-to-point inflation** increased to 9.13 percent in February 2026 from 8.58 percent in January 2026.*

***12-month average inflation** paced downward to 8.65 percent in February 2026 from 8.66 percent in January 2026.*

***Point-to-point wage rate** growth was 8.06 percent in February 2026, which was 8.08 percent in January 2026. Among agriculture, industry and service sector, wage rate index in service sector showed the highest growth (8.20 percent(y-o-y)) in February 2026.*

***The general index of large-scale industrial production** grew by 2.17 percent (y-o-y) during July-December of FY26 compared to 7.67 percent (y-o-y) increase of the said index during July-December of FY25.*

***The disbursement of agricultural credit and non-farm rural credit** increased by 28.12 percent and 16.23 percent during July-January of FY26 compared to the same period of previous fiscal year.*

4. External sector

***Merchandise commodity exports** declined by 1.97 percent (y-o-y) during July-February of FY26 compared to a growth of 10.42 percent (y-o-y) during July-February of FY25.*

***Merchandise imports** grew by 3.91 percent during July-January of FY26 compared to 4.26 percent growth during July-January of FY25.*

***Opening of import LCs** grew by 2.41 percent(y-o-y) during July-January of FY26.*

***Inflow of remittances** during July-February of FY26 was USD 22.45 billion which was 21.44 percent higher than that of the previous fiscal year.*

***Gross foreign exchange reserves** stood at USD 35.11 billion at the end of February 2026, though this amount stood at USD 30.36 billion as per IMF's BPM6.*

***Exchange rate of Bangladesh Taka** against USD slightly appreciated by 0.39 percent during the first eight months (July 2025- February 2026) of FY26. However, it depreciated by 0.25 percent in February 2026 over February 2025.*

***Current account balance** recorded a lower deficit of USD 381 million during July-January of FY26 compared to the deficit of USD 1316 million during July-January of FY25. The **financial account** recorded a surplus of USD 2001 million during July-January of FY26 compared to the surplus of USD 371 million during July-January of FY25. As a result, the **overall balance** recorded a surplus of USD 2283 million during July-January of FY26 compared to an overall deficit of USD 1225 million during July-January of FY25.*

***Total foreign aid** decreased by 32.94 percent or USD 1297.30 million and **net foreign aid** decreased by 65.49 percent or USD 1528.71 million during July-January of FY26 compared to the same period of previous fiscal year.*

Note: The information furnished in the executive summary and the subsequent pages are provisional and subject to revision.

1. Money and credit developments

(BDT in crore)

Particulars	June, 2024^{R}	January, 2025^{R}	June, 2025^{R}	January, 2026^{P}	Flow of July-January, FY25^{R}	Flow of July-January, FY26^{P}
1	2	3	4	5	6=3-2	7=5-4
A. Net Foreign Assets of the banking system	291129.00	259874.90	315894.20	342252.80	-31254.10	26358.60
	(-8.08)	(-2.59)	(+8.51)	(+31.70)		
B. Net Domestic Assets of the banking system	1742105.00	1796157.90	1858727.50	1908280.50	54052.90	49553.00
	(+10.93)	(+9.78)	(+6.69)	(+6.24)		
a) Domestic credit	2115524.90	2164647.40	2284352.80	2392729.60	49122.50	108376.80
	(+9.80)	(+9.14)	(+7.98)	(+10.54)		
Public sector	474296.20	484537.40	536665.90	611258.60	10241.20	74592.70
	(+9.66)	(+16.62)	(+13.15)	(+26.15)		
Government (net)	424877.10	434361.30	488177.60	563193.30	9484.20	75015.70
	(+9.69)	(+18.12)	(+14.90)	(+29.66)		
Other Public	49419.10	50176.10	48488.30	48065.30	757.00	-423.00
	(+9.42)	(+5.10)	(-1.88)	(-4.21)		
Private sector	1641228.70	1680110.00	1747686.90	1781471.00	38881.30	33784.10
	(+9.84)	(+7.15)	(+6.49)	(+6.03)		
b) Other items (net)	-373419.90	-368489.50	-425625.30	-484449.10	4930.40	-58823.80
Broad money (A+B)	**2033234.00**	**2056032.80**	**2174621.70**	**2250533.30**	**22798.80**	**75911.60**
	(+7.74)	**(+8.05)**	**(+6.95)**	**(+9.46)**		
A. Currency outside banks	290436.50	274230.90	296451.90	282626.80	-16205.60	-13825.10
	(-0.51)	(+6.58)	(+2.07)	(+3.06)		
B. Deposits of the banking system	1742797.50	1781801.90	1878169.80	1967906.50	39004.40	89736.70
	(+9.25)	(+8.28)	(+7.77)	(+10.44)		
a) Demand deposits	210490.30	189500.20	213715.10	198932.20	-20990.10	-14782.90
	(+5.26)	(+1.73)	(+1.53)	(+4.98)		
b) Time deposits	1532307.20	1592301.70	1664454.70	1768974.30	59994.50	104519.60
	(+9.82)	(+9.11)	(+8.62)	(+11.10)		

Source: Statistics Department, Bangladesh Bank.
Note:- Figures in the parentheses indicate percentage changes (y-o-y). P = provisional. R = revised.

A. Broad Money

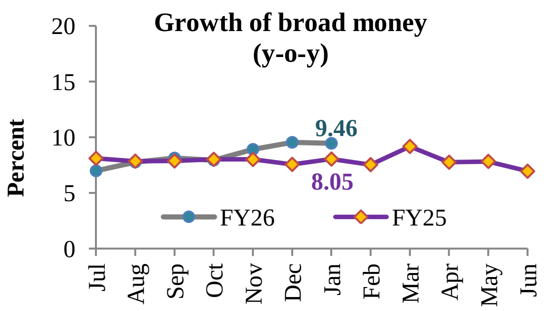
- Broad money (M2) recorded 9.46 percent growth (y-o-y) at the end of January 2026 which is lower than the projected growth of 11.50 percent for June 2026 and higher than the growth of 8.05 percent of January 2025.
- Net foreign assets (NFA) increased by 31.70 percent in January 2026 compared to an 2.59 percent decline in January 2025. However, the significantly larger component of M2, the net domestic assets (NDA) growth slowed to 6.24 percent in January 2026 from 9.78 percent in January 2025.

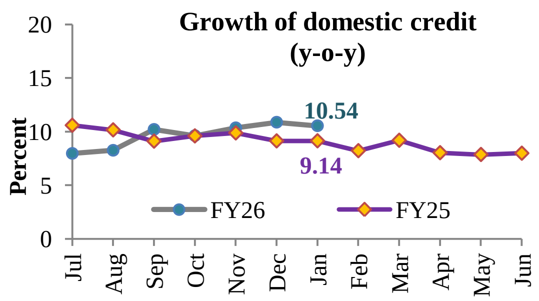
B. Domestic Credit

- Domestic credit recorded 10.54 percent (y-o-y) growth at the end of January 2026, remaining below the 11.50 percent projected growth for June 2026.
- Of the sources of domestic credit, the public sector credit and private sector credit grew by 26.15 percent and 6.03 percent (y-o-y) respectively at the end of January 2026.

C. Deposits and Currency outside Banks (CoB)

- Deposits of the banking system and currency outside banks (CoB) increased by 10.44 percent (y-o-y) and 3.06 percent (y-o-y) respectively at the end of January 2026.





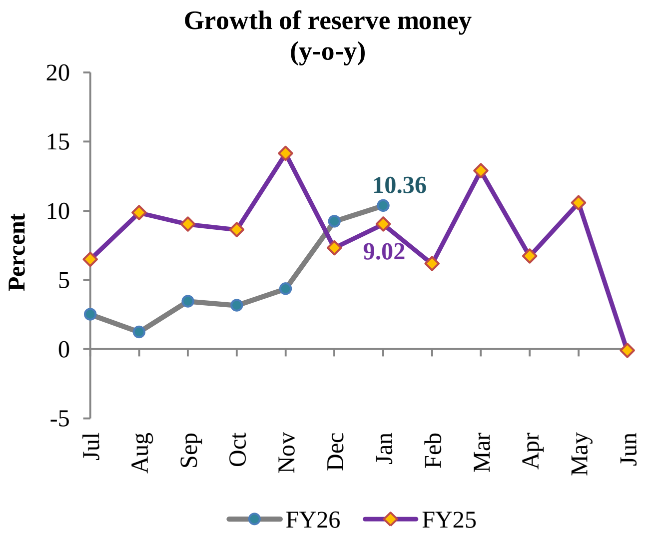
2. Reserve money developments

(BDT in crore)

Particulars	June, 2024^R	January, 2025^R	June, 2025^R	January, 2026^P	Flow of July-January, FY25^R	Flow of July-January, FY26^P
1	2	3	4	5	6=3-2	7=5-4
A. Net Foreign Assets of Bangladesh Bank	245780.70	238082.60	293247.90	327284.00	-7698.10	34036.10
	(-14.51)	(+2.38)	(+19.31)	(+37.47)		
B. Net Domestic Assets of Bangladesh Bank	167866.30	140625.70	119931.10	90671.10	-27240.60	-29260.00
	(+74.70)	(+22.48)	(-28.56)	(-35.52)		
Claims on Govt.(net)	145932.20	88103.80	85426.80	86457.90	-57828.40	1031.10
Claims on other public	4208.50	7121.80	7157.50	7621.10	2913.30	463.60
Claims on DMBs	170115.40	184745.40	216923.60	184160.90	14630.00	-32762.70
Other items (net)	-152389.80	-139345.30	-189576.80	-187568.80	13044.50	2008.00
Reserve money (A+B)	**413647.00**	**378708.30**	**413179.00**	**417955.10**	**-34938.70**	**4776.10**
	(+7.84)	**(+9.02)**	**(-0.11)**	**(+10.36)**		
A. Currency in circulation	320308.90	299510.90	326696.60	312165.90	-20798.00	-14530.70
	(+2.68)	(+6.03)	(+1.99)	(+4.23)		
i) Currency outside banks	290436.50	274230.90	296451.90	282626.80	-16205.60	-13825.10
	(-0.51)	(+6.58)	(+2.07)	(+3.06)		
ii) Cash in tills	29872.40	25280.00	30244.70	29539.10	-4592.40	-705.60
	(+49.11)	(+0.34)	(+1.25)	(+16.85)		
B. Deposits held with BB*	93338.10	79197.40	86482.40	105789.20	-14140.70	19306.80
	(+30.29)	(+22.08)	(-7.35)	(+33.58)		
Money multiplier	4.92	5.43	5.26	5.38	N/A	N/A

Source: Statistics Department, Bangladesh Bank.
Note: Figures in the parentheses indicate percentage changes (y-o-y). P = provisional. R = revised. N/A = not applicable.
*includes the deposits of non-bank financial companies(NBFCs).

- Reserve money (RM) recorded an increase of BDT 39246.80 crore or 10.36 percent (y-o-y) at the end of January 2026.
- Of the sources of reserve money, net foreign assets (NFA) of Bangladesh Bank increased subsequently by BDT 89201.40 crore or 37.47 percent (y-o-y), while net domestic assets (NDA) of Bangladesh Bank decreased by BDT 49954.60 crore or 35.52 percent at the end of January 2026 .
- Money multiplier was lower at 5.38 at the end of January 2026, as compared to 5.43 of January 2025.



3. Liquidity situation of the scheduled banks

A. Bank group-wise liquid assets

(BDT in crore)

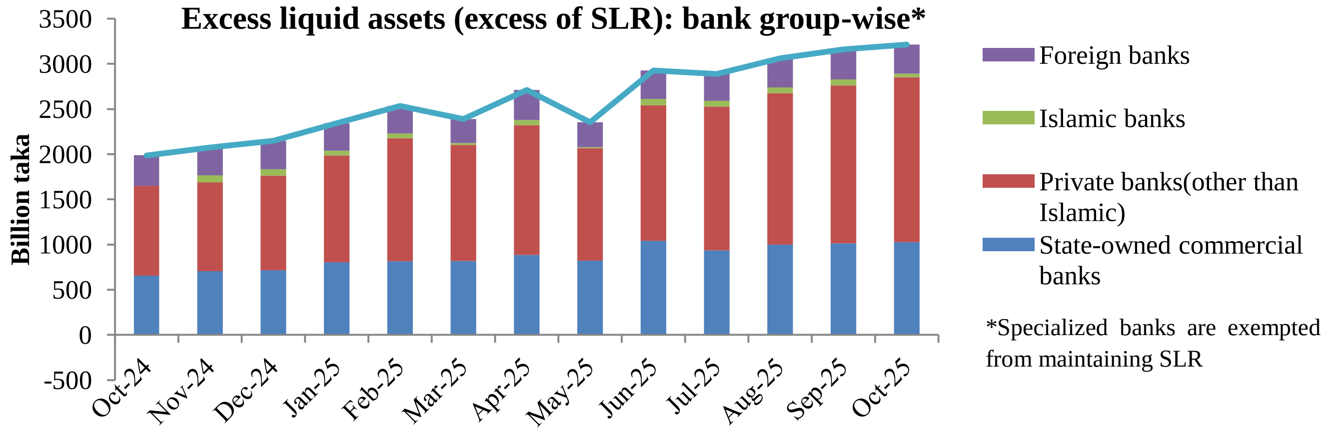
Bank group	As of end June 2025	As of end October 2025[P]						
			Balances with Bangladesh Bank					
	Total liquid assets	Cash in tills + balances with Sonali Bank Ltd.	Local currency	Foreign currency	Total	Unencumbered approved securities	Total liquid assets	Minimum required liquid assets[1/]
1	*2*	*3*	*4a*	*4b*	*4=4a+4b*	*5*	*6 = 3+4+5*	*7*
State-owned commercial banks	183794.51	4017.82	20395.07	8286.74	28681.81	152691.99	185391.62	83017.02
Specialised banks	2164.01	N/A	2361.01	48.68	2409.69	N/A	2409.69	2351.41
Private banks (Other than Islamic)	312481.98	17846.16	40852.45	4310.96	45163.41	290214.75	353224.32	174554.13
Islamic banks	40656.74	4878.94	12454.79	1378.00	13832.79	18586.00	37297.74	38684.51
Foreign banks	47208.66	747.93	5301.69	5407.40	10709.09	36264.52	47721.54	15474.31
Total	**586305.90**	**27490.85**	**81365.02**	**19431.78**	**100796.80**	**497757.26**	**626044.90**	**314081.38**
(% of total liquid assets)		(+4.39)	(+13.00)	(+3.10)	(+16.10)	(+79.51)		

Source : Department of Offsite Supervision, Bangladesh Bank.

Comment: The data shown in the above table are collected based on the regulatory purposes of Bangladesh Bank (shortfall in requied reserves, if any, is registered as zero reserves).

Note: 1/ Includes minimum required reserves (as per CRR on bi-weekly basis) and minimum required liquid assets (as per SLR). N/A = not applicable. P = provisional.

- Total liquid assets of scheduled banks increased by 6.78 percent and registered at BDT 626044.90 crore at the end of October 2025 from the level of end June 2025.
- The minimum required liquid assets of the scheduled banks stood at BDT 314081.38 crore at the end of October 2025, while it was BDT 302666.32 crore at the end of June 2025.
- Total excess liquid assets (including securities) increased by 9.74 percent to BDT 321255.47 crore in October 2025 compared to June 2025.



B. Liquidity indicators of the scheduled banks

As on	Advance/Investment -Deposit Ratio (ADR/IDR)	Liquidity Coverage Ratio (LCR)	Net Stable Funding Ratio (NSFR)
End December, 2023	80.38%	147.69%	108.45%
End March, 2024	80.98%	145.46%	108.58%
End June, 2024	80.20%	157.88%	109.73%
End September, 2024	81.32%	158.30%	110.09%
End December, 2024	81.17%	157.50%	105.41%
End March, 2025	80.33%	157.52%	104.62%
End June, 2025	79.42%	171.49%	104.95%
End September, 2025	78.28%	185.31%	105.65%

Source: Department of Off-site Supervision, Bangladesh Bank.

- The Advance Deposit Ratio (ADR) of the banking system experienced a decline, settling at 78.28 percent as of September 2025.
- Maintained Liquidity Coverage Ratio (LCR) of the banking sector reached 185.31 percent (provisional) in September 2025, remaining above the minimum requirement of 100 percent that would cover the banks net cash flows for a minimum of 30 days.[1]
- Minimum regulatory requirement of holding Net Stable Funding Ratio (NSFR) was maintained at 105.65 percent (provisional) in September 2025 compared to 110.09 percent in September 2024.[2]

[1] LCR measures a bank's need for liquid assets in a stressed environment over the next 30 calendar days: minimum requirement for LCR is equal to or greater than 100 percent.
[2] NSFR measures a bank's need for liquid assets in a stressed environment over one year period: minimum requirement for NSFR is greater than 100 percent.

4. Financial sector prices

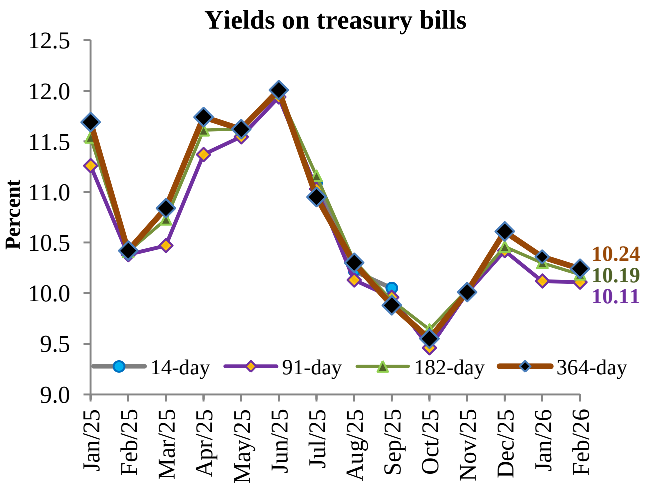
a. Monthly weighted average yields on bills, bonds, BB policy rates and call money rate

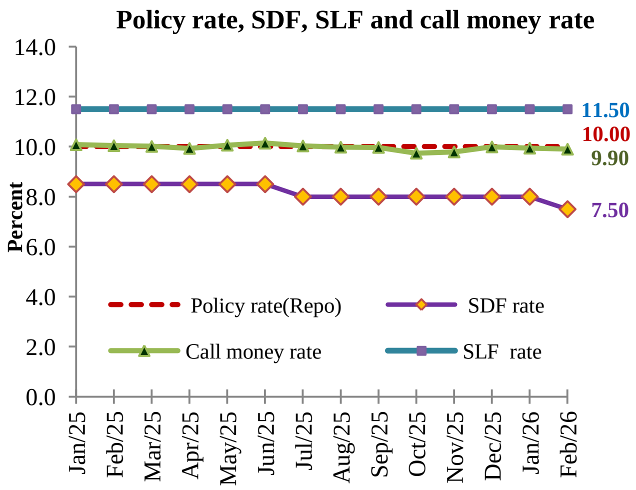
(Percent)

	Treasury bills				BGTB					FRTB	BB Bills	Policy rate (repo)	SLF rate	SDF rate	Call money rate
	14-Day	91-Day	182-Day	364-Day	2-Year	5-Year	10-Year	15-Year	20-Year	3-Year	90-Day				
FY25															
June	--	11.94	11.98	12.01	12.20	12.34	12.28	12.56	12.44	13.06	12.10	10.00	11.50	8.50	10.14
FY26															
July	11.09	11.03	11.16	10.95	11.57	11.00	10.41	10.44	10.46	12.81	---	10.00	11.50	8.00	10.03
August	10.22	10.13	10.32	10.30	10.14	10.15	10.17	10.22	10.21	12.32	---	10.00	11.50	8.00	9.98
September	10.05	9.96	9.93	9.88	10.06	10.01	9.86	9.60	9.64	11.64	---	10.00	11.50	8.00	9.97
October	---	9.46	9.64	9.55	9.38	9.25	9.57	9.98	10.10	10.69	---	10.00	11.50	8.00	9.74
November	---	10.00	10.03	10.01	10.02	10.64	10.28	10.56	10.62	10.91	---	10.00	11.50	8.00	9.79
December	---	10.42	10.46	10.61	10.48	10.76	10.82	10.87	10.88	10.99	---	10.00	11.50	8.00	9.99
January	---	10.12	10.30	10.36	---	10.46	10.39	10.45	10.52	10.67	---	10.00	11.50	8.00	9.94
February	---	10.11	10.19	10.24	---	10.43	10.32	---	10.31	10.58	---	10.00	11.50	7.50	9.90

Source: Monetary Policy Department and Debt Management Department, Bangladesh Bank.
Note: * Policy rate, SLF rate and SDF rate are re-fixed at 10.00 %, 11.50% and 7.50 % respectively, effective from 15 February 2025. ---- = no auction conducted.

- The weighted average yield on 91-Day, 182-Day and 364-Day treasury bills decreased by one basis point, 11 basis points and 12 basis points respectively in February 2026 compared to the previous month.
- The weighted average yields on 5-Year, 10-Year and 20-Year Bangladesh Government Treasury Bond (BGTB) decreased by three basis points, seven basis points and 21 basis points respectively in February 2026 compared to the previous month.
- The weighted average yield on 3-Year Floating Rate Treasury Bond (FRTB) decreased by nine basis points and registered at 10.58 percent in February 2026 compared to the previous month.
- The policy rate continued to be at 10.00 percent. The Standing Lending Facility (SLF) rate remains fixed at 11.50 percent, while the Standing Deposit Facility (SDF) rate has been re-fixed at 7.50 percent, down from 8.00 percent, with effect from 15 February, 2026.
- Weighted average call money rate decreased by four basis points to 9.90 percent in February 2026 from 9.94 percent of January 2026 remaining close to the policy rate.





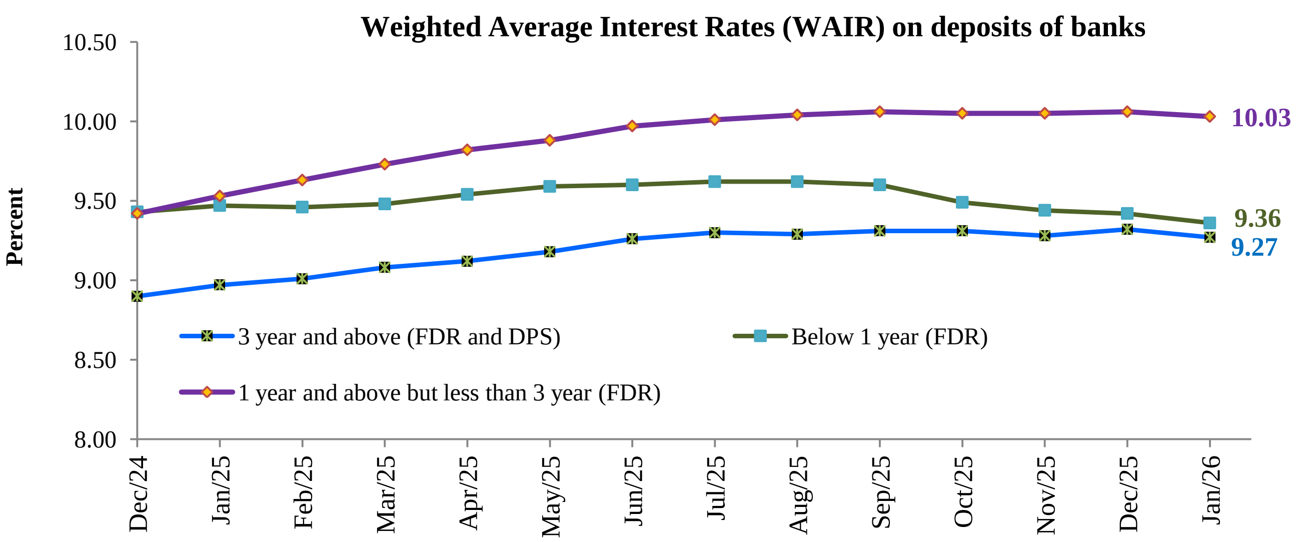
B. Interest rate spread of banks and non-bank financial companies

(Percent)

	All Banks							Non-Bank financial companies (NBFCs)		
	WAIR* on deposits	WAIR* on advances	Spread#	Excluding credit card		Excluding consumer finance and credit card				
				WAIR* on advances	Spread#	WAIR* on advances	Spread#	WAIR* on deposits	WAIR* on advances@	Spread#
FY25										
June	6.26	12.08	5.82	12.02	5.76	12.08	5.82	10.68	13.89	3.21
FY26										
July	6.39	12.14	5.75	12.08	5.69	12.15	5.76	10.69	13.87	3.18
August	6.39	12.15	5.76	12.10	5.71	12.16	5.77	10.68	13.87	3.19
September	6.42	12.16	5.74	12.11	5.69	12.18	5.76	10.65	13.86	3.21
October	6.40	12.14	5.74	12.09	5.69	12.15	5.75	10.60	13.89	3.29
November	6.36	12.14	5.78	12.08	5.72	12.15	5.79	10.51	13.88	3.37
December	6.34	12.03	5.69	11.97	5.63	12.03	5.69	10.44	13.85	3.41
January	6.37	12.02	5.65	11.96	5.59	12.01	5.64	10.35	13.83	3.48

Source: Statistics Department, Bangladesh Bank.
Note: *WAIR = Weighted Average Interest Rate. #Spread is calculated by deducting WAIR on deposits from sectorwise WAIR on advances. @WAIR on advances for NBFCs was calculated based on the last contractual interest rate for the current bad loans since August 2023.

- The spread between the weighted average interest rate (WAIR) on advances and deposits of all banks decreased by four basis points and stood at 5.65 percent in January 2026 compared to the previous month.
- Spread between the WAIR on advances and deposits of NBFCs increased by seven basis points to 3.48 percent in January 2026 compared to the previous month.
- The WAIR on deposits of all banks increased and stood at 6.37 percent while the WAIR on deposits of NBFCs decreased and stood at 10.35 percent in January 2026 compared to the previous month.
- WAIR on deposit of banks are shown in the following chart.



C. Sector-wise breakdown of interest rate spread of all scheduled banks

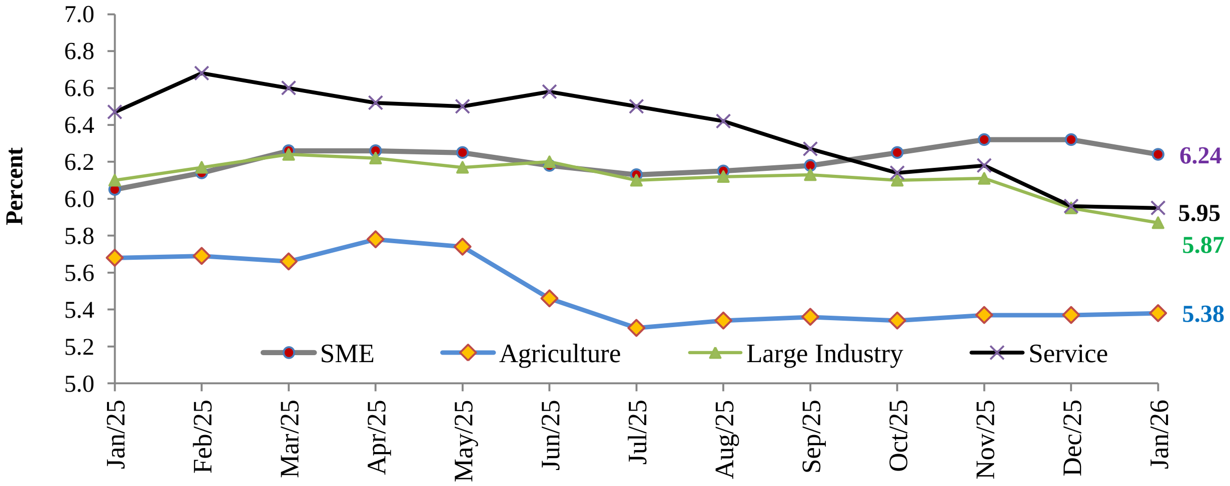
(Percent)

	Sector-wise break down of interest rate spread of all scheduled banks#									
	SME		All other sectors (excluding SME)		Agriculture		Large industries		Services	
	WAIR* on advances	Spread	WAIR* on advances	Spread	WAIR* on advances	Spread	WAIR* on advances	Spread	WAIR* on advances	Spread
FY25										
June	12.44	6.18	12.02	5.76	11.72	5.46	12.46	6.20	12.84	6.58
FY26										
July	12.52	6.13	12.07	5.68	11.69	5.30	12.49	6.10	12.89	6.50
August	12.54	6.15	12.09	5.70	11.73	5.34	12.51	6.12	12.81	6.42
September	12.60	6.18	12.09	5.67	11.78	5.36	12.55	6.13	12.69	6.27
October	12.65	6.25	12.06	5.66	11.74	5.34	12.50	6.10	12.54	6.14
November	12.68	6.32	12.05	5.69	11.73	5.37	12.47	6.11	12.54	6.18
December	12.66	6.32	11.93	5.59	11.71	5.37	12.29	5.95	12.30	5.96
January	12.61	6.24	11.92	5.55	11.75	5.38	12.24	5.87	12.32	5.95

Source: Statistics Department, Bangladesh Bank.
Note: *WAIR = Weighted Average Interest Rate. #Spread is calculated by deducting WAIR on deposits from sectorwise WAIR on advances

- The spreads between WAIR on advances and deposits of SME, agriculture, large industries and services stood at 6.24 percent, 5.38 percent, 5.87 percent and 5.95 percent respectively in January 2026. Highest spread between WAIR on advances and deposits was observed in SME industry, while the second highest was observed in service industry.
- The spreads between WAIR on deposits and advances of all banks across major sectors of the economy, plotted in the following chart.

Sector-wise break down of interest rate spread of banks



5. Capital market developments

Annual capital market developments in Dhaka Stock Exchange (DSE)						
		(BDT in crore)				
Outstanding stock (end of calender year)	Enlisted issues	Issued capital and debentures	Market capitalisation	Total traded value during the year	DSE Broad Index (DSEX)	Market capitalization as % GDP*
2023	654	433857.40	780849.60	141059.93	6246.50	15.61
2024	656	445498.80	662548.70	148639.90	5216.44	11.93
2025	653	473317.20	677664.10	125148.76	4865.34	10.85

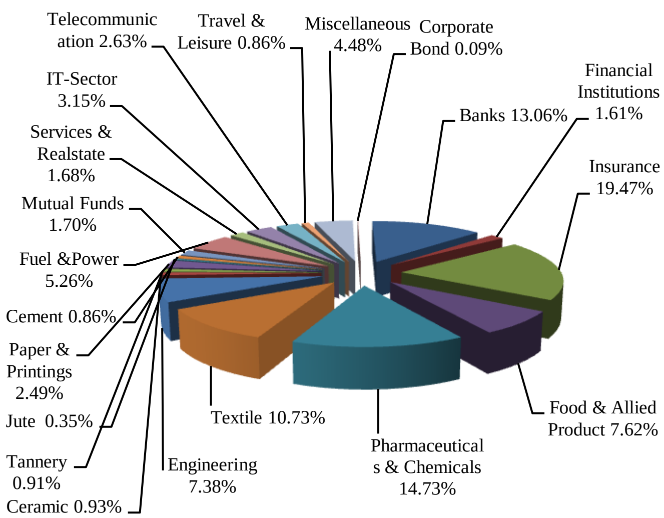
Monthly capital market developments in Dhaka Stock Exchange (DSE)						
		(BDT in crore)				
End month	Enlisted issues (In number)	Issued capital and debentures	Market capitalisation	Total traded value during the month	DSE Broad Index (DSEX)	Market capitalization as % GDP*
Jul-25	656	471079.70	711655.00	15430.24	5443.42	11.40
Aug-25	656	469890.30	727493.80	18653.12	5594.39	11.65
Sep-25	656	471592.30	724528.20	19228.09	5415.79	11.60
Oct-25	654	467464.90	699134.00	10322.33	5122.22	11.20
Nov-25	655	477460.90	689716.30	9299.81	4978.77	11.05
Dec-25	653	473317.20	677664.10	7686.07	4865.34	10.85
Jan-26	651	469430.60	694453.30	10417.70	5154.31	11.12

Source : Dhaka Stock Exchange.
Note: *Nominal GDP for FY25 is collected from Bangladesh Bureau of Statistics (BBS). GDP target of the Ministry of Finance is used for FY26.

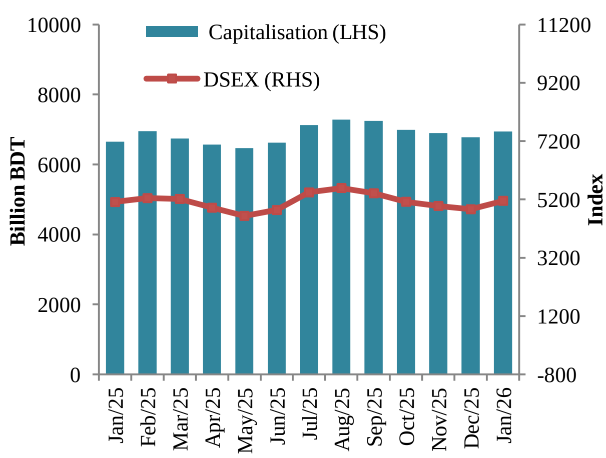
- The DSE Broad Index (DSEX) increased by 5.94 percent (m-o-m) in January 2026.
- The DSE Shariah Index increased to 1034.49 in January 2026 from 1000.72 in December 2025.
- Market capitalization decreased by 2.48 percent (m-o-m) to BDT 694453.30 crore at the end of January 2026 which is 11.12 percent of projected GDP for FY26.
- Total traded value increased by 35.54 percent (m-o-m) and total traded volume increased by 25.41 percent (m-o-m) at the end of January 2026.
- The Relative Strength Index (RSI) of DSEX increased from 54.14 in December 2025 to 67.75 in January 2026.
- The PE ratio increased to 9.33 in January 2026 from 8.59 in December 2025.
- The number of enlisted issues (of securities) decreased to 651 in January 2026 from 653 in December 2025.

The share of individual industries in total turnover is shown in the pie chart:

Share of sectoral turnover, January 2026



Market capitalization and index of DSE



6. Public finance

A. Government tax revenue collections

(BDT in crore)

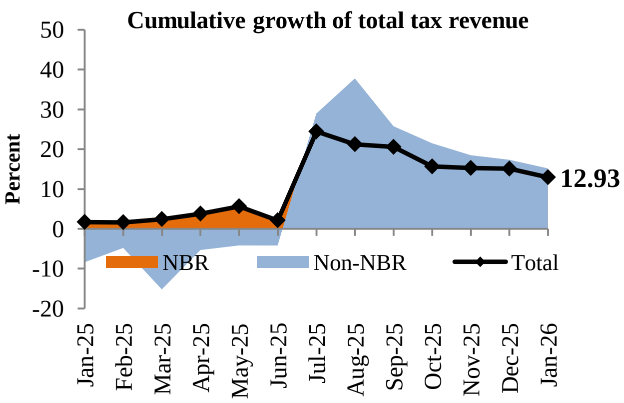
Total revenue collections during	FY21	FY22	FY23	FY24	FY25
NBR tax revenue	259881.80 {301000.00}	301633.84 {330000.00}	331502.21 {370000.00}	362797.10 {410000.00}	370875.04 {463500.00}
Non-NBR tax revenue[1/]	4918.30 {15000.00}	6990.92 {16000.00}	7555.59 {18000.00}	6133.66 {19000.00}	5873.64 {14500.00}
Total tax revenue	264800.10 {316000.00}	308624.76 {346000.00}	339010.47 {388000.00}	368930.76 {429000.00}	376748.68 {478000.00}

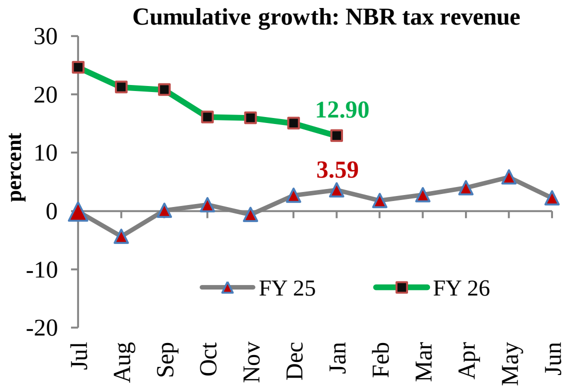
(BDT in crore)

	NBR Tax Revenue					Non-NBR tax revenue[1/]	Total tax revenue collections
	Customs duties	VAT	Income tax	Others*	Total		
	1	2	3	4	5=(1+..+4)	6	7=(5+6)
				FY25[R]			
January	3316.63	11820.73	12090.06	8654.39	35881.81	554.71	36436.52
July-January	22124.43	75375.40	65011.41	35579.69	198090.93 **(+3.59)**	3366.43 **(-8.44)**	201457.36 **(+3.37)**
				FY26[P]			
January	2694.00	12327.00	12966.00	9046.00	37033.00	577.59	37610.59
July-January	20751.76	85118.45	73641.30	44126.52	223638.03 **(+12.90)**	3875.33 **(+15.12)**	227513.36 **(+12.93)**

Source: National Board of Revenue and Office of the Controller General of Accounts, Bangladesh.
Note: Figures in curly braces indicate the target of revenue collection. 1/ Before FY22 Non-NBR tax revenue included narcotics & liquor duty, taxes on vehicals, road tax, land revenue and stamp duty (non judicial). 2/ According to iBAS++ from FY22 ties and stamp duty. Custom duties include import duties and export duties, VAT includes Value Added Tax at the import stage and local stage. * others include supplementary duties at the import stage and local stage, excise duty, regulatory duty, turnover tax, others VAT at the local stage and travel tax. Figures in the parentheses indicate percentage changes over the corresponding period of the preceding year. P= provisional. R= revised. N/A= not available.

- NBR tax revenue collection was 12.90 percent higher during July-January of FY26 compared to July-January of FY25. VAT, income tax and customs duties stood at 38.06 percent, 32.93 percent and 9.28 percent of total NBR tax revenue respectively during the period under review.
- This collection during July-January of FY26 was 78.81 percent of the target set for the period under review (BDT 283750.94 crore) and 44.82 percent of the target set for the period FY26 (according the budget at a glance, target for NBR tax revenue collection has been set at BDT 499000.00 crore for FY26).
- Total tax revenue (NBR and Non-NBR) during July-January of FY26 increased by 12.93 percent (y-o-y), which is plotted in the following chart on the left-hand side.





B. Sale and repayments of national savings certificates (NSC)

(BDT in crore)

FY	Sale	Repayment (Principal)	Net sale	Outstanding at the end of the year*
1	2	3	4 = 2-3	5
FY21	112188.24	70228.70	41959.54	344093.89
FY22	108070.53	88154.78	19915.75	364000.97
FY23	80858.63	84154.56	-3295.93	360705.04
FY24	78847.95	99972.35	-21124.40	339580.64
FY25	68439.20	74502.54	-6063.34	333517.30

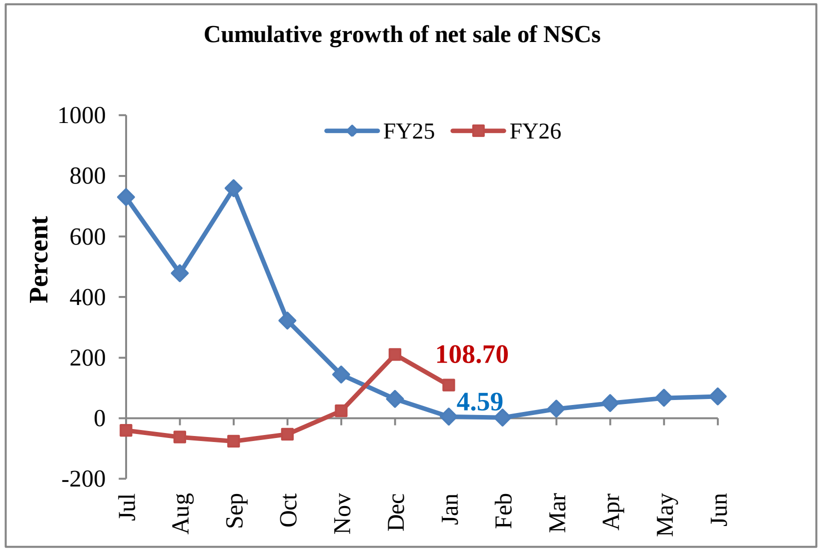
(BDT in crore)

Months	Sale	Repayment (Principal)	Net sale	Outstanding at the end period*	Sale	Repayment (Principal)	Net sale	Outstanding at the end period*
	FY26P				FY25			
July	7915.50	6622.02	1293.48	334810.78	4911.57	2724.01	2187.56	341768.20
August	7860.58	7581.77	278.81	335089.59	4112.49	2076.34	2036.15	343804.35
September	8633.03	8259.73	373.30	335462.89	5967.89	1858.80	4109.09	347913.44
October	8178.78	7754.70	424.08	335886.97	5858.57	9083.55	-3224.98	344688.46
November	7967.63	8261.04	-293.41	335593.56	4719.48	8150.38	-3430.90	341257.56
December	7190.15	6805.39	384.76	335978.32	4539.84	8461.13	-3921.29	337336.27
January	7161.16	9012.19	-1851.03	334127.29	6353.24	11122.13	-4768.89	332567.38
July-January	**54906.83**	**54296.84**	**609.99**	**334127.29**	**36463.08**	**43476.34**	**-7013.26**	**332567.38**
	(+50.58)	**(+24.89)**	**(+108.70)**	**(+0.47)**	**(-25.97)**	**(-23.19)**	**(+4.59)**	**(-5.88)**
Target for net sale of NSCs has been set at BDT 12,500.00 crore for FY26.								

Source: Department of National Savings (DNS).

Note: Figures in the parentheses indicate percentage changes over the corresponding period of the preceding year. P = provisional. *Outstanding = Net sale+Outstanding at the end of previous month.

- Total sale of National Savings Certificates (NSC) during July-January of FY26 increased by BDT 18443.75 crore or 50.58 percent compared to the same period of preceding fiscal year.
- Total repayment of NSC increased by BDT 10820.50 crore or 24.89 percent during July-January of FY26 compared to the same period of previous fiscal year.
- The net sale of NSC stood at BDT 609.99 crore during July-January of FY26, while there was a net repayment of BDT 7013.26 crore during July-January of FY25.



- Outstanding amount of NSC stood at BDT 334127.29 crore at the end of January 2026, which was 0.47 percent higher compared to the end of January 2025.

C. Government deficit financing

(BDT in crore)

FY	Net borrowing(+)/ repayment(-) of the Govt. from the banking system [1/]	Net non-bank borrowing(+)/ repayment(-) of the Govt. from the public [2/]	Total net domestic financing	Net foreign financing [3/]	Total net financing	Total net financing as % of nominal GDP[@]	Outstanding domestic debt (end period)[4/]	Outstanding domestic debt as % of nominal GDP[@]
1	2	3	4 = 2+3	5	6 = 4+5	7	8	9
FY20	66907.60	22986.27	89893.87	50999.13	140893.00	4.44	518156.22	16.34
FY21	39790.00	44280.64	84070.64	47402.71	131473.35	3.72	602226.86	17.06
FY22	61940.50	26925.08	88865.58	73197.27	162072.00	4.08	691092.44	17.40
FY23	102017.30	7651.84	109669.14	74645.22	184314.36	4.10	800761.58	17.83
FY24	37563.80	12893.94	50457.74	92021.72	142479.46	2.85	851219.32	17.02
FY25	62221.80	44137.95	106359.75	72615.14	178974.89	3.22	957579.07	17.25
July-January of FY 25	9442.20	25864.44	35306.64	27964.21	63270.85	1.14	886525.96	15.97
July-January of FY 26	73035.30	7216.21	80251.52	9831.84	90083.36	1.44	1037830.59	16.62

Source: Statistics Department and Debt Management Department, Bangladesh Bank; Department of National Savings (DNS); Ministry of Finance and Bangladesh Bureau of Statistics (BBS).

[1/]Excludes interest. [2/]Includes treasury bills and bonds (both in face value, Bangladesh Government Investment Sukuk included since December 2020) held by the non-bank financial institutions through secondary auctions, net sale (NSCs) and excludes prize bonds/income tax Bonds. [3/]Total foreign aid disbursement less amortization payment (converted using cummulative exchange rate of the corresponding period). [4/]Outstanding Domestic Debt (end period)= Outstanding domestic debt of previous fiscal year + Total Domestic financing of the current fiscal year. @Annual GDP target from Budget at a Glance (2025-26) is used for calculation of FY26 ratios.

- The total net domestic borrowing during July-January of FY26 was BDT 80251.52 crore, which included net borrowing of BDT 73035.30 crore from the banking system and net borrowing of BDT 7216.21 crore from the public (non-bank).
- Net foreign financing decreased by 64.84 percent (y-o-y) to BDT 9831.84 crore during July-January of FY26.
- Total net deficit financing of the government was BDT 90083.36 crore during July-January of FY26, which was BDT 63270.85 crore during July-January of FY25.
- As per budget for FY26, targets for government’s borrowing from the banking system (net), non-banking system (net) and foreign sources (net) for FY26 has been set at BDT 104000.00 crore, BDT 21000 crore and BDT 96000.00 crore respectively. Total net deficit financing during July-January of FY26 was 1.44 percent of forecasted GDP for FY26.

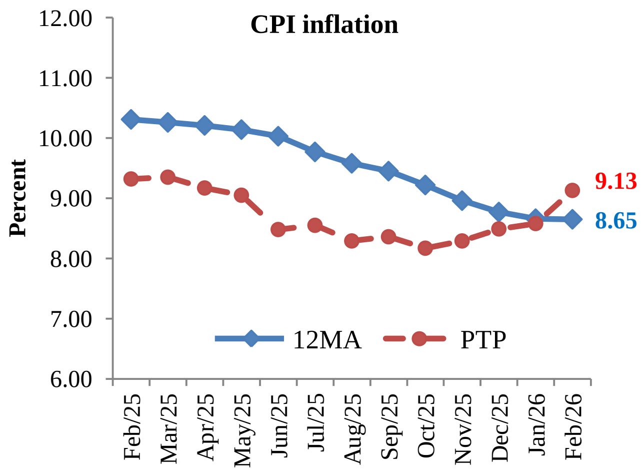
7. Price and wage index and inflation at national level

A. Consumer price index (CPI) and rate of inflation at national level

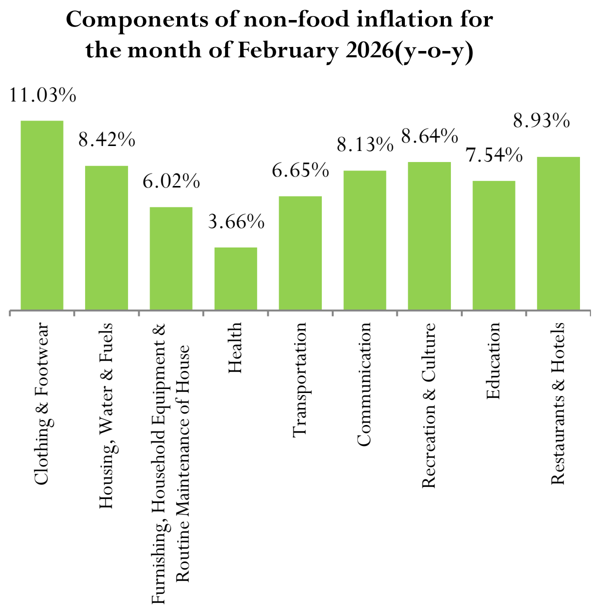
	Twelve-month average						Point to Point					
Base: FY2021-22 = 100												
FY	**General**		**Food**		**Non-food**		**General**		**Food**		**Non-food**	
	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation
FY25	131.62	10.03	133.16	10.70	130.37	9.47	133.85	8.48	133.10	7.39	134.45	9.37
FY26												
July	132.52	9.77	133.97	10.16	131.34	9.45	136.83	8.55	138.36	7.56	135.59	9.38
August	133.41	9.58	134.82	9.83	132.27	9.38	140.06	8.29	143.88	7.60	136.96	8.90
September	134.32	9.45	135.68	9.58	133.22	9.33	141.53	8.36	145.54	7.64	138.26	8.98
October	135.23	9.22	136.50	9.09	134.19	9.32	144.21	8.17	149.46	7.08	139.93	9.13
November	136.15	8.96	137.34	8.56	135.17	9.29	143.65	8.29	146.66	7.36	141.20	9.08
December	137.07	8.77	138.19	8.16	136.16	9.28	142.44	8.49	142.88	7.71	142.08	9.13
January	138.01	8.66	139.10	7.97	137.13	9.23	142.77	8.58	141.84	8.29	143.53	8.81
February	139.01	8.65	140.11	7.99	138.13	9.20	143.28	9.13	142.18	9.30	144.18	9.01

Source: Bangladesh Bureau of Statistics (BBS), Ministry of Planning.

- Headline inflation (p-t-p) increased by 55 basis points to 9.13 percent in February 2026 from previous month.
- The increase in headline inflation was driven by the increase in both food prices and non-food prices.
- Point to point food inflation and non-food inflation increased by 101 basis points and 20 basis points in February 2026 compared to the previous month.
- The twelve-month average headline inflation declined to 8.65 percent in February 2026 from 8.66 percent in January 2026.



- Among the components of non-food inflation, the highest inflation of 11.03 percent (p-t-p) was observed in clothing and footwear and the second highest inflation of 8.93 percent (p-t-p) was observed in restaurants and hotels in February 2026.
- In February 2026, rural inflation stood at 9.21 percent (p-t-p), whereas urban inflation was 9.07 percent (p-t-p).

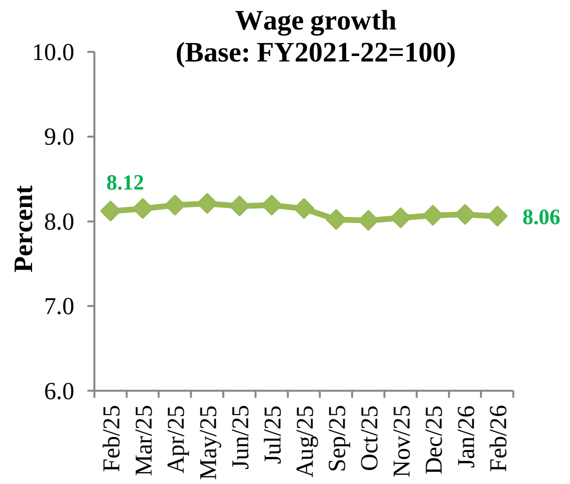


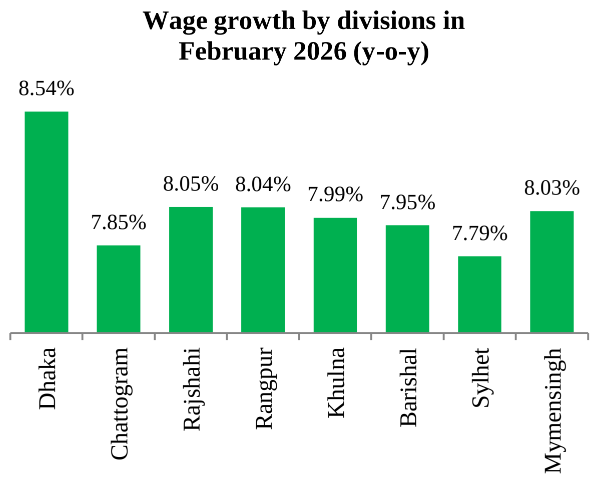
A. Wage Rate Index (WRI) and growth rate at national level

FY	Point to Point							
	General		Agriculture		Industry		Service	
	Index	Growth	Index	Growth	Index	Growth	Index	Growth
Base: FY2021-22 = 100								
FY24	115.33	7.74	115.66	8.08	114.72	7.24	116.22	8.29
FY25	124.68	8.10	125.31	8.35	123.60	7.74	125.95	8.38
FY26								
July	128.88	8.19	129.45	8.37	127.76	7.91	130.66	8.40
August	129.70	8.15	130.32	8.28	128.55	7.93	131.37	8.37
September	130.93	8.02	131.60	8.13	129.74	7.83	132.46	8.22
October	132.21	8.01	132.94	8.17	131.01	7.77	133.55	8.19
November	133.79	8.04	134.67	8.14	132.42	7.86	135.07	8.22
December	134.81	8.07	135.72	8.16	133.40	7.91	136.12	8.24
January	135.74	8.08	136.62	8.12	134.33	7.98	137.20	8.24
February	137.05	8.06	137.90	8.10	135.65	7.99	138.67	8.20

Source: Bangladesh Bureau of Statistics (BBS), Ministry of Planning.

- The headline wage rate growth showed a year-on-year decrease of six basis points, reaching 8.06 percent in February 2026. This figure marked a slight month-on-month decrease of two basis points from 8.08 percent recorded in January 2026.
- Wage growth in agriculture sector decreased by two basis points to 8.10 percent (y-o-y) in February 2026 from 8.12 percent (y-o-y) in January 2026.
- Wage growth in industry sector increased by one basis point to 7.99 percent (y-o-y) in February 2026 from 7.98 percent (y-o-y) in January 2026.
- Wage growth in service sector decreased by four basis points to 8.20 percent (y-o-y) in February 2026 from 8.24 percent (y-o-y) in January 2026.
- In February 2026, Dhaka division led the way with the highest wage growth among Bangladesh's eight divisions, growing by 8.54 percent year-on-year. Meanwhile, Sylhet division saw the smallest increase, with wages rising by 7.79 percent compared to the previous year. All of the divisions except Dhaka showed lower than national level wage rate growth.





8. Industrial production

A. Industrial production of manufacturing industry

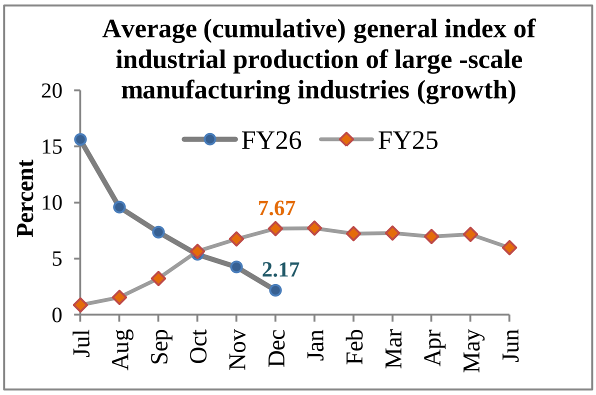
- The production index of all manufacturing enterprises (large, SMME and cottage) decreased by 0.90 percent to 240.43 in December 2025 from 242.61 in December 2024. The average index increased by 3.53 percent to 220.42 during July-December of FY26 as compared to July-December of FY25.

B. Index of industrial production (IIP): large-scale manufacturing industry (Base: FY2015-16 = 100)

Monthly			Average		
Month	General Index	Percentage change (y-o-y)	Period	Average index	Percentage change (y-o-y)
			July-June, FY25	213.41	5.97
Jul-25(P)	229.21	15.62			
Aug-25(P)	209.26	3.66	July-August, FY26	219.24	9.58
Sep-25(P)	209.17	2.96	July-September, FY26	215.88	7.35
Oct-25(P)	191.67	-0.78	July-October, FY26	209.83	5.38
Nov-25(P)	224.94	0.24	July-November, FY26	212.85	4.25
Dec-25(P)	233.53	-6.34	July-December, FY26	216.30	2.17

Source: Bangaldesh Bureau of Statistics (BBS).
P = provisional.

- The general index of industrial production (large scale manufacturing) during July-December of FY26 increased by 2.17 percent (y-o-y) compared to 7.67 percent of July-December of FY25 .
- The industrial sector contributed 34.81 precent to nominal GDP in FY25 while it was 35.27 percent in FY24. Moreover, of the components of industrial sector- manufacturing sector contributed 22.78 percent to GDP in FY25 compared to 22.65 percent in FY24.



C. Index of industrial production (IIP) of small, medium and micro enterprise (SMME) and small-scale (cottage) manufacturing industry (Base: FY2015-16 = 100)

- The general index of industrial production of small, medium and micro enterprise (SMME) increased by 5.38 percent (y-o-y) and reached at 260.23 in December 2025. The average index increased by 4.87 percent to 226.05 during July-December of FY26 as compared to July-December of FY25.
- The general production index for cottage industries increased also by 5.60 percent to 226.15 in December 2025 compared to the same month of the previous year. The said index was 1.25 percent lower compared to the previous month (November 2025). The average index increased by 5.25 percent to 222.95 during July-December of FY26 as compared to July-December of FY25.

9. Food Situations

(In lac metric ton)

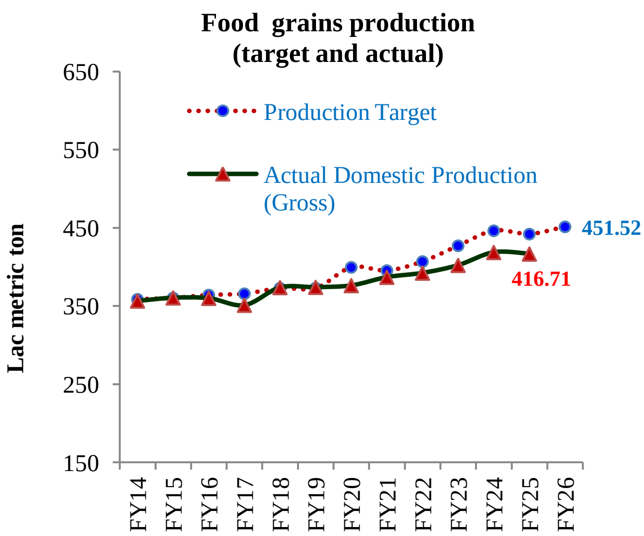
Fiscal Year	Food grain production target	Actual domestic production (gross)	Net domestic production*	Food grain Imports			Public domestic procurement	Public distribution	Food grain stock (public)*** (end June)
				Public**	Private	Total			
FY23	427.32	402.65	362.39	13.14	36.17	49.31	19.43	30.08	18.48
FY24	446.50	418.69	376.82	7.84	58.44	66.28	21.62	32.61	14.73
FY25	442.20	416.71	375.04	13.01	63.71	76.72	23.23	32.55	17.52
FY26^T	451.52	N/A	N/A	15.00	N/A	15.00	22.30	36.61	N/A

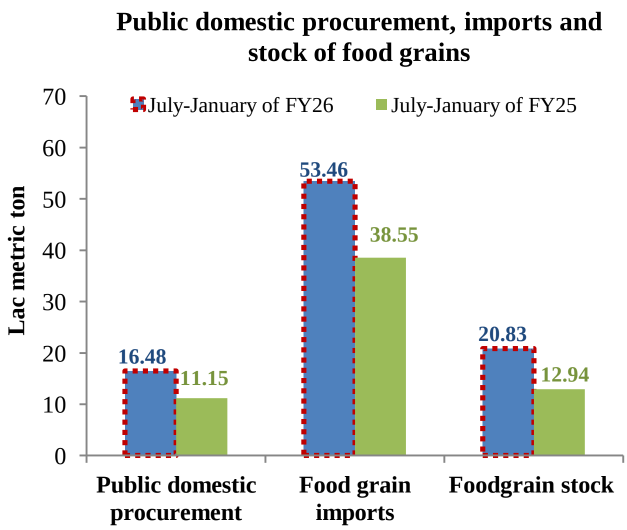
Production, Public domestic procurement, Imports and Stock of food grains

Particulars	July-January of FY26	July-January of FY25
1. Production	N/A	N/A
2. Imports (Rice & Wheat)	53.46	38.55
3. Procurement (Rice)	16.48	11.15
4. Distribution (Rice & Wheat)	18.90	17.01
5. Outstanding food stock at end of January 2026 (Rice & Wheat) ***	20.83	12.94

Source : Food Planning and Monitoring Unit (FPMU), Ministry of Food.
Note : T=Target. N/A = not avaiable. Actual production data for Aus, Aman, Boro and Wheat are not available for FY26 due to seasonal cycle. *= After 10% deduction for seed, feed, waste etc. **Including food aid. ***Without transit, Rice= Aus, Aman and Boro.

- In FY25, food production (Rice and Wheat) fell short of the target by 25.49 lac metric tons and reached 416.71 lac metric tons, experienced a 0.47 percent decrease over FY24. Of this, rice production (Aus, Aman and Boro) totaled 406.30 lac metric tons, marginally down from 406.97 lac metric tons in FY24.
- Revised food grain production target was set at 451.52 lac metric tons for FY26.
- Import (rice and wheat), distribution (rice and wheat) and procurement of rice rose by 14.91 lac metric tons (y-o-y), 1.89 lac metric tons (y-o-y) and 5.33 lac metric tons (y-o-y) respectively during July-January of FY26 compared to the same period of FY25.
- Stock of food grains was increased by 7.89 lac metric tons at the end of January 2026 compared to the end of January 2025.





10. Agricultural credit and non-farm rural credit

A. Agricultural credit

(BDT in crore)

Month	Disbursement	Recovery	Disbursement	Recovery
	FY24		FY25	
July-June	31544.61 **(+16.69)**	30049.47 **(+10.28)**	32948.37 **(+4.45)**	32769.10 **(+9.05)**
Month	FY26		FY25	
July	1922.92	2445.04	1551.74	2145.85
August	2347.09	2767.66	1792.58	2525.72
September	3286.53	3951.64	2282.59	3193.21
October	3101.89	3057.66	2654.11	2737.97
November	3762.54	3377.59	3255.32	3211.56
December	4360.25	3603.23	2815.91	2532.15
January	3034.50	2811.01	2674.71	4046.94
July-January	21815.73 **(+28.12)**	22013.83 **(+7.95)**	17026.95 **(-6.61)**	20393.40 **(+17.69)**

B. Non-farm rural credit

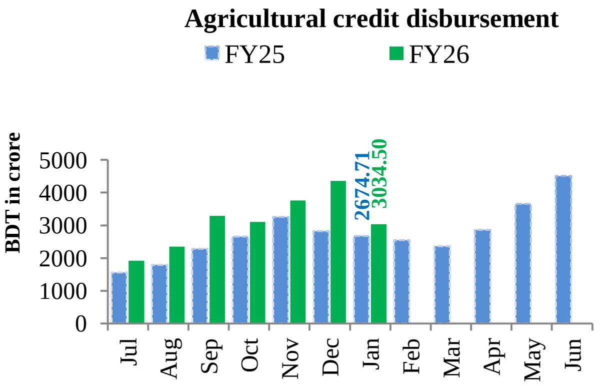
(BDT in crore)

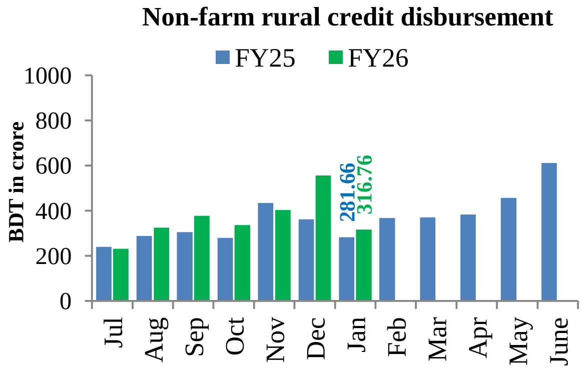
Month	Disbursement	Recovery	Disbursement	Recovery
	FY24		FY25	
July-June	5609.29 **(-3.24)**	5522.15 **(-4.16)**	4378.15 **(-21.95)**	5255.40 **(-4.83)**
Month	FY26		FY25	
July	231.11	508.58	238.97	387.94
August	324.91	352.30	287.62	385.95
September	376.91	519.17	304.68	571.30
October	336.41	389.19	279.07	374.48
November	402.36	449.38	434.47	535.52
December	555.24	352.98	362.05	515.61
January	316.76	335.01	281.66	-1386.85
July-January	2543.69 **(+16.23)**	2906.61 **(+110.02)**	2188.53 **(-25.07)**	1383.95 **(-53.60)**

Source: Agricultural Credit Department, Bangladesh Bank.

Note: Figures in parentheses indicate percentage changes over the corresponding period of the preceding year. Programmed level for total disbursement of agricultural credit and non-farm rural credit was set to BDT39000.00 crore for FY26. Agricultural credit includes credit to crops, irrigation equipment, agri equipment, live-stock & poultry firm, fisheries, grain storage and marketing. Non-farm rural credit includes credit to poverty alleviation and others.

- Total disbursement of agricultural and non-farm rural credit registered at BDT 24920.44 crore during July-January of FY26, of which BDT 21815.73 crore was disbursed as agricultural credit and BDT 2543.69 crore as non-farm rural credit.
- The disbursement of agricultural credit and non-farm rural credit increased by 28.12 percent and 16.23 percent respectively during July-January of FY26 compared to the same period of preceding fiscal year.
- Recovery of agricultural credit and non-farm rural credit increased by 7.95 perccent (y-o-y) and 110.02 perccent (y-o-y) during July-January of FY26.





C. Overdue and outstanding agricultural and non-farm rural credit

(BDT in crore)

End Month	FY26 Overdue	FY26 Outstanding	FY26 Overdue as % of outstanding	FY25 Overdue	FY25 Outstanding	FY25 Overdue as % of outstanding
December	22333.52 **(+110.88)**	63040.20 **(+11.76)**	**35.43**	10590.51 **(+17.26)**	56407.31 **(+1.39)**	**18.78**

Source: Agricultural Credit Department, Bangladesh Bank.
Note: Figures in parentheses indicate percentage changes over the corresponding period of the preceding year.

- Overdue of agricultural and non-farm rural credit as percentage of its total outstanding was 35.43 percent and stood at BDT 22333.52 crore at the end of January of FY26.
- Outstanding agricultural and non-farm rural credit registered 11.76 percent (y-o-y) growth at the end of January of FY26 compared to the end of January of FY25.

11. Industrial and CMSME loans

A. Industrial term loans

(BDT in crore)

Period	Disbursement				Recovery			
	LSI	MSI	SSCI	Total	LSI	MSI	SSCI	Total
FY20	59654.85	8139.33	6462.83	74257.01	54117.66	7876.24	7729.97	69723.87
FY21	54625.71	7525.13	6614.40	68765.24	46413.44	6072.58	6002.69	58488.71
FY22	56033.47	6765.93	9561.56	72360.96	49986.89	7610.07	7265.62	64862.58
FY23	67611.76	9073.33	18486.94	95172.03	63235.82	8938.12	34219.29	106393.23
FY24								
July-September	20721.44 **(+46.75)**	2012.49 **(+38.89)**	3460.07 **(+15.60)**	26194.00 **(+41.11)**	17831.89 **(+15.18)**	1759.15 **(-14.84)**	3121.81 **(+1.94)**	22712.86 **(+10.20)**
October-December	26954.79 **(+36.08)**	2602.37 **(+14.83)**	4206.06 **(-43.92)**	33763.22 **(+14.16)**	18819.64 **(-14.00)**	2751.19 **(-8.52)**	3492.10 **(-86.41)**	25062.93 **(-50.46)**

	Overdue				Outstanding			
	LSI	MSI	SSCI	Total	LSI	MSI	SSCI	Total
Oct-Dec of FY23	37519.83	11730.63	5064.55	54315.01	267479.86	50979.84	41591.45	360051.15
Oct-Dec of FY24	52805.53	12511.03	5750.26	71066.82	343393.77	55328.59	35085.40	433807.76

Source: SME & Special Programmes Department, Bangladesh Bank.
Note: Figures in parentheses indicate percentage changes over the same period of the previous year.
LSI=Large Scale Industries, MSI=Medium Scale Industries, SSCI= Small Scale & Cottage Industries.

- Total disbursement of industrial term loans increased by 14.16 percent (y-o-y) while the recovery of industrial term loans decreased drastically by 50.46 percent (y-o-y) during the period of October-December of FY24 as compared to that of the previous fiscal year.
- Disbursement of large industry term loan showed a significant increase of 36.08 percent(y-o-y) while the disbursement of small industry term loan decreased by 43.92 percent(y-o-y) for the period of October-December of FY24.
- Outstanding amount of industrial term loans at the end of October-December quarter of FY24 stood at BDT 433807.76 crore.
- Overdue of industrial term loans at the end of October-December quarter of FY24 was BDT 71066.82 crore, which was 16.38 percent of the outstanding amount.

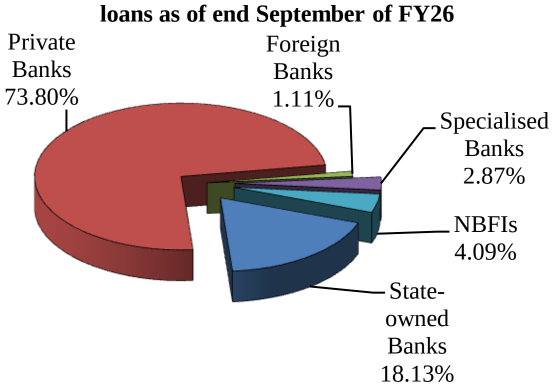
B. Disbursement, recovery and outstanding situation of CMSME loans

(BDT in crore)

Banks/NBFCs / FY/Quarter	CMSME loans	State-owned commercial banks	Private banks including islamic banks	Foreign banks	Specialised banks	Non-bank financial companies	Total
FY24	Disbursement	23214.03	181701.16	6008.60	6069.47	8137.53	225130.79
	Recovery	11680.82	169872.20	6596.25	5060.83	7584.71	200794.81
	Outstanding of CMSME loans	55879.79	227689.69	3726.71	6559.60	12264.07	306119.87
	Outstanding of total loans	312063.77	1195203.26	56291.05	41436.74	55854.38	1660849.20
FY25	Disbursement	18130.85	165500.82	7373.12	6999.52	7768.62	205772.94
	Recovery	15649.37	165928.30	8436.07	4858.24	7076.21	201948.18
	Outstanding of CMSME loans	55706.85	229106.29	4207.54	9262.52	12478.49	310761.69
	Outstanding of total loans	318896.39	1336590.93	67011.51	42992.25	56187.66	1821678.74
Jul-Sep, FY25	Disbursement	5087.01	35650.73	982.67	1229.90	1252.54	44202.85
	Recovery	4185.49	43903.04	1538.15	1088.64	1646.35	52361.67
	Outstanding of CMSME loans	55014.31	223441.36	3235.89	6559.60	11707.39	299958.54
	Outstanding of total loans	311953.93	1206527.24	55217.50	41436.74	54889.31	1670024.72
Jul-Sep, FY26	Disbursement	4550.44	38604.98	1129.73	1581.65	2277.30	48144.11
	Recovery	2602.17	30099.14	177.05	1130.16	1856.25	35864.78
	Outstanding of CMSME loans	56658.80	230646.66	3479.36	8955.09	12772.40	312512.32
	Outstanding of total loans	319808.02	1350800.48	65769.18	42917.57	56549.85	1835845.10
% changes of disbursement of CMSME loans during Jul-Sep, FY26 over Jul-Sep, FY25		**-10.55**	**8.29**	**14.97**	**28.60**	**81.81**	**8.92**
Outstanding CMSME loans as % of total outstanding loans at the end of September of FY26		17.72	17.07	5.29	20.87	22.59	17.02
% changes of outstanding of CMSME loans at the end of September of FY26 over September of FY25		**2.99**	**3.22**	**7.52**	**36.52**	**9.10**	**4.19**

Source: SME & Special Programmes Department, Bangladesh Bank.

Institution-wise share of outstanding CMSME loans as of end September of FY26



- Disbursement of Cottage, Micro, Small and Medium Enterprise (CMSME) loans increased by 8.92 percent (y-o-y) during July-September of FY26 compared to the same quarter of the preceding year.
- CMSME loans disbursement decreased by 5.31 percent (q-o-q) during July-September of FY26 (over April-June of FY25).
- Outstanding of CMSME loans at the end of September of FY26 was 4.19 percent higher compared to the same month of the previous fiscal year.
- Outstanding CMSME loans was 17.02 percent of the total outstanding loans at the end of September of FY26.
- Private banks dominate CMSME financing landscape with 73.80 percent share (financial institutions wise share of CMSME loans as of end September of FY26 is shown in the pie diagram above).

12. A. Monthly exports

(USD in million) (In percent)

Month	FY26[P]	FY25[R]	Growth (y-o-y)
July	4779.43	3823.72	**(+24.99)**
August	3884.38	4033.64	**(-3.70)**
September	3607.33	3801.21	**(-5.10)**
October	3812.77	4130.95	**(-7.70)**
November	4036.30	4118.70	**(-2.00)**
December	4281.35	4626.38	**(-7.46)**
January	4389.67	4432.00	**(-0.96)**
February	3499.59	3973.19	**(-11.92)**
July-February	**32290.81 (-1.97)**	**32939.79 (+10.42)**	

Source: National Board of Revenue, compiled by Statistics Department, Bangladesh Bank.
R = revised. P = provisional.

- In February 2026, exports fell by 11.92 percent and stood at 3.50 billion compared to 2.63 percent increase in February 2025.
- During July-February of FY26, exports experienced 1.97 percent decline(y-o-y), reaching USD 32.29 billion.

B. Category-wise breakdown of exports

(USD in million)

Particulars	July-February of FY26	July-February of FY25	Changes during July-February of FY26 over July-February of FY25	
			In amount	In percent
1. Woven garments	12263.16	12444.60	-181.44	-1.46
2. Knitwear	13824.93	14337.58	-512.65	-3.58
3. Home textiles	532.41	517.08	15.33	+2.96
4. Agricultural products	671.24	742.70	-71.46	-9.62
5. Jute and jute goods	620.35	609.16	11.19	+1.84
6. Leather and leather products	802.40	757.84	44.56	+5.88
7. Frozen and live fish	333.53	316.12	17.41	+5.51
8. Chemical products	262.89	250.99	11.90	+4.74
9. Plastic products	201.23	203.75	-2.53	-1.24
10. Engineering products	446.92	348.87	98.05	+28.10
11. Others	2331.75	2411.09	-79.35	-3.29
TOTAL	**32290.81**	**32939.79**	**-648.99**	**-1.97**

Note: Data is revised by National Board of Revenue and compiled by Statistics Department, Bangladesh Bank.

- Knitwear and woven garments export continued to dominate total exports and accounted for 80.79 percent (42.81 percent and 37.98 percent respectively) of total export earnings. Export of woven garments and knitwear declined by 1.46 percent and 3.58 percent during July-February of FY26 as compared to the same period of previous fiscal year.
- During July-February of FY26, several export categories demonstrated notable growth. Engineering products led the surge with a remarkable 28.10 percent increase, followed by leather and leather products increased by 5.88 percent and frozen and live fish by 5.51 percent. Chemical products, home textiles and jute and jute goods experienced growth of 4.74 percent, 2.96 percent and 1.84 percent respectively, while export of agricultural products and plastic products decreased by 9.62 percent and 1.24 percent respectively during the period under review.

13. Imports

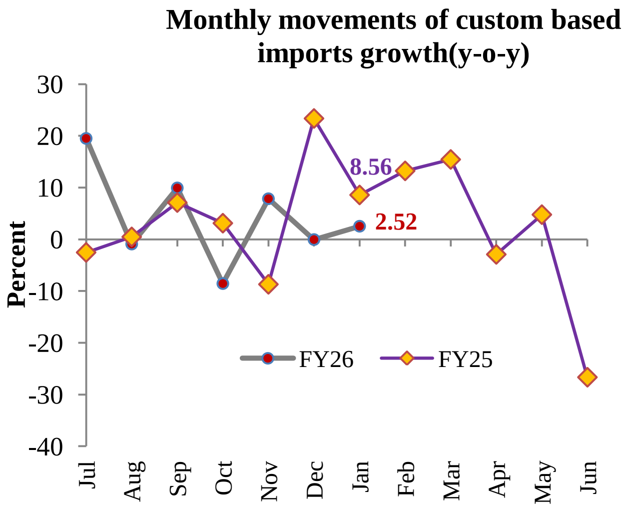
A. Custom-based import, import LCs opening and LCs settlement

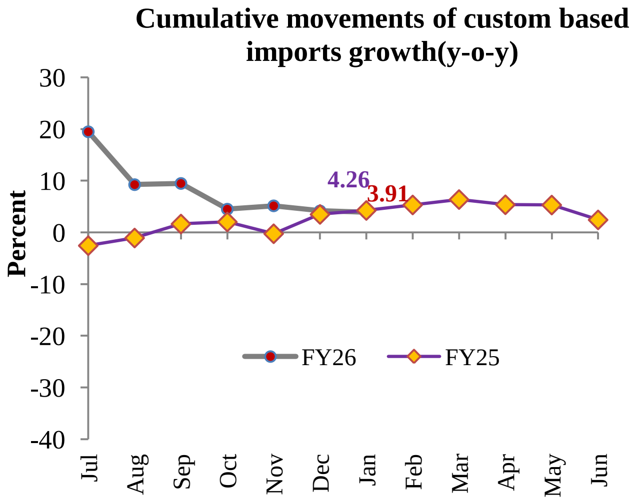
(USD in million)

	Custom based import (c&f)		Import LCs opening	Import LCs settlement
Month	FY25^{R}	FY24^{R}	FY25^{R1}	FY25^{R1}
July-June	**68354.21 (+2.44)**	**66725.07 (-11.11)**	**69039.34 (+0.18)**	**69496.30 (+4.18)**
Month	FY26^{P}	FY25^{R}	FY26^{P2}	FY26^{P2}
July	6270.46	5247.75	6066.70	6103.99
August	5222.73	5271.48	5751.63	5151.70
September	6212.13	5651.48	6614.46	5703.86
October	5621.50	6147.92	5826.71	5546.48
November	5799.09	5377.88	5805.94	5568.41
December	6449.87	6453.82	6266.83	5998.32
January	6527.73	6367.21	6435.53	5958.24
July-January	**42103.50 (+3.91)**	**40517.55 (+4.26)**	**42767.81 (+2.41)**	**40031.00 (-1.21)**

Source: National Board of Revenue (NBR), Bangladesh and Foreign Exchange Operations Department (FEOD), Bangladesh Bank.

- During July-January of FY26, custom-based imports increased by USD 1585.95 million or 3.91 percent(y-o-y), compared to a growth of 4.26 percent(y-o-y) during the same period of FY25. This growth in imports could mostly be attributed to the stability in the foreign exchange market which resulted in significant rise in intermediate goods import, especially goods related to RMG.
- Opening of import LCs increased by 2.41 percent (y-o-y), while settlement of import LCs decreased by 1.21 percent (y-o-y) during July-January of FY26.





B. Category-wise breakdown of custom-based import

(USD in million)

Particulars	July-January of FY26	July-January of FY25	Changes during July-January of FY26 over July-January of FY25	
			In amount	In percent
Food grains	**1541.86**	**1133.06**	**408.80**	**36.08**
Rice	326.91	182.71	144.20	78.92
Wheat	1214.95	950.34	264.61	27.84
Consumer goods	**2880.27**	**2953.18**	**-72.91**	**-2.47**
Edible oil	1443.01	1392.48	50.53	3.63
Sugar	515.10	471.88	43.22	9.16
Others	922.17	1088.82	-166.65	-15.31
Intermediate goods	**26168.45**	**24970.49**	**1197.97**	**4.80**
Crude petroleum	746.02	393.38	352.64	89.64
Raw cotton	1734.75	2023.93	-289.19	-14.29
Textile and articles thereof	5153.19	5435.68	-282.50	-5.20
Others	18534.50	17117.49	1417.01	8.28
Capital goods	**5922.70**	**5771.75**	**150.94**	**2.62**
Capital machinary	1859.19	1770.45	88.74	5.01
Other capital goods	4063.51	4001.31	62.20	1.55
Others	**5590.21**	**5689.07**	**-98.85**	**-1.74**
TOTAL	**42103.50**	**40517.55**	**1585.95**	**3.91**

Source: National Board of Revenue, compiled by Statistics Department, Bangladesh Bank

- During July-January of FY26, the composition of custom-based imports was notably skewed towards intermediate goods, which constituted 62.15 percent of the total import. Capital goods followed with a 14.07 percent share, reflecting investments in infrastructure and machinery to bolster long-term productive capacity. Consumer goods, indicative of direct household consumption, accounted for 6.84 percent, while food grains represented the smallest segment at 3.66 percent, emphasizing minimal dependency on imported staples during this timeframe.
- During July-January of FY26, import of food grains, intermediate goods and capital goods grew by 36.08 percent, 4.80 percent and 2.62 percent respectively, while import of consumer goods declined by 2.47 percent compared to the same period of FY25. That upward movement in imports of capital goods and intermediate goods highlights a rejuvenation of economic activities across key industries during the comparative timeframe.

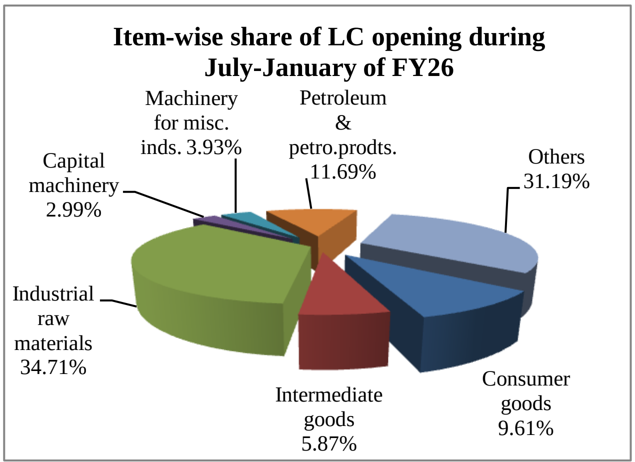
C. Item-wise fresh opening and settlement of import LCs[#]

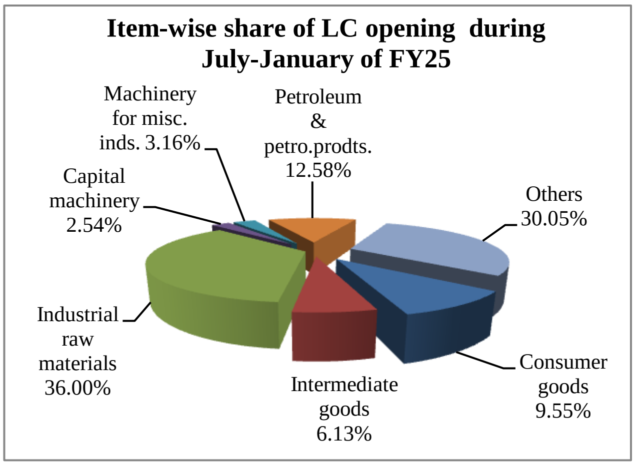
(USD in million)

Items	July-January of FY26		July-January of FY25		% changes of July-January of FY26 over July-January of FY25	
	Opening	Settlement	Opening	Settlement	Opening	Settlement
A. Consumer goods	4320.38	3631.22	3987.14	3654.51	8.36	-0.64
B. Intermediate goods	2483.35	2322.90	2558.28	2605.57	-2.93	-10.85
C. Industrial raw materials	14692.22	13861.28	15035.65	14152.20	-2.28	-2.06
D. Capital machinery	1214.99	1106.10	1060.69	1267.70	14.55	-12.75
E. Machinery for misc. inds.	1592.81	1606.60	1318.10	1367.85	20.84	17.45
F. Petroleum & petro.prodts.	4950.97	5069.27	5251.72	5555.12	-5.73	-8.75
G. Others	13513.08	12433.63	12549.63	11917.89	7.68	4.33
Total	**42767.81**	**40031.00**	**41761.20**	**40520.84**	**2.41**	**-1.21**
of which back to back	6235.12	5783.32	6981.66	6204.78	-10.69	-6.79

Source: Foreign Exchange Operations Department (FEOD), Bangladesh Bank.
Note: Provisional data downloaded from online import monitoring system (OIMS) on 22/02/2026.
P = provisional. Opening = 'fresh opening of import LCs' and settlement = 'settlement of import LCs'.

Item wise share of LCs opening of July-January of FY26 and July-January of FY25 are shown in the following pie diagrams. Item-wise detailed data of fresh opening and settlement of import LCs of July-January of FY26 and July-January of FY25 are also given in the Appendix-A.





D. Projection of opening imports LCs and probable liabilities against back to back LCs of authorized dealer banks

(USD in million)

Month	Opening of import LCs	Probable liabilities of banks against back to back LCs
Feb-26	4651.35	943.41
Mar-26	4941.03	997.53
Apr-26	5013.18	835.52
February 26 - April 26	**14605.56**	**2776.46**

Source: Monetary Policy Department (MPD), Bangladesh Bank .

The projection of import LCs opening during February - April of 2026 was USD 14605.56 million which was lower than the projection of USD 15255.64 million during February - April of 2025. The probable liability against back to back LCs stood at USD 2776.46 million during February - April of 2026 which was 58.56 percent of foreign currency holdings (Nostro account net balance+Investment in OBU+FC balances with Bangladesh Bank) of AD banks as on 26 February, 2026.

14. Workers' remittances

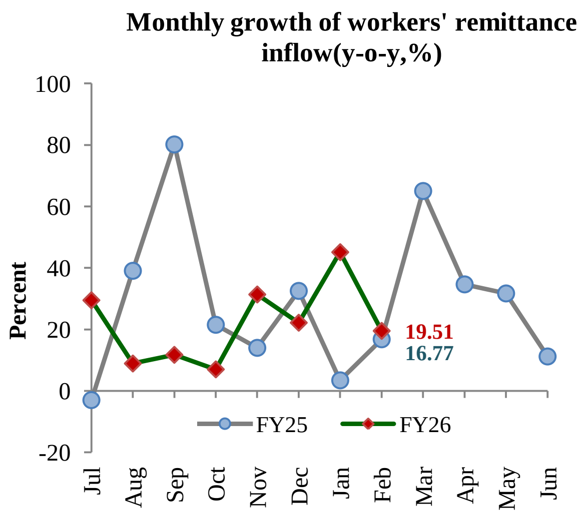
A. Monthly workers' remittances

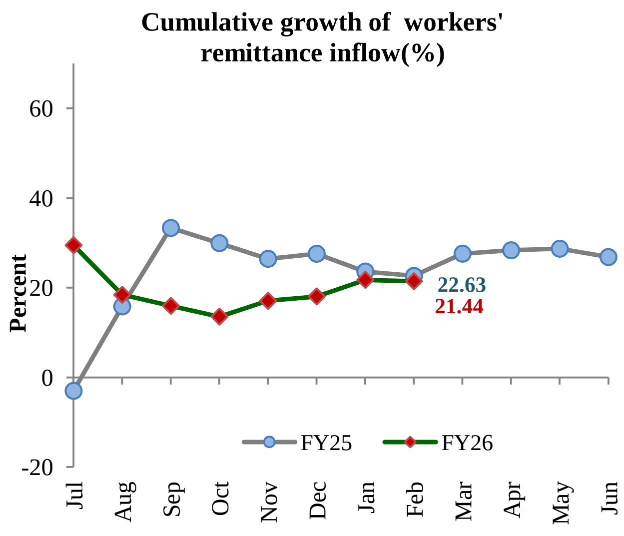
(USD in million)

FY23	FY24	FY25R
21610.73 (+2.75)	23912.22 (+10.65)	**30328.81** **(+26.83)**
Month	FY26P	FY25R
July	2477.87	1913.77
August	2421.89	2224.15
September	2685.56	2404.11
October	2562.44	2395.08
November	2889.73	2199.99
December	3223.67	2638.78
January	3170.94	2185.23
February	3020.76	2527.65
July-February	**22452.86** **(+21.44)**	**18488.76** **(+22.63)**

Source : Statistics Department, Bangladesh Bank.
Note: Figures in the parentheses indicate percentage changes over the same period of the previous year. P = provisional. R = revised.

- Inflow of workers' remittances registered at USD 3020.76 million in February 2026, which is 19.51 percent higher compared to the same month of previous year.
- Solid growth of workers' remittances continued with 21.44 percent growth(y-o-y) during July-February of FY26 reaching USD 22452.86 million.





B. Remittance inflow from top ten source countries

Rank	July-February of FY26			July-February of FY25		
	Country	Amount in million USD	Share of total remittance(%)	Country	Amount in million USD	Share of total remittance(%)
1	K.S.A.	3505.58	15.61	U.S.A.	3394.04	18.36
2	U.K.	2987.36	13.31	U.A.E.	2611.58	14.13
3	U.A.E.	2821.44	12.57	K.S.A.	2321.98	12.56
4	Malaysia	2349.19	10.46	U.K.	1778.27	9.62
5	U.S.A.	1837.96	8.19	Malaysia	1599.07	8.65
6	Italy	1375.59	6.13	Italy	1022.10	5.53
7	Oman	1309.59	5.83	Kuwait	1016.88	5.50
8	Kuwait	1123.78	5.01	Oman	946.25	5.12
9	Qatar	1004.31	4.47	Qatar	730.88	3.95
10	Singapore	951.91	4.24	Singapore	561.34	3.04
	Others	3186.15	14.19	Others	2506.37	13.56
	Total	22452.86	100.00	Total	18488.76	100.00

Source: Statistics Department, Bangladesh bank

- K.S.A. held the top position among remittance sending countries while U.K. became the second during July-February of FY26.
- The Gulf Cooperation Council (GCC) countries (K.S.A., U.A.E., Kuwait, Qatar, Oman, Bahrain) contributed 45.94 percent of the total remittance inflows, while 10.46 percent and 8.19 percent of the total remittances originated from the Malaysia and U.S.A. respectively during July-February of FY26.
- Among the European countries, the U.K. and Italy combindly contributed 19.43 percent of total remittances received during July-February of FY26.

15. Foreign exchange reserves of Bangladesh Bank and commercial banks

A. Gross foreign exchange reserves of Bangladesh Bank (BB)

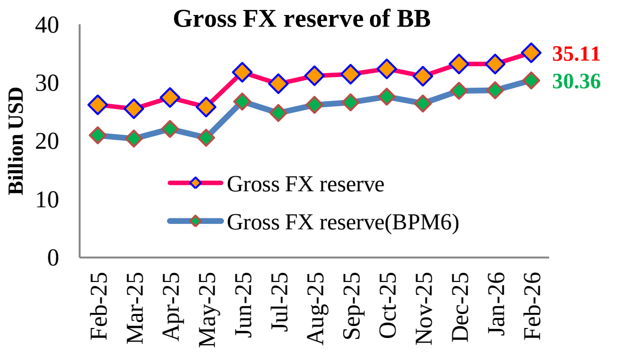
(USD in million)

		FY24	FY24 (BPM6)*	FY25	FY25 (BPM6)*
A. Outstanding reserve at the end of the year		26714.24 (-14.39)	21686.00 (-12.39)	31772.01 (+18.93)	26739.97 (+23.31)
B. Outstanding reserve at the end of the month	Month /Year	FY26^P	FY26^P (BPM6)*	FY25	FY25 (BPM6)*
	July	29799.75	24779.08	25823.59	20393.66
	August	31166.16	26173.73	25580.78	20475.41
	September	31426.81	26603.65	24862.97	19861.45
	October	32335.24	27577.74	25486.72	19829.95
	November	31093.43	26395.77	24350.22	18611.38
	December	33189.76	28589.26	26214.80	21394.73
	January	33178.63	28682.78	25305.64	19962.36
	February	35109.18	30356.99	26175.72	20945.87

Source : Accounts & Budgeting Department, Bangladesh Bank.

Note: Figues in paretheses indicate percentage changes over the same period of the preceding year. P= provisional. BPM6= Balance of Payments and International Investment Position Manual 6. *Calculation according to BPM6

- Gross foreign exchange reserves stood at USD 35.11 billion at the end of February 2026 compared to USD 26.18 billion at the end of February 2025.
- Gross foreign exchange reserves, compliant with BPM6, stood at USD 30.36 billion at the end of February 2026.



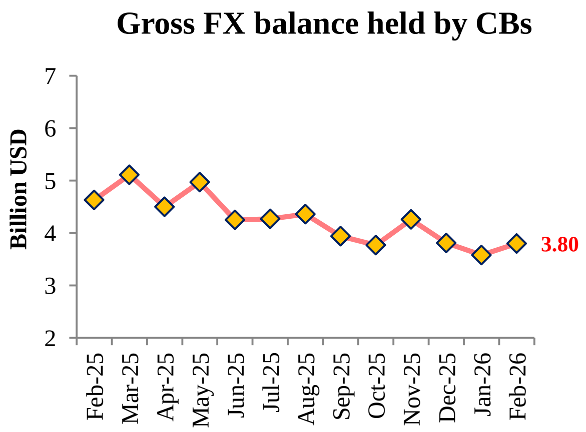
B. Gross foreign exchange held by commercial banks (CB)*

(USD in million)

		FY23	FY24	FY25
A. Outstanding reserve at the end of the year		5530.29 (+6.23)	6103.30 (+10.36)	4253.79 (-30.30)
B. Outstanding reserve at the end of the month	Month / Year		FY26^P	FY25
	July		4267.22	6088.87
	August		4358.57	5265.55
	September		3937.10	4981.00
	October		3765.34	4615.92
	November		4260.41	4383.84
	December		3810.49	4255.83
	January		3576.63	4537.56
	February		3797.56	4632.98

Source: Foreign Exchange Policy Department, Bangladesh Bank.

Note: Figures in paretheses indicate percentage changes over the same period of the preceding year. P= provisional. * Debit balance in nostro A/C + investment in OBU. Holding of FX reserve is updated with NOP of 26th February, 2026.



- Gross foreign exchange held by commercial banks was 18.03 percent (y-o-y) lower at the end of February 2026.
- This amount of February 2026 was 6.18 percent higher compared to January 2026 and stood at USD 3.80 billion.

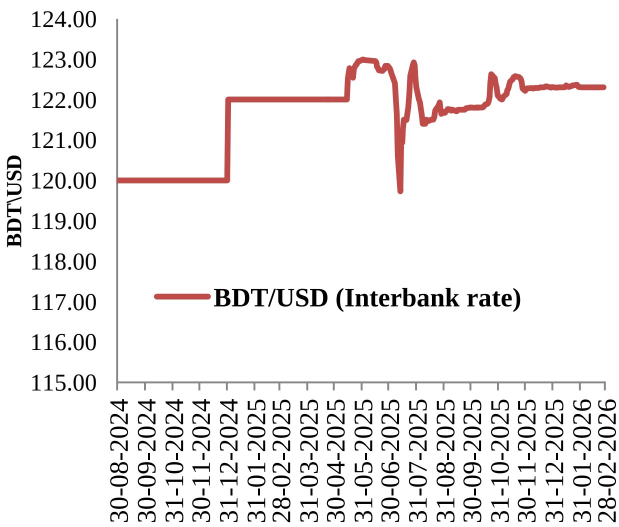
16. Exchange rate movements

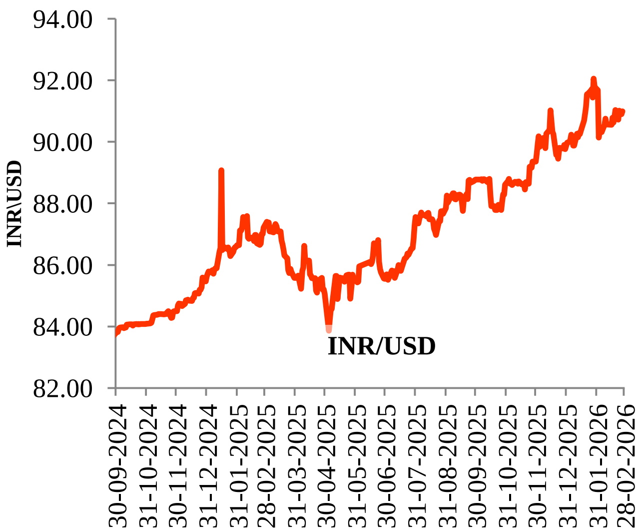
	(BDT/USD)[1/]				(Rupee/USD)[2/]	
Month	Month avg.	Month end	Month avg.	Month end	Month end	Month end
	FY24		FY25[R]		FY24	FY25[R]
June	117.9901	118.0000	122.8393	122.7735	83.4534	85.5439
	FY25[R]		FY26[P]		FY25[R]	FY26[P]
July	117.9720	118.0000	121.9323	122.3023	83.7440	87.5544
August	118.8510	120.0000	121.6415	121.6890	83.8899	87.8514
September	120.0000	120.0000	121.7481	121.8027	83.7888	88.7775
October	119.9994	120.0000	122.0464	122.1056	84.0886	88.6048
November	120.0000	120.0000	122.3287	122.2181	84.4971	89.3574
December	120.0000	120.0000	122.2928	122.3140	85.6232	89.7595
January	122.0000	122.0000	122.3207	122.3137	86.5842	91.7824
February	122.0000	122.0000	122.3002	122.3000	87.2119	90.9940

Source: 1/Forex Reserve and Treasury Management Department and 2/ Financial Benchmark India Private Ltd.

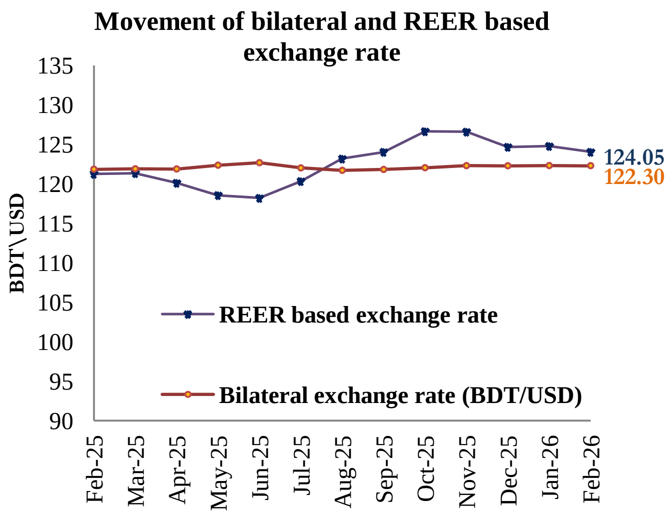
Note: R= revised. P= provisional.

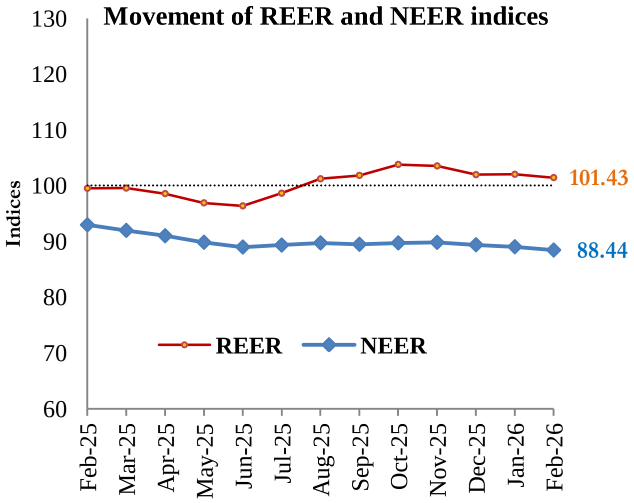
- Exchange rate of Bangladesh Taka against USD appreciated marginally by 0.39 percent at the end of February 2026 compared to the end of June 2025, while 0.25 percent depreciation was seen at the end of February 2026 compared to the end of February 2025.
- Indian Rupee (INR) experienced 5.99 percent depreciation against the US dollar at the end of February 2026 over the end of June 2025. Graphical presentations of exchange rate of Bangladesh Taka (BDT) vis-a-vis USD and Indian Rupee (INR) vis-a-vis USD are shown in the charts.
- Bangladesh Bank bought a net of USD 5468.50 million in the foreign exchange market during July-February of FY26 compared to a net sell of USD 715.38 million in the same period of previous fiscal year.





- On 31 December, 2024, Bangladesh Bank allowed authorized dealers (ADs) to trade foreign currencies at freely negotiated rates. Bangladesh Bank also launched a new foreign exchange intervention strategy and began publishing a daily reference benchmark exchange rate based on the weighted average of freely quoted exchange rates from market transactions. Additionally, ADs have been instructed to report all foreign exchange transactions at or above USD 1.00 lac or equivalent twice daily.
- The Nominal Effective Exchange Rate (NEER)[1/] index decreased from 89.03 in January 2026 to 88.44 in February 2026.
- The Real Effective Exchange Rate (REER)[1/] index registered at 101.43 in February 2026, down from 102.02 in previous month.





[1/] NEER and REER calculation of BDT against 17-currency basket (Base FY24=100), which includes information on export, import and remittance flow of the country.

17. Balance of payments (BOP)

(USD in million)

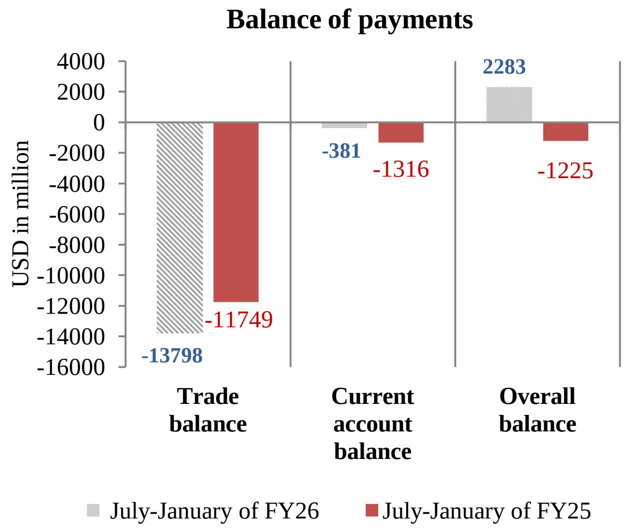
Particulars	FY24R	FY25R	July-January of FY25R	July-January of FY26P
Trade balance	-22433	-20399	-11749	-13798
Exports f.o.b(including EPZ)	40807	43965	26369	26090
Imports f.o.b(including EPZ)	63240	64364	38118	39887
Services	-4241	-5682	-3020	-3441
Credit	6285	6791	4083	4034
Debit	10526	12473	7103	7475
Primary income	-4326	-5043	-2891	-2949
Credit	2232	2494	1510	1578
Debit	6558	7537	4401	4527
Of which:Official interest payment	1406	2097	1208	1328
Secondary income	24398	30985	16345	19806
Official transfers	86	77	42	33
Private transfers	24312	30909	16302	19773
of which : Workers' remittances inflows	23912	30329	15961	19433
Current account balance	-6602	-139	-1316	-381
Capital account	719	376	232	205
Capital transfers	719	376	232	205
Financial account	4472	3539	331	2001
i) Foreign direct investment(net)*	1410	1668	808	867
ii) Portfolio investment (net)	-343	-138	-63	-122
iii) Other investment(net)	3405	2009	-413	1256
Medium and long-term (MLT) loans	9922	9012	3664	2396
MLT amortization payments	2020	2553	1604	1922
Other long-term loans (net)	209	-321	52	-183
Other short-term loans (net)	-1619	-678	-826	-967
Trade credit (net)	-1828	-3145	-1238	1052
DMBs & NBDCs(net)	-1259	-307	-461	881
Assets	494	-633	-546	300
Liabilities	-765	-940	-1007	1181
Errors and omissions	-2889	-383	-473	459
Overall balance	-4300	3393	-1225	2283
Reserve assets	4300	-3393	1225	-2283
Bangladesh Bank(net)	4300	-3393	1225	-2283
Assets	-2901	4152	-1863	985
Liabilities	1399	759	-637	-1298
Gross official reserves (as per BPM6)	21686	26740	19962	28681
Gross official reserves	26714	31772	25306	33180
In months of imports of goods and services (prospective)	4.3	5.0	3.9	4.9
In months of imports of goods (cif) (prospective)	4.8	5.6	4.4	5.5

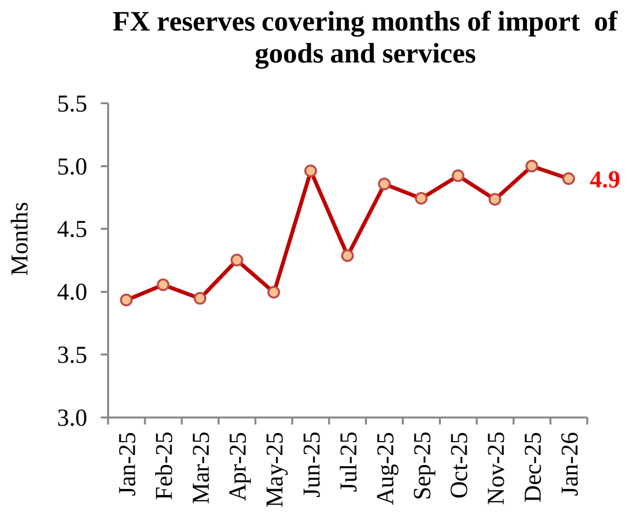
Source :Statistics Department, Bangladesh Bank.

Note: Both exports and imports are compiled on the basis of customs data. P=provisional. R = revised.

* FDI is calculated on net basis by deducting disinvestment, repayments of loans & loss.

- Current account balance recorded a lower deficit of USD 381 million during July-January of FY26 compared to a deficit of USD 1316 million during July-January of FY25.
- Overall balance recorded a surplus of USD 2283 million during July-January of FY26 compared to USD 1225 million deficit during July-January of FY25, signaling substantially improved external position and healthier foreign exchange reserves.
- The foreign exchange reserves of January 2026 were sufficient to pay import cost of goods and services for 4.9 months which was higher than that of January, 2025.





18. Foreign aid

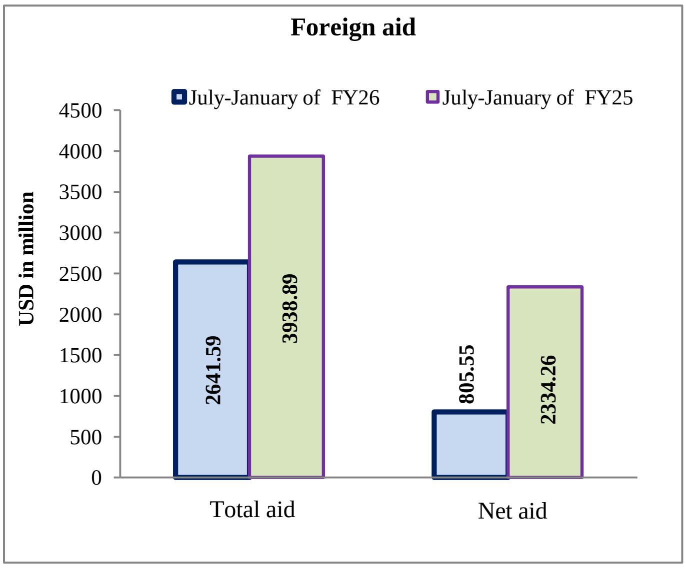
(USD in million)

Month	Food aid	Project aid	Total aid	Repayment (principal)	Net foreign aid	Food aid	Project aid	Total aid	Repayment (principal)	Net foreign aid
	FY25					FY24				
July-June	**50.00**	**8518.40** (-13.04)	**8568.40** (-12.80)	**2614.38** (+29.19)	**5954.01** (-23.69)	**30.00**	**9796.05** (+6.50)	**9826.05** (+6.22)	**2023.63** (+15.99)	**7802.42** (+3.95)
	FY26P					FY25				
July	10.00	208.04	218.04	361.99	-143.95	0.00	358.33	358.33	310.60	47.73
August	0.00	547.30	547.30	158.17	389.13	0.00	99.92	99.92	144.98	-45.07
September	0.00	388.53	388.53	309.92	78.61	15.00	372.87	387.87	145.68	242.20
October	0.00	517.48	517.48	217.01	300.47	0.00	355.88	355.88	319.04	36.84
November	0.00	285.07	285.07	219.41	65.66	0.00	341.75	341.75	159.14	182.61
December	15.00	569.93	584.93	175.36	409.57	10.00	1978.70	1988.70	182.99	1805.72
January	0.00	100.24	100.24	394.17	-293.94	0.00	406.44	406.44	342.21	64.23
July-January	**25.00**	**2616.59** (-33.15)	**2641.59** (-32.94)	**1836.04** (+14.42)	**805.55** (-65.49)	**25.00**	**3913.89** (-11.96)	**3938.89** (-11.61)	**1604.63** (+38.67)	**2334.26** (-29.24)

Source: Forex Reserve & Treasury Management Department (FRTMD), Bangladesh Bank and Economic Relations Division, Ministry of Finance.

Note: Figures in the parentheses indicate percentage changes (y-o-y). P = provisional. Project aid includes grant and loan. Food aid indicates food grant.

- Total foreign aid decreased by USD 1297.30 million or 32.94 percent (y-o-y) during July-January of FY26 compared to the same period of FY25.
- After principal repayment, the net receipt of foreign aid during July-January of FY26 decreased by USD 1528.71 million (y-o-y).
- The principal repayment of foreign loans increased by 14.42 percent during July-January of FY26 compared to the same period of previous fiscal year.



- Total foreign aid during July-January of FY26 consisted of 9.28 percent grants and 90.72 percent loans.

Appendix A

Break-up of fresh opening and settlement of import LCs

(USD in million)

Items	July-January of FY26		July-January of FY25		% Change over the year	
	Opening	Settlement	Opening	Settlement	Opening	Settlement
A. Consumer goods	**4320.38**	**3631.22**	**3987.14**	**3654.51**	**8.36**	**-0.64**
Rice and wheat	1568.34	1094.67	968.80	850.25	61.88	28.75
Sugar and salt	536.28	419.45	617.52	474.74	-13.16	-11.65
Milk food	201.18	236.59	211.77	206.83	-5.00	14.38
Edible oil (refined)	816.78	775.06	716.12	723.91	14.06	7.06
All kinds of fruits	221.05	171.56	177.07	154.45	24.84	11.08
Pulses	159.36	136.45	270.68	236.17	-41.13	-42.23
Onion	18.99	17.17	195.91	179.40	-90.31	-90.43
Spices	198.64	195.65	323.86	352.19	-38.66	-44.45
Second hand clothings	0.16	0.64	0.06	0.27	0.00	133.74
Drugs and medicines(finished)	31.02	32.24	31.48	25.83	-1.45	24.82
Others	568.58	568.58	568.58	568.58	0.00	0.00
B. Intermediate goods	**2483.35**	**2322.90**	**2558.28**	**2605.57**	**-2.93**	**-10.85**
Coal	843.59	746.27	802.57	676.51	5.11	10.31
Cement	137.64	105.11	66.33	66.97	107.51	56.94
Clinker & limestone	306.80	294.09	320.88	363.23	-4.39	-19.04
B. P. sheet	36.91	37.98	73.57	77.99	-49.84	-51.30
Tin plate	1.74	1.12	1.73	2.68	0.37	-58.06
Scrap Vessels	166.45	157.45	209.75	212.37	-20.64	-25.86
Iron and steel scrap	593.86	584.77	617.39	736.46	-3.81	-20.60
Non-ferrous metal	59.46	58.16	93.42	101.37	-36.36	-42.63
Paper and paper board	172.48	164.07	175.53	162.94	-1.74	0.70
Others	164.43	173.87	197.09	205.04	-16.57	-15.20
C. Industrial raw materials	**14692.22**	**13861.28**	**15035.65**	**14152.20**	**-2.28**	**-2.06**
Edible oil (Crude)	81.18	49.85	86.57	35.47	-6.22	40.52
Seeds	507.14	490.95	554.52	506.69	-8.54	-3.11
Textile fabrics (B/B & others)	6347.15	5685.85	6873.25	6017.60	-7.65	-5.51
Pharmaceutical raw materials	690.43	658.53	626.02	649.59	10.29	1.38
Raw cotton	1230.11	1288.71	1541.47	1583.01	-20.20	-18.59
Cotton yarn	1203.57	1265.22	1447.86	1397.81	-16.87	-9.49
Copra	86.35	73.14	44.61	36.55	93.59	100.13
Synthetic fibre & yarn	458.78	423.11	551.99	570.75	-16.89	-25.87
Chemicals & chem. products	3015.48	2928.40	2098.45	2143.13	43.70	36.64
Others	1072.02	997.53	1210.91	1211.60	-11.47	-17.67

(continued on page-35)

Break-up of fresh opening and settlement of import LCs

(USD in million)

Items	July-January of FY26		July-January of FY25		% Change over the year	
	Opening	Settlement	Opening	Settlement	Opening	Settlement
D. Capital machinery	**1214.99**	**1106.10**	**1060.69**	**1267.70**	**14.55**	**-12.75**
Textile machinery	50.08	61.18	58.58	98.47	-14.51	-37.87
Leather / tannery	2.64	2.44	1.76	2.90	50.30	-15.80
Jute industry	0.94	0.29	2.09	2.87	-54.86	-89.89
Garment industry	167.32	213.18	208.15	243.47	-19.61	-12.44
Pharmaceutical industry	45.90	53.34	50.95	41.77	-9.92	27.70
Packing industry	5.65	1.59	1.71	1.94	230.70	-17.95
Other industry	942.45	774.07	737.45	876.27	27.80	-11.66
E. Machinery for misc. inds.	**1592.81**	**1606.60**	**1318.10**	**1367.85**	**20.84**	**17.45**
Other machineries	10.36	3.77	4.38	5.14	136.32	-26.57
Marine diesel engine	0.40	2.65	4.45	3.00	-90.93	-11.72
Computer & its accessories	124.58	108.25	111.36	118.86	11.88	-8.93
Motor vehicle & motorcycle parts	152.59	151.47	146.71	112.49	4.01	34.65
Bicycle parts	44.76	44.84	30.91	26.42	44.81	69.70
Other iron and steel products	209.58	246.13	159.52	166.60	31.38	47.73
Motor vehicles	249.59	261.79	172.89	183.30	44.36	42.82
Other electronics components	68.66	52.31	49.43	41.42	38.89	26.30
Tractors & power tiller	7.68	8.16	9.67	8.32	-20.58	-1.94
Others	724.61	727.23	628.77	702.30	15.24	3.55
F. Petroleum & petro.prodts.	**4950.97**	**5069.27**	**5251.72**	**5555.12**	-5.73	-8.75
Crude	450.87	620.22	545.08	663.22	-17.28	-6.48
Refined	1605.62	1649.67	2209.16	2070.57	-27.32	-20.33
Others	2894.47	2799.37	2497.47	2821.33	15.90	-0.78
G. Others	**13513.08**	**12433.63**	**12549.63**	**11917.89**	**7.68**	**4.33**
Commercial sector	3372.93	3063.43	2890.90	2848.88	16.67	7.53
Industrial sector	10140.16	9370.20	9658.73	9069.00	4.98	3.32
Rooppur Nuclear Power Plant	---	---	---	---	---	---
Total	**42767.81**	**40031.00**	**41761.20**	**40520.84**	**2.41**	**-1.21**
of which back to back	6235.12	5783.32	6981.66	6204.78	-10.69	-6.79

Source: Foreign Exchange Operations Department(FEOD), Bangladesh Bank.

Note: Provisional data downloaded from online import monitoring system (OIMS) on 22/02/2026.

Opening = 'fresh opening of import LCs'. Settlement = 'settlement of import LCs'.