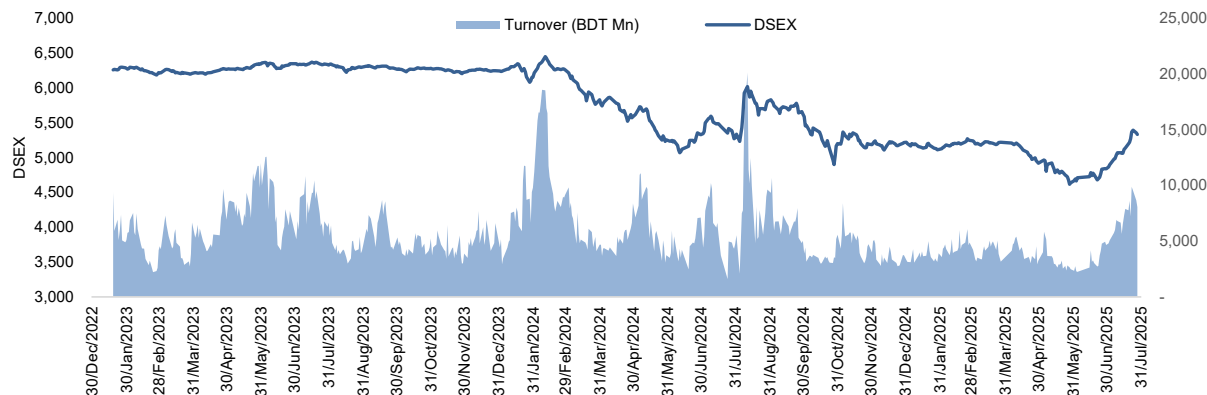


Daily Market Update

The market closed in red today. The benchmark index DSEX (-0.43%) lost 22.76 points and closed at 5,332.07. The blue-chip index DS30 (+0.17%), the Shariah-based index DSES (-0.53%), and the large-cap index CDSET (-0.11%) closed at 2,061.74, 1,158.39, and 1,094.78 points, respectively. Most of the large-cap sectors posted negative performance today. Food & Allied experienced the highest loss of 1.66% followed by NBFI (-1.36%), Fuel & Power (-1.01%), Pharmaceutical (-0.47%), Bank (-0.35%), Engineering (-0.32%), and Telecommunication (+0.21%), respectively. Block trades contributed 2.7% of the overall market turnover. The City Bank Ltd. (+3.4%) was the most traded share with a turnover of BDT 477 million.



Index	Closing	Opening	Point Δ	%Δ	YTD %Δ
DSEX	5,332.07	5,354.83	-22.76	-0.43%	+2.2%
DS30	2,061.74	2,058.15	+3.60	+0.17%	+6.3%
DSES	1,158.39	1,164.56	-6.17	-0.53%	-0.9%
CDSET	1,094.78	1,096.01	-1.23	-0.11%	+2.7%

	Advanced	Declined	Unchanged	Total
All Category	119	230	48	397
A Category (Equity)	54	140	25	219
B Category (Equity)	36	40	7	83
N Category (Equity)	0	0	0	0
Z Category (Equity)	29	50	16	95
Mutual Funds	8	15	13	36
Corporate Bonds	2	0	1	3
Treasury Bonds	0	1	0	1

* Based on Traded Scrips

		Today	Last Day	Daily %Δ
Mcap	Mn BDT	7,096,908	7,067,025	+0.4%
	Mn USD	57,769	57,526	
Turnover	Mn BDT	8,054	8,650	-6.9%
	Mn USD	66	70	
Volume	Mn Shares	288	336	-14.2%
No. of Trade		205,037	237,521	-13.7%

* Average Interbank Exchange Rate is BDT 122.85 as of Jul 28, 2025

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Figure: Sectorial Turnover (BDT Mn)

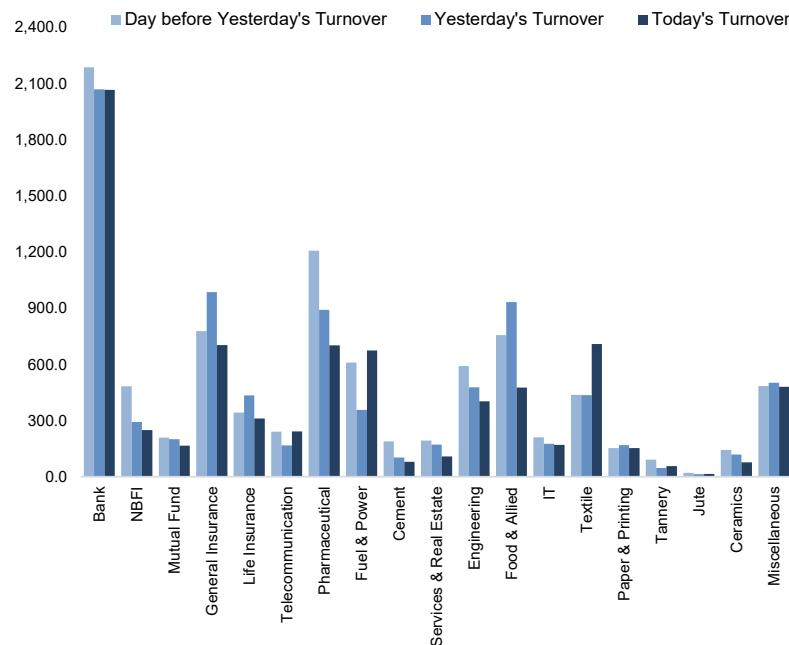
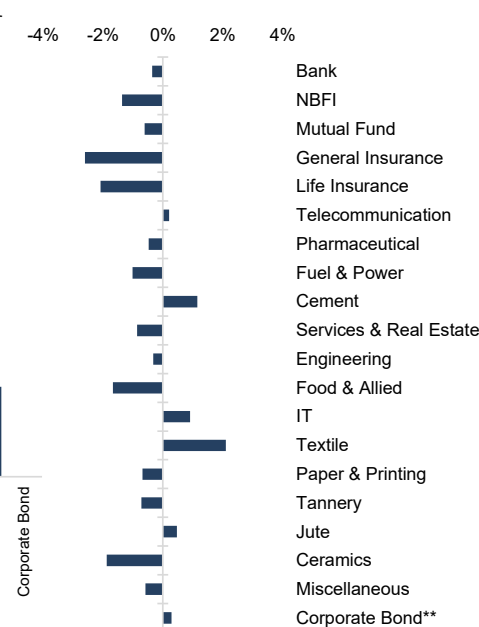


Figure: Sectorial Mcap Change



Market PE 15.6x

Market PB 1.2x

* Market P/E and P/BV calculation excludes Mutual Fund, Life Insurance, NBFI, ABBANK, IFIC, FIRSTSBANK and NBL

Sector Index	Closing	Opening	Points Δ	%Δ	No. of Companies	Mcap (BDT Mn)	% of Total Mcap	Turnover (BDT Mn)	% of Total Turnover	PE	PB	Top Twenty Market Cap	Mcap (BDT Mn)	% of Total Mcap	Turnover (BDT Mn)	PE	PB
Bank	1,561	1,567	-5.50	-0.35%	36	738,792	10.5%	2,065.1	26.3%	47.6x	0.8x	GP	431,151	11.9%	43.6	14.6x	7.6x
NBFI	1,094	1,109	-15.07	-1.36%	23	104,258	1.5%	249.1	3.2%	NM	NM	SQURPHARMA	195,108	5.4%	82.8	8.3x	1.4x
Mutual Fund	615	619	-3.76	-0.61%	37	29,476	0.4%	165.3	2.1%	NM	0.6x	BATBC	156,492	4.3%	106.3	12.6x	2.9x
General Insurance	2,775	2,849	-74.09	-2.60%	43	79,200	1.1%	702.3	9.0%	13.4x	1.2x	ROBI	144,043	4.0%	181.8	19.9x	2.1x
Life Insurance	1,799	1,837	-38.23	-2.08%	15	47,849	0.7%	310.5	4.0%	NM	NM	WALTONHIL	137,499	3.8%	14.9	10.7x	1.2x
Telecommunication	5,113	5,103	+10.65	+0.21%	3	599,584	8.5%	241.4	3.1%	15.8x	4.2x	BRACBANK	137,374	3.8%	306.8	10.1x	1.6x
Pharmaceutical	3,015	3,029	-14.28	-0.47%	34	571,579	8.1%	701.8	9.0%	13.2x	1.6x	BEXIMCO	103,850	2.9%	0.0	NM	1.3x
Fuel & Power	1,143	1,154	-11.68	-1.01%	23	302,728	4.3%	674.6	8.6%	19.1x	0.6x	MARICO	85,526	2.4%	19.8	14.5x	11.4x
Cement	2,032	2,009	+23.17	+1.15%	7	96,860	1.4%	79.9	1.0%	22.3x	2.1x	UPGDCL	77,679	2.1%	9.7	6.7x	1.8x
Services & Real Estate	981	990	-8.47	-0.86%	9	53,964	0.8%	108.1	1.4%	24.8x	0.4x	BERGERPBL	74,754	2.1%	21.4	21.0x	4.6x
Engineering	2,483	2,491	-7.91	-0.32%	42	280,097	4.0%	402.5	5.1%	13.2x	0.9x	LHB	63,992	1.8%	57.3	17.1x	3.4x
Food & Allied	14,871	15,122	-251.33	-1.66%	21	272,096	3.9%	475.5	6.1%	20.6x	4.3x	RENATA	59,264	1.6%	42.9	21.1x	1.7x
IT	1,859	1,842	+16.73	+0.91%	11	24,516	0.3%	169.6	2.2%	20.6x	1.5x	BXPHARMA	48,269	1.3%	109.9	7.5x	1.0x
Textile	1,083	1,061	+22.30	+2.10%	58	112,819	1.6%	708.8	9.0%	NM	0.8x	UNILEVERCL	47,742	1.3%	1.3	75.2x	26.2x
Paper & Printing	4,380	4,410	-29.87	-0.68%	6	19,788	0.3%	152.8	2.0%	NM	0.9x	DUTCHBANGL	45,628	1.3%	18.2	10.5x	0.9x
Tannery	2,060	2,075	-14.91	-0.72%	6	22,957	0.3%	57.2	0.7%	70.6x	1.7x	ICB	41,889	1.2%	13.8	NM	1.0x
Jute	11,592	11,537	+54.54	+0.47%	3	2,552	0.0%	15.0	0.2%	NM	NM	EBL	41,332	1.1%	64.7	6.1x	0.8x
Ceramics	399	406	-7.60	-1.87%	5	17,885	0.3%	77.0	1.0%	NM	1.2x	CITYBANK	37,270	1.0%	477.5	3.4x	0.7x
Miscellaneous	4,107	4,131	-24.12	-0.58%	15	223,028	3.2%	480.4	6.1%	83.4x	1.8x	PUBALIBANK	35,009	1.0%	7.7	4.5x	0.6x
Corporate Bond**	14,993	14,950	+43.03	+0.29%	16	33,100	0.5%	0.7	0.0%	NM	NM	PRIMEBANK	32,729	0.9%	215.0	3.9x	0.8x
Treasury Bond**	2,136	2,123	+13.34	+0.63%	236	3,390,894	48.3%	0.2	0.0%	NM	NM						

Top Ten Gainers	Close Price (BDT)	Δ%	Turnover (BDT Mn)	PE	PB	Top Twenty Free Float Mcap	Free Float Mcap (BDT Mn)	% of Total Free Float Mcap	PE	PB	Most Traded Share	Close Price (BDT)	Δ%	Turnover (BDT Mn)	PE	PB
PEOPLESINS	36.0	+9.8%	58.4	11.2x	1.0x	SQURPHARMA	108,958	7.7%	8.3x	1.4x	CITYBANK	24.5	+3.4%	477.5	3.4x	0.7x
MAKSONSPIN	6.4	+6.7%	7.5	NM	0.8x	ISLAMIBANK	74,730	5.3%	15.4x	1.0x	JAMUNAOIL	190.4	-0.6%	339.2	3.8x	0.7x
INTECH	22.0	+5.8%	24.5	NM	NM	BEXIMCO	69,463	4.9%	NM	1.3x	BSC	109.1	+1.1%	309.5	5.5x	1.1x
MHSMIL	15.7	+5.4%	20.6	18.9x	0.8x	BATBC	50,233	3.6%	12.6x	2.9x	BRACBANK	69.0	+2.7%	306.8	10.1x	1.6x
SONARGAON	34.7	+4.8%	36.2	NM	1.8x	WALTONHIL	46,773	3.3%	10.7x	1.2x	PRIMEBANK	28.2	+0.4%	215.0	3.9x	0.8x
ZAHEENSPIN	7.1	+4.41%	7.2	NM	2.7x	BRACBANK	46,489	3.3%	10.1x	1.6x	ROBI	27.5	+2.6%	181.8	19.9x	2.1x
SAIHAMTEX	14.5	+4.3%	6.2	26.9x	0x	GP	44,708	3.2%	14.6x	7.6x	UTTARABANK	21.1	-2.8%	167.7	NM	0.8x
MLDYEING	9.9	+4.2%	20.4	43.0x	0.7x	RENATA	32,968	2.3%	21.1x	1.7x	BANKASIA	18.5	-1.1%	154.1	10.2x	0.7x
DSSL	10.6	+3.9%	80.0	36.6x	0.6x	BXPHARMA	23,409	1.7%	7.5x	1.0x	IDLC	40.9	+0.5%	113.4	8.3x	0.9x
GENNEXT	2.7	+3.8%	1.3	NM	0.2x	PUBALIBANK	22,905	1.6%	4.5x	0.6x	BXPHARMA	108.2	+0.7%	109.9	7.5x	1.0x
						CITYBANK	21,020	1.5%	3.4x	0.7x						
Top Ten Losers	Close Price (BDT)	Δ%	Turnover (BDT Mn)	PE	PB	LHB	20,953	1.5%	17.1x	3.4x	Block Trade	Maximum Price (BDT)	Minimum Price (BDT)	No. of Trade	Quantity ('000)	Turnover (BDT Mn)
UTTARAFIN	15.6	-8.2%	2.1	NM	0.2x	OLYMPIC	20,496	1.5%	17.3x	2.7x	KBPPWBIL	136.0	115.4	12.0	676	80.39
PADMALIFE	21.6	-6.5%	2.5	NM	NM	ALARABANK	18,282	1.3%	36.6x	0.8x	BSC	109.0	109.0	1.0	200	21.80
DGIC	23.9	-6.3%	20.9	NM	2.1x	BEACONPHAR	17,838	1.3%	30.9x	4.1x	ASIATICLAB	46.0	46.0	2.0	320	14.72
PRIMELIFE	38.6	-5.9%	9.0	NM	NM	PRIMEBANK	16,142	1.1%	3.9x	0.8x	MONNOCERA	96.0	89.1	8.0	151	14.11
DHAKAINS	36.9	-5.1%	7.0	17.1x	1.0x	ROBI	14,876	1.1%	19.9x	2.1x	AL-HAJTEX	133.0	130.0	4.0	59	7.73
PHOENIXFIN	3.7	-5.1%	1.2	NM	NM	UTTARABANK	13,699	1.0%	NM	0.8x	EASTRNLUB	2,800.0	2,700.0	4.0	3	7.53
SICL	22.4	-5.1%	8.6	NM	2.1x	NBL	13,055	0.9%	NM	NM	SEMLLECMF	9.8	9.8	4.0	700	6.86
UNITEDINS	38.0	-5.0%	2.5	16.3x	1.2x	BSRMLTD	12,852	0.9%	4.8x	0.5x	LOVELLO	102.5	90.8	4.0	65	6.15
ICICL	22.4	-4.7%	11.4	22.0x	1.3x	* NBFI Sector PE calculation methodology has been modified to reflect positive earnings only.										
UCB	10.7	-4.5%	18.4	4.3x	0.4x	** The base of the Bond Index starts at 100, starting from Jan 13, 2022										
						Similarly, Treasury Bond Index starts at 100, starting from Oct 10, 2022										

* NBFI Sector PE calculation methodology has been modified to reflect positive earnings only.

** The base of the Bond index starts at 100, starting from Jan 13, 2022

Similarly, Treasury Bond Index starts at 100, starting from Oct 10, 2022

Block Trade	Maximum Price (BDT)	Minimum Price	Turnover (BDT Mn)	Quantity ('000)	No. of Trade
KBPPWBIL	136.0	115.4	80.4	676	12
BSC	109.0	109.0	21.8	200	1
ASIATICLAB	46.0	46.0	14.7	320	2
MONNOCERA	96.0	89.1	14.1	151	8
AL-HAJTEX	133.0	130.0	7.7	59	4
EASTRNLUUB	2,800.0	2,700.0	7.5	3	4
SEMLLECMF	9.8	9.8	6.9	700	4
LOVELLO	102.5	90.8	6.2	65	4
PTL	48.5	46.0	5.6	119	6
CLICL	53.1	52.5	4.9	93	3
SHEPHERD	18.5	18.3	4.9	265	5
TILIL	54.0	50.6	4.7	90	2
SPCERAMICS	22.7	22.7	4.5	200	1
ACMEPL	15.5	15.5	4.5	290	1
SHYAMPSUG	136.6	136.6	3.6	27	1
GOLDENSON	12.8	12.8	2.8	220	1
EIL	40.7	40.7	2.3	57	2
HAKKANIPUL	74.0	70.6	2.2	30	2
AMANFEED	24.3	24.3	2.0	84	1
APEXSPINN	129.0	129.0	1.7	13	1
SIMTEX	16.1	16.1	1.6	100	1
SUNLIFEINS	60.6	60.6	1.0	17	1
Total			216.0		82

Upcoming Corporate Events

DSE Ticker	Right Share	Dividend		Event	Date
		Stock	Cash		
ASIAINS		0.0%	10.0%	Record Date	29-Jul-25
POPULARLIF		0.0%	20.0%	Record Date	29-Jul-25
NHFIL		0.0%	10.0%	Record Date	30-Jul-25
UNIONCAP		0.0%	0.0%	Record Date	30-Jul-25
GLOBALINS		0.0%	10.0%	Record Date	30-Jul-25
SUNLIFEINS		0.0%	0.0%	Record Date	31-Jul-25
GIB		0.0%	0.0%	Record Date	31-Jul-25
PRIMELIFE		0.0%	0.0%	Record Date	4-Aug-25
DHAKABANK		5.0%	0.0%	Record Date	7-Aug-25
FASFIN		0.0%	0.0%	Record Date	10-Aug-25
GP		0.0%	110.0%	Record Date	13-Aug-25
PRAGATILIF		0.0%	15.0%	Record Date	19-Aug-25
AGRANINS		6.0%	6.0%	Record Date	II be notified lat
TOSRIFA		2.0%	0.0%	Record Date	II be notified lat

Important DSE News

PHOENIXFIN

(Q2 Un-audited): EPS was Tk. (20.14) for April-June 2025 as against Tk. (15.06) for April-June 2024; EPS was Tk. (15.84) for January-June 2025 as against Tk. (26.74) for January-June 2024. NOCFPS was Tk. 0.17 for January-June 2025 as against Tk. 0.77 for January-June 2024. NAV per share was Tk. (97.85) as on June 30, 2025 and Tk. (82.01) as on December 31, 2024.

CRYSTALINS

(Q2 Un-audited): EPS was Tk. 0.84 for April-June 2025 as against Tk. 0.86 for April-June 2024; EPS was Tk. 1.78 for January-June 2025 as against Tk. 1.69 for January-June 2024. NOCFPS was Tk. 0.90 for January-June 2025 as against Tk. 0.30 for January-June 2024. NAV per share was Tk. 26.25 as on June 30, 2025 and Tk. 25.67 as on December 31, 2024. Reasons for deviation: NOCFPS increased from the previous period due to increase of premium collection and decrease of claim payment during the period.

BANKASIA

(Q2 Un-audited): Consolidated EPS was Tk. 0.99 for April-June 2025 as against Tk. 1.68 for April-June 2024; Consolidated EPS was Tk. 2.29 for January-June 2025 as against Tk. 2.26 for January-June 2024. Consolidated NOCFPS was Tk. 40.79 for January-June 2025 as against Tk. 26.32 for January-June 2024. Consolidated NAV per share was Tk. 26.39 as on June 30, 2025 and Tk. 24.10 as on June 30, 2024.

PRIMEBANK

(Q2 Un-audited): Consolidated EPS was Tk. 1.73 for April-June 2025 as against Tk. 1.54 for April-June 2024; Consolidated EPS was Tk. 3.53 for January-June 2025 as against Tk. 2.68 for January-June 2024. Consolidated NOCFPS was Tk. 17.10 for January-June 2025 as against Tk. 8.46 for January-June 2024. Consolidated NAV per share was Tk. 35.29 as on June 30, 2025 and Tk. 29.83 as on June 30, 2024.

PRAGATILIF

(Q1 Un-audited): As per life revenue account of the company for January to March, 2025, excess of total income over total expenses including claims (surplus) was BDT 157.33 million as against excess of total expenses including claims over total income over (deficit) of BDT (49.79) million in the corresponding previous period of 2024. Balance of Life Insurance Fund was BDT 6,748.73 million as on March 31, 2025 as against BDT 6,283.74 million as on March 31, 2024 resulting a net increase of BDT 464.99 million.

(Q2 Un-audited): As per life revenue account of the company for April to June, 2025, excess of total income over total expenses including claims (surplus) was BDT 227.53 million as against excess of total income over total expenses including claims (surplus) of BDT 69.49 million in the corresponding previous period of 2024. Whereas as per life revenue account of the company for January to June, 2025, excess of total income over total expenses including claims (surplus) was BDT 384.85 million as against excess of total income over total expenses including claims (surplus) of BDT 19.69 million in the corresponding previous period of 2024. Accordingly, Balance of Life Insurance Fund was BDT 6,976.26 million as on June 30, 2025 as against BDT 6,353.22 million as on June 30, 2024 resulting a net increase of BDT 623.04 million.

The Board of Directors has recommended 15% Cash Dividend (Tk. 1.50 per share of Tk. 10.00 each) for the year ended December 31, 2024. Date of AGM: 14.09.2025, Time: 12:30 PM, Venue: Digital Platform (Zoom cloud meeting). Record Date: 19.08.2025.

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CLICL

(Q2 Un-audited): As per life revenue account of the company for April to June, 2025, excess of total income over total expenses including claims (surplus) was BDT 41.35 million as against excess of total income over total expenses including claims (surplus) of BDT 23.24 million in the corresponding previous period of 2024. Whereas as per life revenue account of the company for January to June, 2025, excess of total income over total expenses including claims (surplus) was BDT 69.85 million as against excess of total income over total expenses including claims (surplus) of BDT 17.15 million in the corresponding previous period of 2024. Accordingly, Balance of Life Insurance Fund was BDT 707.83 million as on June 30, 2025 as against BDT 602.31 million as on June 30, 2024 resulting a net increase of BDT 105.53 million.

UNITEDFIN

(Q2 Un-audited): EPS was Tk. 0.14 for April-June 2025 as against Tk. 0.16 for April-June 2024; EPS was Tk. 0.17 for January-June 2025 as against Tk. 0.16 for January-June 2024. NOCFPS was Tk. (0.51) for January-June 2025 as against Tk. (3.86) for January-June 2024. NAV per share was Tk. 17.01 as on June 30, 2025 and Tk. 17.84 as on December 31, 2024.

PEOPLESINS

(Q2 Un-audited): EPS was Tk. 0.86 for April-June 2025 as against Tk. 0.58 for April-June 2024; EPS was Tk. 1.49 for January-June 2025 as against Tk. 1.12 for January-June 2024. NOCFPS was Tk. 1.66 for January-June 2025 as against Tk. (0.42) for January-June 2024. NAV per share was Tk. 36.30 as on June 30, 2025 and Tk. 34.08 as on June 30, 2024.

UNIONINS

(Q2 Un-audited): EPS was Tk. 0.47 for April-June 2025 as against Tk. 0.37 for April-June 2024; EPS was Tk. 1.14 for January-June 2025 as against Tk. 1.03 for January-June 2024. NOCFPS was Tk. 0.46 for January-June 2025 as against Tk. 0.15 for January-June 2024. NAV per share was Tk. 19.48 as on June 30, 2025 and Tk. 18.34 as on December 31, 2024.

PARAMOUNT

(Q2 Un-audited): EPS was Tk. 0.40 for April-June 2025 as against Tk. 0.69 for April-June 2024; EPS was Tk. 1.58 for January-June 2025 as against Tk. 1.82 for January-June 2024. NOCFPS was Tk. 0.45 for January-June 2025 as against Tk. 1.07 for January-June 2024. NAV per share was Tk. 27.53 as on June 30, 2025 and Tk. 28.47 as on June 30, 2024.

MIDASFIN

(Q2 Un-audited): Consolidated EPS was Tk. (1.84) for April-June 2025 as against Tk. (1.59) (restated) for April-June 2024; Consolidated EPS was Tk. (3.26) for January-June 2025 as against Tk. (2.61) (restated) for January-June 2024. Consolidated NOCFPS was Tk. 3.50 for January-June 2025 as against Tk. 0.64 (restated) for January-June 2024. Consolidated NAV per share was Tk. 1.48 as on June 30, 2025 and Tk. 4.17 (restated) as on December 31, 2024.

PIONEERINS

(Q2 Un-audited): EPS was Tk. 0.85 for April-June 2025 as against Tk. 1.07 (restated) for April-June 2024; EPS was Tk. 2.20 for January-June 2025 as against Tk. 2.57 (restated) for January-June 2024. NOCFPS was Tk. 1.51 for January-June 2025 as against Tk. (3.11) (restated) for January-June 2024. NAV per share was Tk. 44.00 as on June 30, 2025 and Tk. 44.65 as on December 31, 2024.

CITYBANK

(Q2 Un-audited): Consolidated EPS was Tk. 1.55 for April-June 2025 as against Tk. 1.16 for April-June 2024; Consolidated EPS was Tk. 2.23 for January-June 2025 as against Tk. 1.85 for January-June 2024. Consolidated NOCFPS was Tk. 18.04 for January-June 2025 as against Tk. 2.87 for January-June 2024. Consolidated NAV per share was Tk. 35.60 as on June 30, 2025 and Tk. 34.26 as on December 31, 2024.

KARNAPHULI

(Q2 Un-audited): EPS was Tk. 0.49 for April-June 2025 as against Tk. 0.48 for April-June 2024; EPS was Tk. 1.11 for January-June 2025 as against Tk. 1.12 for January-June 2024. NOCFPS was Tk. 0.14 for January-June 2025 as against Tk. 1.20 for January-June 2024. NAV per share was Tk. 23.86 as on June 30, 2025 and Tk. 22.72 as on June 30, 2024.

RENATA

The company has informed that they have received the consent letter from the Bangladesh Securities and Exchange Commission (BSEC) for the issuance of Non-Cumulative, Non-Participative and fully convertible preference shares vide letter no. BSEC/CI/CPLC (Public)-1098/2024/49 dated 27 July 2025, subject to approval from the shareholders in Extra-Ordinary General Meeting. In light of this development, the Board of Directors of Renata PLC. will convene an immediate meeting to finalize and approve the record date for eligibility of shareholders to attend the EGM and apply for the aforementioned preference shares. Upon determination, the record date will be published in two widely circulated newspapers (one in Bengali and one in English), in compliance with applicable rules and regulations. They have also informed that they will duly notify the Exchange of the outcome of the Board Meeting and provide all relevant disclosures in a timely manner.

SIBL

The Company has informed that 17,96,517 shares of Late M A Mannan and 2,06,83,647 shares of Late Nargis Mannan have been transmitted to their nominees as per news disseminated by DSE on 15.07.2025.

FIRSTSBANK

The company has informed that the Board of Directors has approved the selling of ownership of "First Security Islami Exchange Italy S.R.L.", a 100% Subsidiary Company of First Security Islami Bank PLC., to the NEC Money Transfer Limited, UK subject to approval of the competent authority(ies).

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