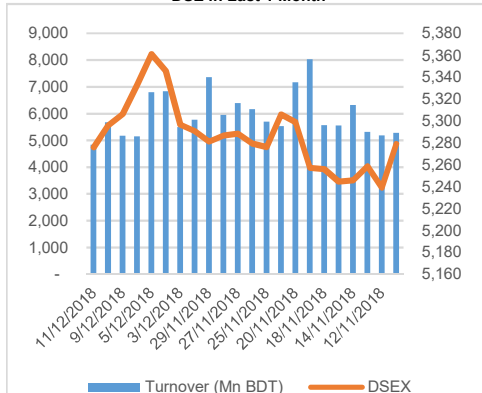


INDEX MOVER				
Company	LTP	YCP	IND.CHG	VOLUME
Positive impact				
BATBC	3,484	3,345	13.67	17,536
UPGDCL	294	291	2.35	250,677
OLYMPIC	218	214	1.21	226,479
RENATA	1,135	1,126	1.04	8,163
LHBL	43	43	0.95	545,811

Negative impact				
GP	356	360	(9.28)	211,467
SQURPHARM	252	254	(3.26)	293,837
KPCL	55	58	(1.83)	2,400,870
BRACBANK	73	74	(1.58)	928,939
GLAXOSMITH	1,553	1,606	(1.03)	10,245

YCP = Yesterday Closing Price LTP = Last Trade Price

DSE in Last 1 Month



Top Gainers (Turnover based)

INSTRUMENT	Price	Value (Mn BDT)	Volume
VFSTDL	64	234	3,728,132
SKTRIMS	50	187	3,863,825
JMISMDL	247	134	552,048
KPCL	55	133	2,400,872
RUPALILIFE	85	118	1,451,794
SONALIANSH	727	114	153,527
WATACHEM	490	101	206,531
NTC	910	89	96,219
NLTUBES	111	87	793,404
IBNSINA	263	87	332,045

Market Statistics

Market Cap (In Mn BDT)	3,815,027	% Change	-0.15%
Total Volume (In Mn BDT)	4,835	% Change	-14.83%
DSEX	5,276	% Change	-0.38%
DSES	1,213	% Change	-0.54%
DS-30	1,849	% Change	-0.05%
Market P/E	15		

World Markets

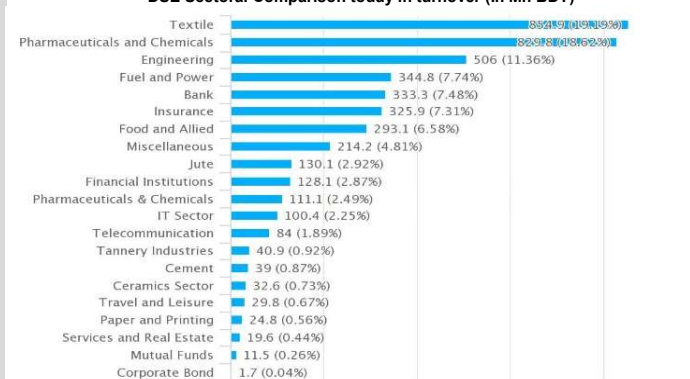
Indices	% Change	Currency	Rates
NASDAQ	7,073	USD	83.87
HANG SENG	25,772	GBP	104.99
BSE-SENSEX	35,150	EUR	94.90

Exchange Rates

Market Commentary

Today's Market / DSEX (Prime bourse : DSE / Dhaka Stock Exchange Ltd.) ended down 0.38% with 14.83% decline in total turnover. VFSTDL, SKTRIMS, JMISMDL, KPCL, RUPALILIFE stocks dominated today's market turnover. However, SINOBANGLA was today's best performer having the highest growth of 9.89% from YCP. DSEX reflected a bearish mode through the day resulting in 202 issues declined out of 341 total issues traded.

DSE Sectoral Comparison today in turnover (In Mn BDT)

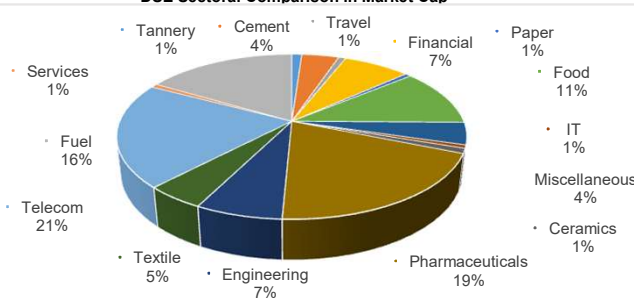


DSE Sectoral Comparison in P/E

Sector name	P/E Ratio
Tannery	45
Cement	37
Travel	23
Financial	22
Paper	21
Food	20
Miscellaneous	20
IT	19
Ceramics	19
Pharmaceuticals	17
Engineering	15
Textile	15
Telecom	14
Services	13
Fuel	10
Bank	9

Average 15

DSE Sectoral Comparison in Market Cap



DSE's Important News Today

KTL

Correction News regarding venue for AGM & EGM

With reference to their earlier news disseminated by DSE on 12.11.2018 regarding Recommendation of Dividend and Increase of Authorized Capital; it is to be further informed that the AGM & EGM of the company will be held in Bhatary Golf and Country Club, BMA Bhatary, Chittagong instead of Chittagong Boat Club, Chittagong. Other information will remain unchanged.

RAK CERAMIC

1 tiles plant out of 4 tiles plant will be stopped for 46 days

The Company has informed that due to the maintenance work of the machineries of tiles production plant, # 1 tiles plant out of 4 tiles plant of RAK Ceramics (Bangladesh) Limited will be stopped for 46 days approximately from December 11, 2018 to January 25, 2019. All other plants of tiles and sanitary ware of the company will continue as usual.

GBBPOWER

Credit Rating Result

Alpha Credit Rating Limited (AlphaRating) has rated the Company as "AA" in the long term and "ST-1" in the short term along with a stable outlook based on audited financial statements of the Company up to June 30, 2018 and relevant qualitative information up to December 09, 2018.

BSCCL

Cash Dividend Disbursement

The Company has informed that it has disbursed the cash dividend for the year ended on June 30, 2018 to the respective Shareholders Bank Accounts through BEFTN.

Other News Today

Banks' provisioning shortfall swells in nine months - Source: The Financial Express

Overall shortfall in provisioning against loans in the country's banking system swelled by over 20 per cent or Tk 13.60 billion during the first nine months of the year. The total amount of provisioning shortfall rose to Tk 81.27 billion as on September 30 from Tk 67.67 billion nine months ago, according to the central bank's latest statistics. The shortfall was Tk 79.80 billion as on June 30 this year. It was Tk 63.44 billion a year before. "Higher growth in non-performing loans pushed up the amount of provisioning shortfall with the banks during the period under review," a senior official of the Bangladesh Bank (BB) told the FE on Monday. The amount of classified loans rose by nearly 34 per cent or Tk 250.67 billion to Tk 993.70 billion as on September 30, from Tk 743.03 billion as on December 31, 2017, the BB data showed. The public sector banks have faced more provisioning shortfall than that of the private commercial banks, the central banker explained. Senior bankers, however, said profitability of some banks has declined slightly following lower 'interest income' mainly due to slashing of interest rates on lending. "Lower profitability has also pushed up the amount of provisioning shortfall in the Q3 of 2018," a senior executive of a leading private bank told the FE while explaining the situation. A good number of banks have brought down the lending rate to the single-digit, particularly for term loans and working capital in line with the decisions of the Bangladesh Association of Banks (BAB). On June 20, the lobbyist group decided to cut back on the interest rates on both lending and deposit at 9.0 per cent and 6.0 per cent respectively from July 01. The private banker also said a coordinated effort will be taken immediately to improve the overall situation in the country's banking system. Talking to the FE, another BB official said the banks will have to boost their recovery drives to reduce the volume of NPLs as well as provisioning shortfall. A total of 12 banks, out of 57, failed to keep the requisite provisions against loans, particularly the NPLs, in the third quarter (Q3) covering July-September period of 2018, the BB data showed. Of them, four are state-owned commercial banks (SoCBs) and others are private lenders. Nine banks, including four state lenders, faced such provisioning shortfall during the final quarter (Oct-Dec) of 2017, while the number was 13 in the second quarter (April-June) of 2018. It was 12 in the first quarter (Jan-March) of the current calendar year. Under the existing BB regulations, the banks have to keep 0.25 per cent to 5.0 per cent provision against loans under general category, 20 per cent against substandard category, 50 per cent against doubtful loans, and 100 per cent against bad or loss category. The banks usually keep the required provisions against both classified and unclassified loans from their operating profits in order to mitigate risks.

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