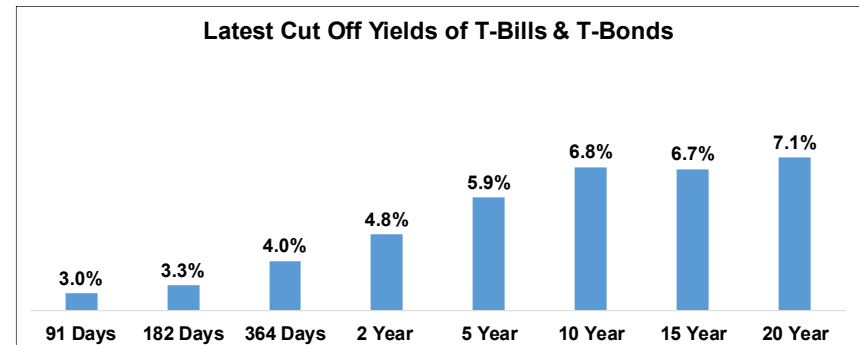
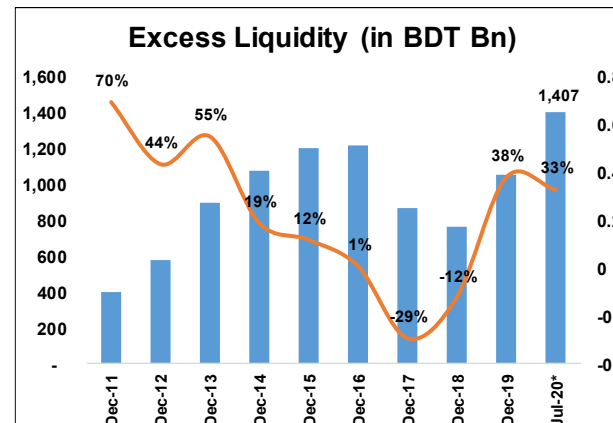
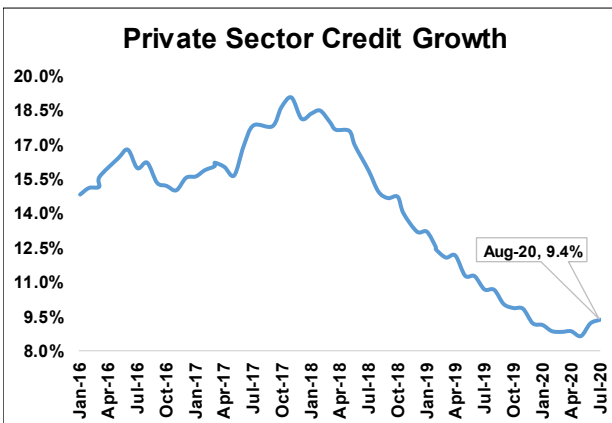
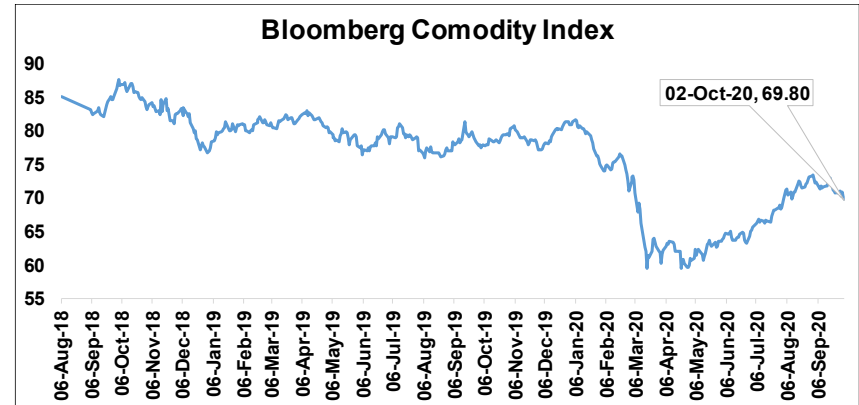
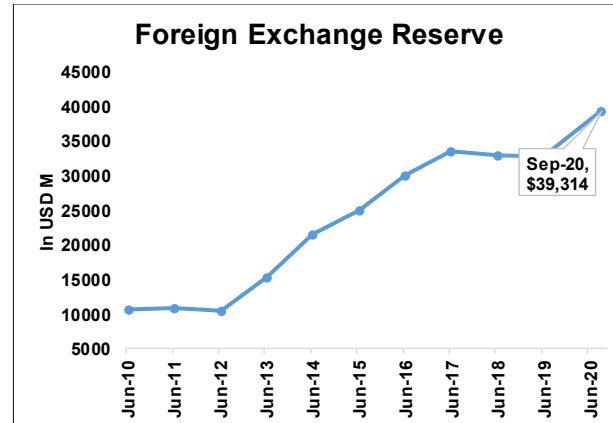
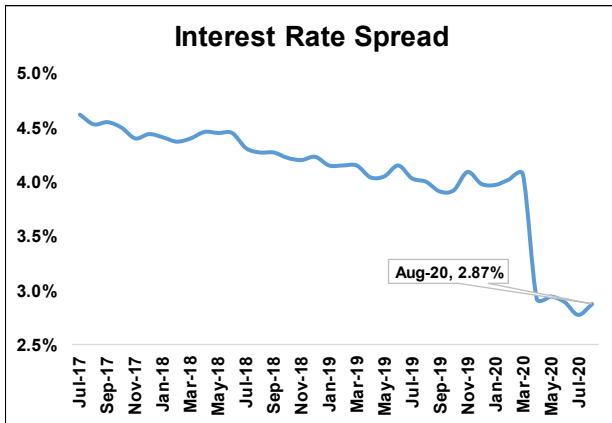


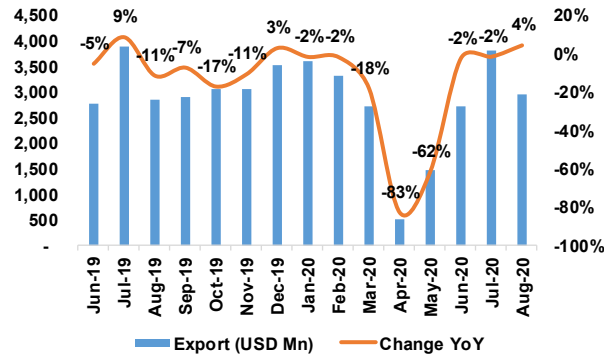
Key Points:

- 12-month average inflation: 5.65% (Aug'20)
- Point to Point inflation: 5.68% (Aug'20)
- Trade Balance: USD -696 Mn (Jul-Aug'20)
- Current Account Balance: USD 3,296 Mn (Jul-Aug'20)
- Interest Rate Spread: 2.87% (Aug'20)
- Foreign Exchange Reserve: USD 39.3 Bn (September 30, 2020)
- Monthly Import Coverage: 9.47
- NBR Tax Revenue: BDT 301.6 Bn, +0.17% Growth YoY (Jul-Aug'20)
- Private Sector Credit Growth: 9.4% (Aug'20)
- Excess Liquidity: BDT 1,407 Bn, +33% Growth YTD (Jul'20)
- Remittance: USD 15,511 Mn, 15.4% Growth YoY (Jan-Sep'20)
- NPL Ratio: 9.16% (Jun'20)
- BDT/USD 1-year Change: -0.15%
- Net Sales of NSC: BDT 164 Bn, -42.6% Growth YoY (Jan-Aug 2020)

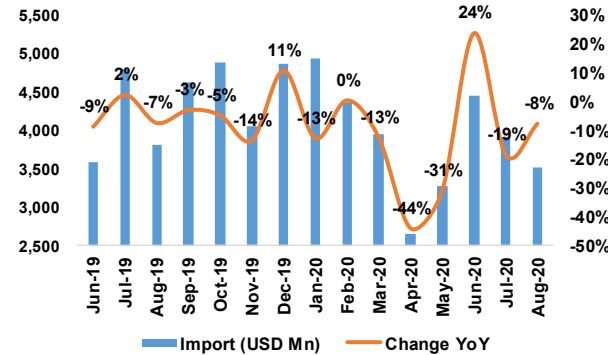


*As of July 2020, Growth rate is YTD
Excess Liquidity is calculated by subtracting minimum required liquid assets (CRR & SLR) from total liquid assets

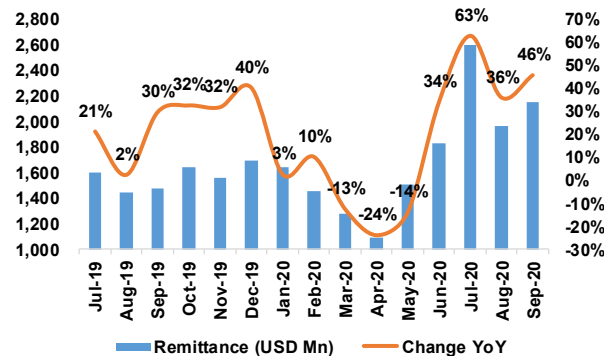
Export (USD Mn)



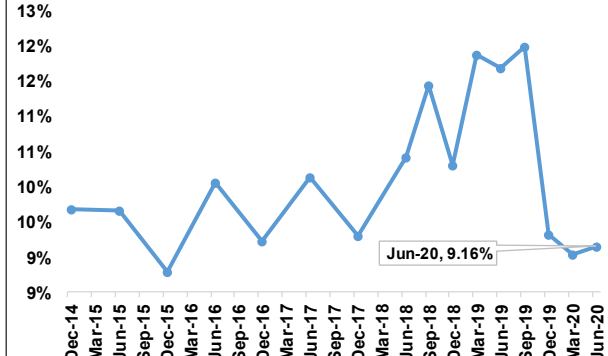
Import (USD Mn)



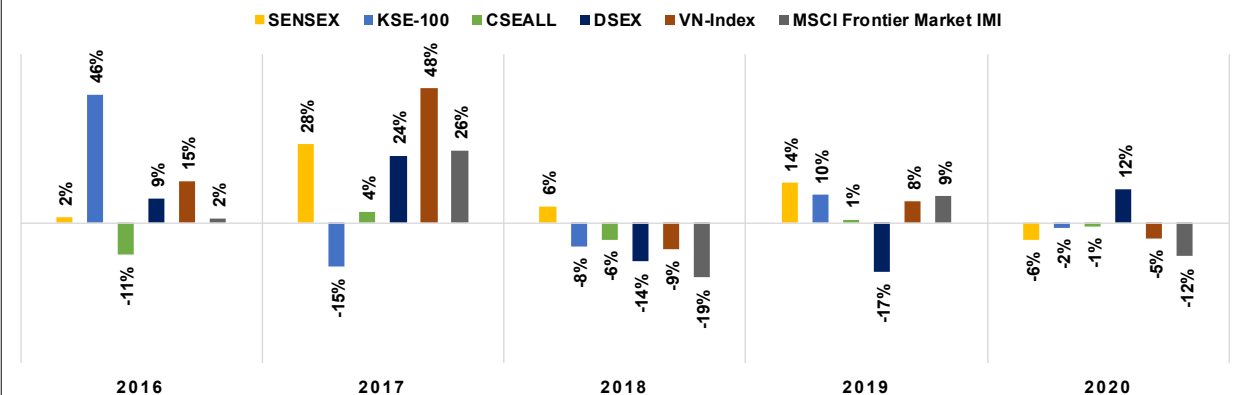
Remittance (USD Mn)



Classified Loans (% of Total Outstanding)



INDEX RETURN



Currency Return

	2-Oct-20	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.63	-0.15%	0.27%	0.00%	0.00%	0.00%
USD/INR	73.29	-2.92%	4.24%	-0.03%	0.52%	-0.13%
USD/PKR	163.87	-4.34%	1.99%	0.65%	0.51%	0.27%
USD/VND	23,191.00	0.06%	1.61%	-0.07%	0.00%	-0.01%
USD/LKR	184.40	-1.40%	2.77%	0.43%	0.43%	0.00%
USD/KHR	4,098.00	-0.31%	-0.82%	-0.02%	-0.93%	0.00%

In USD million

	Jul-Aug'20	Jul-Aug'19	% Change
Export	6,734	6,577	2.39%
Import	7,432	8,627	-13.85%
Trade Balance	-698	-2,050	65.95%
Current Account Balance	3,296	204	1515.69%
LC - Capital Machinery*	377	538	-29.82%
% of total	8.66%	10.56%	
LC - Industrial Raw Materials*	1,619	1,709	-5.24%
% of total	37.16%	33.54%	
LC - Petroleum & Petro Products*	199	439	-54.74%
% of total	4.56%	8.62%	
Total LC Opening*	4,357	5,095	-14.48%

*Jul'20 & Jul'19

Parameter

Parameter	Date	Amount	Unit	YoY Change
Remittance	2020 Jan-Sep	15,511	USD Mn	15.4%
Foreign Exchange Reserve	Sep 30, 2020	39,314	USD Mn	23.5%
Net Sales of NSC	2020 Jan-Aug	164	BDT Bn	-42.6%
Broad Money	Aug 20	14,154	BDT Bn	13.6%
Domestic Credit	Aug 20	13,264	BDT Bn	13.4%
Private Sector Credit	Aug 20	11,017	BDT Bn	9.4%
Call Money Weighted Average Rate	Sep 30, 2020	2.66%		Call Money Weighted Average Rate as on Sep 23, 2020: 2.95%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 30 Sep 2020 Import: LTM Avg.			9.47

IMPORTANT DISCLOSURES

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