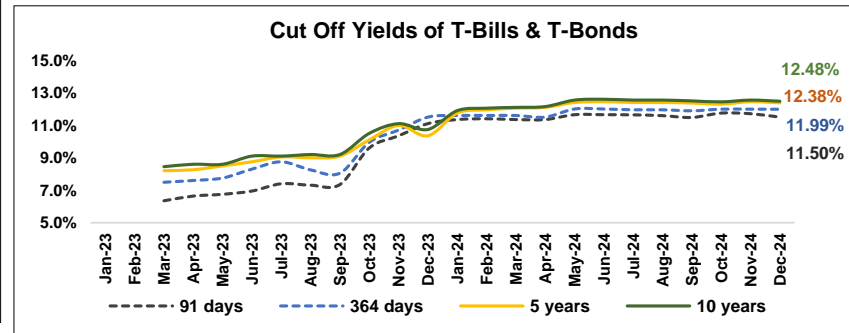
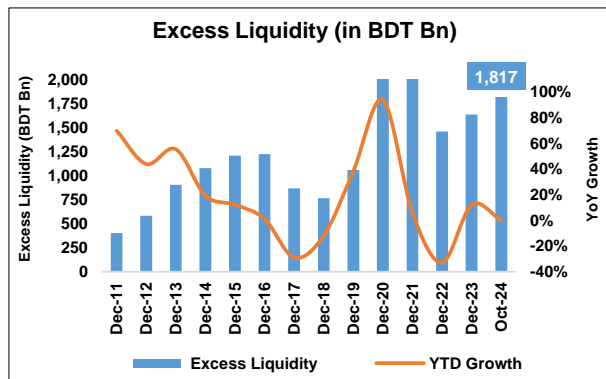
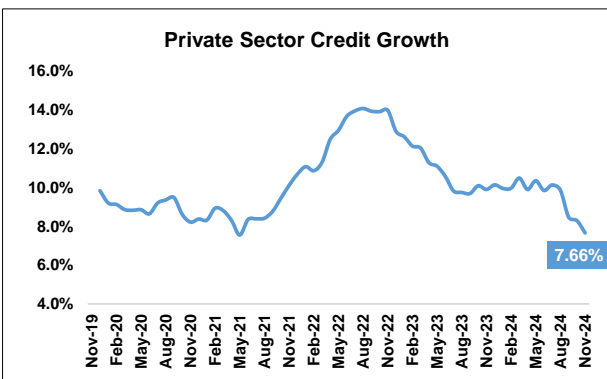
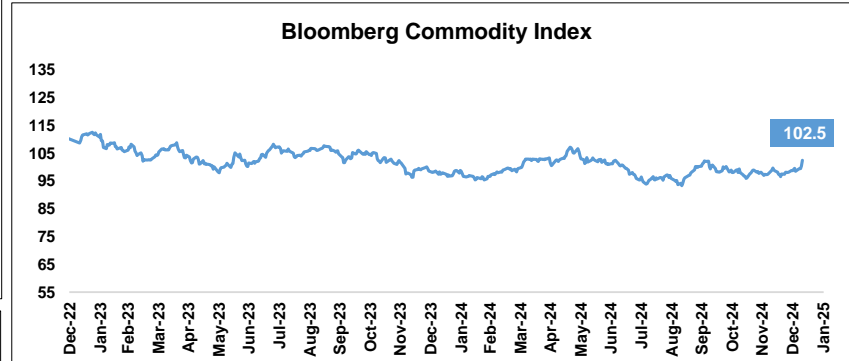
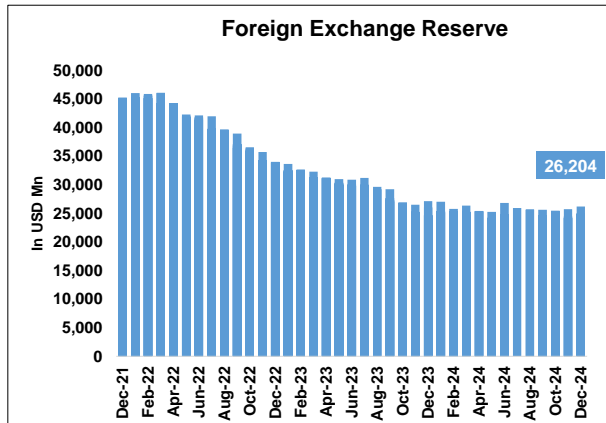
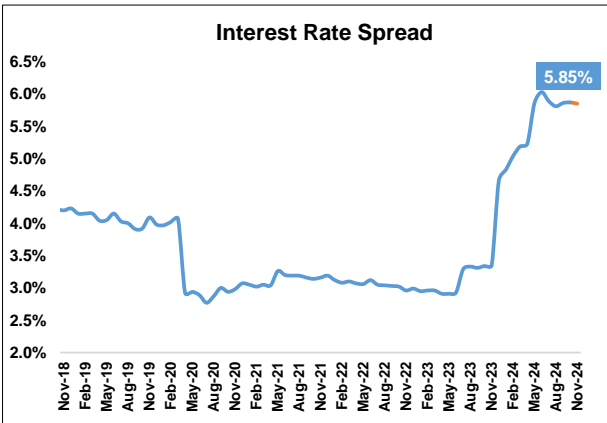
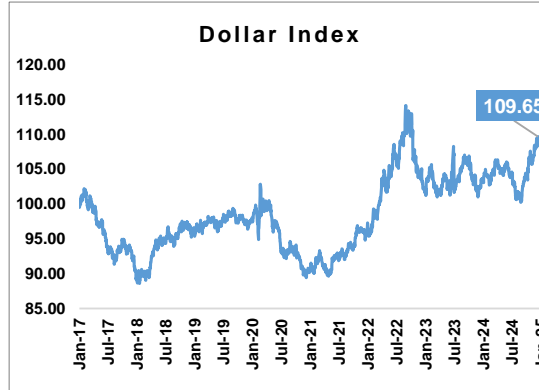
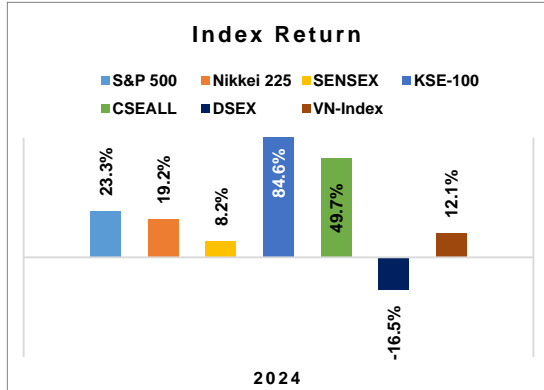
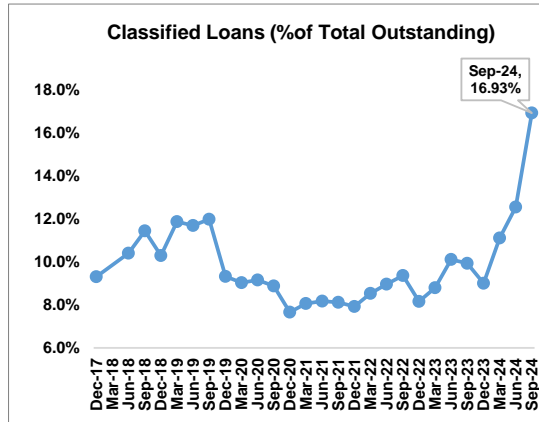
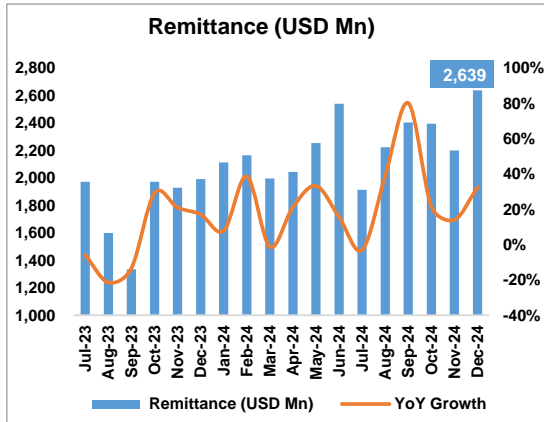
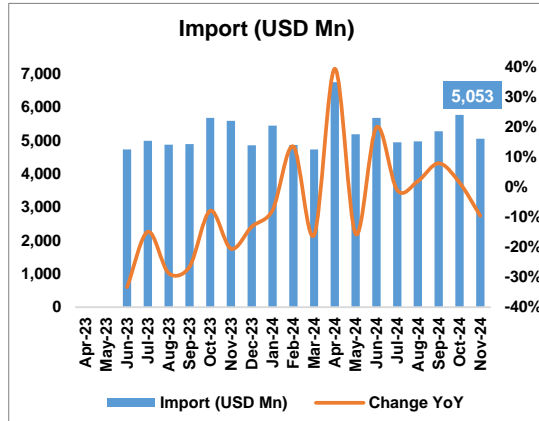
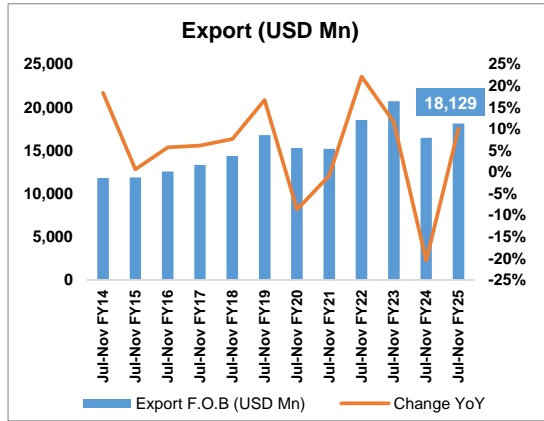


Key Points :

- Dec'24 Inflation: 10.34% (12M Average) ; 10.89% (Point to Point)
- Dec'24 Purchasing Managers' Index: 61.7 [Nov'24: 62.2]
- Trade Balance: USD -7,881 Mn (Jul-Nov'FY25)
- Current Account Balance: USD -226 Mn (Jul-Nov'FY25)
- Interest Rate Spread: 5.85% (Nov'24)
- Forex Reserve: USD 26.2 Bn (Dec 31, 2024) [USD 21.4 Bn per BPM6]
- Monthly Import Coverage: 4.95 [BPM6: 4.04]
- NBR Tax Revenue: BDT 1,013 Bn, -1.0% Growth YoY (July-Oct, FY25P)
- Private Sector Credit Growth: +7.66% (Nov'24)
- Excess Liquidity: BDT 1,817 Bn, +11.32% Growth YTD (Oct'24)
- Remittance: USD 13,777 Mn, +27.56% Growth YoY (Jul-Dec'FY25)
- NPL Ratio: 16.93% (Sep'24)
- USD/BDT 1-year Change: -10.24%
- Net Sales of NSC: BDT 83.3 Bn, N/A Growth YoY (Jul-Sep'FY25)



Excess Liquidity is calculated by subtracting minimum required liquid assets (CRR & SLR) from total liquid assets



Currency Return

	10-Jan-25	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	121.99	-10.24%	-3.65%	-2.45%	-0.81%	0.00%
USD/INR	86.17	-3.65%	-3.08%	-1.49%	-0.47%	-0.32%
USD/PKR	278.40	0.90%	-0.05%	-0.24%	0.00%	0.03%
USD/VND	25,360.00	-3.77%	0.22%	0.00%	0.16%	0.06%
USD/LKR	294.50	9.63%	3.13%	-1.43%	-0.31%	0.03%
USD/KHR	4,032.00	1.17%	1.69%	-0.50%	-0.22%	0.00%

In USD Mn	Period	FY25	FY24	% Change
Export	Jul-Nov	18,129	16,468	+10.09%
Import	Jul-Nov	26,010	26,324	-1.19%
Trade Balance	Jul-Nov	-7,881	-9,856	N/M*
Current Account Balance	Jul-Nov	-226	-3,939	N/M*

In USD Mn	Period	FY25	FY24	% Change
LC - Capital Machinery	Jul-Nov	713	969	-26.45%
% of total		2.53%	3.45%	
LC - Intermediate Goods	Jul-Nov	1,702	1,924	-11.52%
% of total		6.05%	6.85%	
LC - Industrial Raw Materials	Jul-Nov	9,891	9,369	+5.58%
% of total		35.17%	33.33%	
LC - Petroleum	Jul-Nov	3,662	4,214	-13.09%
% of total		13.02%	14.99%	
Total LC Opening	Jul-Nov	28,122	28,107	+0.05%

Parameter	Date	Amount	Unit	YoY Change
Remittance	Dec 2024	2,639	USD Mn	+32.52%
Foreign Exchange Reserve	Dec 31, 2024	26,204	USD Mn	-3.41%
Net Sales of NSC	Jul-Sep'FY25	83.3	BDT Bn	N/A
Broad Money	Nov-24	20,408	BDT Bn	+8.01%
Domestic Credit	Nov-24	21,508	BDT Bn	+9.87%
Private Sector Credit	Nov-24	16,643	BDT Bn	+7.66%
Call Money Weighted Average Rate	Dec 31, 2024	10.23%	Call Money Rate as on Nov 28, 2024:	10.02%
Foreign Exchange Reserve to Monthly Import	FY Reserve* : Dec 31, 2024 Import: LTM Avg.			4.95

All the indices returns are price return except KSE-100
* N/M = Not Meaningful

Export and Import data are collected from BoP statement

* FX Reserve based on BB's usual reporting

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