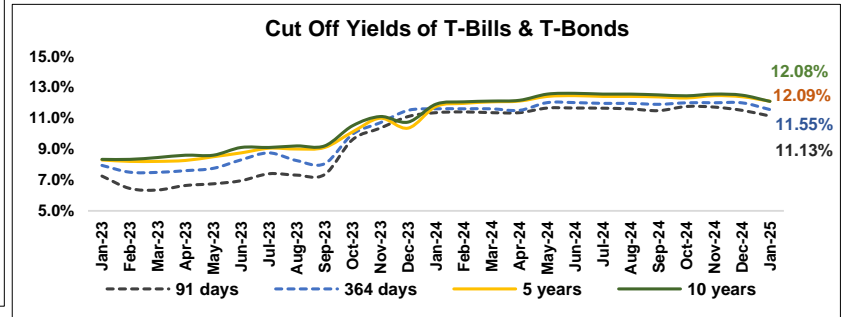
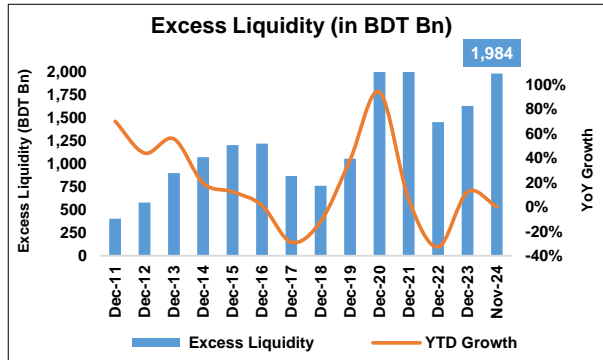
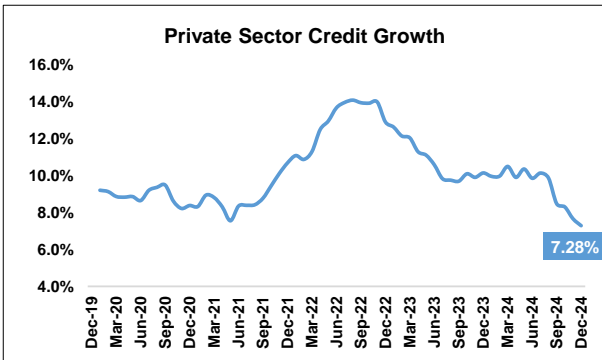
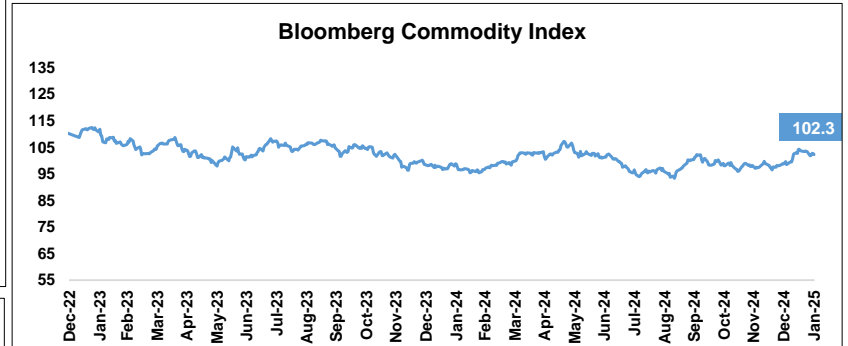
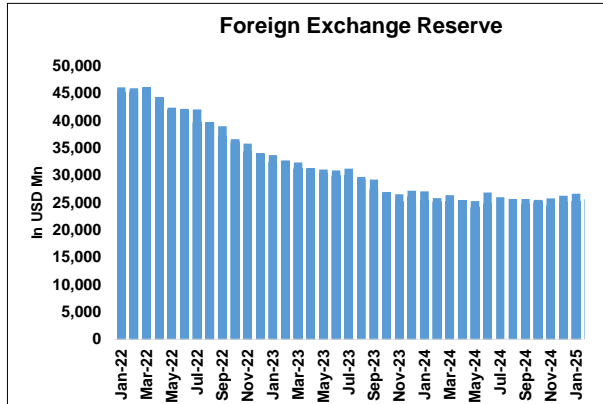
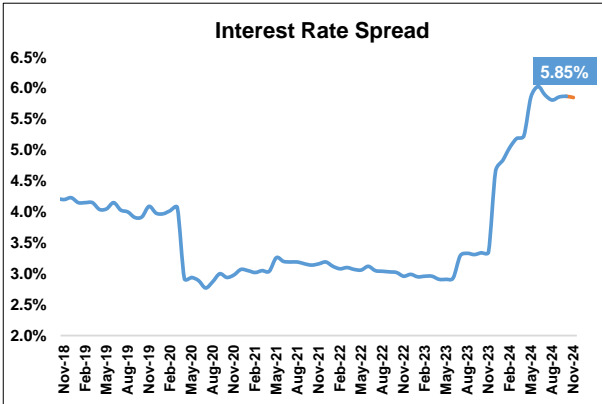
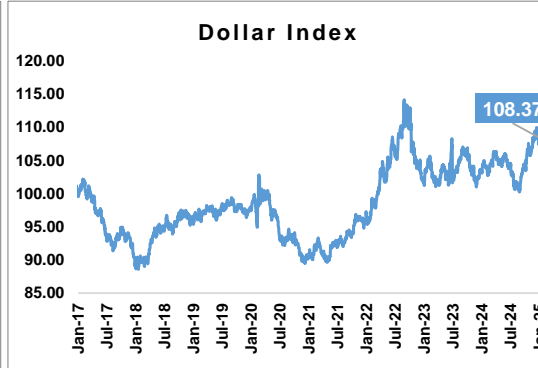
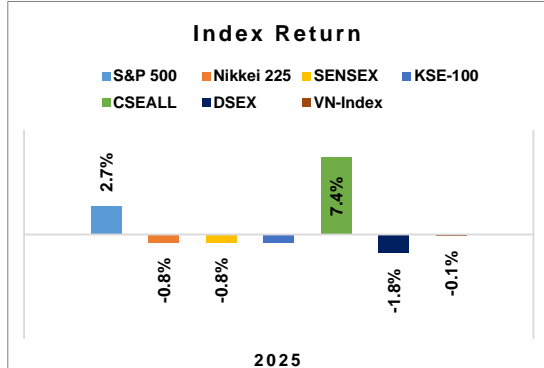
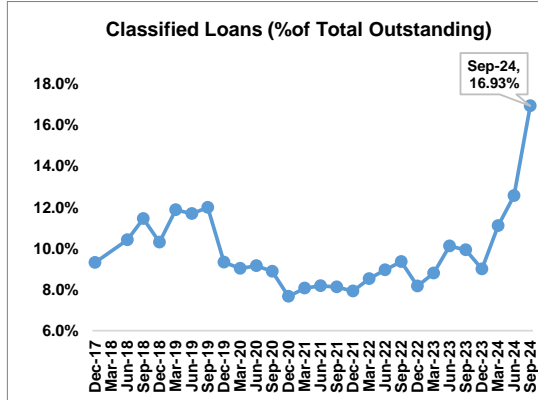
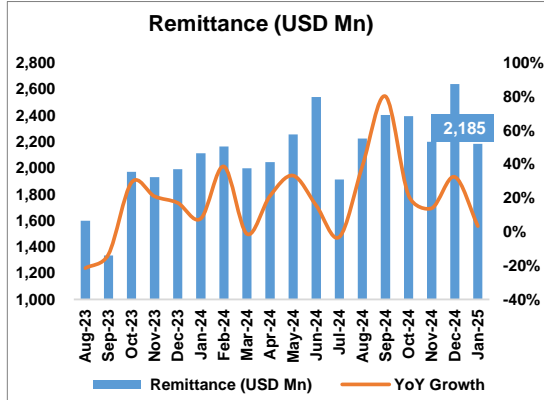
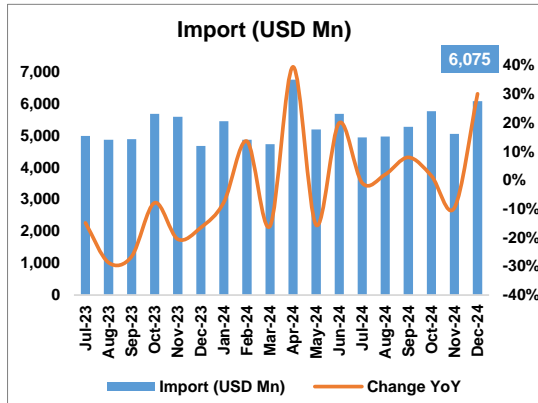
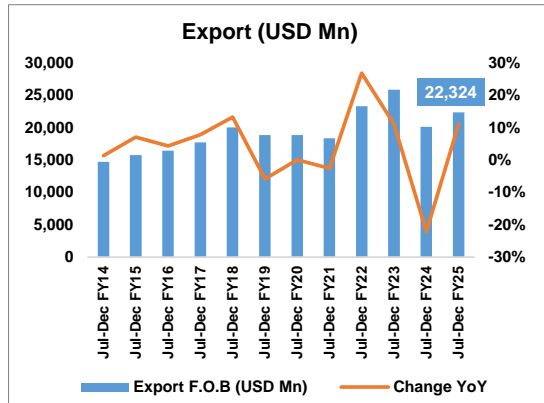


Key Points :

- Jan'25 Inflation: 10.33% (12M Average) ; 9.94% (Point to Point)
- Dec'24 Purchasing Managers' Index: 61.7 [Nov'24: 62.2]
- Trade Balance: USD -9,764 Mn (Jul-Dec'FY25)
- Current Account Balance: USD +33 Mn (Jul-Dec'FY25)
- Interest Rate Spread: 5.85% (Nov'24)
- Forex Reserve: USD 25.5 Bn (Feb 05, 2025) [USD 20.2 Bn per BPM6]
- Monthly Import Coverage: 4.74 [BPM6: 3.74]
- NBR Tax Revenue: BDT 1,564 Bn, -1.0% Growth YoY (July-Dec, FY25P)
- Private Sector Credit Growth: +7.28% (Dec'24)
- Excess Liquidity: BDT 1,984 Bn, +21.59% Growth YTD (Nov'24)
- Remittance: USD 15,962 Mn, +23.61% Growth YoY (Jul-Jan'FY25)
- NPL Ratio: 16.93% (Sep'24)
- USD/BDT 1-year Change: -10.17%
- Net Sales of NSC: BDT 27.1 Bn, N/A Growth YoY (Jul-Nov'FY25)



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



Currency Return

| | 31-Jan-25 | 1 Year | 6 Months | 1 month | 1 Week | 1 Day |
|---------|-----------|---------|----------|---------|--------|--------|
| USD/BDT | 121.90 | -10.17% | -4.02% | -2.38% | 0.00% | 0.00% |
| USD/INR | 86.54 | -3.98% | -3.28% | -1.13% | -0.39% | 0.01% |
| USD/PKR | 278.57 | 0.20% | -0.11% | -0.16% | -0.13% | 0.12% |
| USD/VND | 25,060.00 | -2.57% | 0.70% | 1.68% | 0.00% | 0.00% |
| USD/LKR | 297.40 | 6.01% | 1.49% | -1.61% | 0.10% | -0.13% |
| USD/KHR | 4,012.00 | 1.57% | 2.17% | 0.12% | 0.05% | -0.05% |

| In USD Mn | Period | FY25 | FY24 | % Change |
|--------------------------------|----------------|--------|---------|----------|
| Export | Jul-Dec | 22,324 | 20,118 | +10.97% |
| Import | Jul-Dec | 32,088 | 30,994 | +3.53% |
| Trade Balance | Jul-Dec | -9,764 | -10,876 | N/M* |
| Current Account Balance | Jul-Dec | +33 | -3,465 | N/M* |

| In USD Mn | Period | FY25 | FY24 | % Change |
|--------------------------------------|----------------|--------|--------|----------|
| LC - Capital Machinery | Jul-Dec | 873 | 1,285 | -32.04% |
| % of total | | 2.50% | 3.84% | |
| LC - Intermediate Goods | Jul-Dec | 2,087 | 2,253 | -7.37% |
| % of total | | 5.98% | 6.73% | |
| LC - Industrial Raw Materials | Jul-Dec | 12,371 | 11,287 | +9.61% |
| % of total | | 35.45% | 33.70% | |
| LC - Petroleum | Jul-Dec | 4,484 | 4,874 | -8.00% |
| % of total | | 12.85% | 14.55% | |
| Total LC Opening | Jul-Dec | 34,892 | 33,491 | +4.18% |

| Parameter | Date | Amount | Unit | YoY Change |
|---|--|--------|--|------------|
| Remittance | Jan 2025 | 2,185 | USD Mn | +3.41% |
| Foreign Exchange Reserve | Feb 05, 2025 | 25,544 | USD Mn | +1.81% |
| Net Sales of NSC | Jul-Nov FY25 | 27.1 | BDT Bn | N/A |
| Broad Money | Dec-24 | 20,537 | BDT Bn | +7.57% |
| Domestic Credit | Dec-24 | 21,510 | BDT Bn | +9.12% |
| Private Sector Credit | Dec-24 | 16,851 | BDT Bn | +7.28% |
| Call Money Rate | Feb 05, 2025 | 9.99% | Call Money Rate as on Jan 02, 2025: 10.16% | |
| Foreign Exchange Reserve to Monthly Import | FY Reserve* : Feb 05, 2025 Import: LTM Avg. | | | 4.74 |

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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