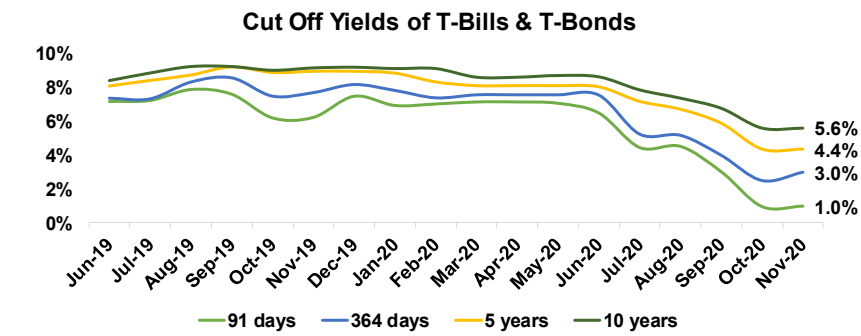
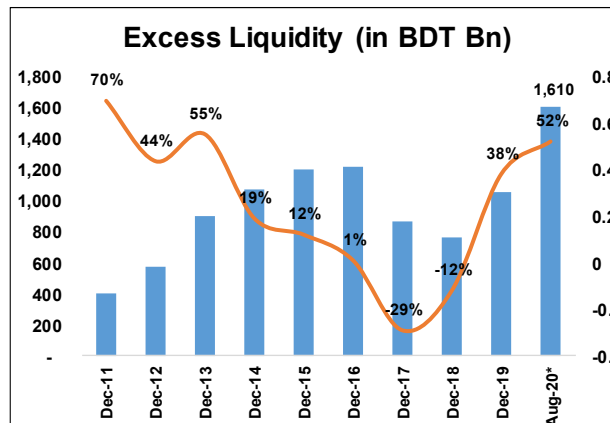
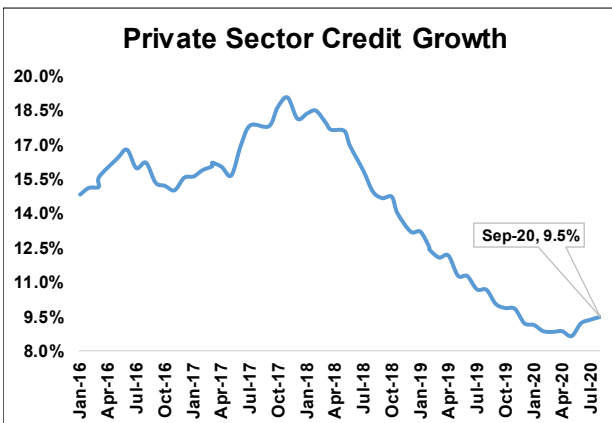
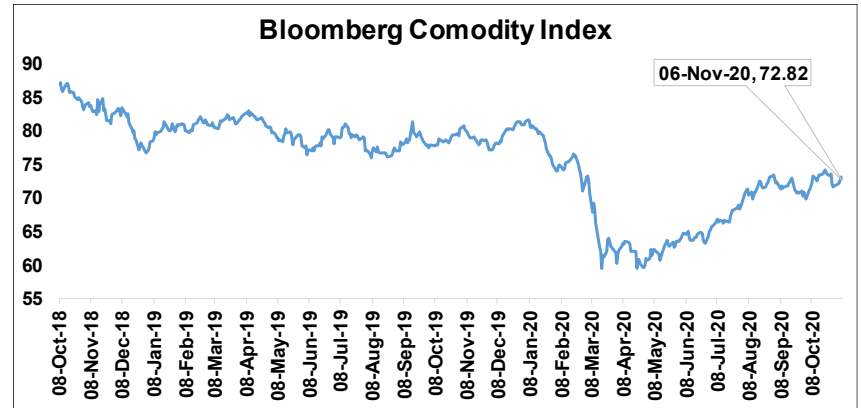
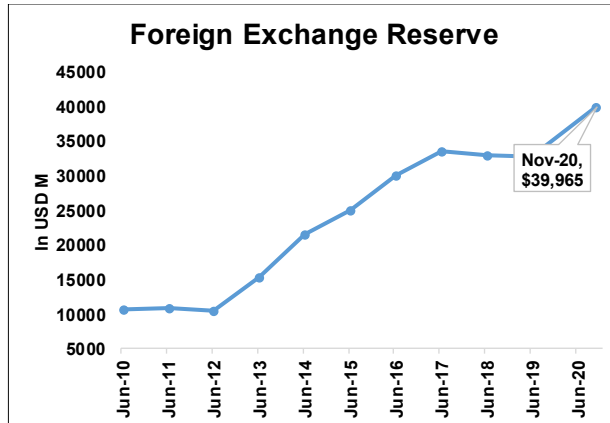
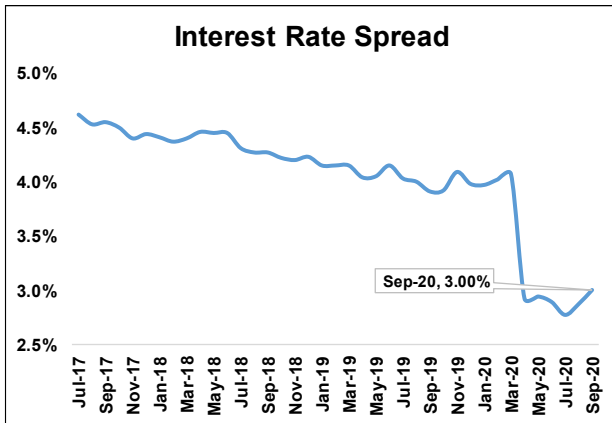
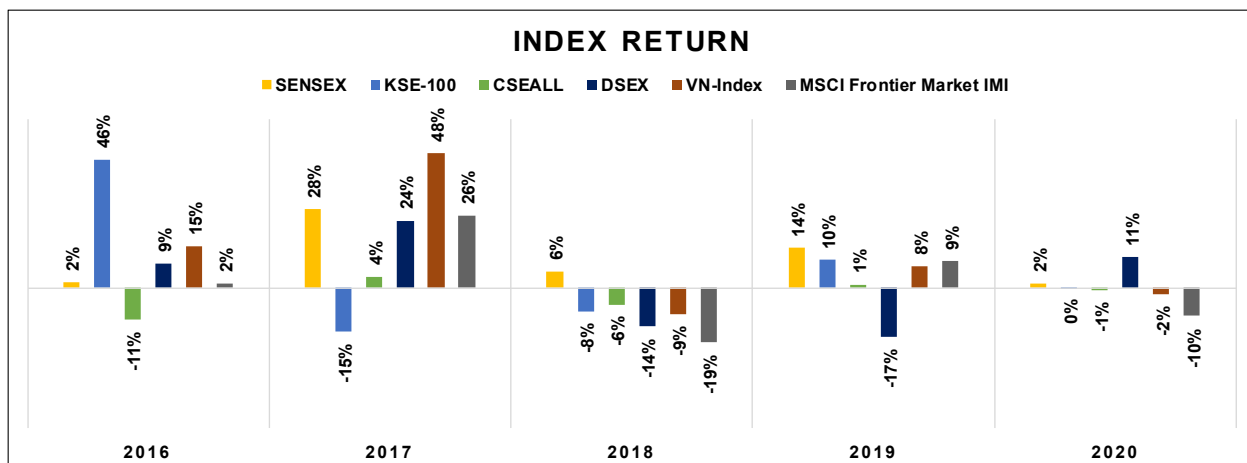
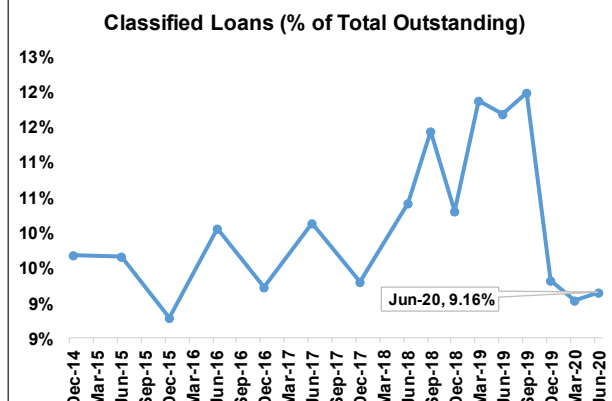
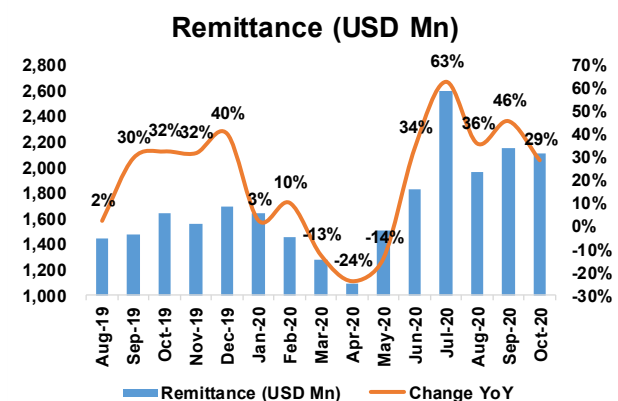
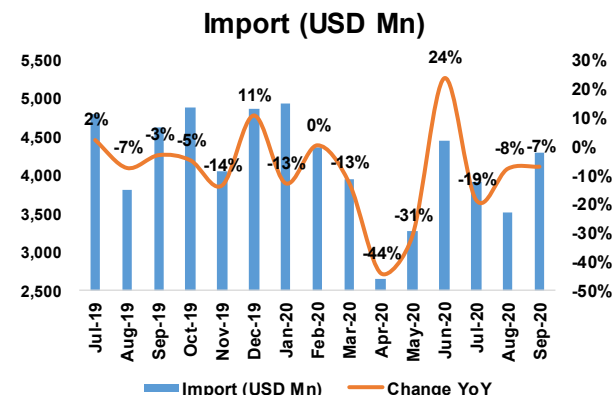
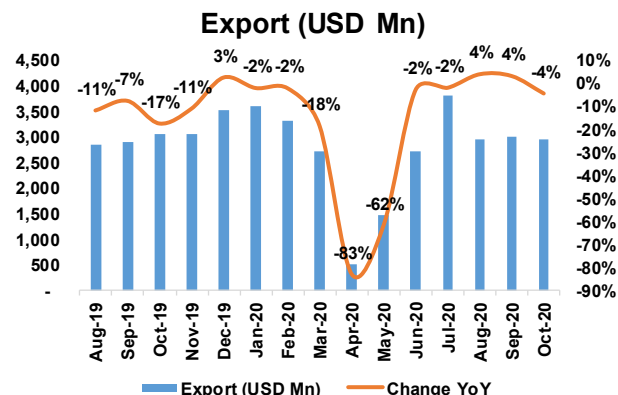


Key Points:

- 12-month average inflation: 5.97% (Sep'20)
- Point to Point inflation: 5.69% (Sep'20)
- Trade Balance: USD -1,838 Mn (Jul-Sep'20)
- Current Account Balance: USD 3,534 Mn (Jul-Sep'20)
- Interest Rate Spread: 3.00% (Sep'20)
- Foreign Exchange Reserve: USD 40.0 Bn (November 4, 2020)
- Monthly Import Coverage: 9.75
- NBR Tax Revenue: BDT 499.9 Bn, +4.11% Growth YoY (Jul-Sep'20)
- Private Sector Credit Growth: 9.5% (Sep'20)
- Excess Liquidity: BDT 1,610 Bn, +52% Growth YTD (Aug'20)
- Remittance: USD 16,623 Mn, 16.8% Growth YoY (Jan-Oct'20)
- NPL Ratio: 9.16% (Jun'20)
- BDT/USD 1-year Change: +0.44%
- Net Sales of NSC: BDT 207 Bn, -30.3% Growth YoY (Jan-Sep 2020)



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



Currency Return

	6-Nov-20	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.37	0.44%	0.78%	0.31%	-0.09%	0.07%
USD/INR	73.97	-4.01%	2.88%	-0.73%	0.78%	-0.09%
USD/PKR	158.70	-1.58%	0.08%	3.09%	0.82%	0.25%
USD/VND	23,176.00	0.10%	1.07%	0.13%	0.02%	0.00%
USD/LKR	184.45	-2.06%	1.11%	0.05%	0.00%	0.00%
USD/KHR	4,055.00	0.27%	1.25%	1.01%	-0.20%	0.00%

	In USD million	Jul-Aug'20	Jul-Aug'19	% Change
Export*		9,697	9,417	2.97%
Import *		11,736	13,257	-11.47%
Trade Balance*		-2,039	-3,840	46.90%
Current Account Balance*		3,534	-715	594.27%
LC - Capital Machinery*		745	993	-24.93%
% of total		9.37%	10.45%	
LC - Industrial Raw Materials*		2,867	3,205	-10.57%
% of total		36.03%	33.74%	
LC - Petroleum & Petro Products*		475	1,014	-53.13%
% of total		5.97%	10.68%	
Total LC Opening*		7,956	9,499	-16.25%

*Jul-Sep'20 & Jul-Sep'19

Parameter	Date	Amount	Unit	YoY Change
Remittance	2020 Jan-Oct	17,623	USD Mn	16.8%
Foreign Exchange Reserve	Nov 4, 2020	39,965	USD Mn	23.0%
Net Sales of NSC	2020 Jan-Sep	207	BDT Bn	-30.3%
Broad Money	Sep 20	14,262	BDT Bn	13.9%
Domestic Credit	Sep 20	13,330	BDT Bn	12.7%
Private Sector Credit	Sep 20	11,131	BDT Bn	9.5%
Call Money Weighted Average Rate	Nov 4, 2020	2.09%	Call Money Weighted Average Rate as on Oct 28, 2020: 2.76%	
Foreign Exchange Reserve to Monthly Import	FY Reserve: 4 Nov, 2020 Import: LTM Avg.			9.75

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