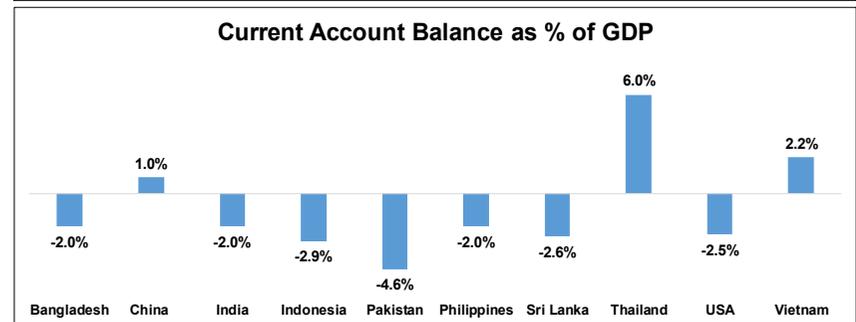
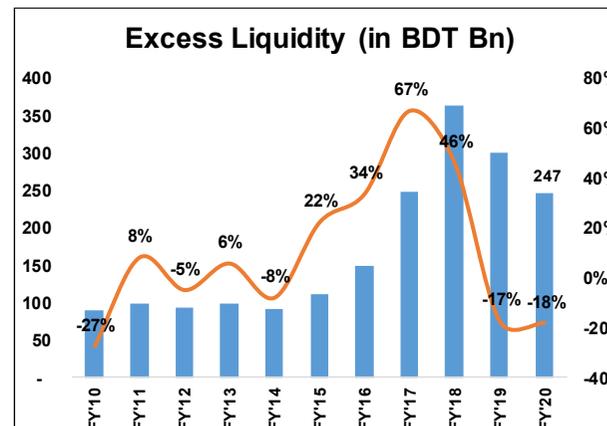
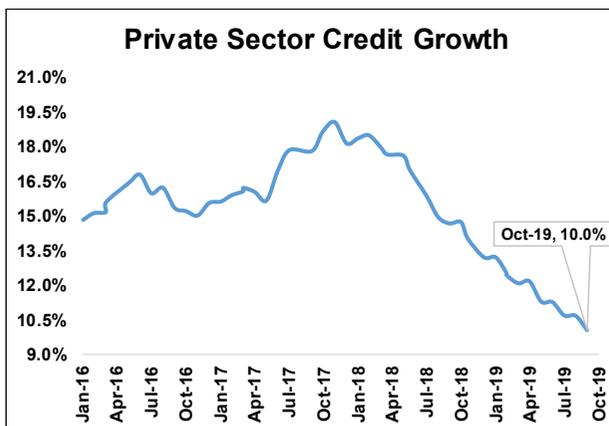
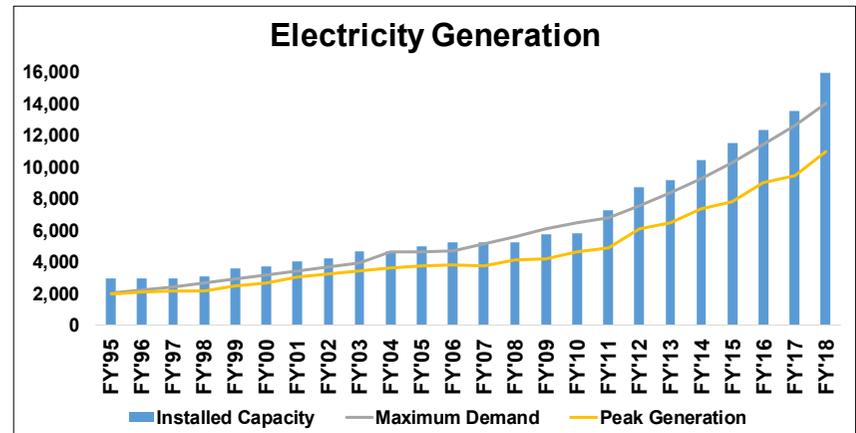
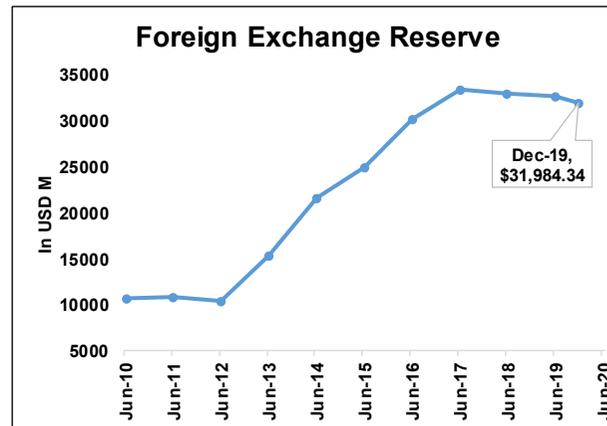
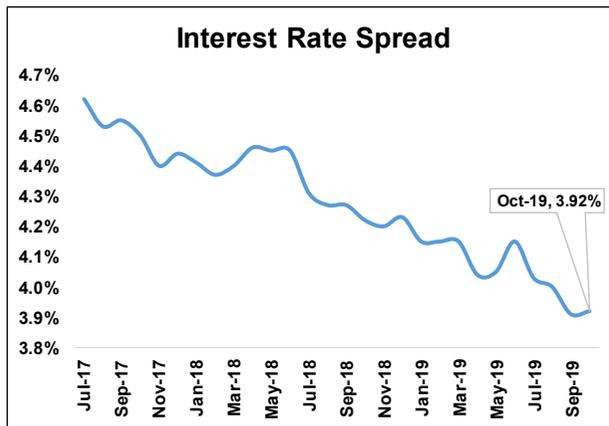


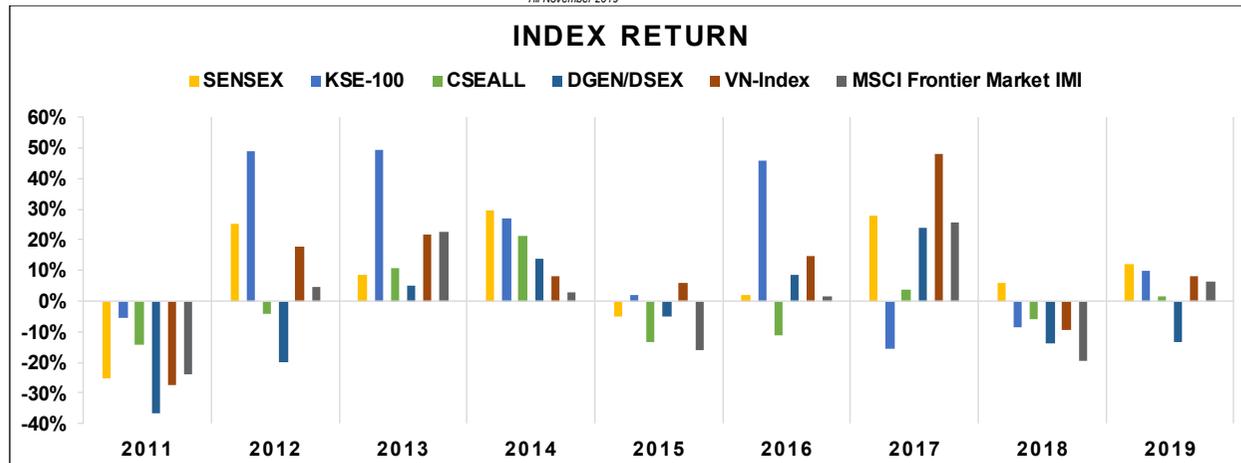
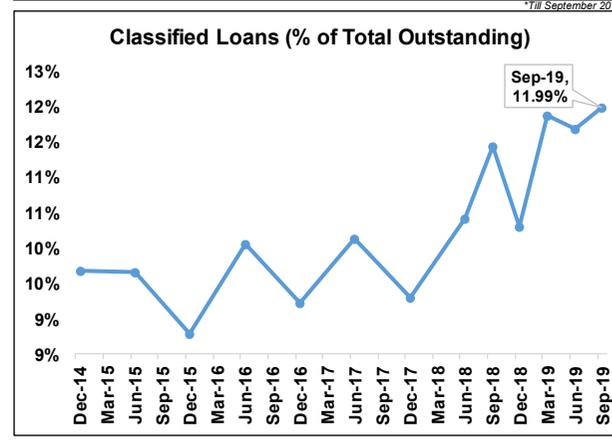
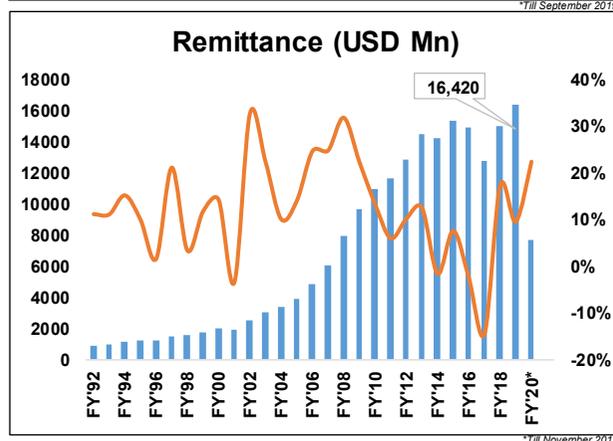
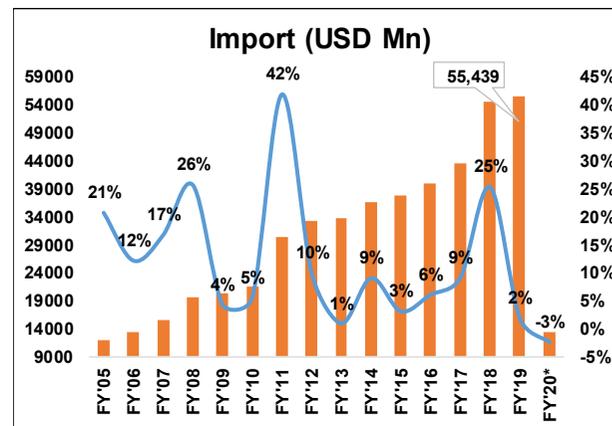
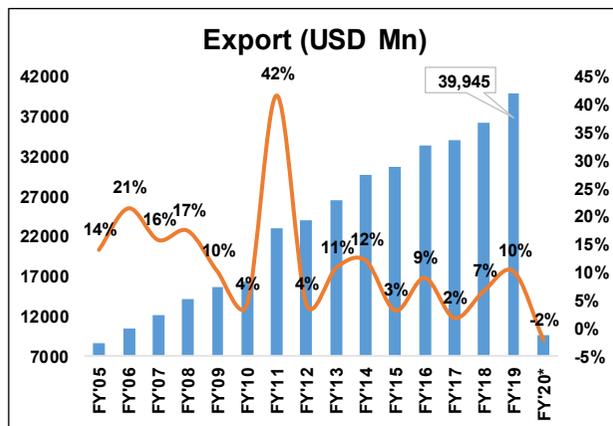
Key Points:

- 12-month average inflation: 5.50% (Oct'19)
- Point to Point inflation: 5.47% (Oct'19)
- Trade Balance: USD -3,717 Mn, +3.5% Growth YoY (Jul-Sep FY'20)
- Current Account Balance: USD -678 Mn, +48.48% Growth YoY (Jul-Sep FY'20)
- Interest Rate Spread: 3.92% (Oct'19)
- Foreign Exchange Reserve: USD 32.0 Bn (Dec 04, 2019)
- Monthly Import Coverage: 6.97
- NBR Tax Revenue: BDT 473.9 Bn, 2.62% Growth YoY (Jul-Sep FY'20)
- Private Sector Credit Growth: 10.0% (Oct'19)
- Excess Liquidity: BDT 247 Bn, -18% Growth YTD (Sep'19)
- Remittance: USD 7,714 Mn, 22.7% Growth YoY (Jul-Oct FY'20)
- NPL Ratio: 11.99% (Sep'19)
- BDT/USD 1-year Change: -1.33%
- Net Sales of NSC: BDT 55.1 Bn, -69.1% Growth YoY (Jul-Oct FY'20)



*Excess liquidity is calculated as a sum of currency in tills of banks and cash reserve in BB excess of CRR
** Till Sep 2019

*latest data from IMF



Currency Return

	6-Dec-19	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.87	-1.33%	-0.38%	-0.15%	0.03%	-0.08%
USD/INR	71.28	-0.61%	-2.97%	-0.38%	0.65%	-0.04%
USD/PKR	154.53	-9.58%	1.14%	1.08%	0.63%	0.37%
USD/VND	23,177.50	0.67%	0.97%	0.09%	0.01%	-0.04%
USD/LKR	181.20	-1.08%	-2.64%	-0.30%	-0.15%	0.14%

In USD million	Jul-Aug FY20	Jul-Aug FY19	% Change
Export*	6,647	6,718	-1.06%
Import*	8,622	8,825	-2.30%
Trade Balance*	-1,975	-2,107	6.26%
Current Account Balance*	313	-7	4571.43%
LC - Capital Machinery	700	760	-7.84%
% of total	7.76%	7.59%	
LC - Industrial Raw Materials	2,738	3,381	-19.03%
% of total	30.33%	33.75%	
LC - Petroleum & Petro Products	694	805	-13.77%
% of total	7.69%	8.03%	
Total LC Opening	9,026	10,018	-9.90%

*Export, Import, Trade Balance, and Current Account Balance for Jul-Sep FY20 are USD 9,535 Mn, USD 13,252 Mn, USD -3,717 Mn, and USD -678 Mn respectively.

Parameter	Date	Amount	Unit	YoY Change
Remittance	2019-20 Jul-Oct	7,714	USD Mn	22.7%
Foreign Exchange Reserve	Dec 04, 2019	31,984	USD Mn	2.7%
Net Sales of NSC	2019-20 Jul-Oct	55	BDT Bn	-69.1%
Broad Money	Oct 2019	12,618	BDT Bn	12.1%
Domestic Credit	Oct 2019	11,995	BDT Bn	14.4%
Private Sector Credit	Oct 2019	10,260	BDT Bn	10.0%
Call Money Weighted Average Rate	Dec 04, 2019	4.38%		Call Money Weighted Average Rate as on Nov 27, 2019: 3.85%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 04 Dec 2019 Import: LTM Avg.			6.97

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