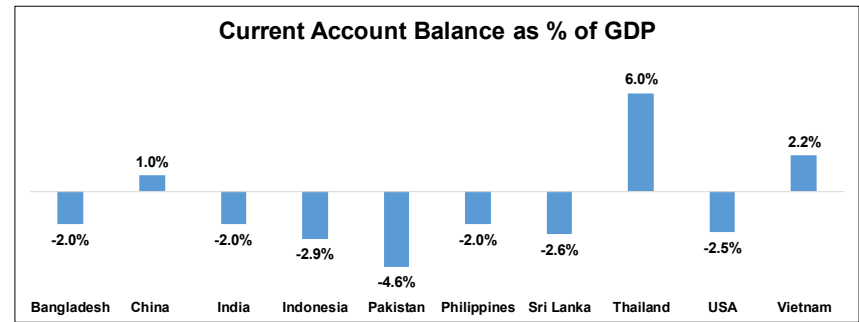
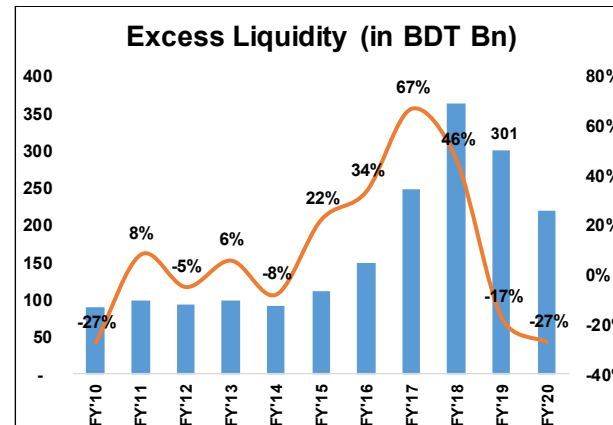
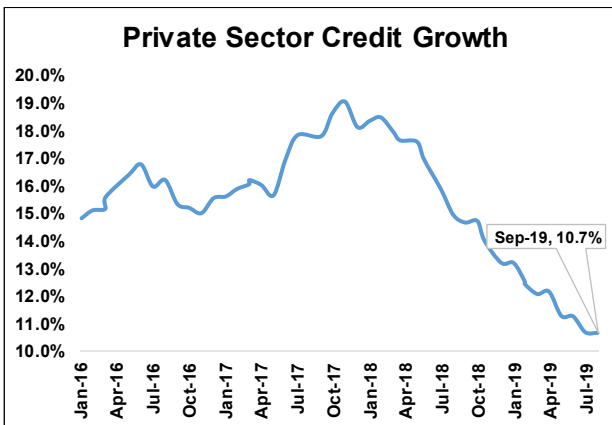
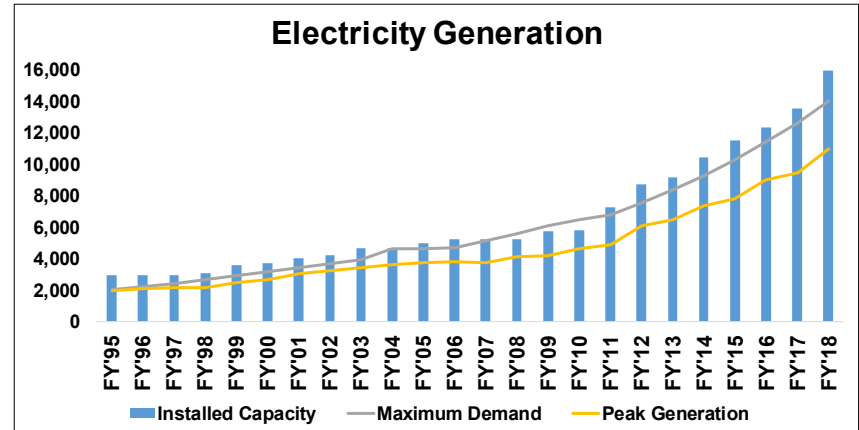
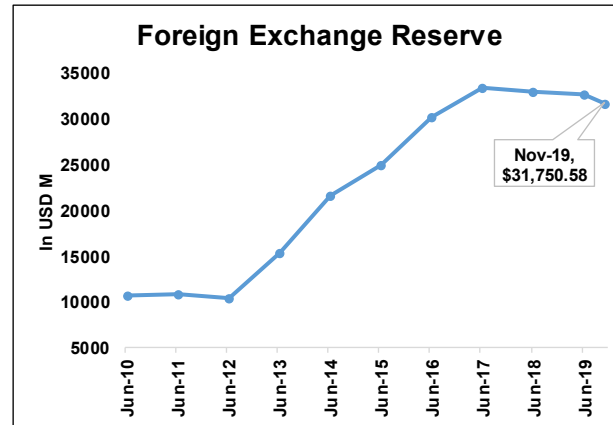
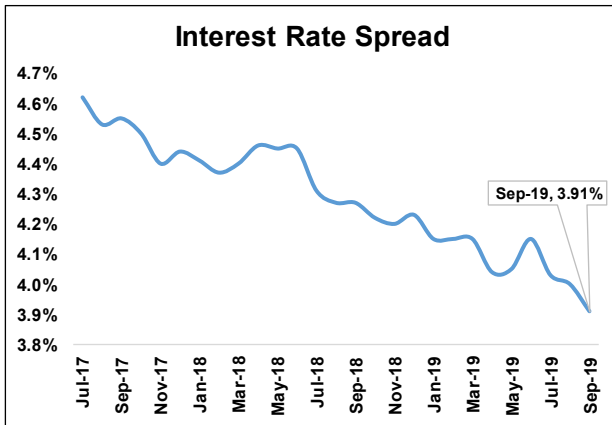


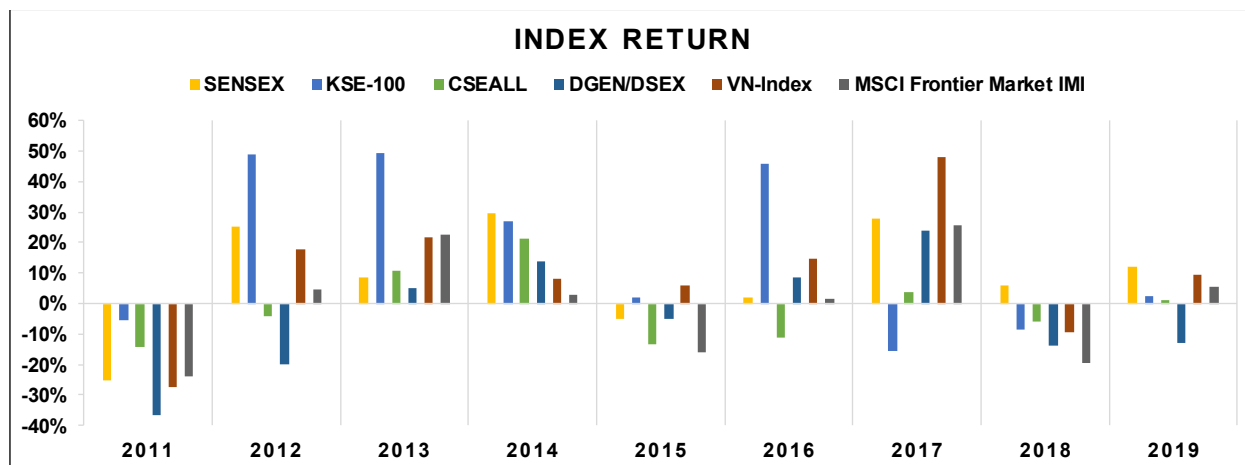
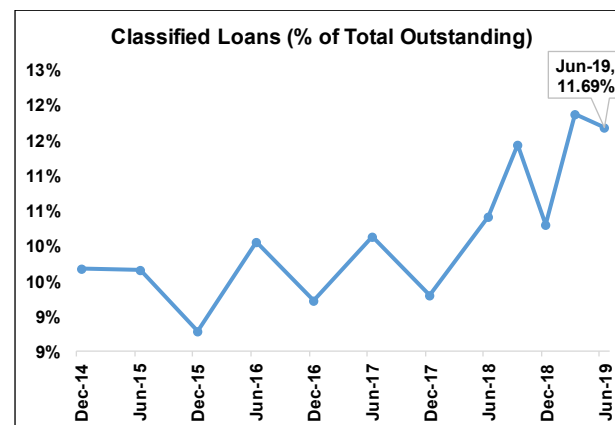
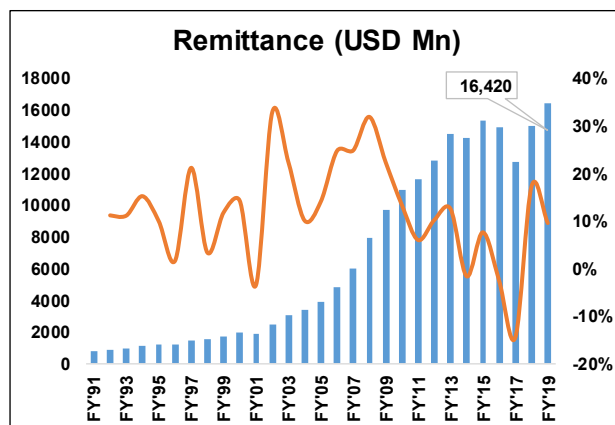
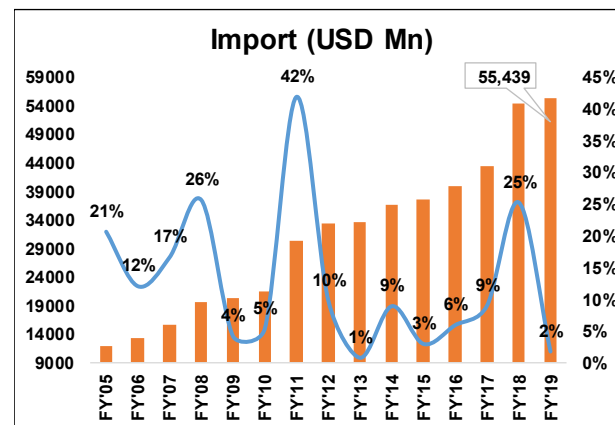
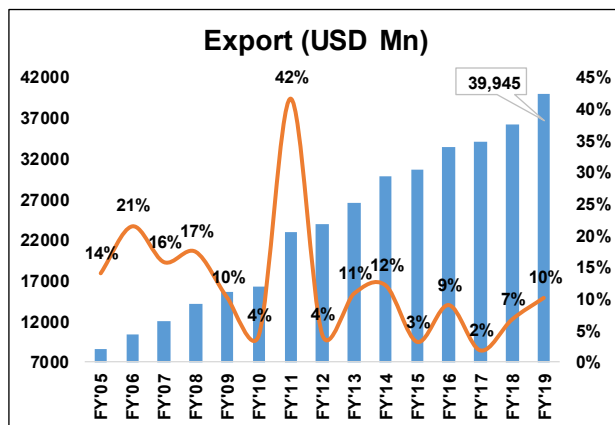
Key Points:

- 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: 3.9% (Sep'19)
- Foreign Exchange Reserve: USD 31.8 Bn (Nov 20, 2019)
- Monthly Import Coverage: 6.92
- NBR Tax Revenue: BDT 473.9 Bn, 2.62% Growth YoY (Jul-Sep FY'20)
- Private Sector Credit Growth: 10.7% (Sep'19)
- Excess Liquidity: BDT 220 Bn, -27% Growth YTD (Aug'19)
- Remittance: USD 6,154.2 Mn, 20.5% Growth YoY (Jul-Oct FY'20)
- NPL Ratio: 11.69% (Jun'19)
- BDT/USD 1-year Change: -1.35%
- Net Sales of NSC: BDT 47.0 Bn, -65.0% Growth YoY (Jul-Sep FY'20)



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

*latest data from IMF



Currency Return

	15-Nov-19	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.91	-1.20%	-0.78%	-0.22%	0.02%	-0.11%
USD/INR	71.79	-1.53%	-2.98%	-1.37%	-0.20%	-0.06%
USD/PKR	156.20	-13.94%	-2.45%	0.10%	-0.57%	-0.61%
USD/VND	23,196.00	0.65%	0.77%	0.03%	0.04%	0.00%
USD/LKR	180.13	-0.76%	-1.98%	0.85%	0.04%	-0.25%

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%
<i>% of total</i>	7.76%	7.59%	
LC - Industrial Raw Materials	2,738	3,381	-19.03%
<i>% of total</i>	30.33%	33.75%	
LC - Petroleum & Petro Products	694	805	-13.77%
<i>% of total</i>	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	6,154	USD Mn	20.5%
Foreign Exchange Reserve	Nov 20, 2019	31,751	USD Mn	0.3% (Nov 13, 2019)
Net Sales of NSC	2019-20 Jul-Sep	47	BDT Bn	-65.0%
Broad Money	Sep 2019	12,519	BDT Bn	11.9%
Domestic Credit	Sep 2019	11,832	BDT Bn	14.4%
Private Sector Credit	Sep 2019	10,167	BDT Bn	10.7%
Call Money Weighted Average Rate	Nov 20, 2019	4.88%		Call Money Weighted Average Rate as on Nov 13, 2019: 4.09%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 20 Nov 2019 Import: LTM Avg.			6.92

IMPORTANT DISCLOSURES

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