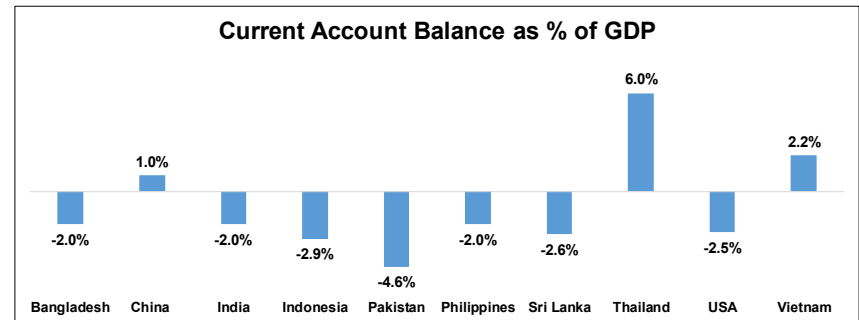
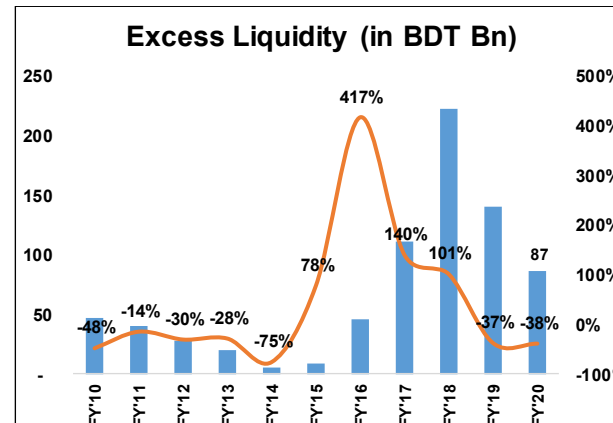
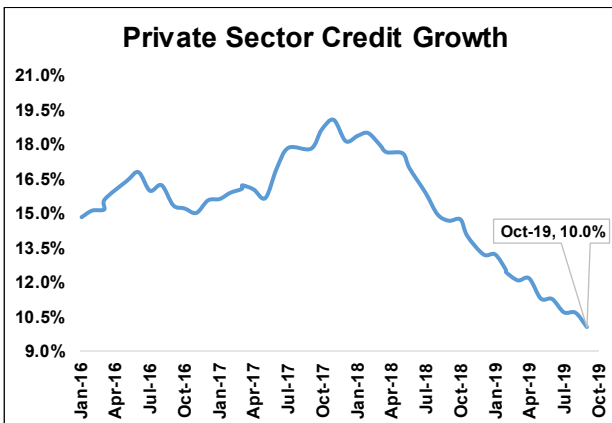
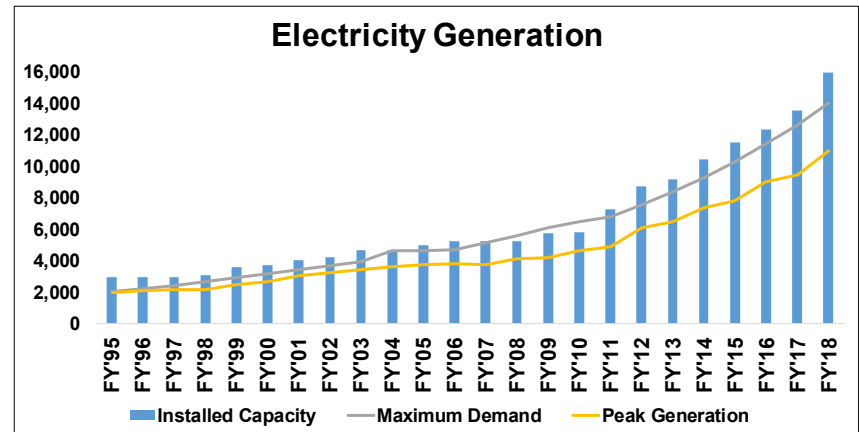
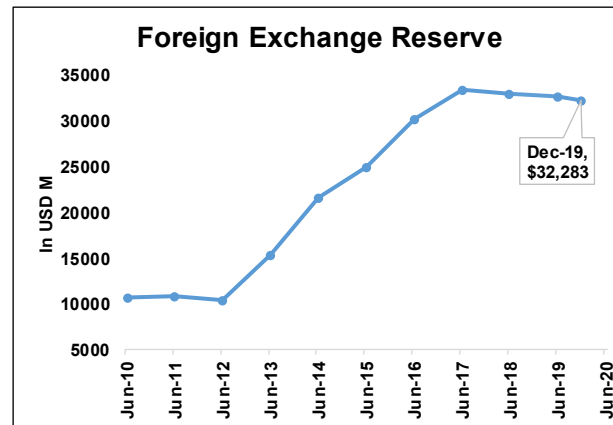
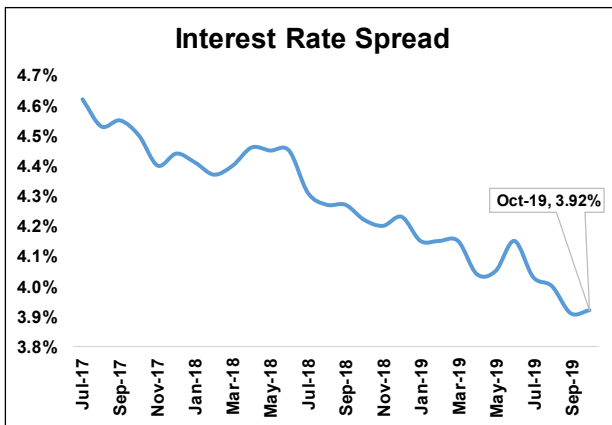


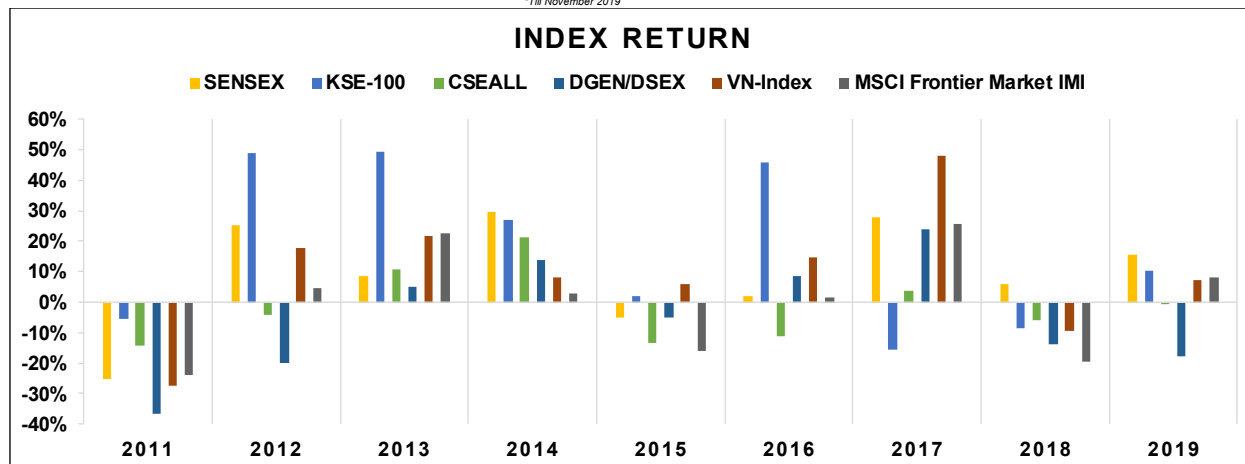
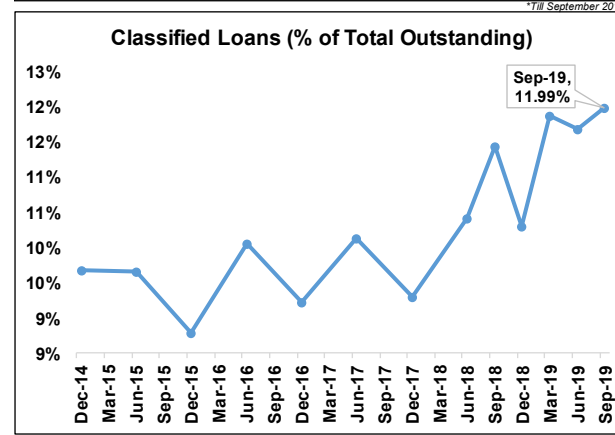
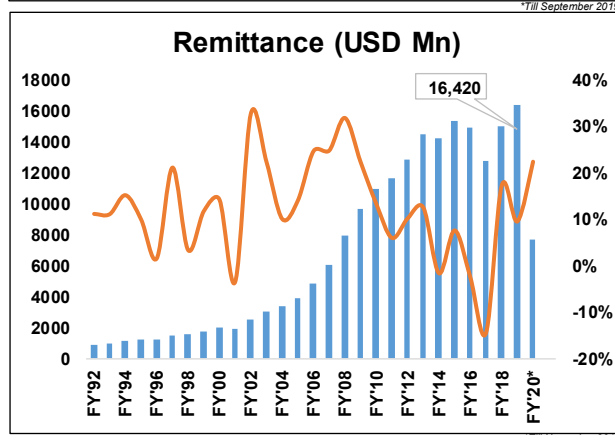
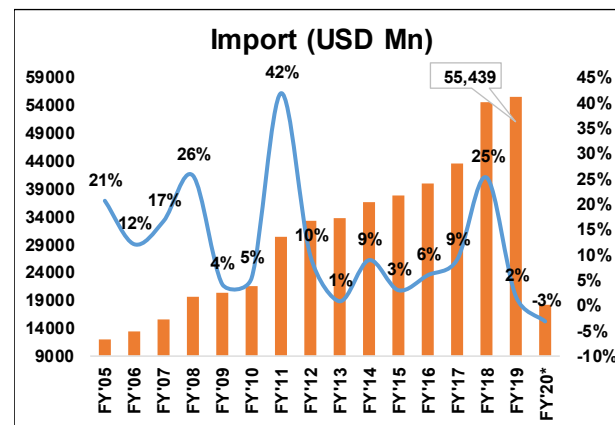
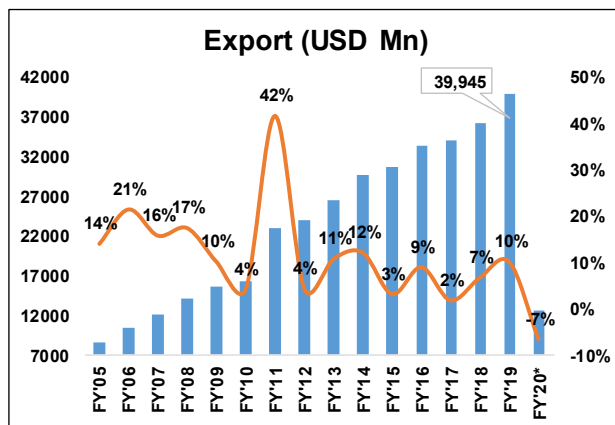
Key Points:

- 12-month average inflation: 5.56% (Nov'19)
- Point to Point inflation: 6.05% (Nov'19)
- Trade Balance: USD -5,620 Mn (Oct'19)
- Current Account Balance: USD -1,304 Mn (Oct'19)
- Interest Rate Spread: 3.92% (Oct'19)
- Foreign Exchange Reserve: USD 32.3 Bn (Dec 18, 2019)
- Monthly Import Coverage: 7.06
- 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 87 Bn, -38% Growth YTD (Sep'19)
- Remittance: USD 7,714 Mn, 22.7% Growth YoY (Jul-Nov FY'20)
- NPL Ratio: 11.99% (Sep'19)
- BDT/USD 1-year Change: -1.48%
- Net Sales of NSC: BDT 55.1 Bn, -69.1% Growth YoY (Jul-Oct FY'20)



**Excess liquidity is calculated as cash reserve in BB excess of CRR
** till Sep 2019*

**latest data from IMF*



Currency Return

	20-Dec-19	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.90	-1.48%	-0.47%	-0.02%	0.24%	0.00%
USD/INR	71.06	-1.52%	-2.17%	0.97%	-0.37%	0.17%
USD/PKR	154.95	-9.73%	1.40%	0.21%	-0.19%	-0.25%
USD/VND	23,176.00	0.55%	0.54%	0.10%	-0.01%	-0.03%
USD/LKR	181.10	-0.06%	-2.42%	-0.99%	0.00%	0.21%
USD/KHR	4,070.00	-0.93%	0.51%	-0.43%	-0.22%	-0.17%

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	N/A
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-Oct FY20 are USD 12,517 Mn, USD 18,137 Mn, USD -5,620 Mn, and USD -1,304 Mn respectively.

Parameter	Date	Amount	Unit	YoY Change
Remittance	2019-20 Jul-Nov	7,714	USD Mn	22.7%
Foreign Exchange Reserve	Dec 18, 2019	32,283	USD Mn	2.0%
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 18, 2019	4.93%		Call Money Weighted Average Rate as on Dec 11, 2019: 3.83%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 18 Dec 2019 Import: LTM Avg.			7.06

**2019 YTD Return
**All the indices returns are price return except KSE-100

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