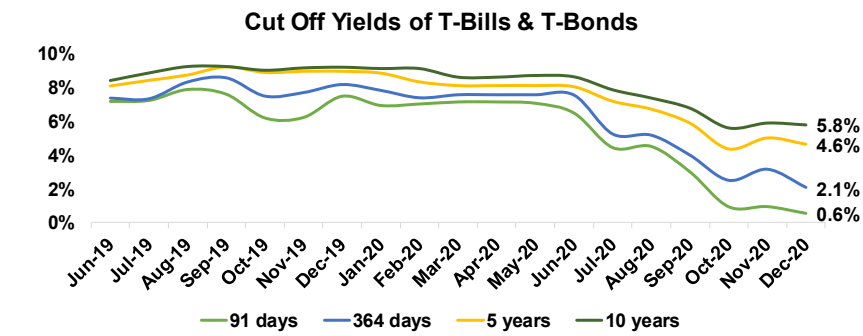
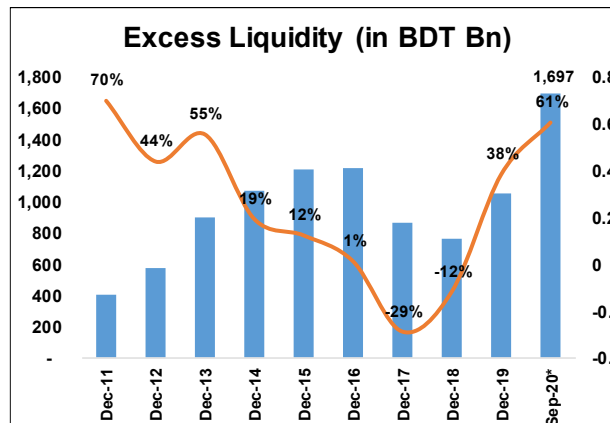
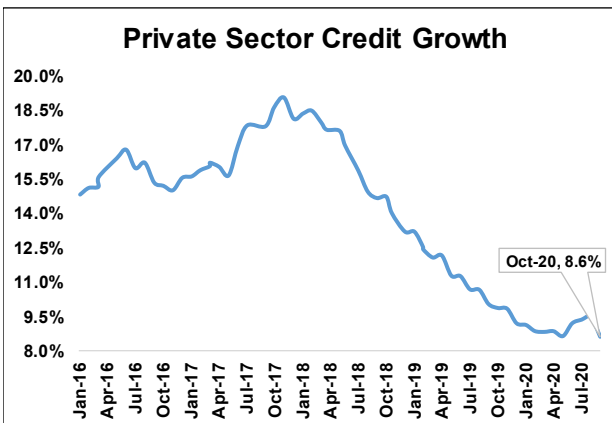
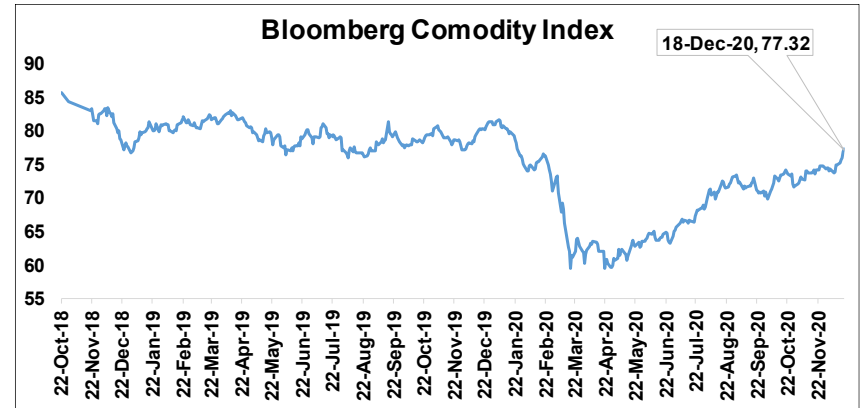
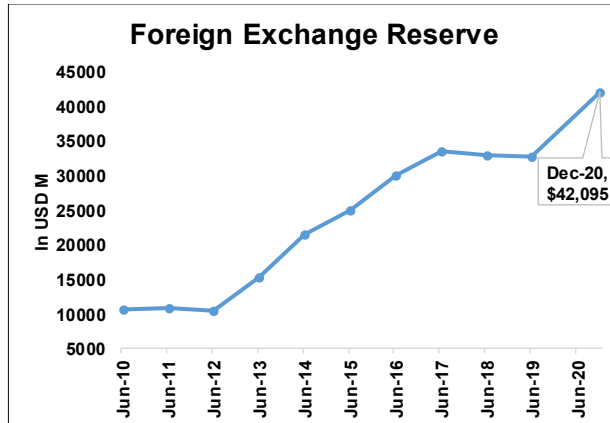
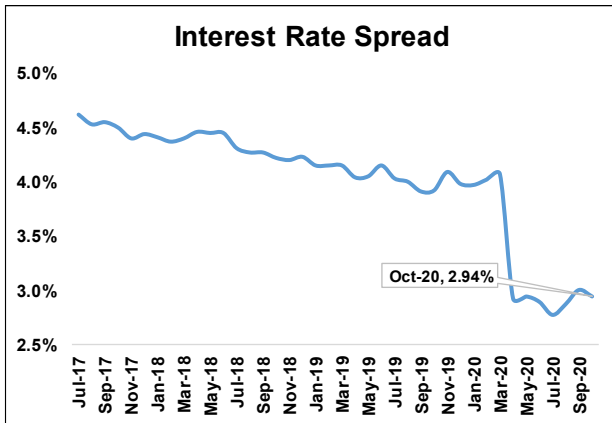
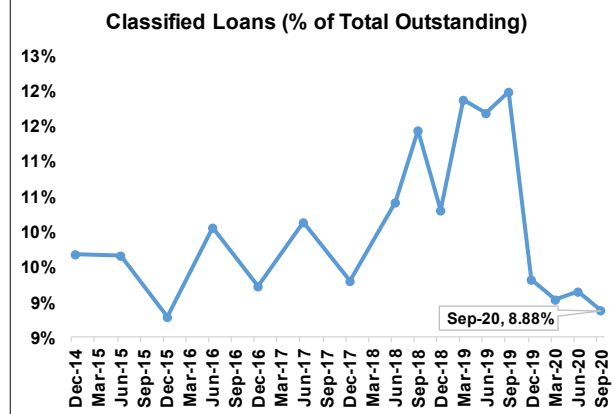
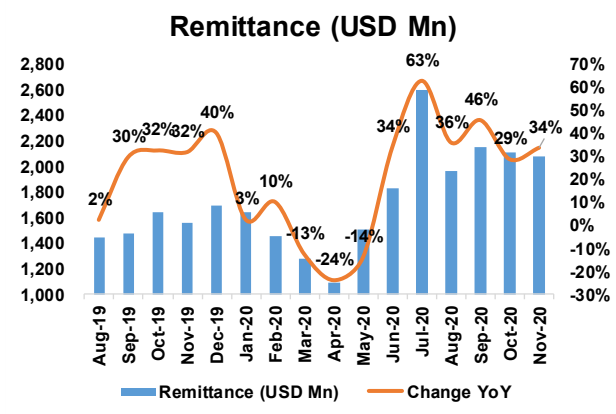
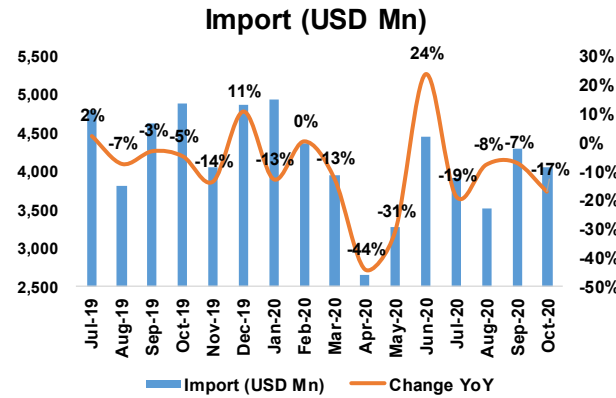
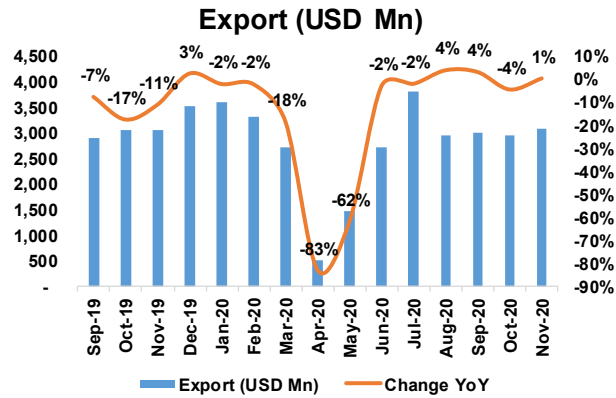


Key Points:

- 12-month average inflation: 5.73% (Nov'20)
- Point to Point inflation: 5.52% (Oct'20)
- Trade Balance: USD -3,236 Mn (Jul-Oct'20)
- Current Account Balance: USD 4,054 Mn (Jul-Oct'20)
- Interest Rate Spread: 2.94% (Oct'20)
- Foreign Exchange Reserve: USD 42.1 Bn (December 15, 2020)
- Monthly Import Coverage: 10.27
- NBR Tax Revenue: BDT 681.3 Bn, +3.53% Growth YoY (Jul-Oct'20)
- Private Sector Credit Growth: 8.6% (Oct'20)
- Excess Liquidity: BDT 1,697 Bn, +61% Growth YTD (Sep'20)
- Remittance: USD 19,702 Mn, 18.4% Growth YoY (Jan-Nov'20)
- NPL Ratio: 8.88% (Sept'20)
- BDT/USD 1-year Change: +0.50%
- Net Sales of NSC: BDT 246.9 Bn, -18.9% Growth YoY (Jan-Oct, 2020)



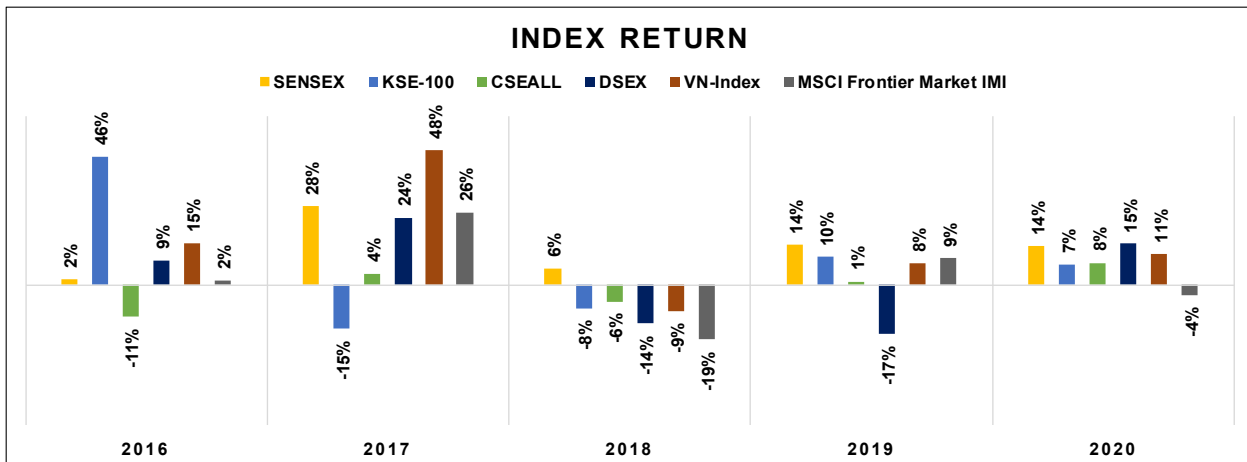
*Growth rate is YTD
Excess Liquidity is calculated by subtracting minimum required liquid assets (CRR & SLR) from total liquid assets



Currency Return

| | 18-Dec-20 | 1 Year | 6 Months | 1 month | 1 Week | 1 Day |
|---------|-----------|--------|----------|---------|--------|--------|
| USD/BDT | 84.18 | 0.50% | 0.65% | 0.13% | 0.38% | 0.53% |
| USD/INR | 73.57 | -3.49% | 3.85% | 0.73% | 0.23% | -0.07% |
| USD/PKR | 159.70 | -3.09% | 3.75% | -0.75% | 0.09% | 0.19% |
| USD/VND | 23,124.00 | 0.22% | 0.38% | 0.16% | 0.02% | -0.02% |
| USD/LKR | 187.50 | -3.37% | -0.47% | -1.52% | -0.59% | -0.37% |
| USD/KHR | 4,028.00 | 0.92% | 0.82% | 0.37% | 0.30% | 0.05% |

| | In USD million | Jul-Oct'20 | Jul-Oct'19 | % Change |
|----------------------------------|----------------|------------|------------|----------|
| Export | | 12,548 | 12,412 | 1.10% |
| Import | | 15,784 | 18,141 | -12.99% |
| Trade Balance | | -3,236 | -5,729 | 43.52% |
| Current Account Balance | | 4,054 | -1,521 | 366.54% |
| LC - Capital Machinery* | | 1,639 | 1,776 | -7.69% |
| % of total | | 9.10% | 9.22% | |
| LC - Industrial Raw Materials* | | 6,324 | 6,680 | -5.33% |
| % of total | | 35.10% | 34.70% | |
| LC - Petroleum & Petro Products* | | 1,105 | 1,699 | -34.95% |
| % of total | | 6.13% | 8.83% | |
| Total LC Opening* | | 18,020 | 19,251 | -6.39% |



| Parameter | Date | Amount | Unit | YoY Change |
|--|--|--------|--------|--|
| Remittance | 2020 Jan-Nov | 19,702 | USD Mn | 18.4% |
| Foreign Exchange Reserve | Dec 15, 2020 | 42,095 | USD Mn | 30.4% |
| Net Sales of NSC | 2020 Jan-Oct | 247 | BDT Bn | -18.9% |
| Broad Money | Oct 20 | 14,397 | BDT Bn | 14.1% |
| Domestic Credit | Oct 20 | 13,360 | BDT Bn | 11.4% |
| Private Sector Credit | Oct 20 | 11,143 | BDT Bn | 8.6% |
| Call Money Weighted Average Rate | Dec 15, 2020 | 1.68% | | Call Money Weighted Average Rate as on Dec 09, 2020: 1.68% |
| Foreign Exchange Reserve to Monthly Import | FY Reserve: 15 Dec, 2020 Import: LTM Avg. | | | 10.27 |

**2020 YTD Return
**All the indices returns are price return except KSE-100

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