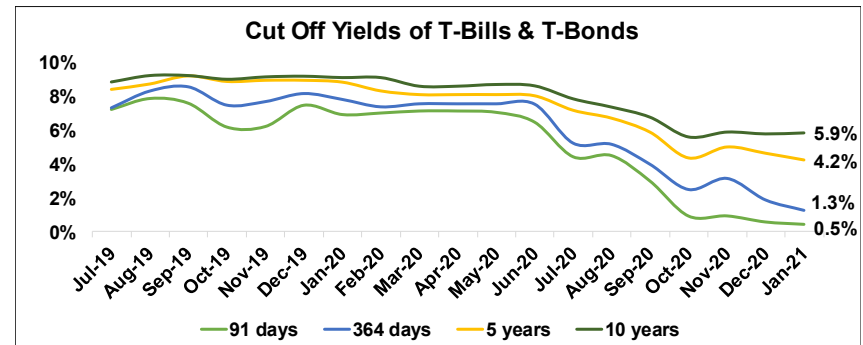
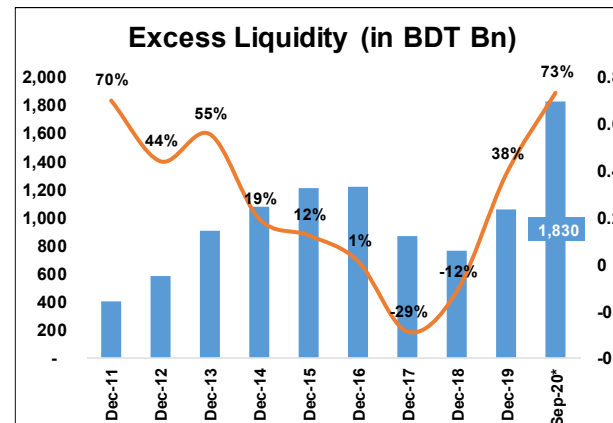
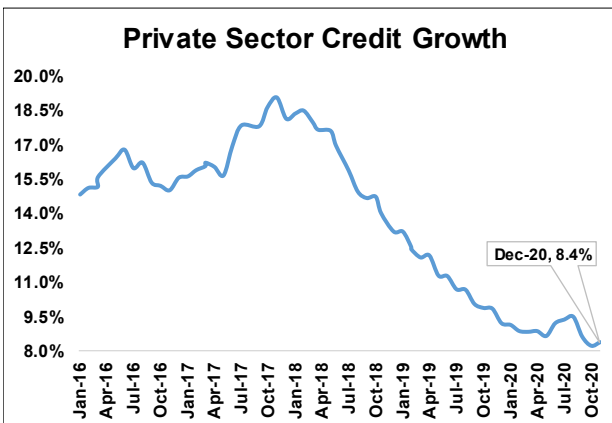
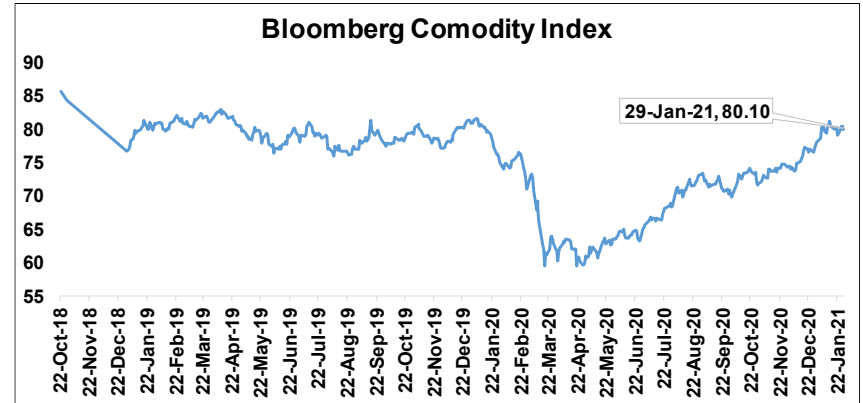
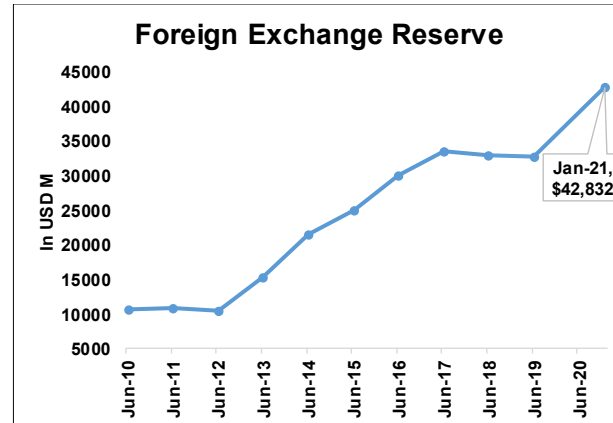
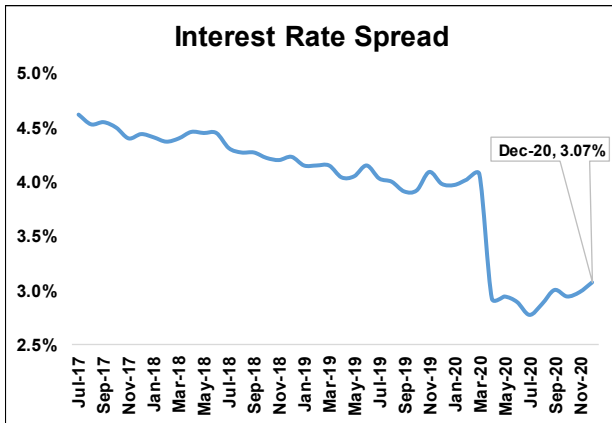
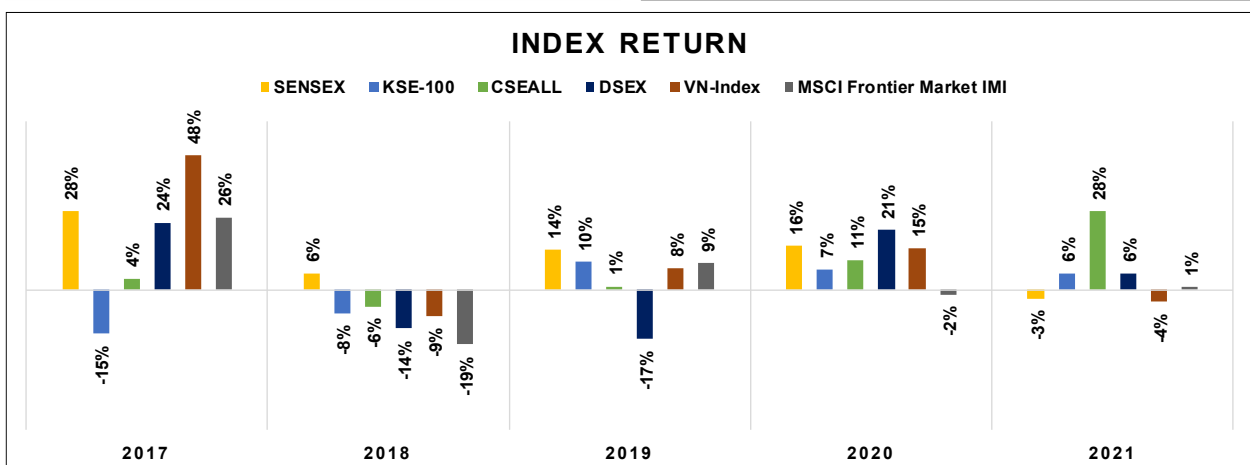
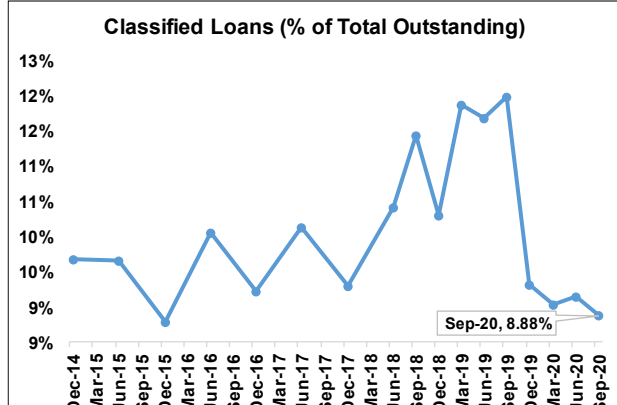
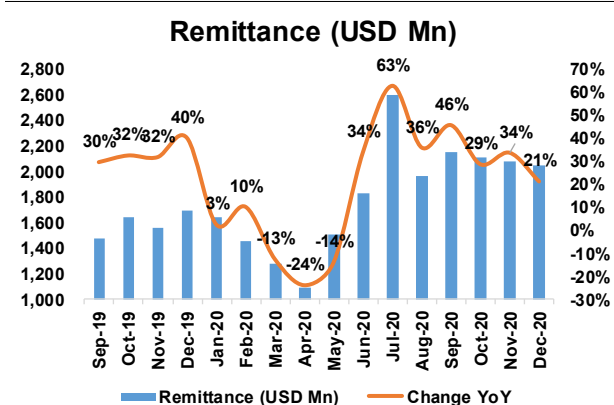
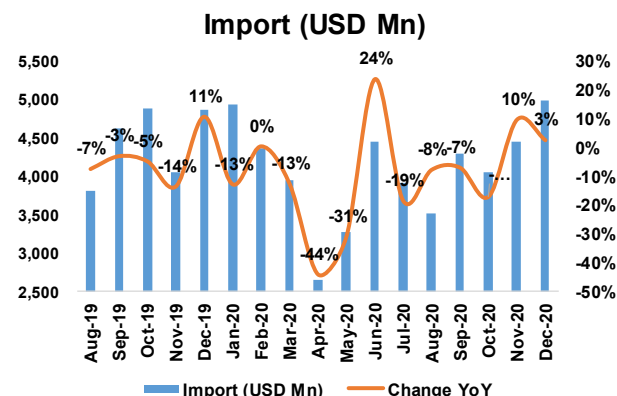
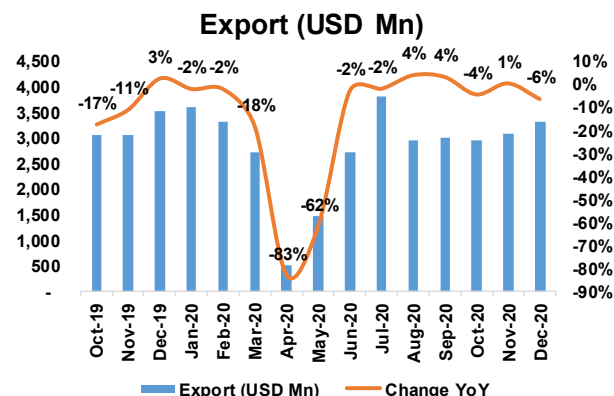


Key Points:

- 12-month average inflation: 5.69% (Dec'20)
- Point to Point inflation: 5.29% (Dec'20)
- Trade Balance: USD -6,465 Mn (Jul-Dec'20)
- Current Account Balance: USD 4,322 Mn (Jul-Dec'20)
- Interest Rate Spread: 2.98% (Nov'20)
- Foreign Exchange Reserve: USD 42.8 Bn (January 27, 2021)
- Monthly Import Coverage: 10.55
- NBR Tax Revenue: BDT 870.9 Bn, +3.19% Growth YoY (Jul-Nov'20)
- Private Sector Credit Growth: 8.4% (Dec'20)
- Excess Liquidity: BDT 1,830 Bn, +73% Growth YTD (Sep'20)
- Remittance: USD 21,753 Mn, 18.7% Growth YoY (Jan-Dec'20)
- NPL Ratio: 8.88% (Sept'20)
- BDT/USD 1-year Change: +0.27%
- Net Sales of NSC: BDT 280.9 Bn, -8.8% Growth YoY (Jan-Nov, 2020)



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



Currency Return

	29-Jan-21	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	84.37	0.27%	0.31%	0.11%	-0.26%	0.20%
USD/INR	72.88	-2.15%	2.84%	0.70%	0.14%	0.07%
USD/PKR	159.60	-3.20%	4.46%	0.25%	0.47%	0.19%
USD/VND	23,048.00	0.53%	0.57%	0.31%	0.10%	0.05%
USD/LKR	190.50	-4.72%	-2.51%	-2.89%	3.41%	0.00%
USD/KHR	4,045.00	0.23%	1.18%	-0.54%	0.12%	0.20%

	In USD million	Jul-Nov'20	Jul-Nov'19	% Change
Export*		18,761	18,844	-0.44%
Import*		25,226	27,067	-6.80%
Trade Balance*		-6,465	-8,223	21.38%
Current Account Balance*		4,322	-1,667	359.27%
LC - Capital Machinery		1,970	2,093	-5.89%
% of total		8.59%	9.29%	
LC - Industrial Raw Materials		8,106	8,213	-1.31%
% of total		35.35%	36.46%	
LC - Petroleum & Petro Products		1,430	1,945	-26.50%
% of total		6.24%	8.63%	
Total LC Opening		22,927	22,526	1.78%

*Jul-Dec'20

Parameter	Date	Amount	Unit	YoY Change
Remittance	2020 Jan-Dec	21,753	USD Mn	18.7%
Foreign Exchange Reserve	Jan 27, 2021	42,832	USD Mn	32.2%
Net Sales of NSC	2020 Jan-Nov	281	BDT Bn	-8.8%
Broad Money	Dec 20	14,787	BDT Bn	14.2%
Domestic Credit	Dec 20	13,636	BDT Bn	9.9%
Private Sector Credit	Dec 20	11,413	BDT Bn	8.4%
Call Money Weighted Average Rate	Jan 27, 2021	1.66%		Call Money Weighted Average Rate as on Jan 20, 2021: 1.52%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 27 Jan 2021 Import: LTM Avg.			10.55

IMPORTANT DISCLOSURES

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BRAC EPL Stock Brokerage Limited**Research**

Ayaz Mahmud, CFA	Head of Research	ayaz.mahmud@bracepl.com	01708 805 221
Anika Mafiz	Research Analyst	anika.mafiz@bracepl.com	01708 805 206
Sadman Sakib	Research Associate	sadman.sakib@bracepl.com	01730 727 939
Md. Rafiqul Islam	Research Associate	mrafiqulislam@bracepl.com	01708 805 229
Md. Mahirul Quddus	Research Associate	mmahirul.quddus@bracepl.com	01709 636 546

International Trade and Sales

Ahsanur Rahman Bappi	CEO (Acting)	bappi@bracepl.com	01730 357 991
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BRAC EPL Researchwww.bracepl.com

Symphony, Plot No.: S.E.(F) – 9(3rd Floor), Road No.: 142

Gulshan Avenue, Dhaka – 1212

Phone: + (880)-2-9852446-50

Fax: + (880)-2-9852451-52

E-Mail: research@bracepl.com