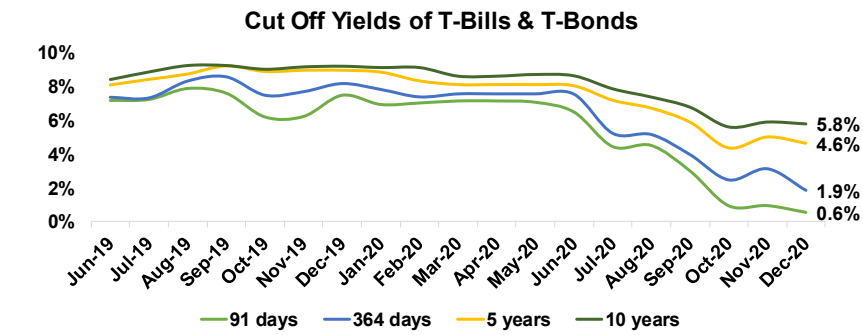
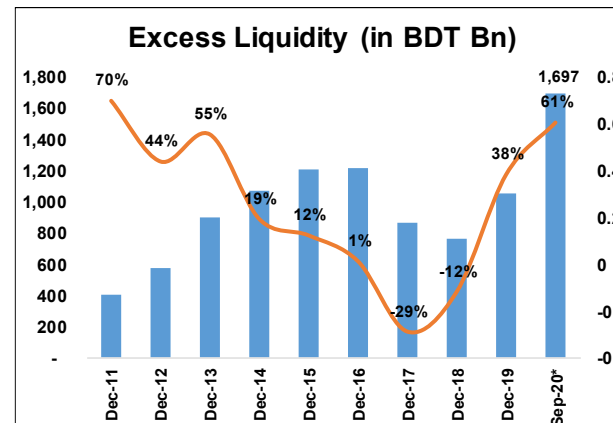
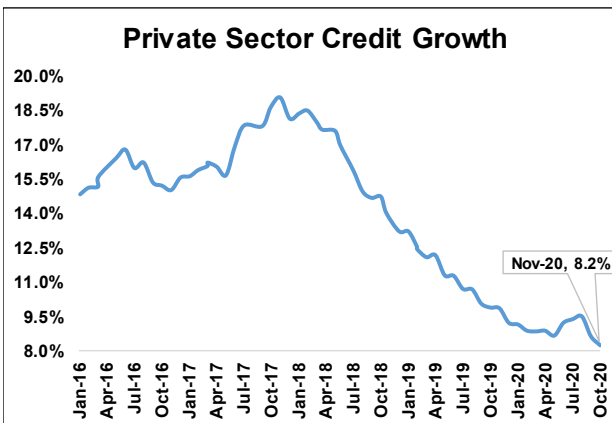
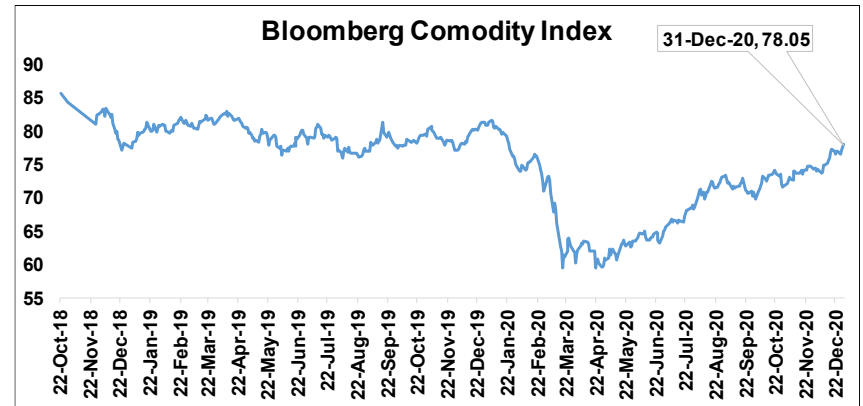
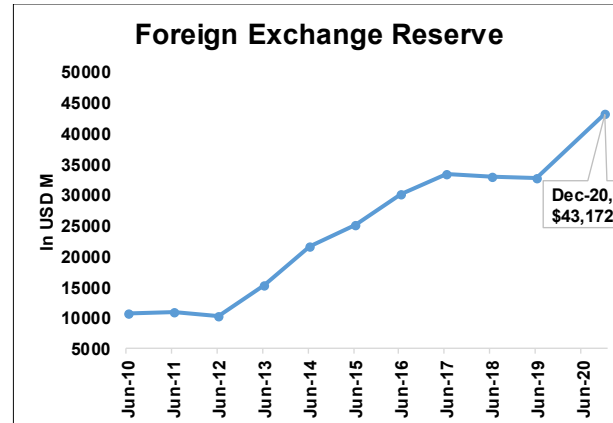
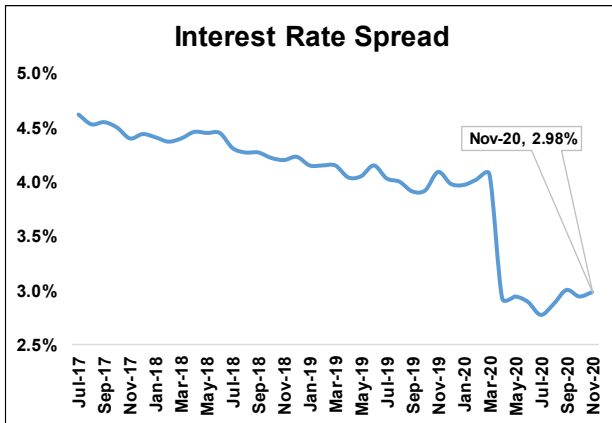
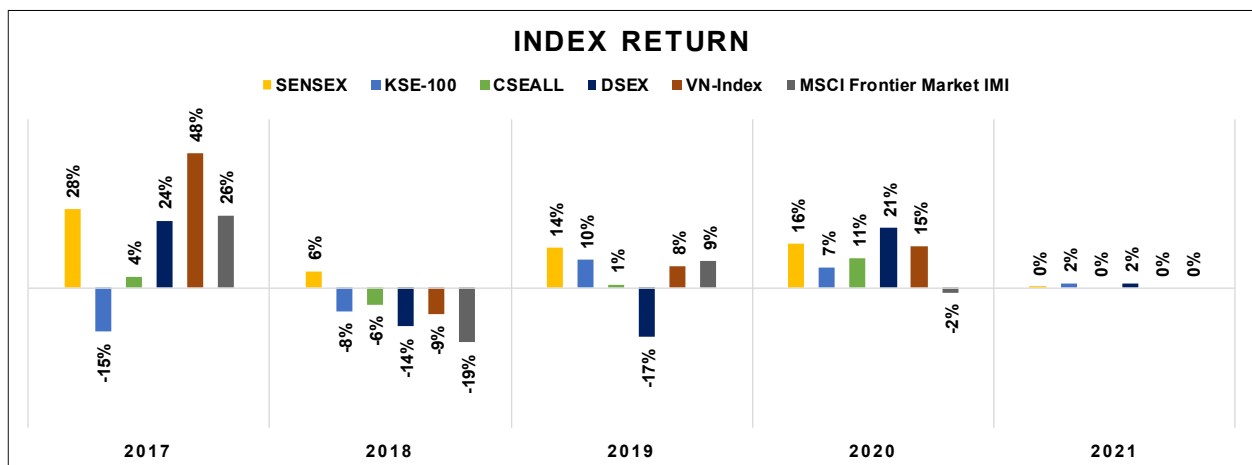
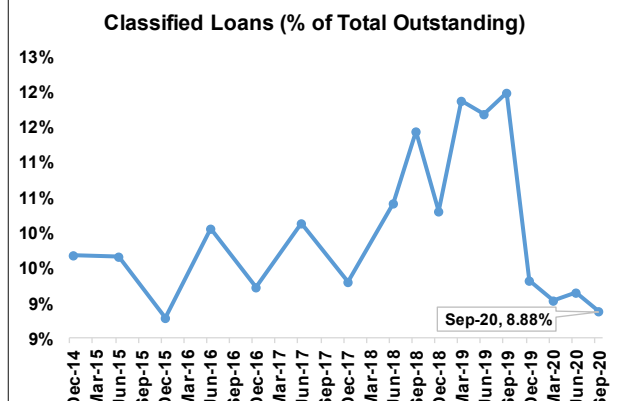
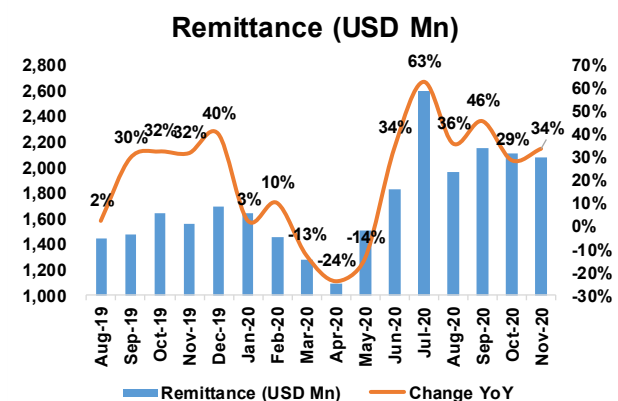
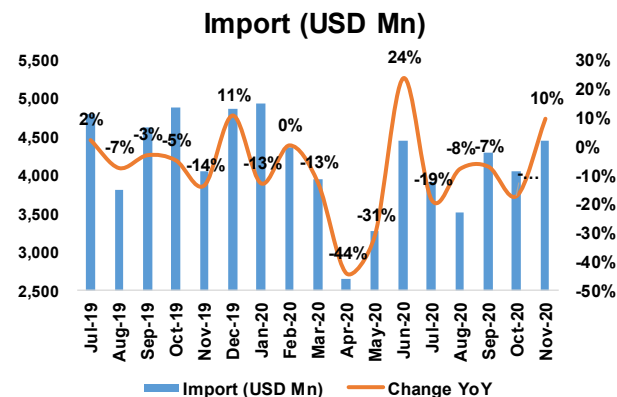
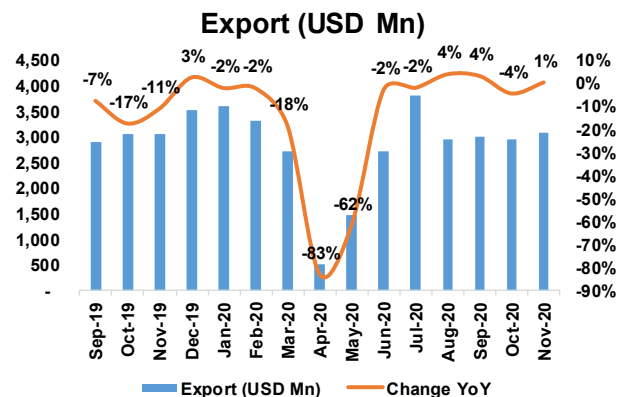


Key Points:

- 12-month average inflation: 5.73% (Nov'20)
- Point to Point inflation: 5.52% (Nov'20)
- Trade Balance: USD -4,715 Mn (Jul-Nov'20)
- Current Account Balance: USD 4,043 Mn (Jul-Nov'20)
- Interest Rate Spread: 2.98% (Nov'20)
- Foreign Exchange Reserve: USD 43.2 Bn (December 30, 2020)
- Monthly Import Coverage: 10.72
- NBR Tax Revenue: BDT 681.3 Bn, +3.53% Growth YoY (Jul-Oct'20)
- Private Sector Credit Growth: 8.2% (Nov'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: -0.55%
- 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

	1-Jan-21	1 Year	6 Months	1 month	1 Week	1 Day
USD/BDT	85.07	-0.55%	-0.27%	-0.83%	-0.68%	-0.53%
USD/INR	73.12	-1.85%	3.24%	0.50%	0.58%	-0.11%
USD/PKR	159.75	-3.05%	4.91%	-0.41%	0.34%	0.00%
USD/VND	23,080.00	0.40%	0.54%	0.21%	0.22%	0.00%
USD/LKR	186.00	-2.53%	0.12%	-0.05%	0.81%	-0.54%
USD/KHR	4,035.00	1.12%	1.49%	0.07%	-0.37%	0.00%

	In USD million	Jul-Oct'20	Jul-Oct'19	% Change
Export*		15,526	15,394	0.86%
Import*		20,241	22,205	-8.84%
Trade Balance*		-4,715	-6,811	30.77%
Current Account Balance*		4,043	-1,447	379.41%
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%

*Jul-Nov'20

Parameter	Date	Amount	Unit	YoY Change
Remittance	2020 Jan-Nov	19,702	USD Mn	18.4%
Foreign Exchange Reserve	Dec 30, 2020	43,172	USD Mn	32.1%
Net Sales of NSC	2020 Jan-Nov	281	BDT Bn	-8.8%
Broad Money	Nov 20	14,540	BDT Bn	14.0%
Domestic Credit	Nov 20	13,447	BDT Bn	10.6%
Private Sector Credit	Nov 20	11,209	BDT Bn	8.2%
Call Money Weighted Average Rate	Dec 30, 2020	2.12%	Call Money Weighted Average Rate as on Dec 23, 2020:	1.86%
Foreign Exchange Reserve to Monthly Import	FY Reserve: 30 Dec, 2020 Import: LTM Avg.			10.72

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