

Latest Economic Update

| Domestic Key Indicators | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|--|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------|--------|
| GDP | BDT Cr | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | 4,439,273.0 | - | - |
| GDP | US\$ Mn | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | 453,867.0 | - | - |
| General Inflation | % | 7.5 | 9.5 | 9.1 | 8.9 | 8.9 | 8.7 | 8.6 | 8.8 | 9.3 | 9.2 | 9.9 | 9.7 | 9.7 | 9.9 | - |
| Food Inflation | % | 8.2 | 9.9 | 9.1 | 8.5 | 8.1 | 7.9 | 8.1 | 9.1 | 8.8 | 9.1 | 9.9 | 9.7 | 9.8 | 12.5 | - |
| Non-food Inflation | % | 6.4 | 8.9 | 9.1 | 9.6 | 10.0 | 10.0 | 9.8 | 9.8 | 9.7 | 9.7 | 10.0 | 9.6 | 9.5 | 8.0 | - |
| Twelve Month Average Inflation (general) | % | 6.3 | 6.7 | 7.0 | 7.2 | 7.5 | 7.7 | 7.9 | 8.1 | 8.4 | 8.6 | 8.8 | 9.0 | 9.2 | 9.2 | - |
| Current Account Balance (YTD) | US\$ Mn | (449.0) | (1,502.0) | (3,610.0) | (4,501.0) | (5,670.0) | (5,270.0) | (5,037.0) | (4,387.0) | (3,641.0) | (3,772.0) | (4,508.0) | (3,394.0) | 537.0 | - | - |
| Capital Account Balance (YTD) | US\$ Mn | 9.0 | 29.0 | 36.0 | 75.0 | 96.0 | 171.0 | 174.0 | 203.0 | 287.0 | 316.0 | 320.0 | 473.0 | 1.0 | - | - |
| Financial Account (YTD) | US\$ Mn | (66.0) | (454.0) | (359.0) | (37.0) | (153.0) | (1,098.0) | (1,196.0) | (1,537.0) | (2,216.0) | (2,161.0) | (2,583.0) | (2,142.0) | (895.0) | - | - |
| BOP Overall Balance (YTD) | US\$ Mn | (1,081.0) | (2,364.0) | (3,446.0) | (4,872.0) | (6,384.0) | (7,169.0) | (7,388.0) | (7,949.0) | (8,166.0) | (8,804.0) | (8,804.0) | (8,222.0) | (1,067.0) | - | - |

| Foreign Trade | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|-----------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Forex Reserve of BB | US\$ Mn | 39,599.9 | 39,055.9 | 36,476.4 | 35,808.7 | 33,789.6 | 33,765.5 | 32,222.6 | 32,333.7 | 31,168.4 | 30,965.3 | 29,873.9 | 31,203.0 | 29,732.1 | 29,226.4 | 27,633.0 |
| Forex Reserve (BPM6) | US\$ Mn | 31,173.4 | 30,692.9 | 28,166.2 | 27,534.3 | 25,736.2 | 26,022.5 | 24,701.4 | 24,935.8 | 24,120.3 | 23,952.1 | 23,315.4 | 24,753.9 | 23,374.3 | 23,255.1 | 21,708.9 |
| Forex Reserve of Commercial Banks | US\$ Mn | 4,881.5 | 5,018.7 | 4,905.0 | 4,505.6 | 4,708.2 | 4,795.9 | 4,849.3 | 5,240.5 | 5,343.5 | 5,497.7 | 5,120.8 | 5,530.3 | 5,900.5 | - | - |
| Export (FOB) | US\$ Mn | 3,964.8 | 4,607.0 | 3,905.1 | 4,356.6 | 5,092.6 | 5,136.2 | 5,136.2 | 4,630.2 | 4,642.9 | 3,956.0 | 4,849.6 | 5,031.5 | 4,592.9 | 4,782.2 | 4,782.2 |
| Import (FOB) | US\$ Mn | 5,862.0 | 6,830.0 | 6,656.0 | 6,656.7 | 7,034.0 | 5,593.0 | 5,899.0 | 4,763.0 | 5,144.0 | 4,842.0 | 5,884.0 | 4,731.0 | - | - | - |
| LC Openings | US\$ Mn | 6,354.0 | 6,515.4 | 6,535.5 | 5,256.9 | 4,743.1 | 5,448.0 | 5,643.9 | 5,694.9 | 5,214.0 | 4,690.3 | - | - | 4,372.4 | - | - |
| LC Settlement | US\$ Mn | 7,491.9 | 7,182.3 | 7,136.5 | 6,783.3 | 6,504.0 | 5,639.6 | 5,622.5 | 5,132.0 | 4,849.5 | 4,304.8 | - | - | 5,983.0 | - | - |
| Remittance | US\$ Mn | 2,096.3 | 2,036.9 | 1,539.6 | 1,525.5 | 1,595.2 | 1,699.7 | 1,958.9 | 1,560.5 | 2,022.5 | 1,683.5 | 1,691.7 | 2,199.0 | 1,973.2 | 1,599.5 | - |
| Total Foreign Aid | US\$ Mn | 488.0 | 376.3 | 485.0 | 690.8 | 491.9 | 1,248.6 | 553.0 | 486.5 | 617.0 | 533.3 | 1,064.8 | 2,269.6 | - | - | - |
| Net Foreign Aid | US\$ Mn | 351.6 | 296.5 | 287.9 | 552.6 | 360.3 | 1,140.2 | 355.4 | 524.9 | 237.8 | 415.5 | 867.9 | 2,115.4 | - | - | - |
| Exchange Rate (BDT/US\$) | | 93.9 | 94.9 | 99.7 | 102.1 | 102.7 | 103.4 | 104.5 | 106.2 | 106.3 | 106.9 | 107.5 | 108.4 | 109.0 | 109.5 | 110.0 |

| Public Finance | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|---|--------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|--------|--------|
| Revenue (NBR) Earnings | BDT Cr | 17,821.1 | 22,472.4 | 26,833.9 | 23,790.3 | 24,900.0 | 29,613.9 | 26,878.8 | 23,729.6 | 29,473.3 | 24,431.5 | 32,008.2 | 49,038.0 | 20,561.5 | - | - |
| Custom Duty | BDT Cr | 2,692.5 | 3,330.9 | 3,026.8 | 2,979.9 | 3,109.9 | 2,722.7 | 3,053.4 | 2,673.0 | 3,301.9 | 2,720.7 | 3,729.9 | - | - | - | - |
| VAT | BDT Cr | 4,683.7 | 9,848.5 | 9,910.4 | 10,059.8 | 10,861.3 | 10,289.4 | 10,374.9 | 9,536.9 | 10,634.5 | 10,725.3 | 12,054.6 | - | - | - | - |
| Income Tax | BDT Cr | 4,659.9 | 5,545.0 | 6,906.3 | 6,527.9 | 6,628.0 | 10,992.0 | 8,504.1 | 7,046.4 | 10,648.6 | 6,679.2 | 10,793.5 | - | - | - | - |
| Net Sale of Net Savings Certificates (NSCs) | BDT Cr | 393.1 | 8.1 | (70.6) | (963.2) | (983.3) | (1,490.9) | 37.4 | (440.1) | (652.1) | 581.8 | 551.1 | (267.2) | 3,249.8 | - | - |

| Banking System | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|----------------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------|--------|
| Money Supply (M1) | BDT Bn | 4,224.9 | 4,184.1 | 4,184.5 | 4,150.4 | 4,311.6 | 4,252.4 | 4,431.5 | 4,373.0 | 4,482.9 | 4,482.8 | 4,407.6 | 4,918.9 | 4,589.8 | - | - |
| Money Supply (M2) | BDT Bn | 17,079.3 | 17,108.1 | 17,228.3 | 17,267.7 | 17,404.7 | 17,579.7 | 17,514.4 | 17,630.3 | 18,121.9 | 17,786.6 | 18,199.1 | 18,871.7 | 18,742.5 | - | - |
| Money Supply (M3) | BDT Bn | 20,989.8 | 21,027.7 | 21,148.3 | 21,148.1 | 21,279.2 | 21,441.8 | 21,390.4 | 21,492.8 | 21,635.2 | 21,964.6 | 22,039.2 | - | - | - | - |
| Private Sector Credit Growth yoy | % | 14.0 | 14.1 | 13.9 | 13.9 | 14.0 | 12.9 | 12.6 | 12.1 | 12.0 | 11.3 | 11.1 | 10.6 | 9.8 | - | - |
| Public Sector Credit Growth yoy | % | 23.4 | 28.4 | 28.1 | 31.0 | 24.0 | 24.8 | 29.3 | 32.1 | 36.1 | 37.5 | 41.0 | 35.0 | 38.3 | - | - |
| Domestic Credit Growth yoy | % | 15.6 | 16.6 | 16.4 | 16.9 | 15.8 | 15.0 | 15.5 | 15.6 | 16.2 | 16.1 | 16.4 | 15.3 | 14.8 | - | - |

| Interest Rates and yields | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|--|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Interest Rate Spread (All Banks) | % | 3.1 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 2.9 | 2.9 | 2.9 | 3.3 | - | - |
| Interest Rate Spread (All Non Banks) | % | 1.8 | 1.8 | 1.6 | 1.6 | 1.6 | 1.2 | 1.1 | 1.2 | 1.1 | 0.4 | 0.4 | 0.3 | 0.2 | - | - |
| Weighted average lending rate of banks | % | 7.1 | 7.1 | 7.1 | 7.2 | 7.2 | 7.2 | 7.2 | 7.3 | 7.3 | 7.3 | 7.3 | 7.3 | 7.8 | - | - |
| Weighted average deposit rate of banks | % | 4.0 | 4.1 | 4.1 | 4.1 | 4.2 | 4.2 | 4.3 | 4.3 | 4.4 | 4.4 | 4.4 | 4.4 | 4.5 | - | - |
| Weighted average lending rate of NBFIs | % | 9.3 | 9.2 | 9.1 | 9.1 | 9.1 | 8.9 | 8.9 | 8.9 | 8.9 | 8.9 | 8.3 | 8.3 | 8.2 | - | - |
| Weighted average deposit rate of NBFIs | % | 7.5 | 7.4 | 7.5 | 7.5 | 7.5 | 7.7 | 7.7 | 7.7 | 7.8 | 7.8 | 7.9 | 7.9 | 8.0 | - | - |
| 90-Days T-bills Rate | % | 6.2 | 6.2 | 6.0 | 6.0 | 6.2 | 6.9 | 7.3 | 6.6 | 6.2 | 6.5 | 6.6 | 6.8 | 7.3 | - | - |
| 182-Days T-bills Rate | % | 6.6 | 6.6 | 6.5 | 6.5 | 6.6 | 7.3 | 7.6 | 7.1 | 7.0 | 7.1 | 7.0 | 7.1 | 7.4 | - | - |
| 364-Days T-bills Rate | % | 6.8 | 6.8 | 6.8 | 6.8 | 6.9 | 7.8 | 8.0 | 7.6 | 7.4 | 7.5 | 7.6 | 7.9 | 8.6 | - | - |
| 2-years T-bonds rate | % | 7.3 | 7.4 | 7.5 | 7.4 | 7.5 | 7.6 | 8.1 | 8.0 | 8.0 | 8.0 | 8.0 | 8.1 | 8.9 | - | - |
| 5-years T-bonds rate | % | 7.9 | 7.8 | 7.7 | 7.7 | 7.8 | 7.9 | 8.3 | 8.2 | 8.1 | 8.2 | 8.4 | 8.7 | 9.0 | - | - |
| 10-years T-bonds rate | % | 8.2 | 8.2 | 8.1 | 8.1 | 8.3 | 8.3 | 8.3 | 8.4 | 8.4 | 8.5 | - | - | 9.1 | - | - |
| 15-years T-bonds rate | % | - | 8.5 | 8.5 | 8.4 | 8.7 | 8.8 | 8.7 | 8.6 | - | - | 8.7 | - | - | - | - |
| 20-years T-bonds rate | % | - | 8.6 | 8.5 | 8.5 | 8.7 | 9.0 | 8.9 | 8.7 | - | - | 8.8 | - | - | - | - |
| REPO Rate | % | 5.5 | 5.5 | 5.5 | 5.8 | 5.8 | 5.8 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.5 | - | - |
| Reverse Repo Rate | % | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.3 | 4.3 | 4.3 | 4.3 | 4.3 | 4.3 | 4.5 | - | - |
| Call money Rate | % | 5.3 | 5.5 | 5.5 | 5.8 | 5.8 | 5.8 | 6.7 | 6.2 | 6.0 | 6.0 | 6.0 | 6.2 | 6.3 | 6.4 | 6.3 |
| SMART | % | - | - | - | - | - | - | 7.0 | 7.0 | 7.1 | 7.1 | 7.1 | 7.1 | 7.1 | 7.1 | 7.1 |

| Transaction Statistics | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|-------------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|--------|--------|
| Debit Card Transactions | BDT Cr | 35,407.2 | 34,018.8 | 34,355.2 | 35,253.6 | 36,356.3 | 36,710.6 | 36,765.3 | 36,690.3 | 42,259.6 | 44,144.3 | 39,015.0 | 45,348.4 | 34,456.7 | - | - |
| Credit Card Transactions | BDT Cr | 2,578.0 | 2,302.4 | 2,281.8 | 2,458.2 | 2,459.2 | 2,489.4 | 2,506.5 | 2,312.9 | 2,652.3 | 2,592.5 | 2,746.4 | 2,583.0 | 2,674.4 | - | - |
| Total MFS Transactions Amount | BDT Cr | 89,169.3 | 87,446.4 | 87,635.2 | 91,011.4 | 92,125.7 | 96,132.9 | 100,593.4 | 97,307.6 | 108,467.3 | 125,000.0 | 108,355.2 | 132,175.3 | 98,068.5 | - | - |
| Internet Banking Transactions | BDT Cr | 23,548.5 | 25,544.0 | 26,605.4 | 25,965.3 | 27,426.6 | 27,558.8 | 33,925.6 | 29,385.9 | 33,557.4 | 44,638.4 | 49,966.0 | 49,099.3 | 46,243.5 | - | - |
| Monthly Credit | BDT Cr | 1,671,748.8 | 1,689,521.7 | 1,710,072.7 | 1,733,085.9 | 1,745,373.9 | 1,761,762.1 | 1,773,179.3 | 1,787,185.3 | 1,815,957.3 | 1,856,828.6 | 1,876,461.5 | 1,926,750.5 | - | - | - |
| Monthly Deposit | BDT Cr | 1,471,673.3 | 1,468,937.8 | 1,482,879.3 | 1,490,655.0 | 1,487,490.4 | 1,489,787.1 | 1,488,447.8 | 1,505,364.4 | 1,523,991.3 | 1,548,817.5 | 1,564,079.7 | 1,595,260.6 | - | - | - |

| Miscellaneous | Unit | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
|--------------------------|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Maximum Power Generation | MW | 13,765.0 | 13,985.0 | 13,712.0 | 12,773.0 | 11,816.0 | 10,346.0 | 10,330.0 | 11,708.0 | 12,921.0 | 15,648.0 | 14,511.0 | 14,655.0 | 15,164.0 | 14,859.0 | 14,763.0 |
| Index-DSEX | | 6,134.0 | 6,457.2 | 6,512.9 | 6,307.3 | 6,236.0 | 6,267.1 | 6,267.1 | 6,217.0 | 6,206.8 | | | | | | |