

# Weekly Economic Update

Domestic Key Indicators	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Country 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	-	-	-	-	-	-
Country 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	-	-	-	-	-
General Inflation (POP)	%	8.91	8.85	8.71	8.57	8.78	9.33	9.24	9.94	9.74	9.69	9.92	9.63	9.93	-	-	-
Food Inflation (POP)	%	8.50	8.14	7.91	7.76	8.13	9.09	8.84	9.24	9.73	9.76	12.54	12.37	12.56	-	-	-
Non-food Inflation (POP)	%	9.58	9.98	9.96	9.84	9.82	9.72	9.72	9.96	9.60	9.47	7.95	7.82	8.30	-	-	-
General Inflation (Twelve Month Average)	%	7.23	7.48	7.70	7.92	8.14	8.39	8.64	8.84	9.02	9.20	9.24	9.29	9.37	-	-	-
Current Account Balance (YTD)	US\$ Mn	(4,501.0)	(5,670.0)	(5,270.0)	(5,037.0)	(4,387.0)	(3,641.0)	(3,772.0)	(4,508.0)	(3,334.0)	537.0	1,108.0	892.0	233.0	-	-	-
Current Account Balance (Monthly)	US\$ Mn	(891.0)	(1,169.0)	400.0	233.0	650.0	746.0	(131.0)	(736.0)	1,174.0	537.0	571.0	(216.0)	(659.0)	-	-	-
Capital Account Balance (YTD)	US\$ Mn	75.0	96.0	171.0	174.0	203.0	287.0	316.0	320.0	473.0	1.0	11.0	42.0	56.0	-	-	-
Capital Account Balance (Monthly)	US\$ Mn	39.0	21.0	75.0	3.0	29.0	84.0	29.0	4.0	153.0	1.0	10.0	31.0	14.0	-	-	-
Financial Account (YTD)	US\$ Mn	(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)	(946.0)	(2,019.0)	(3,929.0)	(3,965.0)	-	-	-
Financial Account (Monthly)	US\$ Mn	(396.0)	(116.0)	(945.0)	(98.0)	(341.0)	(679.0)	55.0	(422.0)	441.0	(895.0)	(1,073.0)	(1,910.0)	(36.0)	-	-	-
BoP Overall Balance (YTD)	US\$ Mn	(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)	(1,066.0)	(1,695.0)	(2,855.0)	(3,829.0)	-	-	-
BoP Overall Balance (Monthly)	US\$ Mn	(1,426.0)	(1,512.0)	(785.0)	(219.0)	(561.0)	(217.0)	(638.0)	-	582.0	(1,066.0)	(629.0)	(1,160.0)	(974.0)	-	-	-

Foreign Trade	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Forex Reserve	US\$ Mn	35,808.7	33,789.6	33,767.5	32,222.6	32,333.7	31,168.4	30,965.3	29,873.9	31,203.0	29,732.1	29,226.4	26,907.9	26,480.9	24,893.8	24,661.4	
Forex Reserve (BPM6)	US\$ Mn	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	21,056.6	20,710.1	19,404.2	19,134.4	
Forex Reserve of Commercial Banks	US\$ Mn	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	5,808.7	6,174.0	5,924.0	4,784.8	-	
Export (fob)	US\$ Mn	4,356.6	5,092.6	5,365.2	5,136.2	4,630.2	4,643.9	3,956.0	4,849.6	5,031.5	4,592.9	4,782.2	4,310.3	5,520.0	-	-	
Import (fob)	US\$ Mn	6,654.7	7,034.0	5,593.0	5,899.0	4,763.0	5,144.0	4,842.0	5,984.0	4,731.0	4,991.0	4,871.0	4,887.0	-	-	-	
LC Opening	US\$ Mn	5,261.8	4,747.6	5,428.2	5,693.4	5,817.3	5,947.9	4,742.3	5,717.2	4,868.5	4,958.5	6,173.1	4,759.7	-	-	-	
LC Settlement	US\$ Mn	6,825.2	6,525.2	5,699.1	5,652.5	5,170.0	5,525.8	4,855.8	5,768.2	4,736.7	6,162.3	5,706.4	4,627.8	-	-	-	
Remittance Inflow	US\$ Mn	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	1,334.4	1,977.6	-	-	
Total Foreign Aid	US\$ Mn	690.8	491.9	1,248.6	478.9	617.0	486.5	553.3	1,064.8	2,269.6	405.8	333.3	421.3	-	-	-	
Net Foreign Aid	US\$ Mn	552.6	360.3	1,140.2	355.4	524.9	237.8	415.5	867.9	2,115.4	235.0	215.6	180.2	-	-	-	
Exchange Rate (Month End)	BDT/US\$	102.05	102.71	103.45	104.53	106.22	106.33	106.93	107.46	108.36	109.00	109.50	110.49	110.50	110.50	110.25	

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Banking System	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Money Supply (M1)	BDT Bn	4,150.4	4,331.6	4,525.4	4,431.5	4,373.0	4,482.9	4,482.8	4,407.6	4,918.9	4,589.8	4,184.1	4,449.9	-	-	-	
Money Supply (M2)	BDT Bn	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	17,108.1	18,768.7	-	-	-	
Money Supply (M3)	BDT Bn	21,148.1	21,279.2	21,441.8	21,390.4	21,492.8	21,635.2	21,964.6	22,039.2	22,738.9	22,650.6	22,710.8	22,710.1	-	-	-	
Private Sector Credit Growth (yoy)	%	13.91	13.97	12.89	12.62	12.14	12.03	11.28	11.10	10.57	10.58	9.75	9.69	10.09	-	-	
Public Sector Credit Growth (yoy)	%	30.99	23.98	24.80	29.32	32.06	36.08	37.53	40.99	34.99	35.89	32.40	26.81	20.64	-	-	
Domestic Credit Growth (yoy)	%	16.93	15.79	14.98	15.54	15.58	16.21	16.05	16.44	15.25	14.81	13.79	12.89	12.19	-	-	
Monthly Credit (Outstanding)	BDT Cr	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	1,867,763.2	1,885,553.1	-	-	-	-	
Monthly Deposit (Outstanding)	BDT Cr	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	1,606,990.6	1,617,675.7	-	-	-	-	
Excess Liquidity	BDT Cr	-	-	-	137,614.3	147,465.4	-	158,601.2	1,63,681.87	166,288.5	181,086.0	175,029.3	164,439.8	-	-	-	
Advance Deposit Ratio (ADR)	%	-	-	79.00	-	-	79.36	-	-	78.51	-	-	-	-	-	-	
Liquidity Coverage Ratio (LCR)	%	-	-	153.97	-	-	153.28	-	-	152.37	-	-	-	-	-	-	
NPL/ Classified Loans (Gross)	%	-	-	8.16	-	-	8.80	-	-	10.11	-	-	9.93	-	-	-	

Interest Rates and Yields	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Interest Rate Spread (Banks)	%	3.02	2.96	2.99	2.95	2.96	2.96	2.91	2.91	2.93	3.29	3.33	3.31	-	-	-	
Interest Rate Spread (Non Banks)	%	1.59	1.62	1.15	1.14	1.15	1.11	0.44	0.37	0.27	0.16	3.39*	3.43*	3.39	-	-	
Weighted average lending rate (Banks)	%	7.15	7.18	7.22	7.24	7.27	7.31	7.29	7.32	7.31	7.75	7.85	7.83	7.89	-	-	
Weighted average deposit rate (Banks)	%	4.13	4.22	4.23	4.29	4.31	4.35	4.38	4.41	4.38	4.46	4.52	4.52	4.55	-	-	
Weighted average lending rate (NBFIs)	%	9.08	9.11	8.89	8.88	8.87	8.89	8.27	8.25	8.20	8.18	8.08	8.15	8.21	-	-	
Weighted average deposit rate (NBFIs)	%	7.49	7.49	7.74	7.74	7.72	7.78	7.83	7.88	7.93	8.02	11.47	11.58	11.60	-	-	
91-Days T-bills Rate	%	6.03	6.18	6.90	7.34	6.60	6.18	6.53	6.63	6.80	7.26	7.33	7.35	9.60	10.35	10.80	
182-Days T-bills Rate	%	6.48	6.58	7.30	7.55	7.10	7.01	7.07	7.01	7.07	7.35	7.38	7.55	9.80	10.50	11.00	
364-Days T-bills Rate	%	6.80	6.93	7.76	8.00	7.61	7.40	7.52	7.64	7.90	8.64	8.42	8.05	9.95	10.70	11.20	
2-years T-bonds Rate	%	7.44	7.49	7.55	8.01	8.08	7.97	8.01	8.02	8.09	8.86	8.92	-	9.25	10.90	10.26	
5-Years T-bonds Rate	%	7.70	7.81	7.90	8.29	8.18	8.14	8.21	8.42	8.71	9.02	9.00	-	10.09	10.99	10.99	
10-Years T-bonds Rate	%	8.09	8.25	8.33	8.32	8.30	8.37	8.52	-	-	9.09	9.12	-	10.41	11.02	11.02	
15-Years T-bonds Rate	%	8.35	8.67	8.77	8.73	8.61	-	-	8.65	-	-	-	-	10.55	11.21	11.21	
20-Years T-bonds Rate	%	8.54	8.72	8.95	8.89	8.74	-	-	8.75	-	-	-	-	10.55	11.06	11.26	
REPO Rate	%	5.75	5.75	5.75	6.00	6.00	6.00	6.00	6.00	6.00	6.50	6.50	6.50	7.35	7.75	7.75	
Reverse Repo Rate	%	4.00	4.00	4.00	4.25	4.25	4.25	4.25	4.25	4.25	4.50	4.50	4.50	4.75	-	-	
Call money Rate	%	5.79	5.80	5.80	6.66	6.15	6.03	6.04	6.03	6.18	6.30	6.28	6.41	7.80	7.82	8.60	
Six Months Moving Average Rate of T-Bills (SMART)	%	-	-	-	6.96	7.04	7.07	7.10	7.13	7.10	7.10	7.14	7.20	7.43	7.72	-	

\*From August 2023 Weighted Average Lending Rate is calculated based on last contractual interest rate for Bad/Loss loans instead of previously used 0% (zero percent) interest rate for Bad/Loss loans

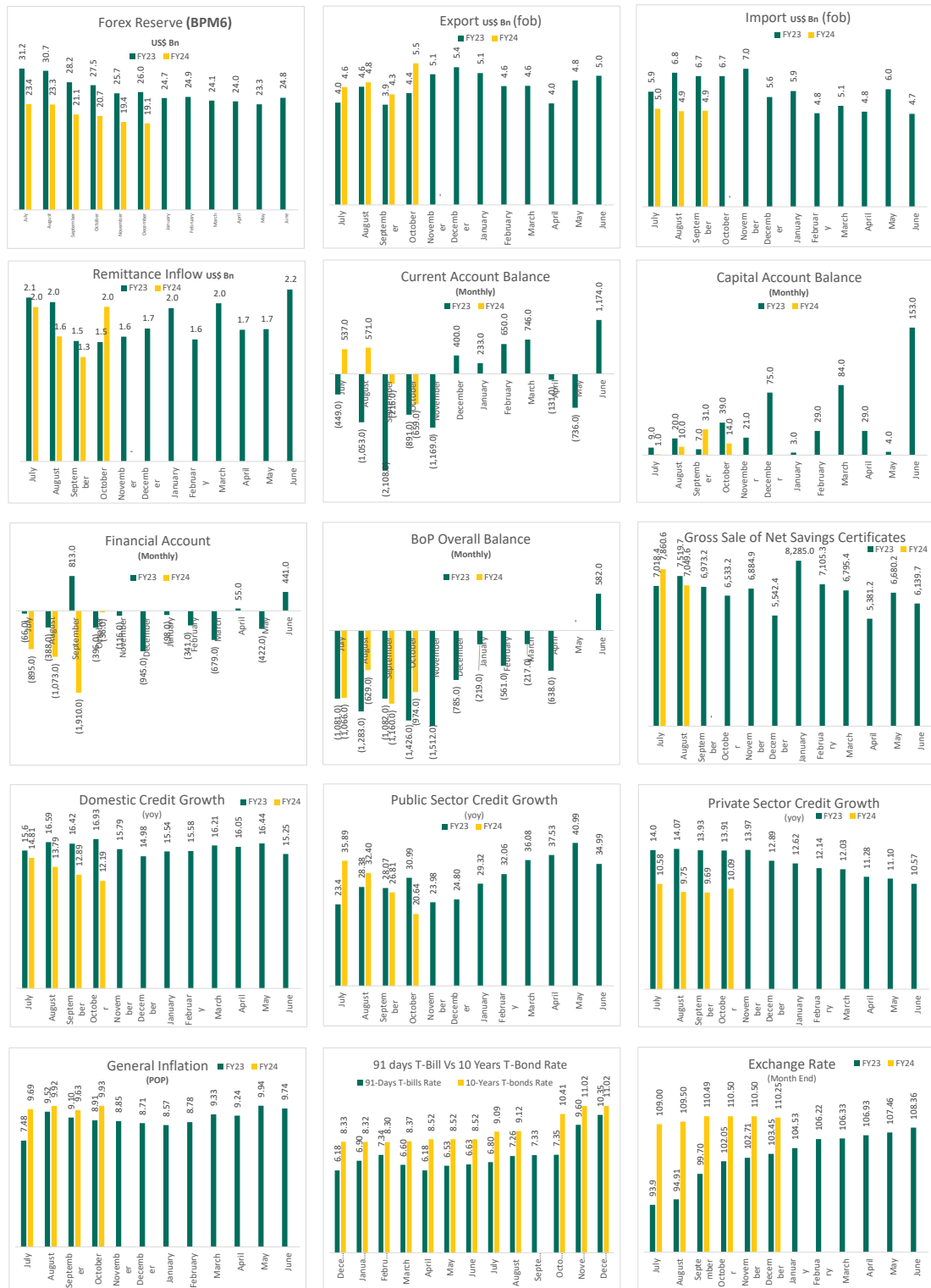
# Weekly Economic Update

Public Finance	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Tax Revenue (NBR)	BDT Cr	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	25,600.2	30,553.8	27,223.9	-	-	
Custom Duty	BDT Cr	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	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	6,527.9	6,628.0	10,992.0	8,504.1	7,046.4	10,648.6	6,679.2	10,793.5	-	-	-	-	-	-		
Gross Sale of Net Savings Certificates (NSCs)	BDT Cr	6,533.2	6,884.9	5,542.4	8,285.0	7,105.3	6,795.4	5,381.2	6,680.2	6,139.7	7,860.6	7,049.6	-	-	-		
Net Sale of Net Savings Certificates (NSCs)	BDT Cr	(963.2)	(983.3)	(1,490.9)	37.4	(440.1)	(652.1)	581.8	551.1	(267.2)	3,249.8	2,312.3	(147.9)	(1,040.2)	-		

Transaction Statistics	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Debit Card Transactions	BDT Cr	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	37,803.7	36,759.5	-	-	-	
Credit Card Transactions	BDT Cr	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	2,591.6	2,563.3	-	-	-	
Total MFS Transactions Amount	BDT Cr	93,013.4	92,125.7	96,132.9	100,593.4	97,307.6	108,467.3	125,000.0	108,355.2	132,175.3	983,068.5	1,095,551.5	1,083,782.3	-	-	-	
Internet Banking Transactions	BDT Cr	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	52,099.7	-	-	-		

Miscellaneous	Unit	FY23										FY24					
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	
Broad Index-DSEX		6,307.3	6,236.0	6,206.8	6,267.1	6,217.0	6,206.8	6,262.7	6,339.7	6,344.1	6,649.6	6,299.5	6,284.6	6,278.7	-	-	
Blue Chip Index- DS30		2,226.7	2,214.3	2,195.3	2,219.6	2,221.0	2,209.4	2,202.4	2,198.0	2,192.8	2,157.4	2,141.6	2,140.4	2,133.9	-	-	
Shariah Index (DSES)			1,370.2	1,358.8	1,366.0	1,359.7	1,349.3	1,359.8	1,377.0	1,377.0	1,370.9	1,372.5	1,359.6	-	-	-	
Monthly Turnover DSE	BDT Mn	210,917.3	163,270.3	72,314.0	17,268.4	86,289.9	94,064.1	102,963.0	184,619.1	146,800.9	171,276.0	96,524.3	-	-	-	-	
Monthly M.Cap (DSE)	BDT Bn	7,669.2	7,642.4	-	-	7,630.0	7,624.0	7,657.0	7,737.2	7,702.3	7,800.0	7,749.0	-	-	-	-	
M.Cap as % of GDP	%	17.23	17.17	17.10	17.20	17.15	17.13	17.21	17.43	17.35	17.57	17.46	17.49	-	-	-	

## CHARTS



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