

MAJOR ECONOMIC INDICATORS

Monthly Update:
February 2016



Monetary Policy
Department



Bangladesh Bank

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Executive Summary

Broad money (M2) growth (y-o-y) slowed down, while private sector credit growth increased in December 2015

12-month average inflation increased while point to point Inflation decreased in January 2016

Interest rate spread widened slightly in December 2015. Both Repo and Reverse Repo rates reduced by 50 basis points.

Export growth increased during the first seven months of FY16.

Import payments decreased during the first half of FY16.

1. Movement of monetary indicators

Broad money (M2) grew by 13.07 percent (y-o-y) in December 2015 which was lower than the 13.81 percent growth in the previous month and also lower than 13.35 percent growth during the same period of the preceding year. Net foreign assets and net domestic assets registered 25.11 percent and 9.56 percent growth respectively in December 2015. Private sector credit growth recorded a 14.19 percent increase in December 2015, which was higher than the 13.72 percent growth in November 2015 and also 13.50 percent growth during the same period of the preceding year.

2. Inflation scenario

The twelve-month average inflation increased slightly to 6.20 percent in January 2016 from 6.19 percent in December 2015 **while the point-to-point general inflation** decreased to 6.07 percent in January 2016 from 6.10 percent in December 2015 due to a sharp decrease in food inflation. The point to point food inflation fell to 4.33 percent although point-to-point non-food inflation rose to 8.74 percent in January 2016 from 5.48 percent and 7.05 percent respectively in December 2015.

3. State of the financial sector

The spread between the weighted average rates of advances and deposits increased slightly and stood at 4.84 percent in December 2015 from 4.81 percent in November 2015. The weighted average call money rate (m-o-m) fell to 3.73 percent in February (up to 24) 2016 from 3.90 percent in January 2016 due to adequate liquidity in the money market. Both the Repo and Reverse Repo rates have been re-fixed at 6.75% and 4.75% respectively from 7.25% and 5.25%, with effect from 14.01.2016.

4. Setting of the external sector

Export earnings recorded a growth of 8.26 percent (y-o-y) in July-January 2015-16 from its level of July-January 2014-15. The export items that registered a positive growth during July-January 2015-16 include woven garments, knitwear, engine.& electric goods, raw jute and chemical products. On the other hand, leather, frozen food, agricultural products, jute goods (excl.carpet), and tea experienced a negative growth during July-January, 2015-16 compared to the same period of the previous year.

Import payments (c&f) in July-December, 2015 decreased by 7.83 percent and stood at USD20.52 billion compared to USD22.27 billion in July-December, 2014. **Fresh opening of import LCs** in July-December 2015 fell by 1.04 percent and stood at USD21.06 billion compared to that of July-December, 2014. From the sectoral distribution of L/C opening during the period under review, it is revealed that L/C opening for the industrial raw materials is the highest which is 39.00 percent of total L/C opening followed the by L/C opening of capital machinery of 11.38 percent.

Setting of the external sector (contd.)

Remittance receipts decreased in January 2016

Remittance receipts decreased by 1.05 percent during July-January 2015-16 and stood at USD8.64 billion compared to the period of the previous year. Remittance receipts stood at USD1.15 billion in January 2016 incurring a decrease of 12.24 percent (m-o-m) compared to the previous month of the same year and also decreased by 7.34 percent (y-o-y) compared to the same month of the previous year.

Current account Balance recorded a surplus during the first half of FY16

Current account balance recorded a surplus of USD2.10 billion due to higher export earnings and an improvement in the income from the services and also in the primary income.

Total foreign aid disbursement decreased while net receipts of foreign aid increased in July-December, 2015.

The total foreign aid disbursements in July-December, 2015 decreased by USD0.06 billion or 3.56 percent and stood at USD1.59 billion compared to USD1.65 billion in July-December, 2014. However, net receipts of foreign aid increased and stood at USD1.14 billion in July-December, 2015 compared to that of July-December, 2014.

Forex reserves crossed US\$28 billion.

The gross foreign exchange reserves of BB stood at USD27.14 billion (with ACU liability of USD0.41 billion) as of end January 2016, compared with USD27.49 billion (with ACU liability of USD0.94 billion) as of end December 2015. The foreign exchange reserve stood at USD28.06 billion as on 25 February, 2016.

Govt. budget management improved on steady pace of revenue collection

5. Developments in the fiscal sector

NBR Tax Revenue collection during July-December of FY16 stood at Tk.68083.30 crore that was higher by 15.21 percent compared with the collection of Tk.59094.94 crore during the same period of the preceding year.

6. Status of the production sector

Agricultural credit, the general index of industrial production and SME loans increased while industrial term loan slightly decreased during the period under review.

The disbursement of agricultural credit and non-farm rural credit increased by 19.11 percent and 15.01 percent respectively during July-January, 2015-16 compared with that of July-January, 2014-15.

The disbursement of SME loans by banks and non-bank financial institutions in September 2015 are increased by 10.12 percent compared with the same month of last year. However, specialized banks experienced a negative growth of 91.46 percent at the end of September 2015 from its level in September 2014. However, it is mainly due to the exclusion of two banks from this category.

Disbursement of industrial term loans during the first quarter of FY16 decreased by 0.86 percent and stood at Tk.12699.68 crore compared with the corresponding quarter of the previous year. Recovery of industrial term loans is also decreased by 5.47 percent compared with the corresponding period of the last year.

The general index of industrial production (medium & large scale manufacturing) stood at 246.44 in July-October, 2015 recording an increase of 6.60 percent from the index of 231.19 in July-October, 2014.

1. Monetary and credit developments

(Crore taka)

Particulars	Outstanding stock			Changes in outstanding stock		
	June 2014	June 2015	December 2015	FY 2014-15	December 2015 over December 2014	December 2014 over December 2013
1	2	3	4	5	6	7
A. Net Foreign Assets of banking system	160056.60	189228.80	209317.40	29172.20 (+18.23)	42015.50 (+25.11)	32999.00 (+24.57)
B. Net Domestic Assets of banking system	540566.90	598385.30	628796.80	57818.40 (+10.70)	54850.40 (+9.56)	54282.70 (+10.45)
a) Domestic credit	637906.20	701526.50	740644.50	63620.30 (+9.97)	66909.90 (+9.93)	67765.20 (+11.18)
Public sector	130266.30	126927.10	120137.60	-3339.20 (-2.56)	-10189.80 (-7.82)	3124.60 (+2.46)
Govt.(net)	117529.40	110257.30	103488.70	-7272.10 (-6.19)	-8601.90 (-7.67)	-2754.50 (-2.40)
Other Public	12736.90	16669.80	16648.90	3932.90 (+30.88)	-1587.90 (-8.71)	5879.10 (+47.57)
Private sector	507639.90	574599.40	620506.90	66959.50 (+13.19)	77099.70 (+14.19)	64640.60 (+13.50)
b) Other items (net)	-97339.30	-103141.20	-111847.70	-5801.90 (+5.96)	-12059.50 (+12.09)	-13482.50 (+15.62)
C. Broad money (A+B)	700623.50	787614.10	838114.20	86990.60 (+12.42)	96865.90 (+13.07)	87281.70 (+13.35)
i) Currency outside banks	76908.40	87940.80	92545.30	11032.40 (+14.34)	10595.10 (+12.93)	9066.50 (+12.44)
ii) Deposits	623715.10	699673.30	745568.90	75958.20 (+12.18)	86270.80 (+13.09)	78215.20 (+13.46)
a) Demand deposits	64736.70	72873.40	75774.00	8136.70 (+12.57)	9691.50 (+14.67)	10331.10 (+18.53)
b) Time deposits	558978.40	626799.90	669794.90	67821.50 (+12.13)	76579.30 (+12.91)	67884.10 (+12.92)

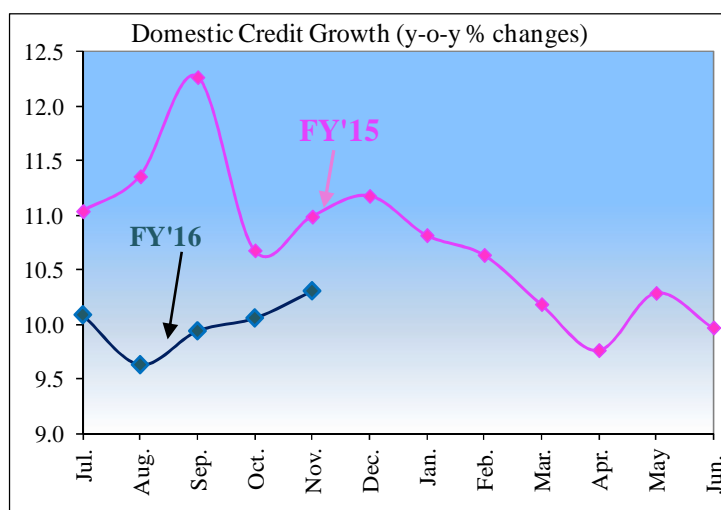
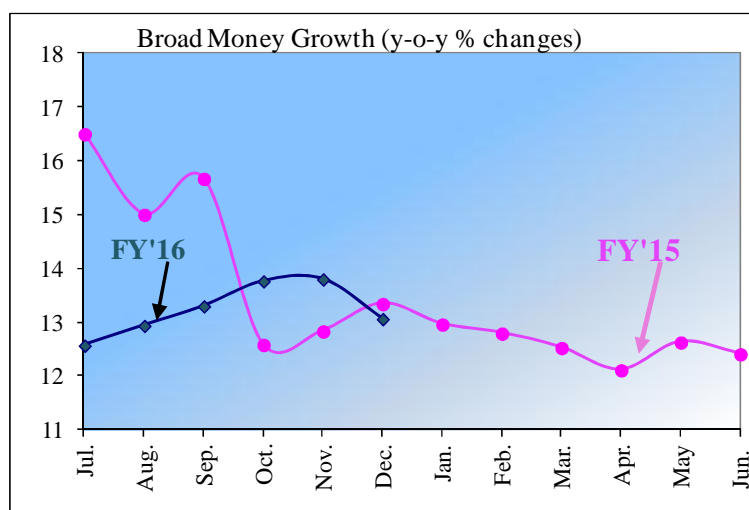
Source: Statistics Department. Note: Figures in brackets of column#5 indicate percentage changes over end June of previous fiscal.

Broad money

The broad money recorded an increase of Tk.96865.90 crore or 13.07 percent (y-o-y) at the end of December 2015 against the increase of Tk.87281.70 crore or 13.35 percent at the end of December 2014. Of the sources of broad money, net domestic assets (NDA) rose by Tk.54850.40 crore or 9.56 percent and net foreign assets (NFA) rose by Tk.42015.50 crore or 25.11 percent at the end of December, 2015.

Domestic credit

The domestic credit recorded an increase of Tk.66909.90 crore or 9.93 percent (y-o-y) at the end of December 2015 against the increase of Tk.67765.20 crore or 11.18 percent at the end of December 2014. Credit to the private sector recorded a growth of 14.19 percent while credit to the public sector decreased by 7.82 percent in December 2015 compared to the same month of the previous year.



2. Reserve money developments

(Crore taka)

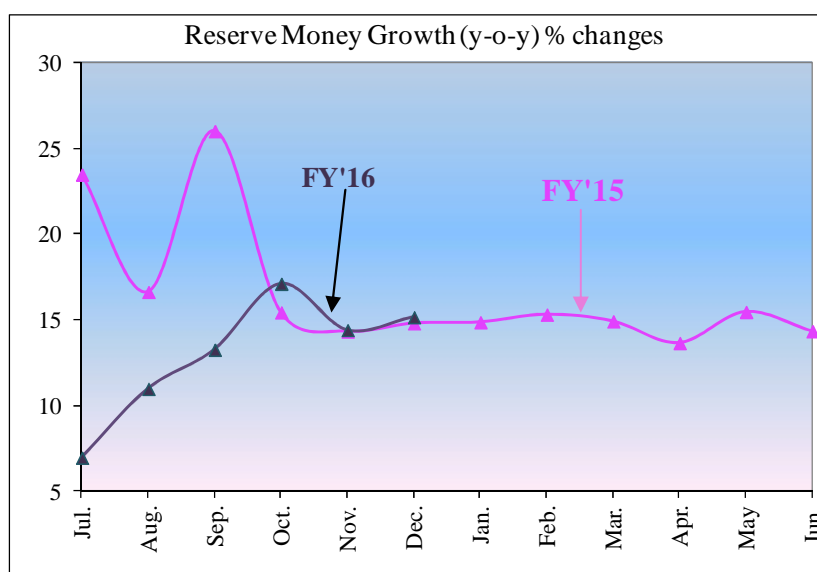
Particulars	Outstanding stock			Changes in outstanding stock		
	June 2014	June 2015	December 2015	FY 2014-15	December 2015 over December 2014	December 2014 over December 2013
1	2	3	4	5	6	7
Net Foreign Assets of Bangladesh Bank	147496.60	177401.30	196508.00	29904.70 (+20.27)	40548.80 (+26.00)	32533.50 (+26.36)
Net Domestic Assets of Bangladesh Bank	-17621.30	-28919.30	-36293.20	-11298.00	-19478.40	-14610.80
Claims on Govt.(net)	3840.60	810.50	-3321.50	-3030.10	3663.40	-25158.30
Claims on other public	1202.70	2160.80	2110.00	958.10 (+79.66)	2.40 (+0.11)	747.80 (+54.99)
Claims on DMBs	6279.20	5659.20	5946.30	-620.00 (-9.87)	-3381.40 (-36.25)	1913.70 (+25.81)
Other items (net)	-28943.80	-37549.80	-41028.00	-8606.00	-19762.80	7886.00
Reserve money	129875.30	148482.00	160214.80	18606.70 (+14.33)	21070.40 (+15.14)	17922.70 (+14.79)
Currency Issued	85485.20	98153.90	101310.70	12668.70 (+14.82)	10772.40 (+11.90)	7867.40 (+9.52)
i) Currency outside banks	76908.40	87940.80	92545.30	11032.40 (+14.34)	10595.10 (+12.93)	9066.50 (+12.44)
ii) Cash in tills	8576.80	10213.10	8765.40	1636.30 (+19.08)	177.30 (+2.06)	-1199.10 (-12.25)
Deposits held with BB	44390.10	50328.60	58904.10	5938.50 (+13.38)	10298.00 (+21.19)	10055.30 (+26.08)
Of which: Excess reserves	2044.86	2323.89	7251.46	279.03	3345.89	1975.02
Reserve money multiplier	5.39	5.30	5.23	-0.07	-0.10	-0.07

Source: Statistics Department. Note: Figures in brackets of column#5 indicate percentage changes over end June of previous fiscal.

Reserve Money

The reserve money recorded an increase of 15.14 percent (y-o-y) in December 2015 which is slightly higher than the increase of 14.79 percent during the same period of the preceding year. Of the sources of reserve money, net foreign assets of Bangladesh Bank increased by Tk.40548.80 crore or 26.00 percent, while net domestic assets of Bangladesh Bank decreased by Tk.19478.40 crore, in December 2015.

The reserve money multiplier decreased and stood at 5.23 in December 2015, from its level of 5.30 in June 2015.



3. CPI and Inflation

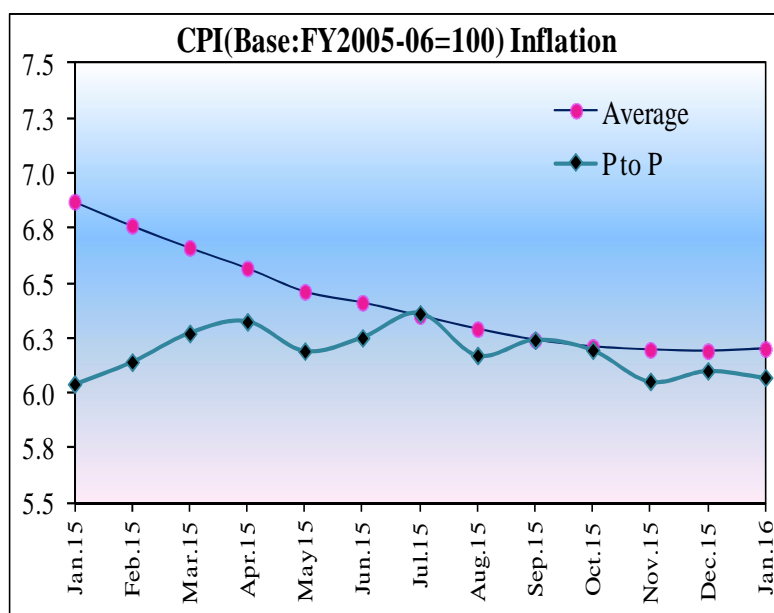
Consumer Price Index(CPI) and Rate of Inflation at National Level (Base : FY2005-06=100)

	Twelve-Month Average Basis						Point to Point Basis					
	General		Food		Non-food		General		Food		Non-food	
	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation	Index	Inflation
2013-14												
July	182.86	6.99	194.49	5.71	167.95	8.96	186.79	7.85	198.95	8.14	171.18	7.40
August	183.94	7.19	195.75	6.20	168.81	8.71	189.44	7.39	203.09	8.09	171.94	6.35
September	185.01	7.37	197.02	6.73	169.62	8.35	192.24	7.13	206.88	7.93	173.48	5.94
October	186.07	7.47	198.37	7.23	170.31	7.83	194.01	7.03	209.25	8.38	174.46	5.02
November	187.16	7.51	199.75	7.62	171.02	7.36	194.76	7.15	210.27	8.55	174.92	5.08
December	188.27	7.53	201.21	7.93	171.70	6.94	195.82	7.35	211.87	9.00	175.26	4.88
January	189.42	7.60	202.65	8.25	172.47	6.64	198.15	7.50	213.65	8.81	178.26	5.53
February	190.57	7.57	204.10	8.37	173.23	6.39	198.54	7.44	214.17	8.84	178.51	5.37
March	191.72	7.55	205.57	8.49	173.98	6.16	198.84	7.48	214.45	8.96	178.82	5.26
April	192.87	7.48	207.03	8.51	174.72	5.94	198.93	7.46	214.50	8.95	178.97	5.23
May	194.01	7.44	208.49	8.59	175.45	5.73	196.60	7.48	210.27	9.09	179.07	5.16
June	195.08	7.35	209.79	8.57	176.22	5.54	196.86	6.97	210.15	8.00	179.82	5.45
2014-15												
July	196.18	7.28	211.11	8.55	177.04	5.41	199.94	7.04	214.75	7.94	180.95	5.71
August	197.27	7.24	212.40	8.51	177.86	5.37	202.53	6.91	218.66	7.67	181.85	5.76
September	198.36	7.22	213.72	8.48	178.68	5.34	205.39	6.84	222.66	7.63	183.25	5.63
October	199.43	7.18	214.97	8.37	179.51	5.40	206.81	6.60	224.23	7.16	184.47	5.74
November	200.44	7.10	216.10	8.18	180.36	5.47	206.86	6.21	223.81	6.44	185.14	5.84
December	201.44	6.99	217.13	7.91	181.31	5.60	207.78	6.11	224.29	5.86	186.62	6.48
January	202.43	6.87	218.21	7.68	182.20	5.64	210.12	6.04	226.61	6.07	188.98	6.01
February	203.45	6.76	219.30	7.45	183.13	5.71	210.73	6.14	227.26	6.11	189.58	6.20
March	204.49	6.66	220.44	7.24	184.04	5.78	211.31	6.27	228.12	6.37	189.77	6.12
April	205.54	6.57	221.60	7.03	184.95	5.85	211.51	6.32	228.39	6.48	189.86	6.08
May	206.55	6.46	222.69	6.81	185.86	5.93	208.77	6.19	223.37	6.23	190.06	6.14
June	207.58	6.41	223.80	6.68	186.79	5.99	209.17	6.25	223.43	6.32	190.88	6.15
2015-16												
July	208.64	6.35	224.88	6.53	187.81	6.08	212.65	6.36	227.80	6.07	193.26	6.80
August	209.68	6.29	225.99	6.39	188.77	6.13	215.03	6.17	231.91	6.06	193.39	6.35
September	210.75	6.24	227.09	6.25	189.80	6.22	218.21	6.24	235.85	5.92	195.59	6.73
October	211.81	6.21	228.19	6.15	190.82	6.30	219.62	6.19	237.44	5.89	196.77	6.67
November	212.86	6.20	229.25	6.09	191.84	6.36	219.38	6.05	236.61	5.72	197.29	6.56
December	213.91	6.19	230.28	6.05	192.94	6.41	220.45	6.10	236.57	5.48	199.78	7.05
January	214.98	6.20	231.09	5.90	194.31	6.65	222.87	6.07	236.42	4.33	205.50	8.74

Source: Bangladesh Bureau of Statistics, Ministry of Planning.

The twelve month average general inflation increased from 6.19 percent of December 2015 to 6.20 percent in January 2016. The average food inflation decreased to 5.90 percent in January 2016 compared with 6.05 percent in December 2015, while the average non-food inflation increased to 6.65 percent in January 2016 from 6.41 percent of December 2015.

The point to point general inflation decreased by 0.005 percentage points and stood at 6.07 percent in January 2016 from 6.10 percent in December 2015 due to decrease in food inflation. The non-food inflation increased to 8.74 percent in January 2016 from 7.05 percent of December 2015. On the other hand, point to point food inflation decreased to 4.33 percent in January 2016 from 5.48 percent of December 2015.



4. Liquidity position of the scheduled banks

(In crore Taka)

Bank Group	As of end June, 2015	As of end December 2015 ^P						
	Total Liquid Assets	Cash in tills+ balances with Sonali Bank	Balances with Bangladesh Bank		Unencumbered approved securities	Total Liquid Assets	Minimum Required Liquid Assets	
			Local Currency	Foreign Currency				
1	2	3	4a		4b	5	6=(3+4a+4b+5)	7
			CRR	Excess Reserve (un-invested cash)				
State owned Banks	90499.63	1942.88	13829.64	1836.28	281.80	83996.51	101887.12	41187.98
Private Banks (Other than Islamic)	98085.95	6274.14	23289.23	1017.84	2716.86	69768.84	103066.92	69387.45
Private Banks (Islamic)	28411.62	1988.33	9812.84	3989.90	810.47	13636.15	30237.68	18116.01
Foreign Banks	21032.16	503.94	2344.91	609.54	2523.92	15040.24	21022.55	6961.11
Specialised Banks	1548.98	0.00	1462.31	100.44	16.74	0.00	1579.48	1462.31
Total	239578.34	10709.29 (+4.15)	50738.93 (+19.68)	7554.00 (+2.93)	6349.79 (+2.46)	182441.74 (+70.77)	257793.76	137114.86

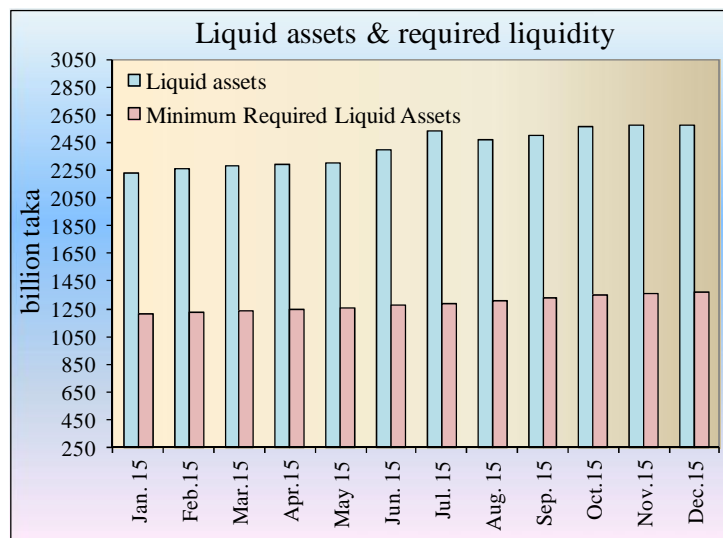
Source : Department of Offsite Supervision. Note :- Figures in brackets indicate sectoral share in the total liquid assets. P=provisional

CRR is calculated @6.5% of total demand and liabilities. Excess Reserve = Balances with Bangladesh Bank in local currency - CRR. SLR does not apply to Specialised banks as exempted by the Government .

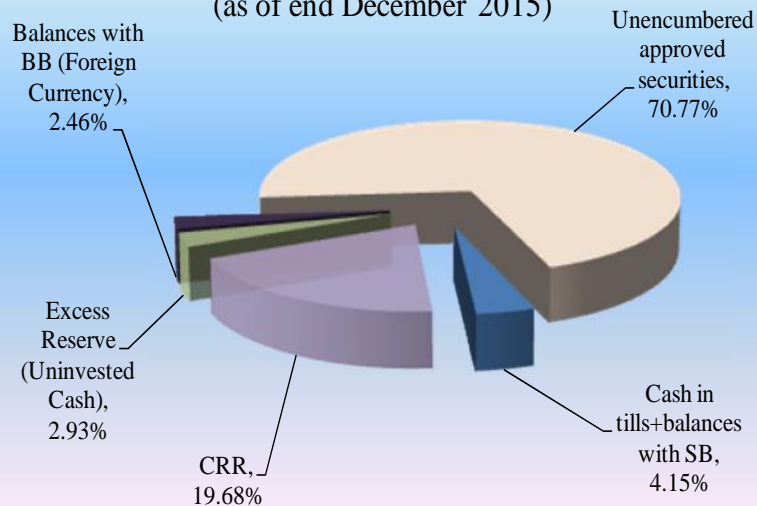
Basic Bank is categorised as a State Owned Commercial Bank according to the decision of Board of Directors of Bangladesh Bank.

Bangladesh Development Bank Limited (BDBL) is categorised as a State Owned Bank from March 2015 according to the Departmental Order by Accounts & Budgeting Department of Bangladesh Bank of June 01,

The total liquid assets of the scheduled banks stood at Tk.257793.76 crore as of end December 2015 which was Tk.239578.34 crore at the end of June 2015. The minimum required liquid assets of the scheduled banks was Tk.137114.86 crore as of end December 2015.



Distribution of total liquid assets (as of end December 2015)



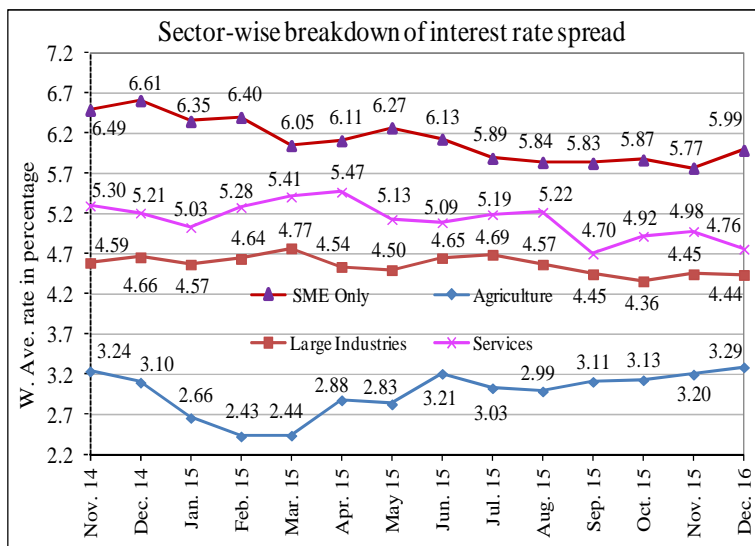
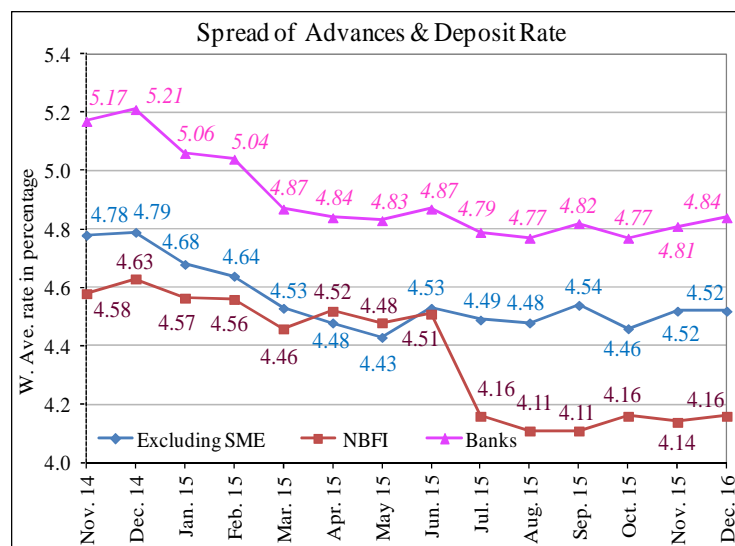
Scheduled banks' holding of liquid assets as of end December 2015 in the form of Cash in tills & Balances with Sonali bank, CRR, Excess Reserves, Balances with Bangladesh Bank in Foreign Currency and Un-encumbered approved securities are 4.15 percent, 19.68 percent, 2.93 percent, 2.46 percent, and 70.77 percent respectively of total liquid assets.

b) Interest Rate Spread:

	Banks			Sector-wise break down of Interest Rate Spread												Excluding SME			NBF1		
				SME Only			Agriculture			Large Industries			Services								
	Interest Rate on Advances	Interest Rate on Deposits	Spread	Interest Rate on Advances	Interest Rate on Deposits	Spread	Interest Rate on Advances	Interest Rate on Deposits	Spread	Interest Rate on Advances	Interest Rate on Deposits	Spread	Interest Rate on Advances	Interest Rate on Deposits	Spread	Interest Rate on Advance	Interest Rate on Deposits	Spread	Interest Rate on Advances	Interest Rate on Deposits	Spread
2014-15																					
November	12.49	7.32	5.17	13.84	7.35	6.49	10.57	7.33	3.24	11.93	7.34	4.59	12.63	7.33	5.30	12.10	7.32	4.78	15.94	11.36	4.58
December	12.46	7.25	5.21	13.88	7.27	6.61	10.35	7.25	3.10	11.90	7.24	4.66	12.44	7.23	5.21	12.04	7.25	4.79	15.83	11.20	4.63
January	12.32	7.26	5.06	13.61	7.26	6.35	9.92	7.26	2.66	11.83	7.26	4.57	12.29	7.26	5.03	11.94	7.26	4.68	15.68	11.12	4.57
February	12.23	7.19	5.04	13.59	7.19	6.40	9.62	7.19	2.43	11.83	7.19	4.64	12.47	7.19	5.28	11.83	7.19	4.64	15.60	11.04	4.56
March	11.93	7.06	4.87	13.11	7.06	6.05	9.50	7.06	2.44	11.83	7.06	4.77	12.47	7.06	5.41	11.59	7.06	4.53	15.47	11.01	4.46
April	11.88	7.04	4.84	13.15	7.04	6.11	9.92	7.04	2.88	11.58	7.04	4.54	12.51	7.04	5.47	11.52	7.04	4.48	15.37	10.85	4.52
May	11.82	6.99	4.83	13.26	6.99	6.27	9.82	6.99	2.83	11.49	6.99	4.50	12.12	6.99	5.13	11.42	6.99	4.43	15.21	10.73	4.48
June	11.67	6.80	4.87	12.93	6.80	6.13	10.01	6.80	3.21	11.45	6.80	4.65	11.89	6.80	5.09	11.33	6.80	4.53	15.12	10.61	4.51
2015-16																					
July	11.57	6.78	4.79	12.67	6.78	5.89	9.81	6.78	3.03	11.37	6.68	4.69	11.97	6.78	5.19	11.27	6.78	4.49	14.70	10.54	4.16
August	11.51	6.74	4.77	12.58	6.74	5.84	9.73	6.74	2.99	11.31	6.74	4.57	11.96	6.74	5.22	11.22	6.74	4.48	14.52	10.41	4.11
September	11.48	6.66	4.82	12.49	6.66	5.83	9.77	6.66	3.11	11.11	6.66	4.45	11.36	6.66	4.70	11.20	6.66	4.54	14.45	10.34	4.11
October	11.35	6.58	4.77	12.45	6.58	5.87	9.71	6.58	3.13	10.94	6.58	4.36	11.50	6.58	4.92	11.04	6.58	4.46	14.32	10.16	4.16
November	11.27	6.46	4.81	12.23	6.46	5.77	9.66	6.46	3.20	10.91	6.46	4.45	11.44	6.46	4.98	10.98	6.46	4.52	14.16	10.02	4.14
December	11.18	6.34	4.84	12.33	6.34	5.99	9.63	6.34	3.29	10.78	6.34	4.44	11.10	6.34	4.76	10.86	6.34	4.52	14.03	9.87	4.16

Source: Statistics Department, Bangladesh Bank.

The spread between the weighted average advances and the deposit rates of all banks increased to 4.84 percent in December, 2015 which was 4.81 percent in November, 2015. The spread between advances and deposit rates of all banks in the SME sector alone increased to 5.99 percent, for agricultural sector increased to 3.29 percent and the spread of NBFIs increased to 4.16 percent. On the other hand, the spread between advances and deposit rates of all banks for the large industries and for the service sector decreased to 4.44 percent and 4.76 percent respectively in December 2015 from their corresponding spread of the earlier month, while the spread between the advances and deposit rate of all banks excluding SME sector remained the same at 4.52 percent in December 2015.



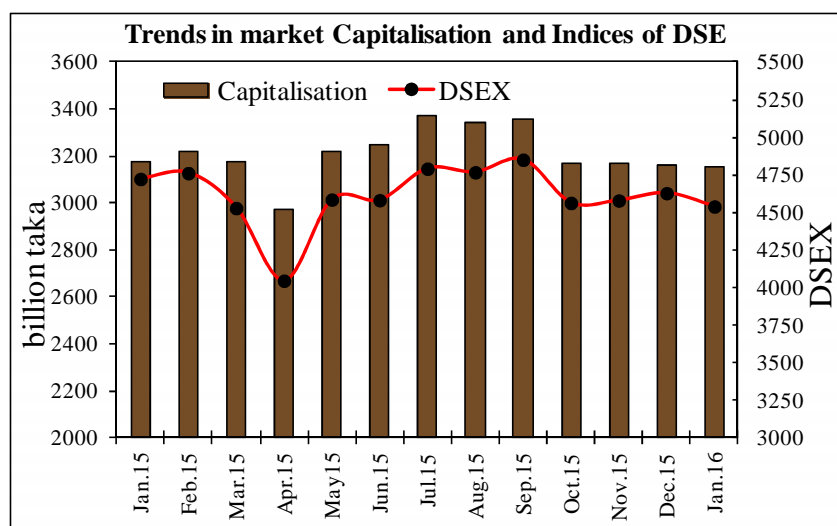
6. Capital market developments

Annual capital market developments (DSE)					
Calender Year	Enlisted issues (Incl. Mutual Funds/Deb.)	(In crore taka)			General Index / DSE Broad Index
		Issued Capital and Debentures	Market Capitalisation	Turnover during the Year	
2010	445	66436.00	347250.20	400991.28	8290.41
2011	501	87890.50	261673.00	156055.63	5257.61
2012	515	94987.60	240356.00	100108.49	4219.31
2013	529	99978.50	264779.00	95269.21	4266.55
2014	546	105492.60	325925.00	118852.15	4864.96

Monthly capital market developments(DSE)					
End Month	Enlisted issues (Incl. Mutual Funds/Deb.)	(In crore taka)			DSE Broad Index (DSEX)
		Issued capital and debentures	Market capitalisation	Turnover during the month	
January,15	548	105777.60	317770.00	5569.85	4724.05
February,15	549	106368.50	321718.00	5360.31	4763.22
March,15	551	106980.50	317229.00	6139.25	4530.48
April,15	553	107623.40	297347.00	7756.12	4047.29
May,15	553	108208.80	322007.00	12781.55	4586.95
June,15	555	109195.30	324731.00	10061.01	4583.11
July,15	555	109238.40	337006.00	9827.27	4792.31
August,15	555	109296.00	334523.00	12935.40	4768.67
September,15	556	109680.20	335550.00	8370.21	4852.08
October,15	557	109965.00	316891.00	7335.71	4564.49
November,15	558	110119.70	316645.00	7841.99	4581.00
December,15	559	110608.10	315976.00	9161.20	4629.64
January,16	562	110860.70	315307.00	11349.63	4540.89

Source : Dhaka Stock Exchange

The DSE Broad Index (DSEX) at the end of January 2016 stood lower at 4540.89 compared to the index of 4629.64 at the end of December 2015. The total market capitalization of all shares and debentures of the listed securities at the end of January 2016 stands lower at Tk.315307.00 crore from Tk.315976.00 crore at the end of December 2015.

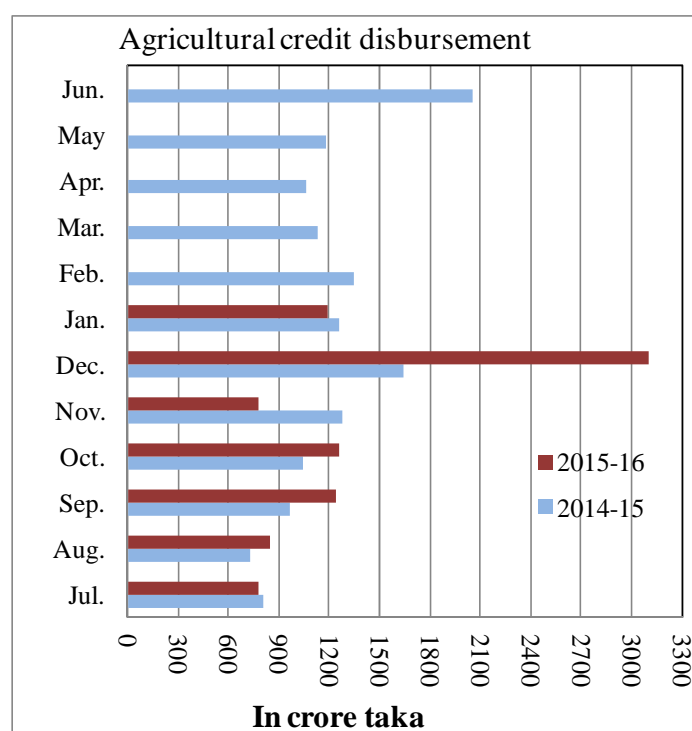


7. Agricultural credit and non-farm rural credit

a. Agricultural credit

(In crore taka)

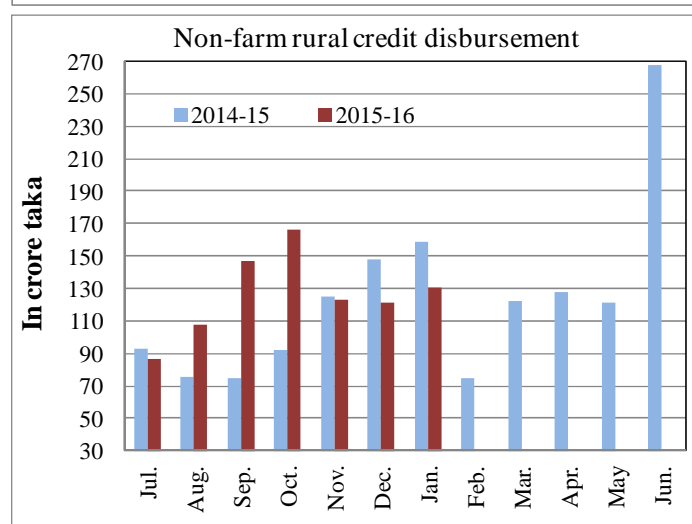
Month	2015-16		2014-15	
	Disbursement	Recovery	Disbursement	Recovery
July	775.17	711.63	811.64	853.40
August	845.00	886.91	726.67	982.44
September	1242.68	1205.65	969.04	1087.38
October	1261.23	1242.04	1039.94	1110.34
November	780.97	835.62	1280.86	1255.56
December	3099.32	2740.63	1637.40	1852.43
January	1192.92	1057.60	1255.88	1073.49
July-January	9197.29 (+19.11)	8680.08 (+5.66)	7721.42 (-0.32)	8215.04 (-4.97)



b. Non-farm rural credit

(In crore taka)

Month	2015-16		2014-15	
	Disbursement	Recovery	Disbursement	Recovery
July	86.74	78.70	92.89	164.19
August	107.43	112.53	75.76	102.98
September	147.22	122.25	74.41	68.48
October	165.82	137.92	92.35	130.79
November	122.72	163.41	124.71	94.04
December	121.69	184.06	148.10	178.66
January	130.54	115.29	158.79	107.82
July-January	882.16 (+15.01)	914.16 (+7.93)	767.02 (-28.55)	846.96 (-28.44)



Programmed level set for disbursement of agricultural credit and non-farm rural credit for FY16 is Tk.16400.00 crore.

The disbursement of agricultural credit and non-farm rural credit increased by 19.11 percent and 15.01 percent respectively during July-January, 2015-16 compared to that of July-January, 2014-15. The banks extended a total of Tk.100.79 billion to both sectors. The recovery from agriculture and non-farm rural sector also increased by 5.66 percent and 7.93 percent respectively during July-January, 2015-16 compared to the same period of the preceding year.

Overdue as a percentage of outstanding loans stood at 19.42 percent at the end of January, 2016 compared to 24.52 percent of January, 2014.

Overdue and outstanding

(In crore taka)

Month	2015-16			2014-15		
	overdue	outstanding	overdue as % of outstanding	overdue	outstanding	overdue as % of outstanding
January	6330.16 (-15.19)	32601.40 (+7.12)	19.42	7463.84 (-11.24)	30434.66 (-5.11)	24.52

Source: Agricultural Credit & Financial Inclusion Department.

Note:- Figures in brackets indicate percentage changes over the corresponding period of the preceding year.

8. a) Industrial term loans

(Tk. in crore)

Yearly	Period	Disbursement				Recovery			
		LSI	MSI	SSCI	Total	LSI	MSI	SSCI	Total
	FY 2013-14	29046.19	9585.93	3679.20	42311.32	28999.63	9423.48	3383.58	41806.69
	FY 2014-15	45468.67	9689.37	4625.66	59783.70	32801.39	9897.35	4842.07	47540.81
Quarterly	FY2014-15								
	July-September, 2014	10325.16	1843.15	641.11	12809.42	7745.48	2778.34	1189.77	11713.59
	October-December, 2014	14073.72	3311.59	1258.82	18644.13	8682.40	2273.89	967.28	11923.57
	January-March, 2015	9887.90	2037.64	1425.08	13350.62	7939.39	1537.51	1044.06	10520.96
	April-June, 2015	11181.89	2496.99	1300.65	14979.53	8434.12	3307.61	1640.96	13382.69
	FY2015-16								
	July-September, 2015	9492.55	2112.21	1094.92	12699.68	7905.36	2012.77	1154.23	11072.36
September, 2015	Overdue				Outstanding				
	LSI	MSI	SSCI	Total	LSI	MSI	SSCI	Total	
	9912.70	4801.99	1061.89	15776.58	93889.70	21896.97	7697.09	123483.76	
	(+10.56)	(+21.93)	(+13.80)	(+12.78)					

Source: SME & Special Programmes Department. Note: Figures in brackets indicate overdue as % of outstanding. LSI=Large Scale Industries,

MSI=Medium Scale Industries, SSCI= Small Scale & Cottage Industries.

b) Outstanding position of SME loans

(Tk. in crore)

The total SME loans by banks and non-bank financial institutions increased by Tk.12715.97 crore or 10.12 percent and stood at Tk.138330.74 crore at the end of September, 2015 as compared with Tk.125614.77 crore at the end of September, 2014. The increase of institution-wise SME loans at the end of September, 2015 are 47.91 percent in state-owned banks, 13.97 percent in private banks, 0.39 percent in foreign banks and 19.70 percent in non-bank financial institutions as compared to that of September, 2014. Specialized banks experienced a negative growth of 91.46 percent at the end of September 2015 as compared to September 2014, however it is mainly due to exclusion of two banks from this category. SME loans as percentage of total loans stood at 22.74 percent at the end of September, 2015 compared with the 23.73 percent of the same period of the previous year.

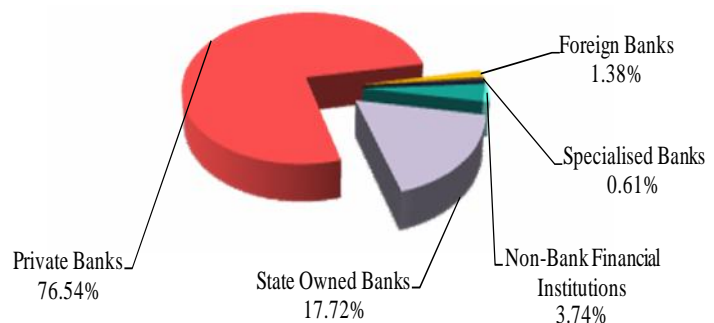
Target level set for disbursement of SME loans during January-December, 2015 is Tk.116639.89 crore.

The percentage share of SME loans from different categories of financial institutions to total SME loan as of end September, 2015 is shown in the pie chart.

Quarter Ending	Banks/NBFIs	Types of Loans	State Owned Banks	Private Banks	Foreign Banks	Specialised Banks	Non-Bank Fin. Ins.	Total
September, 2014		Total Loans	86946.01	349968.23	23378.29	33461.24	35653.91	529407.68
		SME Loans	16576.43	92906.81	1904.64	9905.67	4321.22	125614.77
			(19.07)	(26.55)	(8.15)	(29.60)	(12.12)	(23.73)
December, 2014		Total Loans	102392.55	369934.52	23384.70	22125.69	36797.80	554635.26
		SME Loans	27215.48	101978.15	1814.57	760.27	4380.03	136148.50
			(26.58)	(27.57)	(7.76)	(3.44)	(11.90)	(24.55)
March, 2015		Total Loans	100737.39	378555.59	22305.04	22166.73	39335.25	563100.00
		SME Loans	22241.00	102868.39	1857.15	917.36	4522.73	132406.63
			(22.08)	(27.17)	(8.33)	(4.14)	(11.50)	(23.51)
June, 2015		Total Loans	103775.51	394356.63	23528.18	21424.75	40884.24	583969.31
		SME Loans	25477.47	103688.19	1861.62	834.73	5045.95	136907.96
			(24.55)	(26.29)	(7.91)	(3.90)	(12.34)	(23.44)
September, 2015		Total Loans	112465.72	408056.18	23943.04	21111.88	42613.19	608190.01
		SME Loans	24518.29	105881.68	1911.97	846.25	5172.55	138330.74
			(21.80)	(25.95)	(7.99)	(4.01)	(12.14)	(22.74)
% changes of SME loans at the end of September, 2015 over September, 2014			47.91	13.97	0.39	-91.46	19.70	10.12

Source: SME & Special Programmes Department Note: Figures in brackets indicate SME loans as percentage of total loans. Basic Bank is categorized as a State Owned Bank from December 2014 according to the decision of the Board of Directors of Bangladesh Bank on 35th Board Meeting held on December 14, 2014. Bangladesh Development Bank Limited (BDBL) is categorized as a State Owned Bank from March 2015 according to the Departmental Order by Accounts & Budgeting Department of Bangladesh Bank of June 01, 2015.

Category-wise SME loans as % of total SME loan (September, 2015)



9. Industrial Production

Quantum Index of Medium and Large-Scale Manufacturing Industry (Base: 2005-06=100)

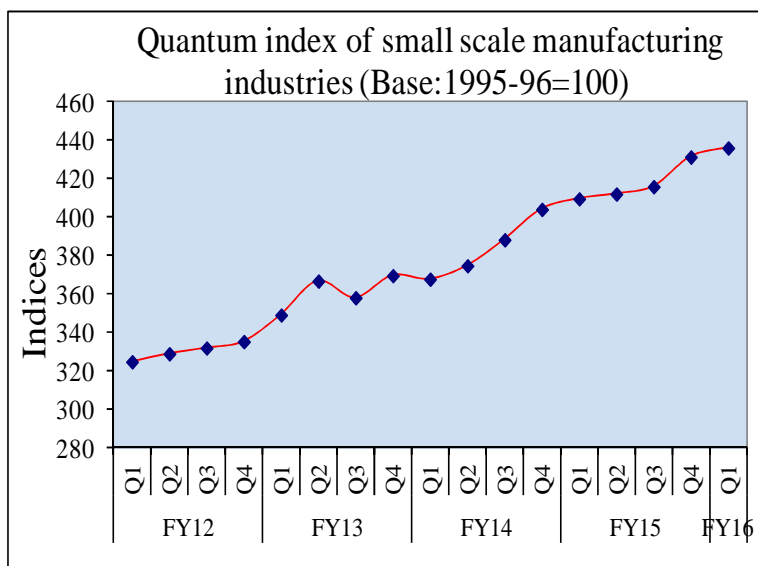
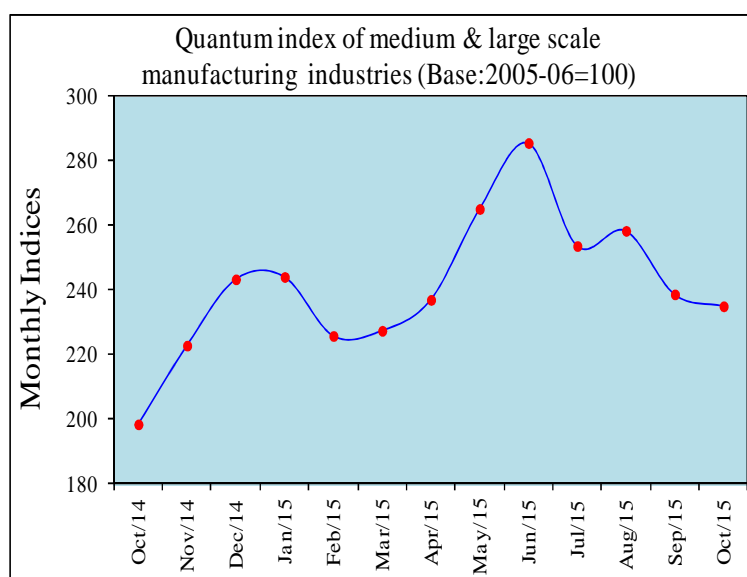
Major Industry Group	Weight	Index		Average Index		Growth	
		Oct-14	Oct-15	2014-15 Jul-Oct	2015-16 Jul-Oct	Oct-15	2015-16 Jul-Oct
General	100.00%	198.52	235.03	231.19	246.44	18.39%	6.60%
Wearing apparel	34.84%	218.57	260.14	279.27	297.48	19.02%	6.52%
Textile	14.07%	120.07	128.34	120.25	122.11	6.89%	1.54%
Food products	10.84%	314.78	403.41	358.96	395.57	28.16%	10.20%
Pharmaceuticals and medicinal chemical	8.23%	278.16	297.74	314.10	311.94	7.04%	-0.69%
Non-metallic mineral products	7.12%	155.94	233.42	158.73	216.86	49.69%	36.62%
Leather and related products	4.40%	143.96	106.07	149.03	115.04	-26.32%	-22.81%
Chemicals and chemical products	3.67%	90.89	89.74	75.47	83.19	-1.27%	10.22%
Basic metals	3.15%	160.38	163.19	145.30	186.84	1.75%	28.59%
Tobacco products	2.92%	146.14	145.00	144.38	131.52	-0.78%	-8.91%
Fabricated metal products except machinery	2.32%	165.41	187.34	229.14	190.23	13.26%	-16.98%
Others*	8.44%	172.12	234.63	182.01	229.51	36.32%	26.10%

Source: Bangladesh Bureau of Statistics,

*Others includes reproduction of recorded media, rubber and plastic products, coke and refined petroleum products, furniture, electrical equipment, other transport equipment, beverages, wood and products of wood and cork, paper and paper products, machinery and equipment n.e.c., computer, electronic and optical products and motor vehicles, trailers and semi trailers. Indices of Others are calculated from BBS data.

The general index (average) of industrial production (medium & large scale manufacturing) stands higher at 246.44 during July-October 2015, recording an increase of 6.60 percent over that of July-October 2014.

Indices that recorded an increase during July-October 2015 compared to July-October 2014 are: non-metallic mineral products (36.62%), basic metals (28.59%), chemicals and chemical products (10.22%), food products (10.20%), wearing apparel (6.52%) and textile (1.54%). On the other hand, there is some decrease in indices of leather and related products (22.81%), fabricated metal products except machinery (16.98%), tobacco products (8.91%) and pharmaceuticals and medicinal chemical (0.69%).



The general index of small scale manufacturing industry during the first quarter (July-September) of FY16 increased by 1.10 percent and stood at 435.95 from the index of 431.21 during the fourth quarter of FY15, while it increased by 6.47 percent compared to the same quarter of FY15.

10. Exports

a) Annual and monthly trends in exports

A. Annual exports

(US\$ million)

2010-11	2011-12	2012-13
22928.22 (+41.49)	24301.90 (+5.99)	27027.36 (+11.22)

B. Monthly exports

(US\$ million)

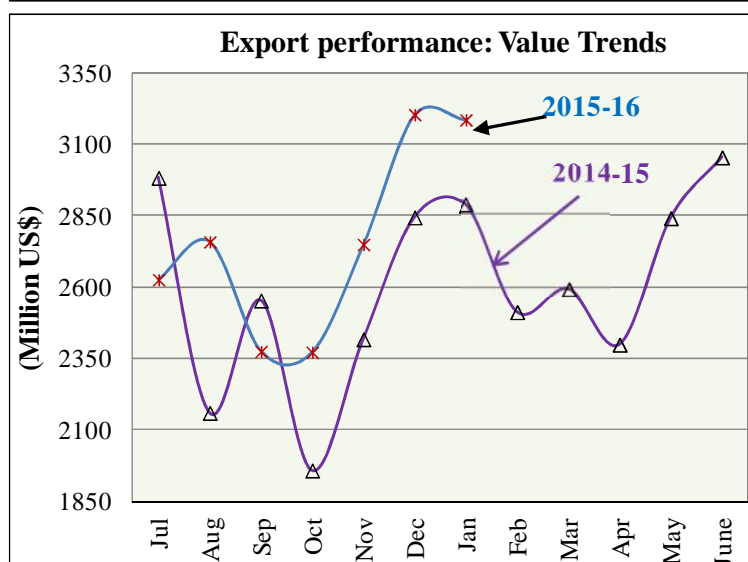
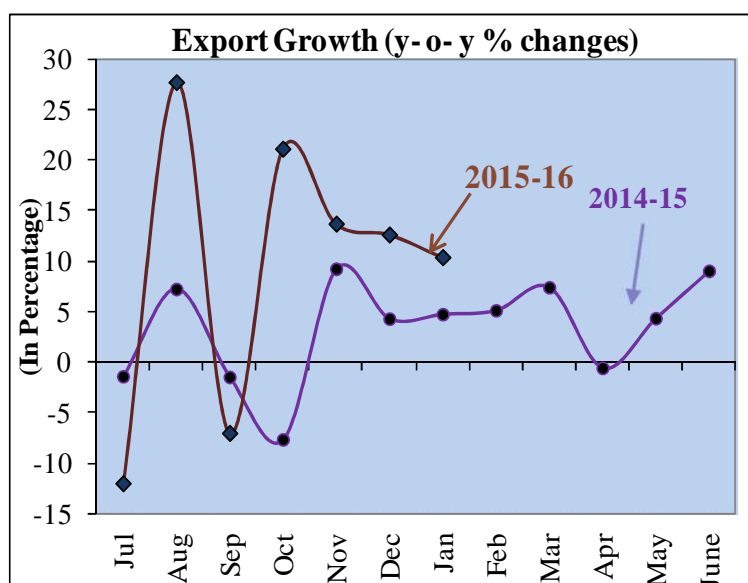
Month	2014-15	2013-14
July	2982.74	3024.29
August	2159.50	2013.44
September	2552.86	2590.24
October	1957.55	2119.20
November	2417.43	2212.44
December	2844.13	2726.20
January	2885.15	2753.77
February	2512.42	2389.42
March	2592.97	2413.66
April	2398.50	2411.73
May	2841.13	2722.18
June	3064.56	2810.05
July-June	31208.94 (+3.39)	30186.62 (+11.69)
Month	2015-16	2014-15
July	2625.93	2982.74
August	2758.41	2159.50
September	2374.65	2552.86
October	2371.50	1957.55
November	2749.34	2417.43
December	3204.07	2844.13
January	3185.63	2885.15
July-January	19269.53 (+8.26)	17799.36 (+2.06)

Source : Export Promotion Bureau.

Note: Figures in brackets indicate percentage changes over the corresponding period of the preceding year.

Latest available data on category-wise breakdown of exports are shown in the next page.

Export earnings increased by 8.26 percent in July-January, 2015-16 compared to the same period of the preceding year and stood at USD19.27 billion. While, export earnings in January 2016 rose by 10.41 percent (y-o-y) compared to the same month of the previous year. While, export earnings decreased by 0.58 percent in January, 2016 from that of the preceding month (December 2015). It could be mentioned here that, export receipts exceeded the strategic target for July-January 2015-16 by 1.99 percent.



b) Category-wise breakdown of exports

(In million USD)

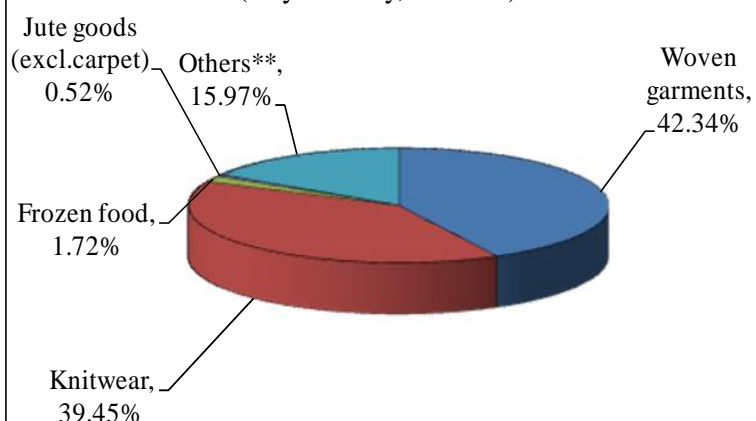
Particulars	July-January, 2015-16		July-January, 2014-15		Changes during July-January, 2015-16 over July-January, 2014-15			
	Volume [@]	Value	Volume [@]	Value	In absolute amount		In percentage	
					Volume [@]	Value	Volume [@]	Value
1. Raw Jute (In million Kg.)	---	83.43	---	65.49	---	+17.94	---	+27.39
2. Jute goods (excl.carpet) (In million Kg.)	---	411.09	---	434.21	---	-23.12	---	-15.28
3. Tea (In million Kg.)	---	1.29	---	2.25	---	-0.96	---	-42.67
4. Frozen food (In million Kg.)	---	331.81	---	397.60	---	-65.79	---	-16.55
5. Leather (In million Kg.)	---	161.91	---	243.62	---	-81.71	---	-33.54
6. Woven garments (In million Pcs.)	---	8159.53	---	7266.47	---	+893.06	---	+12.29
7. Knitwear (In million Pcs.)	---	7601.75	---	7177.68	---	+424.07	---	+5.91
8. Chemical products (In million Kg.) of which (fertilizer)	---	72.37	---	67.32	---	+5.05	---	+7.50
9. Agricultural products* (In million Kg.)	---	99.43	---	151.30	---	-51.87	---	-11.95
10. Engin.& Electric goods	---	317.09	---	255.70	---	+61.39	---	+24.01
11. Others**	---	2029.83	---	1737.72	---	+292.11	---	+16.81
TOTAL	---	19269.53	---	17799.36	---	+1470.17	---	+8.26

Source : Export Promotion Bureau --- = Not available. * Includes vegetables, fruits & tobacco. **Others means residual items

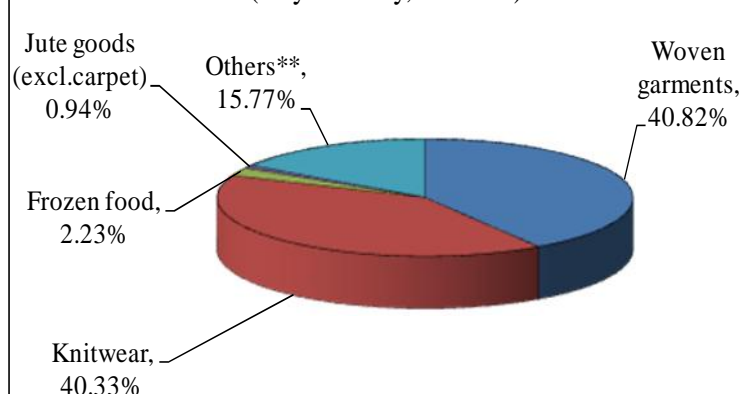
[@] Due to error in the data recording software of EPB (Export Promotion Bureau), the data of export volume is currently unavailable.

Category-wise breakdown of exports shows that during July-January, 2015-16 exports of woven garments, knitwear, engine.& electric goods, raw jute and chemical products experienced a positive growth compared to that of the same period of the previous year. On the other hand, leather, frozen food, agricultural products, jute goods (excl.carpet), and tea experienced a negative growth during July-December, 2015-16 compared to the same period of the previous year.

Category-wise share of total exports
(July-January, 2015-16)



Category-wise share of total exports
(July-January, 2014-15)



11. Imports

a) Import payments, import L/C settlement and import LCs opened

(US\$ million)

FY	Import payments (c&f) ^R		Import LCs settlement		Import LCs opened	
	2012-13	2011-12	2012-13	2011-12	2012-13	2011-12
	37289.80 (+0.82)	36984.80 (+2.47)	32358.52 (-7.05)	34814.55 (+8.95)	35961.05 (-2.90)	37035.82 (-4.01)
Month	2014-15 ^R	2013-14	2014-15 ^P	2013-14	2014-15 ^P	2013-14
July	3077.00	3471.60	2964.69	3239.53	3655.65	3717.75
August	3690.60	2952.00	3461.55	2499.45	3475.02	2739.88
September	4349.40	3355.30	3369.85	3092.83	3704.30	3147.05
October	2356.50	3055.30	3145.15	2816.85	3142.60	2873.76
November	4746.50	2782.40	3259.60	2899.77	3760.76	2977.02
December	4048.80	3204.50	3390.64	3249.29	3547.28	3355.22
January	3617.60	3406.10	3037.47	3420.33	3501.47	3611.93
February	3474.70	3476.50	2807.87	2906.99	3257.30	3510.99
March	3694.90	3748.40	3351.97	3249.81	4262.45	3712.72
April	4108.70	3669.90	3179.16	3218.89	3518.94	3722.98
May	4183.90	3726.60	3205.56	3288.29	3682.60	4152.94
June	3841.60	3767.80	3281.73	3306.81	3560.39	4296.32
July-June	45190.20 (+11.26)	40616.40 (+8.92)	38455.24 (+3.41)	37188.84 (+14.93)	43068.76 (+2.99)	41818.56 (+16.29)
Month	2015-16 ^P	2014-15	2015-16 ^P	2014-15	2015-16 ^P	2014-15
July	2977.40	3077.00	3437.71	2964.69	3011.64	3655.65
August	3583.40	3690.60	3502.55	3461.55	3631.73	3475.02
September	3608.10	4349.40	2985.45	3369.85	3135.37	3704.30
October	2995.10	2356.50	3268.85	3145.15	3232.57	3142.60
November	3700.00	4746.50	3407.74	3259.60	4468.22	3760.76
December	3660.80	4048.80	3701.52	3390.64	3585.21	3547.28
July-December	20524.80 (-7.83)	22268.80 (+18.32)	20303.82 (+3.64)	19591.48 (+10.08)	21064.74 (-1.04)	21285.61 (+13.16)

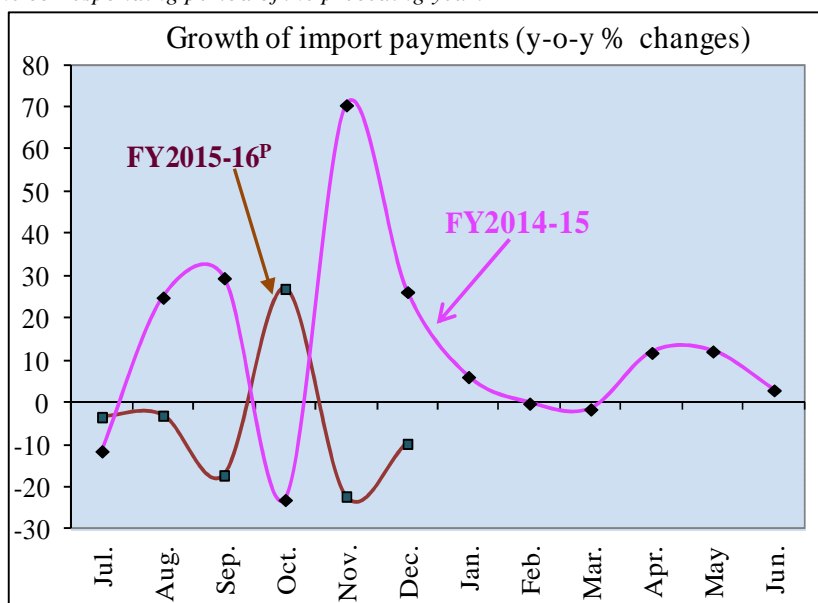
Source: National Board of Revenue (NBR), Foreign Exchange Operations Department P = Provisional, R = Revised

Note- Figures in brackets indicate percentage changes over the corresponding period of the preceding year.

Import payments during July-December, 2015 decreased by 7.83 percent and stood at USD20.52 billion against USD22.27 billion in July-December, 2014.

Settlement of import LCs during July-December, 2015 increased by 3.64 percent and stood at USD20.30 billion against USD19.59 billion in July-December, 2014.

Fresh opening of import LCs during July-December, 2015 decreased by 1.04 percent and stood at USD21.06 billion compared with USD21.29 billion in July-December, 2014.



b) Sector-wise fresh opening, settlement and outstanding of import LCs

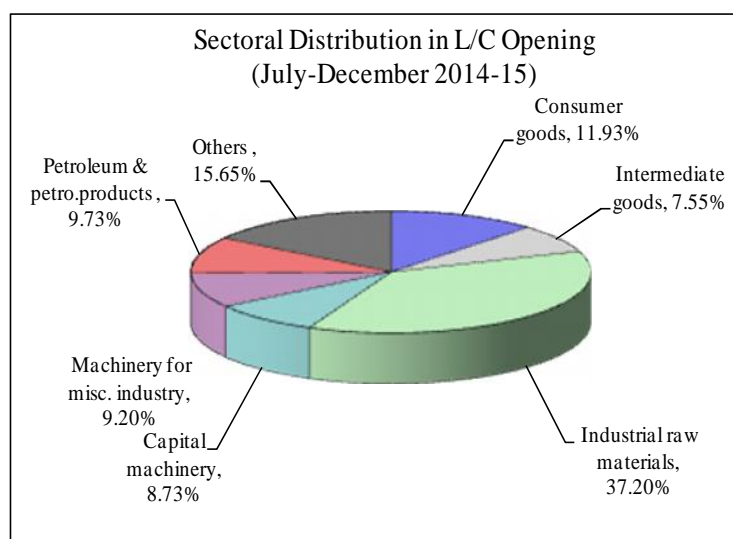
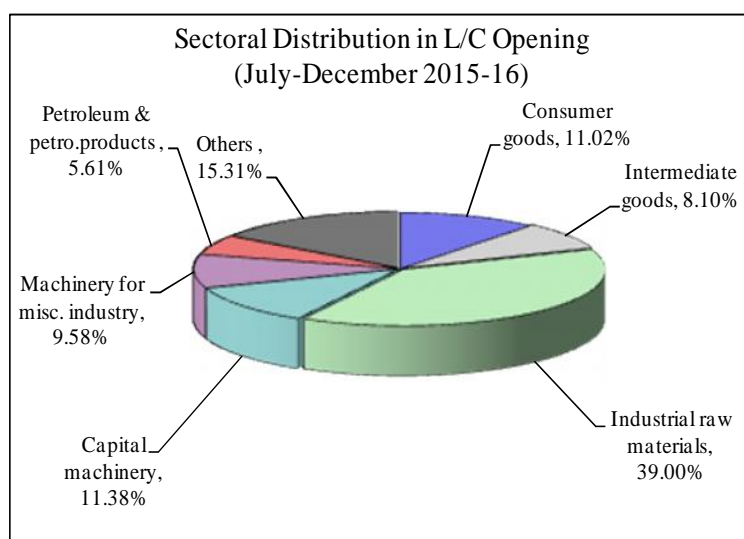
Latest available sector-wise comparative statement of fresh opening, settlement and outstanding of import LCs in July-December, 2015 and July-December, 2014 are shown below:

(US\$ million)

Sectors / Commodities	July-December 2015			July-December 2014			Changes during July-December 2015 over July-December 2014		
	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period
A. Consumer goods	2322.33	2333.09	1587.72	2540.10	2421.23	1640.53	-217.78	-88.14	-52.81
B. Intermediate goods	1706.63	1666.98	1496.13	1607.95	1573.71	1306.58	+98.68	+93.27	+189.54
C. Industrial raw materials	8215.54	7665.38	7669.86	7918.29	7626.04	7187.95	+297.25	+39.34	+481.91
D. Capital machinery	2396.56	1687.73	5661.48	1858.03	1470.74	4509.21	+538.53	+217.00	+1152.28
E. Machinery for misc. inds.	2017.34	2190.41	2021.14	1958.60	1990.24	2471.80	+58.74	+200.17	-450.65
F. Petroleum & petro.prods.	1180.98	1439.88	762.04	2071.75	2041.41	1508.20	-890.77	-601.53	-746.16
G. Others	3225.36	3320.34	3463.17	3330.89	2468.12	3498.56	-105.53	+852.22	-35.38
Total	21064.74	20303.82	22661.54	21285.61	19591.48	22122.82	-220.88	+712.34	+538.73
of which back to back	3641.42	3381.06	3188.37	3366.54	3099.48	3101.54	+274.89	+281.58	+86.83

Source: Foreign Exchange Operations Department (FEOD), Bangladesh Bank.

The developments of each sector's share in total L/C opening in July-December, 2015 and July-December, 2014 are showing in the following pie-diagrams.



Sector-wise detailed break-up of fresh opening, settlement and outstanding of import LCs during July-December, 2015 and July-December, 2014 are given in the Appendix.

C) Projected Data on Opening of Import LCs and Probable Liabilities against back to back LCs of Scheduled Banks

(In million USD)

Month	Opening of import LCs	Probable liabilities of Banks against back to back LCs
February'16	4301.97	1243.86
March'16	3605.56	1270.72
April'16	3530.72	1267.53
February-April, 2016	11438.25	3782.11

Source: Monetary Policy Department, Bangladesh Bank.

Opening of import LCs and probable liabilities of banks against back to back LCs have been projected by the scheduled banks at USD11.44 billion and USD3.78 billion respectively during February-April, 2016.

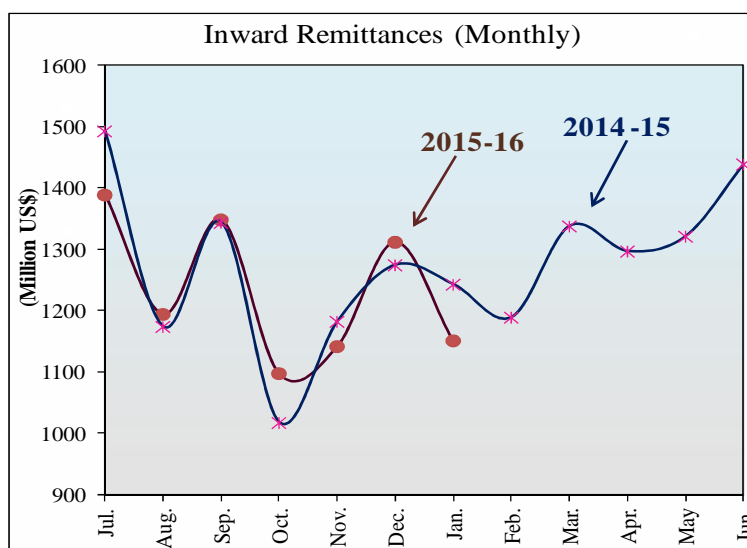
12. Remittance

(US\$ million)

Annual Remittances	2012-13	2013-14	2014-15
	14461.14 (+12.60)	14228.32 (-1.61)	15316.94 (+7.65)
Monthly Remittances	Month	2015-16	2014-15
	July	1389.56	1492.47
	August	1195.02	1174.37
	September	1349.06	1344.27
	October	1098.46	1018.03
	November	1142.48	1182.95
	December	1312.60	1275.06
	January	1151.95	1243.25
	July-January	8639.13 (-1.05)	8730.40 (+8.68)

Source : Foreign Exchange Policy Department, Bangladesh Bank.

Note :- Figures in brackets indicate percentage changes over the same period of the previous year.



Remittance receipts decreased by 1.05 percent during July-January 2015-16 compared with the same period of the previous year. Remittance receipts stood at USD1.15 billion in January 2016 incurring a decrease of 12.24 percent (m-o-m) compared to the previous month and a decrease of 7.34 percent (y-o-y) compared to the same month of the previous year.

13. Foreign exchange holdings abroad

(US\$ million)

A. Outstanding stock at the end of the year	2011-12	2012-13	2013-14
10364.43 (-5.01)	15315.23 (+47.77)	21507.99 (+40.44)	
B. Outstanding stock at the end of the month	Month / Year	2014-15	2013-14
January	22042.30	18119.11	
February	23031.52	19150.53	
March	23052.97	19294.87	
April	24071.70	20370.14	
May	23707.68	20267.46	
June	25025.50	21507.99	
Month / Year	2015-16	2014-15	
July	25464.29	21383.28	
August	26175.34	22070.43	
September	26379.04	21836.66	
October	27058.39	22312.45	
November	26407.63	21590.04	
December	27493.31	22309.80	
January	27138.91	22042.30	

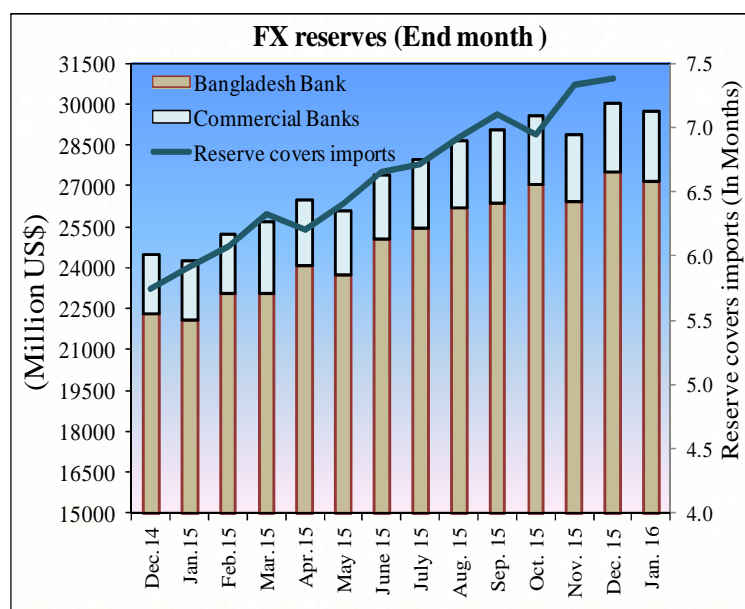
Source : Accounts & Budgeting Department, Bangladesh Bank.

(a) Gross foreign exchange reserves of Bangladesh Bank:

The gross foreign exchange reserves of BB stood at USD27.14 billion (with ACU liability of USD0.41 billion) as of end January 2016 compared to USD27.50 billion (with ACU liability of USD0.94 billion) as of end December 2015.

(b) Gross foreign exchange balances held abroad by commercial banks:

The gross foreign exchange balances held abroad by commercial Banks increased to USD2.56 billion as of end January 2016 compared to that of USD2.52 billion at the end December 2015. However, this was higher than the balance of USD2.20 billion at the end January 2015.



14. Foreign Aid

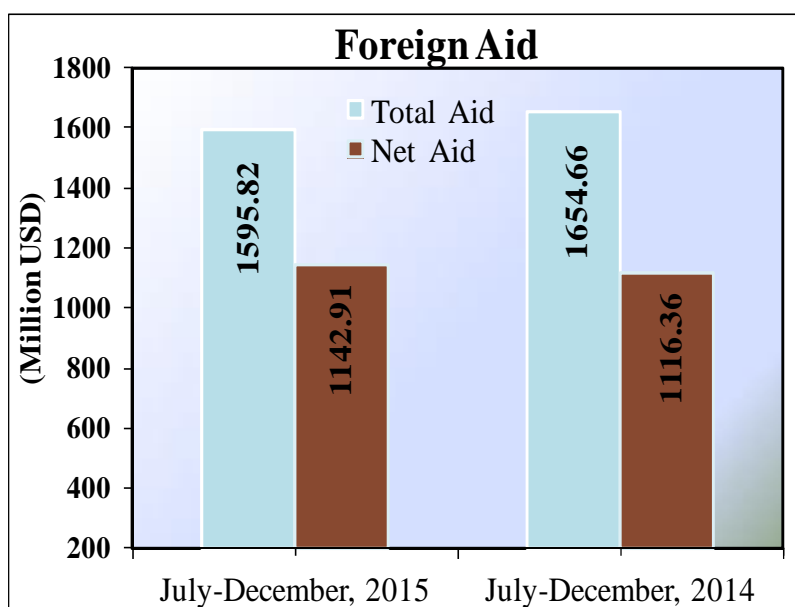
(In million USD)

	Food Aid	Project Aid	Total Aid	Payment (Principal)	Net Foreign Aid	Food Aid	Project Aid	Total Aid	Payment (Principal)	Net Foreign Aid
Month	FY2014-15 ^P					FY2013-14 ^R				
July	0.00	192.19	192.19	195.73	-3.54	0.00	154.96	154.96	212.39	-57.43
August	0.00	192.07	192.07	41.38	150.69	0.00	171.77	171.77	41.97	129.80
September	9.64	216.03	225.67	85.84	139.83	0.00	188.30	188.30	76.40	111.90
October	0.00	155.11	155.11	68.62	86.49	0.00	138.23	138.23	84.31	53.92
November	0.00	230.72	230.72	79.62	151.10	0.00	335.82	335.82	78.49	257.33
December	10.08	648.81	658.89	67.11	591.79	3.58	517.16	520.74	64.85	455.89
January	0.00	240.23	240.23	73.08	167.14	0.00	172.00	172.00	198.27	-26.27
February	0.00	94.39	94.39	42.45	51.93	2.78	149.07	151.85	38.26	113.58
March	5.20	327.97	333.17	78.87	254.30	4.27	344.11	348.38	82.42	265.97
April	0.00	160.38	160.38	67.09	93.29	0.00	251.90	251.90	72.17	179.73
May	0.00	243.90	243.90	66.83	177.07	20.00	209.53	229.53	69.99	159.54
June	12.60	362.94	375.54	38.32	337.22	0.00	255.86	255.86	69.70	186.16
July-June	37.52	3064.74	3102.26	904.94	2197.32	30.63	2888.71	2919.34	1089.21	1830.12
Month	FY2015-16 ^P					FY2014-15				
July	0.00	144.06	144.06	96.50	47.56	0.00	192.19	192.19	195.73	-3.54
August	0.00	171.41	171.41	97.50	73.91	0.00	192.07	192.07	41.38	150.69
September	0.00	249.88	249.88	44.03	205.85	9.64	216.03	225.67	85.84	139.83
October	0.00	262.72	262.72	69.19	193.53	0.00	155.11	155.11	68.62	86.49
November	0.00	181.61	181.61	75.79	105.82	0.00	230.72	230.72	79.62	151.10
December	12.61	573.53	586.14	69.90	516.24	10.08	648.81	658.89	67.11	591.79
July-December	12.61	1583.21	1595.82	452.91	1142.91	19.72	1634.94	1654.66	538.30	1116.36

Source: Economic Relations Division(ERD), Ministry of Finance. P=Provisional; R = Revised

The total foreign aid disbursements in July-December, 2015 decreased by USD0.06 billion or 3.56 percent and stood at USD1.59 billion compared to USD1.65 billion in July-December, 2014.

However, the net receipts of foreign aid was higher and stood at USD1.14 billion during July-December, 2015 compared with the same period of the preceding year.

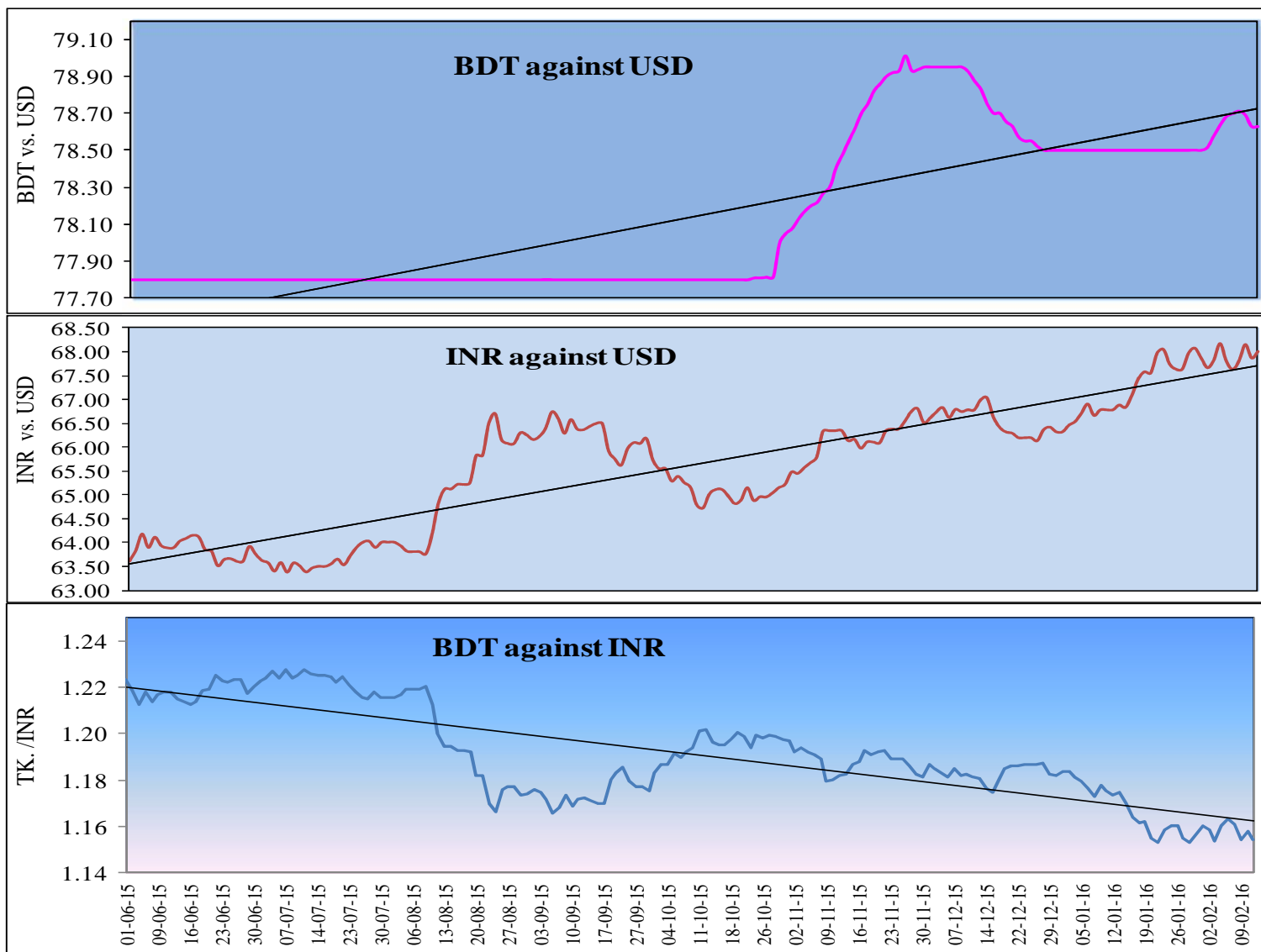


15. Exchange Rate Movements ^{2/}:

Month	FY 2014-15 (Taka per USD)		FY 2015-16 (Taka per USD)		FY 2014-15 (Rupee per USD)	FY 2015-16 (Rupee per USD)
	Month Avg.	Month End	Month Avg.	Month End	Month End	Month End
July	77.5907	77.5005	77.8007	77.8000	60.1485	64.0061
August	77.4588	77.4000	77.8000	77.8000	60.4678	66.3062
September	77.4006	77.4000	77.8008	77.8000	61.4273	65.7418
October	77.4031	77.4009	77.8215	77.9978	61.3175	65.1515
November	77.5149	77.7000	78.5274	78.9364	61.9736	66.8148
December	77.8563	77.9500	78.7794	78.5000	63.7498	66.3260
January	77.8726	77.8000	78.5008	78.5000	61.4998	67.8763
February	77.8000	77.8000			61.9395	
March	77.8000	77.8000			62.5908	
April	77.8000	77.8000			63.5780	
May	77.8000	77.8000			63.7615	
June	77.8000	77.8000			63.7549	

Source : Statistics Department & MPD. Note: 2/ Exchange rate represents the mid-value of buying and selling rates.

At the end of January 2016, Taka depreciated by 0.89 percent against US dollar from its level of end June 2015. Indian Rupees (INR) also depreciated by 6.07 percent against US dollar as of end January 2016 from its level of end June 2015.



16. Balance of payments (BOP)

(US\$ million)

Particulars	July-December, 2014 ^R	July-December, 2015 ^P
Trade balance	-3058	-3262
Exports f.o.b(including EPZ)	14697	15729
Imports f.o.b(including EPZ)	17755	18991
Services	-1698	-1195
Credit	1576	1782
Debit	3274	2977
Primary income	-1435	-1169
Credit	39	37
Debit	1474	1206
Of which:Official interest payment	195	206
Secondary income	7837	7726
Official transfers	27	33
Private transfers	7810	7693
of which : Workers' remittances (current a/c. portion)	7427	7376
Current account balance	1646	2100
Capital account	196	266
Capital transfers	196	266
Financial account	174	552
i) Foreign direct investment(net)	736	795
ii) Portfolio investment (net)	279	-24
of which : Workers' remittances (financial a/c. portion)	61	112
iii) Other investment(net)	-841	-219
Medium and long-term (MLT) loans	1279	1294
MLT amortization payments	543	435
Other long-term loans (net)	55	-101
Other short-term loans (net)	-75	-137
Trade credit (net)	-1991	-553
DMBs & NBDCs(net)	434	-287
Assets	-47	75
Liabilities	387	-212
Errors and omissions	-571	-479
Overall balance	1445	2439
Reserve assets	-1445	-2439
Bangladesh Bank(net)	-1445	-2439
Assets	1339	2709
Liabilities	-106	270

Source : Statistics Department, Bangladesh Bank, Note: Exports and Imports both are compiled on the basis of shipment data

Trade Balance recorded a deficit of USD3262 million during July-December, 2015 compared to the deficit of USD3058 million during July-December, 2014. However, higher export earnings and an improvement in primary income and in the income from services contributed to a current account surplus of USD2100 million during July-December, 2015 compared to the surplus of USD1646 million during July-December, 2014. Current account surplus along with a financial account surplus of USD552 million, resulted in a surplus of USD2439 million in overall balances during July-December, 2015 compared to the surplus of USD1445 million during July-December, 2014.

17. Public finance

a) Government Tax revenue collections

(Crore taka)

Annual tax revenue collections	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
NBR Tax Revenue	52527.25 (50213)	62042.16 (61000)	79403.11 (75600)	95058.99 (92370)	103332.00 (112259)	120819.86 (125000.00)
Non-NBR Tax Revenue	2652.90 (2653)	2848.00 (2955)	3229.36 (3452)	3631.58 (3915)	4120.00 (4565)	4612.64 (5178.00)
Total Tax Revenue	55180.15 (52866)	64890.16 (63955)	82632.47 (79052)	98690.57 (96285)	107452.00 (116824)	125432.50 (130178.00)

Note:- Figures in brackets indicate the target of revenue collection.

(Crore taka)

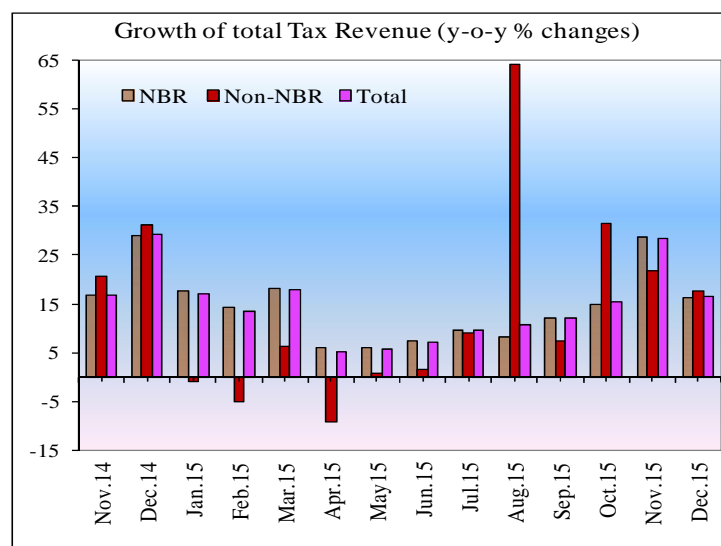
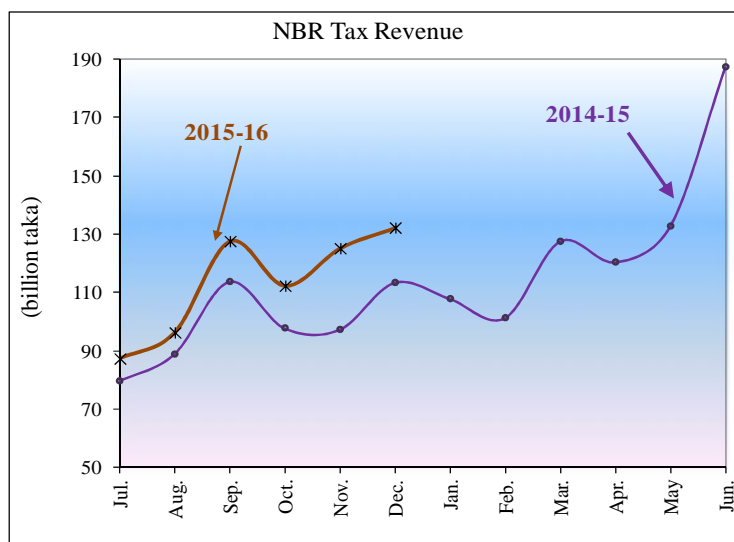
	NBR Tax Revenue					Non-NBR Tax Revenue	Total Tax Revenue Collections	NBR Tax Revenue					Non-NBR Tax Revenue	Total Tax Revenue Collections
	Customs duties	VAT	Income Tax	others*	Total			Customs duties	VAT	Income Tax	others*	Total		
	1	2	3	4	5=(1+..+4)			1	2	3	4	5=(1+..+4)		
	2014-15^P							2013-14^R						
July	1030.75	3594.43	2023.64	1315.65	7964.47	345.18	8309.65	1032.59	3414.89	1864.65	1474.42	7786.55	392.16	8178.71
August	1261.00	3576.30	2300.29	1746.44	8884.03	372.20	9256.23	939.48	2978.49	1986.81	1302.67	7207.45	255.99	7463.44
September	1311.14	3923.21	4112.09	2024.41	11370.85	380.55	11751.40	1163.57	3440.67	3460.60	1595.14	9659.98	397.63	10057.61
October	1034.50	3805.61	3242.49	1698.26	9780.86	309.07	10089.93	1023.60	3257.48	2958.56	1664.44	8904.08	286.58	9190.65
November	1154.11	3870.47	2948.39	1756.90	9729.87	380.04	10109.91	960.68	3287.36	2600.62	1484.06	8332.72	315.13	8647.85
December	1208.23	4163.56	4094.30	1871.80	11337.89	413.82	11751.71	1071.65	3317.68	3024.31	1370.99	8784.63	315.28	9099.91
January	1172.25	4092.07	3189.76	2331.03	10785.11	398.80	11183.91	1068.29	3515.00	2742.06	1834.10	9159.45	402.41	9561.86
February	1152.17	3980.63	2997.91	1999.31	10130.02	358.88	10488.90	1039.42	3498.41	2514.82	1811.22	8863.87	378.06	9241.93
March	1234.71	4517.87	5108.10	1891.36	12752.04	413.10	13165.14	1142.28	3755.88	4133.73	1746.88	10778.77	389.00	11167.77
April	1392.38	4865.64	3664.62	2117.11	12039.75	427.62	12467.37	1277.78	4237.06	4006.85	1848.27	11369.96	470.39	11840.35
May	1637.65	5248.10	4058.58	2328.77	13273.10	454.84	13727.94	1267.84	4678.34	4738.37	1831.91	12516.46	451.00	12967.46
June	1688.07	4291.07	10784.83	1972.08	18736.05	567.47	19303.52	1397.43	5195.97	9175.89	1686.64	17455.93	559.01	18014.94
July-June	15276.96	49928.96	48525.00	23053.12	136723.98	4821.57	141605.61	13384.61	44577.23	43207.27	19650.74	120819.86	4612.64	125432.50
					(+13.16)		(+4.53)					(+10.69)		(+10.73)
	2015-16^P							2014-15						
July	1122.01	3528.60	2528.31	1549.14	8728.06	376.09	9104.15	1030.75	3594.43	2023.64	1315.65	7964.47	345.18	8309.65
August	1261.38	3780.11	2702.51	1883.71	9627.71	610.69	10238.40	1261.00	3576.30	2300.29	1746.44	8884.03	372.20	9256.23
September	1382.36	4835.24	4471.28	2070.95	12759.83	408.38	13168.21	1311.14	3923.21	4112.09	2024.41	11370.85	380.55	11751.40
October	1309.26	4388.24	3371.31	2160.27	11229.08	406.43	11635.51	1034.50	3805.61	3242.49	1696.06	9780.86	309.07	10089.93
November	1569.71	4985.84	3138.55	2820.29	12514.39	462.98	12977.37	1154.11	3870.47	2948.39	1756.90	9729.87	380.04	10109.91
December	1593.82	4488.25	4610.99	2531.17	13224.23	486.57	13710.80	1224.09	4172.53	4094.30	1873.94	11364.86	413.82	11778.68
July-December	8238.54	26006.28	20822.95	13015.53	68083.30	2751.14	70834.44	7015.59	22942.55	18721.20	10413.40	59094.94	2200.86	61295.80
					(+15.21)		(+25.00)					(+16.61)		(+16.45)

Source: National Board of Revenue and Office of the Controller General of Accounts. P=Provisional, R=Revised; --- = Not Available. *=include supplementary duties & travel tax.

Note:- Figures in brackets indicate percentage changes over the corresponding period of the preceding year. Non-NBR tax revenue includes Narcotics & liquor duty, taxes on vehicles, land revenue and stamp duty(non judicial).

Total tax revenue collection (NBR & non-NBR) during July-December of FY16 stood at Tk.70834.44 crore which was higher by 15.56 percent against the collection of Tk.61295.80 crore during the same period of FY15.

NBR tax revenue collection during July-December of FY16 stood at Tk.68083.30 crore which was higher by Tk.8988.36 crore or 15.21 percent against the collection of Tk.59094.94 crore during July-December of FY15.



Target set for NBR Tax Revenue collection for FY16 is Tk.1,76,370 crore.

b) Sale and repayment of NSD certificates

(Crore taka)

FY	Sale	Repayment (Principal)	Net sale	Outstanding at the end of the year
(1)	(2)	(3)	4=(2-3)	(5)
2011-12	18955.35	18476.33	479.02	63917.34
2012-13	23326.77	22553.93	772.84	64690.18
2013-14	24309.59	12602.29	11707.30	76397.48
2014-15	42659.79	13927.13	28732.66	105130.14

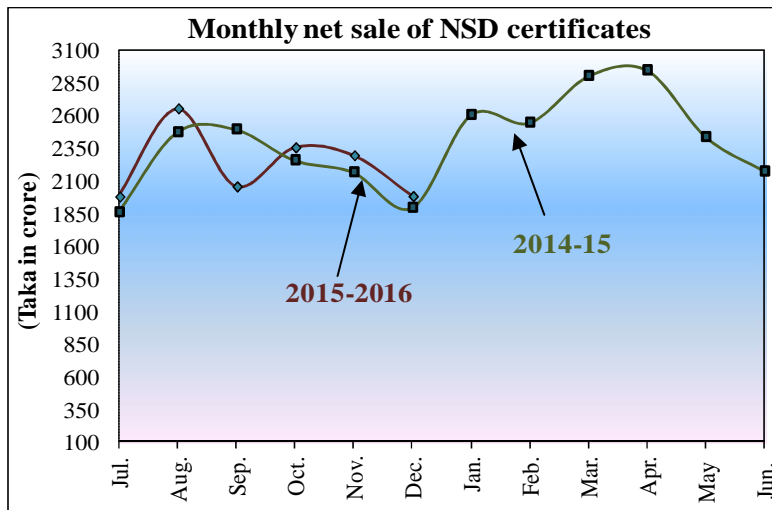
(Crore taka)

Months	Sale	Repayment (Principal)	Net sale	Outstanding at the end period	Sale	Repayment (Principal)	Net sale	Outstanding at the end period
2014-2015				2013-2014				
July	2727.43	869.74	1857.69	78255.17	2144.02	1519.08	624.94	65315.12
August	3544.42	1073.62	2470.80	80725.97	1725.27	1033.43	691.84	66006.96
September	3583.70	1091.18	2492.52	83218.49	2024.42	1243.73	780.69	66787.65
October	3331.37	1074.76	2256.61	85475.10	1540.21	938.80	601.41	67389.06
November	3234.86	1070.47	2164.40	87639.50	1579.71	909.18	670.53	68059.59
December	2949.22	1055.72	1893.50	89533.00	1445.26	956.99	488.27	68547.86
January	3574.17	970.73	2603.44	92136.44	2242.91	1117.15	1125.76	69673.62
February	3588.31	1044.11	2544.20	94680.64	2253.54	991.37	1262.17	70935.79
March	4330.71	1429.77	2900.94	97581.58	2194.72	979.36	1215.36	72151.15
April	4297.36	1352.95	2944.41	100525.99	2315.18	1041.65	1273.53	73424.68
May	3907.07	1473.12	2433.95	102959.94	2190.88	907.14	1283.74	74708.42
June	3591.17	1420.97	2170.20	105130.14	2653.47	964.41	1689.06	76397.48
July-June	42659.79 (+75.49)	13927.13 (+10.51)	28732.66	105130.14 (+37.61)	24309.59 (+4.21)	12602.29 (-44.12)	11707.30	76397.48 (+18.10)
2015-2016				2014-2015				
July	3236.40	1260.12	1976.28	107106.42	2727.43	869.74	1857.69	78255.17
August	4524.42	1873.51	2650.91	109757.33	3544.42	1073.62	2470.80	80725.97
September	3436.03	1382.23	2053.80	111811.13	3583.70	1091.18	2492.52	83218.49
October	4061.46	1708.75	2352.71	114163.84	3331.37	1074.76	2256.61	85475.10
November	4031.68	1739.52	2292.16	116456.00	3234.86	1070.47	2164.40	87639.50
December	3734.30	1754.57	1979.73	118435.73	2949.22	1055.72	1893.50	89533.00
July-December	23024.29 (+18.86)	9718.70 (+55.86)	13305.59	118435.73 (+32.28)	19371.00 (+52.51)	6235.48 (-19.21)	13135.52	89533.00 (+30.61)

Source:- National Savings Directorate. Note : Figures in brackets indicate percentage changes over the corresponding period of the preceding year.

The sale of National Savings Certificates during July-December, 2015 stood at Tk.23024.29 crore that was 18.86 percent higher than the amount of sale during July-December, 2014. The net borrowing of the government through NSD certificates during July-December, 2015 stood at Tk.13305.59 crore against Tk.13135.52 crore during July-December, 2014.

The outstanding borrowing of the government through NSD certificates as of end December 2015 stood at Tk.118435.73 crore which was higher by 32.28 percent from the outstanding amount of end December 2014.



c) Budget financing

(Crore Taka)

Year	Net borrowing of the Govt. from the banking system ^{1/}	Net non-bank borrowing of the Govt. from the public ^{2/}	Total domestic financing	Net foreign financing ^{3/}	Total financing	Total financing as % of GDP [@] at current market price	Outstanding Domestic debt (end period)	Outstanding domestic debt as % of GDP [@] at current market price
1	2	3	4=(2+3)	5	6=(4+5)	7	8	9
2009-2010	-4376.00	12256.14	7880.14	10218.86	18099.00	2.27	116823.84	14.65
2010-2011	19175.90	3012.93	22397.03	7470.44	29867.47	3.26	139220.87	15.20
2011-2012	18784.20	2241.10	21025.30	9714.35	30739.65	2.91	160423.25	15.20
2012-2013 ^R	17873.00	7724.86	25597.86	15080.19	40678.05	3.39	181183.96	15.11
2013-2014 ^R	6627.80	15351.72	21979.52	14224.04	36203.56	2.68	203163.48	15.04
2014-2015 ^P	-7370.70	34723.57	27352.87	17067.58	44420.45	2.93	230516.35	15.23
July-December, 2014	-4916.10	15632.13	10716.03	8656.16	19372.19	----	191899.99	----
July-December, 2015	-5871.30	13395.99	7524.69	8924.53	16449.22	----	210688.17	----

Source: National Accounts Statistics, BBS. P=Provisional ; R=Revised, 1/: Excludes interest, 2/: Excludes saving certificates held by the banks and includes

treasury bills & bonds held by the non-bank financial institutions through secondary auctions, T.bills & bonds have been taken at face value.

3/: Aid disbursement less amortization, @: nominal GDP has taken as base 2005-06=100 from FY05 onwards.

The total budget financing of the government in July-December, 2015 was lower and stood at Tk.164.49 billion against Tk.193.72 billion of July-December, 2014. Financing from domestic sources stood much lower at Tk.75.25 billion in July-December, 2015 compared to Tk.107.16 billion of July-December, 2014. However, net foreign financing stood higher at Tk.89.25 billion during the period under review compared to the preceding fiscal. Net Govt. borrowing from the banking system was negative at Tk.58.71 billion, mainly due to decrease in Govt. borrowing from the Deposit Money Banks. While Govt. borrowing from the non-banking sources, stood lower at Tk.113.19 billion in July-December, 2015 compared to July-December, 2014. The total budget financing in the first six months of FY16 stood at 0.96 percent of projected GDP against 4.70 percent (overall deficit, including grants) as envisaged in the national budget of FY16.

18. Food situation

(In lakh metric ton)

Year	Production Target	Actual Domestic Production (Gross)	Net Domestic Production*	Food grain Imports			Public Domestic Procurement	Public Distribution	Foodgrain Stock Public (End June)
				Govt. & food aid	Private	Total			
FY2010-11	360.65	345.13	310.62	22.04	35.00	57.04	4.62	22.91	8.87
FY2011-12	357.25	348.20	313.38	10.50	12.40	22.90	14.26	20.95	12.48
FY2012-13	354.66	350.88	315.79	4.72	14.18	18.90	14.06	20.87	14.97
FY2013-14	358.81	356.56	320.90	8.56	21.37	29.93	14.34	22.20	11.53
FY2014-15	360.50	358.04	322.24	3.34	49.40	52.74	16.76	18.38	12.86
FY2015-16 ^T	364.24	-----	-----	10.60	28.90	39.50	17.00	27.80	12.96

Particulars	July-January, 2015-16 ^P	July-January, 2014-15
1. Imports (Rice & Wheat)	24.45	24.73
2. Procurement (Rice & Wheat)	11.78	9.34 ^R
3. Distribution (Rice & Wheat)	12.69	8.29
4. Food Stock	15.45	13.33

Source : Bangladesh Food Situation Report, FPMU, Ministry of Food & Disaster Management, Govt. of the Peoples Republic of Bangladesh.

Note : T=Target, P = Provisional, R = Revised, N.A = Not Available, @ = only Govt. import, ** Only for Aus and Aman

*=After 12% deduction for FY08, FY09 & FY10 and 10% for other years for seed, feed, waste etc.

Import of rice and wheat was slightly higher in July-January, 2015-16 compared with than July-January, 2014-15. The procurement of rice and wheat was higher in July-January, 2015-16 than July-January, 2014-15.

Break-up of Fresh Opening, Settlement and Outstanding of Import LC

(US\$ million)

Sectors / Commodities	July-December 2015			July-December 2014			Changes during July-December 2015 over July-December 2014		
	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period
A. Consumer goods	2322.33	2333.09	1587.72	2540.10	2421.23	1640.53	-217.78	-88.14	-52.81
Rice and wheat	646.16	625.18	357.21	885.06	680.11	423.80	-238.91	-54.93	-66.59
Sugar and salt	267.60	399.69	333.39	383.06	366.03	376.33	-115.47	33.67	-42.94
Milk food	97.65	106.77	90.09	143.23	123.02	112.21	-45.58	-16.26	-22.13
Edible oil (refined)	340.24	315.31	310.57	278.68	437.85	255.26	61.55	-122.55	55.31
All kinds of fruits	135.24	107.14	43.63	87.55	72.57	34.92	47.70	34.58	8.71
Pulses	177.70	137.25	154.78	203.17	177.50	130.30	-25.47	-40.26	24.48
Onion	172.38	158.41	35.96	108.24	99.52	23.69	64.14	58.89	12.27
Spices	50.74	60.95	17.11	56.74	61.20	15.82	-5.99	-0.25	1.29
Second hand clothings	1.11	3.33	2.10	1.63	3.54	1.27	-0.52	-0.21	0.83
Drugs and medicines(finished)	39.51	32.79	21.97	35.25	53.10	46.40	4.26	-20.30	-24.43
Others	394.01	386.28	220.92	357.49	346.80	220.54	36.52	39.48	0.38
B. Intermediate goods	1706.63	1666.98	1496.13	1607.95	1573.71	1306.58	98.68	93.27	189.54
Coal	111.05	128.21	74.15	68.28	16.21	71.51	42.77	111.99	2.64
Cement	4.63	4.90	5.76	5.70	2.62	6.18	-1.07	2.27	-0.42
Clinker & limestone	240.77	272.42	174.18	232.01	299.81	171.06	8.77	-27.38	3.12
B. P. sheet	130.62	152.09	175.95	162.12	120.59	128.46	-31.49	31.49	47.50
Tin plate	6.93	9.04	2.35	16.03	16.85	3.97	-9.11	-7.81	-1.62
Scrap Vessels	305.58	329.58	349.05	394.04	372.57	363.73	-88.46	-42.99	-14.68
Iron and steel scrap	284.74	254.62	211.52	200.40	184.06	171.75	84.34	70.57	39.77
Non-ferrous metal	139.28	117.19	96.29	99.54	110.40	77.88	39.75	6.78	18.41
Paper and paper board	169.31	155.85	159.46	179.77	193.51	111.87	-10.46	-37.66	47.59
Others	313.72	243.09	247.41	250.06	257.09	200.17	63.66	-14.00	47.23
C. Industrial raw materials	8215.54	7665.38	7669.86	7918.29	7626.04	7187.95	297.25	39.34	481.91
Edible oil (Crude) & oil seeds	707.05	523.15	724.09	511.56	540.43	613.03	195.49	-17.27	111.06
Textile fabrics (B/B & others)	3367.43	3101.85	2840.53	3075.51	2731.91	2805.50	291.92	369.93	35.04
Pharmaceutical raw materials	256.00	262.38	114.91	225.03	281.79	144.47	30.97	-19.40	-29.55
Raw cotton	1032.56	980.75	1328.74	1056.01	1120.97	1005.16	-23.45	-140.22	323.58
Cotton yarn	526.72	557.19	459.24	582.76	633.07	535.55	-56.04	-75.88	-76.31
Copra	4.68	3.63	2.96	5.39	5.50	0.87	-0.71	-1.87	2.09
Synthetic fibre & yarn	340.56	320.52	315.44	322.43	318.71	262.89	18.13	1.81	52.54
Chemicals & chem. products	1980.52	1915.91	1883.94	2139.59	1993.67	1820.48	-159.06	-77.76	63.45

(continued on page-25)

Break-up of Fresh Opening, Settlement and Outstanding of Import LCs

(US\$ million)

Sectors / Commodities	July-December 2015			July-December 2014			Changes during July-December 2015 over July-December 2014		
	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period	Fresh LCs opening	Settlement of LCs	Outstanding LCs at the end period
D. Capital machinery	2396.56	1687.73	5661.48	1858.03	1470.74	4509.21	+538.53	+217.00	+1152.28
Textile machinery	371.68	229.56	601.57	329.15	199.91	465.08	+42.53	+29.66	+136.49
Leather / tannery	25.29	4.59	20.57	6.40	5.18	6.10	+18.90	-0.59	+14.48
Jute industry	1.54	3.56	5.91	6.46	6.59	8.58	-4.92	-3.02	-2.67
Garment industry	355.46	265.46	603.03	258.73	213.07	498.33	+96.73	+52.39	+104.70
Pharmaceutical industry	47.46	41.52	48.78	48.79	27.72	55.58	-1.33	+13.79	-6.80
Packing industry	10.28	5.44	10.26	4.60	1.61	7.60	+5.69	+3.83	+2.66
Other industry	1584.85	1137.60	4371.36	1203.91	1016.66	3467.93	+380.94	+120.94	+903.43
E. Machinery for misc. inds.	2017.34	2190.41	2021.14	1958.60	1990.24	2471.80	+58.74	+200.17	-450.65
Other machineries	353.19	378.15	412.83	270.29	296.98	435.01	+82.90	+81.18	-22.18
Marine diesel engine	8.51	11.60	63.66	5.09	4.25	74.49	+3.42	+7.35	-10.84
Computer & its accessories	175.47	177.00	101.84	171.04	188.12	581.47	+4.43	-11.12	-479.63
Motor vehicle & motorcycle parts	63.18	63.47	29.83	71.28	90.50	32.66	-8.10	-27.03	-2.84
Bicycle parts	29.97	24.21	18.48	15.34	17.64	12.86	+14.63	+6.56	+5.62
Other iron and steel products	184.86	202.88	224.63	289.43	294.52	234.59	-104.56	-91.64	-9.97
Motor vehicles	411.30	389.83	185.55	334.39	337.46	217.74	+76.91	+52.37	-32.20
Other electronics components	81.83	74.83	75.31	69.58	71.21	75.41	+12.24	+3.63	-0.10
Tractors & power tiller	51.04	43.85	25.51	51.86	49.37	24.23	-0.82	-5.52	+1.28
Others	658.00	824.59	883.52	680.31	640.20	783.33	-22.31	+184.39	+100.19
F. Petroleum & petro.prodts.	1180.98	1439.88	762.04	2071.75	2041.41	1508.20	-890.77	-601.53	-746.16
Crude	184.25	371.96	325.62	427.14	502.83	671.70	-242.89	-130.87	-346.08
Refined	996.74	1067.92	436.42	1644.62	1538.58	836.50	-647.88	-470.66	-400.08
G. Others	3225.36	3320.34	3463.17	3330.89	2468.12	3498.56	-105.53	+852.22	-35.38
Commercial sector	1298.77	1659.39	2174.36	1807.23	942.14	2476.69	-508.46	+717.25	-302.33
Industrial sector	1926.59	1660.95	1288.81	1523.66	1525.98	1021.87	+402.93	+134.98	+266.95
Total	21064.74	20303.82	22661.54	21285.61	19591.48	22122.82	-220.88	+712.34	+538.73
of which back to back	3641.42	3381.06	3188.37	3366.54	3099.48	3101.54	+274.89	+281.58	+86.83

Source: Foreign Exchange Operations Department (FEOD), Bangladesh Bank.

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