

Table I.10: Trends in Agricultural Credit
(In billion Taka)

	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Programme/Target (July-June)	218.0	218.0	218.0	218.0	218.	241. 2	241. 2	241. 2
Total disbursement	236.2	34.9	67.4	60.3	73.5	35.5	72.5	61.2
Crop	118.8	16.9	36.8	30.0	35.1	16.9	38.6	31.6
Irrigation	1.6	0.2	0.5	0.5	0.3	0.1	0.5	0.4
Agricultural equipment	1.6	0.3	0.5	0.3	0.5	0.3	0.4	0.4
Live-stock	32.5	5.6	8.6	8.1	10.2	5.9	10.0	8.1
Fisheries	26.8	4.5	7.3	7.0	8.0	4.8	7.6	6.8
Grain storage & marketing	1.2	0.1	0.3	0.2	0.6	0.2	0.4	8.9
Poverty alleviation	19.5	2.6	5.2	6.5	5.1	3.0	5.3	4.8
Others	34.3	4.8	8.1	7.8	13.7	4.3	9.7	8.7
Total recovery	237.3	45.1	68.9	56.2	67.2	43.7	71.3	54.4
Total overdue	66.9	72.4	66.8	63.7	66.9	67.0	64.0	60.8
Outstanding	429.7	396.2	401.1	409.2	429. 7	422. 3	430. 3	440. 4
Overdue as percent of outstanding	15.6	18.3	16.7	15.6	15.6	15.9	14.9	13.8
	Growth in percent ¹							
Total disbursement	10.4	-17.5	3.3	10.5	41.9	1.7	7.6	1.5
Total recovery	10.9	-1.2	23.7	6.8	12.0	-3.0	3.5	-3.2

Source: Agricultural Credit Department, Bangladesh Bank.

¹ Quarterly growth rate refers to growth over the same quarter of the previous year.

Table : I.11 Microcredit Operations of Grameen Bank and Large NGOs
(In billion Taka)

Institutions	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
1. Total disbursement	976.5	221.5	251.5	258.878	244.5	243.5	282.5	
i) Grameen Bank	251.4	58.5	66.2	65.7214	60.9	60.4	67.4	
ii) BRAC	396.1	86.5	102.2	105.0	102.5	103.6	120.6	
iii) ASA	324.7	75.6	82.1	87.0	80.0	78.1	92.9	
iv) Proshika	4.3	0.9	1.0	1.2	1.2	1.4	1.6	
2. Total recovery	964.7	229.4	244.1	245.135	246.0	260.5	271.4	
i) Grameen Bank	245.1	60.3	63.1	62.4	59.3	64.2	65.4	
ii) BRAC	398.9	91.3	97.0	102.6	108.0	113.6	118.8	
iii) ASA	316.4	76.9	83.0	79.0	77.5	81.2	85.6	
iv) Proshika	4.2	0.9	1.0	1.1	1.2	1.4	1.7	
3. Loans outstanding	635.6	572.6	602.8	624.4	635.6	639.6	679.2	
4. Loans overdue	11.7	8.9	11.1	11.5	11.7	12.2	12.3	
5. Overdue as percent of outstanding	1.8	1.5	1.8	1.8	1.8	1.9	1.8	

Sources : Grameen Bank; BRAC; ASA ; Proshika.

Table I.12 : Industrial Term Lending by Banks and NBFIs
(In billionTaka)

	FY19				FY20			
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	
Disbursement								
SOBs	27.1	7.0	6.8	6.7	6.6	29.1	23.0	
PCBs	615.4	139.3	173.5	119.7	182.8	168.8	195.6	
Foreign banks	27.6	5.1	5.6	5.3	11.6	7.5	9.7	
Specialized banks	9.7	0.3	4.3	1.2	3.9	0.4	0.2	
Non-bank financial institutions	128.7	39.4	52.3	19.6	17.4	13.9	13.6	
Total	808.5	191.1	242.6	152.5	222.3	219.7	242.1	
Recovery								
SOBs	56.6	18.0	19.4	10.4	8.8	17.2	21.8	
PCBs	606.9	120.8	132.2	153.6	200.2	163.8	176.4	
Foreign banks	14.8	3.5	2.8	3.3	5.2	7.5	4.3	
Specialized banks	7.1	0.3	2.0	1.6	3.3	0.3	0.7	
Non-bank financial institutions	80.3	21.2	22.5	17.9	18.7	19.0	18.2	
Total	765.7	163.8	178.9	184.7	238.3	207.9	221.5	
Outstanding								
SOBs	473.2	437.2	414.7	301.2	473.2	459.6	496.1	
PCBs	1,583.8	1,378.2	1,454.2	1,389.0	1,583.8	1,621.9	1,718.5	
Foreign banks	66.9	34.7	39.9	44.6	66.9	70.4	71.7	
Specialized banks	16.2	12.7	15.2	15.2	16.2	16.1	16.9	
Non-bank financial institutions	298.2	272.1	283.3	288.0	298.2	305.3	290.0	
Total :	2,438.3	2,134.9	2,207.4	2,037.9	2,438.3	2,473.4	2,593.1	
Growth in Percent ¹								
Disbursement								
SOBs	2.8	-30.9	24.7	-9.6	93.1	319.2	237.0	
PCBs	16.4	16.8	23.5	-4.5	27.2	21.1	12.7	
Foreign banks	30.5	139.0	-7.1	-36.1	144.9	45.4	73.3	
Specialized banks	-7.6	-91.3	199.8	-59.8	25.8	54.7	-95.3	
Non-bank financial institutions	6.6	69.8	105.8	-23.9	-62.6	-64.8	-74.0	
All Banks and NBFIs	14.2	21.2	35.6	-10.2	10.4	15.0	-0.2	
Recovery								
SOBs	1.1	144.7	47.6	-36.7	-53.8	-4.2	12.3	
PCBs	10.0	-4.1	-10.9	20.7	33.5	35.6	33.4	
Foreign banks	11.1	17.0	-39.9	9.7	94.3	117.0	55.1	
Specialized banks	-40.6	-87.5	-13.2	-73.2	106.4	3.5	-63.6	
Non-bank financial institutions	16.7	28.9	25.9	39.5	-13.5	-10.4	-19.1	
All Banks and NBFIs	9.1	5.6	-4.0	11.8	22.1	26.9	23.8	
Outstanding								
SOBs	15.0	27.3	13.9	-18.9	15.0	5.1	19.6	
PCBs	21.4	19.4	21.1	11.8	21.4	17.7	18.2	
Foreign banks	104.3	52.1	63.5	45.4	104.3	103.0	79.5	
Specialized banks	29.2	-19.8	0.1	21.1	29.2	26.9	11.5	
Non-bank financial institutions	11.6	22.4	15.6	12.0	11.6	12.2	2.4	
All Banks and NBFIs	20.2	21.4	19.3	6.5	20.2	15.9	17.5	

Source: SME & Special Programmes Department Bangladesh Bank

1/ Quarterly growth rate refers to growth over the same quarter of the previous year.

Table II.1 : Trend in Inflation

(Base: 2005-06=100)

Period	General	Food	Non-food	General	Food	Non-food
	12 Month point to point			12 Month Average		
2018						
July	5.5	6.2	4.5	5.8	7.1	3.8
August	5.5	6.0	4.7	5.7	6.9	3.9
September	5.4	5.4	5.5	5.7	6.7	4.1
October	5.4	5.1	5.9	5.6	6.5	4.3
November	5.4	5.3	5.5	5.6	6.4	4.4
December	5.4	5.3	5.5	5.5	6.2	4.5
2019						
January	5.4	5.3	5.6	5.5	6.0	4.7
February	5.5	5.4	5.5	5.5	5.9	4.9
March	5.6	5.7	5.3	5.5	5.8	5.0
April	5.6	5.5	5.6	5.5	5.6	5.2
May	5.6	5.5	5.8	5.5	5.6	5.4
June	5.5	5.4	5.7	5.5	5.5	5.4
July	5.6	5.4	5.9	5.5	5.4	5.5
August	5.5	5.3	5.8	5.5	5.4	5.6
September	5.5	5.3	5.9	5.5	5.4	5.7
October	5.5	5.5	5.5	5.5	5.4	5.6
November	6.1	6.4	5.5	5.6	5.5	5.6
December	5.8	5.9	5.6	5.6	5.6	5.6
2020						
January	5.6	5.1	6.3	5.6	5.5	5.7
February	5.5	5.0	6.2	5.6	5.5	5.8
March	5.5	4.9	6.5	5.6	5.4	5.9

Source: Bangladesh Bureau of Statistics (BBS)

Note: Food includes food, beverage & tobacco.

Table II.2 : International Commodity Prices

	FY19				FY20		
	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Rice	402.66	404.66	408.00	414.00	424.33	425.67	465.00
Wheat	208.80	212.60	212.60	206.70	201.13	224.69	238.36
Soyabean oil	765.44	736.49	756.98	740.00	773.54	788.77	807.93
Sugar	0.25	0.29	0.28	0.28	0.27	0.28	0.30
Crude Petroleum	74.00	66.80	63.36	67.00	60.89	61.43	50.67

Source: World Bank

Table II.3 : Inflation in South Asia
(Point-to-point)

Country	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Bangladesh	5.5	5.4	5.4	5.6	5.5	5.5	5.8	5.5
India(CPI NS)	3.2	3.7	2.2	2.9	3.2	4.0	7.4	5.9
Pakistan	8.9	5.1	6.2	9.4	8.9	12.4	12.6	10.2
Sri Lanka (NCPI)	2.1	0.9	0.4	2.9	2.1	5.0	6.2	7.0

Source: Central banks and Statistics Departments of respective countries.

Note: Quarterly data indicate end quarter data

Table III.1 : Movements in Reserve Money
(In billionTaka)

	FY19					FY20		
	FY19	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Outstanding								
1. Net foreign assets of BB	2,574	2,517	2,477	2,514	2,574	2,546	2,591	2,631
2. Net domestic assets of BB	-112	-232	-130	-263	-112	-74	-82	98
a) Claims on public sector	336	128	234	141	336	314	370	248
i) Claims on govt. (net)	312	104	211	118	312	289	344	222
ii) Claims on other public sector	24	24	24	24	24	25	26	26
b) Claim on private sector	48	50	50	48	48	48	49	49
c) Claims on banks	52	50	59	69	52	63	59	372
d) Other items (net)	-547	-461	-473	-522	-547	-499	-560	-570
3. Currency issued	1,704	1,555	1,584	1,595	1,704	1,739	1,719	1,919
i) Currency outside banks	1,543	1,410	1,447	1,446	1,543	1,579	1,566	1,733
ii) Cash in tills	161	145	137	149	161	160	153	186
4. Deposits of banks with BB	758	730	763	656	758	732	790	810
5. Reserve money (RM)	2,462	2,285	2,347	2,251	2,462	2,472	2,509	2,729
6. Money multiplier (M2/RM)	5.0	4.9	4.9	5.2	5.0	5.1	5	5
Growth in percent								
1. Net foreign assets of BB	1.6	0.4	-2.3	-0.6	1.6	1.1	4.6	4.7
2. Net domestic assets of BB	42.7	34.6	64.3	35.3	42.7	68.1	37.1	137.3
a) Claims on public sector	34.6	44.7	105.6	14.9	34.6	145.0	58.0	75.5
i) Claims on govt. (net)	38.2	56.2	128.0	16.8	38.2	176.7	63.5	88.8
ii) Claims on other public sector	0.5	9.9	9.9	6.5	0.5	5.0	9.2	9.5
b) Claim on private sector	-7.3	3.4	-0.2	-2.9	-7.3	-3.7	-2.2	1.5
c) Claims on Banks	-6.9	-5.1	19.1	37.1	-6.9	25.7	-0.1	436.0
3. Currency issued	10.0	7.9	12.6	13.8	10.0	11.8	8.6	-9.4
4. Deposits of banks with BB	-3.8	2.6	0.0	-9.0	-3.8	0.4	3.5	20.3
5. Reserve money (RM)	5.3	6.1	8.1	6.0	5.3	8.2	6.9	19.8

Source: Statistics Department, Bangladesh Bank.

Table III.2 : Movements in Broad Money
(In billion Taka)

	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Outstanding								
1. Net foreign assets	2,724	2,652	2,647	2,695	2,726	2,713	2,741	2,792
2. Net domestic assets	9,472	8,537	8,906	8,991	9,470	9,806	10,203	10,314
a) Domestic credit	11,469	10,341	10,803	10,963	11,459	11,832	12,406	12,305
Credit to public sector	1,366	1,153	1,215	1,166	1,359	1,665	1,874	1,639
Credit to govt. (net)	1,133	957	982	925	1,121	1,408	1,569	1,338
Credit to other public sector	234	196	233	241	239	257	306	301
Credit to private sector	10,103	9,187	9,588	9,797	10,100	10,167	10,532	10,666
b) Other items (net)	-1,997	-1,804	-1,897	-1,972	-1,989	-2,026	-2,203	-1,991
3. Narrow Money	2,733	2,449	2,555	2,517	2,733	2,708	2,759	2,910
a) Currency outside banks	1,543	1,410	1,447	1,446	1,543	1,579	1,566	1,733
b) Demand deposits	1,190	1,039	1,108	1,071	1,190	1,129	1,194	1,176
4. Time deposits	9,463	8,740	8,999	9,169	9,463	9,811	10,185	10,197
5. Broad money	12,196	11,189	11,553	11,686	12,196	12,519	12,944	13,107
Growth in percent								
1. Net foreign assets	3.0	0.8	0.3	2.4	3.1	2.3	3.6	3.6
2. Net domestic assets	12.0	11.5	12.5	13.7	12.0	14.9	14.6	14.7
a) Domestic credit	12.3	13.2	13.4	13.7	12.2	14.4	14.8	12.2
Credit to public sector	19.8	2.9	15.1	25.7	19.2	44.4	54.3	40.6
Credit to govt. (net)	19.4	1.3	12.5	24.0	18.1	47.1	59.8	44.6
Credit to other public sector	21.6	11.0	27.6	32.2	24.3	31.1	31.3	25.3
Credit to private sector	11.3	14.7	13.2	12.4	11.3	10.7	9.8	8.9
3. Narrow money	7.2	5.9	9.3	11.7	7.2	10.6	8.0	15.6
4. Time deposits	10.7	9.6	9.4	10.6	10.7	12.3	13.2	11.2
5. Broad money	9.9	8.8	9.4	10.9	9.9	11.9	12.0	12.2

Source: Statistics Department, Bangladesh Bank.

Table III.3: Interest Rates Developments

Instruments	Sep.18	Dec.18	Mar. 19	Jun. 19	Sep.19	Dec.19	Mar.20
T - Bills							
14 - day		3.12	....	6.30	....	7.52	...
91 - day	2.23	2.18	3.48	6.78	7.78	7.01	7.09
182 - day	3.41	2.96	3.67	6.91	8.36	7.61	7.47
364 - day	3.54	3.40	4.28	7.06	8.55	8.04	7.51
BGTB							
2 - year	4.07	4.33	5.27	7.41	8.57	8.16	7.79
5 - year	5.34	5.35	6.35	8.05	9.13	8.93	8.05
10 - year	6.95	7.53	7.54	8.42	9.26	9.2	8.47
15-year	7.09	7.69	7.75	8.77	9.50	9.3	8.69
20-year	7.94	8.42	8.37	9.08	9.74	9.4	8.99
Repo							
1-3 day	6.00	6.00	6.00	6.00	6.00	6	5.75
Reverse Repo							
1-3 day	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Bangladesh Banks Bills							
07-Day	0.02	0.02	...	...	....	....	...
14-Day	...	0.02	...	...	....	....	...
30-Day	...	...	...	...	....	....	...
Call Money Rate							
	4.22	4.09	4.54	4.55	5.04	4.50	5.14
Lending Rate							
All Banks	9.54	9.49	9.50	9.58	9.56	9.68	9.58
SOBs	6.77	6.75	6.65	6.60	6.58	6.75	6.84
SPBs	8.96	7.56	7.54	7.68	7.58	7.64	7.6
PCBs	10.27	10.27	10.30	10.80	10.43	10.48	10.36
FCBs	9.08	8.90	8.92	9.37	8.61	9.82	9.53
Deposits Rate							
All Banks	5.27	5.26	5.35	5.43	5.65	5.70	5.51
SOBs	4.33	4.37	4.38	4.28	4.47	4.43	4.41
SPBs	5.67	5.77	5.70	5.70	5.76	0.81	5.63
PCBs	5.84	5.82	5.96	6.08	6.36	6.38	6
FCBs	2.26	2.30	2.23	2.46	2.39	2.31	2.94
NSD Certificate							
3 - year	11.04	11.04	11.04	11.04	11.04	11.04	11.04
5 - year	11.76	11.76	11.76	11.76	11.76	11.76	11.76

Sources: Monetary Policy Department and Statistics Department, Bangladesh Bank
 ... = No auction

Table III.4: Outstanding Stocks of Bangladesh Bank Bills, Treasury Bills, Bonds and NSD Certificates
(In billion Taka)

Instruments	Sep.18	Dec.18	Mar. 19	Jun. 19	Sep.19	Dec.19	Mar. 20
Bangladesh Banks Bills							
07-Day	4.5	0.0	0.0	0.0	0.0	0.0	0.0
14-Day	0	0.0	0.0	0.0	0.0	0.0	0.0
30-Day	0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total	4.5	0.0	0.0	0.0	0.0	0.0	0.0
T - Bills							
14 - day	0.0	30.0	0.0	20.0	0.0	30.0	0.0
91 - day	108.0	79.0	88.0	148	204.0	147.0	122.00
182 - day	98.0	63.0	54.0	112	189.0	198.0	177.00
364 - day	103.0	109.0	142.0	174	241.0	311.0	362.00
Sub Total	309.0	251.0	284.0	454.0	634.0	686.0	661.0
BGTB							
2 - year	115.0	130.0	120.0	145.0	177.0	212.0	254.0
5 - year	303.2	301.7	303.7	309.7	326.7	355.7	387.0
10 - year	519.5	527.6	530.6	557.6	579.1	615.8	651.8
15-year	244.7	258.7	266.7	282.7	298.7	317.7	327.2
20-year	214.9	228.9	236.9	252.9	268.9	287.9	294.4
Sub Total	1,397.3	1,446.9	1,457.9	1,547.9	1650.4	1789.0	3476.3
NSD Certificate	2,511.8	2627.6	2,779.8	2,877.5	2924.0	2931.4	2989.1
Total	4,222.6	4325.5	4,521.6	4,879.4	5208.4	5406.4	6465.4

Sources: Monetary Policy Department, Bangladesh Bank ; National Savings Directorates.

Table IV.1 : Government Fiscal Operations
(In billion Taka)

	FY19 ^E					FY20				
	Q1 ^E	Q2 ^E	Q3 ^E	Q4 ^E	Budget	Revised	Q1 ^E	Q2 ^E	Q3 ^E	
Revenue	548.0	599.7	643.2	782.9	3,778.1	3,480.7	549.8	671.5	687.4	
a) NBR Tax revenue	461.8	518.1	554.6	704.4	3,256.0	3,005.0	479.2	582.3	584.5	
i) VAT	184.0	213.0	217.3	262.9	1,230.7	1,098.5	203.1	239.1	219.6	
ii) Customs duties	58.9	57.4	61.3	65.1	365.5	337.3	58.9	66.1	65.1	
iii) Income tax	132.1	149.3	174.0	262.5	1,139.1	1,028.9	148.1	172.4	199.7	
iv) Others	86.8	98.4	101.9	113.9	520.7	540.3	69.1	104.8	113.5	
b) Non- NBR tax revenue	16.9	12.9	23.1	19.5	145.0	125.7	12.4	16.7	24.3	
c) Non- tax revenue	69.3	68.7	65.6	59.0	377.1	350.0	58.3	72.5	78.6	
Expenditure	737.0	902.5	852.9	1,217.4	5,231.9	5,015.8	927.1	989.3	1040.0	
a) Current	520.2	482.1	449.6	324.5	2,779.3	2,749.1	678.3	517.7	630.3	
b) ADP	149.3	347.2	337.6	832.5	2,027.2	1,929.2	173.4	393.7	339.9	
c) Others	67.6	73.3	65.7	60.4	425.3	337.5	75.3	77.9	69.8	
Budget Deficit	-189.0	-302.8	-209.7	-434.5	-1,454	-1,535.	-377.2	-317.8	-352.6	
Financing	189.0	302.8	209.7	434.5	1,453.8	1,535.1	377.2	317.8	352.6	
a) Domestic financing	141.6	158.2	100.5	314.9	773.6	973.5	327.5	187.7	160.2	
i) Bank financing	5.0	26.7	-55.8	194.8	473.6	824.2	271.2	158.2	76.6	
ii) Non-bank financing	136.5	131.5	156.3	120.2	300.0	149.2	56.4	29.5	83.6	
b) Foreign financing*	47.5	144.7	109.2	119.6	680.2	561.6	49.7	130.2	192.4	
	In Percentage of GDP									
Revenue	2.2	2.4	2.5	3.1	13.1	12.4	1.9	2.3	2.5	
a) NBR Tax revenue	1.8	2.0	2.2	2.8	11.3	10.7	1.7	2.0	2.1	
i) VAT	0.7	0.8	0.9	1.0	4.3	3.9	0.7	0.8	0.8	
ii) Customs duties	0.2	0.2	0.2	0.3	1.3	1.2	0.2	0.2	0.2	
iii) Income tax	0.5	0.6	0.7	1.0	3.9	3.7	0.5	0.6	0.7	
iv) Others	0.3	0.4	0.4	0.4	1.8	1.9	0.2	0.4	0.4	
b) Non-NBR tax revenue	0.1	0.1	0.1	0.1	0.5	0.4	0.0	0.1	0.1	
c) Non tax revenue	0.3	0.3	0.3	0.2	1.3	1.2	0.2	0.3	0.3	
Expenditure	2.9	3.5	3.4	4.8	18.1	17.9	3.2	3.4	3.7	
a) Current	2.0	1.9	1.8	1.3	9.6	9.8	2.4	1.8	2.2	
b) ADP	0.6	1.4	1.3	3.3	7.0	6.9	0.6	1.4	1.2	
c) Others	0.3	0.3	0.3	0.2	1.5	1.2	0.3	0.3	0.2	
Budget Deficit	-0.7	-1.2	-0.8	-1.7	-5.0	-5.5	-1.3	-1.1	-1.3	
Financing	0.7	1.2	0.8	1.7	5.0	5.5	1.3	1.1	1.3	
a) Domestic financing	0.6	0.6	0.4	1.2	2.7	3.5	1.1	0.7	0.6	
i) Bank financing	0.0	0.1	-0.2	0.8	1.6	2.9	0.9	0.5	0.3	
ii) Non-bank financing	0.5	0.5	0.6	0.5	1.0	0.5	0.2	0.1	0.3	
b) Foreign financing	0.2	0.6	0.4	0.5	2.4	2.0	0.2	0.5	0.7	
Memorandum item										
GDP at current market price	25424.8	25424.8	25424.8	25424.8	28858.7	28057.0	28858.7	28858.7	28057.0	

Sources: Budget Summary , Ministry of Finance; NBR; Bangladesh Bank; BBS ; * = include grants, E=Estimates

Table V.1: Balance of Payments
(In million USD)

	FY19 ^P					FY20 ^P		
	FY19 ^P	Q ₁ ^R	Q ₂ ^R	Q ₃ ^R	Q ₄ ^P	Q ₁ ^P	Q ₂ ^P	Q ₃ ^P
Current Account Balance	-5,254	-1,316	-2,072	-858	-1,008	-765	-774	-871
Trade balance	-15,494	-3,852	-3,948	-4,127	-3,567	-3,768	-4,454	-3,856
Export f.o.b.	39,945	9,747	10,276	10,417	9,505	9,484	9,360	9,408
Import f.o.b.	55,439	13,599	14,224	14,544	13,072	13,252	13,814	13,264
Services	-3,715	-761	-863	-1,067	-1,024	-901	-1,074	-1,009
Credit	6,786	1,597	1,881	1,592	1,716	1,515	2,017	1,514
Debit	10,501	2,358	2,744	2,659	2,740	2,416	3,091	2,523
Primary Income	-2,930	-647	-1,048	-131	-1,104	-717	-314	-479
Credit	178	35	51	50	42	53	45	42
Debit	3,108	682	1,099	181	1,146	770	359	521
Secondary Income	16,885	3,944	3,787	4,467	4,687	4,621	5,068	4,473
Official Transfers	23	10	6	4	3	2	8	2
Private Transfers	16,862	3,934	3,781	4,463	4,674	4,619	5,060	4,471
Of which : workers' remittances	16,196	3,869	3,514	4,318	4,719	4,457	4,839	4,317
Capital & Financial Account	5,861	1,367	1,740	1,387	1,477	407	1,654	1,320
Capital account	233	58	76	54	45	28	101	36
Capital transfers	233	58	76	54	45	28	101	36
Financial account	5,628	1,309	1,664	1,333	1,432	379	1,553	1,284
Foreign direct investment (Gross Inflows)	4,501	1,032	1,609	256	2,049	1,105	1,640	705
Of which: FDI net inflow*	2,540	599	726	14	1,311	642	717	445
Portfolio investment	172	29	43	75	25	36	1	-23
Of which : workers' remittances	224	62	50	56	56	62	50	50
Other investment	2,916	681	895	1,244	96	-299	835	862
Medium and long-term (MLT) loans	5,954	928	1,807	1,579	1,640	901	1,673	1,631
MLT amortization payments	1,202	330	263	253	356	343	290	340
Other long term loans	666	284	172	450	-240	125	64	99
Other short term loans	209	638	-66	446	-809	55	533	-56
Trade credit	-2,903	-483	-569	-1,268	-583	-550	-839	-606
DMBs and NBDCs	192	-356	-186	290	444	-487	-306	134
Assets	366	250	295	4	-183	224	111	105
Liabilities	558	-106	109	294	261	-263	-195	239
Net Errors & Omissions	-595	-209	-23	-342	-131	154	-649	-131
Overall Balance	12	-158	-355	187	338	-204	231	318
Reserve Assets	-12	158	355	-187	-338	204	-231	-318
Bangladesh Bank	-12	158	355	-187	-338	204	-231	-318
Assets	-322	-896	221	-376	729	-760	676	-236
Liabilities	-334	-738	576	-563	391	-556	445	-554
Memorandum Items								
Gross official reserves	32,550	31,958	32,016	31,753	32,550	31,832	32,689	32,389
In months of imports of goods & services	5.9	6.0	5.7	5.5	6.2	6.1	5.8	6.0
In months of prospective imports	5.5	5.6	5.2	5.1	5.7	5.7	5.4	5.6
Export growth (in percent) ¹	10.1	14.0	12.5	10.0	4.1	-2.7	-8.9	-7.2
Import growth (in percent) ¹	1.8	11.5	0.8	4.0	-7.7	-2.6	-2.9	-8.8
Remittances growth (in percent) ¹	9.6	15.9	0.6	14.2	13.1	16.8	34.8	-0.2

Source: Statistics Department, Bangladesh Bank. R=Revised, P=Provisional.

Table V.2: Trends in the Commodity Composition of Exports
(In million USD)

Items	FY19					FY20		
	FY19	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1. Raw jute	112	33	33	30	17	33	55	29
2. Jute goods	704	184	171	177	171	188	236	234
3. Tea	3	1	1	1	1	1	1	1
4. Leather	165	41	49	44	30	31	35	23
5. Frozen shrimps and fish	425	125	133	92	75	111	150	99
6. Woven garments	17,245	3,985	4,447	4,718	4,094	3,887	3,931	4,331
7. Knitwear products	16,889	4,207	4,446	4,148	4,088	4,170	4,036	3,749
8. Fertilizer	0	0	0	0	0	0	0	0
9. Terry towels	51	13	17	12	8	11	10	9
10. Others	4,942	1,352	1,261	1,181	1,148	1,217	1,201	1,196
Total exports	40,535	9,941	10,559	10,403	9,632	9,648	9,654	9,672
Of which: exports from EPZ	6,030	1,445	1,515	1,523	1,546	1,427	1,497	1,477
Total exports (adjusted)	39,945	9,747	10,416	10,276	9,505	9,484	9,360	9,408

Source : Export Promotion Bureau, Bangladesh

Table V.3: Major Destination-wise RMG Related Exports
(In million USD)

	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Exports of RMG	34,133	8,192	8,893	8,867	8,182	8,058	7,967	8,080
European Countries	22,008	5,284	5,677	5,780	5,267	5,097	5,102	5,248
USA	6,134	1,484	1,608	1,506	1,535	1,491	1,488	1,397
Other Countries	5,991	1,423	1,608	1,580	1,380	1,470	1,377	1,435
Woven Garments	17,245	3,985	4,447	4,718	4,094	3,887	3,931	4,331
European Countries	9,566	2,171	2,384	2,766	2,245	2,061	2,091	2,533
USA	4,619	1,097	1,217	1,162	1,143	1,085	1,104	1,060
Other Countries	3,060	717	847	790	705	742	736	739
Knitwear Products	16,889	4,207	4,446	4,148	4,088	4,170	4,036	3,749
European Countries	12,442	3,113	3,293	3,014	3,022	3,037	3,011	2,715
USA	1,515	387	392	344	392	406	384	338
Other Countries	2,931	706	761	790	674	728	640	697
	Growth in percent							
Exports of RMG	11.5	14.7	16.6	10.0	5.2	-1.6	-10.4	-8.9
European Countries	9.9	11.2	9.0	7.2	12.9	-3.5	-10.1	-9.2
USA	14.6	13.6	24.3	13.3	7.9	0.5	-7.5	-7.2
Other Countries	14.2	31.3	42.5	18.0	-18.5	3.3	-14.4	-9.2
Woven Garments	11.8	17.3	17.6	8.8	4.6	-2.4	-11.6	-8.2
European Countries	8.1	11.6	5.9	5.5	10.5	-5.1	-12.3	-8.4
USA	16.1	16.8	28.9	12.5	7.6	-1.1	-9.3	-8.8
Other Countries	17.7	39.6	44.7	16.0	-13.8	3.4	-13.1	-6.5
Knitwear Products	11.2	12.3	15.5	11.3	5.7	-0.9	-9.2	-9.6
European Countries	11.4	10.8	11.4	8.7	14.8	-2.5	-8.6	-9.9
USA	10.2	5.3	11.9	16.0	8.7	4.8	-1.9	-1.9
Other Countries	10.8	23.8	40.2	20.1	-23.0	3.1	-15.9	-11.8

Source: Compiled by Statistics Department of Bangladesh Bank using the data of EPB

Table V.4: Export Performance for July-March 2019-20

(In million USD)

	Export target for 2019-20	Strategic Target for July-March 2019-20	Export Performance for July-March 2019-20	Export Performance for July-March 2018-19	% Change of export performance over Export target	% Change of export performance July-March 2019-20 Over July-March 2018-19
All Products (A+B)	45,500	33,894	28,974	30,903	-15	-6
A. Primary Commodities:	1,640	1,222	1,125	1,142	-8	-2
Frozen & Live Fish	520	387	403	419	4	-4
Agricultural Products	1,120	834	722	723	-13	0
B. Manufactured Commodities:	43,860	32,672	27,849	29,761	-15	-6
Cement salt stone etc.	11	8	8	8	3	-1
Ores, Slag and Ash	10	7	12	7	63	86
Petroleum bi Products	300	223	20	184	-91	-89
Chemical products	282	210	158	159	-25	0
Plastic, Melamine Products	150	112	83	87	-26	-5
Rubber	30	22	23	19	1	20
Leather & Leather products (including leather footwear)	1,093	814	689	772	-15	-11
Wood and Wood Products	4	3	2	3	-21	-25
Handicrafts	25	19	17	16	-10	7
Pulp	0	0	0	0	0	0
Paper and Paper Products	90	67	67	60	0	7
Printed Materials	1	1	1	1	-12	-16
Silk	0	0	0	0	500	0
Wool and woollen Products	1	1	0	0	-87	0
Cotton and Cotton Products	190	142	119	111	-16	7
Jute and Jute Goods	824	614	776	628	26	23
Man Made Filaments and Staple Fibers	150	112	93	92	-16	1
Carpet	22	16	18	15	10	24
Specialized Textiles	186	139	99	113	-29	-12
Knitwear	18,850	14,042	11,955	12,801	-15	-7
Woven Garments	19,350	14,414	12,149	13,151	-16	-8
Home Textile	891	664	598	647	-10	-8
Other Footwear (excluding leather footwear)	320	238	242	193	2	25
Headgear/Cap	250	186	166	157	-11	6
Umbrella Waking Sticks	0	0	0	0	0	0
Wigs and Human Hair	38	28	28	24	-1	16
Building Materials	2	1	1	2	-20	-35
Ceramic Products	90	67	25	60	-63	-59
Glass and Glass ware	2	1	3	1	111	249
Engineering Products	369	275	255	257	-7	-1
Ships, boats & floating structures	5	4	11	5	202	143
Other Manufactured Products	325	242	231	190	-5	21

Source: Export Promotion Bureau, Bangladesh.

Table V.5 : Trends in the Commodity Composition of Imports
(In millionUSD)

Items	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
A. Food Grains	1,552	344	370	480	357	286	472	590
1. Rice	115	43	27	32	13	3	11	3
2. Wheat	1,437	301	343	448	344	283	461	587
B. Other Food Items	3,516	807	810	1,036	863	740	789	1,218
3. Milk & cream	361	85	63	113	101	78	69	98
4. Spices	327	96	58	83	91	92	75	102
5. Edible oil	1,656	401	467	449	340	328	398	481
6. Pulses (all sorts)	470	69	74	155	172	116	88	211
7. Sugar	703	157	149	237	160	125	159	325
C. Consumer & Intermediate Goods	33,608	8,356	8,813	8,432	8,007	8,300	8,511	8,037
8. Clinker	993	189	263	307	235	206	262	282
9. Crude petroleum	416	87	117	110	101	216	180	120
10. POL	4,562	1,146	1,098	1,103	1,215	1,160	829	1,097
11. Oil seeds	796	186	111	242	258	212	208	394
12. Chemicals	2,472	631	627	616	598	660	659	620
13. Pharmaceutical products	246	60	58	67	61	78	92	68
14. Fertilizer	1,301	308	604	302	87	349	396	231
15. Dyeing and tanning materials	779	206	192	184	197	189	190	188
16. Plastics and rubber articles thereof	2,757	708	709	647	694	722	724	647
17. Raw cotton	3,082	870	791	778	643	777	748	837
18. Yarn	2,445	658	590	625	572	460	484	555
19. Textile and articles thereof	7,284	1,741	1,987	1,759	1,798	1,569	2,009	1,541
20. Staple fiber	1,228	297	338	310	283	283	320	284
21. Iron, steel & other base metals	5,246	1,270	1,327	1,384	1,265	1,421	1,410	1,173
D. Capital Goods & Others	14,602	3,668	3,609	3,890	3,435	3,429	3,242	2,681
22. Capital machinery	5,413	1,384	1,379	1,580	1,070	1,116	1,038	861
23. Others Capital goods	9,189	2,284	2,230	2,310	2,365	2,313	2,204	1,820
E. Others n.i.e	6,637	1,523	1,770	1,879	1,464	1,570	1,912	1,809
Grand Total c.i.f.(A+B+C+D+E)	59,915	14,698	15,373	15,718	14,126	14,324	14,926	14,335
Of which Import by EPZ	4,032	993	1,037	1,060	942	885	1,048	909
Grand Total f.o.b.(adjusted)	55,439	13,599	14,224	14,544	13,072	13,252	13,814	13,264

Source : Compiled by Statistics Department of Bangladesh Bank using the data of National Board of Revenue (NBR)

Table V.6 Sector wise comparative statement of the Opening and Settlement of Import LCs
(In million USD)

	FY19				FY20			
	Q2		Q3		Q4		Q1*	
	Openin g	Settlemen t	Openin g	Settlemen t	Openin g	Settlemen t	Openin g	Settlemen t
Consumer goods	1,436	1,433	1,742	1,523	1,417	1,828	1,041	1,113
Industrial raw materials	5,034	4,902	4,915	5,133	4,565	4,332	2,738	2,908
Intermediate goods	2,158	1,762	1,514	1,305	1,268	1,373	756	822
Petroleum and petroleum products	798	959	733	783	1,354	928	694	347
Capital machinery	1,170	1,163	1,367	1,206	920	1,058	700	689
Machinery for misc. industries	1,428	1,369	1,798	1,435	1,482	1,508	1,242	831
Others	2,541	2,899	2,876	2,513	2,482	2,395	1,855	1,757
Total	14,566	14,488	14,945	13,899	13,488	13,423	9,026	8,467
<i>of which back to back</i>	2,066	2,009	2,040	1,994	1,758	1,856	1,334	1,316
	Growth in percent							
Consumer goods	-24.7	-32.1	-12.7	-30.3	38.4	46.8	-25.2	-10.0
Industrial raw materials	3.3	9.7	-3.8	8.2	21.0	27.8	-45.3	-38.1
Intermediate goods	86.9	73.5	4.7	22.3	64.8	56.9	-47.9	-24.6
Petroleum and petroleum products	36.0	20.8	-29.7	-7.7	66.0	27.5	-45.7	-67.5
Capital machinery	-40.7	-6.6	-27.8	-17.2	-8.3	29.1	-42.4	-44.6
Machinery for misc. industries	-9.2	9.4	40.7	10.8	63.1	80.3	-34.1	-37.4
Others	-81.1	48.8	14.7	16.9	54.7	61.4	-26.8	-19.0
Total	-42.9	12.9	-4.9	1.1	42.8	43.1	-38.8	-34.0
<i>of which back to back</i>	-2.0	8.8	-11.9	-3.0	20.8	37.6	-42.8	-38.2

Source: Foreign Exchange Operation Department, Bangladesh Bank.

*= Up to August

Table V.7: Country-wise Workers' Remittances
(In million USD)

Countries	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Gulf Region	9,674	2,287	2,119	2,579	2,690	2,670	2,779	2,456
1. Saudi Arabia	3,110	727	696	818	869	947	1,007	916
2. UAE	2,540	607	544	714	675	625	715	564
3. Qatar	1,024	251	229	254	290	285	276	249
4. Oman	1,066	262	220	277	308	319	308	269
5. Kuwait	1,463	317	317	402	427	378	368	347
6. Bahrain	470	123	112	114	121	117	104	109
Euro Region	1,236	266	263	364	344	352	412	346
7. UK	1,176	255	249	345	327	338	398	333
8. Germany	61	11	14	18	17	14	15	13
Asia Pacific Region	1,615	392	356	418	449	440	461	451
9. Singapore	368	89	76	95	108	108	125	117
10. Japan	50	9	10	18	12	14	12	11
11. Malaysia	1,198	294	270	305	328	319	324	322
Rest of the World	3,894	925	888	1,013	1,068	1,057	1,236	1,114
12. USA	1,843	446	419	468	510	490	612	610
13. Others n.i.e.	2,051	478	469	545	558	567	625	504
Total	16,420	3,869	3,627	4,374	4,551	4,519	4,889	4,367

Source: Statistics Department, Bangladesh Bank.

Table V.8 Exchange Rate Movements
(Taka per Currencies)

Period	US Dollar		U.K. Pound Sterling		EURO		Japanese Yen	
	Period Average	End Period	Period Average	End Period	Period Average	End Period	Period Average	End Period
2017-18	82.10	83.73	110.61	109.50	97.99	96.86	0.74	0.76
July	80.63	80.66	104.80	105.95	92.83	94.79	0.72	0.73
August	80.69	80.70	104.69	104.31	95.37	95.90	0.73	0.73
September	80.74	80.80	107.21	108.17	96.14	94.90	0.73	0.72
October	80.82	80.86	106.82	106.82	95.10	94.21	0.72	0.71
November	81.26	82.30	107.45	110.35	95.33	97.50	0.72	0.74
December	82.55	82.70	110.59	111.76	97.69	99.22	0.73	0.73
January	82.82	82.90	114.21	117.27	100.81	102.81	0.75	0.76
February	82.92	82.96	115.89	115.39	102.40	101.48	0.77	0.77
March	82.96	82.96	115.87	116.79	102.32	102.11	0.78	0.78
April	82.97	82.98	116.81	114.35	101.97	100.65	0.77	0.76
May	83.38	83.70	112.28	111.25	98.51	97.62	0.76	0.77
June	83.70	83.73	111.30	109.50	97.79	96.86	0.76	0.76
2018-19								
July	83.75	83.75	110.40	109.99	97.90	98.04	0.75	0.75
August	83.75	83.75	107.86	109.10	96.74	98.05	0.75	0.75
September	83.75	83.75	109.22	109.13	97.58	97.23	0.75	0.74
October	83.82	83.85	109.23	106.54	96.33	95.12	0.74	0.74
November	83.87	83.90	108.22	107.35	95.34	95.59	0.74	0.74
December	83.90	83.90	106.36	106.61	95.33	95.96	0.75	0.76
January	83.94	83.95	108.17	110.11	95.89	96.36	0.77	0.77
February	84.04	84.15	109.26	111.51	95.43	95.83	0.76	0.76
March	84.21	84.25	111.12	109.80	95.27	94.51	0.76	0.76
April	84.33	84.45	109.91	109.26	94.77	94.47	0.76	0.76
May	84.49	84.50	108.67	106.70	94.52	94.06	0.77	0.77
June	84.50	84.50	107.05	107.27	95.30	96.08	0.78	0.78
2019-20								
July	84.50	84.50	105.49	102.68	94.82	94.26	0.78	0.78
August	84.50	84.50	102.76	103.18	94.03	93.60	0.79	0.80
September	84.50	84.50	104.30	103.84	93.03	92.43	0.79	0.78
October	84.67	84.75	106.96	109.35	93.54	94.50	0.78	0.78
November	84.78	84.90	109.20	109.63	93.73	93.47	0.78	0.78
December	84.90	84.90	111.05	111.34	94.25	95.08	0.78	0.78
January	84.90	84.90	111.08	111.18	94.30	93.66	0.78	0.78
February	84.95	84.95	110.33	109.46	92.71	93.44	0.77	0.78
March	84.95	84.95	104.48	99.89	93.60	91.65	0.79	0.76

Source: Statistics Department, Bangladesh Bank.

Table V.9 Trends in Foreign Aid
(In million USD)

	FY19 ^P				FY20 ^P			
	FY19	Q ₁ ^R	Q ₂ ^R	Q ₃ ^P	Q ₄ ^P	Q ₁ ^P	Q ₂ ^P	Q ₃ ^P
a. Grants (i+ii)	256	69	81	58	48	31	109	39
i) Food Aid	6	6	0	0	0	0	0	0
ii) Project Aid	250	63	81	58	48	31	109	39
b. Loans (MLT)	5,954	928	1,807	1,579	1,640	900	1,673	1,631
A. Total (a+b)	6,210	997	1,888	1,637	1,689	931	1,782	1,669
B. Amortization(1+2)	1,565	443	304	464	353	495	349	507
1) Principal	1,178	330	240	330	279	352	278	344
2) Interest	387	114	64	135	74	144	72	163
C. Net Foreign Financing (A-1)	5,032	667	1,648	1,307	1,409	579	1,504	1,326

Sources: ERD; MOF; Statistics Department, Bangladesh Bank
R=Revised, P= Provisional.

Table VI.1 : Gross NPL Ratios by Type of Banks
(In percent)

Type of Banks	2018				2019				2020
	Mar.	Jun.	Sep.	Dec.	Mar.	Jun	Sep	Dec.	Mar.
State Owned Commercial Banks	29.8	28.2	31.2	30.0	32.2	31.6	31.5	23.9	22.8
Specialized Banks	23.4	21.7	21.7	19.5	19.5	17.8	17.8	15.1	15.1
Private Commercial Banks	6.0	6.0	6.7	5.5	7.1	7.1	7.43	5.8	5.6
Foreign Commercial Banks	7.0	6.7	7.1	6.5	6.2	5.5	6.0	5.7	5.6
All Banks	10.8	10.4	11.5	10.3	11.9	11.7	12.0	9.3	9.0

Source: Banking Regulation and Policy Department, Bangladesh Bank.

Table VI.2 : Net NPL Ratios by Type of Banks
(In percent)

Type of Banks	2018				2019				2020
	Mar.	Jun.	Sep.	Dec.	Mar.	Jun	Sep	Dec.	Mar.
State Owned Commercial Banks	14.4	11.7	14.3	11.3	11.2	8.7	15.2	6.3	4.6
Specialized Banks	9.1	7.4	7.4	5.7	5.7	4.6	4.6	3.0	3.0
Private Commercial Banks	1.0	0.8	1.1	0.4	1.5	1.5	1.5	-0.1	-0.6
Foreign Commercial Banks	0.8	0.8	1.1	0.7	0.6	0.1	0.2	0.2	0.0
All Banks	3.3	2.7	3.3	2.2	3.0	2.5	3.7	1.0	0.4

Source: Banking Regulation and Policy Department, Bangladesh Bank.

Table VI.3: Capital to Risk Weighted Asset Ratios by Types of Banks
(In percent)

Type of Banks	2018				2019				2020
	Mar.	Jun.	Sep.	Dec.	Mar.	Jun.	Sep.	Dec.	Mar.
State Owned Commercial Banks	2.9	2.0	6.1	1.9	6.9	8.5	7.7	4.99	4.59
Specialized banks	-33.7	-31.9	-14.0	-31.7	-31.7	-31.2	-31.6	-32.0	-33.5
Private Commercial Banks	12.1	12.2	12.2	12.8	12.7	12.7	12.9	13.62	13.49
Foreign Commercial Banks	24.6	23.0	26.7	26.0	28.0	28.7	25.1	24.45	24.66
All Banks	10.1	10.0	10.9	10.5	11.4	11.7	11.7	11.57	11.35

Source: Department of Off- site supervision, Bangladesh Bank.

Table VI.4 : Profitability Ratios by Type of Banks
(In percent)

Type of Banks	Return on Asset (ROA)			Return on Equity (ROE)		
	2017	2018	2019	2017	2018	2019
State Owned Commercial Banks	0.2	-1.3	-0.6	3.5	-29.6	-13.7
Specialized Banks	-3.5	-2.8	-3.3	-17.2	-13.5	-17.0
Private Commercial Banks	0.9	0.8	0.8	12.0	11.0	11.2
Foreign Commercial Banks	2.2	2.2	2.3	11.3	12.4	13.4
All Banks	0.7	0.3	0.4	9.6	3.9	6.8

Source: Department of Off- site supervision, Bangladesh Bank.

Table VII.1 : Indicators of Capital Market Developments

	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Number of listed securities ¹	363	354	357	360	363	365	366	368
Issued equity and debt (billion Taka)	720	680	694	699	720	731	746	749
Market capitalization (billion Taka)	3,437	3,299	3,321	3,565	3,437	3,175	2,845	2,572
Turnover (billion Taka)	1,460	450	331	455	223	248	211	271
DSE broad index	5,422	5,369	5,386	5,492	5,422	4,948	4,453	4,008
DSE -30 index	1,929	1,890	1,881	1,967	1,929	1,760	1,512	1,331
Growth in percent								
Number of listed securities	3.4	3.2	2.6	3.2	3.4	3.1	2.5	2.2
Issued equity and debt	7.3	8.0	7.5	7.7	7.3	7.5	7.5	7.1
Market capitalization	5.3	-6.2	-9.5	5.9	5.3	-3.8	-14.3	-27.8
Turnover	-86.0	-25.6	-23.6	86.1	-27.4	-44.8	-36.2	-40.4
DSE broad index	0.3	-11.9	-13.8	-1.9	0.3	-7.8	-17.3	-27.0
DSE -30 index	-1.6	-13.2	-17.6	-6.6	-1.6	-6.9	-19.6	-32.3

Source: Dhaka Stock Exchange

¹ Include debenture but exclude govt. bond.**Table VII.2 Group-wise Market Capitalization of Dhaka Stock Exchange**
(In billion Taka)

Name of Group	FY19					FY20		
	FY19	Q ₁	Q ₂	Q ₃	Q ₄	Q ₁	Q ₂	Q ₃
Banks	593.0	561.6	583.1	596.6	593.0	564.4	539.6	487.3
Financial Institutions	181.8	193.3	191.5	189.9	181.8	157.1	144.7	143.8
Mutual Funds	35.6	34.9	34.5	34.9	35.6	33.1	30.7	33.0
Engineering	202.6	201.4	190.7	190.3	202.6	180.5	147.9	157.8
Food & Allied Product	314.4	262.3	276.7	340.1	314.4	266.2	222.1	231.6
Fuel and Power	480.0	450.6	432.2	500.1	480.0	424.7	386.6	412.0
Jute Industry	4.0	1.5	4.7	4.4	4.0	3.4	2.5	1.8
Textile Industry	140.1	129.7	141.7	133.5	140.1	107.1	105.7	116.5
Pharmaceuticals and Chemicals	528.3	489.9	508.8	530.7	528.3	520.5	473.2	492.6
Paper and Printing	14.5	22.3	17.4	14.5	14.5	11.3	10.0	11.4
Services and Real Estate	17.8	19.2	18.0	18.1	17.8	15.3	13.5	16.2
Cement Industry	90.5	114.4	102.0	100.9	90.5	78.6	68.9	86.7
Insurance	109.2	100.8	103.1	10.1	109.2	112.9	113.4	106.1
Telecommunication	514.2	513.0	511.4	578.4	514.2	496.0	401.4	386.6
Miscellaneous	207.3	200.8	202.4	318.6	207.3	200.6	182.0	194.0
Corporate Bond	2.9	2.8	2.8	2.9	2.9	2.8	2.8	3.8
Total Market Capitalization	3,436.2	3,298.6	3,320.8	3,564.1	3,436.2	3,174.5	2,844.9	2,881.1

Source: Dhaka Stock Exchange.

ANNEXUR

Major Policy Announcements: January-March, 2020

<p>FEPD Circular Letter No. 01 January 05, 2020 Regarding the prevention of attempts to misappropriate export proceeds</p>	<p>All the head offices/ principal offices of the authorized dealer banks involved in foreign currency transactions are asked to remain alert to thwart any fraudulent attempt to divert payments/export proceeds from foreign buyers to different bank accounts by sending spam e-mails containing the name of the exporters to the importers in case of TT payments system of exports proceeds.</p>
<p>FEPD Circular No. 01 January 07, 2020 Special cash assistance to RMG/Textile Sector</p>	<p>The exporter-producer of locally produced readymade garments (RMG)/textile products (like-Teri-towel and specialized textile) shall be privileged with 1 (one) percent special cash assistance on net FOB value against their export admissible in the fiscal year 2019-2020. The facility is equally admissible for the Type-C institutions under local ownership located in specialized zones (EPZ, EZ) against their export in the EU, the USA and Canada. The said privilege and duty draw-back/ bond privilege are allowed to be simultaneously availed. If any irregularity is, however, found in providing the facility, the fund is realizable by debiting the payee-bank account maintained with the Bangladesh Bank. And punitive measures shall be initiated against the officials implicated with irregularities, if proven.</p>
<p>FEPD Circular No. 02 January 13, 2020 Foreign exchange transactions for IT/Software firms</p>	<p>The limit to remit with international card facility by the Authorized Dealers (ADs) on behalf of IT/Software firms who are members of BASIS, for meeting bonafide current payment needs, is enhanced to USD 40,000 in a calendar year from USD 30,000. Within the limit of USD 40,000, international cards may be issuable for USD 8,000 instead of USD 6,000 which may be refilled subject to availability of the limit and observance of specified formalities.</p>
<p>FEPD Circular Letter No. 02 January 19, 2020 Opening of LC to import essential commodities</p>	<p>Subject to the compliance of the regulations followed in foreign currency transactions by the importers, all the head offices/ principal offices of the authorized dealer banks are instructed to initiate letters of credit and provide all necessary support to the importers for the uninterrupted, prompt and speedy supply of the essential commodities (onion, garlic, lentils, chickpeas, dried chilies, cinnamon/cassia, clove, cardamom, seeds of coriander, seeds of cumin, ginger, turmeric, bay leaves, edible soya bean oil, edible palm oil, sugar and edible salt, excluding beet salt) in the local market.</p>
<p>FEPD Circular Letter No. 03 January 20, 2020 Collection of stamp duty on Bill of Exchange against deferred/usance export bills</p>	<p>Stamp duty is not attributable to the exporters of bill of exchange against deferred/usance export bills as per the Stamp Act, 1899. So, the stamp duty on the deferred export bill of exchange at the rate of 0.2 percent formerly levied on exporters is waived.</p>
<p>BRPD Circular Letter No. 01 January 23, 2020 Regarding deduction and submission of Source Tax from different types of deposit/savings schemes</p>	<p>Depositors who belong to 12-digit-TIN category shall enjoy 10% tax at source instead of 15%. The same shall apply to the paid interest on call money deposit, deposit accepted from foreign source/in foreign currency. However, source tax on the interest of deposits of all tax-exempted fund, like- pension fund, gratuity fund, provident fund etc, shall be 5%. Source tax shall be deducted at the time of crediting interest on deposits as per Income Tax Ordinance, 1984. In this regard, it has been made mandatory to deduct source tax each time the interest is paid to the account instead that of once on maturity.</p>

<p>FEPD Circular No. 05 January 30, 2020 Export subsidy against export of rice</p>	<p>The rice processors-exporters, who process rice in locally owned firms by collecting domestically produced paddy, shall receive 15% export subsidy against their export in the current fiscal year 2019-2020. However, the said export privilege shall not be admissible for the institutions located in specialized zones (EPZ, EZ).</p>
<p>FEPD Circular No. 06 February 03, 2020 Regarding import and export of currency notes</p>	<p>The limit of foreign currency brought in without declaration to the Custom Authorities and taken out while proceeding abroad by a concerned person is enhanced to USD 10,000 or its equivalent from USD 5,000 or its equivalent.</p>
<p>FEID Circular No. 02 February 05, 2020 Regarding share money deposit</p>	<ol style="list-style-type: none"> 1. The company shall complete the formalities of issuance of shares within 360 days of receiving money for this purpose; 2. Share Money Deposit must not be used in any purpose other than the main business of the company i.e. the fund cannot be used in any interest/profit bearing financial instruments; 3. In case of calculating Debt Equity Ratio for according permission of foreign loan/foreign currency loan to industrial enterprises and of Taka term loan to foreign owned/controlled company. Share Money Deposit will not be considered as equity component if the company fails to convert it into share within 360 days of such receipt.
<p>BRPD Circular Letter No. 03 February 06, 2020 Deposit of Fund received under Annual Development Program (ADP) and operating budget and own fund of autonomous, semi-autonomous organizations and government-owned companies</p>	<p>Fifty (50) percent of the fund received under Annual Development Program (ADP) and operating budget and own surplus fund of autonomous, semi- autonomous organizations and government-owned companies is allowed to be deposited at the private banks or non-bank financial institutions operating in Bangladesh. The surplus fund of the aforementioned sources may be deposited at the state-owned commercial banks at maximum 5.50 percent interest rate and 50 percent of the total surplus fund is permitted to be deposited as fixed deposit at the private commercial banks at maximum 6 percent. However, the fund meant for provident fund, pension fund and endowment shall remain excluded of the directive.</p>
<p>BRPD Circular No. 03 February 24, 2020 Rationalization of the rate of interest/profit on lending/investment</p>	<p>In all categories of unclassified loans/investments but credit card, the maximum rate of interest/profit is set at 9 percent.</p> <p>If a borrower becomes default even at this margin/ceiling, banks are allowed to impose additional 2 percent penal interest/profit on loan/investment of the corresponding borrower for the tenure it remains default. Apart from the 2 per cent additional charge, banks are barred from the imposition of any additional interest/profit/penal interest/additional charge on their loan/investment.</p> <p>The rate of interest/profit for pre-shipment export loan shall remain unchanged at prevailing 7 percent.</p> <p>The balance of loans to manufacturing segment of the small and medium entrepreneurs including industry sector from the current year cannot anyhow be less than the average loan balance to those sectors in the preceding three years.</p> <p>The directive shall come into effect from April 01, 2020.</p>
<p>FEPD Circular No. 09 February 25, 2020 Enhancement of loan limit from Export Development Fund</p>	<p>The limit to borrow maximum USD 15.00 million by the Authorized Dealers (ADs) from EDF against their foreign currency financing to manufacturer-exporters for input procurement is enhanced to USD 20.00 million for member mills of BKMEA</p>

<p>BRPD Circular No. 05 March 22, 2020 Directives to prevent the outbreak of Coronavirus (COVID-19)</p>	<p>Every scheduled bank shall form a “Central Quick Response Team” constituting the high officials of the respective bank in the Head Office so that the Central Quick Response Team may take quick and effective decisions in no time on behalf of the bank to cope with the changing environments of Coronavirus pandemic. Likewise, a “Quick Response team” shall have to be formed in every divisional/zonal/area office to take special decisions locally. The name, designation, mobile number etc. of the team members so formed shall have to be displayed at the website of the respective bank.</p>
<p>DCM Circular No. 01 March 22, 2020 Initiatives to be taken to prevent COVID-19 and safe cash management by scheduled banks</p>	<p>Cash officials/staffs serving in cash counter of the branches of all scheduled banks must wear mask and hand gloves while receiving from and paying money to the customer. They are also asked to use hand sanitizer, or wash hands with soap after calculating/sorting notes every time.</p>
<p>DMD Circular No. 01 March 22, 2020 Regarding Transactions of Government Securities</p>	<p>Scheduled banks and financial institutions are allowed to sell the excess government securities to the Bangladesh Bank at market rate after maintaining required Statutory Liquidity Reserves (SLR). Bangladesh Bank strengthened purchase of government securities from the secondary market to tackle impending liquidity management crisis brought on by the coronavirus (COVID-19) pandemic.</p>
<p>FEPD Circular No. 14 March 22, 2020 Remittance on account of bonus by foreign nationals working in Bangladesh</p>	<p>Foreign nationals are allowed to remit up to 75% of their bonus after deduction of applicable taxes and payment thereof at one-go without spreading over the subsequent 12 months. Foreign nationals, however, can exercise prevailing regulations at their options.</p>
<p>FEPD Circular No. 15 March 23, 2020 Advance Payment against imports of life saving drugs, etc.</p>	<p>Authorized Dealers (ADs) are allowed to effect, without repayment guarantee, advance payment up to USD 500,000.00 or equivalent other foreign currency for import of coronavirus related life-saving drugs, medical kits/equipment and other essential medical items. This instruction will be valid till September 30, 2020.</p>
<p>MPD Circular No. 01 March 23, 2020 Maintenance of Cash Reserve Requirement (CRR) with Bangladesh Bank</p>	<p>CRR is re-fixed at 5.0 percent on bi-weekly average basis with a provision of minimum 4.5 percent on daily basis effective from April 01, 2020.</p>
<p>MPD Circular No. 02 March 23, 2020 Re-fixation of Repo interest rate of Bangladesh Bank</p>	<p>The existing Repo interest rate of Bangladesh Bank is reduced by 25 basis points and re-fixed at 5.75 percent from that of 6.00 percent while Reverse Repo rate will remain unchanged at 4.75 percent. This instruction will be effective from March 24, 2020</p>