

BRAC BANK

SUBORDINATED BOND



৬ বছর ধরে ক্রেডিট রেটিং-এ
দেশের **ব্র্যাক ব্যাংক**

আমাদের সাথে আপনার বর্তমান
ও ভবিষ্যৎ থাকবে সুরক্ষিত।

AAA

CRAB

AAA

ECRL

B+

S&P

B1

Moody's

KEY FEATURES OF THE BOND

Issue Size

BDT 700 Crore

Minimum Subscription

BDT 10 Lac

Tenor

7 Years (Average time to maturity approx. 3.99 years)

Principal Repayment

20% Each Year (From 3rd year to 7th year)

Interest Payment (Coupon)

Half Yearly

Limit on interest rate

No Limit

Source Tax on Coupon

5% (& No excise duty)

Credit Rating by CRAB

	Long Term	Short Term	Outlook
Issuer	AAA	ST-1	Stable
Issue	AA1		Stable

As per Moody's, only Bangladeshi Bank having Sovereign equivalent Rating of Bangladesh (B1)

Lead Arranger

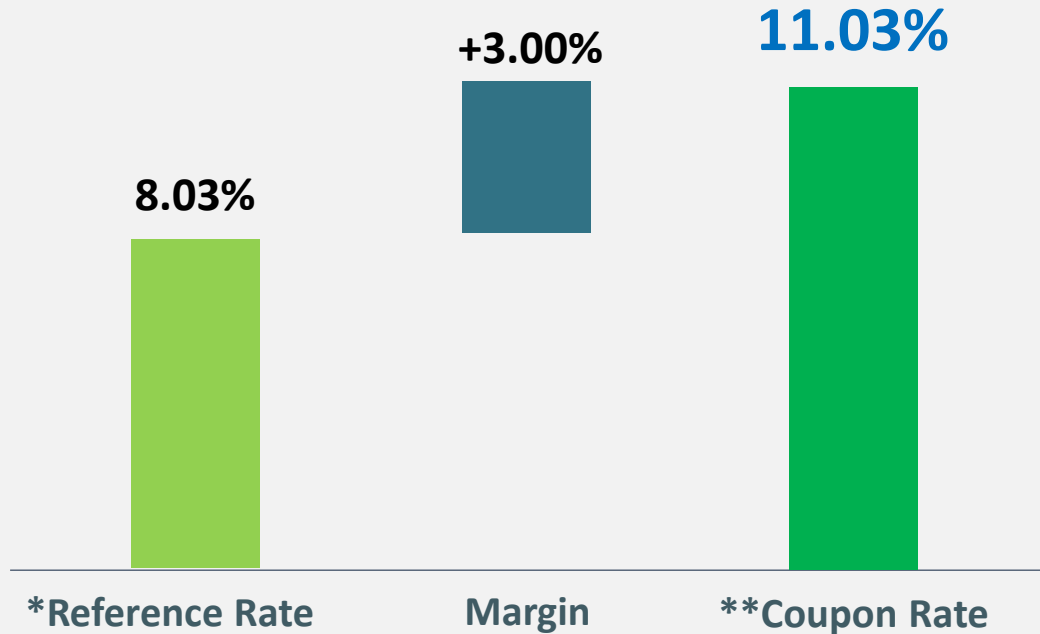


Trustee



COUPON RATE OF THE BOND

COUPON RATE



COUPON (INTEREST) RATE

Reference Rate + 3% Margin (no range)

REFERENCE RATE

Average of private banks' highest 6-months FDR rates (except 4th & 5th Generation and Islamic Banks). To be refixed for every coupon payment.

COUPON PAYMENT FREQUENCY

Half-yearly

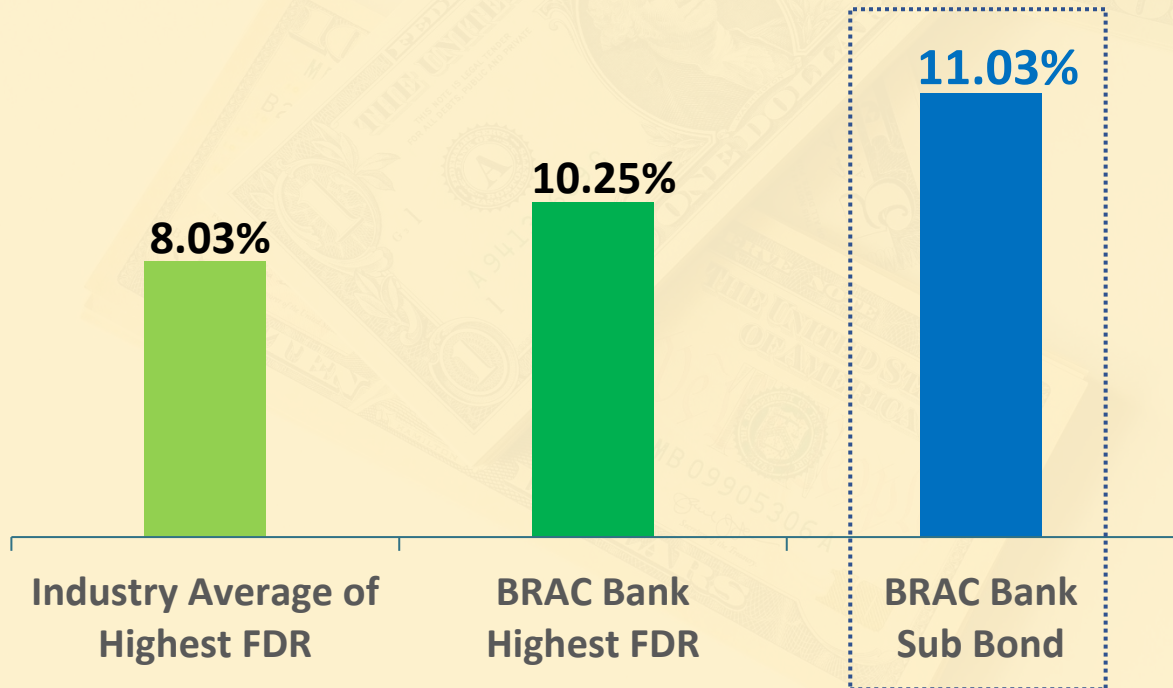
*Reference rate is calculated based on January 2024 data.

**Coupon Rate is floating; if reference rate (FDR Rate in Market) increases, the coupon rate also increases or vice versa

WHY INVEST IN THIS BOND?

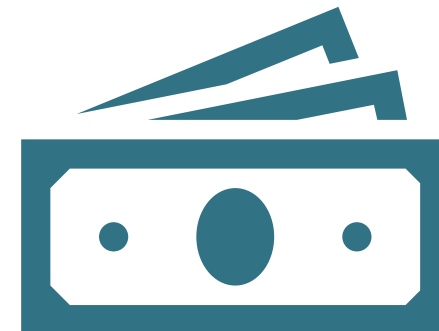
HIGHER RETURN

Coupon rate will be re-fixed every six months; offering higher risk-adjusted return compared to other investment options.



REDUCED ADVANCE TAX BURDEN

Advance Income Tax (AIT) is only 5% for Bond investments whereas 10%-20% for FDR.



WHY INVEST IN THIS BOND?

UNIQUE OPPORTUNITY



Portfolio diversification by bond
Investment with **higher returns**

FASTER PAYBACK



Get back your principal in **3.99 years**
(Approx. Average maturity of the investment)

LIQUIDITY



Coupon every **six month**
Listed on the **Alternative Trading Board (ATB)**

SAFE INVESTMENT



BRAC Bank is the **highest rated** bank by both
local and international credit rating agencies

SUPPORTING GROWTH

BRAC Bank **supports SMEs** and the growth
of local economy

GOOD GOVERNANCE

- **Culture and values** carried from **BRAC-the largest NGO of the world**, which is BRAC Bank's sponsor shareholder.
- **34% Foreign shareholding**, highest among banks. This is a mark of faith in BRAC Bank by **global investors**.
- **Highly qualified** board of directors where 6 out of 9 directors are **independent**.

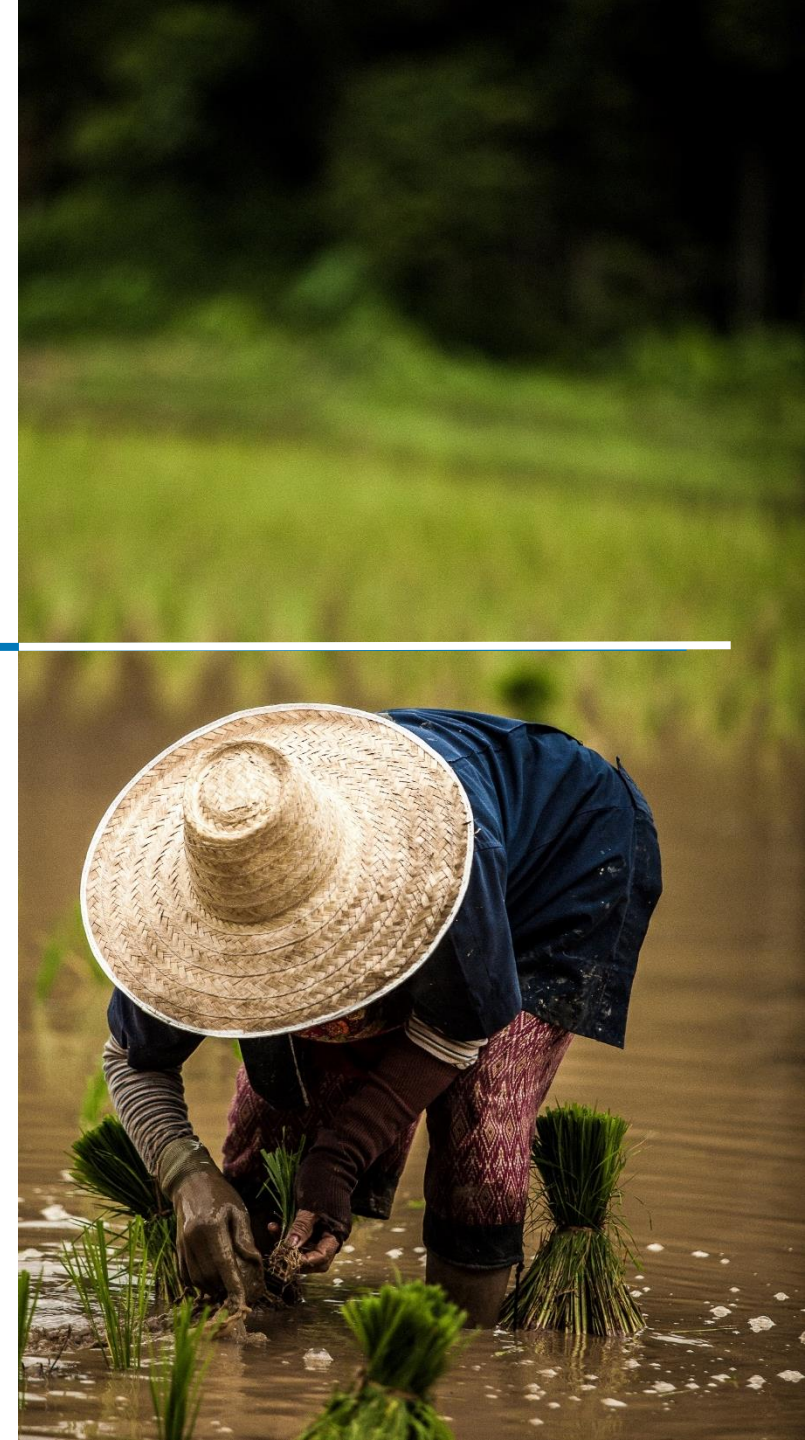


SUSTAINABLE VALUE CREATION



PROUD MEMBER

- As a proud member of GABV & a values based bank we believe in **Triple Bottom Line : People, Planet & Prosperity.**
- As per Bangladesh Bank Sustainability Rating we are the **Top Sustainable Bank for 3 Consecutive Years**





DIVERSE SUBSIDIARIES



Household name across the country,
Market Leader in the mobile financial
industry.

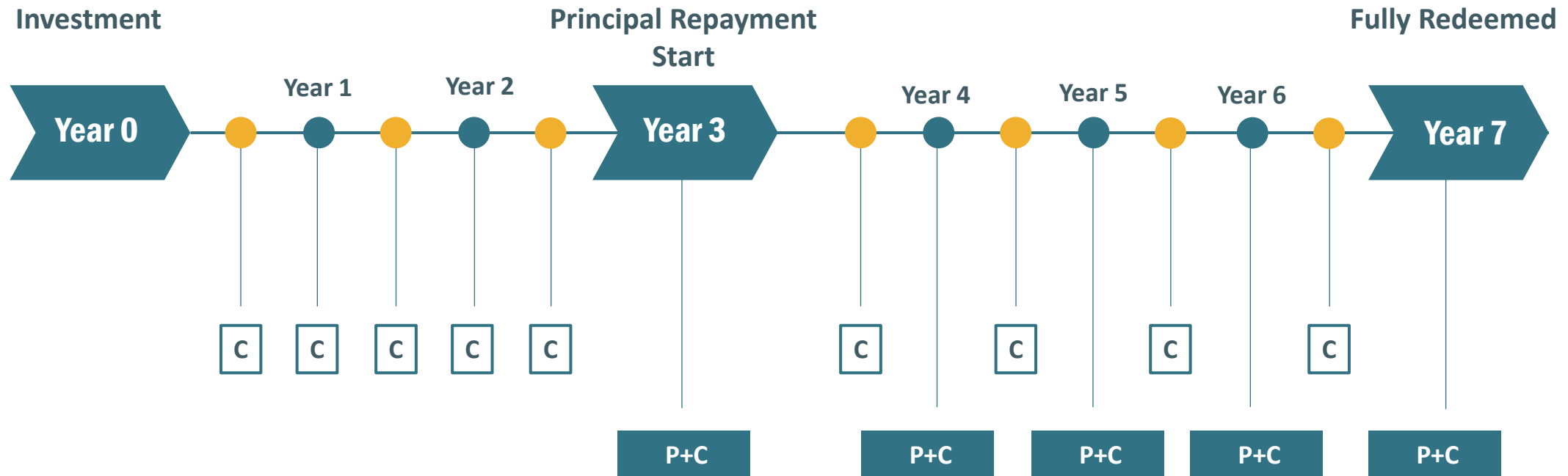


Providing “Brokerage and Investment Banking Services”
to large client base.



Bringing “Remittance” into the country
as an exchange house.

REPAYMENT STRUCTURE



P = Principal (20% in each repayment)

C = Coupon

Contact us

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**THANK
YOU**



For details, please click [here](#)