BRAC EPL
INVESTMENTS LIMITED

DHAKABANK PLC.

Invest In DHAKA BANK

Subordinated Bond

With a 3% Margin added to the PCB’s Average Highest FDR (except 4th & 5th Generation and Islamic Banks), your DHAKA BANK Bond will always provide the most competitive return on your Investment

Tenor
7 Years

Coupon Rate
12.99%

Next Subscription Date
30th October

Other Benefits:

- Lower AIT
- No Excise Duty
- Periodic Coupon Redemption
- Reinvestment Opportunity

01755631742, 01755631736

KEY FEATURES OF THE BOND

Issue Size
BDT 400 Crore (already raised BDT 286.9 Crore)

Minimum Subscription
BDT 10 Lac

Tenor
7 Years

Coupon Rate
12.99% (as of September 2025)

Interest Payment (Coupon)
Half Yearly, floating

Cap or floor on interest rate
No

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

DHAKA BANK PLC.

Credit Rating by ECRL			
	Long Term	Short Term	Outlook
Issuer	AA+	ST-2	Stable
Issue	AA		Stable

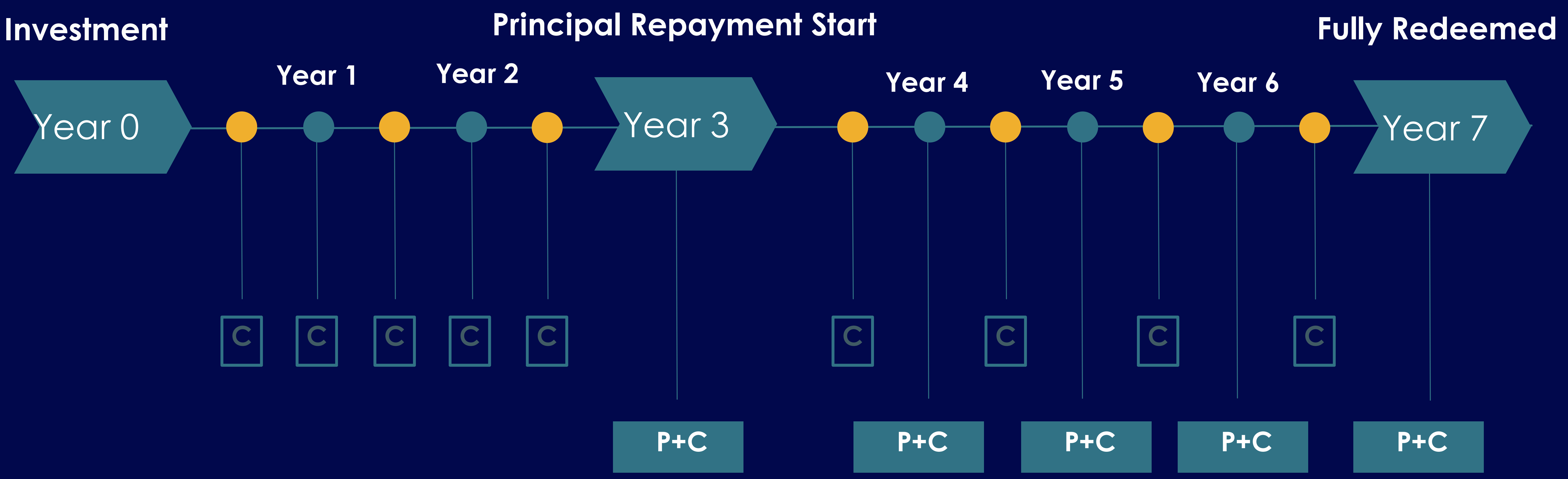
Arranger

BRAC EPL INVESTMENTS LIMITED

Trustee

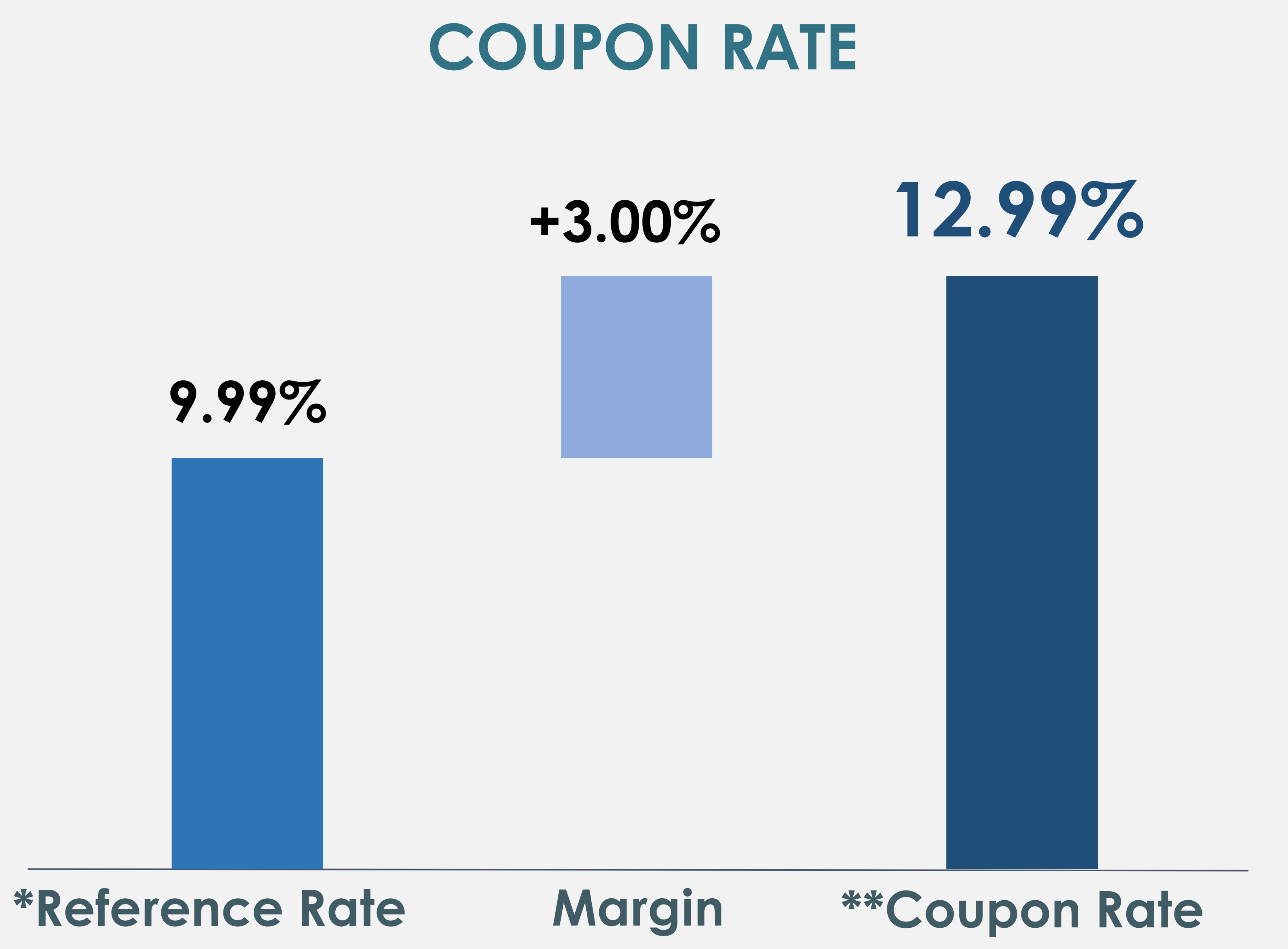
DBH

REPAYMENT STRUCTURE



P = Principal (20% in each repayment)
C = Coupon

COUPON RATE OF THE BOND



COUPON (INTEREST) RATE

Reference Rate + 3% Margin (no range)

REFERENCE RATE

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

COUPON PAYMENT FREQUENCY

Half-yearly (Semi-Annual)

**Reference rate is calculated based on September 2025.*

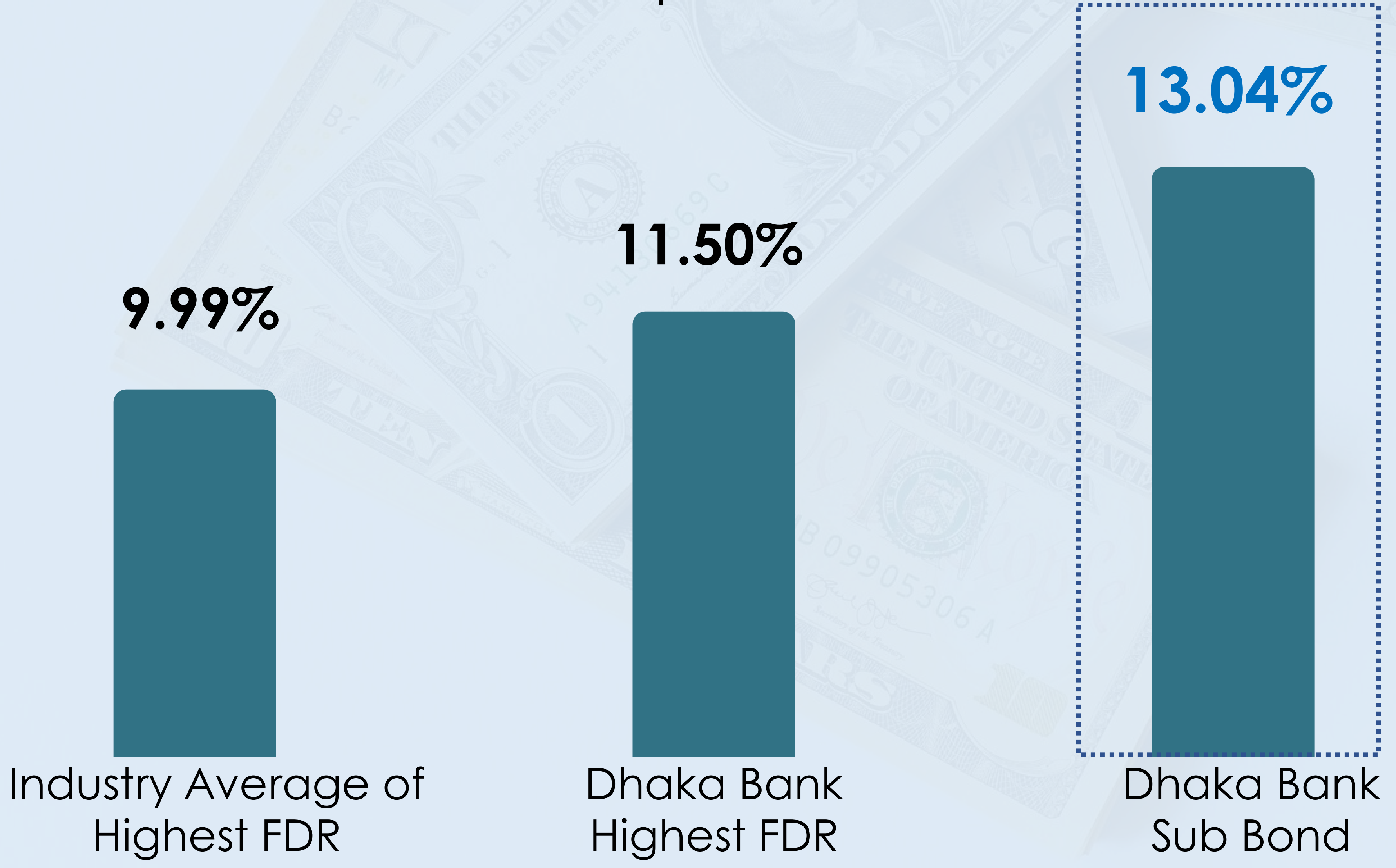
*****Coupon Rate is floating; if reference rate (FD Rate in Market) increases, the coupon rate also increases or vice versa***

DHAKA BANK PLC.

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 10% for Bond investments whereas 10.0% -20.0% for FD.

BRAC EPL INVESTMENTS LIMITED

WHY INVEST IN THIS BOND?

DHAKA BANK PLC.

UNIQUE OPPORTUNITY

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

LIQUIDITY

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

FASTER PAYBACK

Get back your principal faster within 5 years

SAFE INVESTMENT

Dhaka Bank is the **top-rated** bank by credit rating agency

BRAC EPL INVESTMENTS LIMITED

WHO CAN INVEST IN THIS BOND?

Any individual or organization is eligible to invest in this bond.
However, the primary targeted investors other than financial institutions will be the following:

- Provident Funds (PF) and Gratuity Funds (GF) of Corporates
- Microfinance Institutions (MFIs)
- High-Net-Worth Individuals (HNWIs)
- Corporates and University Funds

THANK YOU

Contact us:

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