



# 1<sup>st</sup> INVEST IN COUNTRY'S SOCIAL BOND

YOUR **COUNTRY** AND YOUR  
**MONEY GROWS TOGETHER**

**Issuer**



**Arranger**



## KEY FEATURES OF THE SOCIAL BOND

Issue Size

**BDT 1,000 Crore**

Minimum Subscription

**BDT 10 Lac**

Tenor

**Up to 7 Years**

Bond Framework

**ICMA Social Bond Principal**

Use of Proceeds

**Women-led MSMEs, Affordable housing, Health Care, Agriculture, Climate Mitigation and Resilient Projects.**

Type

**Non-Convertible, Fully Redeemable, Coupon Bearing, Floating Rate, Social Subordinated Bond**

### Credit Rating by CRAB

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

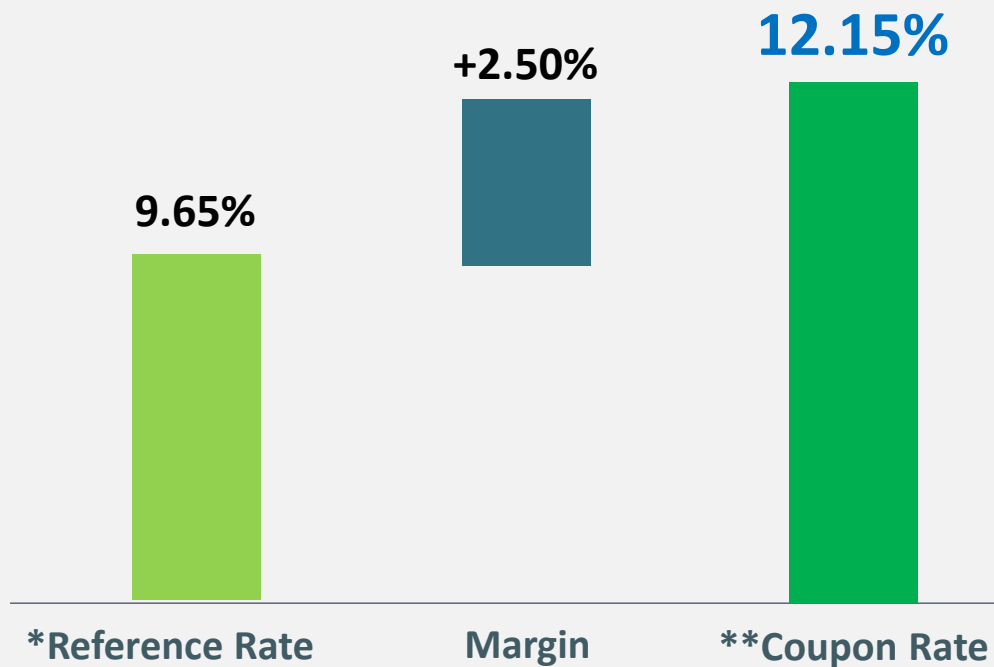
**As per Moody's and S&P, only Bangladeshi Bank with Sovereign equivalent Credit Rating of Bangladesh**

**S&P Global**

**SPO Provider**

## COUPON RATE OF THE BOND

### COUPON RATE



### COUPON (INTEREST) RATE

Reference Rate + 2.5% 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.

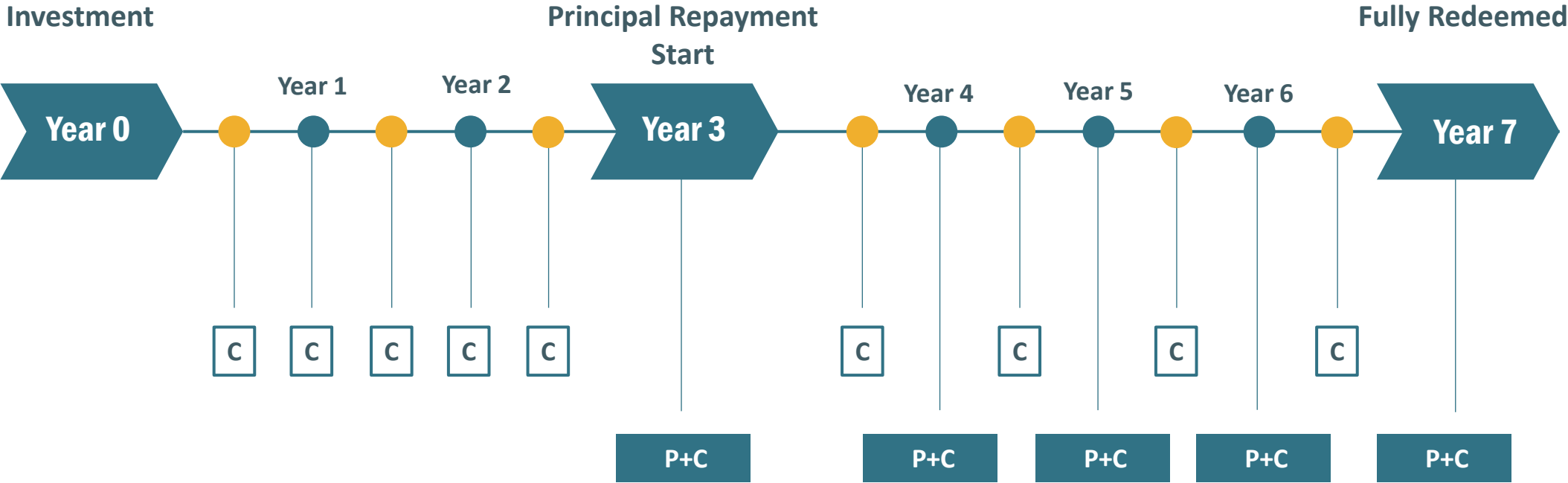
### COUPON PAYMENT FREQUENCY

Half-yearly

*\*Reference rate is calculated based on November 2025 data (latest available in BB website).*

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

# REPAYMENT STRUCTURE

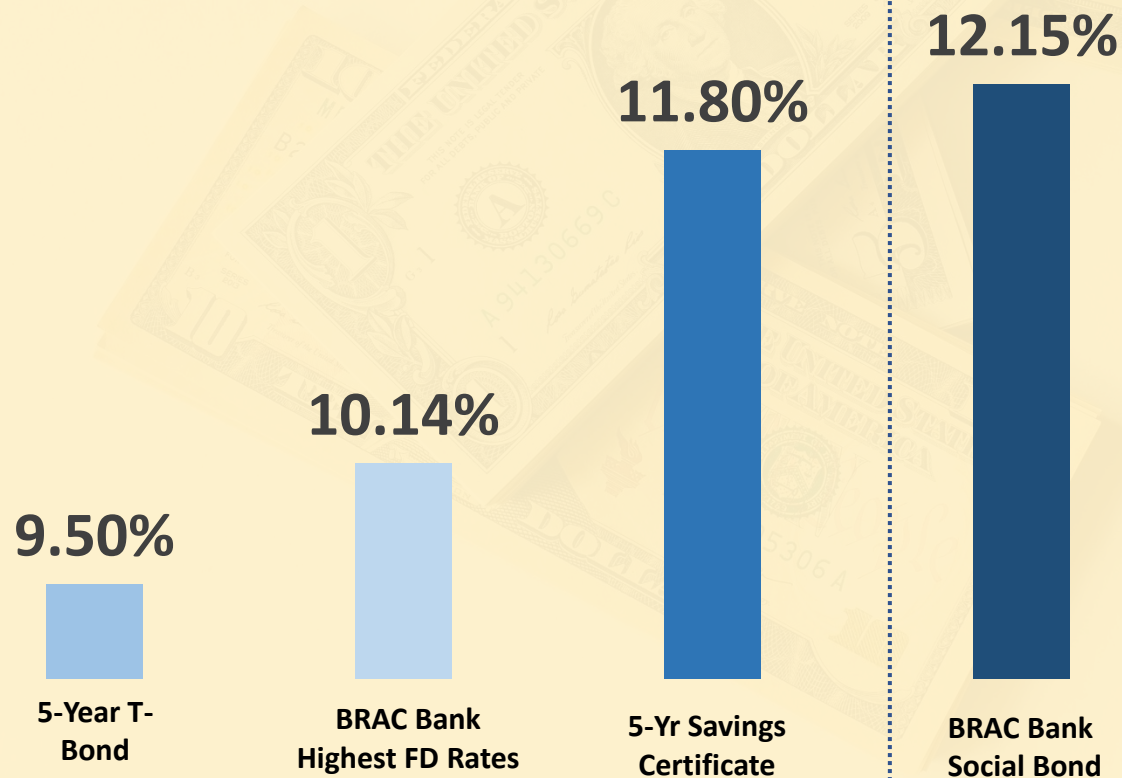


P = Principal (20% in each repayment)  
 C = Coupon

## WHY INVEST IN THIS BOND?

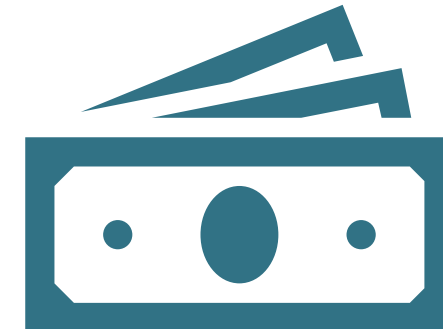
### HIGHER RETURN

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% - 15% for Bond investments whereas 10%-20% for FDR.



## WHY INVEST IN THIS BOND?

### FIRST-EVER SOCIAL BOND



Be **part of it**— earn competitive returns while **driving** real **social impact**

### FASTER PAYBACK



Get back your principal in **5 years** (Approx. Average maturity of the investment)

### LIQUIDITY



Coupon every **six month**  
Once the bond is Listed on the **Alternative Trading Board**, the bondholder gets **tax rebate** facility.

### SAFE INVESTMENT



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

### HASSLE FREE INVESTMENT



East to invest; and your coupon, and principal will be automatically credited to your bank account.

# SUSTAINABLE VALUE CREATION

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- As a proud member of GABV & a values based bank we believe in  
**Triple Bottom Line : People, Planet & Prosperity.**
- Ranked #1 in Bloomberg ESG Rating Among Bangladeshi Companies  
**Environmental (1.76), Social (5.83), and Governance (3.07).**
- As per Bangladesh Bank Sustainability Rating we are the  
**Top Sustainable Bank for 5 Consecutive Years.**



PROUD MEMBER

**Bloomberg**  
**ESG Rating 3.8**

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# GOOD GOVERNANCE

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- **Culture and values** carried from **BRAC-the largest NGO of the world**, which is BRAC Bank's sponsor shareholder.
- **36% Foreign shareholding**, highest among banks. This is a mark of faith in BRAC Bank by **global investors**.
- **Highly qualified** board of directors where 7 out of 9 directors are **independent**.







## 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.

**THANK  
YOU**

**Anup Datta**

Head of Corporate Advisory

Mobile: +88 01755631724

E-mail: [anup.datta@bracepl.com](mailto:anup.datta@bracepl.com)

**Saba Shrabasty Habil**

Analyst, Investment Banking

Mobile: +88 01755940595

E-mail: [saba.shrabasty@bracepl.com](mailto:saba.shrabasty@bracepl.com)

**A T M Saiful Bari Talukder**

AVP, Investment Banking Division

Mobile: +88 01755631721

Email: [saiful.bari@bracepl.com](mailto:saiful.bari@bracepl.com)

**Arfan Islam**

Analyst, Investment Banking

Mobile: +88 0175561736

Email: [arfan.islam@bracepl.com](mailto:arfan.islam@bracepl.com)