



DHAKA BANK PLC

4th SUBORDINATED BOND

**30 Years of
Excellence in Banking**



KEY FEATURES OF THE BOND

Issue Size

BDT 400 Crore

Minimum Subscription

BDT 10 Lac

Tenor

7 Years

Coupon Rate

13.04% (as of August 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)

Credit Rating by ECRL

	Long Term	Short Term	Outlook
Issuer	AA+	ST-2	Stable
Issue	AA		Stable

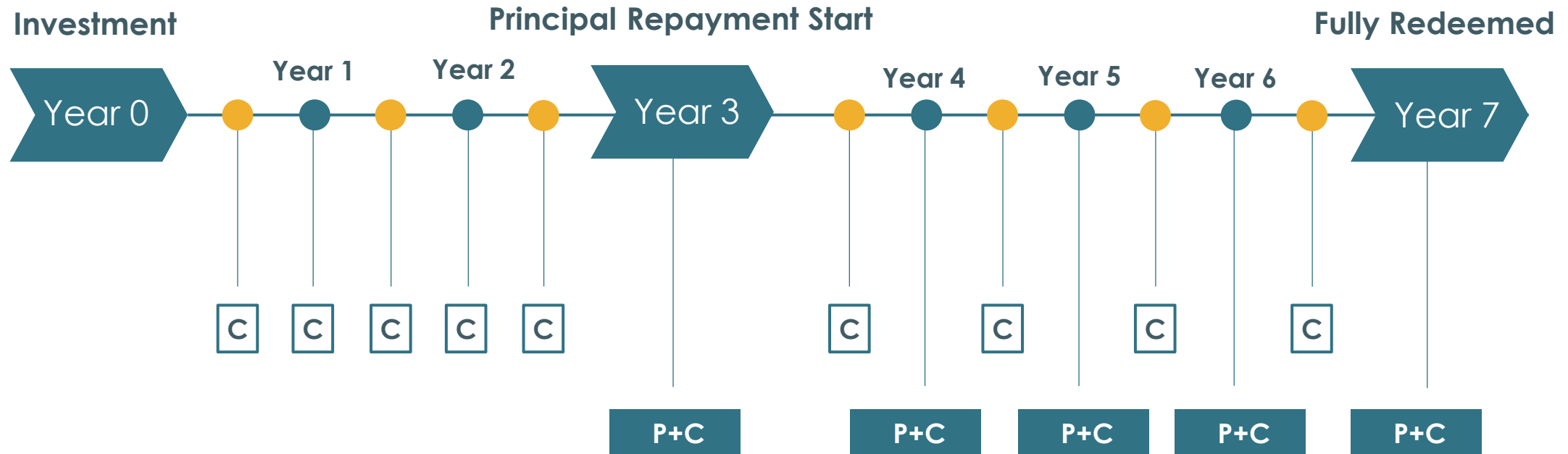
Arranger



Trustee



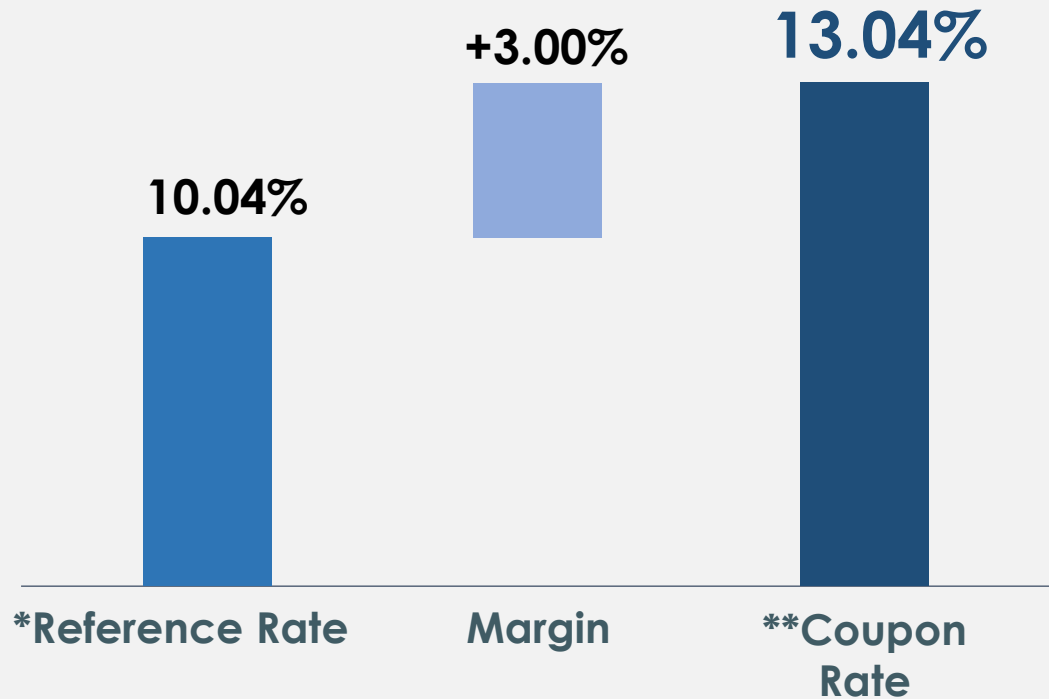
REPAYMENT STRUCTURE



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

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 FD rates (except 4th & 5th Generation and Islamic Banks). To be refixed for every coupon payment.

COUPON PAYMENT FREQUENCY
Half-yearly (Semi-Annual)

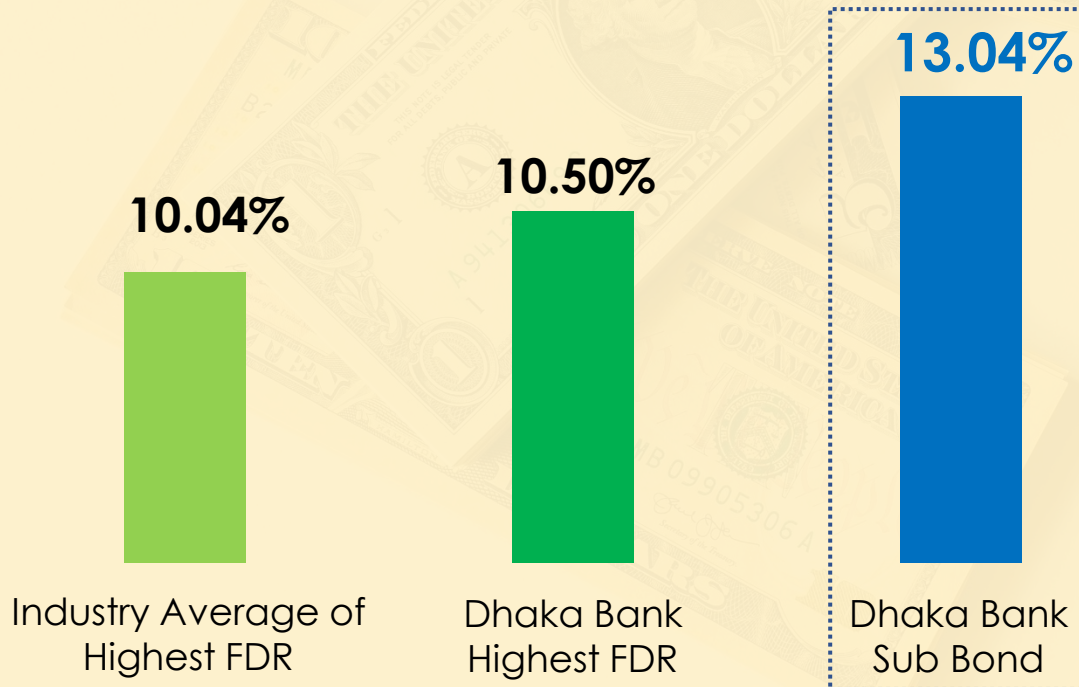
**Reference rate is calculated based on August 2025.*

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

WHY INVEST IN THIS BOND?

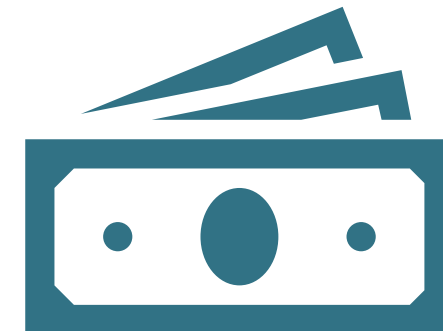
HIGHER RETURN

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



WHY INVEST IN THIS BOND?

UNIQUE OPPORTUNITY



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

FASTER PAYBACK



Get back your principal faster
within 5 years

LIQUIDITY



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

SAFE INVESTMENT



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

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

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