



**BANGLADESH BANK**  
(Central Bank of Bangladesh)  
**Head Office**  
Motijheel, Dhaka-1000  
Bangladesh.

FSSSPD Circular Letter No. 01

Date: April 30, 2026

Managing Directors (MDs)/Chief Executive Officers (CEOs)  
All scheduled banks in Bangladesh

Dear Sirs,

**Bangladesh Bank - Long Term Financing Facility (BB-LTFF)**

Please refer to FSSSPD Circular No. 01 dated July 16, 2023 regarding Bangladesh Bank - Long Term Financing Facility (BB-LTFF). Bangladesh Bank has decided to amend the following terms and conditions of the Operating Guidelines (OG) of BB-LTFF to align it with the present financial requirements of the market with a view to making it more attractive to the Participating Financial Institutions (PFIs) and their clients under this facility:

- A. Indicative Pricing Matrix applicable to PFIs [Section 10.b) (i)]:** An indicative pricing range of **1.00% ~ 2.00%** would be applicable to the PFIs until further notice according to the following matrix:

Participating Financial Institutions	Tenor		
	Up to 5 Years	Up to 7 Years	Up to 10 Years
<b>Banks having CAMELS Rating of 1 (One)</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>
<b>Banks having CAMELS Rating of 2 (Two)</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>
<b>Banks having CAMELS Rating of 3 (Three)</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>

These interest rates can be revised by BB depending on market conditions and any such revisions would be made public through issuance of required FSSSPD Circular Letters in future.

- B. Rate from PFIs to borrower [Section 10.b) (ii)]:** The PFIs will determine their own loan interest rates to the borrowers considering their cost of borrowing and operational expenses, plus a reasonable risk-adjusted spread and profit margin to be in the range of **2.00% ~ 3.00%** above the cost of funds.
- C. Amount of Fund for an Individual Borrower [Section (8.a)]:** An individual borrower can apply for BB-LTFF for any amount not exceeding a maximum threshold limit of **USD 10.00 million** through a single PFI and for any amount not exceeding a maximum threshold limit of **USD 20.00 million** under syndicated financing through two or more PFIs.
- D. Procurement Arrangements (Section 13.):** An individual borrower can avail a maximum amount of **USD 10.00 million** through a single PFI or for a maximum amount of **USD 20.00 million** under syndicated financing through two or more PFIs under BB-LTFF through its application to FSSSPD via PFI(s).

All other instructions contained in FSSSPD Circular No. 01 dated July 16, 2023 shall remain unchanged.

These revisions will come into effect from May 01, 2026 and will be applicable for all existing and future loans of BB-LTFF.

Please bring the contents of this circular letter to the notice of all your concerned constituents.

Yours faithfully,

(Liza Fahmida)

Director (FSSSPD)

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