

A+

Credit Rating Report of the Bank

Base Year	Long Term Rating	Short Term Rating	Date of Rating	Valid Till	Rating Company
2023	A+	ST-2	26 June 2024	25 June 2025	CRISL
2022	A	ST-2	25 June 2023	24 June 2024	CRISL
2021	A	ST-2	27 June 2022	26 June 2023	CRISL
2020	A	ST-2	30 June 2021	29 June 2022	CRISL
2019	A ₃	ST-2	27 September 2020	30 June 2021	CRAB
2018	A ₃	ST-2	27 June 2019	30 September 2020	CRAB

Long Term:

- A+** Bank rated in this category is adjusted to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.
- A** Bank rated in this category is adjusted to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.
- A₃** Commercial Banks rated 'A₃' have strong capacity to meet their financial commitments & Judged to be of high quality with low credit risk.

Short Term:

- ST-2** High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

Outlook: Stable

The rating having validity up to 25.06.2025 has been done by Credit Rating Information & Services Ltd. (CRISL) in consideration of the Audited Financials up to December 31, 2023 and also Unaudited Financials March 31, 2024 and other relevant qualitative as well as quantitative information.

নিবন্ধিত অফিস

