



Surveillance Rating

| Rating Mode | | Y 2022 | Y 2021 | Explanation |
|-------------|----------------------------|--------------|--------------|--|
| Long Term | With Government Support | AAA | AAA | 'AAA' indicates Exceptionally Strong Capacity to meet its financial commitments. It also reflects the bank's strong position to withstand all possible adversities to be developed in the economy. |
| | Without Government Support | BB- | BB- | 'BB-' indicates Some Obvious Weakness in Operating Practices & Key Financials. |
| Short Term | With Government Support | ST-1 | ST-1 | 'ST-1' indicates Superior Capacity to meet its financial commitments in a timely manner. The Bank is strong enough to cope up with possible volatile economic conditions. |
| | Without Government Support | ST-4 | ST-4 | 'ST-4' indicates Inadequate Capacity in paying short term obligation. |
| Outlook | | Stable | Stable | Rating remains unchanged |
| Validity | | 21 June,2024 | 21 June,2023 | |

The rating, conducted by Alpha Credit Rating Limited, reflects the strength of the bank backed by the strong support of the Government for being a 100% state owned entity. The position is further strengthened with its widespread network of 1038 branches & sub-branches offering all kinds of online banking facilities.

More than 1.30 crore customers are enjoying banking with BKB right now. Agriculture, Agro-based industry & CMSME are the prioritized lending services along with others. Attractive deposit banking of different types is offered simultaneously.



বাংলাদেশ কৃষি ব্যাংক
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