



BKB Credit Rating Summary

Rating Mode		Year 2024	Year 2023	Explanation
Long Term	With Government Support	AAA	AAA	Strongest Credit Quality
	Without Government Support	B+	B+	Significantly Below Average Credit Quality
Short Term	With Government Support	ST- 1	ST- 1	Strongest Ability to Meet Short Term Financial Commitment.
	Without Government Support	ST- 5	ST- 5	Well Below Average Ability to Meet Short Term Financial Commitment.
		Developing	Stable	Rating May Be Raised, Lowered or Remain Unchanged Depending on Changes in Performance Indicators.
Validity: From 22 April 2026 To 21 April 2027				

The rating conducted by National Credit Ratings Limited reflects the strongest state of the bank backed by the continuous support of the government for being a 100% state owned financial entity. The position is further strengthened with its widespread operational network of 1038 branches and 6 sub-branches. The bank facilitates customer services with Mobile Apps, Internet Banking, QR Code, ATM Booths and other updated ones using the platforms like BEFTN, NPSB, RTGS, ACS etc.

More than 1.50 crore customers are enjoying banking with BKB right now. Agriculture, Agro-based Industry, CMSME and Government Stimulous Refinance Schemes are the prioritized lending services along with offering attractive deposit products like Hajj Deposit, Interest Free Deposit, Daily Profit Scheme, Probashi Deposit, School Banking etc. simultaneously.

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