ECAIs Credit Rating of Scheduled Banks for 2025-26
(As of Financial Statements 31st December, 2024)

Sl. No.	Name	Name of ECAI	Long Term Rating	Equivalent BB Rating	Short Term Rating	Valid up to
	SCBs (04)					
1	Sonali Bank PLC.	CRISL	AA- (AAA)	1	ST-2 (ST-1)	29 June, 2026
2	Janata Bank PLC.	CRAB	A_3(AAA)	2	ST-3 (ST-1)	30 June, 2026
3	Agrani Bank PLC.	NCRL	A (AAA)	2	ST-2 (ST-1)	02 September, 2026
4	Rupali Bank PLC.	NCRL	BBB+ (AAA)	3	ST-3 (ST-1)	19 August, 2026
	PCBs (23)					
5	Mercantile Bank PLC.	CRISL	AA	1	ST-2	09 July, 2026
6	AB Bank PLC.	ARGUS	A-	2	ST-2	17 June, 2026
7	One Bank PLC.	ECRL	AA	1	ST-2	9 March, 2026
8	Eastern Bank PLC.	CRAB	AAA	1	ST-1	30 June, 2026
9	Standard Bank PLC.	NCRL	AA	1	ST-2	23 June, 2026
10	Uttara Bank PLC.	ECRL	AA	1	ST-2	30 June, 2026
11	Dutch-Bangla Bank PLC.	CRAB	AAA	1	ST-1	30 June, 2026
12	Pubali Bank PLC.	CRISL	AAA	1	ST-1	31 May, 2026
13	Dhaka Bank PLC.	ECRL	AA+	1	ST-2	07 April, 2026
14	Jamuna Bank PLC.	CRAB	AA_1	1	ST-1	30 June, 2026
15	City Bank PLC.	CRAB	AAA	1	ST-1	30 June, 2026
16	United Commercial Bank PLC.	ECRL	AA	1	ST-2	06 May, 2026
17	Bank Asia PLC.	CRISL	AA+	1	ST-1	01 July, 2026
18	IFIC Bank PLC.	ECRL	BBB+	3	ST-3	30 June, 2026
19	BRAC Bank PLC.	CRAB	AAA	1	ST-1	30 June, 2026
		ECRL	AAA	1	ST-1	30 June, 2026
20	The Premier Bank PLC.	ARGUS	AA	1	ST-2	22 September, 2026
21	Prime Bank PLC.	CRAB	AAA	1	ST-1	30 June, 2026
22	Mutual Trust Bank PLC.	CRISL	AA+	1	ST-2	14 May, 2026
23	NCC Bank PLC.	CRISL	AA+	1	ST-1	23 June, 2026
24	National Bank PLC.	ECRL	BBB	3	ST-3	13 July, 2026
25	Southeast Bank PLC.	CRISL	AA	1	ST-2	08 August, 2026
26	Bangladesh Commerce Bank Ltd.	NCRL	BB+	4	ST-4	01 September, 2026
27	Trust Bank PLC.	CRAB	AA_1	1	ST-1	30 June, 2026
	FBs (09)					
28	Standard Chartered Bank, Bangladesh	CRISL	AAA	1	ST-1	14 May, 2026
29	Bank Alfalah Limited (Bangladesh Operations)	ECRL	AA+	1	ST-1	27 April, 2026
30	Commercial Bank of Ceylon PLC. (Bangladesh Operations)	CRISL	AAA	1	ST-1	01 June, 2026
31	National Bank of Pakistan	CRAB	BBB_1	3	ST-3	30 June, 2026
32	HSBC, Bangladesh Branches	CRAB	AAA	1	ST-1	30 June, 2026
33	Woori Bank, Bangladesh Branches	Alpha	AAA	1	ST-1	29 June, 2026
34	Citibank, N.A. Bangladesh	Moody's	Aa3	1	-	-
		S&P	A+	2	-	
		Fitch	AA-	1	-	
35	Habib Bank Limited (Bangladesh Operations)	CRISL	AA-	1	ST-2	01 June, 2026
36	State Bank of India (Bangladesh Operations)	Alpha	AAA	1	ST-1	31 May, 2026
	Islami Banks (07)					
37	Social Islami Bank PLC.	ECRL	BBB+	3	ST-3	15 May, 2026
38	Islami Bank Bangladesh PLC.	ECRL	A	2	ST-2	05 July, 2026
39	Al-Arafah Islami Bank PLC.	CRISL	AA-	1	ST-3	13 July, 2026
40	ICB Islami Bank Limited	Unrated				
41	Shahjalal Islami Bank PLC.	ECRL	AA+	1	ST-2	24 March, 2026
42	First Security Islami Bank PLC.	ECRL	BB+	4	ST-4	14 May, 2026
43	EXIM Bank of Bangladesh PLC.	Unrated				
	SBs					
44	Bangladesh Development Bank PLC.	CRAB	A_3 (AAA)	2	ST-3 (ST-1)	30 June, 2026
45	BASIC Bank Limited	ECRL	B+ (AAA)	5	ST-5 (ST-1)	23 July, 2026
46	Bangladesh Krishi Bank	Unrated				
47	Rajshahi Krishi Unnayan Bank	Alpha	BB (A)	4	ST-3 (ST-2)	10 November, 2026
48	Probashi Kollyan Bank	Unrated				
	New Banks					
49	NRB Bank PLC	CRISL	A+	2	ST-2	01 July, 2026
50	NRB Commercial Bank PLC.	ECRL	A+	2	ST-3	21 June, 2026
51	Global Islami Bank PLC. (Islamic)	Unrated				
52	SBAC Bank PLC.	CRISL	A	2	ST-2	24 June, 2026
53	Union Bank PLC. (Islamic)	Unrated				
54	Midland Bank PLC.	ECRL	A+	2	ST-2	30 June, 2026
55	Modhumoti Bank PLC.	CRAB	AA_2	1	ST-2	30 June, 2026
56	Meghna Bank PLC.	Alpha	AA+	1	ST-2	22 June, 2026
57	Padma Bank PLC.	ECRL	B+	5	ST-5	29 December, 2025
58	Shimanto Bank PLC.	CRISL	A	2	ST-2	28 December, 2026
59	Bengal Commercial Bank PLC.	ECRL	AA-	1	ST-2	03 June, 2026
60	Community Bank Bangladesh PLC.	CRISL	AA-	1	ST-2	18 May, 2026
61	Citizens Bank PLC.	Alpha	A	2	ST-3	29 June, 2026

Note: 1) Rating notation in parentheses indicates 'with government support' rating for SCBs.
2) Standalone rating (without government support) has been considered in case of SCBs.
3) The validity of a rating is one year, starting from the last rating date. For a bank with two ratings, the worse (higher risk) rating must be considered. For a bank with more than two ratings, the second-worst (second-highest risk) rating must be considered.