



# Credit Rating of EBL

EBL has been awarded AAA, the highest credit rating, by the Credit Rating Agency of Bangladesh (CRAB), reflecting its exceptional financial strength, minimal credit risk, and robust liquidity management. This recognition underscores the Bank's strong fundamentals and operational excellence.

EBL was the first Bangladeshi bank to obtain an international credit rating from Moody's in March 2016, reaffirming its commitment to transparency and global benchmarking. Moody's currently assigns EBL a B2 rating, aligned with Bangladesh's sovereign rating, primarily reflecting macroeconomic and sovereign risk factors rather than institution-specific risks.

Despite external challenges, EBL remains resilient, well-capitalized, and strategically positioned for long-term sustainable growth.



## AAA Rating Strength



Sustainable Business Performance



Stable Asset Quality Supported by Prudent Risk Management



Healthy & Diversified Funding Profile



Stable Trend of Low-Cost Deposit Base



Additional Provision as Prudential Cushion



Strong Ownership, Board & Experienced Management

## Rating Details

Rated Entity	Long Term	Short Term	Outlook	Date of Rating	Valid Till	Rated By
Eastern Bank PLC.	AAA	ST-1	Stable	28 May 2025	30 June 2026	CRAB Credit Rating Agency of Bangladesh Limited
Eastern Bank PLC.	B2	NP	Negative	Dec 2025	-	Moody's
EBL 2 <sup>nd</sup> Subordinated Bond	AA1 (Hyb)	-	Stable	26 Nov 2025	30 May 2026	CRAB Credit Rating Agency of Bangladesh Limited
EBL 3 <sup>rd</sup> Subordinated Bond	AA	ST-2	Stable	13 April 2026	12 April 2027	CRISL Credit Rating Information and Services PLC
EBL 4 <sup>th</sup> Subordinated Bond	AA1 (Hyb)	-	Stable	11 Mar 2026	10 Sep 2026	CRAB Credit Rating Agency of Bangladesh Limited