

CREDIT RATING

The credit rating disclosed in our 2010 Statutory Accounts was issued by Credit Rating Agency of Bangladesh Limited (CRAB) in their report dated 14 February 2011. CRAB has issued following rating for 2010.

Long Term	AAA
Short Term	ST-1
Date of Rating	14 February 2011
Validity till	30 June 2012

Commercial banks rated in the long term AAA belong to 'Highest Safety' cohort. Banks rated in this category are adjudged to be the strongest banks, characterized by excellent financials, healthy and sustainable franchises, and a first rate operating environment. This level of rating indicates exceptionally strong capacity of timely payment of financial commitments, highly unlikely to be adversely affected by foreseeable events. Commercial banks rated in this category are considered to have the highest capacity for timely repayment of obligations. Banks rated in this category are characterized with excellent position in terms of liquidity, internal fund generation, and access to alternative sources of funds.