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## Credit Rating Report

Credit Rating Information and Services Limited

Founder Member, Association of Credit Rating Agencies in Asia (ACRAA), Manila, Philippines  
Joint Venture with JCR-VIS Credit Rating Company Ltd, Pakistan  
[www.crislbd.com](http://www.crislbd.com)

### CREDIT RATING REPORT On BRAC BANK LIMITED

REPORT: RR/20753/18

This is a credit rating report as per the provisions of the Credit Rating Companies Rules 1996. CRISL long-term rating is valid for only one year and short term rating for six months from the date of rating. After the above periods, these ratings will not carry any validity unless the bank goes for rating surveillance.

CRISL followed Bank/FI Rating Methodology published in CRISL website [www.crislbd.com](http://www.crislbd.com)

<b>Date of Rating:</b> June 28, 2018	<b>Valid up to:</b> June 27, 2019	
	<b>Long Term</b>	<b>Short Term</b>
Initial Rating	AA+	ST-1
Outlook	Stable	

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#### 1.0 RATIONALE

CRISL has assigned the Long Term rating to 'AA+' (pronounced as double A plus) and 'ST-1' rating in the Short Term to BRAC Bank Limited (BBL). The above ratings have been arrived at after an in-depth analysis of the operational and financial performance of the bank along with all its relevant quantitative and qualitative fundamentals. The main basis of its evaluation has been the financials up to December 31, 2017 along with unaudited financials up to March 31, 2018 and other prevailing factors up to the date of rating.