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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

CREDIT RATING REPORT On BRAC BANK LIMITED

REPORT: RR/28732/19

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

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Date of Rating: June 27, 2019	Valid up to: June 28, 2020	
	Long Term	Short Term
CRISL Surveillance Rating	AA+	ST-1
Outlook	Stable	

1.0 RATIONALE

CRISL has reaffirmed the Long Term rating "AA+" (pronounced as double A plus) and the Short Term rating "ST-1" to BRAC Bank Limited (BBL). This has been done based on the operational and financial performance (up to December 31, 2018) of the bank along with all its relevant quantitative and qualitative information and other prevailing factors up to the date of rating.