

Credit Rating Report on Janata Bank Limited

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Rating Mode		Long Term	Short Term
Entity Rating as Government Supported Bank		AAA	ST-1
Entity Rating as Commercial Bank		A	ST-2
Outlook		Stable	
Date of Rating		07 May, 2019	
Expiry Date		06 May, 2020	
AAA	Bank rated in this category is adjudged to be of best quality, offer highest safety and have highest credit quality.		
A	Bank rated in this category is adjudged to offer adequate safety for timely repayment of financial obligations.		
ST-1	Highest Grade: Highest Certainty of timely payment. Short-term liquidity including internal fund generation is very strong and access to alternative sources of funds is outstanding. Safety is almost like risk free Government short term obligations.		
ST-2	High Grade: High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.		

The above rating has been done by Credit Rating Information and Services Limited (CRISL) on the basis of audited financial statements of FY2015-2018 and other available quantitative and qualitative information up to the date of rating declaration. The affirmed rating reflects the strengths of the bank which is backed by its support from the government being a government owned bank, experienced management, good liquidity position, good market share, diversified earnings and country-wide network of branches.



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