

Rating of
**Janata Bank
Limited**

A+

CREDIT RATING REPORT

Surveillance Rating - 2011	Long Term	Short Term
Entity Rating as Government Support Entity	AAA	ST-1
Entity Rating as Commercial Bank	A+	ST-2
Outlook	Stable	
Date of Rating	June 26, 2012	

Credit Rating Information and Services Limited (CRISL) has assigned "**AAA**" (Triple A) rating in the Long Term and "**ST-1**" in the Short Term to Janata Bank Limited as a highly integrated Government Support Entity (GSE).

Credit Rating Information and Services Limited (CRISL) has reaffirmed the Rating of Janata Bank Limited to "**A+**" (Pronounce as single A Plus) in the Long Term and "**ST-2**" in the Short Term as stand-alone Commercial Bank.

The Bank rated "**A+**" (Adequate Safety) in the Long Term is adjudged to be of adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile.

The Bank rated "**ST-2**" (High Grade) in the Short Term is considered to have 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 assigned in consideration of its consistent maintenance of fundamentals such as good financial and operational performance, good liquidity, diversified loan portfolio, experienced management team, wide network of branches, wide operational periphery etc.



Janata Bank Limited

A committed partner in Progress

website : www.janatabank-bd.com