



## National Credit and Commerce Bank Limited

Head Office, 7-8, Motijheel C/A, Dhaka –1000.

### Credit Rating Report

The Credit Rating Agency of Bangladesh Limited (CRAB) has completed the rating on the position of our Bank for the year ended on December 31, 2011. They have submitted the rating position which is furnished below in comparison with the preceding year.

Ratings	Year	
	2011	2010
Long Term	<b>AA<sub>3</sub> (Very Strong Capacity &amp; Very High Quality)</b>	<b>A<sub>1</sub> (Strong Capacity &amp; High Quality)</b>
Short Term	<b>ST-2 (High Grade)</b>	<b>ST-2 (High Grade)</b>
Date of Rating	May 24, 2012	June 23, 2011
Validity	June 30, 2013	June 30, 2012

CRAB performed the rating based on audited financial statements up to 31<sup>st</sup> December, 2011 and other relevant quantitative as well as qualitative information up to the date of rating declaration.

Commercial Banks rated '**AA<sub>3</sub>**' have very strong capacity to meet their financial commitments. They differ from the highest-rated Commercial Banks only to a small degree. '**AA**' is judged to be of very high quality and is subject to very low credit risk.

Commercial Banks rated '**ST-2**' are considered to have strong capacity for timely repayment. Commercial Banks rated in this category are characterized with commendable position in terms of liquidity, internal fund generation and access to alternative sources of funds is outstanding.

**Md. Abdul Bari Sarker**  
Vice President

**Mohammed Nurul Amin**  
Managing Director & CEO