



## National Credit and Commerce Bank Limited

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

Date: 08.07.2013

### Credit Rating Report

The Alpha Credit Rating Limited (AlphaRating) has completed the rating on the position of our Bank for the year ended on December 31, 2012. They have submitted the rating position which is furnished below in comparison with the last year:

Ratings	Year	
	2012	2011
Long Term	<b>AA- (Very Strong Capacity)</b>	<b>AA<sub>3</sub> (Very Strong Capacity)</b>
Short Term	<b>AR-2 (Strong Capacity)</b>	<b>ST-2 (High Grade)</b>
Outlook	<b>Stable</b>	<b>Stable</b>
Date of Rating	June 30, 2013	May 24, 2012
Validity	June 29, 2014	June 30, 2013
Rated by	Alpha Credit Rating Ltd. (AlphaRating)	Credit Rating Agency of Bangladesh Ltd. (CRAB)

AlphaRating performed the rating based on Audited Financial Statements of 2012, 2011, 2010, 2009 and other available qualitative and quantitative information.

An institution rated '**AA-**' in the long term have very strong capacity to meet its financial commitments and rated '**AR-2**' in the short term have strong capacity to meet its financial commitments in a timely manner.

**Md. Mizanur Rahman FCA**  
Senior Vice President & CFO

**Mohammed Nurul Amin**  
Managing Director & CEO