



Bank Alfalah

CREDIT RATING

Credit Rating Agency of Bangladesh Limited (CRAB) has retained Long Term Rating **A₁** (Pronounced Single A one) and retained “**ST-2**” rating in the Short Term of Bank Alfalah Limited (Bangladesh Operations) based on audited financials for the year ended 31 December 2015 and other relevant information.

Commercial Banks rated **A₁** in the long term belonging to “strong capacity & high quality” cohort. Banks rated “**A₁**” have strong capacity to meet their financial commitments. **A₁** rated banks are judged to be of high quality and are subject to low credit risk. Commercial Banks rated in the short term **ST-2** category are considered to have the strong capacity for timely repayment of obligations. 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. The rating reflects the Bank’s sound capital adequacy, improved asset quality as well as increased net interest margin.