



# Bank Alfalah

## CREDIT RATING

Alpha Credit Rating Limited has assigned **AA-** (Pronounced as “Double A minus”) rating in the Long Term and “**ST-2**” rating in the Short Term to the Bank Alfalah Limited (Bangladesh Operations) based on audited financials for the year ended 31 December 2016 and other relevant quantitative as well as qualitative information.

The rating report has considered increasing asset base with improving asset quality, reasonable fund management, efficient capital and liquidity management and improving earnings and profitability. Commercial Banks rated **AA-** have very strong capacity to meet their financial commitments. **AA-** is judged to be of very high quality and is subject to very 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.