

Credit Rating Information

Credit Rating Information and Services Limited (**CRISL**) has affirmed the rating of Prime Bank Limited as **"AA"** in the long term and **"ST-2"** in the short term based on the financial statements for the year ended December 31, 2015 and other relevant quantitative and qualitative information up to the date of declaration.

Credit Rating Agency of Bangladesh Limited (**CRAB**) has also affirmed the rating of Prime Bank Limited as **"AA2"** in the long term and **"ST-2"** in the short term based on the financial statements for the year ended December 31, 2015 and other relevant quantitative and qualitative information up to the date of declaration.

Particulars	CRISL		CRAB	
	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Surveillance Rating-2015	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Surveillance Rating-2014	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Outlook	Stable		Stable	
Date of Declaration	June 28, 2016		June 30, 2016	

CRISL:

"AA" indicates to be of high quality, offer higher safety and have high credit quality. This level of rating indicates a corporate entity with a sound credit profile and without significant problems.

"ST-2" indicates high certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

CRAB:

"AA2" indicates very strong capacity to meet financial commitments. AA2 is judged to be of very high quality and is subject to very low credit risk.

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