

CREDIT RATING REPORT



Corporate HQ

2/F HRC Bhaban, 46 Kawran Bazar C.A., Dhaka-1215

ONE Bank Limited has been rated by the Emerging Credit Rating Limited (ECRL) on the basis of Financial Statements for the year ended 31 December 2016. The summary of the rating is presented below:

Date of Declaration	Valid Till	Long Term Rating	Short Term Rating
March 10, 2017	March 09, 2018	AA	ST-2
March 10, 2016	March 09, 2017	AA	ST-2
March 31, 2015	March 30, 2016	AA-	ST-2

Long Term AA means:

Commercial Banks rated AA have very strong capacity to meet their financial commitments and is generally in a position to withstand adverse developments in the economy, business and other external conditions. These institutions typically possess a good track record and have no readily apparent weaknesses.

Short Term ST-2 means:

Commercial Banks rated in this category are considered to have strong capacity to meet its financial commitments in a timely manner. However, it is somewhat susceptible to adverse development in the economy, business and other external condition.

By order of the Board,

A handwritten signature in cursive script, appearing to read 'John Sarkar'.

John Sarkar
ADMD & Company Secretary