

# YEARS OF COMMITMENT & COHERENCE



The Emerging Credit Rating Ltd. (ECRL) has rated Dhaka Bank Limited for the year 2019. The rating affirmed based on the Audited Financials of FY 2016-2019 and other available information up to the date of rating declaration. A brief information of the rating is presented here:

CREDIT RATING REPORT		INTERPRETATION
YEAR 2019	YEAR 2018	
Long Term <b>AA</b>	Long Term <b>AA</b>	The Rating "AA" in long term category indicates very strong capacity to meet its financial commitments, and is generally in a position to withstand adverse developments in the economy, and in business and other external conditions. These represent that the institution possesses a good track record and have no readily apparent weaknesses.
Short Term <b>ST-2</b>	Short Term <b>ST-2</b>	The Rating "ST-2" in short term category is characterized with strong capacity to meet its financial commitments in a timely manner; however, it is somewhat susceptible to adverse developments in the economy, and in business and other external conditions.
Outlook <b>Stable</b>	Outlook <b>Stable</b>	"Stable" indicates the rating is likely to remain unchanged.
Valid from		April 08, 2020
Valid till		April 07, 2021