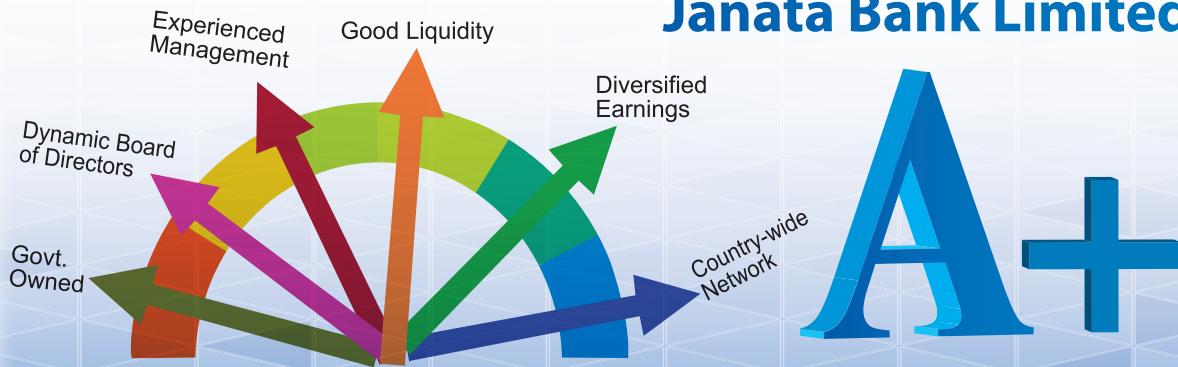


Credit Rating of Janata Bank Limited



Rating Mode	Long Term	Short Term
Government Support	AAA	ST-1
Without Government Support	A+	ST-2
Outlook	Stable	
Date of Rating		11 May, 2017
Expiry Date		10 May, 2018

AAA indicates an exceptionally strong capacity to meet its financial commitments.

A+ indicates a strong capacity to meet its financial commitments.

ST-1 indicates a superior capacity to meet its financial commitments in a timely manner.

ST-2 indicates a strong capacity to meet its financial commitments in a timely manner.

The above rating has been done by Emerging Credit Rating Limited on the basis of audited financial statements of FY 2013-2016 and other available quantitative and qualitative information up to the date of rating declaration. The affirmed rating reflects the strengths of the bank which is backed by its support from the government being a government owned bank, dynamic guidance of the Board of Directors, experienced management, good liquidity position, good market share, diversified earnings and country-wide network of branches.



Janata Bank Limited

your committed partner in progress