



Credit Rating Report

Rating Mode	Long Term	Short Term
Government Support	AAA	AR-1
Without Government Support	A+	AR-2
Outlook	Stable	
Date of Rating	19 September, 2013	
Expiry Date	18 September, 2014	

- AAA indicates an exceptionally strong capacity to meet its financial commitments.
- A+ indicates a strong capacity to meet its financial commitments.
- AR-1 indicates a superior capacity to meet its financial commitments in a timely manner.
- AR-2 indicates a strong capacity to meet its financial commitments in a timely manner.

The above rating has been done by Alpha Credit Rating Limited on the basis of Audited Financial Statements of 2012, 2011, 2010, 2009 & other qualitative & quantitative information considering of its good financial operating performance, diversified loan portfolio, well-arrayed network with 889 branches in rural, semi urban and urban areas for rendering services throughout the country, excellent liquidity position and qualified & experienced Management team.



Janata Bank Limited

A Committed partner in Progress

website : www.janatabank-bd.com