

CREDIT RATING REPORT



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

ONE Bank Limited has been rated by the Credit Rating Agency of Bangladesh Limited (CRAB) on the basis of Financial Statements for the year ended on 31st December, 2010. The summary of the rating is presented below:

Year - 2009	Year - 2010	Definition
Long Term: 'A₁'	Long Term: 'A₁'	Commercial Banks rated A ₁ (pronounced A one) in the Long Term means they have strong capacity to meet their financial commitments. A ₁ is judged to be of high quality and is subject to low credit risk.
Short Term: 'ST-2'	Short Term: 'ST-2'	Commercial Banks rated ST-2 in the Short Term are considered to have strong capacity for timely repayment and are characterised with commendable position in terms of liquidity, internal fund generation and access to alternative sources of funds is outstanding.
Date of Rating		March 27, 2011

By order of the Board,

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

John Sarkar
EVP & Company Secretary