Trust Bank Limited
Board Division
Head Office, Dhaka

Ref: TBL/HO/BS-86/2022/102

Date: 30 June 2022

To : 1) Head(s)/In-charge(s)/Manager(s) of Division(s)/Department(s) of Head Office.
2) Chief Manager(s)/Senior Manager(s)/Manager(s)/In-charges of all Branches & SME Service Centers.

For : Information

Subject: Credit Rating 2022 of Trust Bank Limited (TBL).

Credit Rating Agency of Bangladesh Ltd. has assigned the following ratings to TBL with the validity till 30 June 2023.

Particulars	Ratings	
	Previous (2021)	Current (2022) (valid till 30 June 2023)
Long Term	AA_2	AA_1 **(Upgraded)**
Short Term	ST-1	ST-1
Outlook	Stable	Stable

Commercial Banks rated 'AA_1' is considered to have very strong capacity to meet its financial commitments. 'AA_1' is judged to be of very high quality and is subject to very low credit risk.

Commercial Banks rated 'ST-1' is considered to have the highest capacity for timely repayment of obligations. Commercial Banks rated in this category are characterised with excellent position in terms of liquidity, internal fund generation and access to alternative sources of funds is outstanding.

Company Secretary

MD & CEO

Enclosure: Credit Rating Summary of Trust Bank Ltd.

CREDIT RATING AGENCY OF BANGLADESH LIMITED

Ref: AGL (01)/RCM/220636/2022- 2561

30 June, 2022

Ms. Humaira Azam
Managing Director & CEO
Trust Bank Limited
Shadhinata Tower
Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka-1206

Dear Madam,

Subject: **Credit Rating - Trust Bank Limited (surveillance).**

We are pleased to inform that the Credit Rating Agency of Bangladesh Ltd. (CRAB) has assigned the following ratings to Trust Bank Limited:

Particular	Rating
Long Term	AA_1
Short Term	ST-1
Outlook	Stable

This rating is valid up to 30 June, 2023. The rating may be changed or revised prior to expiry, if warranted by extraordinary circumstances in the management, operations and/or financials of Trust Bank Limited.

We hope this rating, which will be followed by a detailed report, will serve the intended purpose of your organization.

Yours Sincerely,

Ehsanul Kabir
Head of Rating

Credit Rating Agency of Bangladesh Ltd.

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