



Not Just Another Bank

CREDIT RATING

RATING	2019	2018
Long Term	A-	A-
Short Term	ST-2	ST-2

A large red "A-" rating graphic with a red L-shaped bracket on the right and bottom. Below the rating is the text "(Strong Capacity & High Quality)".

A-
(Strong Capacity & High Quality)

A large blue "ST-2" rating graphic with a blue L-shaped bracket on the right and bottom. Below the rating is the text "(Adequate Capacity & Medium Quality)".

ST-2
(Adequate Capacity & Medium Quality)

Rated by	EMERGING Credit Rating Ltd.
Date of Rating	July 01, 2019
Validity	Up to June 30, 2020



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