



## United Commercial Bank PLC

Registered Office: CWS(A)-1, Road No-34  
Gulshan Avenue, Dhaka-1212  
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### Credit Rating of UCB

Valid From	Valid Till	Long-Term Rating	Short-Term Rating	Outlook
May 07, 2026	May 06, 2027	AA-	ST-2	Developing
May 07, 2025	May 06, 2026	AA	ST-2	Negative
May 07, 2024	May 06, 2025	AA	ST-2	Stable

United Commercial Bank PLC has been rated as AA- (pronounced as “Double A Minus”) long term rating and ST-2 short term credit rating by Emerging Credit Rating Limited (ECRL) based on the audited financial statements for the year ended 31 December 2025 and other available information up to the date of rating declaration. The outlook on the rating is Developing.

The affirmed rating reflects the strengths of the Bank which is backed by its strong professional management, good liquidity position and distribution network in 64 districts of the country.