

Credit Rating of UCBL

Long Term Rating	Short Term Rating	Outlook	Base Year
AA	ST-2	Stable	2020
AA	ST-2	Stable	2019
AA	ST-2	Stable	2018

United Commercial Bank Limited has been rated as **AA** (Pronounced as “Double A”) long term credit rating and **ST-2** short term credit rating by Emerging Credit Rating Limited (ECRL) based on audited financials of FY2017–2020 and other available information up to the date of rating declaration. The outlook on the rating is **Stable**.

The affirmed rating reflects the strengths of the Bank which is backed by its strong management, good liquidity position and satisfactory capital base as well as branch coverage throughout the country.

