

## Credit Rating of UCBL

Long Term Rating	Short Term Rating	Outlook	Base Year
AA	ST-2	Stable	2017
AA	ST-2	Stable	2016
AA	ST-2	Stable	2015

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 FY2014–2017 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.

