



# Credit Ratings

Banks	Rating Agency	Credit Rating Assigned	
		Short Term	Long Term
National Bank of Pakistan	JCR-VIS	A-1+	AAA
Habib Bank Limited	JCR-VIS	A-1+	AA+
United Bank Limited	JCR-VIS	A-1+	AA+
MCB Bank Limited	PACRA	A1+	AA+
Allied Bank Limited	PACRA	A1+	AA
Bank Alfalah Limited	PACRA	A1+	AA
Standard Chartered Bank (Pakistan) Limited	PACRA	A1+	AAA
	JCR-VIS	A-1+	AA+
Askari Bank Limited	PACRA	A1+	AA
Habib Metropolitan Bank Limited	PACRA	A1+	AA+
Bank Al-Habib Limited	PACRA	A1+	AA+
NIB Bank Limited	PACRA	A1+	AA-
Faysal Bank Limited	PACRA	A-1+	AA
	JCR-VIS	A-1+	AA
The Royal Bank of Scotland Limited	PACRA	A1+	AA
Citibank, N.A.	Standards Poor's	A-1	A+
	Moody's	P-1	A1
	Fitch-IBCA	F1+	A+

Banks	Rating Agency	Credit Rating Assigned	
		Short Term	Long Term

Soneri Bank Limited	PACRA	A1+	AA-
HSBC Bank Middle East Limited	Moody's	P-1	Aa3
	Fitch	F1+	AA-
Mybank Limited	PACRA	A2	A-
The Bank of Khyber	JCR-VIS	A-3	BBB+
	PACRA	A2	BBB
Atlas Bank Limited	PACRA	A2	A-
	JCR-VIS	A-2	A-
Arif Habib Bank Limited	JCR-VIS	A-2	A
Barclays Bank PLC	Standard Poor's	A-1+	AA-
	Moody's	P-1	Aa3
	Fitch	F1+	AA-
Deutsche Bank AG	Standards Poor's	A-1	A+
	Moody's	P-1	Aa1
	Fitch	F1+	AA-
JS Bank Limited	PACRA	A1	A
Samba Bank Limited	JCR-VIS	A-1	A
Bank of Tokyo-Mitsubishi UFJ Limited	Standard Poor's	A-1	A+
	Moody's	P-1*	Aa2
	Fitch	F1	A
First Women Bank Limited	PACRA	A2	BBB+
Oman International Bank S.A.O.G.	JCR-VIS	A-2	BBB
Meezan Bank Limited	JCR-VIS	A-1	A+
BankIslami Pakistan Limited	PACRA	A1	A
Dubai Islamic Bank (Pakistan) Limited	JCR-VIS	A-1	A
Emirates Global Islamic Bank	PACRA	A2	A-
Albaraka Islamic Bank B.S.C.(E.C.)	JCR-VIS	A-1	A

\*Represents deposit rating only. Head office's financial year closes in March every year.