

Abc Limited

June 2017

Sample Report

Instrument & Ratings

Analytical contacts

Sample Report

Rating history				
Date	Long-term	Fixed deposit	Short-term	Rating watch/ Outlook
No rating changes in the last three years				

Analytical approach and adjustments

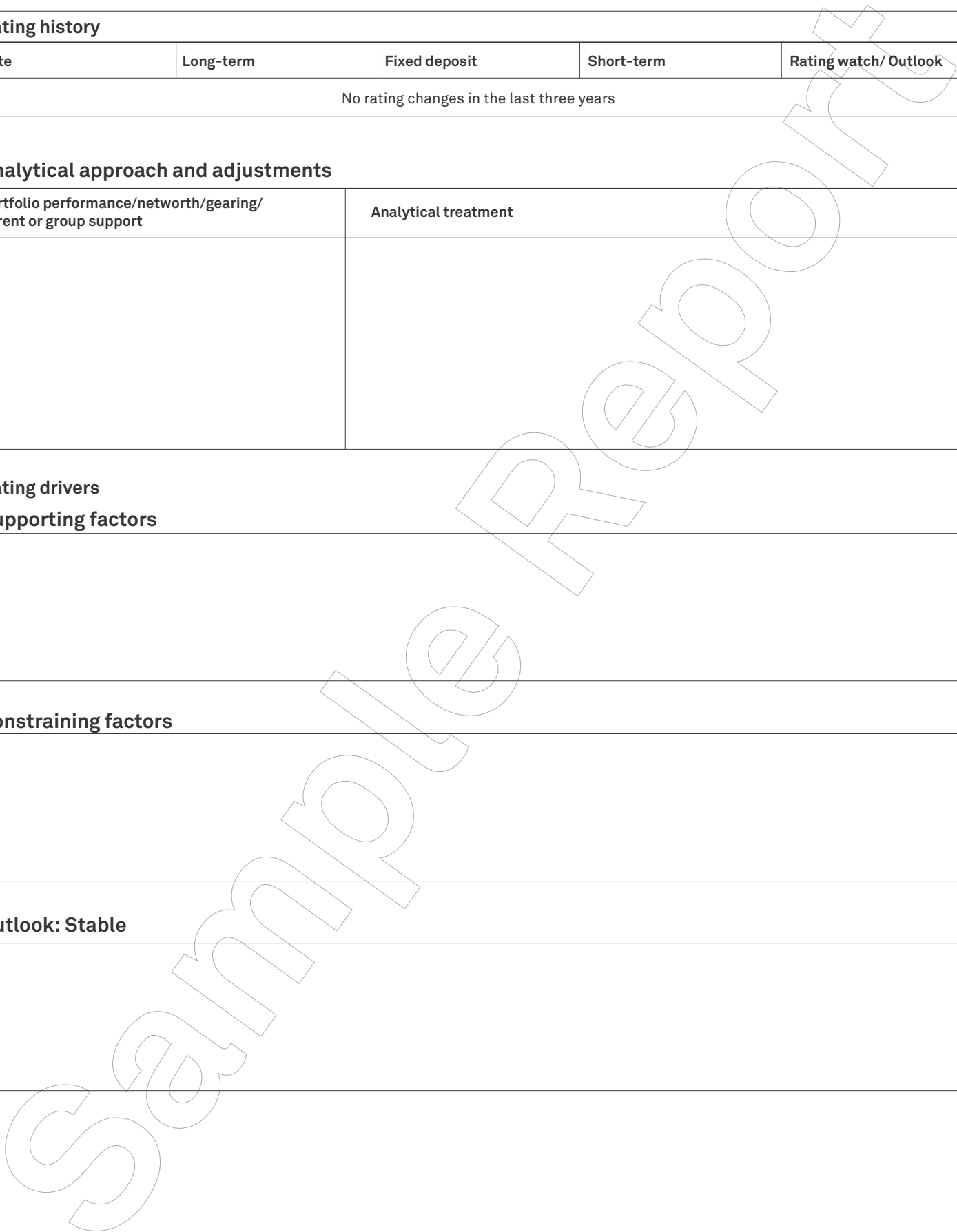
Portfolio performance/networth/gearing/parent or group support	Analytical treatment

Rating drivers

Supporting factors

Constraining factors

Outlook: Stable



Downside scenario

Recent developments and performance update

Recent developments

Performance update

Bank overview

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Ownership structure

Shareholding pattern as on March 31, 2017

Key credit factors

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Slippages to progressively reduce, but underlying fragility to persist and will impact profitability



Capitalisation is adequate, capital-raising challenge



Private sector to continue perform better and increase market share

[Empty box for content]

Changes in regulatory landscape to result in structural improvement

[Empty box for content]

**Business risk profile
Strong market position in**

[Empty box for content]

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Comfortable resource profile



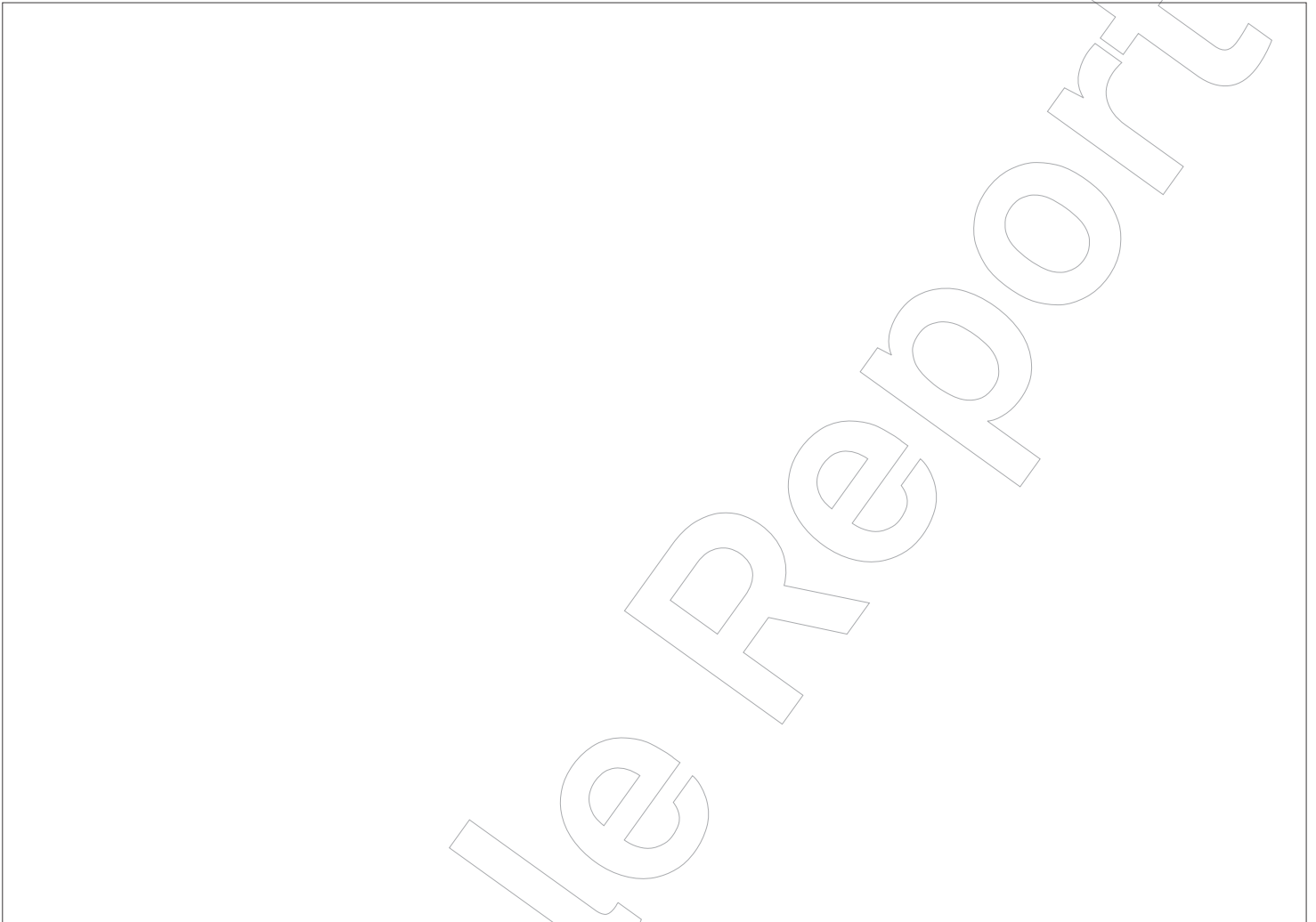
Asset quality susceptible to stress in corporate sector



Financial risk profile



Strong earnings supported by healthy pre-provisioning and treasury income



Comfortable Liquidity

[Empty text box for Comfortable Liquidity]

Base-case assumptions for FY18

[Empty text box for Base-case assumptions for FY18]

Management strategy

[Empty text box for Management strategy]

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