

ENTITY RATING CRITERIA

Listed below are the criteria/methodologies for the each class of entity being rated by JCR-VIS. This list is not exhaustive, with other categories being added over time.

Commercial Banks: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/Meth-CommercialBanks201511.pdf>

Industrial Corporate: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/IndustrialCorp.pdf>

Leasing Companies: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/primer-leasg.pdf>

Mutual Funds: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/Images/MFund-20061201-2.pdf>

Non-Bank Financial Companies:

For detailed criteria/methodology, please visit <http://jcrvis.com.pk/Images/NBFC.pdf>

Government Supported Entities: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/gse.pdf>

Micro-Finance Institutions:

For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/MicroFinance.pdf>

General Insurance Companies:

For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/methodology.pdf>

Life Insurance & Family Takaful Companies:

For detailed criteria/methodology, please visit <http://jcrvis.com.pk/Images/lifetakaful.pdf>

General Takaful Companies: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/Images/takaful.pdf>

Small & Medium Enterprises (SMEs):

For detailed criteria/methodology, please visit <http://jcrvis.com.pk/Images/SMEMetodology-20070307.pdf>

Real Estate Developers: For detailed criteria/methodology, please visit <http://jcrvis.com.pk/images/RealEstate.pdf>