



**ARGUS CREDIT RATING SERVICES LTD.  
(ACRSL)**

**Credit Rating Report**

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**M/S Yousuf  
Traders**

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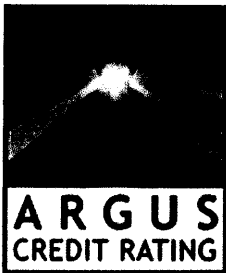
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Ref No : ACRSL10204/12  
Company Name : M/S Yousuf Traders (MYT)  
Assigned Ticker : MYT  
Activity : Import and Selling  
Incorporated On : 07 Jul 2008  
Head Office : 70, Nawabpur Road, Dhaka-1100, Bangladesh

Rating Type : Corporate / Entity  
Analyst(s) : ACRSL Analyst Team  
Committee(s) : ACRSL Rating Committees

#### Rating Summary

Credit Rating	Current	Previous
Long-Term	BBB	N/A
Short-Term	ST-3	N/A
Publishing Date	19 Dec 2012	N/A

#### Rating Explanation

Rating	Explanation
BBB	This category for an institution is considered to lack of key protection factors, which results in an inadequate safety. The rating category denotes a moderate credit risk. However changes in circumstances or economic conditions are more likely to affect the capacity for timely servicing of financial obligations.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY12 [ending 30 June] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY12.