

ENTITY RATING CRITERIA

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

Commercial Banks: For detailed criteria/methodology, please visit

<https://docs.vis.com.pk/Methodologies/Entity/Meth-CommercialBanks202006.pdf>

Industrial Corporate: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/CorporateMethodology202108.pdf>

Securities Firms: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/SecuritiesFirm202007.pdf>

Leasing Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/Leasing202003.pdf>

Non-Bank Financial Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/NBFCs202003.pdf>

Government Supported Entities: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/Meth-GSEs202007.pdf>

Micro-Finance Institutions: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/Micro%20Finance%20201906.pdf>

General Insurance Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/VIS%20General%20Insurance%20-%2020220331%20-%20FinalFinal.pdf>

Life Insurance & Family Takaful Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/LifeTakaful%20202203.pdf>

General Takaful Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/MethTakaful202203-final.pdf>

Small & Medium Enterprises (SMEs): For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/SME%20Methodology-201706.pdf>

Linkages between Parent and Subsidiary Companies: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/Parent.pdf>

Telecommunication: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/Telecommunication072020.pdf>

Lodging Industry: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/LodgingIndustry.pdf>

Oil & Gas Industry: For detailed criteria/methodology, please visit <https://docs.vis.com.pk/Methodologies/Entity/OilGas201906.pdf>