

CREDIT RATING REPORT



Credit Rating Agency of Bangladesh Limited (CRAB) has affirmed 'AA₃' rating in the long term and 'ST-2' rating in the short term to AB Bank Ltd. for the year ended 31 December 2011 (based on audited financials).

Entity Rating December 2010	Entity Rating December 2011	Definition
Long Term	Long Term	Banks rated AA₃ in the long term belong to "Very strong capacity & Very high quality" cohort. Bank has very strong capacity to meet their financial commitments. Bank is judged to be of high quality and is subject to low credit risk.
AA₃	AA₃	
Short Term	Short Term	The bank rated ST-2 in the short term is considered to have strong capacity for timely repayment. Bank is characterized with commendable position in terms of liquidity, internal fund generation, and access to alternative sources of funds.
ST-2	ST-2	
Date of Rating		21 June 2012

Dated: 25 June 2012

AB BANK LIMITED
Head Office: BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka
Weblink: www.abbl.com/reports.html

By order of the Board
Sd/-
Company Secretary