

CREDIT RATING REPORT

Credit Rating Agency of Bangladesh (CRAB) has affirmed '**AA₃**' rating in the long term and '**ST-2**' rating in the short term to AB Bank Limited for the year ended December 31, 2013 (based on audited financials).



Entity Rating December 2012	Entity Rating December 2013	Definition
Long Term	Long Term	
AA₃	AA₃	Bank rated AA₃ in the long term belong to "Very strong capacity & Very high quality" cohort. Bank has very strong capacity to meet its financial commitments. Bank is judged to be of very high quality and is subject to very low credit risk.
Short Term	Short Term	
ST-2	ST-2	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.
Date of Rating		27 March 2014

Dated: April 24, 2014

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

By order of the Board
Sd/-
Company Secretary