

CREDIT RATING REPORT	 AB Bank
	AB BANK LIMITED Head Office: BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka Web: www.abbl.com

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, 2014 (based on audited financials).

Entity Rating December 2013	Entity Rating December 2014	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		April 30, 2015

Dated: May 18, 2015

-Sd/-
Company Secretary