

## CREDIT RATING REPORT

Credit Rating Agency of Bangladesh Limited (CRAB) has affirmed '**A<sub>2</sub>**' rating in the long term and '**ST-2**' rating in the short term to AB Bank Limited Based on the performance of the Bank for the period ended September 30, 2018.

Entity Rating	Definition
Long Term	Commercial Banks rated 'A' have strong capacity to meet their financial commitments but are somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than Commercial Banks in higher-rated categories. A is judged to be of high quality and are subject to low credit risk.
<b>A<sub>2</sub></b>	
Short Term	Commercial Banks rated in this category are considered to have strong capacity for timely repayment. Commercial Banks rated in this category are characterised with commendable position in terms of liquidity, internal fund generation, and access to alternative sources of funds is outstanding.
<b>ST-2</b>	
Date of Rating	January 10, 2019
Validity	Up to June 30, 2019

Dated: Dhaka  
January 29, 2019

By order of the Board  
Sd/-  
Manzurul Ahsan, FCS  
Company Secretary (CC)