

## **CREDIT RATING REPORT**

**ARGUS Credit Rating Services Limited (ACRSL)** has completed the rating of the Bank based on the result of December 2018 (audited), Q3FY19 (unaudited) and other relevant quantitative as well as qualitative information up to the date of rating declaration and accorded following ratings for the Bank on December 19, 2019:

Long term	:	A+
Short term	:	ST-2
Validity	:	December 19, 2020

### Interpretation:

**A+**

High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.

**ST-2**

High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

### **AB BANK LIMITED**

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