

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 Ltd. for the year ended December 31, 2012 (based on audited financials).



Entity Rating December 2011	Entity Rating December 2012	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 very high quality and is subject to very 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		26 May 2013

Dated: June 13, 2013

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