

CREDIT RATING REPORT

Credit Rating Agency of Bangladesh Limited (CRAB) has affirmed 'A₁' rating in the long term and 'ST-2' rating in the short term to AB Bank Limited for the year ended December 31, 2016 (Based on audited financials).

| Entity Rating December 2016 | 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. |
| A₁ | |
| 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. |
| ST-2 | |
| Date of Rating | May 28, 2017 |

Dated: June 16, 2017

AB BANK LIMITED

Head Office: BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka.

Website: www.abbl.com

By order of the Board
Sd/-
Company Secretary