

CREDIT
RATING
REPORT

ARGUS Credit Rating Services Limited (ACRSL) has completed the rating of the Bank based on the results up to September 30, 2022 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 26, 2022:

Long term : AA-Short term : ST-2 Validity : December 26, 2023

Rating Description:

AA-	Investment grade. Very high credit quality and minimal expectation of credit risk. When assigned this rating indicates the obligor has very strong capacity to meet its financial obligations and is unlikely to be impacted adversely by foreseeable events.
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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