

CREDIT RATING REPORT



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

Credit Rating Agency of Bangladesh Ltd (CRAB) has assigned 'A₁' rating in the long term and 'ST-2' in the short term to AB Bank Limited for the year 2008.

Entity Rating (2007)	Entity Rating (2008)	Definition
Long Term A₂	Long Term A₁	The Bank rated 'A ₁ ' in the long term has strong capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than the Bank in higher-rated categories. 'A ₁ ' is judged to be of high quality and are subject to low credit risk.
Short Term ST-2	Short Term ST-2	The Bank rated 'ST-2' in the short term is considered to have strong capacity for timely repayment, characterised with commendable position in terms of liquidity, internal fund generation, and access to alternative sources of funds is outstanding.
Date of Rating		24-May-09

AB BANK LIMITED

Dated: June 14, 2009

By order of the Board
Sd/-
Company Secretary