

# CREDIT RATING REPORT

Credit Rating Agency of Bangladesh (CRAB) has affirmed '**AA<sub>3</sub>**' rating in the long term and '**ST-1**' rating in the short term to AB Bank Limited for the year ended December 31, 2009 (based on audited financials).



Entity Rating June 2009	Entity Rating December 2009	Definition
Long Term	Long Term	Bank rated AA <sub>3</sub> 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 high quality and is subject to low credit risk.
<b>AA<sub>3</sub></b>	<b>AA<sub>3</sub></b>	
Short Term	Short Term	Bank rated ST-1 in the short term is considered to have highest capacity for timely payment of obligations. Bank is characterised with excellent position in terms of liquidity, internal fund generation, and access to alternative sources of funds.
<b>ST-1</b>	<b>ST-1</b>	
Date of Rating		15 June, 2010

Dated: June 16, 2010

AB BANK LIMITED  
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Weblink: [www.abbank.com.bd/reports.html](http://www.abbank.com.bd/reports.html)

By order of the Board  
Sd/-  
Company Secretary