

Ref No : ACRSL40324/25
Company Name : AB Bank PLC
Assigned Ticker : ABBANK
Activity : Financial Institution, Bank
Incorporated On : 08 Dec 1981
Head Office : The Skymark, 18 Gulshan Avenue, Gulshan-1, Dhaka-1212

Rating Type : Corporate / Entity
Publishing Date : 17 Jun 2025
Rating Validity : 16 Jun 2026
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

RATING SUMMARY

Nature of Rating	Long-Term	Short-Term	Outlook
Third Surveillance	A-	ST-2	Negative

RATING DESCRIPTION

A-	Long-Term: Investment grade. High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.
ST-2	Short-Term: High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY24 [ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.



Junaid Alam
CRO & Head of Operations
ARGUS Credit Rating Services Ltd.