



**ARGUS CREDIT RATING SERVICES LTD.
(ACRSL)**

Credit Rating Report

**Amin Associates Overseas
Company Ltd.**

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Ref No : ACRSL10572/13
Company Name : Amin Associates Overseas Company Ltd. (Amin Associates)
Assigned Ticker : AMINASSOCIATES
Activity : Commercial real estate and infrastructure construction
Incorporated On : 12 Jun 1993
Head Office : House-33, Road-02, Dhanmondi, Dhaka-1205, Bangladesh.

Rating Type : Corporate / Entity
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	A-	A-
Short-Term	ST-2	ST-3
Publishing Date	12 Jan 2014	24 Jul 2012

Rating Explanation

Rating	Explanation
A-	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	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 FY13 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY13.

