

## Credit Rating Report

M/s Al-Mahbub & its sister concern, M/s H. M. Textile



**Ref No** : ACRSL12816/16  
**Company Name** : M/s Al-Mahbub & its sister concern, M/s H. M. Textile (AM)  
**Assigned Ticker** : AlMahbub  
**Activity** : Manufacturer and trader of Sharee and Grey Fabrics  
**Incorporated On** : 21 Jul 1999  
**Head Office** : Sheikh Mension, 33/13, Islampur Road, Dhaka, Bangladesh

**Rating Type** : Corporate / Entity  
**Rating Validity** : 19 May 2017  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

### Rating Summary

Credit Rating	Current	Previous
Long-Term	A-	BBB+
Short-Term	ST-3	ST-3
Publishing Date	19 May 2016	24 Feb 2015

### 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-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY15[Ending December 31] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY15.