

Credit Rating Report of Oriental Foundation

Ref No : ACRSL40375/25
Entity Name : Oriental Foundation
Assigned Ticker : OrientalFoundation
Activity : Execution of credit disbursement and skill development programs for underprivileged men, women, youth and children.
Address : Nayabati Munsibari, Khalishpur, Khulna, Bangladesh.

Rating Type : Corporate / Entity
Rating Validity : 18 Dec 2025
Nature of Rating : Second Surveillance
Outlook : Stable
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary:

CREDIT RATING	CURRENT	PREVIOUS
Long-Term	BBB-	BBB-
Short-Term	ST-3	ST-4
Publishing Date	19 Dec 2024	29 Nov 2023

Rating Description:

BBB-	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
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 FY24 [ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY22.


Khair Md. Abdul Wahab, FCMA
Chief Executive Officer
ARGUS Credit Rating Services Ltd.