



আল-আরাফাহ ইসলামী ব্যাংক পিএলসি.
Al-Arafah Islami Bank PLC.
মওদায়ে শরিয়াহ

1st Quarter

Financial Statements March 31, 2025 (un-audited)

Consolidated Balance Sheet (Un-Audited)			
As at March 31, 2025			
PROPERTY AND ASSETS	Notes	31-03-2025 Taka	31-12-2024 Taka
Cash in hand	5.A	4,490,321,120	5,807,425,610
Cash in hand (including foreign currencies)	5.a.i	22,414,589,508	28,483,472,625
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6.A	26,904,910,628	34,290,898,235
Balance with other Banks and Financial Institutions in Bangladesh	6.a	238,725,745	770,852,712
Outside Bangladesh	6.b	10,640,654,483	9,207,091,130
Placement with Banks & Other Financial Institutions	7.A	10,879,380,228	9,977,743,842
Investment in Share & Securities	8.a	5,950,000,000	6,950,000,000
Government	8.a.i	65,277,908,017	58,089,158,017
Others	8.a.ii	51,511,405,000	44,322,655,000
Investments	9.A	13,766,503,017	13,766,503,017
General Investments etc.		453,267,963,522	444,690,947,363
Bills purchased and discounted		31,743,932,339	32,290,336,048
Fixed assets less Accumulated Depreciation	10.A	485,011,295,860	476,981,286,411
Other Assets	11.A	5,720,149,972	5,575,430,442
Non-Banking Assets	12	33,531,369,058	29,841,372,108
Total Assets		37,683,927	37,683,927
LIABILITIES AND CAPITAL		633,312,697,690	621,743,571,983
Liabilities			
Placement from Banks & Other Financial Institutions	13.A	66,251,334,645	67,869,786,285
Deposits and other Accounts	14.A		
Mudaraba Term Deposits	14.A.i	76,413,925,274	73,317,455,413
Mudaraba Savings Deposits	14.A.ii	240,436,734,992	233,363,886,307
Other Mudaraba Deposits		80,552,802,405	75,420,266,080
Al-wade'ah Current Accounts and Other Accounts etc.		61,689,259,939	68,344,740,499
Bills Payable		462,628,517,822	454,507,443,518
Other Liabilities	15.A	64,559,431,203	59,633,168,967
Deferred tax Liabilities	16.A	137,237,474	37,087,625
AIBL Mudaraba Bond	17	14,000,000,000	14,000,000,000
Total Liabilities		607,576,521,155	596,407,486,394
Capital/Share holders Equity			
Paid-up Capital	18	11,516,917,130	11,516,917,130
Statutory Reserve	19	11,298,492,510	11,238,492,510
Asset revaluation Reserve	20.A	1,084,174,318	1,084,174,318
Foreign Currency Translation Reserve	20.B	2,223,989	2,223,989
Retained Earnings	21.A	158,433,533	170,780,664
Total Equity attributable to equity holders of the bank		24,606,241,481	24,012,444,869
Non-Controlling Interest	18.A	1,675,935,057	1,683,640,721
Total Equity		26,282,176,538	25,696,085,590
Total Liability and Share holders equity		633,312,697,690	621,743,571,983
Net assets value per share (NAV)	40	20.89	20.85
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement			
Letters of Guarantee	22	55,199,909,989	65,507,108,327
Letters of Credit		19,014,440,000	16,501,446,000
Bills for Collection		64,160,173,541	57,081,681,230
Other Contingent Liabilities		41,874,229,328	43,012,066,290
Total		180,248,752,858	182,102,301,846
Other Commitments :			
Documentary Credits and other short term trade related transactions		-	-
Forward Assets Purchased and forward Deposit placed		-	-
Undraw note issuance and Revolving underwriting Facilities		-	-
Undraw Formal standing Facilities, Credit lines and others commitments		-	-
Total Off Balance sheet items including Contingent		180,248,752,858	182,102,301,846

Managing Director Director Director Chairman

Balance Sheet (Un-Audited)			
As at March 31, 2025			
PROPERTY AND ASSETS	Notes	31-03-2025 Taka	31-12-2024 Taka
Cash in hand	5	4,485,567,561	5,804,554,951
Cash in hand (including foreign currencies)	5.a	22,414,589,508	28,483,472,625
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6	26,900,157,069	34,288,027,576
Balance with other Banks and Financial Institutions in Bangladesh	6	238,725,745	770,852,712
Outside Bangladesh		10,640,654,483	9,207,091,130
Placement with Banks & Other Financial Institutions	7	10,879,380,228	9,977,743,842
Investment in Share & Securities	8	5,950,000,000	6,950,000,000
Government	8.a	51,511,405,000	44,322,655,000
Others	8.b	12,608,907,981	12,608,907,981
Investments	9	64,120,312,981	56,331,562,981
General Investments etc.		452,675,402,484	444,098,680,171
Bills purchased and discounted		31,743,932,339	31,743,932,339
Fixed assets less Accumulated Depreciation	10	484,418,734,832	476,589,018,219
Other Assets	11	5,718,506,911	5,574,059,500
Non-Banking Assets	12	26,774,162,225	22,941,966,162
Total Assets		624,798,938,174	613,090,062,207
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & Other Financial institutions	13	61,003,819,782	62,585,347,478
Deposits and other Accounts	14		
Mudaraba Savings Deposits	14.i	76,413,925,274	73,317,455,413
Mudaraba Term Deposits	14.ii	240,654,634,686	233,573,147,313
Other Mudaraba Deposits		80,552,802,405	75,420,266,080
Al-wade'ah Current Accounts and Other Accounts etc.		61,689,259,939	68,344,740,499
Bills Payable		3,535,795,222	4,061,095,218
Other Liabilities	15	462,846,417,526	454,716,704,524
Deferred tax Liabilities	16	137,237,474	37,087,625
AIBL Mudaraba Bond	17	14,000,000,000	14,000,000,000
Total Liabilities		600,881,895,225	589,236,896,721
Capital/Share Holders Equity			
Paid-up Capital	18	11,516,917,130	11,516,917,130
Statutory Reserve	19	11,298,492,510	11,238,492,510
Asset revaluation Reserve	20.A	1,084,174,318	1,084,174,318
Foreign Currency Translation Reserve	20.B	2,223,989	2,223,989
Retained Earnings	21	15,235,002	11,501,281
Total Share holders equity		23,917,042,949	23,853,165,487
Total Liability and Share holders equity		624,798,938,174	613,090,062,207
Net assets value per share (NAV)	40	20.77	20.71
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement			
Letters of Guarantee	22	55,199,909,989	65,507,108,327
Letters of Credit		19,014,440,000	16,501,446,000
Bills for Collection		64,160,173,541	57,081,681,230
Other Contingent Liabilities		41,874,229,328	43,012,066,290
Total		180,248,752,858	182,102,301,846
Other Commitments :			
Documentary Credits and other short term trade related transactions		-	-
Forward Assets Purchased and forward Deposit placed		-	-
Undraw note issuance and Revolving underwriting Facilities		-	-
Undraw Formal standing Facilities, Credit lines and others commitments		-	-
Total Off Balance sheet items including Contingent liabilities		180,248,752,858	182,102,301,846

Managing Director Director Director Chairman

Notes to the Financial Statements			
For the period ended March 31, 2025			
18. a) Authorized Capital		15,000,000,000	15,000,000,000
The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tk. 10 each.			
b) Issued, Subscribed and Fully Paid - up Capital		2,819,336,680	2,819,336,680
Issued for Cash		8,697,577,445	8,697,577,445
Issued for other than Cash (Bonus Share)		11,516,917,125	11,516,917,130
c) Issued and paid up Capital of the Bank is 1,151,691,713 nos. of shares of Tk. 10 each as follows			
Description	31-03-2025 No. of Shares	31-12-2024 No. of Shares	31-03-2025 Total Taka
Sponsors / Promoters	173,994,646	543,254,442	1,739,946,490
Institution	297,454,991	257,868,687	2,974,549,910
General Public	680,242,076	356,428,122	8,802,420,735
Total	1,151,691,713	1,096,849,251	11,516,917,130
18.A. Non-Controlling Interest			
Opening balance		1,683,640,721	1,673,925,487
Add: Non-Controlling Interest in Profit for the year		(7,705,664)	9,715,234
		1,675,935,057	1,683,640,721
19. Statutory Reserve			
Opening balance beginning of the year		11,238,492,510	10,968,492,510
Add: Reserve (on pre-tax profit)		60,000,000	60,000,000
Balance at the end of the year		11,298,492,510	11,238,492,510
20. Revaluation Reserve			
Asset revaluation Reserve		1,084,174,318	1,084,174,318
Add: Asset revaluation Reserve 2020		2,223,989	2,223,989
20.A. Total Asset revaluation Reserve		1,084,174,318	1,084,174,318
20.B. F.C. Revaluation Reserve		2,223,989	2,223,989
21. Retained Earnings			
Opening balance beginning of the year		11,501,282	1,653,975,457
Less: Cash Dividend		-	(1,096,849,251)
Less: Bonus Share		-	(64,224,630)
Add: Net Profit / (loss) after tax during the year		64,377,496	744,242,126
Less: Transfer to Statutory Reserve		60,000,000	60,000,000
Less: transfer to 1 % start-up fund		643,775	7,442,421
Less: Profit paid on aibl mudaraba perpetual bond		-	(484,000,000)
		15,235,002	11,501,282
21.A. Consolidated Retained Earnings			
Al-Arafah Islami Bank Plc.		170,780,663	1,802,540,592
Add: Net profit after tax during the year		48,296,645	754,556,374
Less: Stock dividend to equity holders of the bank		-	(548,224,630)
Less: Cash dividend to equity holders of the bank		-	(1,096,849,251)
Less: Transfer to statutory reserve		(60,000,000)	(270,000,000)
Less: transfer to 1 % start-up fund		(643,775)	(7,442,421)
Less: Profit paid on aibl mudaraba perpetual bond		-	(484,000,000)
		158,433,533	170,780,664
38. Calculation of Earning Per Share (EPS)			
The earning per share of the bank has been calculated in accordance with BAS-33 under basic Earning per share method as follows:			
Earnings Per Share (EPS)			
Basic earning (net profit after tax) / for the year		64,377,496	244,717,439
Number of ordinary shares outstanding as of the reporting date		1,151,691,713	1,151,691,713
Earning per Share		0.06	0.21
38.A. Consolidated Earnings Per Share (CEPS)			
Net profit after tax		48,296,645	253,190,782
Number of ordinary shares outstanding as of the reporting date		1,151,691,713	1,151,691,713
Consolidated earnings per share as per share		0.04	0.22
Consolidated Earnings Per Share (CEPS) in the reporting period has been decreased due to:-			
* Consolidated Earnings Per Share (CEPS) in the reporting period has decreased due to increase Profit paid on deposits & Borrowing compare to previous corresponding period.			
39. Net Operating Cash Flows per share (NOCFPS):			
Net cash flows from operating activities (Consolidated)		1,001,854,116	9,438,834,207
Net cash flows from operating activities (Banks)		998,489,918	4,244,907,191
No. of outstanding share		1,151,691,713	1,151,691,713
Net Operating Cash Flow per share (NOCFPS) (Consolidated) (previous year's figure restated)		0.87	8.20
Net Operating Cash Flow per share (NOCFPS) (Bank's) (Previous year's figure restated)		0.87	3.69

Consolidated Profit or Loss Accounts (Un-Audited)			
For the period ended March 31, 2025			
	Notes	31-03-2025 Taka	31-03-2024 Taka
Investment Income	23.A	10,574,353,340	10,020,938,894
Profit paid on deposits & Borrowing	24.A	(8,722,330,326)	(6,797,264,066)
Net Investment Income		1,852,023,014	3,223,674,828
Income from Investment in Shares /Securities	25.A	699,190,941	428,590,117
Commission, Exchange and Brokerage	26.A	1,107,815,260	1,127,078,616
Other Operating Income	27.A	157,541,844	233,026,189
Total operating income		1,964,548,045	1,788,694,922
Salaries and allowances & contribution to P.F	28.A	3,816,571,059	5,012,367,749
Directors' fees & expenses	29.A	1,985,217,344	2,139,168,861
Shariah Supervisory Committee's fees & expenses	30	1,652,810	1,975,857
Rent, taxes, insurance and lighting etc.	31.A	94,003	109,201
Postage, telegram, telephone and stamp etc.	32.A	267,747,526	264,579,436
Legal charges		53,586,200	41,896,606
Auditors' fee		7,233,219	7,176,351
Salary & Allowances to the Managing Director		3,485,750	7,444,000
Depreciation and repairs to the bank's properties	33.A	7,524,000	163,074,781
Stationery, printing & advertisement etc.	34.A	197,397,853	90,881,396
Other expenses	35.A	99,396,174	339,611,341
Total operating expenses		310,388,989	3,933,611,341
Profit/(Loss) before Tax & provision		2,933,723,869	3,055,917,830
Provision against Investments & Contingent Liabilities	36.A	882,847,190	1,956,451,920
Provision for diminution in value of investment		406,165,876	908,608,099
Other Provision		(12,541,152)	(17,646,554)
Total provision		-	-
Profit/(Loss) before Tax		393,624,724	890,961,545
Current tax	15.1.A	489,222,466	1,065,490,374
Deferred tax		348,094,067	683,990,487
Provision for Taxation		100,137,418	122,206,504
Net Profit/(Loss) after tax		448,631,485	806,196,991
Net Profit attributable to:		40,590,982	259,293,383
Equity holders of the bank			
Non-controlling Interest		48,296,645	253,190,782
Profit for the year		(7,705,663)	6,102,601
Appropriation		40,590,982	259,293,383
Statutory Reserve		60,000,000	-
General Reserve (1 % start-Up fund)		643,775	2,447,174
Transfer to 1 % strat-Up fund		(7,705,663)	6,102,601
Appropriations during the year		52,938,112	8,549,775
Total provision		(12,347,130)	250,743,607
Transfer to Retained Earnings		0.04	0.22
Earning per Ordinary Share (EPS)	38.A		

Consolidated Statement of Changes in Equity (Un-Audited)			
For the period ended March 31, 2025			
Particular	Paid up Capital	Statutory Reserve	Retained Earnings
Balance at 1st January, 2025	11,516,917,130	11,238,492,510	170,780,664
Changes in accounting policy	-	-	-
offload share	-	-	-
Restated Adjustment	-	-	-
Restated balance	11,516,917,130	11,238,492,510	170,780,664
Tax adjustment previous year	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-
Currency translation differences recognized in the income	-	-	143,742
Share premium	-	-	-
Net profit for the year	-	-	48,296,645
Cash Dividend	-	-	-
Bonus Share	-	-	-
Asset revaluation Reserve	-	-	-
Gain on pre acquisition of subsidiary	-	-	-
Revaluation of subsidiary	-	-	-
Profit paid on aibl mudaraba perpetual bond	-	-	-
Transfer to 1 % strat-Up fund	-	-	(643,775)
Appropriations during the year	-	60,000,000	(60,000,000)
Balance as at March 31, 2025	11,516,917,130	11,298,492,510	158,433,534
Balance as at March 31, 2024	10,968,492,510	10,968,492,510	2,053,284,199

PROFIT OR LOSS ACCOUNTS (Un-Audited)
