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Ref: AIBPLC/HO/Board/2025/215

The Chief Regulatory Officer (CRO)

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Al-Arafah Tower, 63 Purana Paltan, Dhaka-1000

Date: 28th May, 2025

Price Sensitive Information

Sub: Recommendation for declaration of Dividend for the year ended 31st December 2024 and holding of the 30th Annual General Meeting (AGM) of Al-Arafah Islami Bank PLC.

Muhtaram,
Asslamu-Alaikum.

We are pleased to inform you that the Board of Directors of Al-Arafah Islami Bank PLC. in its 427th Meeting held on 28th May, 2025 at 2.35 P.M. (Decision taken at 05.30 P.M.) has taken the following decisions on the basis of Audited Financial Statements of the bank for the year ended on 31st December, 2024:

Recommended Dividend for the year 2024:

- The Board has recommended **No Dividend** for the year ended on 31st December, 2024.
- The Board has also decided to hold the **30th Annual General Meeting (AGM)** of the Bank on **14th August, 2025, Thursday at 11.30 A.M.** The meeting to be arranged through **digital platform** in pursuant to the Bangladesh Securities and Exchange Commission's Order No. SEC/SRMIC/04-231/932, dated 24 March 2020 and SEC/SRMIC/94-231/91, dated 31 March 2021 and BSEC/ICAD/SRIC/2024/318/87, dated 27 March, 2024.
- The Board also approved **29th June, 2025, Sunday** as "**Record Date**" for 30th AGM.
- No transaction of share of Al-Arafah Islami Bank PLC. will be taken place on record date.
- Other information is as under:

Sl No	Particulars	31.12.2024		31.12.2023	
		Consolidated	Solo	Consolidated	Solo
1	Net Assets Value	Tk. 24,012,444,869	Tk. 23,853,165,486	Tk.24,823,699,930	Tk.24,675,134,795
2	Net Assets Value per share (NAV Per Share)	Tk. 20.85	Tk. 20.71	Tk. 21.55	Tk. 21.43
3	Earnings Per Share (EPS)	Tk. 0.66	Tk. 0.65	Tk. 2.04	Tk. 2.04
4	Net operating Cash Flows per share (NOCFPS)	Tk. 21.28	Tk. 21.29	Tk. 0.48	Tk. 0.40

Notes:

- Earnings Per Share (EPS) for **Year ended December 31, 2024** has been decreased due to maintain more provision against investment (Loans and advances), diminution in value of investment and other provision increased in current year compared to the previous year.
- Net Operating Cash Flows Per Share (NOCFPS) for **Year ended December 31, 2024** has been increased due to Deposit from customer (other than Bank) increased in this year compared to the previous year.
- Department of Banking Inspection -7 (DBI-7) of Bangladesh Bank has calculated Tk. 6,358.18 Crore as total required provision of the Banks. Among which Tk. 2,255.63 crore is kept as specific provision and Tk.115.51 crore is kept as other provision in Current financial year's statement. (Ref: DBI-7/4(1)/2025-350, dated: 29/04/2025). Rest of the Provision Tk. (6,358.18-2,255.63-115.51) 3,987.04 crore will be kept later as per Department of Off-Site Supervision of Bangladesh Bank approval bearing ref: DOS(CAMS)1157/41(dividend)/2025-3094, dated 21/05/2025.
- The Board of Directors of the Bank has recommended **No Dividend** to the shareholders for the year ended December 31, 2024 due to regulatory restrictions & inadequacy of distributable fund.

This is for your kind information and necessary action.

Ma-assalam.
Yours faithfully,


Mohammad Moniruzzaman, FCA
SAVP & Company Secretary (Acting)