



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

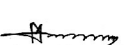



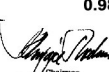
সর্বদায়ে শরিয়াহ

# Half Yearly Financial Statements June 30, 2025 (un-audited)

Consolidated Balance Sheet ( Un-Audited)					
As at June 30, 2025					
PROPERTY AND ASSETS	Notes	30/06/2025 Taka	31/12/2024 Taka		
Cash in hand	5.A	5,707,180,813	5,807,425,610		
Cash in hand (including foreign currencies)	5.a.i	31,899,507,387	28,483,472,625		
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6.A	37,606,688,200	34,290,898,235		
Balance with other Banks and Financial Institutions	6.A.a				
In Bangladesh	6.A.a	2,726,801,717	770,652,712		
Outside Bangladesh	6.A.b	11,605,761,860	9,207,091,130		
Placement with Banks & Other Financial Institutions	7.A	14,332,563,576	9,077,743,842		
Investment in Share & Securities	8.A	4,950,000,000	6,950,000,000		
Government	8.a	68,287,258,017	58,089,158,017		
Others	8.a.i	54,520,755,000	44,322,655,000		
Investments	9.A	13,766,503,017	13,766,503,017		
General Investments etc.		461,765,211,912	444,690,947,363		
Bills purchased and discounted		30,050,829,084	32,290,338,049		
Fixed assets less Accumulated Depreciation	10.A	491,816,040,996	476,981,285,411		
Other Assets	11.A	5,698,959,013	5,575,430,442		
Non-Banking Assets	12	33,601,623,422	29,841,372,108		
Total Assets		656,330,817,151	621,743,571,983		
LIABILITIES AND CAPITAL					
Liabilities					
Placement from Banks & Other Financial Institutions	13.A	68,454,591,202	67,869,786,285		
Deposits and other Accounts	14.A				
Mudaraba Savings Deposits	14.A.i	81,735,503,450	73,317,455,413		
Mudaraba Term Deposits	14.A.ii	240,854,136,173	233,363,898,307		
Other Mudaraba Deposits		87,054,630,384	75,420,266,080		
Al-wadeah Current Accounts and Other Accounts etc.		64,112,203,520	68,344,740,499		
Bills Payable		7,009,254,192	4,061,095,218		
Other Liabilities	15.A	480,765,727,717	454,507,443,518		
Deferred tax Liabilities	16.A	66,723,017,991	59,633,168,967		
AIBL Mudaraba Bond	17	14,000,000,000	14,000,000,000		
Total Liabilities		629,943,336,909	596,047,486,394		
Capital/Shareholders Equity					
Paid-up Capital	18	11,516,917,130	11,516,917,130		
Statutory Reserve	19	11,349,264,275	11,238,492,510		
Asset revaluation Reserve	20.A	1,084,174,318	1,084,174,318		
Foreign Currency Translation Reserve	20.B	1,071,056	2,080,247		
Retained Earnings	21	752,382,878	170,780,654		
Total Equity attributable to equity holders of the bank		24,703,809,657	24,012,444,870		
Non-Controlling Interest	18.A	1,683,640,721	1,683,640,721		
Total Equity		26,387,450,242	25,696,085,591		
Total Liability and Shareholders equity		656,330,817,151	621,743,571,983		
Net assets value per share (NAV)	39	21.45	20.85		
OFF BALANCE SHEET ITEMS					
Contingent Liabilities					
Acceptance and endorsement					
Letters of Guarantee	22	53,325,553,201	65,507,108,327		
Letters of Credit		18,981,034,403	16,501,446,000		
Letters of Collection		54,416,395,536	57,081,681,230		
Bills for Collection		40,298,371,489	43,012,066,290		
Other Contingent Liabilities		-	-		
Total		167,021,354,629	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		167,021,354,629	182,102,301,846		

Balance Sheet ( Un-Audited)					
As at June 30, 2025					
PROPERTY AND ASSETS	Notes	30/06/2025 Taka	31/12/2024 Taka		
Cash in hand	5.A	5,707,180,813	5,807,425,610		
Cash in hand (including foreign currencies)	5.a.i	31,899,507,387	28,483,472,625		
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6	37,606,190,709	34,288,027,576		
Balance with other Banks and Financial Institutions	6				
In Bangladesh	6.a	2,726,801,717	770,652,712		
Outside Bangladesh	6.b	11,605,761,860	9,207,091,130		
Placement with Banks & Other Financial Institutions	7	14,332,563,576	9,077,743,842		
Investment in Share & Securities	8	4,950,000,000	6,950,000,000		
Government	8.a	54,520,755,000	44,322,655,000		
Others	8.b	12,608,907,981	12,608,907,981		
Investments	9	67,129,662,981	56,931,562,981		
General Investments etc.		461,162,470,881	444,098,880,171		
Bills purchased and discounted		30,050,829,084	32,290,338,049		
Fixed assets less Accumulated Depreciation	10	491,213,299,964	476,389,018,219		
Other Assets	11	5,698,250,723	5,574,059,500		
Non-Banking Assets	12	26,806,686,701	22,941,986,162		
Total Assets		647,768,338,587	613,090,622,207		
LIABILITIES AND CAPITAL					
Liabilities					
Placement from Banks & Other Financial Institutions	13	63,190,286,497	62,585,347,478		
Deposits and other Accounts	14				
Mudaraba Savings Deposits	14.i	81,735,503,450	73,317,455,413		
Mudaraba Term Deposits	14.ii	241,015,659,909	233,573,147,313		
Other Mudaraba Deposits		87,054,630,384	75,420,266,080		
Al-wadeah Current Accounts and Other Accounts etc.		64,112,203,520	68,344,740,499		
Bills Payable		7,009,254,192	4,061,095,218		
Other Liabilities	15	480,927,251,455	454,721,455,224		
Deferred tax Liabilities	16	65,099,605,817	57,897,757,094		
AIBL Mudaraba Bond	17	14,000,000,000	14,000,000,000		
Total Liabilities		623,217,143,768	589,236,896,721		
Capital/Share Holders Equity					
Paid-up Capital	18	11,516,917,130	11,516,917,130		
Statutory Reserve	19	11,349,264,275	11,238,492,510		
Asset revaluation Reserve	20.A	1,084,174,318	1,084,174,318		
Foreign Currency Translation Reserve	20.B	1,071,056	2,080,247		
Retained Earnings	21	599,768,040	111,501,281		
Total Liability and Share holders equity		647,768,338,587	613,090,622,207		
Net assets value per share (NAV)	39	21.32	20.71		
OFF BALANCE SHEET ITEMS					
Contingent Liabilities					
Acceptance and endorsement					
Letters of Guarantee	22	53,325,553,201	65,507,108,327		
Letters of Credit		18,981,034,403	16,501,446,000		
Letters of Collection		54,416,395,536	57,081,681,230		
Bills for Collection		40,298,371,489	43,012,066,290		
Other Contingent Liabilities		-	-		
Total		167,021,354,629	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		167,021,354,629	182,102,301,846		

Notes to the Financial Statements					
For the period ended June 30, 2025					
18. a) Authorized Capital					
The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tk. 10 each.		15,000,000,000	15,000,000,000		
b) Issued, Subscribed and Fully Paid - up Capital					
Issued for Cash		2,819,339,890	2,819,339,890		
Issued for other than Cash (Bonus Share)		29,891,717,130	29,891,717,130		
c) Issued and paid up Capital of the Bank is 1151691713 nos. of shares of Tk. 10 each as follows					
	30/06/2025	31/12/2024	30/06/2025	31/12/2024	
Description	No. of Shares	No. of Shares	Total Taka	Total Taka	
Sponsors / Promoters	173,994,648	173,994,649	1,739,946,490	1,739,946,490	
Initial Public Offer	29,891,717	29,891,717	298,917,170	298,917,170	
General Public	676,915,847	680,242,073	6,769,158,470	6,802,420,730	
Total	1,151,691,713	1,151,691,713	11,516,917,130	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		29,864	8,715,234		
Total		1,683,670,585	1,683,640,721		
19. Statutory Reserve					
Opening balance beginning of the year		11,238,492,510	10,968,492,510		
Add: Reserve during the year		110,771,765	270,000,000		
Balance at the end of the year:		11,349,264,275	11,238,492,510		
20. Revaluation Reserve					
Asset revaluation Reserve		1,084,174,318	1,084,174,318		
Total Asset revaluation Reserve		1,084,174,318	1,084,174,318		
20.b FC Revaluation Reserve		1,071,056	2,080,247		
Total		1,085,245,374	1,086,254,565		
21. Retained Earnings					
Opening balance beginning of the year		11,501,281	1,653,975,457		
Less: Tax adjustment previous year		(11)	(1,096,849,251)		
Less: Cash Dividend		-	(8,715,234)		
Add: Net Profit/(Loss) after tax during the year		958,744,149	958,744,149		
Less: Transfer to Statutory Reserve		(110,771,765)	(270,000,000)		
Less: transfer to start-up fund		11,760,408	7,442,421		
Less: Profit paid on aibl mudaraba perpetual bond		(599,768,040)	(41,400,000)		
Total		170,780,655	1,802,540,583		
21.A Consolidated Retained Earnings					
Al-Arafah Islami Bank Plc.		170,780,655	1,802,540,583		
Add: Net profit after tax during the year		958,744,149	958,744,149		
Less: Stock dividend to equity holders of the bank		(110,771,765)	(270,000,000)		
Less: Cash dividend to equity holders of the bank		11,760,408	7,442,421		
Less: Transfer to statutory reserve		(599,768,040)	(41,400,000)		
Less: transfer to 1 % start-up fund		(247,945,206)	(464,000,000)		
Less: Profit paid on aibl mudaraba perpetual bond		752,382,877	170,780,655		
Total		958,744,149	1,121,979,765		
38. Calculation of Earning Per Share (EPS)					
The earning per share of the bank has been calculated in accordance with IAS-33 under basic Earning per share method as follows:					
Earnings Per Share (EPS)					
Basic earnings (net profit after tax) for the year		958,744,149	1,121,979,765		
Number of ordinary shares outstanding as of the reporting date		1,151,691,713	1,151,691,713		
Earning per Share (Previous year's figure restated)		0.83	0.97		
38.A Consolidated Earnings Per Share (CEPS)					
Net profit after tax		952,079,600	1,128,863,530		
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 (Previous year's figure restated)		0.83	0.98		
39. Net Asset Value					
Net Assets Value (Consolidated)		24,703,809,657	24,012,444,870		
Net Assets Value (Bank's)		24,551,194,819	23,853,165,486		
No. of Outstanding Share		1,151,691,713	1,151,691,713		
Net Asset Value (NAV) per Share (Consolidated) (Previous year's figure restated)		21.45	20.85		
Net Asset Value (NAV) per Share (Bank's) (Previous year's figure restated)		21.32	20.71		

Consolidated Profit or Loss Accounts (Un-Audited)					
For the period ended June 30, 2025					
PARTICULARS	Notes	30/06/2025 Taka	30/06/2024 Taka		
Investment Income	23.A	21,010,470,271	21,050,680,056		
Profit paid on deposits & Borrowing	24.A	(17,647,419,694)	(14,161,134,623)		
Net Investment Income		3,363,050,577	6,889,545,433		
Income from Investment in Shares /Securities	25.A	1,855,898,059	1,323,571,888		
Commission, Exchange and Brokerage	26.A	2,118,623,242	2,159,676,634		
Other Operating Income	27.A	485,207,162	621,644,128		
Total operating income		4,459,728,463	4,104,892,650		
Salaries and allowances & contribution to P.F	28.A	3,802,867,724	3,672,296,591		
Directors fees & expenses	29.A	3,127,260	3,963,563		
Shariah Supervisory Committee's fees & expenses	30	182,612	355,165		
Rent, taxes, insurance and lighting etc.	31.A	525,336,293	556,238,228		
Postage, telegram, telephone and stamp etc.	32.A	82,285,405	81,130,199		
Legal charges		11,828,415	11,507,679		
Auditors' fee		1,065,000	57,500		
Salary & Allowances to the Managing Director		12,888,000	14,604,000		
Depreciation and repairs to the bank's properties	33.A	398,644,718	364,046,157		
Stationery, printing & advertisement etc.	34.A	160,675,749	160,496,403		
Other expenses	35.A	597,108,752	601,864,525		
Total operating expenses		5,596,009,928	5,466,560,011		
Profit/(Loss) before Tax & provision		2,226,769,112	5,257,878,073		
Provision against Investments & Contingent Liabilities	36.A	1,005,582,063	2,500,558,249		
Provision for diminution in value of investment		51,505,706	23,379,321		
Other Provision		-	-		
Total provision		1,057,087,769	2,523,937,570		
Profit/(Loss) before Tax		1,169,681,343	3,003,940,503		
Current tax	15.1.A	805,270,649	1,755,156,013		
Deferred tax		(897,699,747)	(113,155,598)		
Provision for Taxation		217,571,879	1,868,312,602		
Net Profit/(Loss) after tax		952,109,465	1,135,627,901		
Net Profit attributable to:					
Equity holders of the bank		952,079,600	1,128,863,530		
Non-controlling Interest		29,865	6,764,371		
Profit for the year		952,109,465	1,135,627,901		
Appropriation					
Statutory Reserve		110,771,765	-		
Part-Up fund		11,760,408	11,219,798		
Profit paid on AIBPLC Mudaraba Partnership Bond		247,945,205	-		
Non-Controlling Interest		29,865	6,764,371		
		370,507,243	17,984,169		
Transfer to Retained Earnings		581,602,221	1,117,643,733		
Earnings per Share (EPS)	38.A	0.83	0.98		
<div><div> Company Secretary (CS)</div><div> Chief Financial Officer (CFO)</div><div> Managing Director (MD)</div><div> Director</div><div> Chairman</div></div>					