

Third Quarter

Financial Statements September 30, 2025 (un-audited)

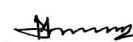
Consolidated Balance Sheet (Un-Audited)				
As at September 30, 2025				
PROPERTY AND ASSETS	Notes	30/09/2025 Taka	31/12/2024 Taka	
Cash in hand	5.A	5,094,712,826	5,807,425,610	
Cash in hand (including foreign currencies)	5.a.i	25,808,143,091	28,483,472,625	
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6.A	30,902,855,917	34,290,899,235	
Balance with other Banks and Financial Institutions in Bangladesh	6.A.a	1,761,726,741	770,652,712	
Outside Bangladesh	6.A.b	12,264,802,972	9,207,091,130	
Placement with Banks & Other Financial Institutions	7.A	4,900,000,000	6,950,000,000	
Investment in Share & Securities	8.A	62,659,990,855	58,089,158,017	
Government	8.A.i	54,520,765,000	44,322,655,000	
Others	8.A.ii	13,742,213,913	13,766,503,017	
Investments	9.A	470,029,282,901	444,690,947,363	
General Investments etc.		29,672,248,698	32,290,338,048	
Bills purchased and discounted		490,701,531,585	476,981,285,411	
Fixed assets less Accumulated Depreciation	10.A	5,599,736,677	5,575,430,442	
Other Assets	11.A	24,830,138,317	29,841,372,108	
Non-Banking Assets	12	37,683,927	37,683,927	
Total Assets		648,061,445,062	621,743,571,983	
LIABILITIES AND CAPITAL				
Liabilities				
Placement from Banks & Other Financial Institutions	13.A	57,606,434,570	67,869,786,285	
Deposits and other Accounts	14.A			
Mudaraba Savings Deposits		82,597,997,865	73,317,455,413	
Mudaraba Term Deposits	14.A.ii	242,312,260,258	233,363,886,307	
Other Mudaraba Deposits		90,481,323,400	75,420,266,080	
Al-wade'ah Current Accounts and Other Accounts etc.		62,659,990,855	68,344,740,499	
Bills Payable		3,640,681,739	4,061,095,218	
Other Liabilities	15.A	481,692,254,117	454,507,443,518	
Deferred tax Liabilities	16.A	60,021,825,139	59,633,988,927	
AIBL Mudaraba Bond	17	34,707,499	37,087,625	
Total Liabilities		14,000,000,000	14,000,000,000	
Capital/Shareholders Equity		622,355,221,314	596,947,496,394	
Paid-up Capital	18	11,516,917,130	11,516,917,130	
Statutory Reserve	19	11,247,192,510	11,238,492,510	
Asset revaluation Reserve	20.a	1,084,174,318	1,084,174,318	
Foreign Currency Translation Reserve	20.b	624,757	2,080,247	
Retained Earnings	21.A	173,265,451	170,780,654	
Total Equity attributable to equity holders of the bank		24,022,174,165	24,012,444,870	
Non-controlling interest	18.A	1,684,049,583	1,683,640,721	
Total		25,706,223,748	25,696,085,590	
Total Liability and Shareholders equity		648,061,445,062	621,743,571,983	
Net assets value per share (NAV)	39	20.86	20.85	
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptance and endorsement	22	49,648,193,103	65,507,108,327	
Letters of Guarantee		18,797,017,513	16,501,446,000	
Letters of Credit		57,719,782,288	57,081,681,230	
Bills for Collection		38,429,195,000	43,012,066,290	
Other Contingent Liabilities		-	-	
Total		164,594,187,904	182,102,301,846	
Other Commitments :				
Documentary Credits and other short term trade related transactions		-	-	
Forward Assets Purchased and forward Deposit placed		-	-	
Undraw formal standing facilities and revolving underwriting facilities		-	-	
Undraw formal standing facilities, Credit lines and others		-	-	
Off-balance sheet items including contingent liabilities		-	-	
Total		164,594,187,904	182,102,301,846	

The annexed notes 1-41 form an integral part of these financial statements.

Company Secretary (CC) Chief Financial Officer (CC) Managing Director (CC) Director Chairman

Balance Sheet (Un-Audited)				
As at September 30, 2025				
PROPERTY AND ASSETS	Notes	30/09/2025 Taka	31/12/2024 Taka	
Cash in hand	5	5,094,712,826	5,807,425,610	
Cash in hand (including foreign currencies)	5.a.i	25,808,143,091	28,483,472,625	
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	6	30,902,855,917	34,290,899,235	
Balance with other Banks and Financial Institutions in Bangladesh	6.a	1,761,726,741	770,652,712	
Outside Bangladesh	6.b	12,264,802,972	9,207,091,130	
Placement with Banks & Other Financial Institutions	7	4,900,000,000	6,950,000,000	
Investment in Share & Securities	8	62,659,990,855	58,089,158,017	
Government	8.a	54,520,765,000	44,322,655,000	
Others	8.b	12,594,496,258	12,608,907,981	
Investments	9	67,105,241,285	56,931,562,981	
General Investments etc.		459,915,390,302	444,098,680,171	
Bills purchased and discounted		29,672,248,698	32,290,338,048	
Fixed assets less Accumulated Depreciation	10	5,599,736,677	5,575,430,442	
Other Assets	11	27,320,631,172	32,941,964,168	
Non-Banking Assets	12	37,683,927	37,683,927	
Total Assets		639,476,825,705	613,090,062,207	
LIABILITIES AND CAPITAL				
Liabilities				
Placement from Banks & Other Financial Institutions	13	52,355,539,749	62,585,347,478	
Deposits and other Accounts	14			
Mudaraba Savings Deposits		82,597,997,865	73,317,455,413	
Mudaraba Term Deposits	14.i	242,312,260,258	233,363,886,307	
Other Mudaraba Deposits		90,481,323,400	75,420,266,080	
Al-wade'ah Current Accounts and Other Accounts etc.	14.ii	62,659,990,855	68,344,740,499	
Bills Payable		3,640,681,739	4,061,095,218	
Other Liabilities	15	481,692,254,117	454,507,443,518	
Deferred tax Liabilities	16	34,707,499	37,087,625	
AIBL Mudaraba Bond	17	14,000,000,000	14,000,000,000	
Total Liabilities		615,604,862,913	589,236,896,721	
Capital/Shareholders Equity				
Paid-up Capital	18	11,516,917,130	11,516,917,130	
Statutory Reserve	19	11,247,192,510	11,238,492,510	
Asset revaluation Reserve	20.a	1,084,174,318	1,084,174,318	
Foreign Currency Translation Reserve	20.b	624,757	2,080,247	
Retained Earnings	21	23,051,281	21,501,281	
Total Shareholders equity		23,871,962,792	23,853,165,487	
Total Liability and Share holders equity		639,476,825,705	613,090,062,207	
Net assets value per share (NAV)	39	20.73	20.71	
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptance and endorsement	22	49,648,193,103	65,507,108,327	
Letters of Guarantee		18,797,017,513	16,501,446,000	
Letters of Credit		57,719,782,288	57,081,681,230	
Bills for Collection		38,429,195,000	43,012,066,290	
Other Contingent Liabilities		-	-	
Total		164,594,187,904	182,102,301,846	
Other Commitments :				
Documentary Credits and other short term trade related transactions		-	-	
Forward Assets Purchased and forward Deposit placed		-	-	
Undraw formal standing facilities and revolving underwriting facilities		-	-	
Undraw formal standing facilities, Credit lines and others		-	-	
Off-balance sheet items including contingent liabilities		-	-	
Total		164,594,187,904	182,102,301,846	

Notes to the Financial Statements				
For the period ended September 30, 2025				
18. a) Authorized Capital		30/09/2025 Taka	31/12/2024 Taka	
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		2,819,336,680	2,819,336,680	
Issued for other than Cash (Share)		8,897,577,450	8,897,577,450	
Total		11,516,917,130	11,516,917,130	
c) Issued and paid up Capital of the Bank is 109,68,49,251 nos. of shares of Tk. 10 each as follows:				
		30/09/2025 No. of Shares	31/12/2024 No. of Shares	
Sponsors / Promoters		173,994,649	173,994,649	
Initial		297,881,217	297,881,217	
General Public		675,815,847	680,242,073	
Total		1,151,691,713	1,151,691,713	
18.A. Non-Controlling Interest				
Opening balance		1,683,640,721	1,673,925,487	
Add: Non-Controlling Interest in Profit for the year		408,862	9,715,234	
Total		1,684,049,583	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		8,700,000	270,000,000	
Balance at the end of the year		11,247,192,510	11,238,492,510	
20. Revaluation Reserve				
Asset revaluation Reserve		1,084,174,318	1,084,174,318	
FC Revaluation Reserve		624,757	2,080,247	
Total		1,084,799,075	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)	(11)	
Less: Cash Dividend		(1,096,842,820)	(548,424,820)	
Less: Bonus Share		398,207,485	744,242,128	
Add: Net Profit / (Loss) after tax during the year		409,708,756	752,843,702	
Less: Transfer to Statutory Reserve		(8,700,000)	(270,000,000)	
Less: Transfer to 1% start-up fund		3,982,075	7,442,421	
Less: Profit paid on albi mudaraba perpetual bond		(373,972,603)	(664,000,000)	
Total		173,265,451	170,780,654	
21.A Consolidated Retained Earnings				
Al-Arafah Islami Bank PLC.		170,780,654	1,802,540,583	
Add: Net profit after tax during the year		389,139,472	724,998,276	
Less: Stock dividend to equity holders of the bank		(548,424,820)	(548,424,820)	
Less: Cash dividend to equity holders of the bank		(1,096,842,820)	(1,096,842,820)	
Less: Transfer to statutory reserve		(270,000,000)	(270,000,000)	
Less: transfer to 1% start-up fund		(7,442,421)	(7,442,421)	
Less: Profit paid on albi mudaraba perpetual bond		(664,000,000)	(664,000,000)	
Total		173,265,451	170,780,654	
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		398,207,485	646,599,091	
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)		0.35	0.56	
38.A Consolidated Earnings Per Share (CEPS)				
Net profit after tax		389,139,472	661,436,804	
Number of ordinary shares outstanding as of the reporting date		1,151,691,713	1,151,691,713	
Consolidated earnings per share per share (Previous year's figure restated)		0.34	0.57	
39. Net Asset Value				
		30/09/2025 Taka	31/12/2024 Taka	
Net Assets Value (Consolidated)		24,022,174,165	24,012,444,870	
Net Assets Value (Bank's)		23,871,962,792	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)		20.86	20.85	
Net Asset Value (NAV) per Share (Bank's) (Previous year's figure restated)		20.73	20.71	

Consolidated Profit or Loss Accounts (Un-Audited)				
For the period ended September 30, 2025				
PARTICULARS	Notes	30/09/2025 Taka	30/09/2024 Taka	
Investment Income	23.A	31,189,157,612	32,253,814,650	
Profit paid on deposits & Borrowing	24.A	(26,896,823,079)	(22,444,500,122)	
Net Investment Income		4,292,334,532	9,809,314,528	
Income from Investment in Shares /Securities	25.A	2,861,710,371	2,000,677,395	
Commission, Exchange and Brokerage	26.A	3,164,534,351	3,186,413,973	
Other Operating Income	27.A	612,977,774	768,409,482	
		6,639,222,496	5,955,500,850	
Total operating income		10,931,557,028	15,764,815,378	
Salaries and allowances & contribution to P.F	28.A	5,505,184,194	5,787,168,050	
Directors fees & expenses	29.A	4,620,459	6,744,790	
Shariah Supervisory Committee's fees & expenses	30	182,612	355,165	
Rent, taxes, insurance and lighting etc.	31.A	805,915,246	812,501,299	
Postage, telegram, telephone and stamp etc.	32.A	105,019,323	116,215,590	
Legal charges		25,527,186	15,856,599	
Auditors' fee		2,107,500	149,500	
Salary & Allowances to the Managing Director		18,252,000	19,968,000	
Depreciation & repairs to the bank's properties	33.A	595,217,607	534,050,833	
Stationery, printing & advertisement etc.	34.A	206,003,137	203,978,669	
Other expenses	35.A	997,356,135	972,643,685	
Total operating expenses		8,265,385,399	8,469,632,180	
Profit/(Loss) before Tax & provision		2,666,171,630	7,295,183,198	
Provision against Investments & Contingent Liabilities	36.A	1,215,910,996	5,682,785,408	
Provision for diminution in value of investment		56,236,986	22,289,498	
Other Provision		-	-	
Total provision		1,272,147,982	5,705,074,906	
Profit/(Loss) before Tax		1,394,023,647	1,590,108,292	
Current tax	15.1.A	1,006,855,438	2,823,565,049	
Deferred tax		(2,380,125)	(1,908,091,177)	
Provision for Taxation		1,004,475,313	915,473,872	
Net Profit/(Loss) after tax		389,548,335	674,634,420	
Net Profit attributable to:				
Equity holders of the bank		389,139,472	661,436,804	
Non-controlling Interest		408,863	13,197,616	
Profit for the year		389,548,335	674,634,420	
Appropriation				
Statutory Reserve		8,700,000	309,856,160	
start-Up fund		3,982,075	6,465,991	
Profit paid to AIBPLC Mudaraba Perpetual Bond		373,972,603		
Non-Controlling Interest		408,863	13,197,616	
		387,063,541	329,521,767	
Transfer to Retained Earnings		2,484,794	345,112,653	
Earnings per Share (EPS)	38.A	0.34	0.57	
The annexed notes 1-41 form an integral part of these financial statements.				
 Company Secretary (CC)  Chief Financial Officer (CC)  Managing Director (CC)  Director  Chairman				