

Al-Arafah Islami Bank PLC
Financial Statements (Un-Audited)
As at and for the 1st Quarter ended 31 March 2026

Al-Arafah Islami Bank PLC
Consolidated Balance Sheet (Un-Audited)
As at March 31, 2026

Particulars	Notes	31.03.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand			
Cash in hand (including foreign currencies)	5.A	6,982,619,400	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)	5.(b+c)	18,512,812,924	23,090,240,119
		25,495,432,324	28,682,733,886
Balance with other Banks and Financial Institutions			
In Bangladesh	6.A		
	6.A.a	1,694,515,099	1,205,953,984
Outside Bangladesh	6.A.b	3,778,441,482	1,078,187,856
		5,472,956,581	2,284,141,840
Placement with Banks & Other Financial Institutions	7.A	4,900,000,000	6,600,000,000
Investment in Share & Securities	8.A	79,700,992,566	79,561,064,572
Government	8.a	58,964,505,000	58,946,345,000
Others	8.A.i	20,736,487,566	20,614,719,572
Investments			
General Investments etc.	9.A	454,816,633,382	454,931,705,522
Bills purchased and discounted		39,885,583,432	42,890,090,882
		494,702,216,814	497,821,796,404
Fixed assets less Accumulated Depreciation	10.A	5,790,200,741	5,931,380,327
Other Assets	11.A	29,539,190,093	24,337,939,523
Non-Banking Assets	12	37,683,927	37,683,927
Total Assets		645,638,673,049	645,256,740,479
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & Other Financial Institutions			
Deposits and other Accounts	13.A	57,747,009,797	59,239,874,243
Mudaraba Savings Deposits	14.A		
		85,625,930,264	83,895,753,704
Mudaraba Term Deposits	14.A.ii	239,389,157,681	240,980,715,391
Other Mudaraba Deposits		94,611,579,485	96,283,805,292
Al-wadeeah Current Accounts and Other Accounts etc.		55,372,898,388	59,828,628,206
Bills Payable		4,939,470,900	4,980,615,632
		479,939,036,718	485,969,518,225
Other Liabilities	15.A	70,460,797,948	62,594,235,740
Deferred tax Liabilities		-	-
AIBL Mudaraba Bond	17	11,398,000,000	11,398,000,000
Total Liabilities		619,544,844,463	619,201,628,208
Capital/Share holders Equity			
Paid -up Capital	18	11,516,917,130	11,516,917,130
Statutory Reserve	19	11,516,917,130	11,516,917,130
Asset revaluation Reserve	20.a	1,084,164,982	1,084,174,318
Foreign Currency Translation Reserve	20.b	-	-
Retained Earnings	21.A	291,528,259	252,842,871
Total Equity attributable to equity holders of the bank		24,409,527,501	24,370,851,449
Non-Controlling Interest	18.A	1,684,301,084	1,684,260,820
Total Equity		26,093,828,586	26,055,112,269
Total Liability and Share holders equity		645,638,673,049	645,256,740,479
Net assets value per share (NAV)	42	21.19	21.16

Al-Arafah Islami Bank PLC
Consolidated Balance Sheet (Un-Audited)
As at March 31, 2026


Particulars	Notes	31.03.2026 Taka	31.12.2025 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement		46,402,444,022	47,729,656,103
Letters of Guarantee	22	20,073,302,458	19,320,242,578
Letters of Credit		56,914,909,431	58,954,383,314
Bills for Collection		37,954,656,966	39,668,557,000
Other Contingent Liabilities		-	-
Total		<u>161,345,312,876</u>	<u>165,672,838,995</u>
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		<u>161,345,312,876</u>	<u>165,672,838,995</u>

Accompanying notes form an integral part of these financial statements.


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC.
Consolidated Profit or Loss Accounts (Un-Audited)
For the period ended March 31, 2026

Particulars	Notes	31.03.2026 Taka	31.03.2025 Taka
Investment Income	23.A	10,999,325,427	10,574,353,340
Profit paid on deposits & Borrowing	24.A	(9,100,188,716)	(8,722,330,326)
Net Investment Income		1,899,136,711	1,852,023,014
Income from Investment in Shares /Securities	25.A	1,002,123,197	699,190,941
Commission, Exchange and Brokerage	26.A	866,180,637	1,107,815,260
Other Operating Income	27.A	116,460,453	157,541,844
		1,984,764,287	1,964,548,045
Total operating income		3,883,900,998	3,816,571,059
Salaries and allowances & contribution to P.F	28.A	1,974,782,848	1,985,217,344
Directors fees & expenses	29.A	2,397,747	1,652,810
Shariah Supervisory Committee's fees & expenses	30	431,250	94,003
Rent, taxes, insurance and lighting etc.	31.A	280,069,773	267,747,526
Postage, telegram, telephone and stamp etc.	32.A	32,487,038	53,586,200
Legal charges		13,504,121	7,233,219
Auditors' fee		1,109,500	3,485,750
Salary & Allowances to the Managing Director		3,340,000	7,524,000
Depreciation and repairs to the bank's properties	33.A	197,850,138	197,397,853
Stationery, Printing and Advertisement etc.	34.A	32,590,477	99,396,174
Other expenses	35.A	486,946,639	310,388,989
Total operating expenses		3,025,509,530	2,933,723,869
Profit/(Loss) before Tax & provision		858,391,469	882,847,190
Provision against Investments & Contingent Liabilities	36.A	614,700,000	406,165,876
Provision for diminution in value of investment		(174,661,945)	(12,541,152)
Other Provision		-	-
Total provision		440,038,055	393,624,724
Profit/(Loss) before Tax		418,353,414	489,222,466
Current tax	15.1.A	276,119,703	348,494,067
Deferred tax		(19,779,613)	100,137,418
Provision for Taxation		256,340,090	448,631,485
Net Profit/(Loss) after tax		162,013,324	40,590,982
Net Profit attributable to:			
Equity holders of the bank		161,973,060	48,296,645
Non-controlling Interest		40,264	(7,705,663)
Profit for the year		162,013,324	40,590,982
Appropriation			
Statutory Reserve		-	60,000,000
General Reserve (1 % start-Up fund)		-	643,775
Profit paid on aibl mudaraba perpetual bond		123,287,671	-
Tax settlement previous year		-	-
Non-Controlling Interest		40,264	(7,705,663)
		123,327,935	52,938,112
Transfer to Retained Earnings		38,685,388	(12,347,130)
Earning per Ordinary Share (EPS)	38.A	0.14	0.04

Accompanying notes form an integral part of these financial statements.


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC
Consolidated Cash Flow Statement (Un-Audited)
For the period ended March 31, 2026

Particulars	Notes	31.03.2026 Taka	31.03.2025 Taka
Cash flows from operating activities:			
Investment income receipt in Cash		11,638,043,214	13,097,472,235
Profit paid on deposits and borrowing		(9,152,559,189)	(6,362,414,737)
Dividend received		6,293,785	6,052,872
Fees & Commission received in cash		866,180,637	1,107,815,260
Recoveries from written off investments		29,433,700	10,234,124
Cash payments to employees		(1,978,122,848)	(1,992,741,344)
Cash payments to suppliers		(32,590,477)	(99,396,174)
Received from other operating activities (Item-wise)		116,460,453	157,541,844
Paid for other operating activities (item-wise)		(896,621,199)	(688,706,801)
Advance income tax paid		(212,482,409)	(2,593,492,637)
Operating profit before changes in operating assets and liabilities		384,035,668	2,642,364,642
Changing in Operating assets & liabilities			
(Increase)/Decrease/(Decrease) of placement to other banks		1,700,000,000	1,000,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		5,401,574,134	1,059,763,886
(Increase)/Decrease of other assets (item-wise)		(2,619,201,992)	(2,916,719,261)
Increase/ (Decrease) of placement from other banks and financial institution		(1,492,864,447)	(1,618,451,640)
Increase/(Decrease) of Deposits from customers (other than Banks)		(5,978,107,058)	5,761,158,725
Increase/(Decrease) of Other liabilities account of customers		-	-
Increase/(Decrease) of Trading liabilities (item-wise)		2,737,249,996	(4,926,262,236)
Cash receipt from operating activities		(251,349,367)	(1,640,510,526)
A. Net Cash from operating activities		132,686,302	1,001,854,116
Cash flows from investing activities:			
Purchase of property, plant and equipment		(16,146,543)	(297,599,079)
Sales proceeds of Fixed assets		49,900	-
(Increase)/Decrease of Securities		(96,916,480)	-
B. Net cash flows from investing activities		(113,013,123)	(297,599,079)
Cash flows from financing activities			
Increase in Exchange Equalization Account			143,742
Issue of AIBL Subordinate Bond / Perpetual Bond		-	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		-	143,742
D. Net increase in cash and cash equivalent (A+B+C)		19,673,179	704,398,779
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent D+E		19,673,179	704,398,779
G. Cash & Cash Equivalents at the beginning of the year		89,913,220,726	88,591,297,077
H. Cash & Cash Equivalents period ended	37.A	89,932,893,905	89,295,695,856
Net Operating Cash Flow per Share (NOCFPS)	38.A	0.12	0.87


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC
Consolidated Statement of Changes in Equity (Un-Audited)
For the period ended March 31, 2026

Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Asset Revaluation Reserve	Foreign Currency Translation Reserve	Total	Non-Controlling Interest	Total Equity
Balance at 1st January, 2026	11,516,917,130	11,516,917,130	252,842,871	1,084,174,318	-	24,370,851,450	1,684,260,819	26,055,112,269
Changes in accounting policy	-	-	-	-	-	-	-	-
Offload share	-	-	-	-	-	-	-	-
Restated Adjustment	-	-	-	-	-	-	-	-
Restated balance as on 01 January 2026	11,516,917,130	11,516,917,130	252,842,871	1,084,174,318	-	24,370,851,450	1,684,260,819	26,055,112,269
Tax adjustment previous year	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences recognized in the income	-	-	-	(9,336)	-	(9,336)	-	(9,336)
Share premium	-	-	-	-	-	-	-	-
Net profit for the year	-	-	161,973,060	-	-	161,973,060	40,264	162,013,324
Cash Dividend	-	-	-	-	-	-	-	-
Bonus Share	-	-	-	-	-	-	-	-
Asset revaluation Reserve	-	-	-	-	-	-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-	-	-	-	-
Revaluation of subsidiary	-	-	-	-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond	-	-	(123,287,671)	-	-	(123,287,671)	-	(123,287,671)
Transfer to 1 % start-Up fund	-	-	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-	-	-
Balance as at March 31, 2026	11,516,917,130	11,516,917,130	291,528,259	1,084,164,982	-	24,409,527,501	1,684,301,083	26,093,828,586
Balance as at March 31, 2025	11,516,917,130	11,298,492,510	158,433,534	1,084,174,318	2,223,989	24,060,241,476	1,675,935,057	25,736,176,539


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC

Balance Sheet (Un-Audited)

As at March 31, 2026

PARTICULARS	Notes	31.03.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand	5		
Cash in hand (including foreign currencies)	5.a	6,982,599,400	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)		18,512,812,924	23,090,240,119
		25,495,412,324	28,682,733,886
Balance with other Banks and Financial Institutions	6		
In Bangladesh		1,610,079,606	1,205,570,626
Outside Bangladesh		3,778,441,482	1,078,187,856
		5,388,521,088	2,283,758,482
Placement with Banks & Other Financial Institutions	7	4,900,000,000	6,600,000,000
Investment in Share & Securities	8		
Government	8.a	58,964,505,000	58,946,345,000
Others	8.b	12,281,402,765	12,184,486,285
		71,245,907,765	71,130,831,285
Investments	9		
General Investments etc.		460,416,496,662	460,717,549,635
Bills purchased and discounted		37,683,620,150	40,502,146,769
		498,100,116,812	501,219,696,404
Fixed assets less Accumulated Depreciation	10	5,789,937,938	5,930,656,786
Other Assets	11	29,802,766,493	24,603,892,769
Non-Banking Assets	12	37,683,927	37,683,927
Total Assets		640,760,346,348	640,489,253,539
LIABILITIES AND CAPITAL			
Liabilities:			
Placement from Banks & Other Financial institutions	13	55,894,014,974	57,386,879,419
Deposits and other Accounts	14		
Mudaraba Savings Deposits		85,625,930,264	83,895,753,704
Mudaraba Term Deposits		239,392,157,681	240,988,615,391
Other Mudaraba Deposits	14.ii	94,893,050,584	96,573,785,272
Al-wadeeah Current Accounts and Other Accounts etc.	14.iii	55,372,898,388	59,828,628,206
Bills Payable		4,939,470,900	4,980,615,632
		480,223,507,817	486,267,398,205
Other Liabilities	15	68,985,691,563	61,220,775,105
Deferred tax Liabilities	16	-	-
AIBL Mudaraba Bond	17	11,398,000,000	11,398,000,000
Total Liabilities		616,501,214,354	616,273,052,729
Capital/Share Holders Equity			
Paid up Capital	18	11,516,917,130	11,516,917,130
Statutory Reserve	19	11,516,917,130	11,516,917,130
Asset revaluation Reserve	20.a	1,084,164,982	1,084,174,318
Foreign Currency Translation Reserve	20.b	-	-
Retained Earnings	21	141,132,752	98,192,233
Total Share holders equity		24,259,131,994	24,216,200,811
Total Liability and Share holders equity		640,760,346,348	640,489,253,539
Net assets value per share (NAV)	42	21.06	21.03

Al-Arafah Islami Bank PLC
Balance Sheet (Un-Audited)
As at March 31, 2026

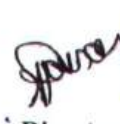
Notes	31.03.2026 <u>Taka</u>	31.12.2025 <u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptance and endorsement	46,402,444,022	47,729,656,103
Letters of Guarantee	20,073,302,458	19,320,242,578
Letters of Credit	56,914,909,431	58,954,383,314
Bills for Collection	37,954,656,966	39,668,557,000
Other Contingent Liabilities	-	-
Total	161,345,312,876	165,672,838,995
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 commitment	-	-
Total Off Balance sheet items including Contingent	161,345,312,876	165,672,838,995

Accompanying notes form an integral part of these financial statements.


Company Secretary (CC)


Chief Financial Officer


Managing Director




Director


Chairman

Al-Arafah Islami Bank PLC
Profit or Loss Accounts (Un-Audited)
For the Period ended March 31, 2026

Particulars	Notes	31.03.2026 Taka	31.03.2025 Taka
Investment Income	23	10,947,000,246	10,474,465,847
Profit paid on deposits & Borrowing	24	(9,058,232,027)	(8,623,286,144)
Net Investment Income		1,888,768,219	1,851,179,703
Income from Investment in Shares /Securities	25	1,002,123,197	699,086,357
Commission, Exchange and Brokerage	26	846,030,051	1,088,183,986
Other Operating Income	27	114,541,492	154,831,112
		1,962,694,740	1,942,101,455
Total operating income		3,851,462,959	3,793,281,158
Salaries and allowances & contribution to P.F	28	1,955,228,584	1,964,336,262
Directors fees & expenses	29	1,947,747	1,652,810
Shariah Supervisory Committee's fees & expenses	30	431,250	94,003
Rent, taxes, insurance and lighting etc.	31	274,983,787	262,681,039
Postage, telegram, telephone and stamp etc.	32	32,455,589	53,550,119
Legal charges		13,486,871	7,115,719
Auditors' fee		1,109,500	3,485,750
Salary & Allowances to the Managing Director		3,340,000	7,524,000
Depreciation and repairs to the Bank's properties	33	196,984,784	196,195,674
Stationery, Printing and Advertisement etc.	34	32,114,368	98,853,377
Other expenses	35	476,900,138	301,616,251
Total operating expenses		2,988,982,617	2,897,105,005
Profit/(Loss) before Tax & provision		862,480,343	896,176,153
Provision against Investments & Contingent Liabilities	36	614,700,000	406,165,876
Provision for diminution in value of investment		(174,661,945)	(12,541,152)
Other Provision		-	-
Total provision		440,038,055	393,624,724
Profit/(Loss) before Tax		422,442,288	502,551,429
Current tax	15.1	275,993,710	338,024,083
Deferred tax	16	(19,779,613)	100,149,851
Provision for Taxation		256,214,097	438,173,934
Net Profit/(Loss) after tax		166,228,191	64,377,496
Appropriation			
Statutory Reserve		-	60,000,000
Profit paid on Aibl mudaraba perpetual bond		123,287,671	-
General Reserve (1 % Start-Up Fund)		-	643,775
		123,287,671	60,643,775
Retained Earnings		42,940,519	3,733,721
Earning per Ordinary share (EPS)	38	0.14	0.06

Accompanying notes form an integral part of these financial statements.

 **Company Secretary (CC)**  **Chief Financial Officer**

 **Managing Director**

 **Director**  **Chairman**

Al-Arafah Islami Bank PLC
Cash Flow Statement (Un-Audited)
For the Period ended March 31, 2026

Particulars	Notes	31.03.2026 Taka	31.03.2025 Taka
Cash flows from operating activities			
Investment income receipt in Cash		11,585,718,033	11,173,239,850
Profit paid on deposits and borrowings		(9,110,602,500)	(6,263,370,555)
Dividend received		-	3,286,010
Fees & Commission received in cash		846,030,051	1,088,183,986
Recoveries from write off investments		29,433,700	10,234,124
Cash payments to employees		(1,958,568,584)	(1,971,860,262)
Cash payments to suppliers		(32,114,368)	(98,853,377)
Received from other operating activities (item-wise)		114,541,492	154,831,112
Paid for other operating activities (item-wise)		(841,555,805)	(674,720,995)
Advance income tax paid		(198,459,924)	(2,588,462,281)
Operating profit before changes in operating assets and liabilities		434,422,096	832,507,612
Changing in Operating assets & liabilities			
(Increase)/Decrease/(Decrease) of placement to other banks		1,700,000,000	1,000,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		5,401,574,136	(6,273,336,721)
(Increase)/Decrease of other assets (item-wise)		(2,627,481,257)	(1,256,941,563)
Increase/ (Decrease) of placement from other banks and financial institution		(1,492,864,446)	(1,581,527,696)
Increase/(Decrease) of Deposits from customers (other than Banks)		(5,991,515,939)	5,769,797,413
Increase/(Decrease) of Other liabilities account of customers		-	-
Increase/(Decrease) of Trading liabilities (item-wise)		2,624,467,378	2,507,990,873
Cash receipt from operating activities		(385,820,127)	165,982,306
A. Net Cash from operating activities		48,601,969	998,489,918
Cash flows from investing activities:			
Purchase of property, plant and equipment		(16,134,343)	(296,117,781)
Sales proceeds of Fixed assets		49,900	-
(Increase)/Decrease of Securities		(96,916,480)	-
B. Net cash flows from investing activities		(113,000,923)	(1,463,393,550)
Cash flows from financing activities			
Increase in Exchange Equalization Account		-	143,742
Issue of AIBL Subordinate Bond / Perpetual Bond		-	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		-	143,742
D. Net increase in cash and cash equivalent (A+B+C)		(64,398,954)	702,515,879
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent (D+E)		(64,398,954)	702,515,879
G. Cash & Cash Equivalents at the beginning of the year		89,912,837,365	88,588,426,418
H. Cash & Cash Equivalents at the end of the year	37	89,848,438,412	89,290,942,297
Net Operating Cash Flow per Share (NOCFPS)	38	0.04	0.87


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC
Statement of Changes Equity (Un-Audited)
For the Period ended March 31, 2026

Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Asset Revaluation Reserve	Foreign Currency Translation Reserve	Total Taka
Balance at 1st January, 2026	11,516,917,130	11,516,917,130	98,192,233	1,084,174,318	-	24,216,200,810
Changes in accounting policy	-	-	-	-	-	-
Issue of the share capital	-	-	-	-	-	-
Restated balance as on 01 January 2026	11,516,917,130	11,516,917,130	98,192,233	1,084,174,318	-	24,216,200,810
Tax adjustment previous year	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-
Currency translation differences recognized in the income/(Loss)	-	-	-	(9,336)	-	(9,336)
Net gain and losses not recognized in Income Statement	-	-	-	-	-	-
Net profit for the year	-	-	166,228,191	-	-	166,228,191
Cash Dividend	-	-	-	-	-	-
Bonus Share	-	-	-	-	-	-
Asset revaluation Reserve	-	-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond	-	-	(123,287,671)	-	-	(123,287,671)
Transfer to 1 % start-Up fund	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-
Total shareholders' equity as on March 31,2026	11,516,917,130	11,516,917,130	141,132,752	1,084,164,982	-	24,259,131,994
Total shareholders' equity as on March 31,2025	11,516,917,130	11,298,492,510	15,235,002	1,084,174,318	2,223,989	23,917,042,949


Company Secretary (CC)


Chief Financial Officer


Managing Director


Director


Chairman

Al-Arafah Islami Bank PLC

Notes to the Financial Statements

As at and for the Period ended March 31, 2026

1. The Bank and its activities

1.1

Al-Arafah Islami Bank was established in 1995 under the Companies Act, 1994 as a Banking Company with Liability by shares. It is an interest free Shariah Bank of Bangladesh rendering all types of commercial banking services under the regulation of Bank Companies Act, 1991 (as amended up to date) . The Bank conducts its business on the principles of Musharaka, Bai-Murabaha, Bai-Muazzal and Hire Purchase transactions approved by Bangladesh Bank. Naturally, its modes and operations are substantially different from those of other conventional commercial banks. There is a Shariah Supervisory Committee in the bank who maintains constant vigilance to ensure that the activities of the bank are being conducted on the precepts of Islam. The Shariah Supervisory Committee consists of prominent Islamic Scholars and reputed Bankers. The Bank went for public issue of share in the year 1998 and its share are listed with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). Presently the bank has 226 Branches and 2 (two) Subsidiary Companies.

The principal activities of the Bank are to provide a comprehensive range of financial services including commercial banking, consumer banking, trade finance and other related custody and clearing services to the customers following the provisions of Bank Companies Act, 1991 (as amended 2018), Bangladesh Bank's directives and the principles of Islamic Shariah.

1.2 Subsidiaries of the Bank

Al-Arafah Islami Bank PLC has two subsidiary companies. The financial statements of these subsidiary companies are included in the consolidated financial statements according to IFRS-10.

1.2.1 AIB PLC Capital Market Services Limited

Al-Arafah Islami Bank PLC. owned 60.50% shares of AIB PLC Capital Market Services Ltd. a subsidiary company of Al-Arafah Islami Bank. AIB PLC Capital Market Services Ltd. was incorporated in Bangladesh on 20 September, 2010 as a Public Company. The principal activities of subsidiary company is to provide quality services to the prospective institutional and individual investors in the capital market. The main activities and functions of the company include;

- i. Share trading in Dhaka Stock Market and Chittagong Stock Market.
- ii. Provide Margin facilities to the clients.
- iii. Full service depository participant of Central Depository of Bangladesh Ltd.

1.2.2 AIB PLC Capital Management Limited

Al-Arafah Islami Bank PLC. owned 98% shares of AIB PLC Capital Management Limited, a subsidiary company of Al-Arafah Islami Bank Limited. AIB PLC Capital Management Limited was incorporated under the Companies Act (Act XVIII) of 1994 as a Private Limited Company by shares on 25th October, 2011. The company was entitled to commence the business also from 25th October, 2011 with a view to run and manage the operations of Merchant Banking Services with an authorized Capital of BDT 2 billion and paid up capital of BDT 500 million. It aims to be one of the leading Merchant Banks of the country by rendering quality Merchant Banking Services with a high level of professional expertise and integrity.

2. Basis of preparation and significant accounting policies

2.1 Preparation of financial statements

The consolidated financial statements of the group and the financial statements of the bank have been prepared on a going concern basis under the historical cost convention and on International Financial Reporting Standard and International Accounting Standard consistently with those of previous years. Although the operations of the Bank are in strict compliance with the rules of Islamic Shariah, the financial statements have been prepared in accordance with the Bank Companies Act 1991 (as amended up to date), in particular Banking Regulation and Policy Department (BRPD) Circular No.15 (09 November, 2009) other Bangladesh Bank circulars, the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange Listing Regulations, other laws and rules applicable in International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). where relevant to the Bank to the extent that these do not contradict with the applicable statutory provisions and standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions.

2.2 Statement of compliance with applicable laws, regulations and standards

Although the operations of the Bank are in strict compliance with the rules of Islamic Shariah, the financial statements have been prepared in accordance with the Bank Companies Act 1991 (as amended 2018), in particular Banking Regulation and Policy Department (BRPD) Circular No.15 (09 November, 2009) other Bangladesh Bank circulars, the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange Listing Regulations, other laws and rules applicable in International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) where relevant to the Bank to the extent that these do not contradict with the applicable statutory provisions and standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions.

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) was formed in 2017 and has adopted International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards for public interest entities such as banks with effect from 2 November 2020. The consolidated and separate financial statements of the Group and the bank have been prepared in accordance with the IFRS adopted by FRC and in addition to this, the bank also complied with the requirements of the following laws and regulations from various government bodies:

- i) The Banking Companies Act, 1991 (as amended up to date);
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Rules 2020; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Act, 2023;
- vi) The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange PLC. (DSE), Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015 and
- ix) Other applicable laws and regulations.

In case any requirement of the Banking Companies Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank shall prevail.

As such the Group and the Bank have departed from those which are the requirements of IFRSs and IASs in order to comply with the rules and regulations of Bangladesh Bank are disclosed below:

i) Presentation of Financial Statements

IFRS/IAS: As per IAS 1: *Presentation of Financial Statements*, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) is prescribed in the "First Schedule" of Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements.

ii) Name of the Financial Statements

IFRS/IAS: As per IAS 1, complete set of financial statements consists statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows and notes comprising a summary of significant accounting policies and other explanatory information.

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the Islamic banking companies in Bangladesh are guided by BRPD circular no. 15 dated 09 November 2009 Bangladesh Bank. BRPD circular no. 15 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account.

iii) Investments in Shares and Securities

IFRS/IAS: As per requirements of IFRS 9: *Financial Instruments*, classification and measurement of investments in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics.

Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments; otherwise, investments are recognized at cost.

iv) Revaluation Gains/Losses on Government Securities

IFRS/IAS: As per requirement of IFRS 9, where securities will fall under the category of fair value through profit or loss and other comprehensive income any change in fair value of the asset is recognized through profit or loss and other comprehensive income. Held for Trading (HFT), any change in the fair value of held for trading assets is recognized through profit or loss and other comprehensive income. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit or loss and other comprehensive income.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end, and gains or losses on amortization are recognized in other reserve as a part of equity.

v) Provision on Investments and Off-balance Sheet Items

IFRS/IAS: As per IFRS 9, an entity shall recognize an impairment allowance on investments (loans) based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for investments (loans) at an amount equal to the lifetime expected credit losses if the credit risk on these investments has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those investments (loans) for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months' expected credit losses that may result from default events on investments that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD circular no. 14 (23 September 2012), BRPD Circular No.-15 (23 September 2012), BRPD Circular No.-03 (21 April 2019), BRPD Circular No.-17 (28 September 2020), BRPD Circular Letter No.-56 (10 December 2020), BRPD Circulars No.-3 (31 January 2021), BRPD Circulars No.-5 (24 March 2021), BRPD Circular Letter No.-51 (29 December 2021), BRPD Circular Letter No.-53 (30 December 2021), BRPD Circular No.-16 (18 July 2022), BRPD Circular Letter No.-33 (03 August 2022), BRPD Circular No.-51 (18 December 2022), BRPD Circular No.-14 (22 June 2022), BRPD Circular Letter No.-03 (02 February 2023), BRPD Circular No.-11 (20 June 2023), BRPD Circular No.-09 (08 April 2024), BRPD Circular No.-16 (21 July 2020), BRPD Circular No.-01 (20 February 2018), BRPD Circular No.-12 (20 August 2017), BRPD Circular Letter No.-52 (20 Oct 2020), a general provision at 0.25% to 2% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment.

Also, provision for sub-standard loans, doubtful loans and bad & losses has to be provided at 20%, 50% and 100% respectively except (a) short-term agricultural and micro-credits where 5% for sub-standard and doubtful loans and 100% for bad & loss loans; and (b) cottage micro and small credits where 5% for sub-standard, 20% for doubtful and 100% for bad & loss loans depending on the duration of overdue. Again, as per BRPD circular no. 14 dated 23 September 2012 and BRPD circular no. 13 dated 18 October 2018, a general provision at 0.50% to 1% is required to be provided for all off-balance sheet exposures except LC issued against Fast Track Electricity Project & Bills for Collection according to BRPD circular letter no. 01 dated 03 January 2018 & BRPD circular no. 07 dated 21 June 2018 respectively. Such provision policies are not specifically in line with those prescribed by IFRS 9.

vi) Recognition of Investment Income in Suspense

IFRS/IAS: Investments (loans) to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortized cost of the investment (loan).

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once an investment (loan) is classified, investment income on such investment is not allowed to be recognized as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

vii) Other Comprehensive Income

IFRS/IAS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income statement.

Bangladesh Bank: Bangladesh Bank issued templates for financial statements which will strictly be followed by all Banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial Instruments - Presentation and Disclosure

In several cases, Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 cannot be made in the financial statements.

ix) Financial Guarantees

IFRS/IAS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

x) Cash and Cash Equivalents

IFRS/IAS: Cash and cash equivalent items should be reported as cash items as per IAS 7: *Statement of Cash Flows*.

Bangladesh Bank: Some cash and cash equivalent items such as 'Placement with other banks', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Placement with other banks is presented on the balance sheet, and treasury bills, prize bonds are shown in investments.

xi) Non-Banking Assets

IFRS/IAS: No indication of non-banking assets is found in any IFRSs.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, there must exist a face item named Non- Banking Asset.

xii) Cash Flow Statement

IFRS/IAS: The cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009, cash flow is the mixture of direct and indirect methods.

Investment in Bangladesh govt. Islamic investment bonds have been reported under cash and cash equivalent in The Cash Flow Statement though such investments do not qualify cash and cash equivalent as per definition of IAS-7.

xiii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS/IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiv) Presentation of Intangible Asset

IFRS/IAS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38: *Intangible Assets*.

Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 15 dated 09 November 2009.

xv) Off-balance Sheet Items

IFRS/IAS: There is no concept of off-balance sheet items in any IFRS; hence, there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, off-balance sheet items (e.g., letter of credit, letter of guarantee, etc.) must be disclosed separately on the face of the balance sheet.

xvi) Disclosure of Appropriation of Profit

IFRS/IAS: There is no requirement to show appropriation of profit in the face of statement of profit or loss and other comprehensive income.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, an appropriation of profit should be disclosed in the face of profit and loss account.

xvii) Investments Net off Provision

IFRS/IAS: Investments/loans and advances should be presented net off provision.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, provisions on investments/loans and advances are presented separately as liability and cannot be net off against investments/loans and advances.

xviii) Recovery of Written off Investments/Loans

IFRS/IAS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSs. Again, recovery of written off investments/loans should be recognized in statement of profit or loss and other comprehensive income as per IFRS 15: *Revenue from Contracts with Customers*.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

xix) Revenue

As per IFRS 15, revenue should be recognized on accrual basis, but due to the unique nature of Islamic Banks income from investment under Murabaha, Bi-Muazzal, HPSM, Ijarah, Bi-Salam, Quard, IDBP and FDBP modes is accounted for on realization basis as per AAOIFI and Bangladesh Bank guidelines.

xx) Recognition of Investment in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS 9 and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired interest income is recognized in statement of profit or loss and other comprehensive income account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD Circular No. 14 dated 23 September, 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

xxi) Balance with Bangladesh Bank: (Cash Reserve Requirement)

IFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank:

As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009.

2.3 Basis of Consolidation

A separate set of records for consolidating the Statements of Affairs and Income & Expenditure Statements of the branches are maintained at the Head Office of the Bank in Dhaka from which the financial statements are drawn up. Subsidiaries are entities controlled by the group. Control exists when the group has the power to govern the financial and operating policies of an entity, so as to obtain economic benefits from its activities.

The consolidated financial statements incorporate the financial statements of Al-Arafah Islami Bank PLC and the financial statements of subsidiary companies from the date that control commences until the date that control ceases. The financial statements of such subsidiary companies are incorporated on a line by line basis and the investments held by the bank is eliminated against the corresponding share capital of subsidiaries in the consolidated financial statements.

Intra-group balances and transactions, and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there are no evidence of impairment.

2.4 Liquidity Statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

- i) Balance with other banks and financial institutions, placement with other banks, etc. are on the basis of their maturity term;
- ii) Investments are on the basis of their respective maturity;
- iii) Fixed assets are on the basis of their useful lives;
- iv) Other assets are on the basis of their realization / amortization;
- v) Borrowing from other Banks, financial institutions and agents, etc. are as per their maturity / repayment terms;
- vi) Provisions and other liabilities are on the basis of their repayment / adjustments schedule.

2.5 Use of estimation and judgment

The preparation of financial statements requires the bank to make certain estimates and to form judgments about the application of accounting policies which may affect the reported amount of assets, liabilities, income and expenses. The most significant areas of estimates and judgments have been made on provision for Investments.

2.6 Reporting period

The financial statements cover particular calendar year from January 01, 2026 to March 31, 2026.

2.7 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

2.8 Assets and basis of their valuation

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

2.8.1 Investments

Investments are stated in the Balance Sheet net of profit receivable/mark-up profit.

Investment write-off

Investment are normally written off when there is no realistic prospect of recovery of these amounts in accordance with BRPD Circular No.2 (13 January, 2003). A separate Investment Administration and Recovery Department (IARD) has been set up at the Head Office, which monitors investment written off and legal action through the Money Court. These write-offs do not undermine or affect the amount claimed against the borrower by the bank.

The Investment Administration and Recovery Department (IARD) maintains a separate ledger for all individual cases written off by each branch. The IARD follows up on the recovery efforts of these written off investment and reports to management on a periodic basis. Written off investment are reported to the Credit Information Bureau (CIB) of Bangladesh Bank.

2.8.2 Investment in subsidiaries

The bank has made investment in subsidiary company named AIB PLC Capital Market Service Ltd Tk. 242.00 crore holding 60.50% shares. The rest of 39.50% shares are held by others and another subsidiary Company named AIB PLC Capital Management Limited Tk 49.00 crore holding 98% shares.

2.8.3 Fixed assets Accounting & Depreciation and Intangible Assets Accounting & Amortization Policy.

Board of Directors of Al- Arafah Islami Bank PLC in its 226th meeting held on 11 July, 2012 approved "Fixed Assets accounting & depreciation and Intangible Assets accounting & amortization Policy" which has been effected from January 2012.

- i) All fixed assets except land are stated at cost less accumulated depreciation and accumulated impairment loss as per IAS-16 " Property, Plant and Equipment". Acquisition cost of an asset comprises the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use.
- ii) Land was recognized at cost at the time of acquisition and subsequently measured at revalued amounts which was the market value at the time of revaluation done on 31st January 2020 by a independent professional valuer on 31st December 2020, any surplus on revaluation was shown as equity component until the disposal/de-recognition of asset. The property is located within:
 - a) Holding No 63, Purana Paltan Dist. : Dhaka, P. S Motijheel, Sub-registry office : Sutrapur, Dhaka collectorate Touzi # 141-B-1, Mouza : Sabek Shahar Dhaka, Sheet # 22, Ward # 03, Sabek Khatian # 6947, 6947 [KA], 6947[Jha], Sabek Dag # 97, 100,101,102 and 110, SA Mouza : Ramna, Sheet # 10, SA Khatian # 362, SA Dag # 1979,1980,1981,2025,1997,1998 and 1979/2039, RS Mouza : Motijheel, RS Khatian # 420, RS Dag # 1314 and 1322, D.P Khatian # 619, D.P Dag # 812 and 804.Mutation Khatian 362/3 and Dag # 1979 and 1980. The area of land measuring about 27.10 Decimal.
 - b) Holding No 63/1/A, Purana Palton, Dist.: Dhaka, P.S Motijheel,Subregistry office: Sutrapur ,Dhaka Collectorate Touzi # 141-B-1, under Mouza: Sabek-Sahar Dhaka then Ramna, Hal-Motijheel, J-L#S.A-04, R.S & City Jarip - 06, Sheet # 22,Ward # 03, Khatian-C.S-6947 (Jha), SA-362, R.S-428, Dhaka City Jarip-103,449, Namjari-542, 362/3/1, Jote-543,687& 437,Dag # C.S-100,101, S.A 1979, 1980, 1981,1997,2025,1979/2039,R.S-1315,1322,1316/1360,1323/1359, Dhaka City Jarip-808,809,811. Deed # 3825 &300, dated: 22.08.2010 & 01.02.2012. The area of land measuring about (11.40+11.60) 23.00 Decimal.
 - c) Total land measuring 30.36 katha, cost price was Tk. 453,255,000. The land was revalued at tk. 5.00 crore per katha and total land valuation amount was Tk. 1,518,000,000. Total asset revaluation gains was amounting to Tk. 1,129,348,248.

Depreciation of an item of fixed assets and amortization on intangible assets is charged on the basis of estimated useful lives as mentioned in revised fixed asset policy of the bank on monthly basis following straight-line method. The depreciation/amortization method used should reflect the pattern in which the asset's economic benefits are consumed by the enterprise. The depreciation charge for each period should be recognized as an expense unless it is included in the carrying amount of another asset.

- iii) Depreciation/amortization rates used for each type of fixed assets are as follows (per annum):

Name of Assets	Rate of Depreciation/ Amortization	Estimated Useful Lives
Furniture and Fixture (Wood)	10%	10 years
Furniture and Fixture (Steel)	10%	10 years
Computer	20%	5 years
Computer Accessories	20%	5 years
Motor Car	20%	5 years
Mechanical Appliances	20%	5 years
Books	10%	10 years
Online Hardware	20%	5 years
Land	Nil	Nil
Building	2.50%	40 years
Interior Decoration	10%	10 years
Online Software	20%	5 years

- iv) Depreciation is charged on the addition of fixed assets and intangible assets are amortized from the date of use.
- v) Maintenance and repair costs are charged to profit and loss account as and when incurred.

vi) **Presentation of intangible asset**

IFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular No. 15.

2.8.4 IFRS 16: Leases

AL-Arafah Islami Bank Limited applied IFRS 16: Leases for the first time with the date of initial application of 1 January 2020, using modified retrospective approach where the Bank measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset at the date of the initial application on a lease by lease basis.

According to IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Control is conveyed where the customer has both the right to direct the identified asset's use and to obtain substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement, the Bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model, a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead of recognizing a right-of-use asset and lease liability, the payments in relation to these are recognized as an expense in profit and loss account on a straight-line basis over the lease term.

On the balance sheet, right-of-use assets have been included in fixed assets including premises.

2.8.5 Other assets

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

2.8.6 Reconciliation of inter bank/branch books of accounts

Books of accounts in regard to Inter-branches are reconciled and there are no material differences, which may affect the financial statements significantly. Unrecognized entries in case of inter-branch transactions as on the reporting date are not mentionable due to the time gap before finalizing the same.

2.9 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.10 Statutory reserve

Bank Companies Act, 1991 requires the Bank to transfer 20% of its current year's profit before tax to reserve until such reserve along with share premium equals to its paid up capital.

2.11 Revaluation reserve

When an asset's carrying amount is increased as a result of revaluation, the surplus amount should be credited directly to equity under the heading of revaluation surplus/reserve as per IAS-16: "Property, Plant and Equipment". The bank first revalued its land in December 2004, December 2012 and again in December 2020 which is absolutely owned by the bank and the surplus amount transferred to revaluation reserve. **(Annexure-A)**

2.12 Non-controlling interest

Non-controlling interest is that portion of the profit or loss and net assets of the subsidiaries (AIB PLC Capital Market Services Limited and AIB PLC Capital Management Limited and) attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent (Al-Arafah Islami Bank PLC).

2.13 Basis for valuation of liabilities and provisions

2.13.1 Provisions on Investment

As per As per BRPD circular no. 14 (23 September 2012), BRPD Circular No.-15 (23 September 2012), BRPD Circular No.-03 (21 April 2019), BRPD Circular No.-17 (28 September 2020), BRPD Circular Letter No.-56 (10 December 2020), BRPD Circulars No.-3 (31 January 2021), BRPD Circulars No.-5 (24 March 2021), BRPD Circular Letter No.-51 (29 December 2021), BRPD Circular Letter No.-53 (30 December 2021), BRPD Circular No.-16 (18 July 2022), BRPD Circular Letter No.-33 (03 August 2022), BRPD Circular No.-51 (18 December 2022), BRPD Circular No.-14 (22 June 2022), BRPD Circular Letter No.-03 (02 February 2023), BRPD Circular No.-11 (20 June 2023), BRPD Circular No.-09 (08 April 2024), BRPD Circular No.-16 (21 July 2020), BRPD Circular No.-01 (20 February 2018), BRPD Circular No.-12 (20 August 2017), BRPD Circular Letter No.-52 (20 Oct 2020), a general provision at 0.5% to 2% under different categories of unclassified investments (good/standard investments) has to be maintained regardless of objective evidence of impairment. The provision rates are given below:

Particulars	Rate
General provision on unclassified general loans and advances / investments	1%
General provision on unclassified small enterprise financing	0.50%
General provision on unclassified loans / investments for housing finance and on loans for professionals	2%
General provision on unclassified BHS/MHS/SDS	2%
General provision on unclassified consumer financing other than housing finance and loans for professionals	0.5% to 5%
General provision on special mention account	0.5% to 5%
Specific provision on substandard loans and advances / investments	20%
Specific provision on doubtful loans and advances / investments	50%
Specific provision on bad / loss loans and advances / investments	100%
General provision for COVID 19	1.5% & 2%
Start-up Fund on Net Profit	1%

2.13.2 Provision for off balance sheet exposures

BRPD circular no.10 (18 September, 2007) requires a general provision for off balance sheet exposure is to be calculated at 1% (2007:0.50%) on all off balance sheet exposures as defined in BRPD Circular No.10 (24 November, 2002). Accordingly we have recognized a provision of 1% on the following off balance sheet items:

1. Letter of Guarantee
2. Letter of Credit
3. Acceptance and endorsements
4. Other Contingent Liabilities

iv) Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD Circular No. 14 dated September 23, 2012, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

vii) Provision for other assets

BRPD Circular No. 14 (25 June, 2001) requires a provision of 100% on other assets which are outstanding for one year and above.

viii) Provision on balance with other banks and financial institutions (Nostro Accounts)

Provision for unsettled transaction on nostro accounts made are reviewed at each balance sheet date by management and certified by our external auditor in accordance with Bangladesh Bank Foreign Exchange Policy Department (FEPD) Circular Letter No. 677 (13 September, 2005)

vii) **Provision for taxation**

Current tax

Provision for current income tax has been made @37.50% for Income from Business, @20% for Cash Dividend & @15% for Capital Gain on share as prescribed in the Finance Act 2023 and Income Tax Act, 2023 of the profit made by the bank considering taxable add-back of income and disallowance of expenditure in compliance with IAS-12 " Income Taxes". Tax return for the income year 2023 (Assessment year 2024-2025 has been filed but assessment is to be done by the tax authority.

Deferred tax

The bank recognized deferred tax in accordance with the provision of IAS-12. Deferred tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. A temporary difference is the difference between the tax base of an assets or liability and its carrying amount/reported amount in the financial statement.

Deferred tax assets or liability is the amount of income tax payable or recoverable in future period(s) recognized in the current period. The deferred tax assets/expenses does not create a legal liability/recoverability to and from the income tax authority. The detail calculation of differed tax for the year ended 31 December 2025, has given below:

Particulars	As Per Books of Account			As Per Tax			Deferred Tax Liability / (Assets)
	Carring Amount	Assets not Depreciable	Net Carring Amount	Tax Base	Temporary Difference Taxable /(Deductible)	Tax Rate	
1. Fixed Assets	5,789,937,938	2,854,059,214	2,935,878,724	3,085,620,437	(149,741,713)	37.50%	(56,153,142)
2. Specific Provision for bad and debt not allowed for Tax Credit			-	-	-	37.50%	-
Net deferred tax liability (asset)							(56,153,142)

Deferred tax Liability Expenses

Balance as on 1 st January 2025	(36,373,530)	
Provision required as on December 31, 2025	(19,779,613)	
Balance as on December 31, 2025	<u>(56,153,142)</u>	
Deferred tax Income	(19,779,613)	
Deferred tax Assets (Income)	-	
Provision required as on December 31, 2025	(19,779,613)	

ix) **Provision for gratuity**

Gratuity Fund benefits are given to the staff of the bank in accordance with the approved Gratuity Fund rules. National Board of Revenue approved the gratuity fund as a recognized gratuity fund on October 10, 2010. The fund is operated by a Board of Trustees consisting of 06 (six) members of the bank. The employees who serve at least 07 (seven) years in AIB PLC are normally entitled to get gratuity equivalent to one month's basic salary of the employees for their completed years of services in the Bank. So that actuarial valuation is not considered essential.

x) **Retirement benefit and staff welfare schemes**

The Bank operates a Contributory Provident Fund, Social Security Fund and Benevolent Fund. These funds are managed by separate Board of Trustees.

xi) **Other provision and accrued expenses**

In compliance with IAS-37, provision and accrued expenses are recognized in the financial statements when the bank has legal or constructive obligation as a result of past event, it is probable that an outflow of economic resources will be required to settle the obligation and a reliable estimate can be made of the amount of obligation.

2.14 Revenue recognition

2.14.1 Profit on Investment

- a) Income from investments has been accounted for on accrual basis except investment under Musharaka. Income in case of Musharaka is accounted for on realization basis.
- b) Profit/rent/compensation accrued on classified investment are suspended and accounted for as per Circulars issued by the Bangladesh Bank. Moreover, incomes which are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank. Bank charges compensation on unclassified overdue Bai-Murabaha and Bai Muazzal investment. Such compensation is not permissible by Shariah to take into regular income of the bank. Therefore, the amount of compensation treated as a component of provision against bad & doubtful investment. Interest received due to legal obligation is also not taken into regular income of the bank.
- c) Profit on investment is calculated on daily product basis and charged on yearly basis.

2.14.2 Fees and commission income

Fees and commission income are recognized when earned. Commission charged on customer on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

2.14.3 Dividend Income

Dividend Income from investment is recognized at the time when it is declared, ascertained, and right to receive the payment is established.

2.15 Management and other expenses

Expenses incurred by the bank are recognized on actual and accrual basis.

2.16 Sharing of investment income

The investment income (except exchange and commission income) is shared between depositors and the bank at the ratio of 70 : 30.

2.17 Foreign currency transactions

- i) The transactions in foreign currencies are converted into equivalent Taka currency using the ruling exchange rate prevailed on the dates of such transactions.
- ii) The assets and liabilities denominated in foreign currencies as at 31 March, 2026 are translated into Taka currencies at the prevailing selling and buying rates of the concerned foreign currencies.
- iii) Gains and losses of translation are dealt with through exchange account.

2.18 Basic Earning per share

This has been calculated by dividing the basic earning attributable to ordinary shareholders of the bank by the weighted average number of ordinary shares outstanding during the year as per IAS-33. Diluted earning per share is required to be calculated for the year when there is scope for dilution during the period under review.

2.19 Related Party transactions

Related party transaction is a transfer of resources, services, or obligation between related parties regardless of whether price is charged as per IAS 24. (Annexure-C)

2.20 Events after reporting period

All the material events after the reporting period have been considered; appropriate adjustments and disclosures have been made in the financial statements.

2.21 Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instrument differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

2.21.1 Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular No. 14 dated September 23, 2012, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

2.21.2 Approval of the financial statements

Financial Statements were approved by the Board of Directors on 458th meeting held on 13 May 2026 has approved the un-audited financial statements for the period ended 31 March 2026.

2.22 General

- i) The financial statements have been prepared in accordance with the formats prescribed under the Banking Companies Act, 1991 (as amended 2018 & up to date) and in compliance with the rules of Islamic Law (Shariah) related to the banking business activities.
- ii) The figures appearing in these accounts have been rounded off to the nearest taka.
- iii) Wherever necessary previous years' figures have been rearranged to conform to the current years' presentation.

3.A Risk Management

The risk of Al-Arafah Islami Bank PLC is defined as the possibility of losses, financial or otherwise. The risk management of the Bank covers 7 (seven) Core Risk Areas of banking i.e. Credit risk management, foreign exchange risk management, Assets Liability Management, prevention of money laundering and establishment of internal control and compliance and information & communication technology. The prime objective of the risk management is that the bank takes well calculative business risks while safeguarding the bank's capital, its financial resources and profitability from various risks. In this context, the bank took steps to implement the guidelines of Bangladesh Bank as under :

i) Credit Risk Management

Credit risk is one of the major risks faced by the bank. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, bank's credit risk management activities have been designed to address all these issues. The bank has an investment (Credit) risk management committee at head office. The committee reviews the investment risk issues on monthly basis. The bank has segregated the investment approval, investment administration, investment recovery and legal authority. The bank has segregated duties of the officers/executives involved in credit related activities. A separate business development (marketing) department has been established at head office, which is entrusted with the duties of maintaining effective relationship with the customer, marketing of credit products, exploring new business opportunities etc. In the branches of the bank separate officials are engaged as relationship manager, documentation officer, verification officer, disbursement officer and recovery officer. Their jobs have been allocated and responsibilities have been defined.

Investment (Credit) Risk Grading Manual

The bank has implemented the Investment (Credit) Risk Grading Manual (IRGM) since April 1, 2006 which was made mandatory by Bangladesh Bank vide BRPD Circular No. 18 of December 11, 2005. Investment Officials of the bank have been trained on IRGM. Investment Risk Grading is incorporated in the investment presentation form for all the cases.

ii) **Foreign Exchange Risk Management**

Foreign exchange risk is defined as the potential change in earnings arising due to change in market prices. As per foreign exchange risk management guideline, bank has established a separate treasury department at head office. Under the treasury department, foreign exchange front office, foreign exchange back office and local money market have been physically demarcated. Duties and responsibilities of them have also been defined.

All foreign exchange transactions are revalued at mark to market rate as determined by Bangladesh Bank at the month end. All Nostro accounts are reconciled on monthly basis and outstanding entry beyond 30 (thirty) days is reviewed by the management for its settlement. Regulatory reports are submitted on time to Bangladesh Bank.

iii) **Assets Liability Management**

The Asset Liability Committee (ALCO) monitors balance sheet risk and liquidity risks of the bank. The balance sheet risk is defined as potential change in earnings due to change in rate of profit, foreign exchange rates which are not of trading nature. ALCO reviews liquidity requirement of the bank, the maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan. The primary objective of ALCO is to monitor and avert significant volatility in net profit income, investment value and exchange earnings.

iv) **Internal control and compliance**

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control help the bank management to safeguard the bank's resources, produce reliable financial and managerial report, and comply with laws and regulations.

AIB PLC has taken all-out efforts to mitigate all sorts of risk in line with the guidelines issued by Bangladesh Bank. To this effect, the bank has formed an Internal Control & Compliance (ICC) division headed by a Senior Vice President. The ICC division has been segregated to three departments which are audit & inspection department, audit monitoring department and regulatory compliance department. AIB PLC internal control contains self-monitoring mechanisms and to ensure effective control DCFCL, Investment documentation checklist and quarterly operation report have been developed and implemented. Internal audit and internal control teams carry out regular audit and surprise/special inspection of the branches to mitigate operational risk and restrain the possibility of circumvention or overriding the control procedure.

ICC division submits parallel comprehensive internal audit report to the managing director and to the audit committee. Within 02 (two) months after receiving the audit report, audit monitoring department completes the compliance report and submits the report to the audit committee for their review. The committee reviews the system of internal control and the audit process for compliance with rules, regulation and code of conduct, financial reporting process, and also suggests actions to remedy the lapses/irregularities. By this time the ICC division has introduced concurrent audit, surprise inspection, auto information system, Quarterly Audited System, and mandatory leave policy to boost up the functions of internal control and compliance.

v) **Prevention of money laundering**

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risk the bank has a Central Compliance Unit (CCU) at head office. The unit reviews the anti money laundering activities of the bank on regular basis.

The bank has a designated Chief Anti Money Laundering Compliance Officers (CAMLCO) at head office and Branch Anti Money Laundering Compliance Officers (BAMLCO) at branches. The compliance officers review the Suspicious Transaction Report (STR) and records them properly. Manuals have been established for the prevention of money laundering and transaction profile has been introduced. Officers and executives of all categories receive regular training for developing awareness and skill for identifying suspicious activities. The bank submits the STR, CTR and other periodical reports to Bangladesh Bank on time. No suspicious money laundering issue has been occurred during the year under audit.

vi) **Guideline on information & Communication Technolog;**

Technology is the process by which humans modify nature to meet their needs and wants. The term Information Technology (IT) means computers, auxiliary equipment, software, hardware and similar procedures, services and related resources. Information Technology (IT) developed in a rapidly changing global environment, and challenges us to courageous initiatives to address a host of vital skilled human resources. To overcome the challenges the bank has a IT policy.

The IT policy of the bank includes the purchase policy, hardware policy, software development policy, banking application usage policy, security policy, disaster recovery policy etc. The bank is now implementing its on line banking project complying the IT policy.

a) **Internal Audit**

As per Internal Control & Compliance (ICC) Risk Management Guideline of Bangladesh Bank, a 'Risk Based Audit Plan' is to prepared for each calendar year for smooth conducting of Audit & Inspection of all the branches and departments & divisions of Head Office of the bank. Besides the Yearly Auditing, Internal Audit Department Conducts Special Audit, Quarterly Foreign Exchange & Investment Audit, Surprise Audit etc.

-To prevent incidence of errors and their recurrences, more emphasis are given on spot rectification of irregularities/lapses while auditing/inspecting of the branches.

-For Audit purpose, branches have been segregated into 05 risk categories (Extremely High, Very High, High, Medium & low risk).

-The regular Audit & Inspection Teams also conduct Core Risks System Audit during their regular Audit & Inspections.

During the year 1st January to 31 December, 2025 Audit and Inspection department of ICCD, detected some incidents/irregularities as fraud-forgeries relating to cash misappropriation and investment disbursement in 02 branches of the Bank, which were not material in terms of Bank's overall financial transactions. In order to not jeopardize the bank's interest, all such irregularities were regularized/mitigated by recovery of the defalcated money through strong monitoring and close supervision by the ICC Division. Furthermore, administrative actions were also taken against the delinquent officers/persons involved. Compliances of these issues were duly reported to the Board Audit Committee and Bangladesh Bank in time as per regulatory guidelines.

3.B Risk Based Capital (Basel III)

To comply with the international best practices and to make the bank's capital more risk sensitive as well as to build the banking industry more shock absorbent and stable, Bangladesh Bank aimed to implement Basel-II reporting from 2010 and Basel-III reporting from 2015. As per the directive of Bangladesh Bank, all scheduled banks in Bangladesh are now required to report risk based capital adequacy for banks under Basel-III along with the existing capital adequacy rules and reporting under Basel-I and Basel-II during the parallel run i.e. 2009 and 2010 respectively. All scheduled banks are also required to disclose capital adequacy in both quantitative and qualitative terms. The first disclosure as per guidelines was made as on the effective date viz. January 01, 2015.

3.C Compliance status on Bangladesh Accounting Standards (IAS) and Bangladesh Financial Reporting Standards (IFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, the bank applied most of IAS and IFRS as adopted by ICAB. Details are given below:

Name of the IAS	IAS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	Applied
Statement of Cash Flow	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied

Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	Applied
Investments in Associates & Joint Ventures	28	N/A
Financial Instruments: Presentation	32	Applied
Earnings per share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A

Name of the IFRS	IFRS No.	Status
Financial Instruments: Disclosures	7	Applied
Financial Instruments: Recognition and Measurement	9	Applied
Consolidated Financial Statements	10	Applied
Disclosure of interest in other entities	12	Applied
Fair value Measurement	13	Applied
Revenue from contracts with customers	15	Applied
Leases	16	Applied

4 Audit Committee:

An Audit Committee was constituted by the Board of Directors of the bank in its 95th meeting held on 24th March, 2003 as per BRPD Circular No. 12 dated 23th December, 2002 and subsequently reconstituted by the Board of Directors in its 404th Meeting held on 15 September, 2024 as per BRPD Circular No. 11 Dated 27.10.2013 as under:

SL	Name	Status with Committee	Educational Qualification
1	Janab Mohammad Asraful Hassan, FCA	Chairman	BBA (Hons), MBA in Accounting and Information Systems, University of Dhaka. FCA in ICAB.
2	Janab Prof. Dr. Mohammed Abu Eusuf	Member	BSS (Hons), MSS in Economics, Jahangir Nagar University. MA, Netherlands. PhD, UK.

During the year 2025 the audit committee of the bank conducted 9 (Nine) meetings in which among others, the following issues were discussed:-

- i) Reviewing the inspection report of different branches of AIB PLC conducted by the bank internal inspection team from time to time and status of compliance thereof.
- ii) Reviewing the comprehensive inspection report of different branches of AIB PLC conducted by Bangladesh Bank and status of compliance thereof.
- iii) Reviewing the financial statements of the bank for the year ended 31 December, 2025.

5.a Workers' Profit Participation Fund (WPPF)

As per Bangladesh Labor Act, 2006 as amended in 2013 all companies fall within the scope of WPPF (which includes Bank) are required to provide 5% of its profit before charging such expense to their eligible employees within the stipulated time. The Bank obtained opinion from its legal advisor regarding this issue which stated that the Bank is not required to make provision for WPPF as the provision of Bangladesh Labor Act 2006 as amended contradicts with that of the Bank Company Act 1991(as amended up to date). As such consistent with widely accepted industry practice as well lawyer opinion the Bank did not make any provision during the year for WPPF.

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
5. Cash			
a) Cash in hand			
In local currency		6,956,587,447	5,562,522,951
In Foreign currency (Note 5.a.i)		26,011,953	29,970,816
		6,982,599,400	5,592,493,767
b) Balance with Bangladesh Bank			
In local currency		15,860,163,375	21,137,994,738
In Foreign currency		1,705,998,024	718,132,616
		17,566,161,399	21,856,127,354
c) Balance with Sonali Bank PLC.			
In local currency		946,651,525	1,234,112,765
In Foreign currency		-	-
		946,651,525	1,234,112,765
Balance With Bangladesh Bank and its Agents Banks (including foreign currencies)		18,512,812,924	23,090,240,119
5.A Consolidated Cash in hand:			
Al-Arafah Islami Bank PLC.		6,982,599,400	5,592,493,767
AIBL Capital Market Services Ltd.		-	-
AIBL Capital Management Ltd.		20,000	-
		6,982,619,400	5,592,493,767
6. Balance with other Banks and Financial Institutions			
a) In Bangladesh:			
Islami Bank Bangladesh PLC.		58,296,051	1,677,160
Dutch Bangla Bank PLC.		2,110,213	2,113,788
National Bank PLC.		44,170	44,745
Agrani Bank PLC.		61,734,906	26,890,927
Dhaka Bank PLC.		1,630,957	1,641,532
Prime Bank PLC.		413,669	396,169
Social Islami Bank PLC.		4,854	4,423
Shahjalal Islami Bank PLC.		35,507,277	10,146,797
EXIM Bank PLC.		964	1,057
ICB Islamic Bank PLC.		161,827,809	161,877,924
Jamuna Bank PLC.		5,640,016	3,071,211
The City Bank PLC.		5,322,201	4,787,822
Southeast Bank PLC.		752,491	746,169
AB Bank PLC.		40,541	91,116
Mercantile bank PLC		88,842,151	19,817,945
Bank Alfah PLC		100,000,653	1,725
Standard Bank PLC		1,085,839,677	970,138,536
Rajshahi Krishi Unnayan Bank		2,071,007	2,121,582
		1,610,079,606	1,205,570,626
b. Outside Bangladesh (NOSTRO A/C)		3,778,441,482	1,078,187,856
Total (A+B):		5,388,521,088	2,283,758,482
6.A. Consolidated Balance with other Banks and financial institutions			
a) In Bangladesh:			
Al-Arafah Islami Bank Ltd. [Note-6.a]		1,610,079,606	1,205,570,626
AIBL Capital Market Services Ltd.		358,275,228	285,611,688
AIBL Capital Management Ltd.		7,631,364	4,751,650
		1,975,986,198	1,495,933,964
Less: Inter-Company Adjustment		(281,471,099)	(289,979,980)
		1,694,515,099	1,205,953,984
b. Outside Bangladesh (AIB PLC)		3,778,441,482	1,078,187,856
		5,472,956,581	2,284,141,840
7. Placement with Banks & Other Financial institutions			
First Security Islami Bank PLC.		1,000,000,000	1,000,000,000
Global Islami Bank PLC.		450,000,000	450,000,000
Islamic Finance and Investment PLC.		500,000,000	500,000,000
Union Bank PLC.		2,500,000,000	2,500,000,000
Mercantile Bank PLC.		-	200,000,000
NCC Bank PLC.		-	1,500,000,000
Social Islami Bank PLC.		450,000,000	450,000,000
		4,900,000,000	6,600,000,000

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
7.A	Consolidated Placement with Banks & Other Financial institutions		
	Al-Arafah Islami Bank Ltd.	4,900,000,000	6,600,000,000
	AIBL Capital Market Services Ltd.	-	-
		4,900,000,000	6,600,000,000
8.	Investment in Shares & Securities		
	Bangladesh Govt. Islamic Bond (BGIIB) (8.a)	21,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS) (8.a)	29,614,630,000	28,096,470,000
	Investment In Islamic Refinance Fund (8.a)	-	-
	Bangladesh Govt. Shariah (AIB PLC) special bond power 10 yrs	230,414,000	230,414,000
	Bangladesh Govt. Shariah (AIB PLC) special bond fertilizer 10 yrs	7,619,461,000	7,619,461,000
	Investment in Share and Securities (8.b)	12,281,402,765	12,184,486,285
		71,245,907,765	71,130,831,285
8.a	Government Securities	58,964,505,000	58,946,345,000
	Bangladesh Govt. Islamic Bond (BGIIB) (8.a)	21,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS) (8.a)	29,614,630,000	28,096,470,000
	Bangladesh Govt. Shariah (AIB PLC) special bond power 10 yrs	230,414,000	230,414,000
	Bangladesh Govt. Shariah (AIB PLC) special bond fertilizer 10 yrs	7,619,461,000	7,619,461,000
	Investment In Islamic Refinance Fund (8.a)	-	-
8.b	Investment In shares (quoted and unquoted)		
	Quoted: Private (8.b)	1,418,594,729	1,418,594,729
	Unquoted: Private (8.b)	10,862,808,036	10,765,891,556
		12,281,402,765	12,184,486,285
8.b.1	Cost price of share as on 31 March 2026 as follows		
A.	Quoted shares in (Schedule of Shares and Securities are given Annexure B)		
	DAFODILCOM	398,980,623	398,980,623
	PADMAOIL	395,722	395,722
	JAMUNAOIL	230,796,024	230,796,024
	PRIMELIFE	114,905,548	114,905,548
	BBSCABLES	7,740,115	7,740,115
	SINOBANGLA	7,445,152	7,445,152
	PREMIERCEM	32,357,061	32,357,061
	UNIONINS	1,485,527	1,485,527
	BEXIMCO	15,099,579	15,099,579
	BSC	4,274,995	4,274,995
	EHL	6,014,454	6,014,454
	ITC	4,305,621	4,305,621
	TITASGAS	77,147,434	77,147,434
	UNIQUEHRL	46,874,069	46,874,069
	SPCL	35,433,157	35,433,157
	ACIFORMULA	2,828,826	2,828,826
	ACMELAB	4,351,600	4,351,600
	BSCCL	12,078,337	12,078,337
	LHBL	5,487,803	5,487,803
	NAHEEACP	1,451,039	1,451,039
	RUNNERAUTO	2,296,135	2,296,135
	IBNSINA	8,305,539	8,305,539
	LINDBD	18,286,086	18,286,086
	KDSALTD	28,667,990	28,667,990
	DELTALIFE	12,465,436	12,465,436
	ANWARGALV	11,985,211	11,985,211
	CONFIDCEM	2,977,804	2,977,804
	NAVANAPHA	4,495,615	4,495,615
	RENATA	826,361	826,361
	CONTININS	1,561,770	1,561,770
	AAMRANET	4,982,862	4,982,862
	NHFIL	12,803,440	12,803,440
	RAKCERAMIC	6,234,602	6,234,602
	MEGHNACEM	9,204,502	9,204,502
	POWERGRID	12,210,798	12,210,798
	BEXGSUKUK	101,837,894	101,837,894
	AIBL 1st Islamic Mutual Fund	170,000,000	170,000,000
		1,418,594,729	1,418,594,729

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
B.	Unquoted shares in		
	Swift Share	23,268,161	23,268,161
	Central Depository Bangladesh Limited	3,138,890	3,138,890
	Investment in Union Bank Mudaraba Sub-Ordinated Bond	200,000,000	200,000,000
	Investment in SIBL Perpetual Bond	1,096,916,480	1,000,000,000
	Investment in IBBL Second Mudaraba Perpetual Bond	2,000,000,000	2,000,000,000
	Investment in SIBL 4th Sub-Ordinated Bond	2,000,000,000	2,000,000,000
	Investment in IBBL 4th Sub-Ordinated Bond	1,600,000,000	1,600,000,000
	Investment for Subsidiary Companies	2,910,000,000	2,910,000,000
	Investment in SBL Perpetual Bond	1,000,000,000	1,000,000,000
	Investment in Millennium Information Solution Limited	29,484,505	29,484,505
		10,862,808,036	10,765,891,556
	Total: (A+B)	12,281,402,765	12,184,486,285
8.A	Consolidated Investment in Shares & Securities		
	Al-Arafah Islami Bank PLC.	71,245,907,765	71,130,831,285
	AIBL Capital Market Services Ltd. 8.A.i	10,850,241,765	10,825,353,920
	AIBL Capital Management Ltd. 8.A.i	517,843,036	522,779,368
		82,613,992,566	82,478,964,572
	Less: Intercompany Adjustment	2,913,000,000	2,917,900,000
		79,700,992,566	79,561,064,572
8.A.i	Investment in Shares & Others		
	Al-Arafah Islami Bank PLC	12,281,402,765	12,184,486,285
	AIBL Capital Market Services Ltd.	10,850,241,765	10,825,353,920
	AIBL Capital Management Ltd.	517,843,036	522,779,368
		23,649,487,566	23,532,619,572
	Less: Intercompany Adjustment	2,913,000,000	2,917,900,000
		20,736,487,566	20,614,719,572
9.	Investments		
a)	General Investment		
i.	In Bangladesh:		
	Murabaha Investment	120,461,874,431	124,710,498,857
	Bai-Muazzal Investment	177,008,686,540	177,875,495,537
	Hire Purchase Investment	163,149,391,948	159,672,314,656
	Quard	3,269,290,374	3,918,373,100
	Other Investment	7,207,823,471	6,265,476,052
	Investment through OBU	604,046,652	629,967,789
		471,701,113,416	473,072,125,991
ii.	Out side Bangladesh:	-	-
		471,701,113,416	473,072,125,991
	Less: Unearned profit on Investment	11,284,616,754	12,354,576,355
		460,416,496,662	460,717,549,635
b)	Bill Purchased & Discounted		
	Payable in Bangladesh	28,362,198,301	30,099,880,366
	Payable out side Bangladesh	2,929,178,305	2,024,057,079
	Investment through OBU	8,594,206,826	10,766,153,437
		39,885,583,432	42,890,090,882
	Less: Balance with OBU	(2,201,963,282)	(2,387,944,113)
		37,683,620,150	40,502,146,769
		498,100,116,812	501,219,696,404
c)	Classification of Investment including bills purchased and discounted:		
	Unclassified	412,397,000,000	416,044,061,000
	Standard including (Staff investment)	351,352,800,000	372,428,100,000
	Special Mention Accounts (SMA)	61,044,200,000	43,615,961,000
	Classified	89,993,400,000	88,522,035,000
	Sub Standard	4,972,000,000	6,933,504,000
	Doubtful	8,944,400,000	9,904,858,000
	Bad / Loss	76,077,000,000	71,683,673,000
		502,390,400,000	504,566,096,000
	Less: Unearned profit on Investment	11,284,616,754	12,354,576,355
		491,105,783,246	492,211,519,645

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
9.A.	Investments		
	Al-Arafah Islami Bank PLC.	498,100,116,812	501,219,696,404
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	-
		498,100,116,812	501,219,696,404
	Less : Inter company Adjustment	3,397,899,998	3,397,900,000
		494,702,216,814	497,821,796,404
10.	Fixed Assets		
	Tangible Assets		
	Land	1,519,150,690	1,519,150,690
	Building	1,221,316,331	1,221,316,331
	Furniture (Wood)	1,676,571,804	1,675,598,609
	Furniture (Steel)	256,133,831	255,135,843
	Computer	442,354,084	441,309,525
	Computer (Accessories)	200,102,049	195,545,675
	Motor Car	248,534,621	248,274,621
	Machine equipment & appliance	1,718,626,199	1,714,044,580
	Online Hardware (IT)	1,426,889,919	1,425,328,063
	Interior Decoration	194,168,989	192,032,737
	Right of use Assets as per IFRS-16*	3,020,563,720	3,020,563,720
	Books & Library	9,846,414	9,846,414
		11,934,258,649	11,918,146,806
	Intangible Assets		
	Online Software (IT)	1,341,593,896	1,341,571,396
	Total	13,275,852,546	13,259,718,203
	Less: Accumulated Depreciation & Amortization	7,485,914,608	7,329,061,417
		5,789,937,938	5,930,656,786
10.A.	Consolidated Fixed Assets (Written Down Value)		
	Al-Arafah Islami Bank PLC.	5,789,937,938	5,930,656,786
	AIBL Capital Market Services Ltd.	227,446	700,384
	AIBL Capital Management Ltd.	35,357	23,157
		5,790,200,741	5,931,380,327
11.	Other Assets		
	Acquiring Settlement	9,054,913,483	4,832,614,254
	Cash Incentive from B. Bank (F. Remittance)	720,074,301	800,074,301
	Suspense Account	10,440,069	10,828,275
	Stock of stationary	253,704,785	256,430,600
	Stamp in hand	13,074,826	14,842,138
	Security Deposit	5,167,181	5,167,181
	Advance Rent	261,986,905	289,601,426
	Parking for RTGS outgoing	152,352,901	1,102,984
	P.R (BB) against stimulus fund	46,488,083	46,488,083
	Advance Income Tax & TDS	13,759,478,809	13,561,018,885
	Adjustment Account Debit Balance	362,200,000	-
	Protested bill	494,917,742	509,594,594
	Prepaid expenses	23,411,152	23,743,399
	Balance with CMSL for portfolio account	1,008,878,185	1,008,878,185
	Parking for NOSTRO	14,074,713	-
	Accrued income	3,313,231,043	2,949,825,633
	SCB MC settlement a/c (local)	18,404,058	13,412,581
	Remittance adjustment a/c	80,001,400	80,001,000
	Clearing adjustment	102,904,598	111,468,820
	Dividend receivable	23,961,631	23,961,631
	Revaluation adjustment a/c	8,190	8,190
	Other Assets from OBU (Accrued Income)	26,338,528	27,832,309
	Due from off-shore Banking unit	8,952,730,757	11,149,890,631
	Deferred Tax Asset	56,153,142	36,373,530
	Islamic Wallet Prefund	500,000	500,000
	IW Cash in & Cash Out Pre fund & RTGS Settlement Account	100,770	124,771
		38,755,497,251	35,753,783,400
	Less: Balance with OBU for elimination investment with OBU	8,952,730,757	11,149,890,631
		29,802,766,493	24,603,892,769

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka																																													
11.1	Advance Income Tax & TDS																																															
i)	Beginning of the year	13,561,018,884	17,364,969,954																																													
	Advance tax paid during the year	-	2,226,368,159																																													
	Tax deducted at Source during the year	198,459,925	401,953,001																																													
	Settlement for previous year	-	(6,432,272,230)																																													
	Advance income tax at the end of the year	13,759,478,809	13,561,018,884																																													
11.A.	Consolidated Other Assets																																															
	Al-Arafah Islami Bank PLC.	29,802,766,493	24,603,892,769																																													
	AIBL Capital Market Services Ltd.	730,013,429	725,549,874																																													
	AIBL Capital Management Ltd.	14,103,769	14,537,390																																													
		30,546,883,691	25,343,980,033																																													
	Inter-Company Adjustment	(1,007,693,598)	(1,006,040,865)																																													
		29,539,190,093	24,337,939,168																																													
12.	Non-Banking Assets	37,683,927	37,683,927																																													
13.	Placement from Banks & Other Financial Institutions																																															
	Bangladesh Government Islamic Investment Bond (BGIIIB) from BB (Note 13.i)	6,500,000,000	10,000,000,000																																													
	FC Borrowing from Bangladesh Bank (Note 13.ii)	49,394,014,974	47,386,879,419																																													
	Borrowing from Treasury Division, AIBL -OBU	8,952,730,757	11,149,890,631																																													
		64,846,745,731	68,536,770,050																																													
	Less: Borrowing from Treasury Division, AIBL- OBU	8,952,730,757	11,149,890,631																																													
		55,894,014,974	57,386,879,419																																													
13.i	The Bank has taken finance from Islami Investment Bond (Islami Bond) at banks' own mudaraba savings rate (i.e.as on 31st March 2026 MTDR provisional rate) for 180 days tenure which introduced by the Government for islami banks and financial institutes in December 2004 through Bangladesh Bank. The borrowing has been secured by MTDR, Accepted bills and Demand Promissory Note.																																															
	<table border="1"> <thead> <tr> <th>Name of the Bank</th> <th>Mature Date</th> <th>Nature</th> <th>Amount</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>In Bangladesh</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td>12.04.2026</td> <td>D.P Note</td> <td>1,500,000,000</td> <td>1,000,000,000</td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td>29.04.2026</td> <td>D.P Note</td> <td>1,000,000,000</td> <td>3,000,000,000</td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td>09.05.2026</td> <td>D.P Note</td> <td>4,000,000,000</td> <td>1,000,000,000</td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td></td> <td>D.P Note</td> <td></td> <td>2,500,000,000</td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td></td> <td>D.P Note</td> <td></td> <td>1,000,000,000</td> </tr> <tr> <td>Borrowing from Bangladesh Bank</td> <td></td> <td>D.P Note</td> <td></td> <td>1,500,000,000</td> </tr> <tr> <td>Total =</td> <td></td> <td></td> <td>6,500,000,000</td> <td>10,000,000,000</td> </tr> </tbody> </table>	Name of the Bank	Mature Date	Nature	Amount	Amount	In Bangladesh					Borrowing from Bangladesh Bank	12.04.2026	D.P Note	1,500,000,000	1,000,000,000	Borrowing from Bangladesh Bank	29.04.2026	D.P Note	1,000,000,000	3,000,000,000	Borrowing from Bangladesh Bank	09.05.2026	D.P Note	4,000,000,000	1,000,000,000	Borrowing from Bangladesh Bank		D.P Note		2,500,000,000	Borrowing from Bangladesh Bank		D.P Note		1,000,000,000	Borrowing from Bangladesh Bank		D.P Note		1,500,000,000	Total =			6,500,000,000	10,000,000,000		
Name of the Bank	Mature Date	Nature	Amount	Amount																																												
In Bangladesh																																																
Borrowing from Bangladesh Bank	12.04.2026	D.P Note	1,500,000,000	1,000,000,000																																												
Borrowing from Bangladesh Bank	29.04.2026	D.P Note	1,000,000,000	3,000,000,000																																												
Borrowing from Bangladesh Bank	09.05.2026	D.P Note	4,000,000,000	1,000,000,000																																												
Borrowing from Bangladesh Bank		D.P Note		2,500,000,000																																												
Borrowing from Bangladesh Bank		D.P Note		1,000,000,000																																												
Borrowing from Bangladesh Bank		D.P Note		1,500,000,000																																												
Total =			6,500,000,000	10,000,000,000																																												
13.ii	F.C. BORROWING FROM BANGLADESH BANK	49,394,014,974	47,386,879,419																																													
	F.C. Borrowing from Bangladesh Bank	9,426,393,180	7,951,149,047																																													
	Borrowing From B. Bank, Stimulus Fund (QSF)	0.1	0.1																																													
	Borrowing From B. Bank, Stimulus Fund (Agri)	264,010,624	264,010,624																																													
	Borrowing From B. Bank Refinance (Working Capital)	1	1																																													
	Borrowing From BB, CMSME (Term) RF	2,580,040,002	2,572,493,925																																													
	Borrowing From BB, Women Entrepreneur Re-Finance (CMSME)	75,427,351	132,656,248																																													
	Borrowing From BB, 10/50/1000 Taka Refinance (FID)	139,501,999	132,752,082																																													
	Borrowing From BB, Ghore Fera Re-Finance (Fid)	39,429,929	38,378,995																																													
	Borrowing From B. Bank Sukuk Fund (IBLF)	28,130,000,000	26,600,000,000																																													
	Borrowing From B. Bank, Agriculture Crops Refinance 1000 Crore	47,203,000	4,414,000																																													
	Mudaraba Short Term FC Borrowing	-	971,850,000																																													
	Borrowing From B. Bank SLS Fund (Power)	230,414,000	230,414,000																																													
	Borrowing From B. Bank SLS Fund (Fertilizer)	7,619,461,000	7,619,461,000																																													
	Refinancing (GTF Fund)	842,133,888	869,299,497																																													
		55,894,014,974	57,386,879,419																																													
13.A	Placement from Banks & Other financial Institutions																																															
	Al-Arafah Islami Bank PLC.	55,894,014,974	57,386,879,419																																													
	AIBL Capital Market Services Ltd.	5,250,894,821	5,250,894,824																																													
		61,144,909,795	62,637,774,243																																													
	Less: Intercompany Adjustment	3,397,899,998	3,397,900,000																																													
		57,747,009,797	59,239,874,243																																													

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
14.	Deposit and Other Accounts		
	Mudaraba Savings Deposits	85,625,930,264	83,895,753,704
	Mudaraba Term Deposits [Note :14.i]	239,392,157,681	240,988,615,391
	Other Mudaraba Deposits [Note :14.ii]	94,893,050,584	96,573,785,272
	Al-Wadeah Current Accounts and Others Accounts etc.[Note: 14.iii]	55,372,898,388	59,828,628,206
	Bills Payable	4,939,470,900	4,980,615,632
		480,223,507,817	486,267,398,205
14.i.	Mudaraba Term Deposits		
	Al-Arafah Islami Bank PLC	239,178,742,294	240,776,983,635
	Balance with OBU	213,415,387	211,631,756
		239,392,157,681	240,988,615,391
14.ii.	Other Mudaraba Deposits		
	Mudaraba Short Term Deposit	24,700,086,806	29,247,595,460
	Installment Term Deposit (ITD)	25,225,414,226	25,311,673,318
	Savings Inv. Deposit (SID)	2,325,625	2,297,973
	P/P Term Deposit (PTD)	29,156,705,074	26,681,043,075
	Monthly Hajj Deposit (MHD)	187,627,006	195,166,296
	Term Hajj Deposit (THD)	2,716,205	2,301,891
	Marriage Savings & Invt. Scheme	458,872	557,258
	Special Pension Dep. Scheme	15,706,793	15,227,726
	Mudaraba Installment Cash Waqf Deposit	10,495,001	91,515,744
	Mudaraba Term Cash Waqf Deposit	81,953,207	36,647,074
	Mudaraba Aman Deposit Scheme	33,420,815	1,899,477,663
	Mudaraba Ahsan Deposit Scheme	1,867,253,622	2,046,541,939
	Ahsan Plus Deposit Scheme	2,055,098,262	7,521,064,880
	Somriddhi Deposit Scheme	7,873,747,458	3,056,961,225
	Pension Dep. Scheme (PDS)	3,187,395,406	-
	Excellent Benefit Triple Deposit	50,367,071	51,392,473
	Den Mohor Dep. Scheme (DMS)	7,205,577	6,743,298
	Education Savings Scheme (ESS)	2,599,013	2,230,554
	Installment Term Deposit (ITD-ARDP)	409,798,372	387,029,698
	Mudaraba Advantage Deposit SCHEME	22,676,173	18,317,727
		94,893,050,584	96,573,785,272
14.iii	Al-Wadeah Current Accounts and Other Accounts		
	Al-Wadeah Current Deposits	20,468,205,092	23,315,595,097
	Unclaimed Dividend	209,037,449	209,192,068
	Sundry Deposit	20,743,351,265	23,526,935,877
	Profit Payable For All Deposit Ac	7,140,266,745	7,192,637,219
	Cover Fund Against MDBFC Under OBU	2,201,963,282	2,387,944,113
	OBU'S Account With Treasury	110,489,686	-
	Al-Wadeah Current Account- OBU	18,770,925	16,593,058
	FDD / FTT Payable- IBW	10,174,745	10,168,811
	F.C Deposit Account	6,672,602,480	5,557,506,075
	Sub total	57,574,861,670	62,216,572,319
	Less: Balance with OBU	2,201,963,282	2,387,944,113
	Total	55,372,898,388	59,828,628,206
14.A.	Consolidated Deposit and other Accounts		
	Mudaraba Savings Deposits	85,625,930,264	83,895,753,704
	Mudaraba Term Deposits [Note :14.A.ii]	239,389,157,681	240,980,715,391
	Other Mudaraba Deposits-Note :14.A.iii	94,611,579,485	96,283,805,292
	Al-wadeah Current Accounts and Others Accounts etc.	55,372,898,388	59,828,628,206
	Bills Payable	4,939,470,900	4,980,615,632
		479,939,036,718	485,969,518,225
14.A.ii	Consolidated Mudaraba Term Deposits		
	Al-Arafah Islami Bank PLC.	239,392,157,681	240,988,615,391
	Inter-Company Adjustment	(3,000,000)	(7,900,000)
		239,389,157,681	240,980,715,391

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
14.A.ii	Consolidated Other Mudaraba Deposits		
	Al-Arafah Islami Bank PLC.	94,893,050,584	96,573,785,272
	Inter-Company Adjustment	(281,471,099)	(289,979,980)
		94,611,579,485	96,283,805,292
15.	Other Liabilities		
	Provision for unclassified investment	6,459,400,000	5,848,300,000
	Provision for classified investment	12,803,943,957	12,744,510,257
	Provision for off balance sheet item	1,233,900,000	1,260,300,000
	Provision for Outstanding expense	108,671,773	178,565,449
	Provision for Excise Duty	223,600,000	223,600,000
	Provision for Taxation	12,702,029,551	12,426,035,841
	Provision for Others	554,971,309	554,971,309
	Bank charge Payable (Penalty)	-	-
	Provision for diminution in value of investment	240,524,914	415,186,859
	Dividend payable	5.50	5.50
	Adjustment A/c credit balance	430,572	940,072
	Clearing adjustment	-	28,061
	Interest income	11,913,457	11,560
	CIB collection charge	52,303,817	50,203,811
	Risk fund for SHBIS	15,264,587	15,086,120
	Parking account	51,392,054	3,190,084
	FC held against BB L/C	94,973	94,973
	CMSD clearing adjustment a/c	2,200	2,200
	Credit card payment (local)	2,134,159	1,896,801
	Supervision fees (SME)	448,092	448,092
	BB borrowing Settlements	106,438,357	107,260,275
	Electronic Govt. Procurement	1,044,679	1,021,879
	Settlement NPSB (Issuing)	6,123,284,277	3,541,058,530
	Profit Rent Suspense	3,440,814,288	3,344,892,606
	Compensation Receivable	22,744,096,201	19,296,220,372
	Mastercard Settlement Account	8,749,353	3,728,614
	1 % start-Up fund	96,916,482	96,916,482
	Lease Liabilities as per IFRS-16 Leases *	792,771,795	792,771,795
	ATM & POS Settlement (MC-Debit Issuing)	107,122,317	85,831,853
	Credit Report Payment	263,204	6,194,314
	Unearned Service Charge	1,671,145	1,671,145
	EFT Return (F/R)	3,051,315	5,615,990
	Parking For RTGS Incoming	999,849,829	37,275,942
	Employees' Cash WAQF Deposit Fund	4,009,900	3,897,400
	Other Liabilities- OBU	39,674,938	45,838,090
	Position Account	655,085	-
	Settlement Account for Inter-Branch Transaction	22,686,682	86,486,795
	Provision For IBLF (BB) Borrowing	28,248,904	39,710,959
	Others	3,317,391	1,010,569
		68,985,691,563	61,220,775,105
15.1	Provision for income Tax		
	Current tax		
	Provision held at the beginning of the year	12,426,035,841	18,556,739,460
	Adjustment during the year	-	11,568,611
	Provision made during the year	275,993,710	290,000,000
	Settlement for previous year (2018-2020)	-	(6,432,272,230)
	Provision held at the end of the year	12,702,029,551	12,426,035,841
a)	The movement in Specific provision on classified Investment :		
i)	Provision held at the beginning of the year	12,744,510,257	17,681,700,000
	Fully provision debt written off	-	(5,128,345,489)
	Recoveries of amount previously written off	29,433,700	191,155,746
	Specific provision for the year	30,000,000	-
	Provision transferred from covid-19	-	-
	Provision held at the end of the year	12,803,943,957	12,744,510,257

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka		
ii)a.	The movement in general provision on unclassified Investment :				
	Provision held at the beginning of the year	5,848,300,000	3,475,700,000		
	Provision during the year	584,700,000	2,372,600,000		
	Provision transferred from Off-Balance sheet Exposure	26,400,000	-		
	Provision held at the end of the year	6,459,400,000	5,848,300,000		
iii)	The movement in provision against Off-balance sheet exposures				
	Provision held at the beginning of the year	1,260,300,000	1,398,900,000		
	Provision during the year	(26,400,000)	(138,600,000)		
	Provision held at the end of the year	1,233,900,000	1,260,300,000		
	Total Provision Made	20,497,243,957	19,853,110,257		
	Total Provision Required	62,438,300,000	69,838,890,000		
	Deferral Provision will be kept in Future as per BB Approval	(41,941,056,043)	(49,985,779,743)		
b)	Provision for Others				
	Provision held at the beginning of the year	554,971,309	546,471,309		
	Provision during the year	-	8,500,000		
		554,971,309	554,971,309		
	Less, Adjustment during the year	-	-		
	Provision held at the end of the year	554,971,309	554,971,309		
15.3	Provision for diminution in value of investment in share				
	Provision held at the beginning of the year	415,186,859	238,600,330		
	Provision during the year	(174,661,945)	176,586,529		
		240,524,914	415,186,859		
15.A	Consolidated Other Liabilities				
	Al-Arafah Islami Bank PLC.	68,985,691,563	61,220,775,105		
	AIBL Capital Market Services Ltd.	2,448,467,329	2,347,257,488		
	AIBL Capital Management Ltd.	34,332,654	32,243,662		
		71,468,491,546	63,600,276,255		
	Less: Inter-Company Adjustment	(1,007,693,598)	(1,006,040,865)		
		70,460,797,948	62,594,235,390		
15.I.A	Consolidated Current tax				
	Al-Arafah Islami Bank PLC.	275,993,710	310,000,000		
	AIBL Capital Market Services Ltd.	125,993	761,335		
	AIBL Capital Management Ltd.	-	162,227		
		276,119,703	310,923,562		
16.	Deferred tax Assets				
	Opening balance	36,373,530	(37,087,625)		
	Add: Addition for the year	19,779,613	73,461,155		
	Total Deferred tax Assets	56,153,142	36,373,530		
17.	AIBL Mudaraba Bond				
	AIBL Mudaraba Bond	6,398,000,000	6,398,000,000		
	Perpetual bond	5,000,000,000	5,000,000,000		
		11,398,000,000	11,398,000,000		
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	11,516,917,130	11,516,917,130		
		11,516,917,130	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				
		31.03.2026	31.12.2025	31.03.2026	31.12.2025
	Description	No. of Shares	No. of Shares	Total Taka	Total Taka
	Sponsors / Promoters	173,994,649	173,994,649	1,739,946,490	1,739,946,490
	Institution	323,063,549	298,751,650	3,230,635,490	2,987,516,500
	General Public	654,633,515	678,945,414	6,546,335,150	6,789,454,140
	Total	1,151,691,713	1,151,691,713	11,516,917,130	11,516,917,130

Notes to the Financial Statements as at 31 March 2026

Note	Particulars	31.03.2026 Taka	31.12.2025 Taka
18.A	Non-Controlling Interest		
	Opening balance	1,684,260,820	1,683,640,721
	Add: Non-Controlling Interest in Profit for the year	40,264	620,099
		1,684,301,084	1,684,260,820
19.	Statutory Reserve		
	Opening balance beginning of the year	11,516,917,130	11,238,492,510
	Add. Reserve @ 20% (on pre-tax profit)	-	278,424,620
	Balance at the end of the year	11,516,917,130	11,516,917,130
20.	Revaluation Reserve		
	Asset revaluation Reserve	1,084,174,318	1,084,174,318
	Less. Deferred tax liability on revaluation Reserve	-	-
	Less: Adjustment of Asset revaluation Reserve	(9,336)	-
20.a	Total Asset revaluation Reserve	1,084,164,982	1,084,174,318
20.b	FC Revaluation Reserve	-	-
		1,084,164,982	1,084,174,318
21.	Retained Earnings		
	Opening balance beginning of the year	98,192,233	11,501,281
	Add: Net Profit / (loss) after tax during the year	166,228,191	865,115,572
	Less : Transfer to Statutory Reserve	-	(278,424,620)
	Less : Transfer to 1 % start-Up fund	-	-
	Less : Profit paid on Aibl Mudaraba Perpetual Bond	(123,287,671)	(500,000,000)
		141,132,752	98,192,233
21.A	Consolidated Retained Earnings		
	Opening balance beginning of the year	252,842,871	170,780,665
	Add: Net profit after tax during the year	161,973,060	853,734,963
	Add : AIT adjustment for CML (2012-2017)	-	7,506,946
	Add: Prior Year Adjustment (CMSL)	-	616,546
	Less: Prior Year Adjustment for Suspense Account (CML)	-	(1,371,629)
	Less : Transfer to Statutory Reserve	-	(278,424,620)
	Less : Profit paid on aibl mudaraba perpetual bond	(123,287,671)	(500,000,000)
		291,528,259	252,842,871
22.	Letter of Guarantee		
a)	Claim against the bank which is not acknowledged as debt		
b)	Money for which is the bank is contingently liable in respect of guarantees given favoring		
	i. Directors	-	-
	ii. Government	-	-
	iii. Bank and other financial institution	-	-
	iv. Others	20,073,302,458	19,320,242,578
		20,073,302,458	19,320,242,578

Notes to the Financial Statements for the period ended 31 March 2026

Note	Particulars	31.03.2026 Taka	31.03.2025 Taka
23.	Investment Income		
	i. Income from General Investments		
	Murabaha	375,717,838	238,131,127
	Bai-Muazzal	3,342,034,144	3,462,357,689
	Hire-Purchase	4,071,077,085	3,729,568,899
	Others mode income	3,069,246,157	2,596,113,965
		10,858,075,223	10,026,171,680
	ii. Profit received from other Islamic Bank	88,925,023	448,294,167
	Total (i + ii)	10,947,000,246	10,474,465,847
23.A	Consolidated Investment Income		
	Al-Arafah Islami Bank PLC	10,947,000,246	10,474,465,847
	AIBL Capital Market Services Ltd.	60,938,914	51,961,691
	AIBL Capital Management Ltd.	35,836	44,869
		11,007,974,996	10,526,472,407
	Less : Inter company Adjustment	8,649,569	47,880,933
		10,999,325,427	10,574,353,340
24.	Profit paid on Deposits & Borrowing		
	Mudaraba Savings Deposit	365,607,294	896,238,305
	Mudaraba Short Term Deposit	298,384,942	295,303,633
	Mudaraba Term Deposit	5,947,036,591	5,753,297,847
	Mudaraba Special Deposit	1,747,120,669	1,214,027,090
	AIBL Mudaraba Sub-Ordinate Debt	153,621,370	48,482,952
	Mudaraba BD. Govt. Islamic Bond fund	546,461,160	415,936,317
		9,058,232,027	8,623,286,144
24.A.	Profit paid on Deposits & Borrowing		
	Al-Arafah Islami Bank PLC.	9,058,232,027	8,623,286,144
	AIBL Capital Market Services Ltd.	50,606,258	51,163,249
		9,108,838,285	8,674,449,393
	Less : Inter company Adjustment	8,649,569	47,880,933
		9,100,188,716	8,722,330,326
25.	Income from Investment in Share /Securities		
	Dividend income (cash)	-	3,286,010
	Gain on sale of Shares/Securities	-	-
	Profit received from other Islamic Bond	1,002,123,197	695,800,347
		1,002,123,197	699,086,357
25.A.	Income from Investment in Share /Securities		
	Al-Arafah Islami Bank PLC.	1,002,123,197	699,086,357
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	104,584
		1,002,123,197	699,190,941
	Less : Inter company Adjustment	-	-
		1,002,123,197	699,190,941
26.	Commission, Exchange & Brokerage Income		
	Commission	533,433,222	652,066,520
	Exchange	312,596,829	436,117,466
	Brokerage commission	-	-
		846,030,051	1,088,183,986
26.A	Consolidated Commission, Exchange & Brokerage Income		
	Al-Arafah Islami Bank PLC.	846,030,051	1,088,183,986
	AIBL Capital Market Services Ltd.	19,841,972	19,624,786
	AIBL Capital Management Ltd.	308,614	6,488
		866,180,637	1,107,815,260
	Less : Inter company Adjustment	-	-
		866,180,637	1,107,815,260

Notes to the Financial Statements for the period ended 31 March 2026

Note	Particulars	31.03.2026 Taka	31.03.2025 Taka
27.	Other Operating Income		
	Processing fee on investment	20,785,846	23,992,767
	Supervision fee	146,085	12,754,034
	Service charge	25,246	6,948
	Capital gain or loss from fixed asset	49,900	415,950
	Passbook sales (GSIS)	12,810	30,738
	Account maintenance fee	4,250	15,206
	Transfer / redemption fee	4,744	16,015
	SMS Banking fees	-	311,261
	legal expenses recovered	705,120	11,640,500
	Printing & Stationary	382,434	394
	P & T charge recovered	7,664,910	362,125
	Application form sales (SEIS)	-	2,502
	Card income	62,700,301	63,093,345
	Misc. Income	22,059,848	42,189,327
		114,541,492	154,831,112
27.A.	Other Operating Income		
	Al-Arafah Islami Bank PLC.	114,541,492	154,831,112
	AIBL Capital Market Services Ltd.	1,917,958	2,710,732
	AIBL Capital Management Ltd.	1,003	-
		116,460,453	157,541,844
	Less : Inter company Adjustment	-	-
		116,460,453	157,541,844
28.	Salaries, Allowances & Contribution to P.F		
	Basic Pay	782,674,204	600,692,075
	House Rent Expenses	458,500,707	395,391,167
	Medical Expenses	220,294,583	205,647,952
	Bonus	49,268,478	252,827,189
	Bank's contribution to P.F	74,472,495	55,214,200
	Utilities	96,087	403,925
	Conveyance Expenses	34,091,153	33,752,083
	LFA Allowance	49,949,071	50,881,252
	Lunch and entertainment allowance	166,247	271,202
	Leave encashment expenses	49,496,740	187,649,500
	Car Allowances	123,235,207	76,605,717
	Sales Commission	483,611	-
	Gratuity Expenses	112,500,000	105,000,000
		1,955,228,584	1,964,336,262
28.A.	Salaries, Allowances & Contribution to P.F		
	Al-Arafah Islami Bank PLC.	1,955,228,584	1,964,336,262
	AIBL Capital Market Services Ltd.	15,954,209	18,084,420
	AIBL Capital Management Ltd.	3,600,055	2,796,662
		1,974,782,848	1,985,217,344
29.	Director Fees & Expenses		
	i. Directors fees for attending Board/executive Committee/other committee meeting	1,598,500	678,000
	ii. TA/DA/ Hotel fare & Foreign Directors	349,247	974,810
		1,947,747	1,652,810
29.A.	Consolidated Director Fees & Expenses		
	Al-Arafah Islami Bank PLC.	1,947,747	1,652,810
	AIBL Capital Market Services Ltd.	450,000	-
	AIBL Capital Management Ltd.	-	-
		2,397,747	1,652,810
30.	Shariah Supervisory Committee's Fees & Expenses		
	i. Shariah fees for attending meeting	431,250	94,003
	ii. TA/DA/ Hotel fare & Foreign Directors	-	-
		431,250	94,003

Notes to the Financial Statements for the period ended 31 March 2026

Note	Particulars	31.03.2026 Taka	31.03.2025 Taka
31.	Rent, Taxes, Insurance & Lighting		
	Rent Office	157,099,311	139,064,676
	Lighting & Electricity	26,018,584	23,668,691
	Insurance	91,865,892	99,947,672
		274,983,787	262,681,039
31.A.	Consolidated Rent, Taxes, Insurance & Electricity Bill		
	Al-Arafah Islami Bank PLC.	274,983,787	262,681,039
	AIBL Capital Market Services Ltd.	4,409,084	4,557,393
	AIBL Capital Management Ltd.	676,902	-
		280,069,773	267,747,526
32.	Postage, Telegram, Telephone & Stamp		
	Air condition charge	53,860	127,900
	Postage	8,803,566	12,233,668
	Fax Charges	-	4,404,834
	Telephone (Office)	624,904	857,555
	Telephone (Mobile)	4,668,618	20,999,214
	SWIFT Charge	3,547,749	-
	Internet Charges	139,241	175,003
	Online Charge	14,617,651	14,751,945
		32,455,589	53,550,119
32.A.	Consolidated Postage, Telegram, Telephone & Stamp		
	Al-Arafah Islami Bank PLC.	32,455,589	53,550,119
	AIBL Capital Market Services Ltd.	18,429	30,681
	AIBL Capital Management Ltd.	13,020	5,400
		32,487,038	53,586,200
33.	Depreciation Repairs to the Bank's property		
	Repairs to the Bank's property		
	R.R. Furniture & Fixture (Wood)	1,005,738	1,108,372
	R.R. Furniture & Fixture (Steel)	856,689	1,193,355
	R.R. Computer	263,590	1,022,655
	Maint. of Motor Car and other Vehicle	1,473,149	118,082
	R.R. Machine equipment & appliances	12,538,246	21,095,222
	Maintenance of Land & Building	-	30,635
	Maintenance of Rented Premises	713,907	-
	R.R. Computer Accessories	391,442	508,991
	R.R. Others	270,217	929,026
	Software Maintenance Fee	19,626,048	16,791,073
	Hardware Maintenance Fee	3,101,898	1,727,893
		40,240,924	44,525,304
	Depreciation to the Bank's property		
	Depr. Furniture (Wood)	34,131,548	34,209,084
	Depr. Furniture (Steel)	4,445,077	4,492,444
	Depr. Computer	8,951,303	10,461,549
	Depr. Motor Car	3,275,867	3,355,640
	Depr. Machine equip & Appliance	25,269,298	25,644,254
	Depr. Books & Library	46,470	39,378
	Depr. Land & Building	7,666,851	7,666,827
	Depr. Online Hardware	24,677,617	25,182,119
	Depr. Online Software	43,616,883	35,633,552
	Depr. Computer Accessories	3,777,409	4,050,369
	Depr. Interior Decoration	885,537	935,154
		156,743,860	151,670,370
	Total Depreciation & Repairs to the Bank's property	196,984,784	196,195,674
33.A	Depreciation Repairs to the Bank's property		
	Al-Arafah Islami Bank Plc.	196,984,784	196,195,674
	AIBL Capital Market Services Ltd.	840,339	1,170,981
	AIBL Capital Management Ltd.	25,015	31,198
		197,850,138	197,397,853

Notes to the Financial Statements for the period ended 31 March 2026

Note	Particulars	31.03.2026 Taka	31.03.2025 Taka
34.	Stationary, Printing & Advertisement		
	Printing & Stationery	3,015,231	41,851,478
	Paper & Table Stationery	8,928,896	9,652,174
	Advertisement & Publicity Expenses	20,170,241	47,349,726
		32,114,368	98,853,378
34.A.	Consolidated Stationary, Printing & Advertisement		
	Al-Arafah Islami Bank Plc.	32,114,368	98,853,377
	AIBL Capital Market Services Ltd.	463,145	537,631
	AIBL Capital Management Ltd.	12,964	5,166
		32,590,477	99,396,174
35.	Other expenses		
	Local conveyance expenses	5,642,546	5,456,288
	Petroleum oil lubricant motors	3,209,216	8,314,401
	CNG motor car	226,719	279,697
	Entertainment expenses	9,682,982	9,633,049
	Travelling expenses	8,078,699	9,806,188
	Bank charge	4,076,300	5,296,938
	Wages	91,184,962	25,567,845
	Security guard service	-	67,789,354
	Subscription	4,585,866	4,998,700
	Liveries & Uniforms	256,600	224,050
	Petroleum oil & Lubricants	4,811,362	-
	Donations	41,700	10,850
	Wasa charge	2,282,796	2,229,882
	Gas charge	854,856	634,548
	Excise duty	123,450	710,700
	News paper journal & periodical	1,674,860	1,547,566
	Upkeep Branches premises	1,973,918	1,682,575
	Washing charge	1,312,219	1,362,079
	Hill track allowance	746,723	787,263
	Computer Accessories	1,789,954	1,633,747
	Photocopy Machine Accessories	954,519	999,297
	Business development	13,081,915	15,524,062
	Closing expenses	40,400	3,000
	Holding tax of own premises	500	509,412
	Capital loss from sale of fixed assets	-	5,939,055
	Overtime expense	367,360	520,255
	Registration expenses	3,446,848	3,485,426
	Remittance expense	1,826,211	6,958,157
	AGM/EGM	573,116	-
	Crocarige	126,267	232,202
	Credit Rating charge	-	161,250
	Tax token expenditure	97,210	101,143
	Misc. Expenses	1,396,126	1,452,212
	Data info service charge	958,680	-
	Training expenses	1,091,104	8,639,195
	Card expense	88,350,320	70,185,618
	IT Allowance	1,762,113	2,113,746
	Saturday working allowance (Overtime)	9,940,380	454,550
	Charge expenses	1,086,000	1,084,000
	Car Expenses	1,477,824	-
	Risk expenses	936,728	970,450
	Staff welfare	17,516,260	26,257,375
	Profit paid to Agent Float Sharing	182,170,681	-
	Account Opening Commission Through Agent Banking	1,991,050	3,020,700
	Data info service charge	-	1,425,920
	Electronics & fittings item	1,971,462	2,121,010
	Honorarium	3,181,336	1,492,500
		476,900,138	301,616,251

Notes to the Financial Statements for the period ended 31 March 2026

Note	Particulars	31.03.2026 Taka	31.03.2025 Taka
35.A.	Consolidated Other expenses		
	Al-Arafah Islami Bank Plc.	476,900,138	301,616,251
	AIBL Capital Market Services Ltd.	9,481,973	8,518,706
	AIBL Capital Management Ltd.	564,528	254,032
		486,946,639	310,388,989
36.	Provision against Investments & Off-Balance sheet exposures		
	On Classified Investment as per Bangladesh Bank Circular	30,000,000	14,765,876
	On Un-classified Investment as per Bangladesh Bank Circular	611,100,000	418,600,000
	On Off-balance sheet as per Bangladesh Bank Circular	(26,400,000)	(27,200,000)
		614,700,000	406,165,876
36.A.	Provision against Investments & Off-Balance sheet exposures		
	Al-Arafah Islami Bank Plc.	614,700,000	406,165,876
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	-
		614,700,000	406,165,876
37.	Cash and Cash Equivalent at the end of the year		
	Cash in hand	6,982,599,400	4,485,567,561
	Balance with Bangladesh Bank & Sonali Bank PLC.	18,512,812,924	22,414,589,508
	Balance with Other Banks	5,388,521,088	10,879,380,228
	Bangladesh Government Islamic Investment Bond	58,964,505,000	51,511,405,000
		89,848,438,412	89,290,942,297
37.A	Cash and Cash Equivalent at the end of the year		
	Al-Arafah Islami Bank PLC	89,848,438,412	89,290,942,297
	AIBL Capital Market Services Ltd.	84,435,493	-
	AIBL Capital Management Ltd.	20,000	4,753,559
		89,932,893,905	89,295,695,856
38.	Calculation of Earning Per Share		
	The earning per share of the bank has been calculated in accordance with BAS-33 under basic Earning per share method as follow		
	Basic earning (net profit after tax) for the year	166,228,191	64,377,496
	Number of ordinary shares outstanding as of the reporting date	1,151,691,713	1,151,691,713
	Earning per Share	0.14	0.06
38.A	Consolidated Earnings Per Share (CEPS)		
	Net profit after tax	161,973,060	48,296,645
	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)	0.14	0.04
39.	Net Asset Value	31.03.2026	31.12.2025
	Net Assets Value (Consolidated)	24,409,527,501	24,370,851,449
	Net Assets Value (Bank's)	24,259,131,994	24,216,200,811
	No. of Outstanding Share	1,151,691,713	1,151,691,713
	Net Asset Value (NAV) per Share (Consolidated)	21.19	21.16
	Net Asset Value (NAV) per Share (Bank's)	21.06	21.03
40.	Net Operating Cash Flows per share (NOCFPS);	31.03.2026	31.03.2025
	Net cash flows from operating activities (Consolidated)	132,686,302	1,001,854,116
	Net cash flows from operating activities (Banks)	48,601,969	998,489,918
	No. of outstanding share	1,151,691,713	1,151,691,713
	Net Operating Cash Flow per share (NOCFPS) (Consolidated)	0.12	0.87
	Net Operating Cash Flow per share (NOCFPS) (Bank's)	0.04	0.87