Al-Arafah Islami Bank PLC and it Subsidiaries
Consolidated Balance Sheet (Un-Audited)
As at June 30, 2026

Particulars	Notes	30.06.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand			
Cash in hand (including foreign currencies)	5.A	5,735,142,039	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks	5.(b+c)	23,515,435,534	23,090,240,119
(including foreign currencies)		**29,250,577,573**	**28,682,733,886**
Balance with other Banks and Financial Institutions	6.A		
In Bangladesh	6.A.a	1,050,422,837	1,205,953,984
Outside Bangladesh	6.A.b	2,573,671,174	1,078,187,856
		3,624,094,010	**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	**86,381,774,329**	**79,561,064,572**
Government	8.a	65,736,065,000	58,946,345,000
Others	8.A.i	20,645,709,329	20,614,719,572
Investments	9.A		
General Investments etc.		464,767,263,797	454,931,705,522
Bills purchased and discounted		41,424,476,399	42,890,090,882
		506,191,740,196	**497,821,796,404**
Fixed assets less Accumulated Depreciation	10.A	**5,680,777,007**	**5,931,380,327**
Other Assets	11.A	**24,165,310,459**	**24,337,939,523**
Non-Banking Assets	12	**37,683,927**	**37,683,927**
Total Assets		**660,231,957,503**	**645,256,740,479**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & Other Financial Institutions	13.A	**62,176,061,863**	**59,239,874,243**
Deposits and other Accounts	14.A		
Mudaraba Savings Deposits		86,107,996,542	83,895,753,704
Mudaraba Term Deposits	14.A.ii.	240,684,786,922	240,980,715,391
Other Mudaraba Deposits		97,829,207,119	96,283,805,292
Al-wadeeah Current Accounts and Other Accounts etc.		57,844,899,789	59,828,628,206
Bills Payable		5,857,232,676	4,980,615,632
		488,324,123,049	**485,969,518,225**
Other Liabilities	15.A	**71,530,160,817**	**62,594,235,740**
AIBL Mudaraba Bond	17	**11,398,000,000**	**11,398,000,000**
Total Liabilities		**633,428,345,729**	**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
Revaluation Reserve	20	1,084,164,982	1,084,174,318
Retained Earnings	21.A	994,682,753	252,842,871
Total Equity attributable to equity holders of the bank		**25,112,681,995**	**24,370,851,449**
Non-Controlling Interest	18.A	1,690,929,779	1,684,260,819
Total Equity		**26,803,611,774**	**26,055,112,269**
Total Liability and Share holders equity		**660,231,957,503**	**645,256,740,479**
Net assets value per share (NAV)	42	**21.81**	**21.16**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Al-Arafah Islami Bank PLC and it Subsidiaries
Consolidated Balance Sheet (Un-Audited)
As at June 30, 2026

Particulars	Notes	30.06.2026 Taka	31.12.2025 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement		50,394,483,277	47,729,656,103
Letters of Guarantee	22	20,281,124,607	19,320,242,578
Letters of Credit		56,339,014,614	58,954,383,314
Bills for Collection		41,963,875,233	39,668,557,000
Other Contingent Liabilities		-	-
Total		**168,978,497,731**	**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 commitments		-	-
Total Off Balance sheet items including Contingent liabilities		**168,978,497,731**	**165,672,838,995**

Accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Chairman**

Al-Arafah Islami Bank PLC and it Subsidiaries

Consolidated Profit or Loss Accounts (Un-Audited)

For the period ended June 30, 2026

Particulars	Notes	01.01.2026 to 30.06.2026 Taka	01.01.2025 to 30.06.2025 Taka	01.04.2026 to 30.06.2026 Taka	01.04.2025 to 30.06.2025 Taka
Investment Income	23.A	22,239,270,884	20,956,678,511	11,239,945,457	10,382,325,171
Profit paid on deposits & Borrowing	24.A	(18,030,398,248)	(17,297,488,795)	(8,930,209,532)	(8,575,158,469)
Net Investment Income		**4,208,872,636**	**3,659,189,716**	**2,309,735,925**	**1,807,166,702**
Income from Investment in Shares /Securities	25.A	2,071,319,954	1,855,898,059	1,069,196,757	1,156,707,118
Commission, Exchange and Brokerage	26.A	1,824,257,341	2,118,623,242	958,076,704	1,010,807,982
Other Operating Income	27.A	513,045,673	485,207,162	396,585,220	327,665,319
		4,408,622,969	**4,459,728,463**	**2,423,858,681**	**2,495,180,418**
Total operating income		**8,617,495,605**	**8,118,918,179**	**4,733,594,606**	**4,302,347,120**
Salaries and allowances & contribution to P.F	28.A	4,021,886,521	3,802,867,724	2,047,103,674	1,817,650,380
Directors fees & expenses	29.A	5,156,317	3,127,260	2,758,570	1,474,450
Shariah Supervisory Committee's fees & expenses	30	993,999	182,612	562,749	88,609
Rent, taxes, insurance and lighting etc.	31.A	576,211,456	525,336,294	296,141,684	257,588,768
Postage, telegram, telephone and stamp etc.	32.A	90,456,292	82,285,405	57,969,255	28,699,205
Legal charges		20,900,131	11,828,415	7,396,010	4,595,196
Auditors' fee		1,109,499	1,065,000	(1)	(2,420,750)
Salary & Allowances to the Managing Director		6,680,000	12,888,000	3,340,000	5,364,000
Depreciation and repairs to the bank's properties	33.A	435,590,781	398,644,718	237,740,643	201,246,865
Stationery, Printing and Advertisement etc.	34.A	144,371,602	160,675,749	111,781,126	61,279,575
Other expenses	35.A	1,046,632,685	893,247,891	559,686,045	582,858,902
Total operating expenses		**6,349,989,284**	**5,892,149,068**	**3,324,479,754**	**2,958,425,199**
Profit/(Loss) before Tax & provision		**2,267,506,321**	**2,226,769,112**	**1,409,114,852**	**1,343,921,922**
Provision against Investments & Contingent Liabilitie	36.A	1,000,000,000	1,005,582,063	385,300,000	599,416,187
Provision for diminution in value of investment		(415,186,859)	51,505,706	(240,524,914)	64,046,858
Other Provision		-	-	-	-
Total provision		**584,813,141**	**1,057,087,769**	**144,775,086**	**663,463,045**
Profit/(Loss) before Tax		**1,682,693,180**	**1,169,681,343**	**1,264,339,766**	**680,458,877**
Current tax	15.1.A	726,560,082	805,270,649	450,440,380	456,776,582
Deferred tax		(38,362,580)	(587,698,770)	(18,582,967)	(687,836,188)
Provision for Taxation		**688,197,502**	**217,571,879**	**431,857,412**	**(231,059,606)**
Net Profit/(Loss) after tax		**994,495,677**	**952,109,465**	**832,482,354**	**911,518,483**
Net Profit attributable to:					
Equity holders of the bank		987,826,718	952,079,600	825,853,659	903,782,955
Non-controlling Interest		6,668,959	29,865	6,628,695	7,735,528
Profit for the year		**994,495,677**	**952,109,465**	**832,482,354**	**911,518,483**
Appropriation:					
Statutory Reserve		-	110,771,765	-	50,771,765
General Reserve (1 % start-Up fund)		-	11,760,408	-	11,116,633
Profit paid on aibl mudaraba perpetual bond		247,945,205	247,945,205	124,657,534	247,945,205
Non-Controlling Interest		6,668,959	29,865	6,628,695	7,735,528
		254,614,165	**370,507,243**	**131,286,229**	**317,569,131**
Transfer to Retained Earnings		**739,881,513**	**581,602,221**	**701,196,124**	**593,949,352**
Earnings per Ordinary Share (EPS)	38.A	**0.86**	**0.83**	**0.72**	**0.78**

Accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Chairman**

Al-Arafah Islami Bank PLC and it Subsidiaries
Consolidated Cash Flow Statement (Un-Audited)
For the period ended June 30, 2026

Particulars	Notes	30.06.2026 Taka	30.06.2025 Taka
Cash flows from operating activities:			
Investment income receipt in Cash		23,741,570,704	22,142,682,976
Profit paid on deposits and borrowing		(18,537,422,951)	(17,650,788,451)
Dividend received		5,818,087	6,705,130
Fees & Commission received in cash		1,824,257,341	2,118,623,242
Recoveries from written off investments		130,528,686	50,974,814
Cash payments to employees		(4,028,566,521)	(3,815,755,724)
Cash payments to suppliers		(144,371,602)	(160,675,749)
Received from other operating activities (Item-wise)		513,045,673	485,207,162
Paid for other operating activities (item-wise)		(2,243,854,266)	(1,220,933,737)
Advance income tax paid		(317,757,413)	(1,665,223,425)
Operating profit before changes in operating assets and liabilities		**943,247,737**	**290,816,238**
Changing in Operating assets & liabilities			
(Increase)/Decrease/(Decrease) of placement to other banks		1,700,000,000	2,000,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		(2,913,894,046)	(5,671,435,832)
(Increase)/Decrease of other assets (item-wise)		1,438,999,764	(1,997,445,014)
Increase/ (Decrease) of placement from other banks and financial institution		2,936,187,620	584,804,917
Increase/(Decrease) of Deposits from customers (other than Banks)		4,462,971,718	23,056,656,579
Increase/(Decrease) of Trading liabilities (item-wise)		222,321,875	36,640,726
Cash receipt from operating activities		**7,846,586,931**	**18,009,221,376**
A. Net Cash from operating activities		**8,789,834,668**	**18,300,037,614**
Cash flows from investing activities:			
Purchase of property, plant and equipment		(61,390,954)	(435,329,395)
Sales proceeds of Fixed assets		61,900	5,010,670
(Increase)/Decrease of Securities		(30,989,756)	-
B. Net cash flows from investing activities		**(92,318,810)**	**(430,318,725)**
Cash flows from financing activities			
Increase in Exchange Equalization Account		-	(1,009,191)
Issue of AIBL Subordinate Bond / Perpetual Bond		-	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		**-**	**(1,009,191)**
D. Net increase in cash and cash equivalent (A+B+C)		**8,697,515,857**	**17,868,709,699**
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent D+E		**8,697,515,857**	**17,868,709,699**
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	**98,610,736,583**	**106,460,006,776**
Net Operating Cash Flow per Share (NOCFPS)	38.A	**7.63**	**15.89**

Company Secretary | Chief Financial Officer | Managing Director | Director | Chairman

Al-Arafah Islami Bank PLC and it Subsidiaries
Consolidated Statement of Changes in Equity (Un-Audited)
For the period ended June 30, 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**
Prior Year Adjustment for Panel Broker (CML)	-	-	1,958,368	-	-	1,958,368	-	1,958,368
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	-	-	987,826,718	-	-	987,826,718	6,668,959	994,495,677
Cash Dividend	-	-	-	-	-	-		-
Bonus Share	-	-	-	-	-	-	-	-
Asset revalution Reserve	-	-	-	-	-	-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-	-	-	-	-
Revaluation of subsidiary	-	-	-	-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond			(247,945,205)		-	(247,945,205)	-	(247,945,205)
Transfer to 1 % start-Up fund	-	-	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-	-	-
Balance as at June 30, 2026	**11,516,917,130**	**11,516,917,130**	**994,682,753**	**1,084,164,982**	-	**25,112,681,995**	**1,690,929,778**	**26,803,611,774**
Balance as at June 30, 2025	**11,516,917,130**	**11,349,264,275**	**752,382,877**	**1,084,174,318**	**1,071,056**	**24,703,809,656**	**1,683,670,585**	**26,387,480,242**

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Chairman**

Al-Arafah Islami Bank PLC

Balance Sheet (Un-Audited)

As at June 30, 2026

PARTICULARS	Notes	30.06.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand	5		
Cash in hand (including foreign currencies)	5.a	5,735,142,039	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)		23,515,435,534	23,090,240,119
		29,250,577,573	**28,682,733,886**
Balance with other Banks and Financial Institutions	6		
In Bangladesh		925,992,023	1,205,570,626
Outside Bangladesh		2,573,671,174	1,078,187,856
		3,499,663,196	**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	65,736,065,000	58,946,345,000
Others	8.b	12,281,402,765	12,184,486,285
		78,017,467,765	**71,130,831,285**
Investments	9		
General Investments etc.		471,343,821,775	460,717,549,635
Bills purchased and discounted		38,245,818,419	40,502,146,769
		509,589,640,194	**501,219,696,404**
Fixed assets less Accumulated Depreciation	10	**5,680,510,125**	**5,930,656,786**
Other Assets	11	**24,396,338,070**	**24,603,892,769**
Non-Banking Assets	12	**37,683,927**	**37,683,927**
Total Assets		**655,371,880,849**	**640,489,253,539**
LIABILITIES AND CAPITAL			
Liabilities:			
Placement from Banks & Other Financial institutions	13	**60,347,454,513**	**57,386,879,419**
Deposits and other Accounts	14		
Mudaraba Savings Deposits		86,107,996,542	83,895,753,704
Mudaraba Term Deposits		240,685,786,922	240,988,615,391
Other Mudaraba Deposits	14.ii	98,250,263,679	96,573,785,272
Al-wadeeah Current Accounts and Other Accounts etc.	14.iii	57,844,899,789	59,828,628,206
Bills Payable		5,857,232,676	4,980,615,632
		488,746,179,609	**486,267,398,205**
Other Liabilities	15	**69,930,085,198**	**61,220,775,105**
Deferred tax Liabilities	16	-	-
AIBL Mudaraba Bond	17	**11,398,000,000**	**11,398,000,000**
Total Liabilities		**630,421,719,320**	**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
Revaluation Reserve	20	1,084,164,982	1,084,174,318
Retained Earnings	21	832,162,287	98,192,233
Total Share holders equity		**24,950,161,529**	**24,216,200,810**
Total Liability and Share holders equity		**655,371,880,849**	**640,489,253,539**
Net assets value per share (NAV)	42	**21.66**	**21.03**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Al-Arafah Islami Bank PLC
Balance Sheet (Un-Audited)
As at June 30, 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement		50,394,483,277	47,729,656,103
Letters of Guarantee	22	20,281,124,607	19,320,242,578
Letters of Credit		56,339,014,614	58,954,383,314
Bills for Collection		41,963,875,233	39,668,557,000
Other Contingent Liabilities		-	-
Total		**168,978,497,731**	**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		**168,978,497,731**	**165,672,838,995**

Accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Chairman**

Al-Arafah Islami Bank PLC

Profit or Loss Accounts (Un-Audited)

For the Period ended June 30, 2026

Particulars	Notes	01.01.2026 to 30.06.2026 Taka	01.01.2025 to 30.06.2025 Taka	01.04.2026 to 30.06.2026 Taka	01.04.2025 to 30.06.2025 Taka
Investment Income	23	22,156,002,851	20,818,964,497	11,209,002,605	10,344,498,650
Profit paid on deposits & Borrowing	24	(17,947,170,225)	(17,189,446,221)	(8,888,938,198)	(8,566,160,077)
Net Investment Income		**4,208,832,626**	**3,629,518,276**	**2,320,064,407**	**1,778,338,573**
Income from Investment in Shares /Securities	25	2,067,129,979	1,855,898,059	1,065,006,782	1,156,811,702
Commission, Exchange and Brokerage	26	1,769,094,033	2,085,484,605	923,063,982	997,300,619
Other Operating Income	27	478,784,343	481,496,614	364,242,851	326,665,503
		4,315,008,355	**4,422,879,278**	**2,352,313,615**	**2,480,777,824**
Total operating income		**8,523,840,981**	**8,052,397,554**	**4,672,378,022**	**4,259,116,397**
Salaries and allowances & contribution to P.F	28	3,982,480,849	3,760,519,165	2,027,252,265	1,796,182,903
Directors fees & expenses	29	3,867,428	3,049,900	1,919,681	1,397,090
Shariah Supervisory Committee's fees & expenses	30	993,999	182,612	562,749	88,609
Rent, taxes, insurance and lighting etc.	31	565,981,729	514,941,653	290,997,943	252,260,614
Postage, telegram, telephone and stamp etc.	32	90,378,590	82,214,347	57,923,002	28,664,228
Legal charges		20,846,335	11,710,915	7,359,464	4,595,196
Auditors' fee		1,109,499	950,000	(1)	(2,535,750)
Salary & Allowances to the Managing Director		6,680,000	12,888,000	3,340,000	5,364,000
Depreciation and repairs to the Bank's properties	33	434,026,743	396,222,284	237,041,959	200,026,610
Stationery, Printing and Advertisement etc.	34	143,683,143	159,916,437	111,568,776	61,063,060
Other expenses	35	1,026,195,870	876,673,698	549,295,732	575,057,447
Total operating expenses		**6,276,244,186**	**5,819,269,011**	**3,287,261,570**	**2,922,164,006**
Profit/(Loss) before Tax & provision		**2,247,596,795**	**2,233,128,544**	**1,385,116,452**	**1,336,952,391**
Provision against Investments & Contingent Liabiliti	36	1,000,000,000	1,005,582,063	385,300,000	599,416,187
Provision for diminution in value of investment		(415,186,859)	51,505,706	(240,524,914)	64,046,858
Other Provision		-	-	-	-
Total provision		**584,813,141**	**1,057,087,769**	**144,775,086**	**663,463,045**
Profit/(Loss) before Tax		**1,662,783,654**	**1,176,040,775**	**1,240,341,366**	**673,489,346**
Current tax	15.1	719,230,974	804,995,397	443,237,265	466,971,314
Deferred tax	16	(38,362,580)	(587,698,770)	(18,582,967)	(687,848,621)
Provision for Taxation		**680,868,394**	**217,296,626**	**424,654,297**	**(220,877,308)**
Net Profit/(Loss) after tax		**981,915,259**	**958,744,149**	**815,687,069**	**894,366,653**
Appropriation					
Statutory Reserve		-	110,771,765	-	50,771,765
Profit paid on Aibl mudaraba perpetual bond		247,945,205	247,945,205	124,657,534	247,945,205
General Reserve (1 % Start-Up Fund)		-	11,760,408	-	11,116,633
		247,945,205	**370,477,378**	**124,657,534**	**309,833,603**
Retained Earnings		**733,970,054**	**588,266,770**	**691,029,534**	**584,533,050**
Earnings per Ordinary share (EPS)	38	**0.85**	**0.83**	**0.71**	**0.78**

Accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Chairman**

Al-Arafah Islami Bank PLC
Cash Flow Statement (Un-Audited)
For the Period ended June 30, 2026

Particulars	Notes	30.06.2026 Taka	30.06.2025 Taka
Cash flows from operating activities			
Investment income receipt in Cash		23,654,112,696	22,004,968,962
Profit paid on deposits and borrowings		(18,454,194,929)	(17,246,606,738)
Dividend received		-	3,286,010
Fees & Commission received in cash		1,769,094,033	2,085,484,605
Recoveries from write off investments		130,528,686	50,974,814
Cash payments to employees		(3,989,160,849)	(3,773,407,165)
Cash payments to suppliers		(143,683,143)	(159,916,437)
Received from other operating activities		478,784,343	481,496,614
Paid for other operating activities		(2,211,767,338)	(1,885,945,409)
Advance income tax paid		(300,362,530)	(1,650,787,500)
Operating profit before changes in operating assets and liabilities		**933,350,969**	**(90,452,243)**
Changing in Operating assets & liabilities			
(Increase)/Decrease of placement to other banks		1,700,000,000	2,000,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		(2,913,894,044)	(5,302,397,939)
(Increase)/Decrease of other assets (item-wise)		1,484,286,917	(2,116,350,164)
Increase/ (Decrease) of placement from other banks and financial institution		2,960,575,094	604,939,019
Increase/(Decrease) of Deposits from customers (other than Banks)		4,587,148,297	23,218,180,317
Increase/(Decrease) of Trading liabilities (item-wise)		(19,296,639)	(18,515,217)
Cash receipt from operating activities		**7,798,819,625**	**18,385,856,016**
A. Net Cash from operating activities		**8,732,170,594**	**18,295,403,773**
Cash flows from investing activities:			
Purchase of property, plant and equipment		(61,847,613)	(434,322,385)
Sales proceeds of Fixed assets		61,900	5,010,670
(Increase)/Decrease of Securities		(96,916,480)	-
B. Net cash flows from investing activities		**(158,702,193)**	**(429,311,715)**
Cash flows from financing activities			
Increase in Exchange Equalization Account		-	(1,009,191)
Issue of AIBL Subordinate Bond / Perpetual Bond		-	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		**-**	**(1,009,191)**
D. Net increase in cash and cash equivalent (A+B+C)		**8,573,468,401**	**17,865,082,867**
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent (D+E)		**8,573,468,401**	**17,865,082,867**
G. Cash & Cash Equivalents at the beginning of the year		**89,912,837,368**	**88,588,426,418**
H. Cash & Cash Equivalents at the end of the year	37	**98,486,305,769**	**106,453,509,285**
Net Operating Cash Flow per Share (NOCFPS)	38	**7.58**	**15.89**

Accompanying notes form an integral part of these financial statements.

Company Secretary	Chief Financial Officer	Managing Director	Director	Chairman

Al-Arafah Islami Bank PLC
Statement of Changes Equity (Un-Audited)
For the Period ended June 30, 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	-	-	981,915,259	-	-	981,915,259
Cash Dividend	-	-	-	-	-	-
Bonus Share	-	-	-	-	-	-
Asset revaluation Reserve		-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond	-	-	(247,945,205)	-	-	(247,945,205)
Transfer to 1 % start-Up fund	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-
Total shareholders' equity as on June 30, 2026	**11,516,917,130**	**11,516,917,130**	**832,162,287**	**1,084,164,982**	**-**	**24,950,161,529**
Total shareholders' equity as on June 30, 2025	**11,516,917,130**	**11,349,264,275**	**599,768,041**	**1,084,174,318**	**1,071,056**	**24,551,194,819**

Company Secretary | Chief Financial Officer | Managing Director | Director | Chairman

Al-Arafah Islami Bank PLC

Notes to the Financial Statements

As at and for the Period ended June 30, 2026

1. The Bank and its activities

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 percepts 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.

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.

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.

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 PLC. 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.

3 Basis of preparation and significant accounting policies

3.1 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 Standards and International Accounting Standards 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.

3.2 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.

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

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.

3.3 Cash flow Statement

Cash flow statement is prepared principally in accordance with IAS-7 "Statement of Cash flow" and the cash flow from the operating activities have been presented under direct method as prescribed by the Securities and Exchange Rules 1987 and considering the provision of paragraph is (b) of IAS-7 which provides that enterprise is encouraged to report cash flow from operating activities using direct method.

3.4 Investments

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

a) 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.

b) Investment in shares and securities

All investment in shares is revalued at the year end. Unquoted shares are valued based on book value of the most recent audited financial statement. Provisions are made for any loss arising from diminution in value of investments.

c) 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.

3.5 Depreciation of Fixed Assets

The depreciable amount of an item of fixed assets have been allocated on a systematic basis over its useful life. The depreciation method is reflected the pattern in which the assets 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.

a) Depreciation is charged on monthly basis on straight-line method on all fixed assets at the following rates per annum:

Name of Assets	Rate of Depreciation	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
Machine Equipment & Appliances	20%	5 years
Books & Library	10%	10 years
Online Hardware	20%	5 years
Land	Nil	Nil
Building	2.50%	40 years
Interior Decoration	10%	10 years

b) Depreciation is charged on the addition of fixed assets and intangible assets are amortized from the date of use.

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

c) On the month of disposal of fixed assets, no depreciation is to be charged. The cost & accumulated depreciation of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement.

3.6 Amortization of Intangible Assets

The depreciable amount of an item of intangible assets have been allocated on a systematic basis over the best estimated of its useful life. The amortization should commence when the assets is available for use.

a) Amortization is charged on monthly basis on straight-line method on all intangible assets at the following rates per annum:

Name of Assets	Rate of Depreciation	Estimated Useful Lives
Online Software	20%	5 years

b) On addition of Intangible assets, amortization is charged from the month of acquisition. Whole month amortization is charged if such assets are acquired in the first half of the month and no amortization is charged if such assets are acquired in the second half of the month.

c) On the month of disposal of Intangible assets, no amortization is charged. The cost & accumulated amortization of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement.

3.7 Provision for taxation

a. 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 2024 (Assessment year 2025-2026) has been filed but assessment is to be done by the tax authority.

b) 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 period ended 30 June 2026, has given below:

Particulars	As Per Books of Account			As Per Tax			Deferred Tax
Iteams giving rise temporary Diference	Carring Amount	Assets not Depreciable	Net Carring Amount	Tax Base	Temporary Difference Taxable /(Deductible)	Tax Rate	Liability / (Assets)
1. Fixed Assets	5,680,510,125	2,854,059,214	2,826,450,911	3,025,747,203	(199,296,292)	37.50%	(74,736,110)
2. Specific Provision for bad and debt not allowed for Tax Credit			-	-	-	37.50%	-
Net deferred tax liability (asset)							(74,736,110)

Deferred tax Liability Expenses

Balance as on 1st January 2026	**(36,373,530)**
Provision required as on June 30, 2026	**(38,362,580)**
Balance as on June 30, 2026	**(74,736,110)**
Deferred tax Income	**(38,362,580)**
Deferred tax Assets (Income)	-
Provision required as on December 31, 2025	**(38,362,580)**

3.8 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).

4 Reporting period

The financial statements cover particular calendar year from January 01, 2026 to June 30, 2026.

AL-ARAFAH ISLAMI BANK FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
5.	**Cash**		
a)	**Cash in hand**		
	In local currency	5,693,612,635	5,562,522,951
	In Foreign currency (Note 5.a.i)	41,529,404	29,970,816
		5,735,142,039	**5,592,493,767**
b)	**Balance with Bangladesh Bank**		
	In local currency	20,259,859,835	21,137,994,738
	In Foreign currency	2,472,295,490	718,132,616
		22,732,155,325	**21,856,127,354**
c)	**Balance with Sonali Bank PLC.**		
	In local currency	783,280,209	1,234,112,765
	In Foreign currency	-	-
		783,280,209	**1,234,112,765**
	Balance With Bangladesh Bank and its Agents Banks (including foreign currencies)	**23,515,435,534**	**23,090,240,119**
5.A	**Consolidated Cash in hand:**		
	Al-Arafah Islami Bank PLC.	5,735,142,039	5,592,493,767
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	-
		5,735,142,039	**5,592,493,767**
6.	**Balance with other Banks and Financial Institutions**		
a)	**In Bangladesh:**		
	National Bank PLC.	44,170	44,745
	Social Islami Bank PLC.	4,854	4,423
	ICB Islamic Bank PLC.	161,827,809	161,877,924
	Southeast Bank PLC.	2,752,376	746,169
	The City Bank PLC.	23,022,201	4,787,822
	Islami Bank Bangladesh PLC.	231,074	1,677,160
	Prime Bank PLC.	413,669	396,169
	Shahjalal Islami Bank PLC.	556,407,277	10,146,797
	Jamuna Bank PLC.	11,640,016	3,071,211
	AB Bank PLC.	120,948	91,116
	Dhaka Bank PLC.	1,660,657	1,641,532
	Bank Alfalah PLC	653	1,725
	Mercantile bank PLC	62,792,151	19,817,945
	Dutch Bangla Bank PLC.	8,010,213	2,113,788
	EXIM Bank PLC.	964	1,057
	Agrani Bank PLC.	9,152,308	26,890,927
	Standard Bank PLC	85,839,677	970,138,536
	Rajshahi Krishi Unnayan Bank	2,071,007	2,121,582
		925,992,023	**1,205,570,626**
b.	**Outside Bangladesh (NOSTRO A/C)**	2,573,671,174	1,078,187,856
	Total (A+B):	**3,499,663,196**	**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]	925,992,023	1,205,570,626
	AIBL Capital Market Services Ltd.	540,630,987	285,611,688
	AIBL Capital Management Ltd.	4,856,387	4,751,650
		1,471,479,397	**1,495,933,964**
	Less: Inter-Company Adjustment	(421,056,560)	(289,979,980)
		1,050,422,837	**1,205,953,984**
b.	**Outside Bangladesh (NOSTRO A/C)**	2,573,671,174	1,078,187,856
		3,624,094,010	**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**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
8.	**Investment in Shares & Securities**		
	Bangladesh Govt. Islamic Bond (BGIIB) (8.a)	15,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS) (8.a)	42,386,190,000	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 Share and Securities (8.b)	12,281,402,765	12,184,486,285
		78,017,467,765	**71,130,831,285**
8.a	**Government Securities**	**65,736,065,000**	**58,946,345,000**
	Bangladesh Govt. Islamic Bond (BGIIB) (8.a)	15,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS) (8.a)	42,386,190,000	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
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 30 June 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**
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	1,000,000,000	1,000,000,000
	Bangladesh Start-up Investment Company PLC	96,916,480	-

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
	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.	78,017,467,765	71,130,831,285
	AIBL Capital Market Services Ltd. **8.A.i**	10,759,477,220	10,825,353,920
	AIBL Capital Management Ltd. **8.A.i**	515,829,344	522,779,368
		89,292,774,329	**82,478,964,572**
	Less: Intercompany Adjustment	**(2,911,000,000)**	**2,917,900,000**
		92,203,774,329	**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.	10,759,477,220	10,825,353,920
	AIBL Capital Management Ltd.	515,829,344	522,779,368
		23,556,709,329	**23,532,619,572**
	Less: Intercompany Adjustment	**(2,911,000,000)**	**(2,917,900,000)**
		20,645,709,329	**20,614,719,572**
9.	**Investments**		
a)	**General Investment**		
	Murabaha Investment	128,043,792,502	124,710,498,857
	Bai-Muazzal Investment	180,094,334,540	177,875,495,537
	Hire Purchase Investment	165,255,856,410	159,672,314,656
	Quard	2,856,791,340	3,918,373,100
	Other Investment	6,430,446,538	6,265,476,052
	Investment through OBU	595,009,143	629,967,789
		483,276,230,472	**473,072,125,991**
	Less: Unearned profit on Investment	11,932,408,697	12,354,576,355
		471,343,821,775	**460,717,549,635**
b)	**Bill Purchased & Discounted**		
	Payable in Bangladesh	30,083,018,346	30,099,880,366
	Payable out side Bangladesh	1,058,305,062	2,024,057,079
	Investment through OBU	10,283,152,991	10,766,153,437
		41,424,476,399	**42,890,090,882**
	Less: Balance with OBU	**(3,178,657,980)**	**(2,387,944,113)**
		38,245,818,419	**40,502,146,769**
		509,589,640,194	**501,219,696,404**
9.A.	**Investments**		
	Al-Arafah Islami Bank PLC.	509,589,640,194	501,219,696,404
		509,589,640,194	**501,219,696,404**
	Less : Inter company Adjustment	(3,397,899,998)	(3,397,900,000)
		506,191,740,196	**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)	1,677,148,907	1,675,598,609
	Furniture (Steel)	256,812,325	255,135,843
	Computer	447,035,230	441,309,525
	Computer (Accessories)	200,517,224	195,545,675
	Motor Car	248,571,621	248,274,621
	Machine equipment & appliance	1,723,267,388	1,714,044,580
	Online Hardware (IT)	1,447,366,936	1,425,328,063
	Interior Decoration	198,523,042	192,032,737
	Right of use Assets as per IFRS-16*	3,020,563,720	3,020,563,720
	Books & Library	9,848,064	9,846,414
		11,970,121,477	**11,918,146,806**

AL-ARAFAH ISLAMI BANK FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
	Intangible Assets		
	Online Software (IT)	1,351,444,339	1,341,571,396
	Total	**13,321,565,816**	**13,259,718,203**
	Less: Accumulated Depreciation & Amortization	7,641,055,691	7,329,061,417
		5,680,510,125	**5,930,656,786**
10.A.	**Consolidated Fixed Assets (Written Down Value)**		
	Al-Arafah Islami Bank PLC.	5,680,510,125	5,930,656,786
	AIBL Capital Market Services Ltd.	227,446	700,384
	AIBL Capital Management Ltd.	39,436	23,157
		5,680,777,007	**5,931,380,327**
11.	**Other Assets**		
	Acquiring Settlement	3,487,551,264	4,832,614,254
	Cash Incentive from B. Bank (F. Remittance)	950,001,150	800,074,301
	Suspense Account	13,997,465	10,828,275
	Stock of stationary	246,366,406	256,430,600
	Stamp in hand	13,710,331	14,842,138
	Security Deposit	5,167,181	5,167,181
	Advance Rent	268,516,147	289,601,426
	Parking for RTGS outgoing	(397,327,278)	1,102,984
	P.R (BB) against stimulus fund	46,492,607	46,488,083
	Advance Income Tax & TDS	13,861,381,415	13,561,018,885
	Protested bill	471,408,811	509,594,594
	Prepaid expenses	496,593,152	23,743,399
	Balance with CMSL for portfolio account	980,522,644	1,008,878,185
	Parking for NOSTRO	14,086,179	-
	Accrued income	3,518,845,768	2,949,825,633
	SCB MC settlement a/c (local)	51,850,797	13,412,581
	Remittance adjustment A/c	80,001,600	80,001,000
	Clearing adjustment	106,683,325	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)	78,682,407	27,832,309
	Due from off-shore Banking unit	10,749,130,815	11,149,890,631
	Deferred Tax Asset	74,736,110	36,373,530
	Islamic Wallet Prefund	500,000	500,000
	Prefunding For MFS (Remittance)	2,500,000	-
	IW Cash in & Cash Out Pre fund & RTGS Settlement Account	100,770	124,771
		35,145,468,885	**35,753,783,400**
	Less: Balance with OBU for elimination investment with OBU	(10,749,130,815)	(11,149,890,631)
		24,396,338,070	**24,603,892,769**
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	300,362,531	401,953,001
	Settlement for previous year	-	(6,432,272,230)
	Advance income tax at the end of the year	**13,861,381,415**	**13,561,018,884**
11.A.	**Consolidated Other Assets**		
	Al-Arafah Islami Bank PLC.	24,396,338,070	24,603,892,769
	AIBL Capital Market Services Ltd.	767,093,912	725,549,874
	AIBL Capital Management Ltd.	18,280,505	14,537,390
		25,181,712,487	**25,343,980,033**
	Inter-Company Adjustment	(1,016,402,028)	(1,006,040,865)
		24,165,310,459	**24,337,939,523**
12.	**Non-Banking Assets**	**37,683,927**	**37,683,927**
13.	**Placement from Banks & Other Financial Institutions**		
	Bangladesh Government Islamic Investment Bond (BGIIB) from BB (Note 13.i)	9,000,000,000	10,000,000,000
	FC Borrowing from Bangladesh Bank (Note 13.ii)	51,347,454,513	47,386,879,419
	Borrowing from Treasury Division, AIBL -OBU	10,749,130,815	11,149,890,631
		71,096,585,328	**68,536,770,050**
	Less: Borrowing from Treasury Division, AIBL- OBU	(10,749,130,815)	(11,149,890,631)
		60,347,454,513	**57,386,879,419**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka

13.i The Bank has taken finance from Islami Investment Bond (Islami Bond) at banks' own mudaraba savings rate (i,e. as on 30 June 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.

Name of the Bank In Bangladesh	Mature Date	Nature	Amount	Amount
Borrowing from Bangladesh Bank	11.07.2026	D.P Note	1,000,000,000	1,000,000,000
Borrowing from Bangladesh Bank	05.08.2026	D.P Note	2,000,000,000	3,000,000,000
Borrowing from Bangladesh Bank	08.08.2026	D.P Note	4,000,000,000	1,000,000,000
Borrowing from Bangladesh Bank	09.08.2026	D.P Note	1,000,000,000	2,500,000,000
Borrowing from Bangladesh Bank	17.08.2026	D.P Note	1,000,000,000	1,000,000,000
Borrowing from Bangladesh Bank		D.P Note	-	1,500,000,000
Total =			**9,000,000,000**	**10,000,000,000**

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
13.ii	**F.C. BORROWING FROM BANGLADESH BANK**	**51,347,454,513**	**47,386,879,419**
	F.C. Borrowing from Bangladesh Bank	11,059,005,011	7,951,149,047
	Borrowing From B. Bank Sukuk Fund (IBLF)	28,908,224,500	26,600,000,000
	Borrowing From B. Bank, Agriculture Crops Refinance 1000 Crore	64,663,401	4,414,000
	Borrowing From B. Bank, Stimulus Fund (Agri)	221,366,625	264,010,625
	Borrowing From BB, CMSME (Term) RF	2,204,618,320	2,572,493,925
	Borrowing From BB, Women Entrepreneur Re-Finance (CMSME)	67,654,434	132,656,248
	Borrowing From BB, 10/50/1000 Taka Refinance (FID)	131,217,832	132,752,082
	Borrowing From BB, Ghore Fera Re-Finance (FID)	25,861,111	38,378,995
	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
	Mudaraba Short Term FC Borrowing	-	971,850,000
	Refinancing (GTF Fund)	814,968,279	869,299,497
13.A	**Placement from Banks & Other financial Institutions**		
	Al-Arafah Islami Bank PLC.	60,347,454,513	57,386,879,419
	AIBL Capital Market Services Ltd.	5,226,507,348	5,250,894,824
		65,573,961,861	**62,637,774,243**
	Less: Intercompany Adjustment	**(3,397,899,998)**	**(3,397,900,000)**
		62,176,061,863	**59,239,874,243**
14.	**Deposit and Other Accounts**		
	Mudaraba Savings Deposits	86,107,996,542	83,895,753,704
	Mudaraba Term Deposits [Note :14.i]	240,685,786,922	240,988,615,391
	Other Mudaraba Deposits [Note :14.ii]	98,250,263,679	96,573,785,272
	Al-Wadeah Current Accounts and Others Accounts etc.[Note: 14.iii]	57,844,899,789	59,828,628,206
	Bills Payable	5,857,232,676	4,980,615,632
		488,746,179,609	**486,267,398,205**
14.i.	**Mudaraba Term Deposits**		
	Al-Arafah Islami Bank PLC	240,587,279,073	240,776,983,635
	Balance with OBU	98,507,849	211,631,756
		240,685,786,922	**240,988,615,391**
14.ii.	**Other Mudaraba Deposits**		
	Mudaraba Short Term Deposit	27,006,306,910	29,247,595,460
	Installment Term Deposit (ITD)	25,680,608,685	25,311,673,318
	Savings Inv. Deposit (SID)	2,352,625	2,297,973
	P/P Term Deposit (PTD)	29,562,951,243	26,681,043,075
	Monthly Hajj Deposit (MHD)	187,251,538	195,166,296
	Term Hajj Deposit (THD)	2,761,655	2,301,891
	Marriage Savings & Invt. Scheme	483,882	557,258
	Special Pension Dep. Scheme	16,085,782	15,227,726
	Mudaraba Installment Cash Waqf Deposit	10,725,137	-
	Mudaraba Term Cash Waqf Deposit	83,775,337	91,515,744
	Mudaraba Aman Deposit Scheme	31,515,885	36,647,074
	Mudaraba Ahsan Deposit Scheme	1,820,185,199	1,899,477,663

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
	Ahsan Plus Deposit Scheme	2,069,780,411	2,046,541,939
	Somriddhi Deposit Scheme	8,039,152,942	7,521,064,880
	Pension Dep. Scheme (PDS)	3,241,548,795	3,056,961,225
	Excellent Benefit Triple Deposit	37,614,171	51,392,473
	Den Mohor Dep. Scheme (DMS)	7,759,988	6,743,298
	Education Savings Scheme (ESS)	2,539,171	2,230,554
	Installment Term Deposit (ITD-ARDP)	421,320,254	387,029,698
	Mudaraba Advantage Deposit SCHEME	25,544,070	18,317,727
		98,250,263,679	**96,573,785,272**
14.iii	**Al-Wadeah Current Accounts and Other Accounts**		
	Al-Wadeah Current Deposits	22,366,640,636	23,315,595,097
	Unclaimed Dividend	208,962,582	209,192,068
	Sundry Deposit	21,871,878,229	23,526,935,877
	Profit Payable For All Deposit Ac	6,685,612,515	7,192,637,219
	Cover Fund Against MDBFC Under OBU	3,178,657,980	2,387,944,113
	OBU'S Account With Treasury	369,355,332	-
	Al-Wadeah Current Account- OBU	458,426	16,593,058
	FDD / FTT Payable- IBW	10,181,108	10,168,811
	F.C Deposit Account	6,331,810,961	5,557,506,075
	Sub total	**61,023,557,769**	**62,216,572,319**
	Less: Balance with OBU	**3,178,657,980**	**2,387,944,113**
	Total	**57,844,899,789**	**59,828,628,206**
14.A.	**Consolidated Deposit and other Accounts**		
	Mudaraba Savings Deposits	86,107,996,542	83,895,753,704
	Mudaraba Term Deposits [Note :14.A.ii]	240,684,786,922	240,980,715,391
	Other Mudaraba Deposits-Note :14.A.iii	97,829,207,119	96,283,805,292
	Al-wadeah Current Accounts and Others Accounts etc.	57,844,899,789	59,828,628,206
	Bills Payable	5,857,232,676	4,980,615,632
		488,324,123,049	**485,969,518,225**
14.A.ii	**Consolidated Mudaraba Term Deposits**		
	Al-Arafah Islami Bank PLC.	240,685,786,922	240,988,615,391
	Less: Inter-Company Adjustment	(1,000,000)	(7,900,000)
		240,684,786,922	**240,980,715,391**
14.A.ii	**Consolidated Other Mudaraba Deposits**		
	Al-Arafah Islami Bank PLC.	98,250,263,679	96,573,785,272
	Less: Inter-Company Adjustment	(421,056,560)	(289,979,980)
		97,829,207,119	**96,283,805,292**
15.	**Other Liabilities**		
	Provision for unclassified investment	6,441,000,000	5,848,300,000
	Provision for classified investment	14,873,681,133	12,744,510,257
	Provision for off balance sheet item	1,270,300,000	1,260,300,000
	Provision for Taxation	13,145,266,815	12,426,035,841
	Provision for diminution in value of investment	-	415,186,859
	Adjustment A/c credit balance	-	940,072
	Clearing adjustment	-	28,061
	Interest income	27,242,996	11,560
	CIB collection charge	54,871,111	50,203,811
	BB Borrowing Settlements A/c	137,808,220	107,260,275
	Provision for Others	778,571,309	778,571,309
	Unearned Service Charge	1,671,145	1,671,145
	Provision For IBLF (BB) Borrowing	7,617,120	39,710,959
	Parking Account	166,401,067	3,190,084
	EFT Return (F/R)	5,339,592	5,615,990
	Risk fund for SHBIS	15,667,972	15,086,120
	Lease Liabilities as per IFRS-16 Leases *	792,771,795	792,771,795
	Employees' Cash WAQF Deposit Fund	4,109,300	3,897,400
	Outstanding expense	186,135,627	178,565,449
	Supervision fees (SME)	448,092	448,092

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka
	Settlement Account for Inter-Branch Transaction	18,802,553	86,486,795
	Electronic Govt. Procurement	1,089,779	1,021,879
	ATM & POS Settlement (MC-Debit Issuing)	166,575,466	85,831,853
	Settlement NPSB (Issuing)	2,506,289,433	3,541,058,530
	Credit card payment (local)	53,983,160	1,896,801
	Credit Report Payment	273,918	6,194,314
	1 % start-Up fund	96,916,482	96,916,482
	FC held against BB L/C	94,973	94,973
	Position Account	1,436,927	-
	Parking For RTGS Incoming	528,442,617	37,275,942
	Profit Rent Suspense	3,472,037,825	3,344,892,606
	Compensation Receivable	25,047,292,556	19,296,220,372
	Mastercard Settlement Account	14,259,856	3,728,614
	Other Liabilities- OBU	108,747,453	45,838,090
	Others	4,938,904	1,012,775
		69,930,085,198	**61,220,775,105**

As per CL, Tk. 7,465.08 Crore as total required provision against Investment of the Banks. Total provision shortfall stood at Taka 5,388.02 crore as of June 30, 2026 will be kept later as per approval of the Bank Supervision Department (BSD)-12 through ref: BSD-12/57/2026-396, dated: 28/04/2026. It is mentionable that, as on 31 December 2025 total deferral provision amount was Taka 5,393.19 crore.

15.A	**Consolidated Other Liabilities**		
	Al-Arafah Islami Bank PLC.	69,930,085,198	61,220,775,105
	AIBL Capital Market Services Ltd.	2,584,745,727	2,347,257,488
	AIBL Capital Management Ltd.	31,731,919	32,243,662
		72,546,562,845	**63,600,276,255**
	Less: Inter-Company Adjustment	(1,016,402,028)	(1,006,040,865)
		71,530,160,817	**62,594,235,740**
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	719,230,974	290,000,000
	Settlement for previous year (2018-2020)	-	(6,432,272,230)
	Provision held at the end of the year	**13,145,266,815**	**12,426,035,841**
15.I.A	**Consolidated Current tax**		
	Al-Arafah Islami Bank PLC.	719,230,974	290,000,000
	AIBL Capital Market Services Ltd.	6,491,113	844,911
	AIBL Capital Management Ltd.	837,995	162,227
		726,560,082	**291,007,138**
16.	**Deferred tax Assets**		
	Opening balance	36,373,530	(37,087,625)
	Add: Addition for the year	38,362,580	73,461,155
	Total Deferred tax Assets	**74,736,110**	**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**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements as at 30 June 2026

Note	Particulars	30.06.2026 Taka	31.12.2025 Taka

c) **Issued and paid up Capital of the Bank is 1,151,691,713 nos. of shares of Tk. 10 each as follows**

Description	30.06.2026 No. of Shares	31.12.2025 No. of Shares	30.06.2026 Total Taka	31.12.2025 Total Taka
Sponsors / Promoters	173,994,649	173,994,649	1,739,946,490	1,739,946,490
Institution	436,662,008	298,751,650	4,366,620,080	2,987,516,500
General Public	541,035,056	678,945,414	5,410,350,560	6,789,454,140
Total	**1,151,691,713**	**1,151,691,713**	**11,516,917,130**	**11,516,917,130**

18.A Non-Controlling Interest

	30.06.2026	31.12.2025
Opening balance	1,684,260,820	1,683,640,721
Add: Non-Controlling Interest in Profit for the year	6,668,959	620,099
	1,690,929,779	**1,684,260,820**

19. Statutory Reserve

	30.06.2026	31.12.2025
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

	30.06.2026	31.12.2025
Asset revaluation Reserve	1,084,174,318	1,084,174,318
FC Revaluation Reserve	(9,336)	-
Total Revaluation Reserve	**1,084,164,982**	**1,084,174,318**

21. Retained Earnings

	30.06.2026	31.12.2025
Opening balance beginning of the year	98,192,233	11,501,281
Add: Net Profit / (loss) after tax during the year	981,915,259	865,115,572
Less : Transfer to Statutory Reserve	-	(278,424,620)
Less : Profit paid on AIB PLC Mudaraba Perpetual Bond	(247,945,205)	(500,000,000)
	832,162,287	**98,192,233**

21.A Consolidated Retained Earnings

	30.06.2026	31.12.2025
Opening balance beginning of the year	252,842,871	170,780,665
Add: Net profit after tax during the year	987,826,718	853,734,963
Add : AIT adjustment for CML (2012-2017)	-	7,506,946
Add: Prior Year Adjustment (CMSL)	-	616,546
Add: Prior Year Adjustment for Panel Broker (CML)	1,958,368	(1,371,629)
Less : Transfer to Statutory Reserve	-	(278,424,620)
Less : Profit paid on AIBL mudaraba perpetual bond	(247,945,205)	(500,000,000)
	994,682,753	**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

	30.06.2026	31.12.2025
i. Directors	-	-
ii. Government	-	-
iii. Bank and other financial institution	-	-
iv. Others	20,281,124,607	19,320,242,578
	20,281,124,607	**19,320,242,578**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Note	Particulars	30.06.2026 Taka	30.06.2025 Taka
23.	**Investment Income**		
i.	**Income from General Investments**		
	Murabaha	686,373,629	490,922,921
	Bai-Muazzal	6,997,634,009	7,026,840,994
	Hire-Purchase	8,192,150,107	7,247,160,197
	Others mode income	6,134,658,462	5,727,964,731
		22,010,816,207	**20,492,888,843**
ii.	Profit received from other Islamic Bank	145,186,644	326,075,654
	Total (i + ii)	**22,156,002,851**	**20,818,964,497**
23.A	**Consolidated Investment Income**		
	Al-Arafah Islami Bank PLC	22,156,002,851	20,818,964,497
	AIBL Capital Market Services Ltd.	107,020,998	163,482,712
	AIBL Capital Management Ltd.	88,307	1,127,182
		22,263,112,156	**20,983,574,391**
	Less : Inter company Adjustment	(23,841,272)	(26,895,880)
		22,239,270,884	**20,956,678,511**
24.	**Profit paid on Deposits & Borrowing**		
	Mudaraba Savings Deposit	631,808,815	723,416,213
	Mudaraba Short Term Deposit	576,181,167	661,016,767
	Mudaraba Term Deposit	13,498,377,757	11,966,391,765
	Mudaraba Special Deposit	1,866,708,313	2,276,528,717
	AIBL Mudaraba Sub-Ordinate Debt	307,517,863	443,071,233
	Mudaraba BD. Govt. Islamic Bond fund	1,066,576,311	1,119,021,526
		17,947,170,225	**17,189,446,221**
24.A.	**Profit paid on Deposits & Borrowing**		
	Al-Arafah Islami Bank PLC.	17,947,170,225	17,189,446,221
	AIBL Capital Market Services Ltd.	107,069,295	134,938,454
		18,054,239,520	**17,324,384,675**
	Less : Inter company Adjustment	(23,841,272)	(26,895,880)
		18,030,398,248	**17,297,488,795**
25.	**Income from Investment in Share /Securities**		
	Dividend income (cash)	-	3,286,010
	Profit received from other Islamic Bond	2,067,129,979	1,852,612,049
		2,067,129,979	**1,855,898,059**
25.A.	**Income from Investment in Share /Securities**		
	Al-Arafah Islami Bank PLC.	2,067,129,979	1,855,898,059
	AIBL Capital Management Ltd.	4,189,975	-
		2,071,319,954	**1,855,898,059**
	Less : Inter company Adjustment	-	-
		2,071,319,954	**1,855,898,059**
26.	**Commission, Exchange & Brokerage Income**		
	Commission	1,122,212,540	1,271,183,929
	Exchange	646,881,493	814,300,676
	Brokerage commission	-	-
		1,769,094,033	**2,085,484,605**
26.A	**Consolidated Commission, Exchange & Brokerage Income**		
	Al-Arafah Islami Bank PLC.	1,769,094,033	2,085,484,605
	AIBL Capital Market Services Ltd.	53,646,957	33,138,637
	AIBL Capital Management Ltd.	1,516,351	-
		1,824,257,341	**2,118,623,242**
	Less : Inter company Adjustment	-	-
		1,824,257,341	**2,118,623,242**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements for the period ended 30 June 2026

Note	Particulars	30.06.2026 Taka	30.06.2025 Taka
27.	**Other Operating Income**		
	Processing fee on investment	49,039,294	49,953,314
	Supervision fee	1,477,355	22,030,081
	Service charge	120,458	7,814
	Capital gain or loss from fixed asset	61,900	877,450
	Passbook sales (GSIS)	29,000	60,743
	Account maintenance fee	98,192,020	94,813,327
	SMS Banking fees	129,157,842	120,611,902
	legal expenses recovered	1,380,335	1,077,633
	Printing & Stationary	746,494	1,021,176
	P & T charge recovered	14,206,527	21,029,382
	Application form sales (SEIS)	-	16,015
	Card income	140,596,261	130,429,695
	Misc. Income	43,776,857	39,568,084
		478,784,343	**481,496,614**
27.A.	**Other Operating Income**		
	Al-Arafah Islami Bank PLC.	478,784,343	481,496,614
	AIBL Capital Market Services Ltd.	34,218,446	3,502,176
	AIBL Capital Management Ltd.	42,884	208,371
		513,045,673	**485,207,162**
	Less : Inter company Adjustment	-	-
		513,045,673	**485,207,162**
28.	**Salaries, Allowances & Contribution to P.F**		
	Basic Pay	1,553,319,467	1,182,408,591
	House Rent Expenses	912,416,418	770,874,751
	Medical Expenses	438,760,895	406,183,481
	Bonus	202,250,480	560,684,363
	Bank's contribution to P.F	141,593,297	114,766,832
	Utilities	189,679	367,174
	Conveyance Expenses	67,328,936	65,603,043
	LFA Allowance	89,721,584	83,275,476
	Lunch and entertainment allowance	237,024	15,941
	Leave encashment expenses	104,356,687	188,277,965
	Car Allowances	246,573,092	178,061,548
	Sales Commission	733,289	-
	Gratuity Expenses	225,000,000	210,000,000
		3,982,480,849	**3,760,519,165**
28.A.	**Salaries, Allowances & Contribution to P.F**		
	Al-Arafah Islami Bank PLC.	3,982,480,849	3,760,519,165
	AIBL Capital Market Services Ltd.	32,621,397	36,184,210
	AIBL Capital Management Ltd.	6,784,276	6,164,349
		4,021,886,521	**3,802,867,724**
29.	**Director Fees & Expenses**		
	Directors fees for attending Board/executive Committee/other committee meeting	3,174,000	1,368,000
	Meeting Expenses	693,428	1,681,900
		3,867,428	**3,049,900**
29.A.	**Consolidated Director Fees & Expenses**		
	Al-Arafah Islami Bank PLC.	3,867,428	3,049,900
	AIBL Capital Market Services Ltd.	1,251,389	-
	AIBL Capital Management Ltd.	37,500	77,360
		5,156,317	**3,127,260**
30.	**Shariah Supervisory Committee's Fees & Expenses**		
	Shariah fees for attending meeting	993,999	182,612
		993,999	**182,612**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements for the period ended 30 June 2026

Note	Particulars	30.06.2026 Taka	30.06.2025 Taka
31.	**Rent, Taxes, Insurance & Lighting**		
	Rent Office	318,866,940	280,424,298
	Lighting & Electricity	67,772,511	61,756,984
	Insurance	179,342,278	172,760,371
		565,981,729	**514,941,653**
31.A.	**Consolidated Rent, Taxes, Insurance & Electricity Bill**		
	Al-Arafah Islami Bank PLC.	565,981,729	514,941,653
	AIBL Capital Market Services Ltd.	9,045,388	9,186,381
	AIBL Capital Management Ltd.	1,184,339	1,208,260
		576,211,456	**525,336,293**
32.	**Postage, Telegram, Telephone & Stamp**		
	Air condition charge	373,230	-
	Postage	17,438,836	21,388,752
	Fax Charges	-	173,970
	Telephone (Office)	1,242,335	1,462,127
	Telephone (Mobile)	9,891,667	9,157,616
	SWIFT Charge	28,920,319	25,484,645
	Internet Charges	1,194,039	196,820
	Online Charge	31,318,164	24,350,417
		90,378,590	**82,214,347**
32.A.	**Consolidated Postage, Telegram, Telephone & Stamp**		
	Al-Arafah Islami Bank PLC.	90,378,590	82,214,347
	AIBL Capital Market Services Ltd.	38,682	40,548
	AIBL Capital Management Ltd.	39,020	30,510
		90,456,292	**82,285,405**
33.	**Depreciation and Repairs to the Bank's property:**		
	Repairs to the Bank's property:		
	R.R. Furniture & Fixture (Wood)	1,439,413	2,422,345
	R.R. Furniture & Fixture (Steel)	1,601,685	1,877,575
	R.R. Computer	875,769	1,169,135
	Maintenance of Motor Car and other Vehicle	2,110,278	465,382
	R.R. Machine equipment & appliances	25,497,670	31,819,506
	Maintenance of Land & Building	4,630	30,635
	Maintenance of Rented Premises	1,476,437	1,008,840
	R.R. Computer Accessories	673,705	1,583,779
	R.R. Others	1,668,762	605,506
	Software Maintenance Fee	80,187,566	41,977,385
	Hardware Maintenance Fee	6,283,739	3,252,930
		121,819,653	**86,213,018**
	Depreciation to the Bank's property:		
	Depr. Furniture (Wood)	68,107,801	68,923,083
	Depr. Furniture (Steel)	8,849,680	9,147,111
	Depr. Computer	17,879,307	20,609,450
	Depr. Motor Car	6,502,583	6,709,970
	Depr. Machine equip & Appliance	50,516,732	51,248,173
	Depr. Books & Library	93,743	88,053
	Depr. Land & Building	15,333,702	15,333,720
	Depr. Online Hardware	49,932,108	50,995,799
	Depr. Online Software	85,772,922	77,030,386
	Depr. Computer Accessories	7,535,923	8,049,193
	Depr. Interior Decoration	1,682,589	1,874,328
		312,207,090	**310,009,266**
	Total Depreciation & Repairs to the Bank's property	**434,026,743**	**396,222,284**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements for the period ended 30 June 2026

Note	Particulars	30.06.2026 Taka	30.06.2025 Taka
33.A	**Depreciation Repairs to the Bank's property**		
	Al-Arafah Islami Bank Plc.	434,026,743	396,222,284
	AIBL Capital Market Services Ltd.	1,536,502	2,360,037
	AIBL Capital Management Ltd.	27,536	62,397
		435,590,781	**398,644,718**
34.	**Stationary, Printing & Advertisement**		
	Printing & Stationery	75,471,099	55,741,167
	Paper & Table Stationery	17,733,952	27,951,466
	Advertisement & Publicity Expenses	50,478,092	76,223,804
		143,683,143	**159,916,437**
34.A.	**Consolidated Stationary, Printing & Advertisement**		
	Al-Arafah Islami Bank Plc.	143,683,143	159,916,437
	AIBL Capital Market Services Ltd.	674,665	734,587
	AIBL Capital Management Ltd.	13,794	24,725
		144,371,602	**160,675,749**
35.	**Other expenses**		
	Local conveyance expenses	13,505,714	10,352,568
	Petroleum oil lubricant	19,273,104	16,975,457
	CNG motor car	433,296	528,108
	Entertainment expenses	22,738,401	18,003,412
	Travelling expenses	16,552,604	17,397,570
	Bank charge	8,933,782	9,402,723
	Wages	191,047,198	174,731,976
	Subscription	7,477,490	6,408,632
	Liveries & Uniforms	491,205	416,550
	Donations	87,850	70,600
	Wasa charge	4,681,960	4,441,121
	Gas charge	1,666,370	1,552,248
	Excise duty	129,450	760,700
	News paper journal & periodical	3,303,259	3,044,360
	Upkeep Branches premises	3,610,210	3,297,179
	Washing charge	2,701,433	2,611,489
	Hill Track & Field Allowance	1,475,233	1,619,754
	Computer Accessories	4,361,484	3,160,385
	Photocopy Machine Accessories	2,027,854	1,751,563
	Business development	24,024,278	25,534,600
	Closing expenses	10,331,090	10,814,510
	Holding tax of own premises	1,500,284	-
	Overtime expense	593,980	908,015
	Registration expenses	8,607,721	1,024,457
	Remittance expense	3,810,539	14,042,986
	AGM/EGM	573,116	-
	Crocarige	402,924	347,029
	Credit Rating charge	-	161,250
	Tax token expenditure	142,503	162,151
	Misc. Expenses	2,783,100	26,914,936
	Data info service charge	1,974,734	3,314,783
	Training expenses	5,607,755	8,996,015
	Card expense	184,060,237	143,384,595
	IT Allowance	3,622,180	4,290,391
	Saturday working allowance (Overtime)	11,402,610	1,135,850
	Charge expenses	2,091,000	2,170,000
	Car Expenses	2,653,574	3,110,616
	Risk expenses	1,493,128	1,894,100
	Staff welfare	59,227,283	39,723,869
	Account Opening Commission Through Agent Banking	5,466,800	5,753,200
	Commission paid to Agent Float Share	380,574,234	296,139,139

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE

Notes to the Financial Statements for the period ended 30 June 2026

Note	Particulars	30.06.2026 Taka	30.06.2025 Taka
	Electronics & fittings item	4,467,569	4,061,811
	Honorarium	6,287,336	6,263,000
		1,026,195,870	**876,673,698**
35.A.	**Consolidated Other expenses**		
	Al-Arafah Islami Bank Plc.	1,026,195,870	876,673,698
	AIBL Capital Market Services Ltd.	18,991,238	15,906,395
	AIBL Capital Management Ltd.	1,445,576	667,798
		1,046,632,685	**893,247,891**
36.	**Provision against Investments & Off-Balance sheet exposures**		
	On Classified Investment as per Bangladesh Bank Circular	397,300,000	(50,974,814)
	On Un-classified Investment as per Bangladesh Bank Circular	592,700,000	1,188,456,877
	On Off-balance sheet as per Bangladesh Bank Circular	10,000,000	(131,900,000)
		1,000,000,000	**1,005,582,063**
36.A.	**Provision against Investments & Off-Balance sheet exposures**		
	Al-Arafah Islami Bank Plc.	1,000,000,000	1,005,582,063
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	-
		1,000,000,000	**1,005,582,063**
37.	**Cash and Cash Equivalent at the end of the year**		
	Cash in hand	5,735,142,039	5,700,683,322
	Balance with Bangladesh Bank & Sonali Bank PLC.	23,515,435,534	31,899,507,387
	Balance with Other Banks	3,499,663,196	14,332,563,576
	Bangladesh Government Islamic Investment Bond	65,736,065,000	54,520,755,000
		98,486,305,769	**106,453,509,285**
37.A	**Cash and Cash Equivalent at the end of the year**		
	Al-Arafah Islami Bank PLC	98,486,305,769	106,453,509,285
	AIBL Capital Market Services Ltd.	124,430,814	-
	AIBL Capital Management Ltd.	-	6,497,491
		98,610,736,583	**106,460,006,776**
38.	**Calculation of Earning Per Share**		
	The earning per share of the bank has been calculated in accordance with IAS-33 under basic Earning per share method as fol		
	Basic earning (net profit after tax) for the year	981,915,259	958,744,149
	Number of ordinary shares outstanding as of the reporting date	1,151,691,713	1,151,691,713
	Earning per Share	**0.85**	**0.83**
38.A	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after tax	987,826,718	952,079,600
	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)	**0.86**	**0.83**
39.	**Net Asset Value**	**30.06.2026**	**31.12.2025**
	Net Assets Value (Consolidated)	25,112,681,995	24,370,851,449
	Net Assets Value (Bank's)	24,950,161,529	24,216,200,811
	No. of Outstanding Share	1,151,691,713	1,151,691,713
	Net Asset Value (NAV) per Share (Consolidated)	**21.81**	**21.16**
	Net Asset Value (NAV) per Share (Bank's)	**21.66**	**21.03**
40.	**Net Operating Cash Flows per share (NOCFPS);**	**30.06.2026**	**30.06.2025**
	Net cash flows from operating activities (Consolidated)	8,789,834,668	18,300,037,614
	Net cash flows from operating activities (Banks)	8,732,170,594	18,295,403,773
	No. of outstanding share	1,151,691,713	1,151,691,713
	Net Operating Cash Flow per share (NOCFPS) (Consolidated)	**7.63**	**15.89**
	Net Operating Cash Flow per share (NOCFPS) (Bank's)	**7.58**	**15.89**

AL-ARAFAH ISLAMI BANK PLC. FAD HEAD OFFICE