A Milestone of Trust & Reliability

CRISL has assigned "A+" (pronounced as single A plus) rating in the Long Term and "ST-3" rating in the Short Term to Al-Arafah Islami Bank PLC (AIBPLC). The above has been done after a thorough and comprehensive analysis of the operational and financial performance of the bank along with its relevant quantitative, qualitative, and other related factors. The basis of the evaluation was the financials of the bank up to December 31, 2025, quarterly financial of June 30, 2026 and other widespread factors up to the date of rating.

Date of Rating: Jul 29, 2026	**Valid up to: July 28, 2027**
Surveillance Rating	**Description**
Long Term **A+**	**Adequate Safety** Bank rated in this category is adjudged to offer adequate safety for timely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.
Short Term **ST-3**	**Good Grade** Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital market is good. Risk factors are small.
Outlook	Stable

16434
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Al-Arafah Islami Bank PLC