Al-Arafah Islami Bank PLC and it Subsidiaries

Consolidated Balance Sheet (Un-Audited)

As at September 30, 2026

Particulars	Notes	30.09.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand			
Cash in hand (including foreign currencies)	5.A	6,038,081,055	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks	5.(b+c)	23,178,510,402	23,090,240,119
(including foreign currencies)		**29,216,591,457**	**28,682,733,886**
Balance with other Banks and Financial Institutions	6.A		
In Bangladesh	6.A.a	2,018,719,171	1,205,953,984
Outside Bangladesh	6.A.b	726,319,708	1,078,187,856
		2,745,038,879	**2,284,141,840**
Placement with Banks & Other Financial Institutions	7.A	**5,900,000,000**	**6,600,000,000**
Investment in Share & Securities	8.A	**93,451,580,529**	**79,561,064,572**
Government	8.a	72,732,565,000	58,946,345,000
Others	8.A.i	20,719,015,529	20,614,719,572
Investments	9.A		
General Investments etc.		463,840,270,219	454,931,705,522
Bills purchased and discounted		42,881,348,857	42,890,090,882
		506,721,619,076	**497,821,796,404**
Fixed assets less Accumulated Depreciation	10.A	**5,636,806,147**	**5,931,380,327**
Other Assets	11.A	**32,555,201,494**	**24,337,939,523**
Non-Banking Assets	12	**37,683,927**	**37,683,927**
Total Assets		**676,264,521,512**	**645,256,740,479**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & Other Financial Institutions	13.A	**51,413,017,897**	**59,239,874,243**
Deposits and other Accounts	14.A		
Mudaraba Savings Deposits		89,407,139,317	83,895,753,704
Mudaraba Term Deposits	14.A.ii.	251,662,318,922	240,980,715,391
Other Mudaraba Deposits		104,306,913,505	96,283,805,292
Al-wadeeah Current Accounts and Other Accounts etc.		53,783,141,009	59,828,628,206
Bills Payable		4,509,241,107	4,980,615,632
		503,668,753,859	**485,969,518,225**
Other Liabilities	15.A	**81,056,919,735**	**62,594,235,740**
AIBL Mudaraba Bond	17	**13,398,000,000**	**11,398,000,000**
Total Liabilities		**649,536,691,491**	**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	909,066,004	252,842,871
Total Equity attributable to equity holders of the bank		**25,027,065,246**	**24,370,851,449**
Non-Controlling Interest	18.A	1,700,764,775	1,684,260,819
Total Equity		**26,727,830,021**	**26,055,112,269**
Total Liability and Share holders equity		**676,264,521,512**	**645,256,740,479**
Net assets value per share (NAV)	42	**21.73**	**21.16**

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

Particulars	Notes	30.09.2026 Taka	31.12.2025 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement		53,215,306,546	47,729,656,103
Letters of Guarantee	22	20,402,672,037	19,320,242,578
Letters of Credit		65,796,432,432	58,954,383,314
Bills for Collection		44,748,610,689	39,668,557,000
Other Contingent Liabilities		-	-
Total		**184,163,021,704**	**165,672,838,995**
Other Commitments :			
Documentary Credits and other short term trade related transactions		-	-
Forward Assets Purchased and forward Deposit placed		-	-
Undrawn note issuance and Revolving underwriting Facilities		-	-
Undrawn Formal standing Facilities, Credit lines and others commitments		-	-
Total Off Balance sheet items including Contingent liabilities		**184,163,021,704**	**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 September 30, 2026

Particulars	Notes	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka	Jul-Sep.'2026 Taka	Jul-Sep.'2025 Taka
Investment Income	23.A	32,312,600,521	31,135,365,852	10,073,329,637	10,178,687,341
Profit paid on deposits & Placements	24.A	(27,291,173,067)	(26,377,855,074)	(9,260,774,819)	(9,080,366,279)
Net Investment Income		**5,021,427,454**	**4,757,510,778**	**812,554,818**	**1,098,321,062**
Income from Investment in Shares /Securities	25.A	3,568,684,706	2,865,163,623	1,497,364,751	1,009,265,564
Commission, Exchange and Brokerage	26.A	2,792,215,423	3,164,534,351	967,958,082	1,045,911,109
Other Operating Income	27.A	625,919,352	609,524,522	112,873,679	124,317,360
		6,986,819,481	**6,639,222,496**	**2,578,196,513**	**2,179,494,033**
Total operating income		**12,008,246,935**	**11,396,733,274**	**3,390,751,331**	**3,277,815,095**
Salaries and allowances & contribution to P.F	28.A	6,124,579,488	5,505,184,194	2,102,692,966	1,702,316,470
Directors fees & expenses	29.A	8,826,032	4,620,459	3,669,715	1,493,199
Shariah Supervisory Committee's fees & expenses	30	1,497,030	182,612	503,031	-
Rent, taxes, insurance and lighting etc.	31.A	947,813,146	805,915,246	371,601,689	280,578,952
Postage, telegram, telephone and stamp etc.	32.A	124,856,526	105,019,323	34,400,233	22,733,918
Legal charges		31,842,108	25,527,186	10,941,978	13,698,771
Auditors' fee		1,385,249	2,107,500	275,750	1,042,500
Salary & Allowances to the Managing Director		9,470,000	18,252,000	2,790,000	5,364,000
Depreciation and repairs to the bank's properties	33.A	660,816,464	595,217,607	225,225,683	196,572,889
Stationery, Printing and Advertisement etc.	34.A	185,963,262	206,003,137	41,591,660	45,327,388
Other expenses	35.A	1,580,761,828	1,462,532,381	534,129,144	569,284,490
Total operating expenses		**9,677,811,133**	**8,730,561,645**	**3,327,821,849**	**2,838,412,577**
Profit/(Loss) before Tax & provision		**2,330,435,802**	**2,666,171,630**	**62,929,482**	**439,402,518**
Provision against Investments & Contingent Liabiliti	36.A	1,000,000,000	1,215,910,996	-	210,328,933
Provision for diminution in value of investment		(415,186,859)	56,236,987	-	4,731,280
Other Provision		-	-	-	-
Total provision		**584,813,141**	**1,272,147,983**	-	**215,060,214**
Profit/(Loss) before Tax		**1,745,622,661**	**1,394,023,648**	**62,929,482**	**224,342,304**
Current tax		756,181,501	1,006,855,437	29,621,419	201,584,788
Deferred tax		(55,300,161)	(2,380,125)	(16,937,581)	585,318,645
Provision for Taxation		**700,881,340**	**1,004,475,312**	**12,683,837**	**786,903,433**
Net Profit/(Loss) after tax		**1,044,741,322**	**389,548,336**	**50,245,644**	**(562,561,129)**
Net Profit attributable to:					
Equity holders of the bank		1,028,237,366	389,139,472	40,410,648	(562,940,128)
Non-controlling Interest		16,503,955	408,863	9,834,996	378,998
Profit for the year		**1,044,741,322**	**389,548,335**	**50,245,644**	**(562,561,130)**
Appropriation					
Statutory Reserve		-	8,700,000	-	(102,071,765)
General Reserve (1 % start-Up fund)		-	3,982,075	-	(7,778,333)
Profit paid on aibl mudaraba perpetual bond		373,972,603	373,972,603	126,027,397	126,027,397
Non-Controlling Interest		16,503,955	408,863	9,834,996	378,998
		390,476,558	**387,063,541**	**135,862,393**	**16,556,297**
Earnings per Ordinary Share (EPS)	38.A	**0.89**	**0.34**	**0.04**	**(0.49)**

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 September 30, 2026

Particulars	Notes	30.09.2026 Taka	30.09.2025 Taka
Cash flows from operating activities:			
Investment income receipt in Cash		35,371,884,595	33,299,038,724
Profit paid on deposits and placements		(26,649,561,852)	(25,842,458,260)
Dividend received		10,770,357	6,705,130
Fees & Commission received in cash		2,792,215,423	3,164,534,351
Recoveries from written off investments		135,407,436	150,389,004
Cash payments to employees		(6,134,049,488)	(5,523,436,194)
Cash payments to suppliers		(185,963,262)	(206,003,137)
Received from other operating activities (Item-wise)		625,919,352	612,977,774
Paid for other operating activities (item-wise)		(2,887,391,324)	(1,940,728,461)
Advance income tax paid		(630,588,742)	(2,087,161,217)
Operating profit before changes in operating assets and liabilities		**2,448,642,496**	**1,633,857,715**
Changing in Operating assets & liabilities			
(Increase)/Decrease/(Decrease) of placement to other banks		700,000,000	2,050,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		(1,680,314,525)	(15,733,319,001)
(Increase)/Decrease of other assets (item-wise)		(7,071,205,653)	7,298,395,009
Increase/ (Decrease) of placement from other banks and financial institution		(7,826,856,346)	(10,263,351,715)
Increase/(Decrease) of Deposits from customers (other than Banks)		17,057,624,419	26,357,735,766
Increase/(Decrease) of Trading liabilities (item-wise)		9,422,318,001	(21,073,952)
Cash receipt from operating activities		**10,601,565,895**	**9,688,386,106**
A. Net Cash from operating activities		**13,050,208,391**	**11,322,243,820**
Cash flows from investing activities:			
Purchase of property, plant and equipment		(167,958,924)	(491,377,145)
Sales proceeds of Fixed assets		3,021,100	5,010,670
(Increase)/Decrease of Securities		(104,295,957)	24,421,697
B. Net cash flows from investing activities		**(269,233,781)**	**(461,944,779)**
Cash flows from financing activities			
Increase in Exchange Equalization Account		-	(1,455,490)
Issue of AIBL Subordinate Bond / Perpetual Bond		2,000,000,000	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		**2,000,000,000**	**(1,455,490)**
D. Net increase in cash and cash equivalent (A+B+C)		**14,780,974,610**	**10,858,843,552**
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent D+E		**14,780,974,610**	**10,858,843,552**
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**	**104,694,195,336**	**99,450,140,629**
Net Operating Cash Flow per Share (NOCFPS)	**38.A**	**11.33**	**9.85**

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 September 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	-	-	1,028,237,366	-	-	1,028,237,366	16,503,955	1,044,741,322
Cash Dividend	-	-	-	-	-	-		-
Bonus Share	-	-	-	-	-	-	-	-
Asset revalution Reserve	-	-	-	-	-	-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-	-	-	-	-
Revaluation of subsidiary	-	-	-	-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond			(373,972,603)		-	(373,972,603)	-	(373,972,603)
Transfer to 1 % start-Up fund	-	-	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-	-	-
Balance as at September 30, 2026	**11,516,917,130**	**11,516,917,130**	**909,066,004**	**1,084,164,982**	-	**25,027,065,246**	**1,700,764,775**	**26,727,830,021**
Balance as at September 30, 2025	**11,516,917,130**	**11,247,192,510**	**173,265,450**	**1,084,174,318**	**624,757**	**24,022,174,165**	**1,684,049,583**	**25,706,223,748**

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

Al-Arafah Islami Bank PLC

Balance Sheet (Un-Audited)

As at September 30, 2026

PARTICULARS	Notes	30.09.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS:			
Cash in hand	5		
Cash in hand (including foreign currencies)	5.a	6,037,998,555	5,592,493,767
Balance with Bangladesh Bank and its Agents Banks (including foreign currencies)		23,178,510,402	23,090,240,119
		29,216,508,957	**28,682,733,886**
Balance with other Banks and Financial Institutions	6		
In Bangladesh		1,934,256,601	1,205,570,626
Outside Bangladesh		726,319,708	1,078,187,856
		2,660,576,309	**2,283,758,482**
Placement with Banks & Other Financial Institutions	7	**5,900,000,000**	**6,600,000,000**
Investment in Share & Securities	8		
Government	8.a	72,732,565,000	58,946,345,000
Others	8.b	12,281,402,762	12,184,486,285
		85,013,967,762	**71,130,831,285**
Investments	9		
General Investments etc.		470,757,895,509	460,717,549,635
Bills purchased and discounted		39,361,623,565	40,502,146,769
		510,119,519,074	**501,219,696,404**
Fixed assets less Accumulated Depreciation	10	**5,635,428,974**	**5,930,656,786**
Other Assets	11	**32,821,354,352**	**24,603,892,769**
Non-Banking Assets	12	**37,683,927**	**37,683,927**
Total Assets		**671,405,039,356**	**640,489,253,539**
LIABILITIES AND CAPITAL			
Liabilities:			
Placement from Banks & Other Financial institutions	13	**49,632,612,885**	**57,386,879,419**
Deposits and other Accounts	14		
Mudaraba Savings Deposits		89,407,139,317	83,895,753,704
Mudaraba Term Deposits		251,665,318,922	240,988,615,391
Other Mudaraba Deposits	14.ii	104,581,854,742	96,573,785,272
Al-wadeeah Current Accounts and Other Accounts etc.	14.iii	53,783,141,009	59,828,628,206
Bills Payable		4,509,241,107	4,980,615,632
		503,946,695,096	**486,267,398,205**
Other Liabilities	15	**79,577,814,652**	**61,220,775,105**
Deferred tax Liabilities	16	-	-
AIBL Mudaraba Bond	17	**13,398,000,000**	**11,398,000,000**
Total Liabilities		**646,555,122,633**	**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	731,917,481	98,192,233
Total Share holders equity		**24,849,916,723**	**24,216,200,810**
Total Liability and Share holders equity		**671,405,039,356**	**640,489,253,539**
Net assets value per share (NAV)	42	**21.58**	**21.03**

Al-Arafah Islami Bank PLC

Balance Sheet (Un-Audited)

As at September 30, 2026

	Notes	30.09.2026 Taka	31.12.2025 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptance and endorsement		53,215,306,546	47,729,656,103
Letters of Guarantee	22	20,402,672,037	19,320,242,578
Letters of Credit		65,796,432,432	58,954,383,314
Bills for Collection		44,748,610,689	39,668,557,000
Other Contingent Liabilities		-	-
Total		**184,163,021,704**	**165,672,838,995**
Other Commitments :			
Documentary Credits and other short term trade related transactions		-	-
Forward Assets Purchased and forward Deposit placed		-	-
Undrawn note issuance and Revolving underwriting Facilities		-	-
Undrawn Formal standing Facilities, Credit lines and others commitmer		-	-
Total Off Balance sheet items including Contingent		**184,163,021,704**	**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 September 30, 2026

Particulars	Notes	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka	Jul-Sep.'2026 Taka	Jul-Sep.'2025 Taka
Investment Income	23	32,204,338,573	30,953,317,608	10,048,335,722	10,134,353,111
Profit paid on deposits & Placements	24	(27,163,065,839)	(26,231,880,130)	(9,215,895,614)	(9,042,433,909)
Net Investment Income		**5,041,272,734**	**4,721,437,478**	**832,440,108**	**1,091,919,202**
Income from Investment in Shares /Securities	25	3,478,172,022	2,861,710,371	1,411,042,043	1,005,812,312
Commission, Exchange and Brokerage	26	2,700,888,331	3,104,709,677	931,794,298	1,019,225,072
Other Operating Income	27	624,559,616	606,168,317	145,775,273	124,671,703
		6,803,619,970	**6,572,588,365**	**2,488,611,614**	**2,149,709,087**
Total operating income		**11,844,892,704**	**11,294,025,843**	**3,321,051,723**	**3,241,628,289**
Salaries and allowances & contribution to P.F	28	6,065,252,113	5,441,893,565	2,082,771,264	1,681,374,400
Directors fees & expenses	29	6,733,808	4,490,649	2,866,380	1,440,749
Shariah Supervisory Committee's fees & expenses	30	1,497,030	182,612	503,031	-
Rent, taxes, insurance and lighting etc.	31	932,322,397	790,198,941	366,340,667	275,257,288
Postage, telegram, telephone and stamp etc.	32	124,688,664	104,929,512	34,310,073	22,715,165
Legal charges		31,593,054	25,360,963	10,746,720	13,650,048
Auditors' fee		1,298,999	1,992,500	189,500	1,042,500
Salary & Allowances to the Managing Director		9,470,000	18,252,000	2,790,000	5,364,000
Depreciation and repairs to the Bank's properties	33	659,091,006	592,000,683	225,064,263	195,778,399
Stationery, Printing and Advertisement etc.	34	184,981,225	205,050,964	41,298,082	45,134,527
Other expenses	35	1,550,615,028	1,435,556,628	524,419,158	558,882,930
Total operating expenses		**9,567,543,325**	**8,619,909,017**	**3,291,299,139**	**2,800,640,006**
Profit/(Loss) before Tax & provision		**2,277,349,379**	**2,674,116,826**	**29,752,584**	**440,988,283**
Provision against Investments & Contingent Liabilit	36	1,000,000,000	1,215,910,996	-	210,328,933
Provision for diminution in value of investment		(415,186,859)	56,236,986	-	4,731,280
Other Provision		-	-	-	-
Total provision		**584,813,141**	**1,272,147,982**	**-**	**215,060,214**
Profit/(Loss) before Tax		**1,692,536,238**	**1,401,968,844**	**29,752,584**	**225,928,069**
Current tax		740,138,548	1,006,141,484	20,907,574	201,146,088
Deferred tax		(55,300,161)	(2,380,125)	(16,937,581)	585,318,645
Provision for Taxation		**684,838,387**	**1,003,761,359**	**3,969,992**	**786,464,733**
Net Profit/(Loss) after tax		**1,007,697,851**	**398,207,485**	**25,782,592**	**(560,536,664)**
Appropriation					
Statutory Reserve		-	8,700,000	-	(102,071,765)
Profit paid on Aibl mudaraba perpetual bond		373,972,603	373,972,603	126,027,397	126,027,397
General Reserve (1 % Start-Up Fund)		-	3,982,075	-	(7,778,333)
		373,972,603	**386,654,678**	**126,027,397**	**16,177,299**
Earnings per Ordinary share (EPS)	38	**0.87**	**0.35**	**0.02**	**-0.49**

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 September 30, 2026

Particulars	Notes	30.09.2026 Taka	30.09.2025 Taka
Cash flows from operating activities			
Investment income receipt in Cash		35,173,109,963	33,116,990,480
Profit paid on deposits and placements		(26,521,454,624)	(25,696,483,316)
Dividend received		4,794,892	3,286,010
Fees & Commission received in cash		2,700,888,331	3,104,709,677
Recoveries from write off investments		135,407,436	150,389,004
Cash payments to employees		(6,074,722,113)	(5,460,145,565)
Cash payments to suppliers		(184,981,225)	(205,050,964)
Received from other operating activities		624,559,616	606,168,317
Paid for other operating activities		(2,837,974,846)	(1,897,535,559)
Advance income tax paid		(614,545,789)	(2,064,104,548)
Operating profit before changes in operating assets and liabilities		**2,405,081,642**	**1,658,223,537**
Changing in Operating assets & liabilities			
(Increase)/Decrease of placement to other banks		700,000,000	2,050,000,000
(Increase)/Decrease of Investment and advances to customers (other than Banks)		(1,680,314,523)	(6,422,301,025)
(Increase)/Decrease of other assets (item-wise)		(7,066,140,270)	(2,314,560,462)
Increase/ (Decrease) of placement from other banks and financial institution		(7,754,972,160)	(10,229,807,729)
Increase/(Decrease) of Deposits from customers (other than Banks)		17,037,685,676	26,609,261,748
Increase/(Decrease) of Trading liabilities (item-wise)		9,316,673,203	(23,678,631)
Cash receipt from operating activities		**10,552,931,925**	**9,668,913,900**
A. Net Cash from operating activities		**12,958,013,567**	**11,327,137,437**
Cash flows from investing activities:			
Purchase of property, plant and equipment		(167,305,292)	(496,387,815)
Sales proceeds of Fixed assets		3,021,100	5,010,670
(Increase)/Decrease of Securities		(96,916,477)	24,421,697
B. Net cash flows from investing activities		**(261,200,669)**	**(466,955,449)**
Cash flows from financing activities			
Increase in Exchange Equalization Account		-	(1,455,490)
Issue of AIBL Subordinate Bond / Perpetual Bond		2,000,000,000	-
Increase in Share Capital		-	-
Dividend paid		-	-
C. Net cash flows from financing activities		**2,000,000,000**	**(1,455,490)**
D. Net increase in cash and cash equivalent (A+B+C)		**14,696,812,898**	**10,858,726,498**
E. Effects of exchange rate changes on cash and cash-equivalents		-	-
F. Net increase in cash and cash equivalent (D+E)		**14,696,812,898**	**10,858,726,498**
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	**104,609,650,266**	**99,447,152,916**
Net Operating Cash Flow per Share (NOCFPS)	38	**11.25**	**9.86**

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 September 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	-	-	1,007,697,851	-	-	1,007,697,851
Cash Dividend	-	-	-	-	-	-
Bonus Share	-	-	-	-	-	-
Asset revaluation Reserve		-	-	-	-	-
Profit paid on Aibl mudaraba perpetual bond	-	-	(373,972,603)	-	-	(373,972,603)
Transfer to 1 % start-Up fund	-	-	-	-	-	-
Appropriations during the year	-	-	-	-	-	-
Total shareholders' equity as on September 30, 2026	**11,516,917,130**	**11,516,917,130**	**731,917,481**	**1,084,164,982**	**-**	**24,849,916,723**
Total shareholders' equity as on September 30, 2025	**11,516,917,130**	**11,247,192,510**	**23,054,078**	**1,084,174,318**	**624,757**	**23,871,962,791**

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 September 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.

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.

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 2025 (Assessment year 2026-2027) 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 September 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	5,635,428,974	2,854,059,214	2,781,369,760	3,025,832,936	(244,463,176)	37.50%	(91,673,691)
2. Specific Provision for bad and debt not allowed for Tax Credit			-	-	-	37.50%	-
Net deferred tax liability (asset)							(91,673,691)

Page 1

Deferred tax Liability Expenses

Balance as on 1st January 2026	**(36,373,530)**
Provision required as on September 30, 2026	**(55,300,161)**
Balance as on September 30, 2026	**(91,673,691)**
Deferred tax Income	**(55,300,161)**
Deferred tax Assets (Income)	-
Provision required as on September 30, 2026	**(55,300,161)**

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 September 30, 2026.

4.1 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.

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
5.	**Cash**		
a)	**Cash in hand**		
	In local currency	5,992,091,166	5,562,522,951
	In Foreign currency (Note 5.a.i)	45,907,389	29,970,816
		6,037,998,555	**5,592,493,767**
b)	**Balance with Bangladesh Bank**		
	In local currency	20,769,637,151	21,137,994,738
	In Foreign currency	1,776,104,295	718,132,616
		22,545,741,446	**21,856,127,354**
c)	**Balance with Sonali Bank PLC.**		
	In local currency	632,768,957	1,234,112,765
		632,768,957	**1,234,112,765**
	Balance With Bangladesh Bank and its Agents Banks (including foreign currencies)	**23,178,510,402**	**23,090,240,119**
5.A	**Consolidated Cash in hand:**		
	Al-Arafah Islami Bank PLC.	6,037,998,555	5,592,493,767
	AIBL Capital Management Ltd.	82,500	-
		6,038,081,055	**5,592,493,767**
6.	**Balance with other Banks and Financial Institutions**		
a)	**In Bangladesh:**		
	National Bank PLC.	43,825	44,745
	Social Islami Bank PLC.	4,854	4,423
	ICB Islamic Bank PLC.	161,827,694	161,877,924
	Southeast Bank PLC.	1,002,768,414	746,169
	The City Bank PLC.	5,762,676	4,787,822
	Islami Bank Bangladesh PLC.	3,665,767	1,677,160
	Prime Bank PLC.	431,169	396,169
	Shahjalal Islami Bank PLC.	8,263,566	10,146,797
	Jamuna Bank PLC.	612,512	3,071,211
	AB Bank PLC.	21,346	91,116
	Dhaka Bank PLC.	1,660,082	1,641,532
	Bank Alfalh PLC	2,333,428	1,725
	Mercantile bank PLC	707,957,846	19,817,945
	Dutch Bangla Bank PLC.	51,903	2,113,788
	EXIM Bank PLC.	389	1,057
	Agrani Bank PLC.	9,641,222	26,890,927
	Standard Bank PLC	27,139,650	970,138,536
	Rajshahi Krishi Unnayan Bank	2,070,259	2,121,582
		1,934,256,601	**1,205,570,626**
b.	**Outside Bangladesh (NOSTRO A/C)**	726,319,708	1,078,187,856
	Total (A+B):	**2,660,576,309**	**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]	1,934,256,601	1,205,570,626
	AIBL Capital Market Services Ltd.	354,414,065	285,611,688
	AIBL Capital Management Ltd.	4,989,742	4,751,650
		2,293,660,408	**1,495,933,964**
	Less: Inter-Company Adjustment	(274,941,237)	(289,979,980)
		2,018,719,171	**1,205,953,984**
b.	**Outside Bangladesh (NOSTRO A/C)**	726,319,708	1,078,187,856
		2,745,038,879	**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
	Mutual Trust Bank PLC	1,000,000,000	-
	Mercantile Bank PLC.	-	200,000,000
	NCC Bank PLC.	-	1,500,000,000
	Social Islami Bank PLC.	450,000,000	450,000,000
		5,900,000,000	**6,600,000,000**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
7.A	**Consolidated Placement with Banks & Other Financial institutions**		
	Al-Arafah Islami Bank Ltd.	5,900,000,000	6,600,000,000
	AIBL Capital Market Services Ltd.	-	-
		5,900,000,000	**6,600,000,000**
8.	**Investment in Shares & Securities**		
	Bangladesh Govt. Islamic Bond (BGIIB)	22,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS)	42,382,690,000	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.a)	12,281,402,762	12,184,486,285
		85,013,967,762	**71,130,831,285**
8.a	**Government Securities**	**72,732,565,000**	**58,946,345,000**
	Bangladesh Govt. Islamic Bond (BGIIB)	22,500,000,000	23,000,000,000
	Bangladesh Government Investment Sukuk (BGIS)	42,382,690,000	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.A)	1,418,594,726	1,418,594,729
	Unquoted: Private (8.b.1.B)	10,862,808,036	10,765,891,556
		12,281,402,762	**12,184,486,285**
8.b.1	**Cost price of share as on 30 September 2026 as follows**		
A.	**Quoted shares in (Schedule of Shares and Securities are given Annexure B)**		
	AAMRANET	4,982,862	4,982,862
	ACIFORMULA	2,828,826	2,828,826
	ACMELAB	4,351,600	4,351,600
	ANWARGALV	11,985,211	11,985,211
	BBSCABLES	7,740,115	7,740,115
	BEXGSUKUK	101,837,894	101,837,894
	BEXIMCO	15,099,579	15,099,579
	BSC	4,274,995	4,274,995
	BSCCL	12,078,337	12,078,337
	CONFIDCEM	2,977,804	2,977,804
	CONTININS	1,561,770	1,561,770
	DAFODILCOM	398,980,622	398,980,623
	DELTALIFE	12,465,436	12,465,436
	EHL	6,014,454	6,014,454
	IBNSINA	8,305,539	8,305,539
	ITC	4,305,621	4,305,621
	JAMUNAOIL	230,796,024	230,796,024
	KDSALTD	28,667,990	28,667,990
	LHBL	5,487,803	5,487,803
	LINDBD	18,286,086	18,286,086
	MEGHNACEM	9,204,502	9,204,502
	NAHEEACP	1,451,039	1,451,039
	NAVANAPHA	4,495,615	4,495,615
	NHFIL	12,803,440	12,803,440
	PADMAOIL	395,722	395,722
	POWERGRID	12,210,798	12,210,798
	PREMIERCEM	32,357,061	32,357,061
	PRIMELIFE	114,905,547	114,905,548
	RAKCERAMIC	6,234,602	6,234,602
	RENATA	826,361	826,361
	RUNNERAUTO	2,296,135	2,296,135
	SINOBANGLA	7,445,152	7,445,152
	SPCL	35,433,157	35,433,157
	TITASGAS	77,147,434	77,147,434
	UNIONINS	1,485,527	1,485,527
	UNIQUEHRL	46,874,069	46,874,069
	AIBL 1st Islamic Mutual Fund	170,000,000	170,000,000
		1,418,594,726	**1,418,594,729**

Note	Particulars	30.09.2026 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	1,000,000,000	1,000,000,000
	Bangladesh Start-up Investment Company PLC	96,916,480	-
	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)	**12,281,402,762**	**12,184,486,285**
8.A	**Consolidated Investment in Shares & Securities**		
	Al-Arafah Islami Bank PLC.	85,013,967,762	71,130,831,285
	AIBL Capital Market Services Ltd. **8.A.i**	10,834,510,152	10,825,353,920
	AIBL Capital Management Ltd. **8.A.i**	516,102,615	522,779,368
		96,364,580,529	**82,478,964,572**
	Less: Intercompany Adjustment	**2,913,000,000**	**2,917,900,000**
		93,451,580,529	**79,561,064,572**
8.A.i	**Investment in Shares & Others**		
	Al-Arafah Islami Bank PLC	12,281,402,762	12,184,486,285
	AIBL Capital Market Services Ltd.	10,834,510,152	10,825,353,920
	AIBL Capital Management Ltd.	516,102,615	522,779,368
		23,632,015,529	**23,532,619,572**
	Less: Intercompany Adjustment	**(2,913,000,000)**	**(2,917,900,000)**
		20,719,015,529	**20,614,719,572**
9.	**Investments**		
a)	**General Investment**		
i.	**In Bangladesh:**		
	Murabaha Investment	125,636,840,887	124,710,498,857
	Bai-Muazzal Investment	178,710,529,167	177,875,495,537
	Hire Purchase Investment	166,309,807,086	159,672,314,656
	Quard	3,731,699,866	3,918,373,100
	Other Investment	7,097,436,734	6,265,476,052
	Investment through OBU	547,486,624	629,967,789
		482,033,800,364	**473,072,125,991**
ii.	**Out side Bangladesh:**	-	-
		482,033,800,364	**473,072,125,991**
	Less: Unearned profit on Investment	11,275,904,855	12,354,576,355
		470,757,895,509	**460,717,549,635**
b)	**Bill Purchased & Discounted**		
	Payable in Bangladesh	29,632,752,961	30,099,880,366
	Payable out side Bangladesh	1,395,894,799	2,024,057,079
	Investment through OBU	11,852,701,097	10,766,153,437
		42,881,348,857	**42,890,090,882**
	Less: Cover Fund Against MDBFC Under OBU	**(3,519,725,292)**	**(2,387,944,113)**
		39,361,623,565	**40,502,146,769**
		510,119,519,074	**501,219,696,404**
9.A.	**Investments**		
	Al-Arafah Islami Bank PLC.	510,119,519,074	501,219,696,404
		510,119,519,074	**501,219,696,404**
	Less : Inter company Adjustment	(3,397,899,998)	(3,397,900,000)
		506,721,619,076	**497,821,796,404**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
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)	1,679,730,964	1,675,598,609
	Furniture (Steel)	258,738,745	255,135,843
	Computer	453,313,230	441,309,525
	Computer (Accessories)	201,058,438	195,545,675
	Motor Car	242,523,140	248,274,621
	Machine equipment & appliance	1,737,515,852	1,714,044,580
	Online Hardware (IT)	1,448,081,936	1,425,328,063
	Interior Decoration	204,627,806	192,032,737
	Right of use Assets as per IFRS-16*	3,020,563,720	3,020,563,720
	Books & Library	9,857,058	9,846,414
		11,996,477,909	**11,918,146,806**
	Intangible Assets		
	Online Software (IT)	1,430,545,586	1,341,571,396
	Total	**13,427,023,494**	**13,259,718,203**
	Less: Accumulated Depreciation & Amortization	7,791,594,520	7,329,061,417
		5,635,428,974	**5,930,656,786**
10.A.	**Consolidated Fixed Assets (Written Down Value)**		
	Al-Arafah Islami Bank PLC.	5,635,428,974	5,930,656,786
	AIBL Capital Market Services Ltd.	1,143,026	700,384
	AIBL Capital Management Ltd.	234,147	23,157
		5,636,806,147	**5,931,380,327**
11.	**Other Assets**		
	Acquiring Settlement	11,079,852,426	4,832,614,254
	Cash Incentive from B. Bank (F. Remittance)	1,300,001,150	800,074,301
	Suspense Account	34,132,199	10,828,275
	Stock of stationary	311,177,737	256,430,600
	Stamp in hand	14,870,842	14,842,138
	Security Deposit	5,167,181	5,167,181
	Advance Rent	257,802,738	289,601,426
	Parking for RTGS outgoing	-	1,102,984
	P.R (BB) against stimulus fund	44,782,033	46,488,083
	Advance Income Tax & TDS	14,175,564,674	13,561,018,885
	Protested bill	447,797,373	509,594,594
	Prepaid expenses	248,008,152	23,743,399
	Balance with CMSL for portfolio account	980,522,344	1,008,878,185
	Parking for NOSTRO	2,397,369	-
	Accrued income	3,459,226,266	2,949,825,633
	SCB MC settlement a/c (local)	25,714,805	13,412,581
	Remittance adjustment a/c	80,001,600	80,001,000
	Clearing adjustment	120,195,787	111,468,820
	Dividend receivable	109,345	23,961,631
	Revaluation adjustment a/c	8,190	8,190
	Other Assets from OBU (Accrued Income)	135,181,415	27,832,309
	Due from off-shore Banking unit	12,281,171,261	11,149,890,631
	Deferred Tax Asset	91,673,691	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	4,167,035	124,771
		45,102,525,613	**35,753,783,400**
	Less: Balance with OBU for elimination investment with OBU	(12,281,171,261)	(11,149,890,631)
		32,821,354,352	**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	90,511,314	2,226,368,159
	Tax deducted at Source during the year	524,034,476	401,953,001
	Settlement for previous year	-	(6,432,272,230)
	Advance income tax at the end of the year	**14,175,564,674**	**13,561,018,884**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
11.A.	**Consolidated Other Assets**		
	Al-Arafah Islami Bank PLC.	32,821,354,352	24,603,892,769
	AIBL Capital Market Services Ltd.	742,097,637	725,549,874
	AIBL Capital Management Ltd.	16,955,659	14,537,390
		33,580,407,649	**25,343,980,033**
	Inter-Company Adjustment	(1,025,206,155)	(1,006,040,865)
		32,555,201,494	**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)	-	10,000,000,000
	FC Borrowing from Bangladesh Bank (Note 13.ii)	49,632,612,885	47,386,879,419
	Borrowing from Treasury Division, AIBL -OBU	12,281,171,261	11,149,890,631
		61,913,784,146	**68,536,770,050**
	Less: Borrowing from Treasury Division, AIBL- OBU	(12,281,171,261)	(11,149,890,631)
		49,632,612,885	**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 30 September 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	Matured	D.P Note	-	1,000,000,000
Borrowing from Bangladesh Bank	Matured	D.P Note	-	3,000,000,000
Borrowing from Bangladesh Bank	Matured	D.P Note	-	1,000,000,000
Borrowing from Bangladesh Bank	Matured	D.P Note	-	2,500,000,000
Borrowing from Bangladesh Bank	Matured	D.P Note	-	1,000,000,000
Borrowing from Bangladesh Bank	Matured	D.P Note	-	1,500,000,000
Total =			**-**	**10,000,000,000**

13.ii	**F.C. BORROWING FROM BANGLADESH BANK**	**49,632,612,885**	**47,386,879,419**
	F.C. Borrowing from Bangladesh Bank	10,248,840,989	7,951,149,047
	Borrowing From B. Bank Sukuk Fund (IBLF)	27,025,837,500	26,600,000,000
	Borrowing From B. Bank, Agriculture Crops Refinance 1000 Crore	89,930,636	4,414,000
	Borrowing From B. Bank, Stimulus Fund (Agri)	221,366,625	264,010,625
	Borrowing From B. Bank Bai-Istishna Refinance (BB Pre-shipment)	758,341,000	-
	Borrowing From BB, CMSME (Term) RF	2,211,393,616	2,572,493,925
	Borrowing From BB, Women Entrepreneur Re-Finance (CMSME)	271,004,434	132,656,248
	Borrowing From BB, 10/50/1000 Taka Refinance (FID)	159,720,415	132,752,082
	Borrowing From BB, Ghore Fera Re-Finance (FID)	8,500,000	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)	787,802,670	869,299,497

13.A	**Placement from Banks & Other financial Institutions**		
	Al-Arafah Islami Bank PLC.	49,632,612,885	57,386,879,419
	AIBL Capital Market Services Ltd.	5,178,305,010	5,250,894,824
		54,810,917,895	**62,637,774,243**
	Less: Intercompany Adjustment	**(3,397,899,998)**	**(3,397,900,000)**
		51,413,017,897	**59,239,874,243**
14.	**Deposit and Other Accounts**		
	Mudaraba Savings Deposits	89,407,139,317	83,895,753,704
	Mudaraba Term Deposits [Note :14.i]	251,665,318,922	240,988,615,391
	Other Mudaraba Deposits [Note :14.ii]	104,581,854,742	96,573,785,272
	Al-Wadeah Current Accounts and Others Accounts etc.[Note: 14.iii]	53,783,141,009	59,828,628,206
	Bills Payable	4,509,241,107	4,980,615,632
		503,946,695,096	**486,267,398,205**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
14.i.	**Mudaraba Term Deposits**		
	Al-Arafah Islami Bank PLC	251,565,794,966	240,776,983,635
	Balance with OBU	99,523,956	211,631,756
		251,665,318,922	**240,988,615,391**
14.ii.	**Other Mudaraba Deposits**		
	Mudaraba Short Term Deposit	32,255,779,032	29,247,595,460
	Installment Term Deposit (ITD)	26,024,242,978	25,311,673,318
	Savings Inv. Deposit (SID)	2,423,682	2,297,973
	P/P Term Deposit (PTD)	30,041,798,953	26,681,043,075
	Monthly Hajj Deposit (MHD)	182,442,437	195,166,296
	Term Hajj Deposit (THD)	2,875,410	2,301,891
	Marriage Savings & Invt. Scheme	507,774	557,258
	Special Pension Dep. Scheme	16,905,937	15,227,726
	Mudaraba Installment Cash Waqf Deposit	10,668,939	-
	Mudaraba Term Cash Waqf Deposit	85,645,670	91,515,744
	Mudaraba Aman Deposit Scheme	30,851,578	36,647,074
	Mudaraba Ahsan Deposit Scheme	1,789,701,436	1,899,477,663
	Ahsan Plus Deposit Scheme	2,126,848,484	2,046,541,939
	Somriddhi Deposit Scheme	8,209,029,435	7,521,064,880
	Pension Dep. Scheme (PDS)	3,300,005,689	3,056,961,225
	Excellent Benefit Triple Deposit	36,312,034	51,392,473
	Den Mohor Dep. Scheme (DMS)	7,555,686	6,743,298
	Education Savings Scheme (ESS)	2,479,738	2,230,554
	Installment Term Deposit (ITD-ARDP)	425,873,327	387,029,698
	Mudaraba Advantage Deposit SCHEME	29,906,523	18,317,727
		104,581,854,742	**96,573,785,272**
14.iii	**Al-Wadeah Current Accounts and Other Accounts**		
	Al-Wadeah Current Deposits	21,693,188,571	23,315,595,097
	Unclaimed Dividend	208,914,002	209,192,068
	Sundry Deposit	18,302,897,732	23,526,935,877
	Profit Payable For All Deposit Ac	7,834,248,434	7,192,637,219
	Cover Fund Against MDBFC Under OBU	3,519,725,292	2,387,944,113
	OBU'S Account With Treasury	4,299,849	-
	Al-Wadeah Current Account- OBU	473,855	16,593,058
	FDD / FTT Payable- IBW	10,192,218	10,168,811
	F.C Deposit Account	5,728,926,348	5,557,506,075
	Sub total	**57,302,866,301**	**62,216,572,319**
	Less: Cover Fund Against MDBFC Under OBU	**(3,519,725,292)**	**(2,387,944,113)**
	Total	**53,783,141,009**	**59,828,628,206**
14.A.	**Consolidated Deposit and other Accounts**		
	Mudaraba Savings Deposits	89,407,139,317	83,895,753,704
	Mudaraba Term Deposits [Note :14.A.i]	251,662,318,922	240,980,715,391
	Other Mudaraba Deposits-Note :14.A.ii	104,306,913,505	96,283,805,292
	Al-wadeah Current Accounts and Others Accounts etc.	53,783,141,009	59,828,628,206
	Bills Payable	4,509,241,107	4,980,615,632
		503,668,753,859	**485,969,518,225**
14.A.i	**Consolidated Mudaraba Term Deposits**		
	Al-Arafah Islami Bank PLC.	251,665,318,922	240,988,615,391
	Less: Inter-Company Adjustment	(3,000,000)	(7,900,000)
		251,662,318,922	**240,980,715,391**
14.A.ii	**Consolidated Other Mudaraba Deposits**		
	Al-Arafah Islami Bank PLC.	104,581,854,742	96,573,785,272
	Less: Inter-Company Adjustment	(274,941,237)	(289,979,980)
		104,306,913,505	**96,283,805,292**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
15.	**Other Liabilities**		
	Provision for unclassified investment	6,343,100,000	5,848,300,000
	Provision for classified investment	13,708,039,295	12,744,510,257
	Provision for off balance sheet item	1,394,800,000	1,260,300,000
	Provision for Taxation	13,166,174,389	12,426,035,841
	Provision for diminution in value of investment	-	415,186,859
	Adjustment A/c credit balance	-	940,072
	Clearing adjustment	1,535,731	28,061
	Interest income	40,169,053	11,560
	CIB collection charge	57,464,119	50,203,811
	BB Borrowing Settlements A/c	-	107,260,275
	Provision for Others	554,971,309	778,571,309
	Unearned Service Charge	4,561,405	1,671,145
	Provision For IBLF (BB) Borrowing	6,350,617	39,710,959
	Parking Account	162,595,182	3,190,084
	EFT Return (F/R)	4,020,971	5,615,990
	Risk fund for SHBIS	15,403,479	15,086,120
	Lease Liabilities as per IFRS-16 Leases *	792,771,795	792,771,795
	Employees' Cash WAQF Deposit Fund	4,193,400	3,897,400
	Outstanding expense	114,135,627	178,565,449
	Supervision fees (SME)	433,398	448,092
	Settlement Account for Inter-Branch Transaction	496,768,303	86,486,795
	Electronic Govt. Procurement	1,179,879	1,021,879
	ATM & POS Settlement (MC-Debit Issuing)	127,135,905	85,831,853
	Settlement NPSB (Issuing)	10,699,539,580	3,541,058,530
	Credit Card Payment (Local)	61,578,486	1,896,801
	Credit Report Payment	673,646	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	26,756,374	-
	Parking For RTGS Incoming	579,534,770	37,275,942
	Profit Rent Suspense	4,426,603,670	3,344,892,606
	Compensation Receivable	26,512,688,954	19,296,220,372
	AIB i-Banking to Nagad Send Money	2,556,547	-
	Mastercard Settlement Account	13,004,865	3,728,614
	Other Liabilities- OBU	154,200,065	45,838,090
	Others	7,862,382	1,012,775
		79,577,814,652	**61,220,775,105**

As per CL, Tk. 6,999.38 Crore as total required provision against Investment of the Banks. Total provision shortfall against Investment stood at Taka 4,854.79 crore as of September 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.

15.1	**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	740,138,548	290,000,000
	Settlement for previous year (2018-2020)	-	(6,432,272,230)
	Provision held at the end of the year	**13,166,174,389**	**12,426,035,841**
15.2	**Provision on Investment & Others**		
	Provision against Classified Investments (Specific) [15.2.a.i]	13,708,039,295	12,744,510,257
	Provision against Unclassified Investments (general) [15.2.a.ii]	6,343,100,000	5,848,300,000
	Provision against Off-balance Sheet exposures [15..a.iii]	1,394,800,000	1,260,300,000
	Provision for diminution in value of investments	-	415,186,859
	Total Provision Held (a)	**21,445,939,295**	**20,268,297,116**

Note	Particulars	30.09.2026 Taka	31.12.2025 Taka
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	(1,143,920,588)	(5,128,345,489)
	Recoveries of amount previously written off and profit compensation	1,736,749,626	191,155,746
	Specific provision for the year	370,700,000	-
	Provision held at the end of the year	**13,708,039,295**	**12,744,510,257**
ii)	**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	494,800,000	2,372,600,000
	Provision transferred from Off-Balance sheet Exposure	-	-
	Provision held at the end of the year	**6,343,100,000**	**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	134,500,000	(138,600,000)
	Provision held at the end of the year	**1,394,800,000**	**1,260,300,000**
	Total Provision Made on Investments	**21,445,939,295**	**19,853,110,257**
	Total Provision Required	**69,993,800,000**	**69,838,890,000**
	Provision Surplus/(Shortfall)	**(48,547,860,705)**	**(49,985,779,743)**
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	(415,186,859)	176,586,529
		-	**415,186,859**
15.A	**Consolidated Other Liabilities**		
	Al-Arafah Islami Bank PLC.	79,577,814,652	61,220,775,105
	AIBL Capital Market Services Ltd.	2,472,761,420	2,347,257,488
	AIBL Capital Management Ltd.	31,549,818	32,243,662
		82,082,125,890	**63,600,276,255**
	Less: Inter-Company Adjustment	(1,025,206,155)	(1,006,040,865)
		81,056,919,735	**62,594,235,740**
15.A.i	**Consolidated Current tax**		
	Al-Arafah Islami Bank PLC.	740,138,548	290,000,000
	AIBL Capital Market Services Ltd.	15,944,271	844,911
	AIBL Capital Management Ltd.	98,682	162,227
		756,181,501	**291,007,138**
16.	**Deferred tax Assets**		
	Opening balance	36,373,530	(37,087,625)
	Add: Addition for the year	55,300,161	73,461,155
	Total Deferred tax Assets	**91,673,691**	**36,373,530**
17.	**AIBL Mudaraba Bond**		
	AIBL Mudaraba Bond	8,398,000,000	6,398,000,000
	Perpetual bond	5,000,000,000	5,000,000,000
		13,398,000,000	**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**

Description	30.09.2026 No. of Shares	31.12.2025 No. of Shares	30.09.2026 Total Taka	31.12.2025 Total Taka
Sponsors / Promoters	465,350,781	173,994,649	4,653,507,810	1,739,946,490
Institution	432,826,755	298,751,650	4,328,267,550	2,987,516,500
General Public	253,514,177	678,945,414	2,535,141,770	6,789,454,140
Total	**1,151,691,713**	**1,151,691,713**	**11,516,917,130**	**11,516,917,130**

Note	Particulars	30.09.2026 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	16,503,955	620,099
		1,700,764,775	**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
	FC Revaluation Reserve	(9,336)	-
	Total 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	1,007,697,851	865,115,572
	Less : Transfer to Statutory Reserve	-	(278,424,620)
	Less : Profit paid on AIB PLC Mudaraba Perpetual Bond	(373,972,603)	(500,000,000)
		731,917,481	**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	1,028,237,366	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	(373,972,603)	(500,000,000)
		909,066,004	**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	20,402,672,037	19,320,242,578
		20,402,672,037	**19,320,242,578**



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

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
23.	**Investment Income**		
i.	**Income from General Investments**		
	Murabaha	1,054,686,467	762,960,576
	Bai-Muazzal	10,345,119,310	10,722,109,182
	Hire-Purchase	11,610,641,737	10,551,485,952
	Others mode income	8,963,933,429	8,405,113,055
		31,974,380,943	**30,441,668,765**
ii.	Profit received from other Islamic Bank	229,957,630	511,648,843
	Total (i + ii)	**32,204,338,573**	**30,953,317,608**
23.A	**Consolidated Investment Income**		
	Al-Arafah Islami Bank PLC	32,204,338,573	30,953,317,608
	AIBL Capital Market Services Ltd.	140,771,747	207,816,942
	AIBL Capital Management Ltd.	173,390	1,127,182
		32,345,283,710	**31,162,261,732**
	Less : Inter company Adjustment	(32,683,189)	(26,895,880)
	Total:	**32,312,600,521**	**31,135,365,852**
24.	**Profit paid on Deposits & Borrowing**		
	Mudaraba Savings Deposit	954,789,127	1,119,755,199
	Mudaraba Short Term Deposit	876,664,007	1,034,037,875
	Mudaraba Term Deposit	20,447,699,857	18,113,360,878
	Mudaraba Special Deposit	2,929,223,267	3,660,501,439
	AIBL Mudaraba Sub-Ordinate Debt	463,189,753	670,374,247
	Mudaraba BD. Govt. Islamic Bond fund	1,491,499,827	1,633,850,492
		27,163,065,839	**26,231,880,130**
24.A.	**Profit paid on Deposits & Borrowing**		
	Al-Arafah Islami Bank PLC.	27,163,065,839	26,231,880,130
	AIBL Capital Market Services Ltd.	160,790,417	172,870,824
		27,323,856,256	**26,404,750,954**
	Less : Inter company Adjustment	(32,683,189)	(26,895,880)
	Total:	**27,291,173,067**	**26,377,855,074**
25.	**Income from Investment in Share /Securities**		
	Dividend income (Cash)	4,794,892	3,286,010
	Gain on sale of Shares/Securities	85,000	3,933,845
	Profit received from other Islamic Bond	3,473,292,130	2,854,490,516
		3,478,172,022	**2,861,710,371**
25.A.	**Income from Investment in Share /Securities**		
	Al-Arafah Islami Bank PLC.	3,478,172,022	2,861,710,371
	AIBL Capital Market Services Ltd.	84,110,014	3,453,252
	AIBL Capital Management Ltd.	6,402,669	-
		3,568,684,706	**2,865,163,623**
	Less : Inter company Adjustment	-	-
	Total:	**3,568,684,706**	**2,865,163,623**
26.	**Commission, Exchange & Brokerage Income**		
	Commission	1,747,036,360	1,881,452,314
	Exchange	953,851,971	1,223,257,363
		2,700,888,331	**3,104,709,677**

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
26.A	**Consolidated Commission, Exchange & Brokerage Income**		
	Al-Arafah Islami Bank PLC.	2,700,888,331	3,104,709,677
	AIBL Capital Market Services Ltd.	88,383,268	59,824,674
	AIBL Capital Management Ltd.	2,943,824	-
		2,792,215,423	**3,164,534,351**
	Less : Inter company Adjustment	-	-
		2,792,215,423	**3,164,534,351**
27.	**Other Operating Income**		
	Processing fee on investment	76,113,253	77,167,203
	Bank (IB) To Bkash Send Money Commission	4,326,038	1,827,968
	Supervision fee	7,607,539	26,138,136
	Service charge	146,380	16,015
	Capital gain or loss from fixed asset	3,021,100	947,450
	Passbook sales (GSIS)	53,491	82,843
	Account maintenance fee	98,776,028	94,814,727
	SMS Banking fees	131,951,599	120,611,902
	legal expenses recovered	1,668,875	1,077,633
	Printing & Stationary	1,138,784	1,413,574
	P & T charge recovered	21,927,147	29,646,381
	Card income	210,160,686	199,180,061
	Misc. Income	67,668,696	53,244,425
		624,559,616	**606,168,317**
27.A.	**Other Operating Income**		
	Al-Arafah Islami Bank PLC.	624,559,616	606,168,317
	AIBL Capital Market Services Ltd.	1,312,275	2,547,550
	AIBL Capital Management Ltd.	47,461	808,655
		625,919,352	**609,524,522**
	Less : Inter company Adjustment	-	-
	Total:	**625,919,352**	**609,524,522**
28.	**Salaries, Allowances & Contribution to P.F**		
	Basic Pay	2,329,163,879	1,912,852,649
	House Rent Expenses	1,374,330,326	1,187,647,651
	Medical Expenses	677,385,316	614,497,750
	Bonus	388,849,485	560,677,033
	Bank's contribution to P.F	218,574,786	164,904,309
	Utilities	556,927	294,675
	Conveyance Expenses	100,935,551	98,905,266
	LFA Allowance	110,648,354	107,560,083
	Lunch and entertainment allowance	363,632	256,453
	Leave encashment expenses	154,887,481	189,719,351
	Car Allowances	370,286,268	289,578,345
	Sales Commission	1,770,109	-
	Gratuity Expenses	337,500,000	315,000,000
		6,065,252,113	**5,441,893,565**
28.A.	**Salaries, Allowances & Contribution to P.F**		
	Al-Arafah Islami Bank PLC.	6,065,252,113	5,441,893,565
	AIBL Capital Market Services Ltd.	49,569,898	54,252,768
	AIBL Capital Management Ltd.	9,757,477	9,037,861
		6,124,579,488	**5,505,184,194**

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

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
29.	**Director Fees & Expenses**		
	Directors fees for attending Board/other committee meeting	4,994,412	2,036,500
	TA/DA/ Hotel fare & Foreign Directors	1,739,396	2,454,149
		6,733,808	**4,490,649**
29.A.	**Consolidated Director Fees & Expenses**		
	Al-Arafah Islami Bank PLC.	6,733,808	4,490,649
	AIBL Capital Market Services Ltd.	1,988,889	-
	AIBL Capital Management Ltd.	103,335	129,810
		8,826,032	**4,620,459**
30.	**Shariah Supervisory Committee's Fees & Expenses**		
	Shariah fees for attending meeting	1,497,030	182,612
		1,497,030	**182,612**
31.	**Rent, Taxes, Insurance & Lighting**		
	Rent Office	496,278,156	424,107,993
	Lighting & Electricity	124,719,424	110,530,733
	Insurance	311,324,817	255,560,215
		932,322,397	**790,198,941**
31.A.	**Consolidated Rent, Taxes, Insurance & Electricity Bill**		
	Al-Arafah Islami Bank PLC.	932,322,397	790,198,941
	AIBL Capital Market Services Ltd.	13,746,217	14,006,985
	AIBL Capital Management Ltd.	1,744,532	1,709,320
		947,813,146	**805,915,246**
32.	**Postage, Telegram, Telephone & Stamp**		
	Postage	26,418,715	29,304,819
	CABLE NETWORK CHARGE	300,095	272,129
	Telephone (Office)	2,229,624	2,253,983
	Telephone (Mobile)	15,168,525	14,503,130
	SWIFT Charge	33,458,891	30,330,131
	Internet Charges	1,353,797	343,181
	Online Charge	45,759,017	27,922,140
		124,688,664	**104,929,512**
32.A.	**Consolidated Postage, Telegram, Telephone & Stamp**		
	Al-Arafah Islami Bank PLC.	124,688,664	104,929,512
	AIBL Capital Market Services Ltd.	115,842	51,532
	AIBL Capital Management Ltd.	52,020	38,279
		124,856,526	**105,019,323**
33.	**Depreciation and Repairs to the Bank's property**		
	Repairs to the Bank's property:		
	R.R. Furniture & Fixture (Wood)	1,943,957	3,113,940
	R.R. Furniture & Fixture (Steel)	3,302,090	2,775,470
	R.R. Computer	1,322,049	1,207,875
	Maint. of Motor Car and other Vehicle	2,722,265	566,887
	R.R. Machine equipment & appliances	37,172,753	50,227,833
	Maintenance of Land & Building	21,522	30,635
	Maintenance of Rented Premises	2,914,530	1,428,864
	R.R. Computer Accessories	1,405,259	2,458,434
	R.R. Others	3,366,856	603,006
	Software Maintenance Fee	126,970,924	59,355,022
	Hardware Maintenance Fee	8,083,661	4,138,778
		189,225,866	**125,906,744**

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

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
	Depreciation to the Bank's property:		
	Depr. Furniture (Wood)	100,564,699	103,498,440
	Depr. Furniture (Steel)	13,068,628	13,631,233
	Depr. Computer	26,663,950	30,340,221
	Depr. Motor Car	9,738,360	10,211,693
	Depr. Machine equip & Appliance	75,503,750	76,355,548
	Depr. Books & Library	141,823	132,067
	Depr. Land & Building	23,000,553	23,000,571
	Depr. Online Hardware	75,379,565	76,721,416
	Depr. Online Software	131,841,104	117,667,105
	Depr. Computer Accessories	11,149,176	11,883,794
	Depr. Interior Decoration	2,813,532	2,651,851
		469,865,140	**466,093,939**
	Total Depreciation & Repairs to the Bank's property	**659,091,006**	**592,000,683**
33.A	**Depreciation Repairs to the Bank's property**		
	Al-Arafah Islami Bank Plc.	659,091,006	592,000,683
	AIBL Capital Market Services Ltd.	1,684,138	3,123,329
	AIBL Capital Management Ltd.	41,320	93,595
		660,816,464	**595,217,607**
34.	**Stationary, Printing & Advertisement**		
	Printing & Stationery	78,475,168	58,317,628
	Paper & Table Stationery	27,583,289	36,993,567
	Advertisement & Publicity Expenses	78,922,769	109,739,769
		184,981,225	**205,050,964**
34.A.	**Consolidated Stationary, Printing & Advertisement**		
	Al-Arafah Islami Bank Plc.	184,981,225	205,050,964
	AIBL Capital Market Services Ltd.	948,983	910,714
	AIBL Capital Management Ltd.	33,054	41,459
		185,963,262	**206,003,137**
35.	**Other expenses**		
	Local conveyance expenses	21,173,176	16,968,864
	Petroleum oil lubricant	30,631,442	27,883,740
	CNG motor car	564,966	742,389
	Entertainment expenses	37,391,101	29,049,984
	Travelling expenses	27,868,998	28,311,715
	Bank charge	12,896,027	98,373,960
	Wages	276,047,585	259,578,240
	Subscription	13,823,871	15,072,464
	Liveries & Uniforms	683,705	642,750
	Donations	147,013	77,200
	Wasa charge	7,335,945	6,926,861
	Gas charge	2,332,355	2,112,336
	Excise duty	129,450	760,700
	News paper journal & periodical	5,039,743	4,646,294
	Upkeep Branches premises	5,694,607	5,173,889
	Washing charge	4,218,772	4,087,845
	Hill Track & Field Allowance	2,249,880	2,381,780
	Computer Accessories	7,227,567	4,927,741
	Photocopy Machine Accessories	3,319,766	2,663,118
	Business development	39,530,032	39,349,550
	Closing expenses	10,283,590	10,699,510
	Holding tax of own premises	3,092,595	1,613,181
	Overtime expense	952,000	1,328,296

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
	Registration expenses	14,556,837	24,975,157
	Remittance expense	6,154,829	19,271,779
	AGM/EGM	573,116	-
	Crocarige	752,525	563,714
	Credit Rating charge	345,000	333,750
	Tax token expenditure	183,615	221,274
	Misc. Expenses	4,381,167	4,225,506
	Data info service charge	3,037,754	6,296,992
	Training expenses	8,220,370	14,460,725
	Card expense	279,598,578	220,251,745
	IT Allowance	5,637,825	5,519,245
	Saturday working allowance (Overtime)	13,490,250	1,441,560
	Charge expenses	2,941,500	3,256,000
	Car Expenses	4,531,975	5,459,969
	Risk expenses	2,050,528	2,580,200
	Staff welfare	77,644,521	63,031,981
	Account Opening Commission Through Agent Banking	7,696,800	9,454,800
	Profit paid to Agent Float Share	587,431,900	465,176,246
	Exchange Loss	-	5,939,055
	Electronics & fittings item	8,162,418	6,382,474
	Honorarium	10,589,336	13,342,050
	Total:	**1,550,615,028**	**1,435,556,628**
35.A.	**Consolidated Other expenses**		
	Al-Arafah Islami Bank Plc.	1,550,615,028	1,435,556,628
	AIBL Capital Market Services Ltd.	27,504,699	26,061,687
	AIBL Capital Management Ltd.	2,642,101	914,066
		1,580,761,828	**1,462,532,381**
36.	**Provision against Investments & Off-Balance sheet exposures**		
	On Classified Investment as per Bangladesh Bank Circular	370,700,000	(458,789,004)
	On Un-classified Investment as per Bangladesh Bank Circular	494,800,000	1,812,000,000
	On Off-balance sheet as per Bangladesh Bank Circular	134,500,000	(137,300,000)
		1,000,000,000	**1,215,910,996**
36.A.	**Provision against Investments & Off-Balance sheet exposures**		
	Al-Arafah Islami Bank Plc.	1,000,000,000	1,215,910,996
	AIBL Capital Market Services Ltd.	-	-
	AIBL Capital Management Ltd.	-	-
		1,000,000,000	**1,215,910,996**
37.	**Cash and Cash Equivalent at the end of the year**		
	Cash in hand	6,037,998,555	5,700,683,322
	Balance with Bangladesh Bank & Sonali Bank PLC.	23,178,510,402	31,899,507,387
	Balance with Other Banks	2,660,576,309	14,332,563,576
	Bangladesh Government Islamic Investment Bond	72,732,565,000	54,520,755,000
		104,609,650,266	**106,453,509,285**
37.A	**Cash and Cash Equivalent at the end of the year**		
	Al-Arafah Islami Bank PLC	104,609,650,266	106,453,509,285
	AIBL Capital Market Services Ltd.	84,462,570	-
	AIBL Capital Management Ltd.	82,500	6,497,491
		104,694,195,336	**106,460,006,776**

Note	Particulars	Jan.-Sep.'2026 Taka	Jan.-Sep.'2025 Taka
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 follows:		
	Basic earning (net profit after tax) for the year	1,007,697,851	398,207,485
	Number of ordinary shares outstanding as of the reporting date	1,151,691,713	1,151,691,713
	Earning per Share	**0.87**	**0.35**
38.A	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after tax	1,028,237,366	389,139,472
	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	**0.89**	**0.34**

Note: Consolidated Earnings Per Share (CEPS) in the reporting period has been increased due to reduction of provision against investment in shares portfolio compared to previous corresponding period.

39.	**Net Asset Value**	**30.09.2026**	**31.12.2025**
	Net Assets Value (Consolidated)	25,027,065,246	24,370,851,449
	Net Assets Value (Bank's)	24,849,916,723	24,216,200,811
	No. of Outstanding Share	1,151,691,713	1,151,691,713
	Net Asset Value (NAV) per Share (Consolidated)	**21.73**	**21.16**
	Net Asset Value (NAV) per Share (Bank's)	**21.58**	**21.03**

40.	**Net Operating Cash Flows per share (NOCFPS);**	**30.09.2026**	**30.09.2025**
	Net cash flows from operating activities (Consolidated)	13,050,208,391	11,346,665,517
	Net cash flows from operating activities (Banks)	12,958,013,567	11,351,559,133
	No. of outstanding share	1,151,691,713	1,151,691,713
	Net Operating Cash Flow per share (NOCFPS) (Consolidated)	**11.33**	**9.85**
	Net Operating Cash Flow per share (NOCFPS) (Bank's)	**11.25**	**9.86**

Note: Net Operating Consolidated Cash Flows Per Share (NOCFPS) in the reporting period has been increased due to lower investment growth compared to previous corresponding period. In consequence of that total cash inflow from operating activities has been increased.

41	**Reconciliation of Operating Cash flow:**		
	Profit before provision & tax (A)	**2,330,435,802**	**2,666,171,630**
	Adjustment of Non-Cash Items (B):		
	Depreciation	469,865,140	466,093,939
	Net loss/(gain) on sale of fixed assets	(3,021,100)	(947,450)
	Foreign Exchange gain/ loss	(2,106,309)	(17,738,752)
	Total Non-Cash Items (B)	**464,737,731**	**447,407,737**
	Adjustment of accrued income /expenses (C) :		
	(increase)/decrease of profit income receivable on investment	(293,123,690)	(326,397,948)
	Increase/(decrease) of profit payable on deposits	641,611,215	854,789,242
	Increase/(decrease) of accrued expenses payable	(64,429,822)	79,048,270
	Total adjustment of accrued income/expenses (C)	**284,057,704**	**607,439,564**
	Income tax payment (D)	(630,588,742)	(2,087,161,217)
	Cash flows before changes in operating assets and liabilities (A+B+C+D)	**2,448,642,496**	**1,633,857,714**