

Al Salam Bank Delivers Record Profitability Accelerating Regional Growth and Innovation

MANAMA, BAHRAIN, November 12, 2025 /EINPresswire.com/ -- Al Salam Bank (Trading Code: SALAM on Bahrain Bourse; SALAM_BAH on Dubai Financial Market) announced record profitability for the nine months ended 30 September 2025, marking another milestone in its transformation into one of the region's leading and fast-growing financial groups. Net profit attributable to shareholders increased 37.5% year-on-year to USD 154.3 million, driven by strong performance in core banking operations and disciplined balance sheet management. Correspondingly, return on average equity (ROAE) increased to 16.4% in September 2025, up from 15.2% a year earlier, while earnings per share rose by 24.4%, reaching USD 45.9 cents compared to USD 36.9 cents in September 2024.

The group's asset base expanded by 14.8% to USD 21.51 billion in September 2025, compared to USD 18.73 billion in 2024, underpinned by strong growth of 9.9% in financing assets to USD 10.67 billion, up from USD 9.71 billion in 2024, and a substantial increase of 33.8% in the fixed income portfolio to USD 5.14 billion, up from USD 3.84 billion in 2024. Customer deposits also increased by 9.1% to USD 14.81 billion,



driven by strong market share acquisition during the year. Capital adequacy ratio remained industry-leading at 27.4%, reflecting the Group's enduring strength and capacity to invest in future growth.

Supported by technology initiatives, automation, and expanded scale across the group, the cost-to-income ratio decreased to 44.9% in September 2025, down from 49.9% a year earlier, marking a significant improvement in operational efficiency and productivity.

The exceptional results highlight the group's ability to translate strategic ambition into measurable performance. The group continues to invest in technology, capital efficiency, asset quality, operational agility, and diversification, across banking, takaful, and asset management, reflecting a long-term strategy aimed at sustainable value creation and regional expansion.

Commenting on the results, His Excellency Shaikh Khalid bin Mustahail Al Mashani, Chairman of Al Salam Bank, said: "The bank continues to consolidate its position as one of the region's leading financial institutions. These results are the outcome of discipline as much as ambition. We continue to deliver record profitability while refining our operating model to capture the benefits of the scale we achieved. As we expand regionally and diversify our revenues, we remain anchored in prudence and purpose ensuring that growth today strengthens resilience tomorrow."

Rafik Nayed, Group Chief Executive Officer of Al Salam Bank, added: "The group's journey over the past period has been one of purposeful transformation: from a growing bank to a diversified financial group. The results for the third quarter of 2025 reflect the resilience and agility of our business model. We continue to leverage technology to create intelligent, human-centric experiences while investing in innovation, optimization, asset management, and regional growth. By continuing to drive operational efficiency, invest in digital innovation, and deepen client relationships, we are well-positioned to capitalize on emerging opportunities and fuel long-term, diversified, and sustainable growth."

The full set of financial statements, reviewed by external auditors KPMG, is available on the Bahrain Bourse and Dubai Financial Market websites.

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