

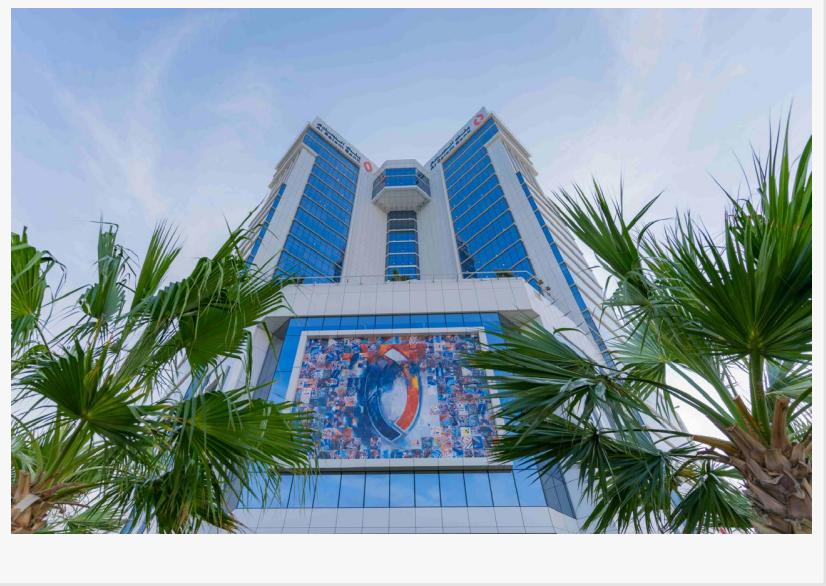
# Al Salam Bank Announces Record Profits of USD 203.8 million for 2025

BAHRAIN, February 16, 2026

/EINPresswire.com/ -- Al Salam Bank (Bahrain Bourse trading code "SALAM", Dubai Financial Market trading code "SALAM\_BAH") announced record financial results for 2025 underscoring the strength of its financial position, the effectiveness of its strategy, and the continued scaling of its regional aspirations.

Sustained momentum across the group's core banking, asset management, and takaful activities

increased operating income to USD 637.1 million in 2025, up from USD 509.1 million in 2024. Net profit attributable to owners' of the Bank closed 2025 at USD 203.8 million, increasing by 30.2% from USD 156.5 million in 2024. Accordingly, earnings per share (EPS) for the year stood at 6.0 cents, evidencing the group's ability to translate growth into shareholder returns.



The successful implementation of group-wide growth and optimization initiatives contributed to a marked improvement in the cost-to-income ratio to 46.5%. This translated into industry-leading profitability with average tangible equity (ROATE) of 34.0% and a return on average equity (ROAE) of 16.0%, up from 26.5% and 15.8% in 2024 respectively.

Balance sheet growth during the year was driven by optimized asset allocation and funding strength, with total assets increasing by 14.0% to USD 21.36 billion. Financing assets closed 2025 at USD 10.79 billion, supported by measured growth aligned with the group's risk appetite, while the Sukuk portfolio expanded by 33.6% to USD 5.13 billion. Customer deposits increased by 7.1% to USD 14.54 billion, supported by continued confidence in the group's diversified financial platform and its expanding regional client base.

Driven by the successful execution of various capital-building initiatives during the year, the group's total owners' equity increased by 26.3% to USD 1.99 billion. Correspondingly, the group's consolidated capital adequacy ratio closed at 27.2%, reflecting prudent capital management and

a robust risk framework that supports the group's long-term strategic objectives.

The Board of Directors recommended a dividend distribution of 15% of the bank's issued and paid-up share capital (8% cash dividends and 7% stock dividends), aggregating to USD 117.0 million. This recommendation is subject to AGM and regulatory approvals.

Commenting on the year-end results, His Excellency Shaikh Khalid bin Mustahail Al Mashani, Chairman of Al Salam Bank, said: "Our performance marks consecutive years of sustained growth in scale and profitability, positioning Al Salam Bank as a leading, diversified financial group in the region. Our focused strategy and consistent execution, underpinned by prudent financial management, accelerated transformation initiatives, and strong governance, has positioned us to effectively capitalize on growth opportunities, reinforce our leading market positioning, and deliver long-term value to all our stakeholders".

Rafik Nayed, Group Chief Executive Officer of Al Salam Bank, added: "Our results reflect the resilience of our operating model and the effectiveness of our strategic direction as we transition to a new phase of performance and growth. During the year, we remained focused on optimizing the balance sheet, expanding our funding base, and broadening our revenue drivers across key verticals including banking, asset management (ASB Capital), takaful (Solidarity Group), and our network of subsidiaries and associates. Collectively, our strategic initiatives are designed to shape a financial group that is diversified in structure, digital in execution, and disciplined in its pursuit of value".

The full set of consolidated financial statements for the year ended 31 December 2025, audited by external auditor KPMG with an unmodified opinion, are available on Bahrain Bourse and Dubai Financial Market websites.

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