

# Corporate Briefing Session

## FY 2025

## AGENDA

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- 01 Introduction

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- 02 Key Financial Highlights

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- 03 Financial Performance

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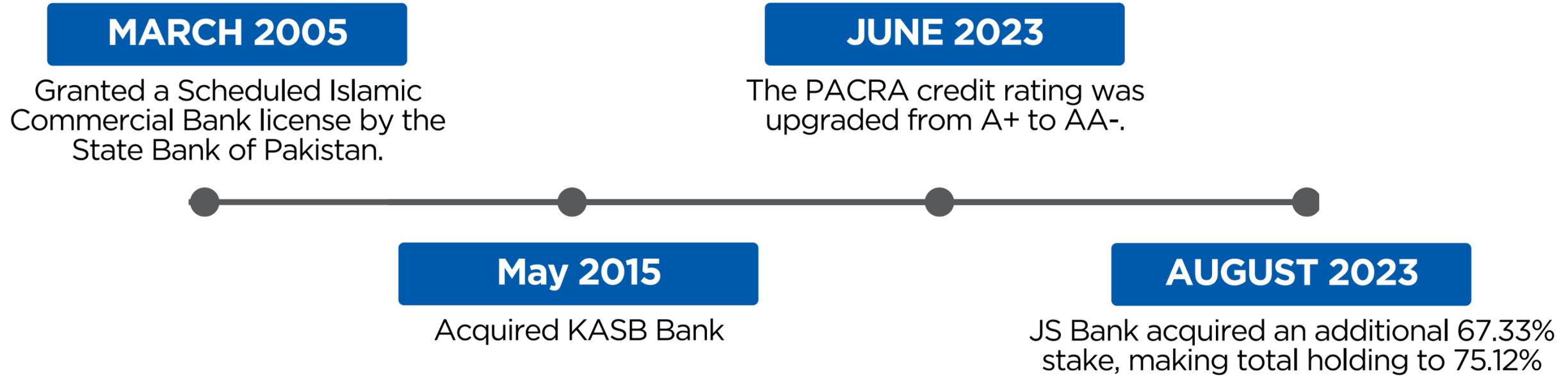
- 04 Achievements & Initiatives

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- 05 Areas to Focus

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## BankIslami at a Glance





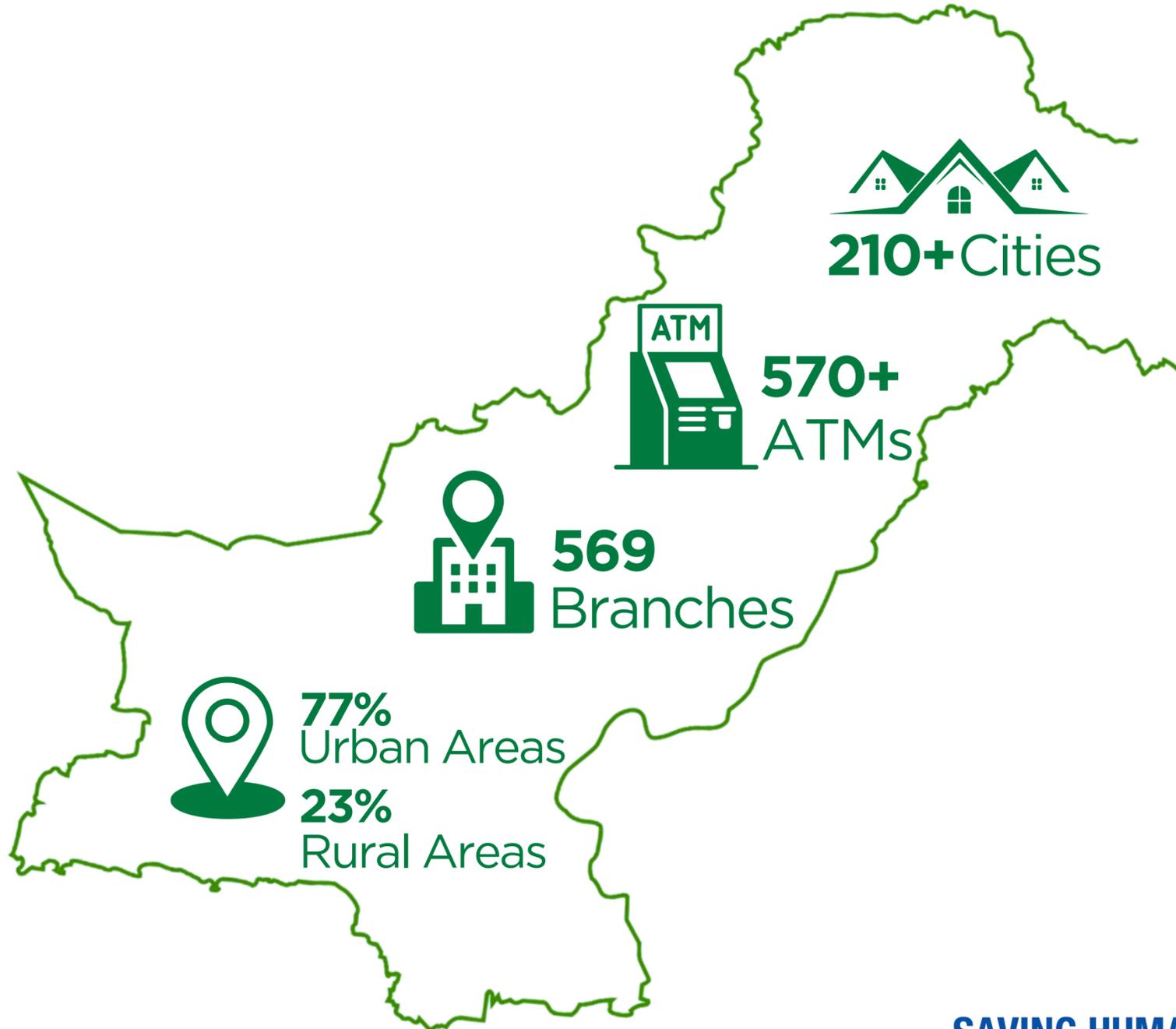
## Our Purpose

**SAVING HUMANITY  
FROM RIBA**

آئیں انسانیت کو  
سود سے بچائیں

Our mission is to advance a financial system grounded in عدل (justice), شفافیت (transparency) and اخلاقی اصول (ethical principles) by providing Shariah-compliant banking solutions that contribute to **Saving Humanity from Riba** and fostering a more equitable and responsible economic future.

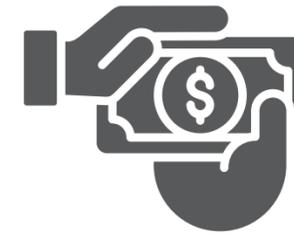
## Nationwide Presence



## Key Products and Services



Aik Digital



Cash Management  
and Employee  
Banking



SME Financing



Agri Financing



Consumer  
Finance



Corporate  
Banking



Investment  
Banking



Personal  
Banking



## Pakistan's First Islamic Digital Banking Experience



Future mein Naik  
Rehnumayi ke liye  
**aik bohat hai.**



آئیں مل کر  
**سود سے بچیں**

SAVING HUMANITY  
FROM **RIBA**

آئیں انسانیت کو  
**سود سے بچائیں**



# BankIslami

PAKISTAN'S  
**BEST ISLAMIC BANK**  
CERTIFIED BY  
**EUROMONEY**



## SPECIALIZED PRODUCTS

BankIslami

Start Your Home Financing at

# 12.99%

With a Fixed Rental Rate for the First 3 Years

After 3 Years:

- Businessmen / Self-Employed: 3 Year KIBOR + 2%
- Saluted Individuals: 3 Year KIBOR + 2%

BankIslami

**RAAST Ab Counter Par**  
Mobile Number Se Instant Transfer\*  
Zero Fees Ke Saath

BankIslami

BankIslami

**MAKE THE MOST OF YOUR SAVINGS WITH MASHAL ACCOUNT**

BankIslami MASHAL Women Banking

BankIslami

**SOHNI DHARTI REMITTANCE ACCOUNT**  
A Simple Way to Manage Your Remittances

SAVING HUMANITY FROM RIBA | انہیں انصافیت کو سونے سے بچانے کے لیے

Swipe right for features >>>

BankIslami

**SWIPE INTO SECURE ONLINE SHOPPING**  
WITH YOUR BANKISLAMI DEBIT CARD

CALL 021-111-475-264  
TO ACTIVATE ONLINE SHOPPING

BankIslami

**PRIORITY BANKING**

**PREMIUM PERKS BEYOND BANKING**  
INDULGE IN EXCLUSIVE DISCOUNTS ON DINING, TRAVEL, AND LIFESTYLE EXPERIENCES

BankIslami

**Savings Our Sukoon**  
with BankIslami's 1 year Term Deposit

Monthly Profit Payout  
Expected Profit Rate:  
**9.25%** p.a.

BankIslami

لامحدود ترانزیکشنز کی

# کوئٹہ ادنیٰ

**کرنٹ اکاؤنٹ**

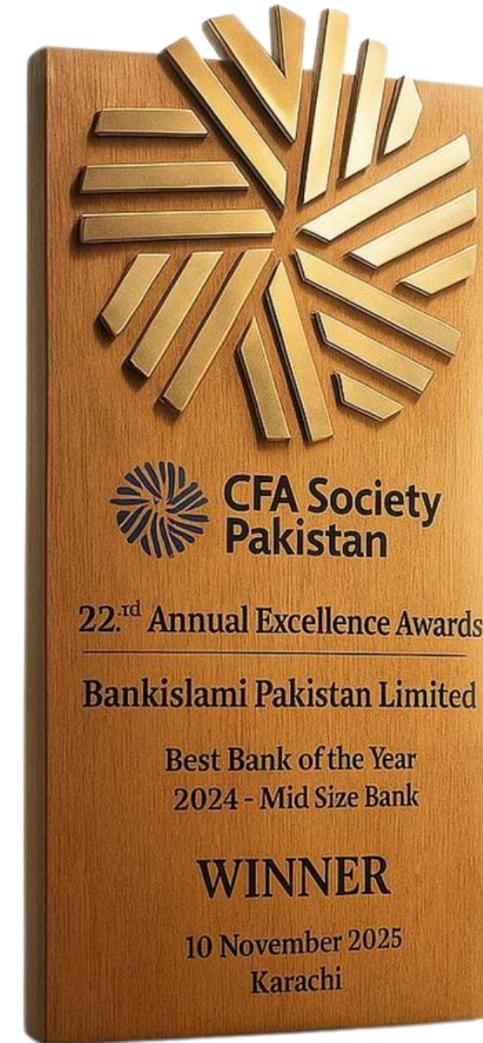


## Biggest Wins Of 2025

PAKISTAN'S  
**BEST  
ISLAMIC  
BANK**  
CERTIFIED BY **EUROMONEY**



### CFA Society Awards



SAVING HUMANITY  
FROM **RIBA**

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سود سے بچائیں

## Other Wins Of 2025

### Best Campaign Award



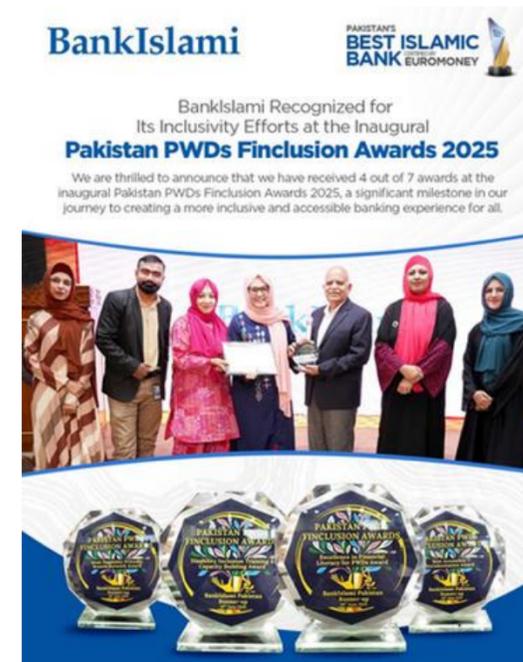
Saving Humanity campaign won Best Campaign at Pakistan Digital Awards 2025.

### Banking on Equality



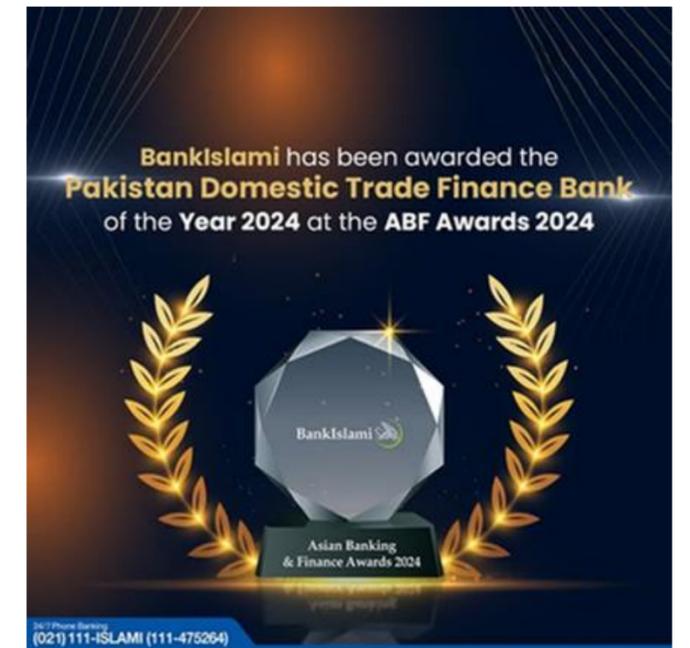
Ranked 1st in the State Bank's Banking on Equality scorecard in its category.

### Best Campaign Award



Recognized for Bank's inclusivity efforts at Pakistan PWD Finclusion Awards 2025

### Banking on Equality



Won Best Domestic Trade & Finance Bank for 2024 at Asian Banking & Finance Awards 2024.

## Other Wins Of 2025

### IFN Best Banks Poll



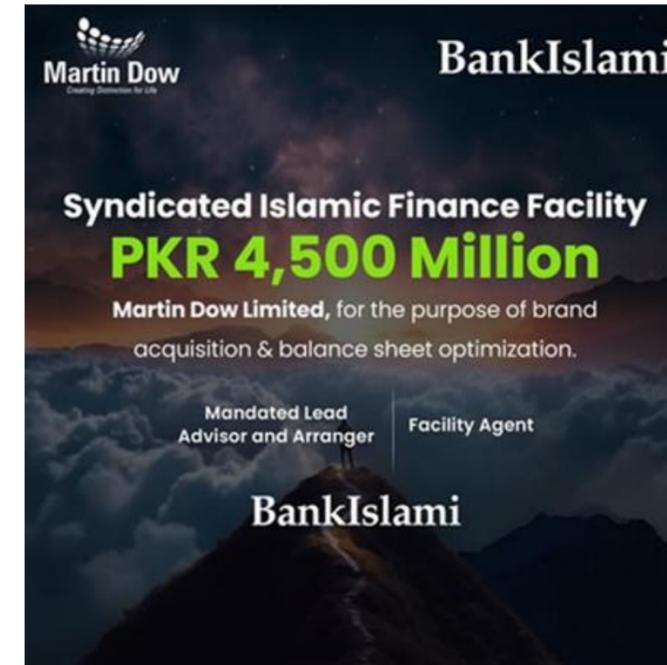
Won Best Islamic Trustee at the IFN Best Banks Poll.

### Water Deal of the year



Won Water Deal of the Year for acting as one of the Mandated Lead Advisors for an Islamic Project Financing.

### Martin Dow Syndicated Financing



Successfully closed a PKR 4.5 Billion deal for syndicated Islamic financing.

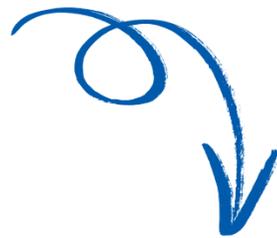
### Nayatel Syndicated Financing



Successfully closed a PKR 1.75 billion deal for Syndicated financing as a lead arranger.



## OUR FUTURE-PROOF APPROACH



Future  
headquarters of  
BankIslami

32 story building on the sea front

### Modern Approach

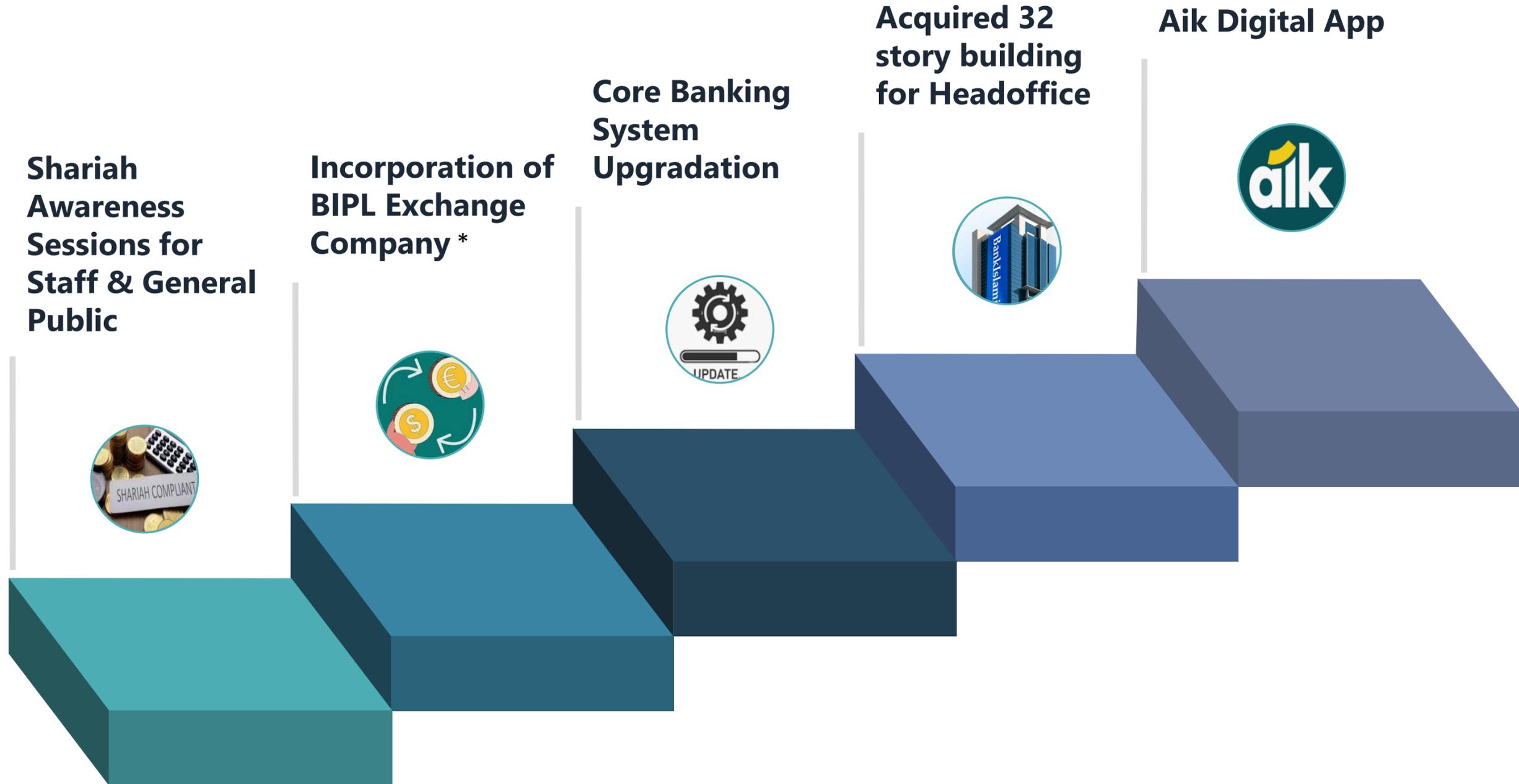
- Tech-led innovations such as biometric ATMs, One Touch and now 'aik' Digital App

SAVING HUMANITY  
FROM RIBA

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سود سے بچائیں

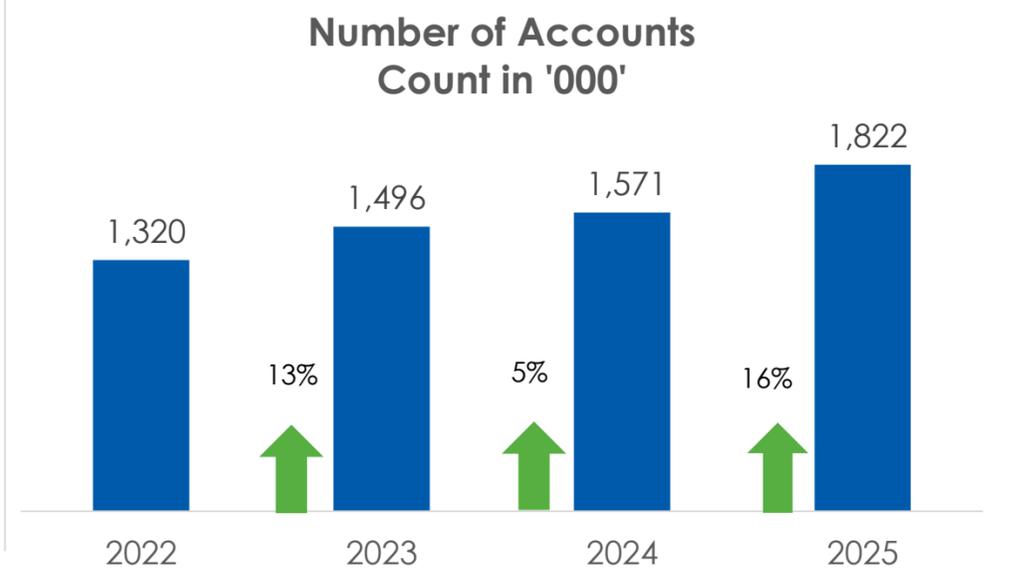
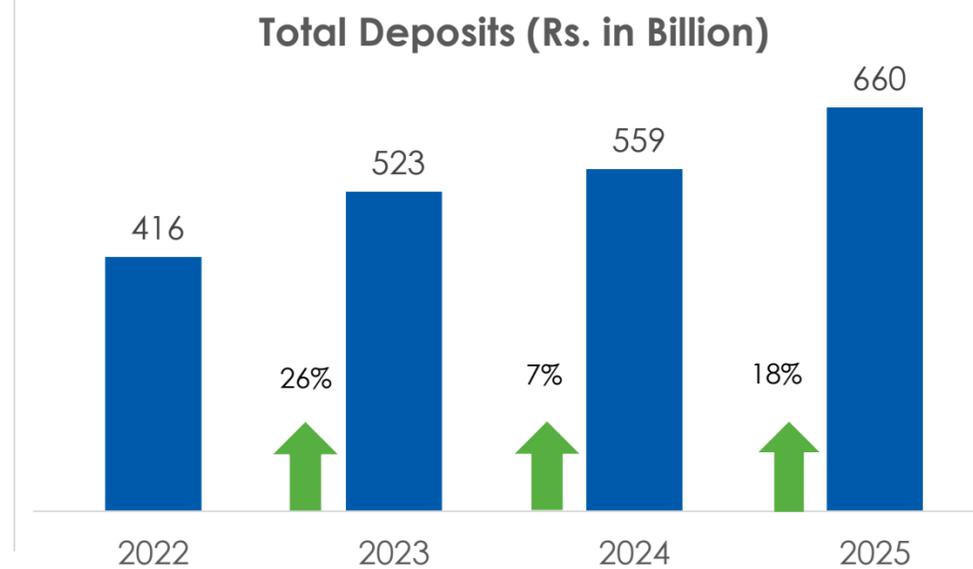
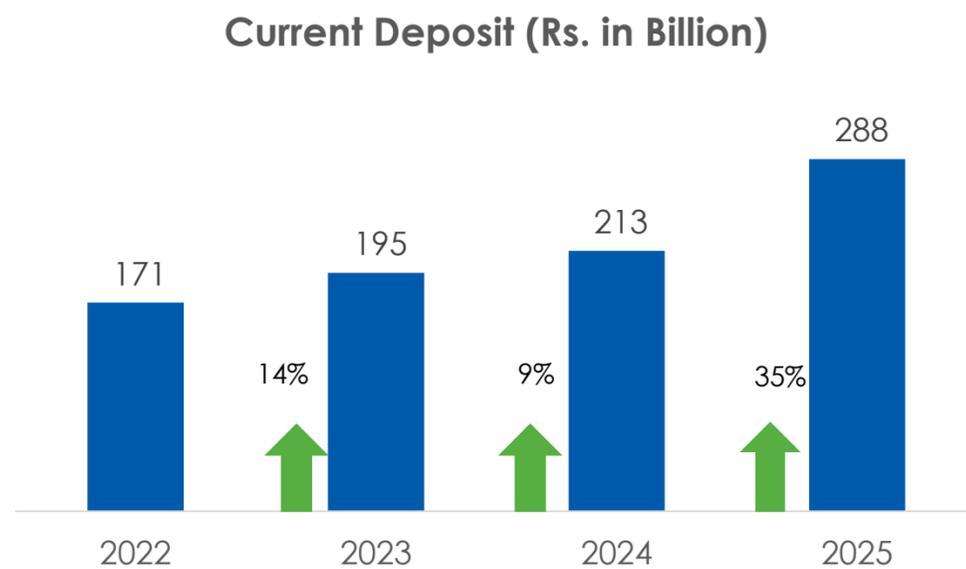
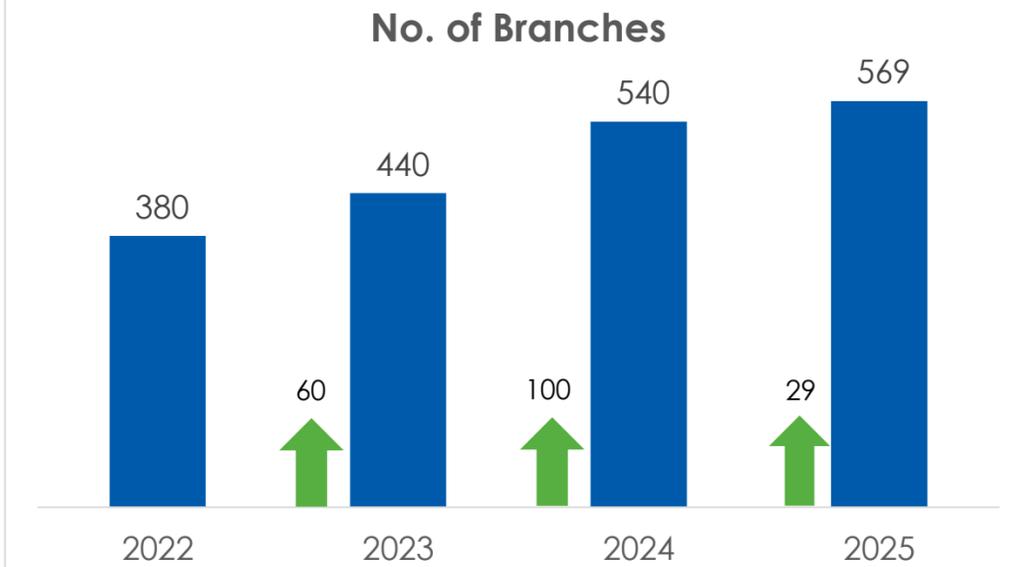
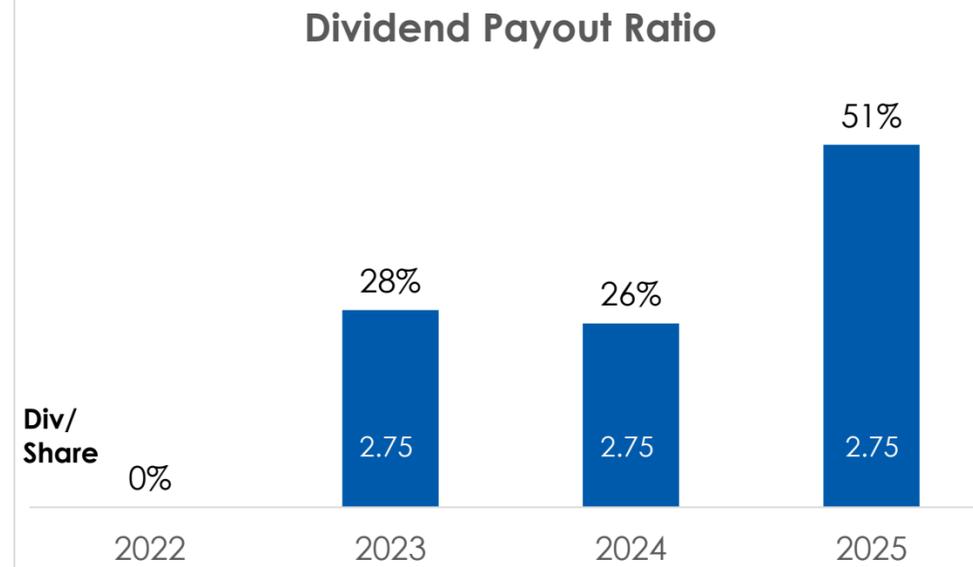
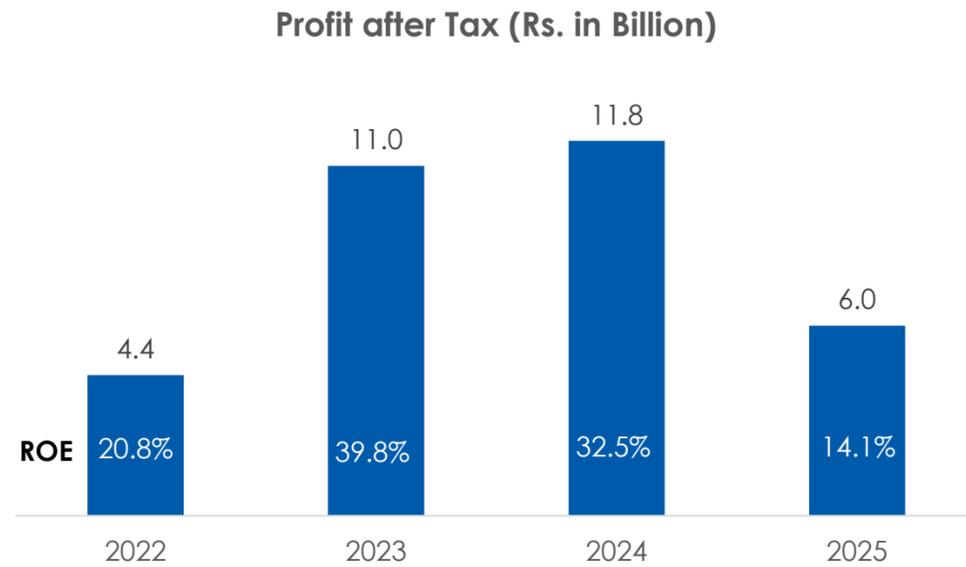


## Key Initiatives

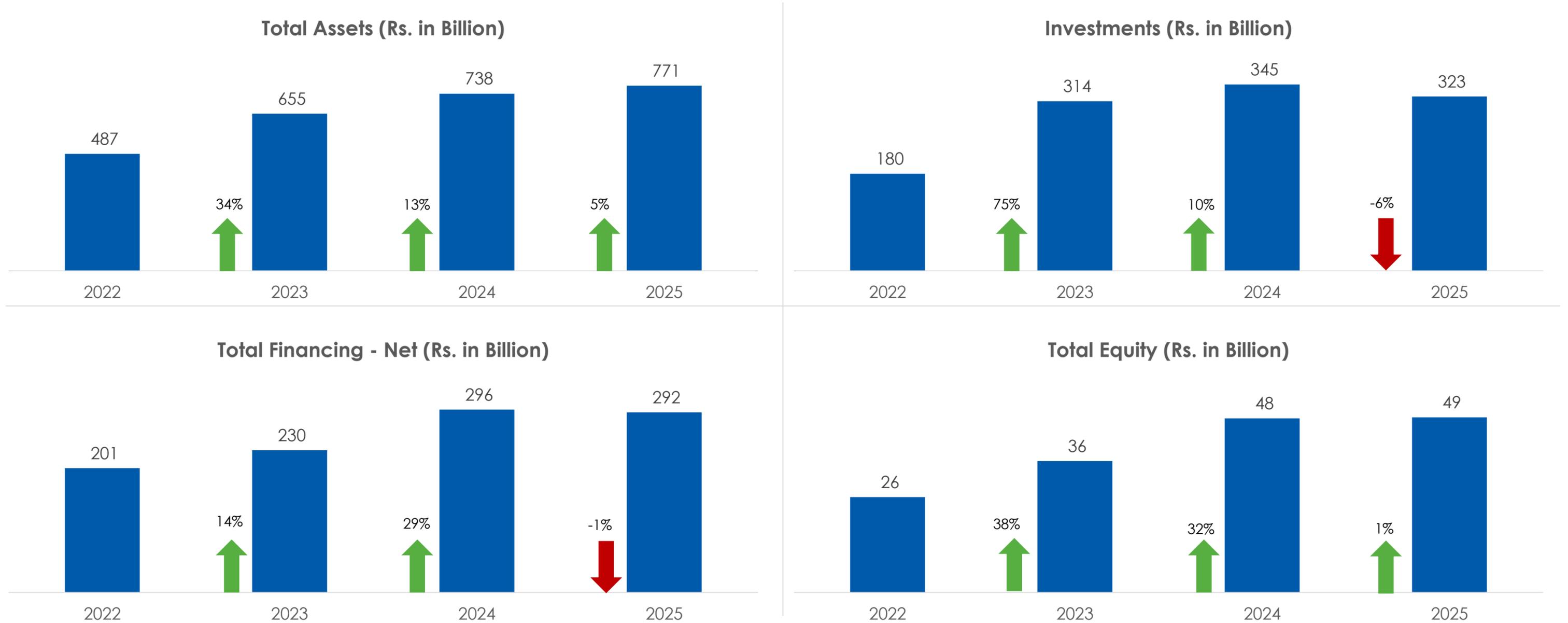


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## Key Financial Headlines



## Key Financial Headlines

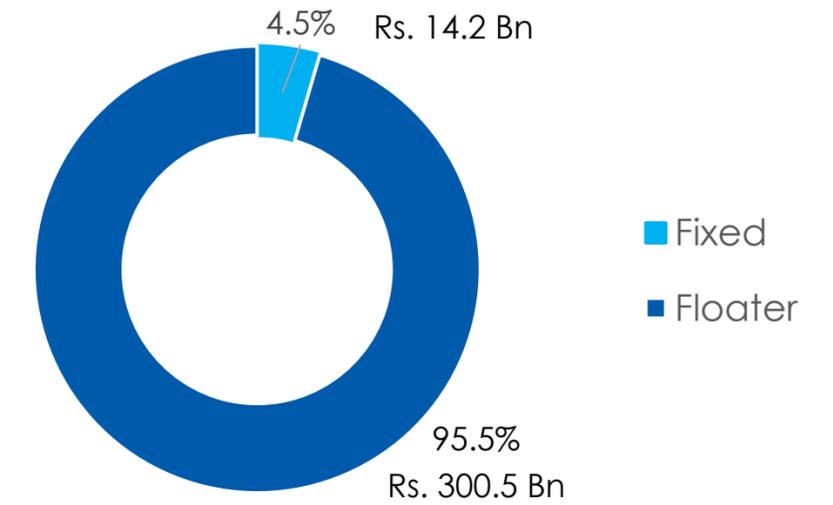


## Financial Performance

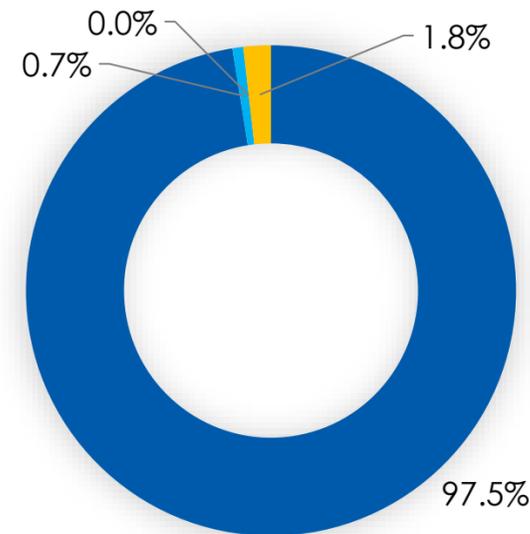
Rs. In Million

Investments - Net	Dec - 25	Dec - 24	Variance
			Dec-25 Vs Dec-24
Federal Government Securities	314,736	311,026	1%
Non Government Securities	2,302	2,325	-1%
Pakistan Energy Sukuk	0	30,855	-100%
Shares & Others	5,849	846	592%
<b>Total</b>	<b>322,887</b>	<b>345,052</b>	<b>-6%</b>

Sukuk Composition - Floater & Fix

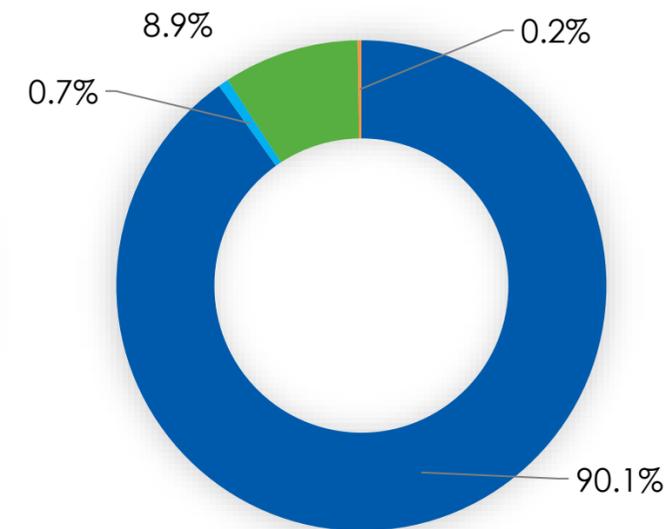


Dec - 25



- Federal Government Securities
- Non Government Securities
- Pakistan Energy Sukuk
- Shares & Others

Dec - 24

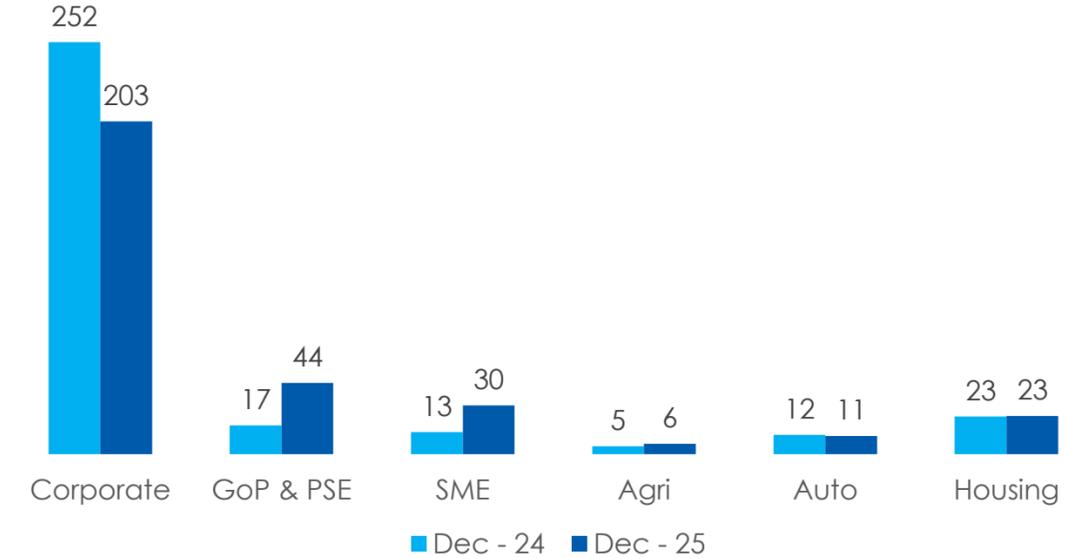


## Financial Performance

Financing - Net (Rs in Billion)

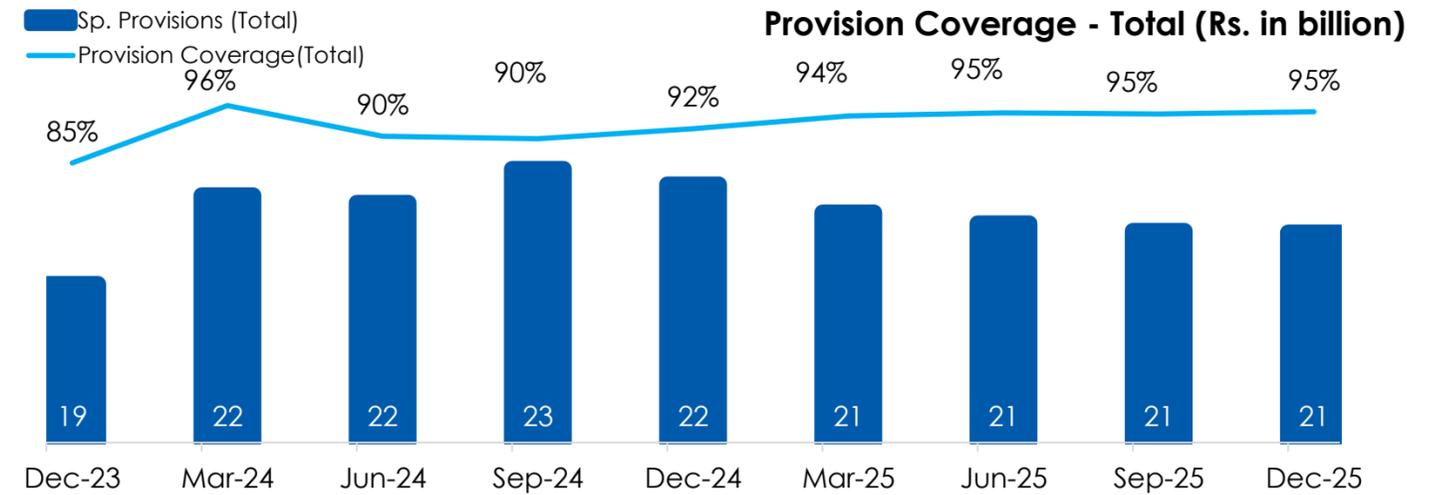
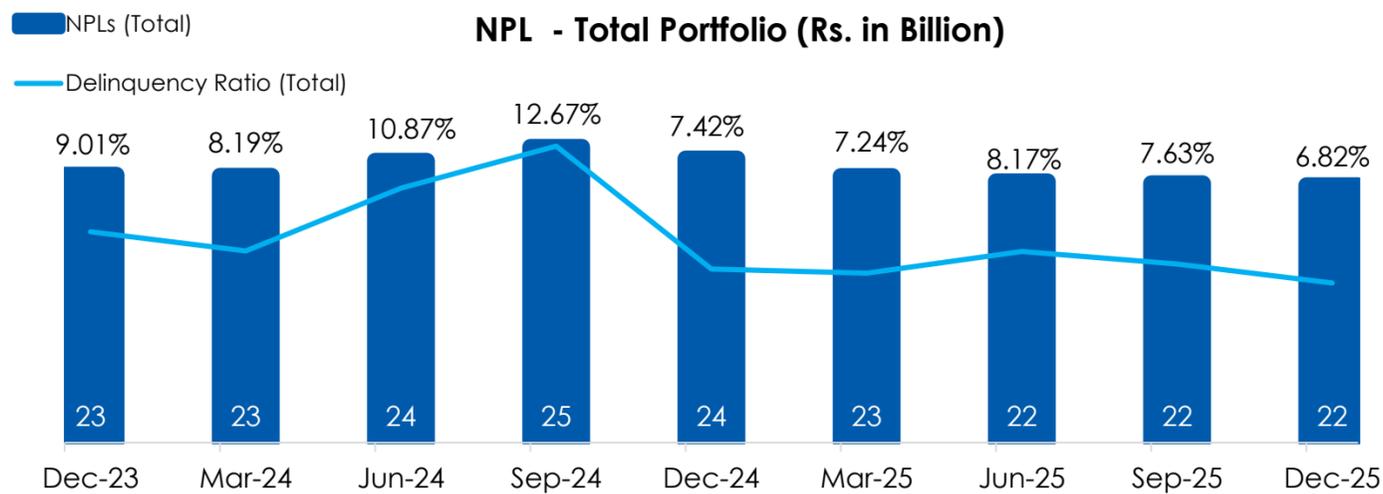
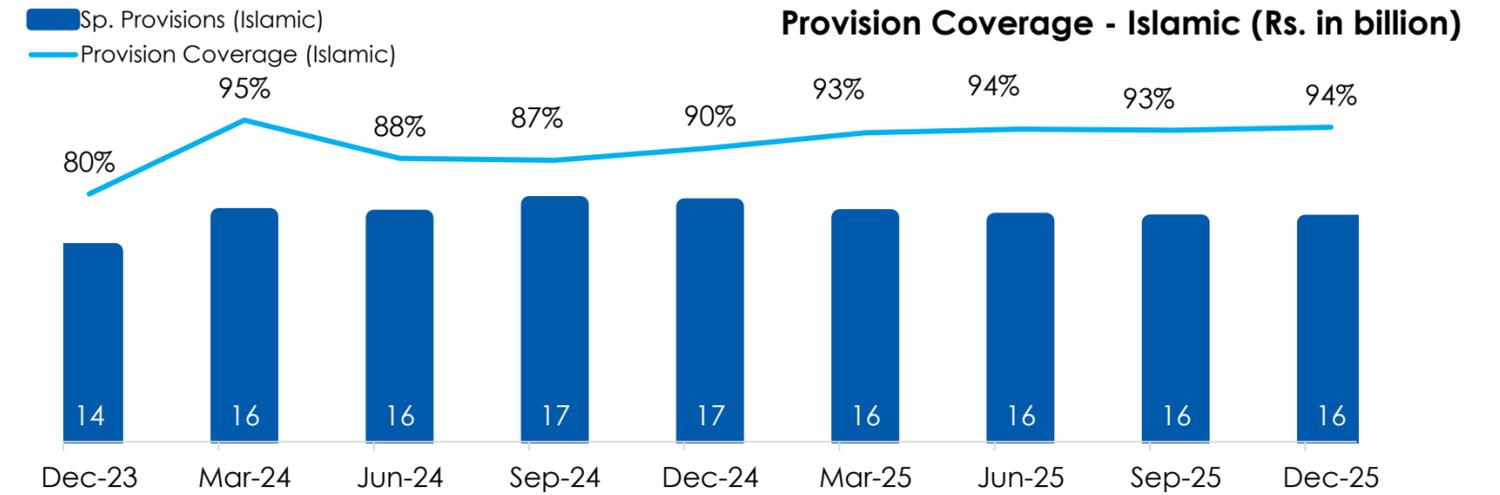
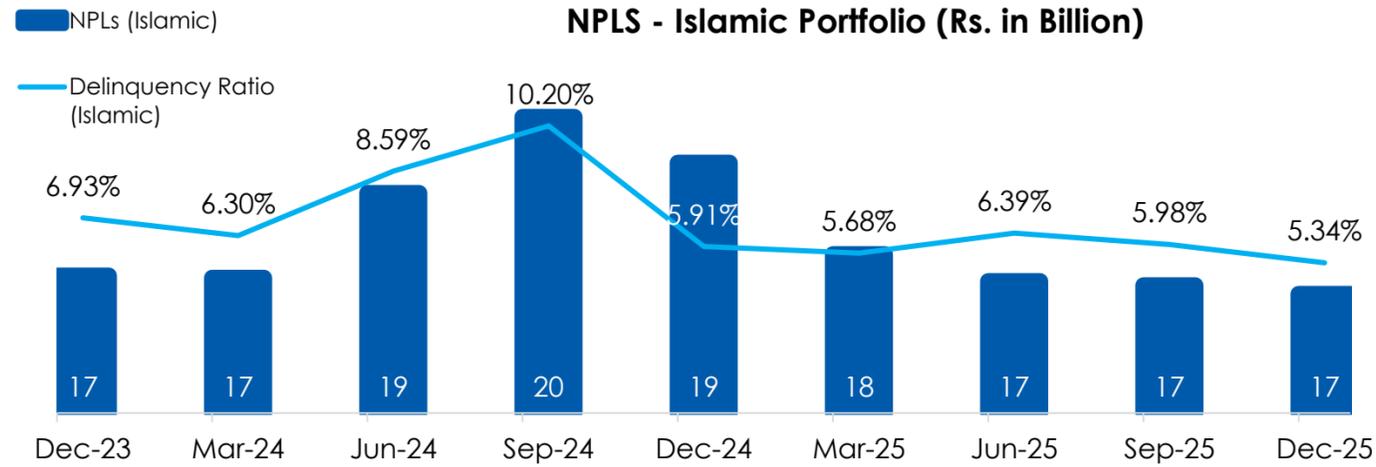
Rs. in Billion

Financings - Net	Dec - 25	Dec - 24	Variance
			Dec-25 Vs Dec-24
Corporate	203.1	251.5	-19%
GoP & PSE	43.6	17.5	149%
SME	29.8	13.4	122%
Agri	6.3	4.8	32%
Auto	11.1	11.8	-7%
Housing	23.3	22.9	2%
<b>Islamic Portfolio – Gross</b>	<b>317.1</b>	<b>322.0</b>	<b>-1%</b>
Provisioning – Islamic	-25.5	-26.0	-2%
<b>Islamic Portfolio-Net</b>	<b>291.7</b>	<b>296.0</b>	<b>-1%</b>
Conventional portfolio – Net	0.1	0.1	-1%
<b>Total Portfolio – Net</b>	<b>291.8</b>	<b>296.0</b>	<b>-1%</b>



Segment	Composition	
	Dec - 25	Dec - 24
Corporate	64%	78%
GoP & PSE	14%	5%
SME	9%	4%
Agri	2%	1%
Auto	3%	4%
Housing	7%	7%

## Financial Performance



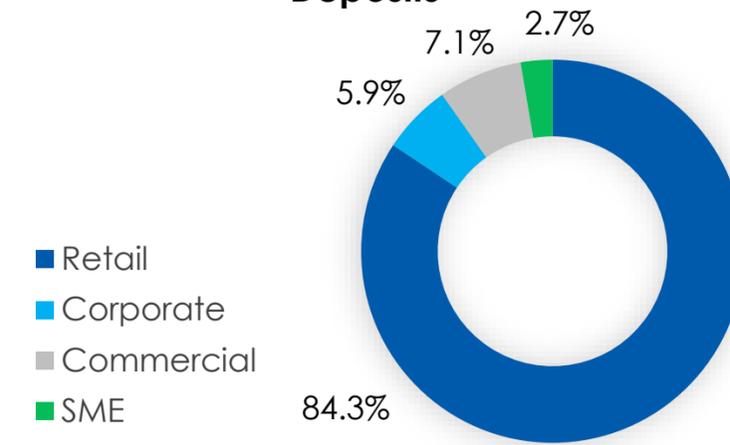
Coverage ratio (incl. Stage 1 & 2 Provision) of total portfolio is **113.5%**, while Islamic portfolio is **117.9%** as of Dec-25.

## Financial Performance

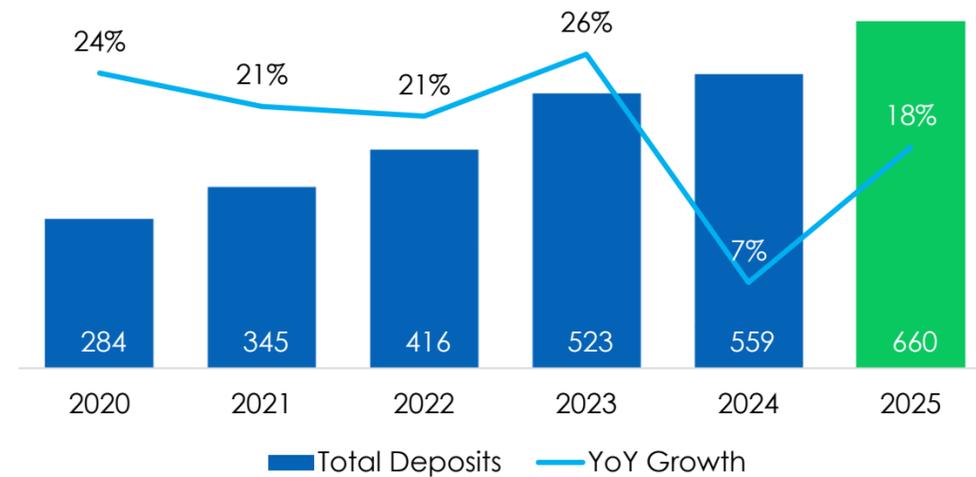
Rs. In Billion

Deposits	Dec - 25		Dec - 24		Growth % Dec-25 Vs Dec-24
	Amount	Composition	Amount	Composition	
Current Deposit	288	44%	213	38%	35.23%
Saving Deposit	182	28%	154	28%	18.11%
Term Deposit	190	29%	192	34%	-1.02%
<b>Total Deposit</b>	<b>660</b>	<b>100%</b>	<b>559</b>	<b>100%</b>	<b>18.06%</b>
<b>CASA</b>	<b>470</b>	<b>71%</b>	<b>367</b>	<b>66%</b>	<b>28.03%</b>

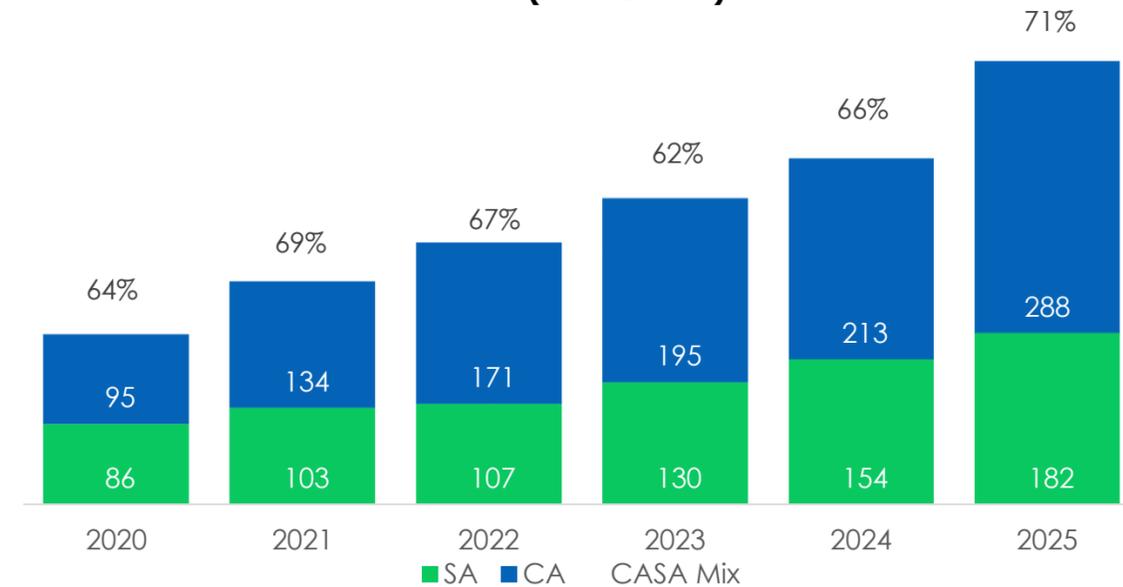
Segment Wise Deposits



Deposit (Rs in Billion)



CASA (Rs in Billion)



Deposit grew with a **CAGR** of **18%** in five years, while **CA composition** has improved from 33% in 2020 to **43.6%** in Dec-25.

## Financial Performance

Rs in Million

Profit & Loss Statement	Dec-25	Dec-24	Variance Dec-25 Vs Dec-24		
<b>Average 6-M Kibor</b>	<b>11.40%</b>	<b>18.58%</b>			
Profit Earned	74,235	112,801	↓	-34%	(38,566)
Profit Expensed	38,584	66,414	↑	42%	27,830
<b>Net spread earned</b>	<b>35,651</b>	<b>46,387</b>	↓	<b>-23%</b>	<b>(10,736)</b>
<b>Other Income</b>					
Fee and commission income	3,426	2,306	↑	49%	1,120
Dividend income	255	67	↑	279%	188
Foreign exchange income	1,281	1,339	↓	-4%	(58)
Gain on sale of securities	4,172	701	↑	495%	3,471
Other income	381	177	↑	115%	204
<b>Non Funded Income</b>	<b>9,515</b>	<b>4,591</b>	↑	<b>107%</b>	<b>4,924</b>
<b>Total Income</b>	<b>45,166</b>	<b>50,977</b>	↓	<b>-11%</b>	<b>(5,811)</b>
Total administrative expenses	31,834	22,714	↓	-40%	(9,120)
<b>Operating Profit Before Tax &amp; Provision</b>	<b>13,332</b>	<b>28,263</b>	↓	<b>-53%</b>	<b>(14,931)</b>
Provisions	(632)	2,734	↑	123%	3,365
Taxation	7,961	13,696	↑	42%	5,735
<b>Profit After Tax</b>	<b>6,003</b>	<b>11,834</b>	↓	<b>-49%</b>	<b>(5,831)</b>

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سود سے بچائیں

## Financial Performance

Rs in Million

Statement of Financial Position	Dec-25	Dec-24	Variance		
				Dec-25 Vs Dec-24	
<b>ASSETS</b>					
Cash and balances with treasury banks	71,821	41,094	↑	75%	30,727
Balances with other banks	1,068	983	↑	9%	85
Due from financial institutions	19,000	4,258	↑	346%	14,742
Investments	322,887	345,052	↓	-6%	(22,164)
Islamic financing, related assets and advances	291,751	296,097	↓	-1%	(4,347)
Property and equipment	25,405	15,103	↑	68%	10,303
Right-of-use assets	5,655	4,315	↑	31%	1,341
Intangible assets	4,695	4,050	↑	16%	645
Deferred tax assets	4,405	0	↑	100%	4,405
Other assets	24,656	26,883	↓	-8%	(2,227)
<b>Total Assets</b>	<b>771,343</b>	<b>737,834</b>	<b>↑</b>	<b>5%</b>	<b>33,509</b>
<b>LIABILITIES</b>					
Bills payable	9,895	13,774	↓	-28%	(3,878)
Due to financial institutions	14,613	87,662	↓	-83%	(73,049)
Deposits and other accounts	660,183	559,178	↑	18%	101,005
Lease liabilities	6,604	4,840	↑	36%	1,764
Subordinated sukuk	3,000	3,000	↑	0%	-
Deferred tax liabilities	0	1,385	↓	-100%	(1,385)
Other liabilities	28,433	19,686	↑	44%	8,747
<b>Profit After Tax</b>	<b>722,729</b>	<b>689,525</b>	<b>↑</b>	<b>5%</b>	<b>33,204</b>
<b>NET ASSETS</b>	<b>48,614</b>	<b>48,309</b>	<b>↑</b>	<b>1%</b>	<b>305</b>
<b>REPRESENTED BY</b>					
Share capital - net	11,008	11,008	↑	-	-
Reserves	8,367	7,167	↑	17%	1,201
Surplus on revaluation of assets	4,316	7,396	↓	-42%	(3,081)
Unappropriated profit	24,923	22,738	↑	10%	2,185
	<b>48,614</b>	<b>48,309</b>	<b>↑</b>	<b>1%</b>	<b>305</b>

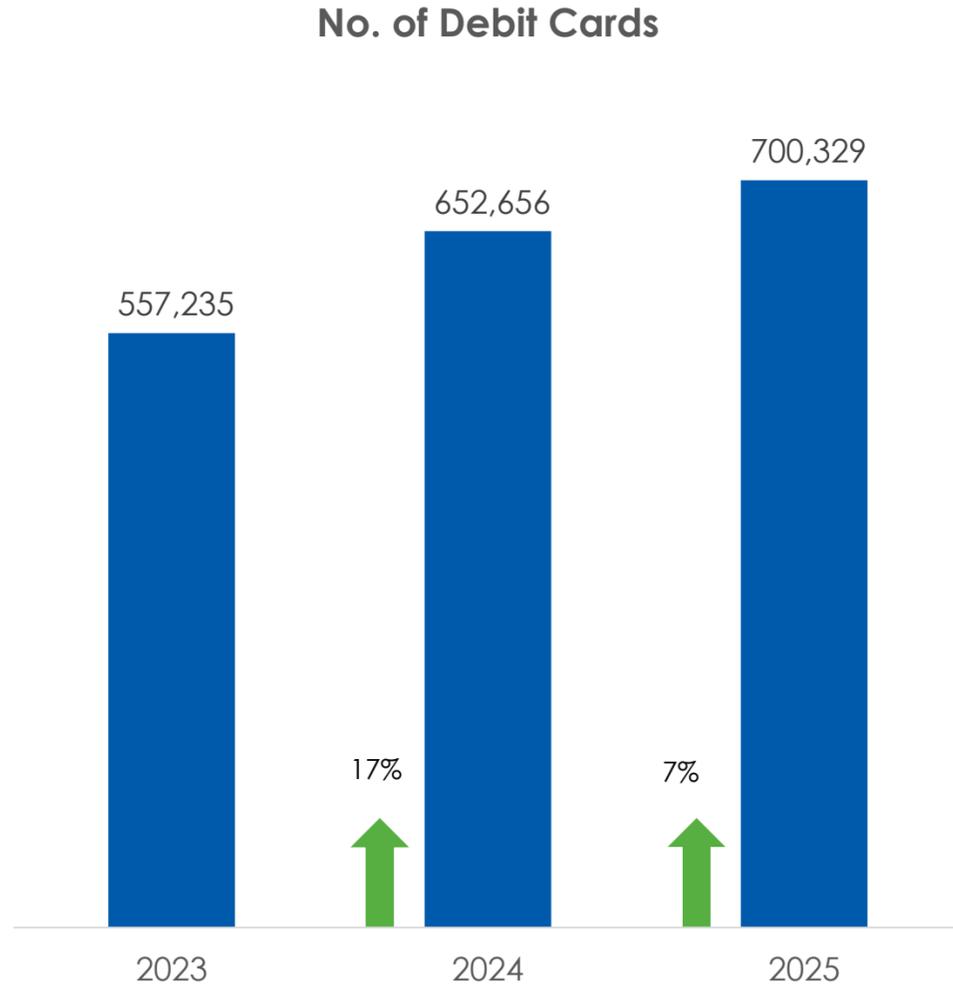
## Key Ratios

Rs. In Million

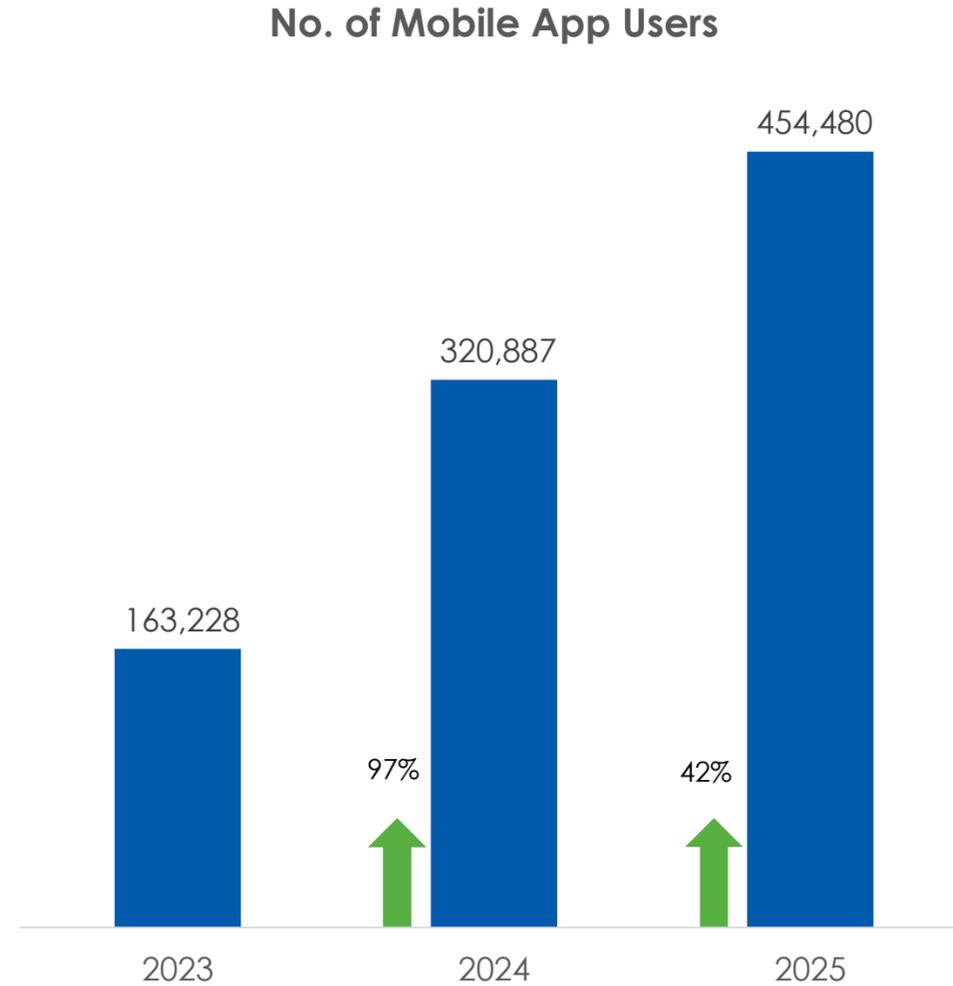
Ratios	Dec-25	Dec-24	Dec-23
Net Spread to Profit Earned	48.02%	41.12%	43.32%
Cost to Total Income Ratio	69.58%	43.47%	37.15%
Administrative Expenses Per Branch	55.23	42.06	37.68
Return on Equity	14.09%	32.55%	39.81%
Return on CET 1	14.61%	30.50%	38.73%
Return on Earning Assets	0.95%	2.04%	2.27%
Return on Average assets	0.80%	1.70%	1.93%
Capital Adequacy Ratio	16.55%	24.11%	23.79%
Deposits per Branch	1160	1036	1188
Infection Ratio (Islamic Portfolio)	5.34%	5.91%	6.93%
Infection Ratio (Total Portfolio)	6.82%	7.42%	9.02%
Coverage Ratio (incl. stage 1 and 2)	114%	105%	104%
Advances to Deposits ratio - Net	44.19%	52.94%	44.05%
Advances to Deposits ratio – Gross	48.81%	58.51%	48.62%

## Digital Stats

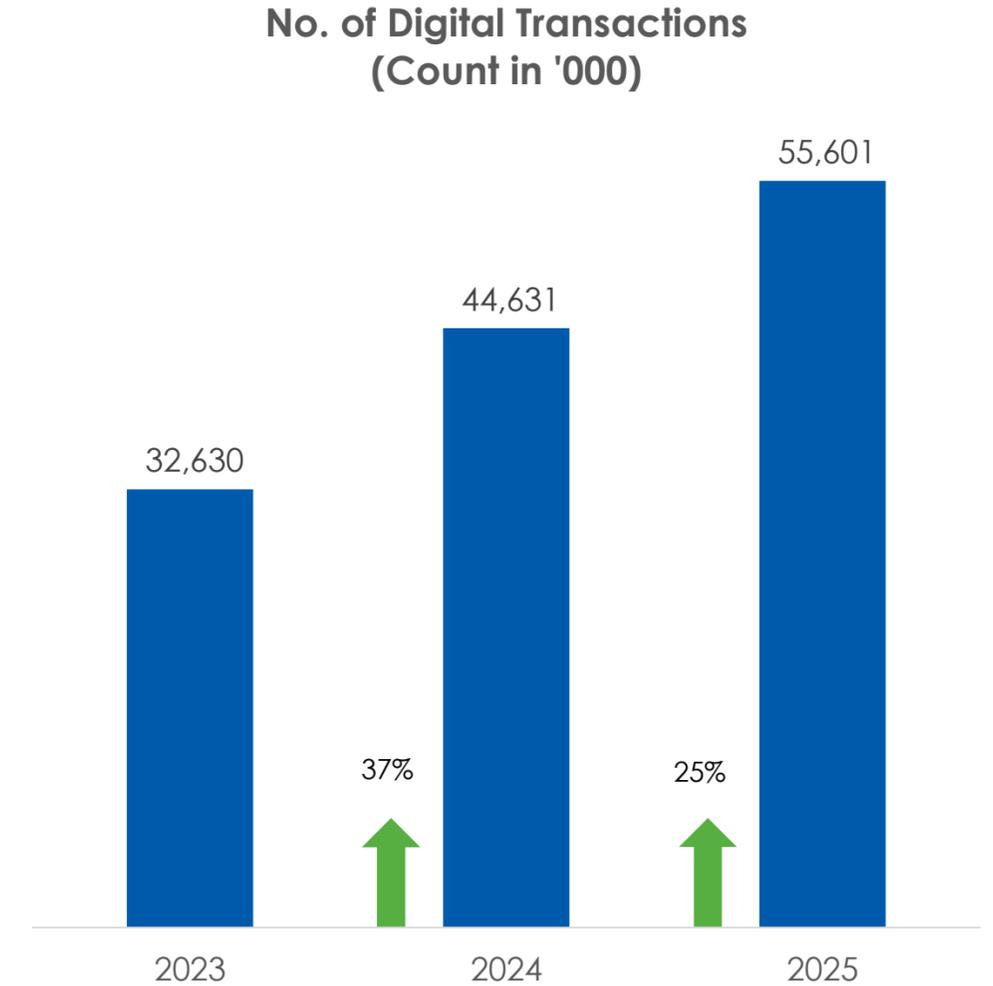
No. of Debit Cards



No. of Mobile App Users



No. of Digital Transactions  
(Count in '000)



## Commitment to CSR & Social Welfare

BankIslami integrates its mission of “Saving Humanity from Riba” with social responsibility by supporting underserved communities through impactful CSR and charity programs.

### Key Highlights - 2025

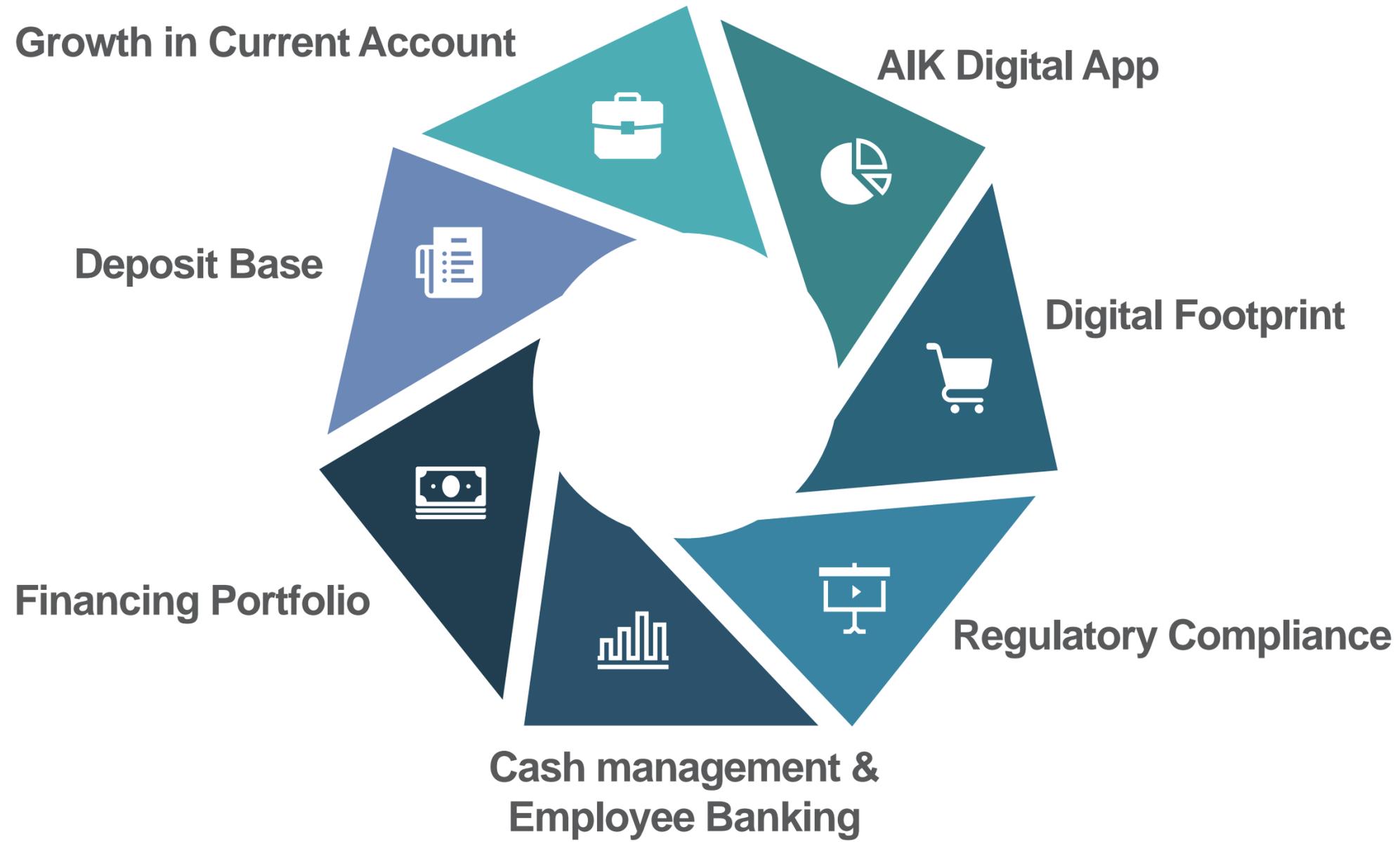
#### Charity Fund:

Islamic charity collected from late payment deterrents was disbursed as **Rs. 98.7 million** for charitable and social welfare purposes.

#### Islami Khair Current Account:

The Islami Khair Current Account is a Shariah-compliant deposit account through which BankIslami contributes an amount equal to 1% of the average deposit balance toward charitable causes, without any deduction from the customer's account. In 2025, the Bank disbursed **Rs. 149.87 million** through this fund.

## Areas Under Focus



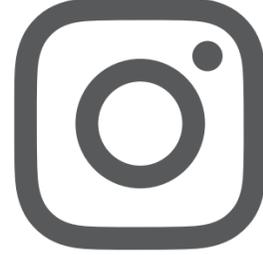
## Digital Presence



Bankislami-Pakistan-  
limited



Bipl.officia  
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BIPLOfficia  
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bankislamipakistanlimite  
d



www.bankislami.com.p  
k

## Contact Details

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## Q & A

# Thank You