

BankIslami

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



Corporate Briefing Session

For the year 2024 & HY 2025



AGENDA

INTRODUCTION

Introduction to the Bank, Network Size, Range of Services and Products, Credit Rating

KEY FINANCIAL HIGHLIGHTS

Journey of a Turn-around, PBT, PAT, Total Assets, Financing, Deposits, etc.

FINANCIAL PERFORMANCE

Investment portfolio, Financing Portfolio, Non performing Financing, Provision Coverage, Deposits, Operating Profits

ACHIEVEMENTS & INITIATIVES

External Recognition & Accolades, CSR initiatives

AREAS IN FOCUS

Future Strategic Direction, Products in Focus, Growth Plan



WHO WE ARE?

October 2004

Incorporated as Public Limited Company to carry out business of an Islamic Commercial Bank

March 2005

Commencement of Operations as an Islamic Bank listed on Stock Exchange

March 2005

Granted 'Scheduled Islamic Commercial Bank' license by Central Bank

August 2023

JS Bank acquired additional 67.33% and making BankIslami its majority-owned subsidiary

Listed on Pakistan Stock Exchange on April 17, 2006 as BIPL ticker post IPO.

PACRA has maintained BankIslami's long-term entity rating at AA- and short term rating at A1.

Operating 550+ branches including 60 sub branches in 210 plus cities of Pakistan

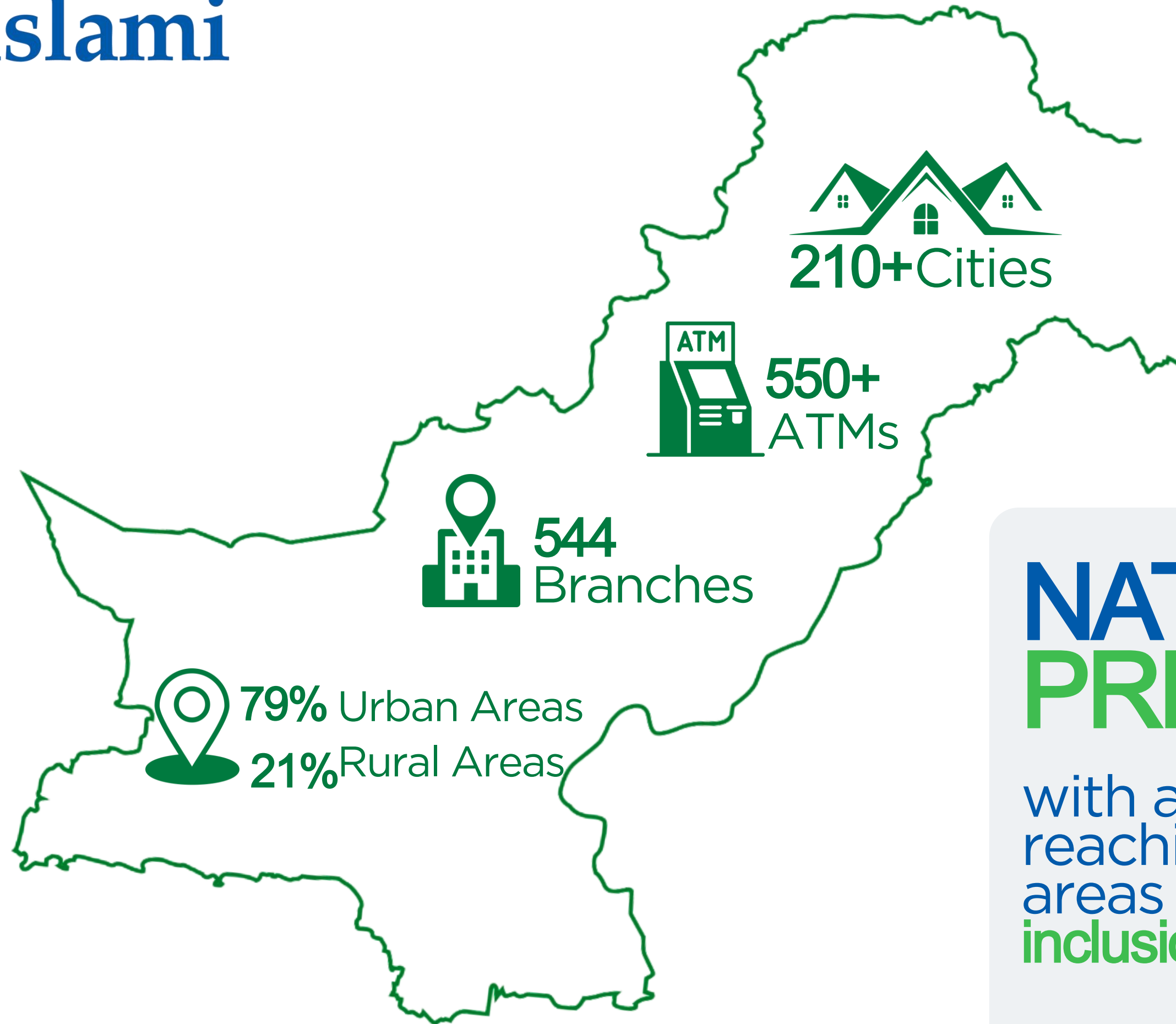
Offering a full range of financial services in corporate, commercial, consumer, retail banking and investment banking

The background of the image features four vertical panels, each containing a portrait of a man. From left to right: the first man wears an orange turban and a matching shawl; the second man is older, wears glasses, and has a dark turban; the third man has a white beard and a white turban; the fourth man has a long black beard and a red turban. The text is overlaid on these portraits.

OUR PURPOSE

SAVING HUMANITY FROM RIBA

آئیں انسانیت کو سود سے بچائیں!



NATIONWIDE PRESENCE

with a special focus on
reaching underserved
areas to enable **financial
inclusion**



KEY PRODUCTS & SERVICES



Cash Management
& Employee
Banking



SME Financing



Agri Financing



Consumer
Finance



Corporate
Banking



Investment
Banking



Personal
Banking

BankIslami

IN 2025

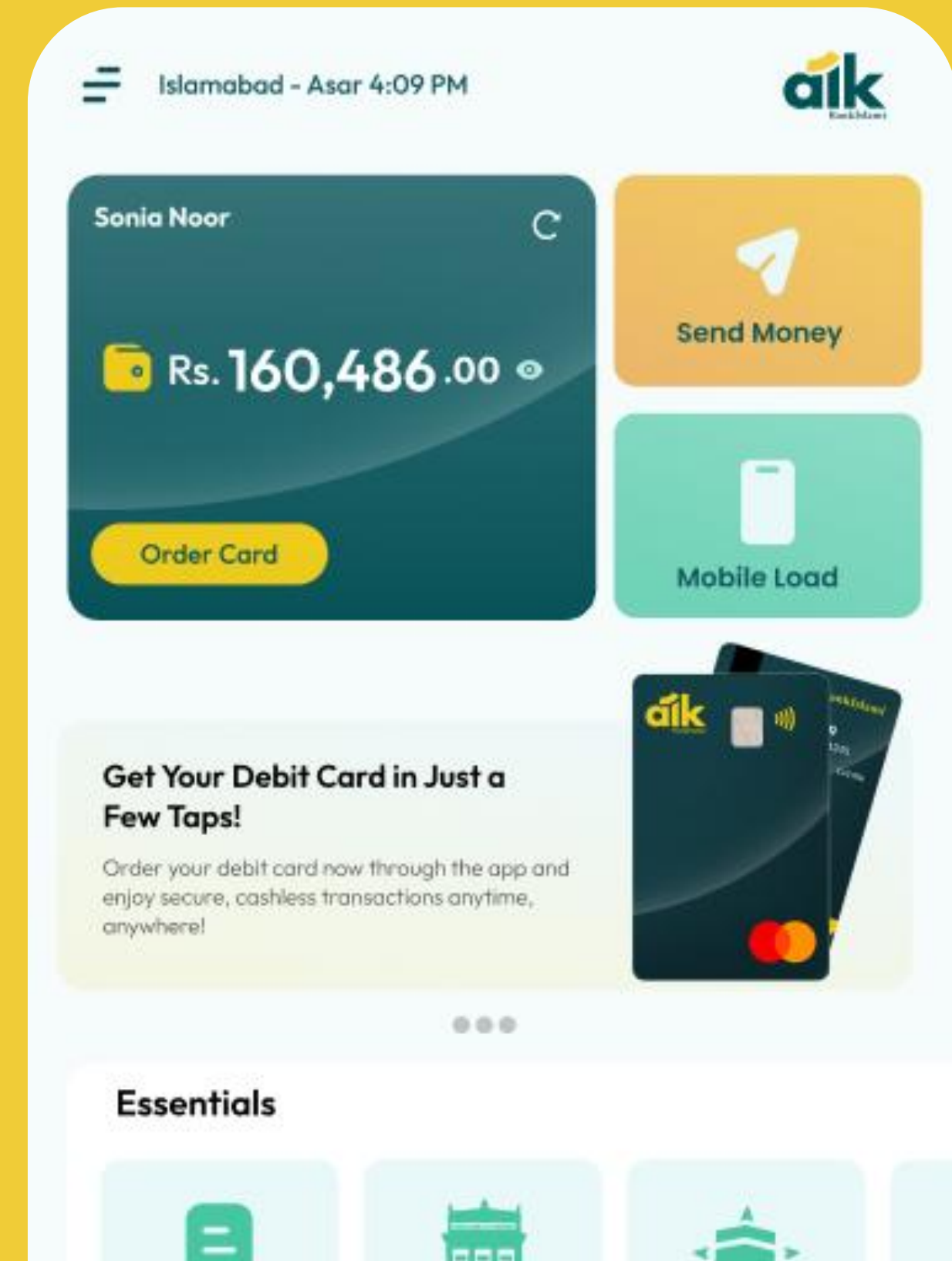
WE MADE HISTORY BY LAUNCHING



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



Pakistan's First Islamic Digital Banking Experience



BankIslami



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 + 3%

Salaried Individuals

1 Year KIBOR + 2%

Terms & Conditions Apply

BankIslami

Seamless Raast Transfers –
Right at the Counter!

- Instant transfers via mobile number.
- Zero transaction fees – Send & receive for free.
- Secure & reliable transactions.

BankIslami

MAKE THE MOST
OF YOUR SAVINGS WITH
MASHAL ACCOUNT

BankIslami
MASHAL
Women Banking

Terms and conditions apply

BankIslami

PRIORITY BANKING

INDULGE IN DINING OFFERS
WITH YOUR PRIORITY BANKING DEBIT CARD!

SPECIALIZED PRODUCTS

BankIslami

SWIPE INTO SECURE
ONLINE SHOPPING

WITH YOUR BANKISLAMIC DEBIT CARD

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

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INTRODUCING
PAKISTAN'S FIRST CHEQUE
ENCASHMENT VIA CCDM!

Withdraw cash instantly by encashing your cheque at BankIslami's Cash & Cheque Deposit Machine—secure, seamless, and hassle-free!

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Remittance
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rewards

12.3K 3.2K 1.3K

2 days ago

ioetne ka golden mauqa!

BankIslami biplofficial

Get Remittance

Enter the lucky draw

Win a gold coin

Terms & Conditions apply*

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Aur Sauda Done Karo

BankIslami

**BIGGEST
HIGHLIGHT
OF 2025**

PAKISTAN'S
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CERTIFIED BY **EUROMONEY**

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MORE WINS

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



Best Campaign Award

Saving Humanity
from Riba Campaign
received the Best
Campaign Award at
Pakistan Digital
Awards 2025



Banking on Equality

BankIslami ranked
1st in State Bank's
Banking on Equality
ranking in its
category



Pakistan Finclusion Award

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



Asian Banking & Finance Awards

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



BankIslami

MORE WINS

PAKISTAN'S
**BEST ISLAMIC
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EUROMONEY



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

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





OUR FUTURE-PROOF APPROACH

CORE PRINCIPLES

Profit-sharing deposits, SME partnerships, housing Musharakah

Mutual funds, Takaful, and ethical portfolio advisory

WITH MODERN APPROACH

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

SME, women, youth-focused Islamic products



Future headquarters of BankIslami



Key Initiatives



AIK Digital App - Launched one of its kind Islamic digital app, its more than just an app. It's a movement toward a unified and ethical financial future for all



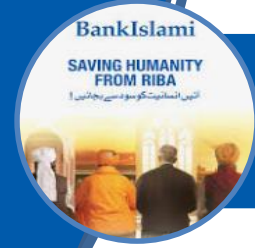
Exchange Company - In order to provide hassle free foreign exchange services to our trade and other clients



Core Banking System Upgradation - Upgraded core banking system to R-14 to enhance operational efficiencies and better services to clients



Acquired 32-storey building - The bank is planning to build a head office building to create synergies between departments under one roof

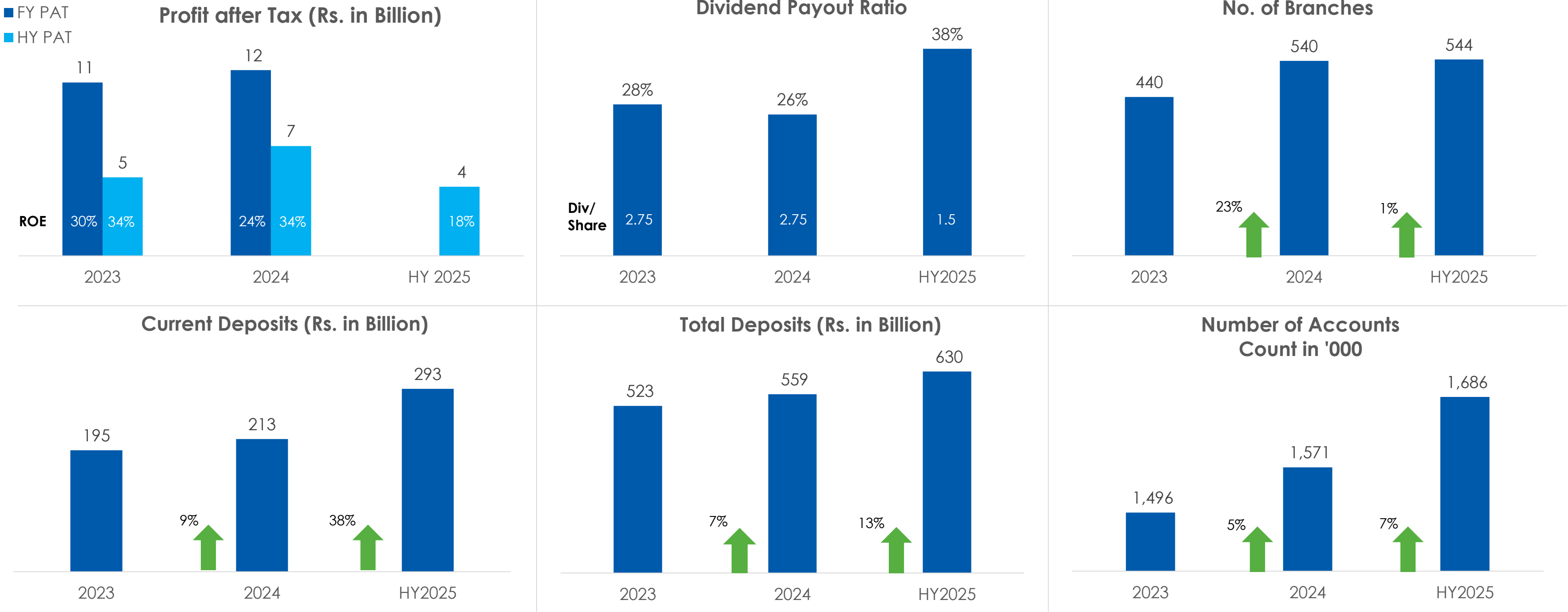


Marketing Campaign on Inclusivity - Our mission "Saving Humanity from Riba" is more than a slogan. It is a responsibility we carry with pride and purpose irrespective of any religion.



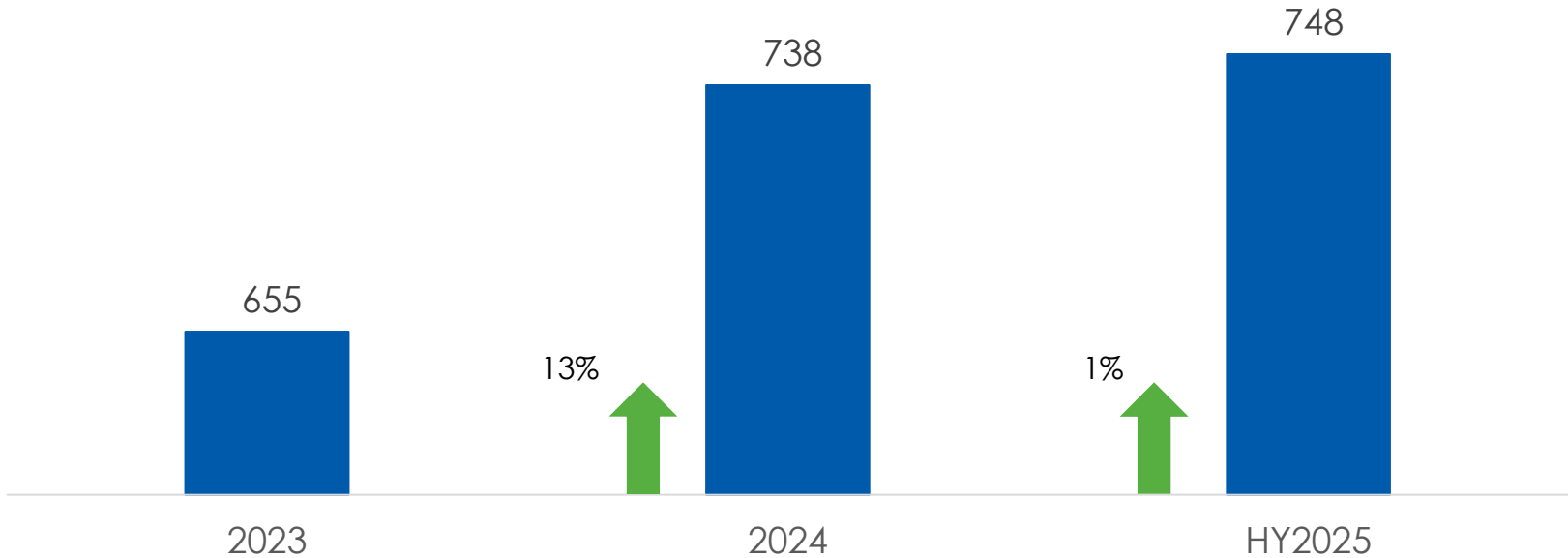
Shariah Awareness Sessions - The bank conducted multiple of awareness sessions related to Islamic Banking.

Key Financial Headlines

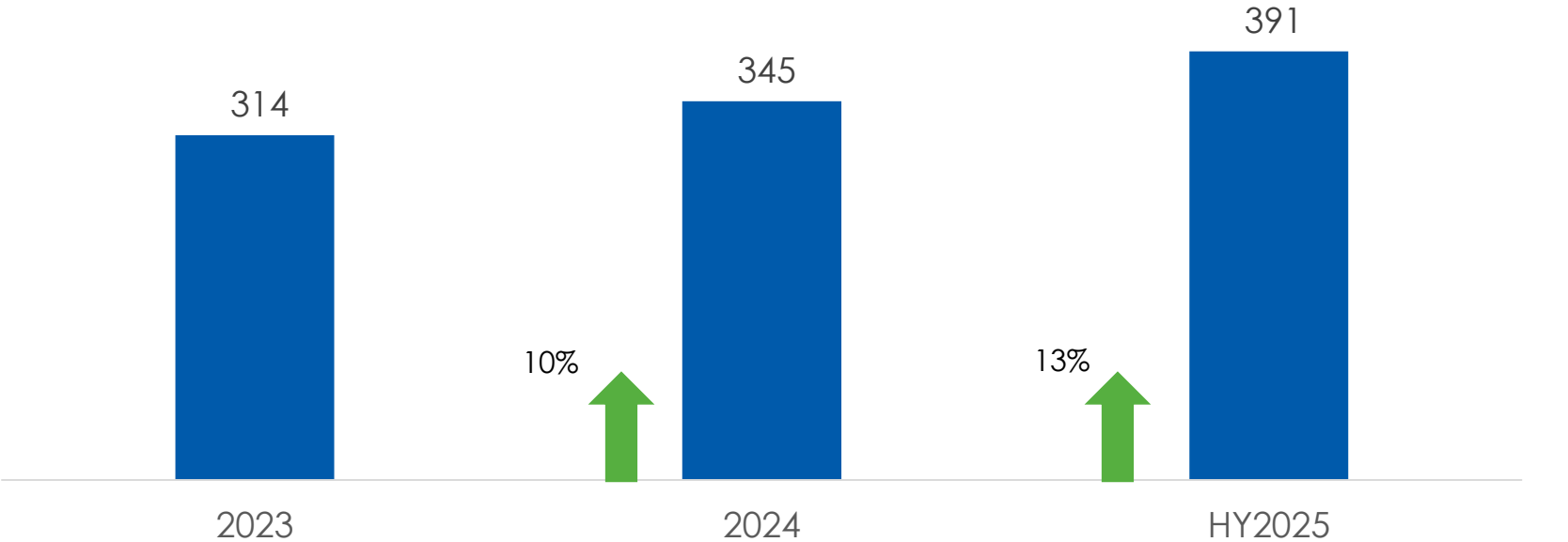


Key Financial Headlines

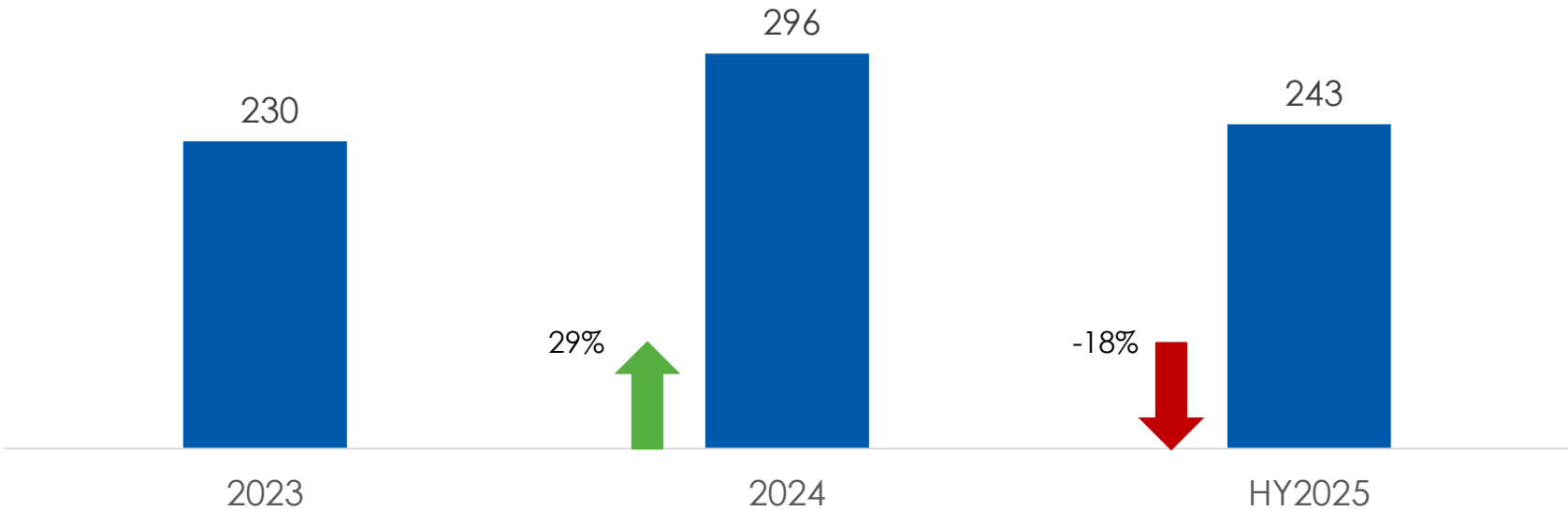
Total Assets (Rs. in Billion)



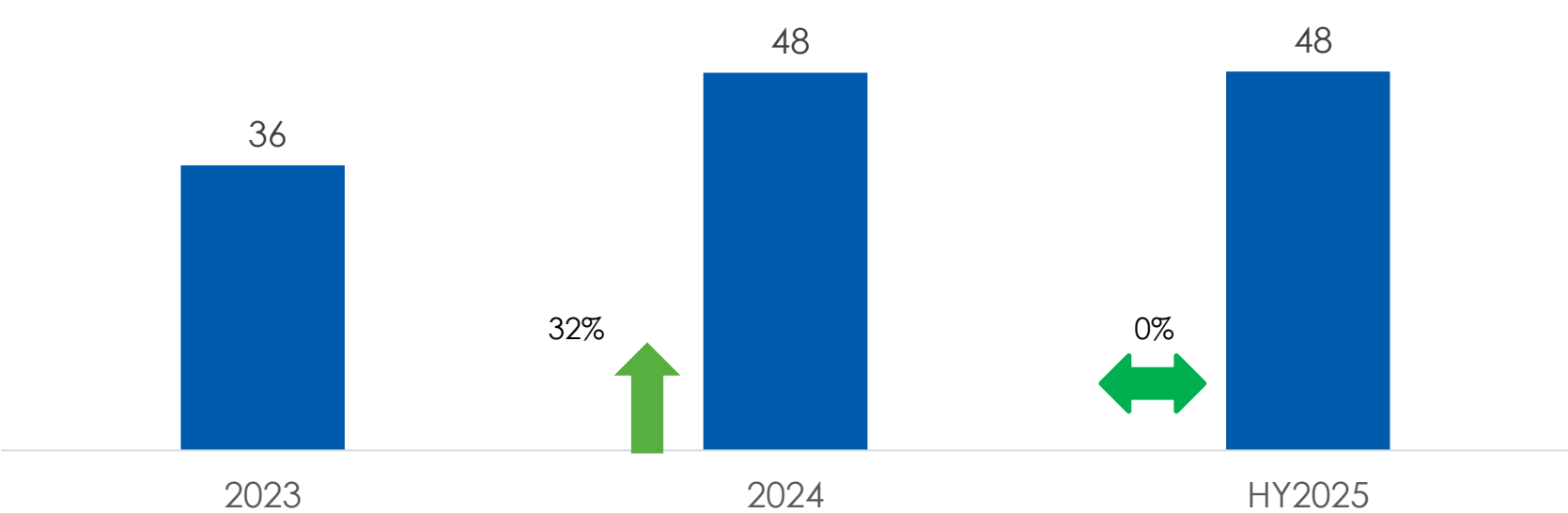
Investments (Rs. in Billion)



Total Financings – Net (Rs. in Billion)



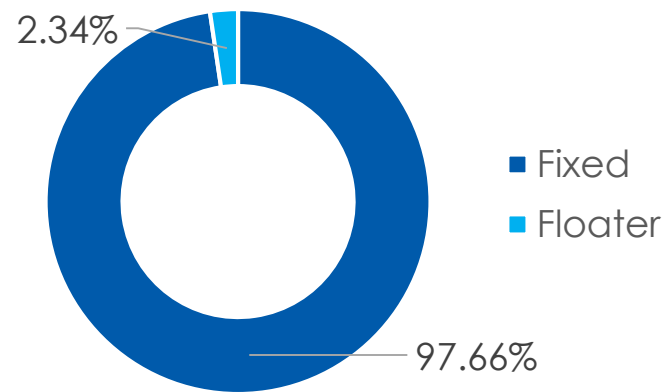
Total Equity (Rs. in Billion)



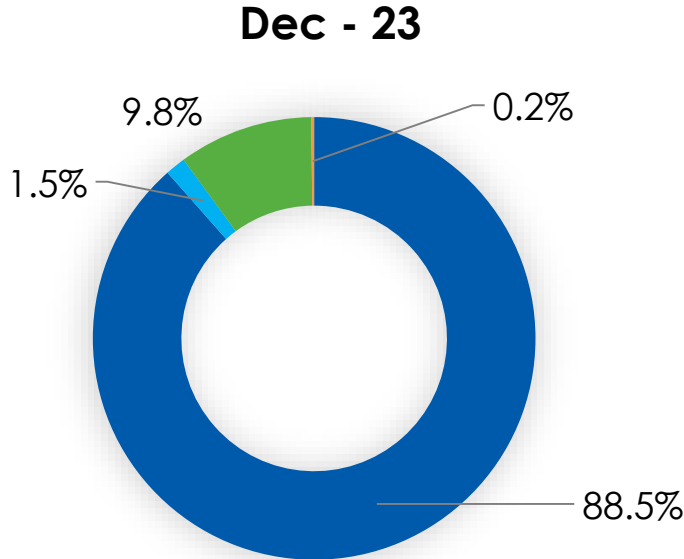
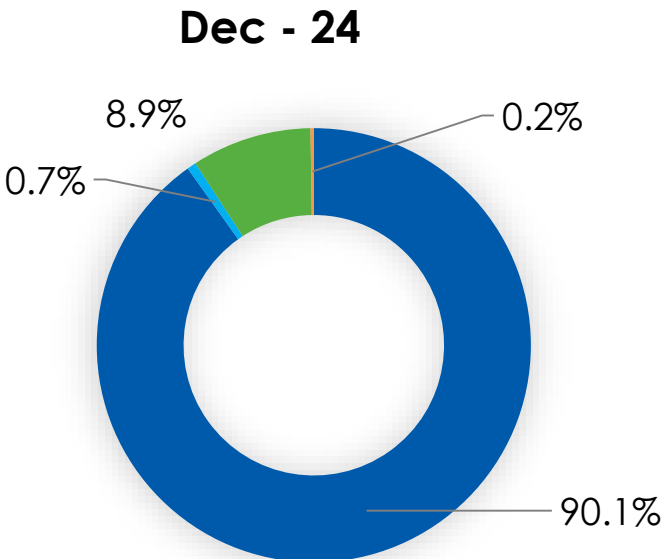
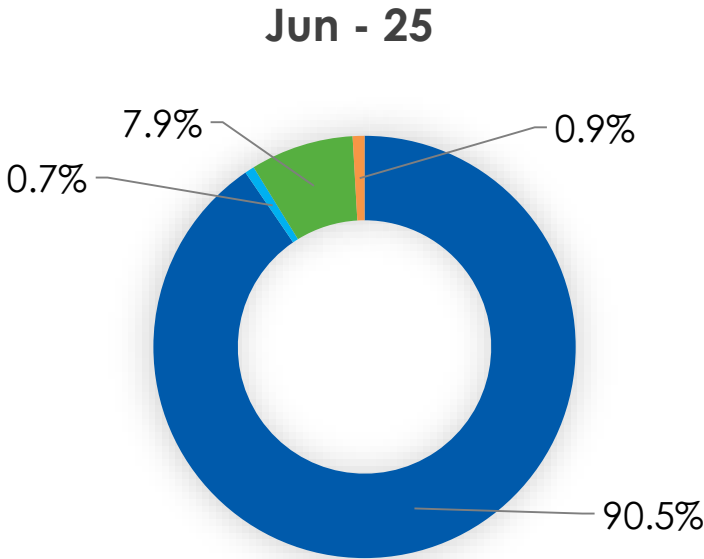
Financial Performance

Investments - Net	Rs. In Million				
	Jun - 25	Dec - 24	Dec - 23	Growth	
				Jun-25 Vs Dec-24	Dec-24 Vs Dec-23
Federal Government Securities	353,336	311,026	277,867	14%	12%
Non Government Securities	2,859	2,325	4,673	23%	-50%
Pakistan Energy Sukuk	30,855	30,855	30,851	0%	0%
Shares & Others	3,523	846	693	317%	22%
Total	390,574	345,052	314,084	13%	10%

Sukuk Composition



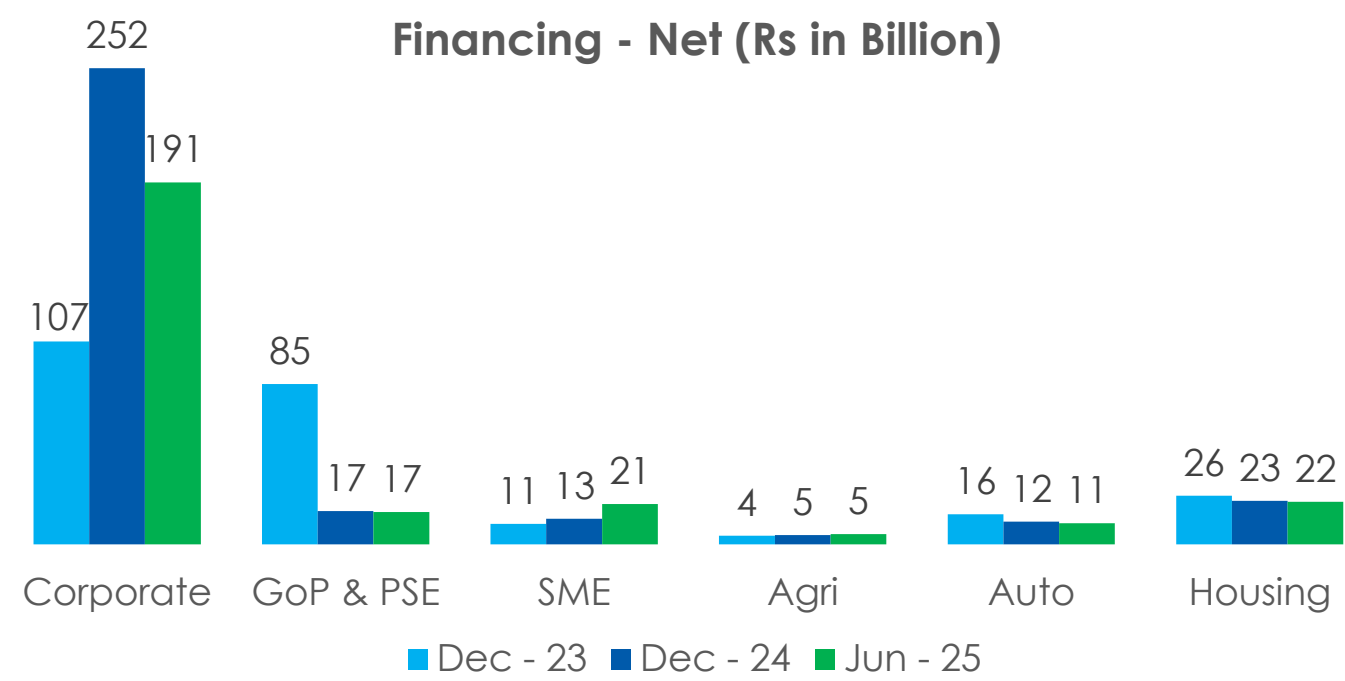
- Federal Government Securities
- Non Government Securities
- Pakistan Energy Sukuk
- Shares & Others



Financial Performance

Rs. in Billion

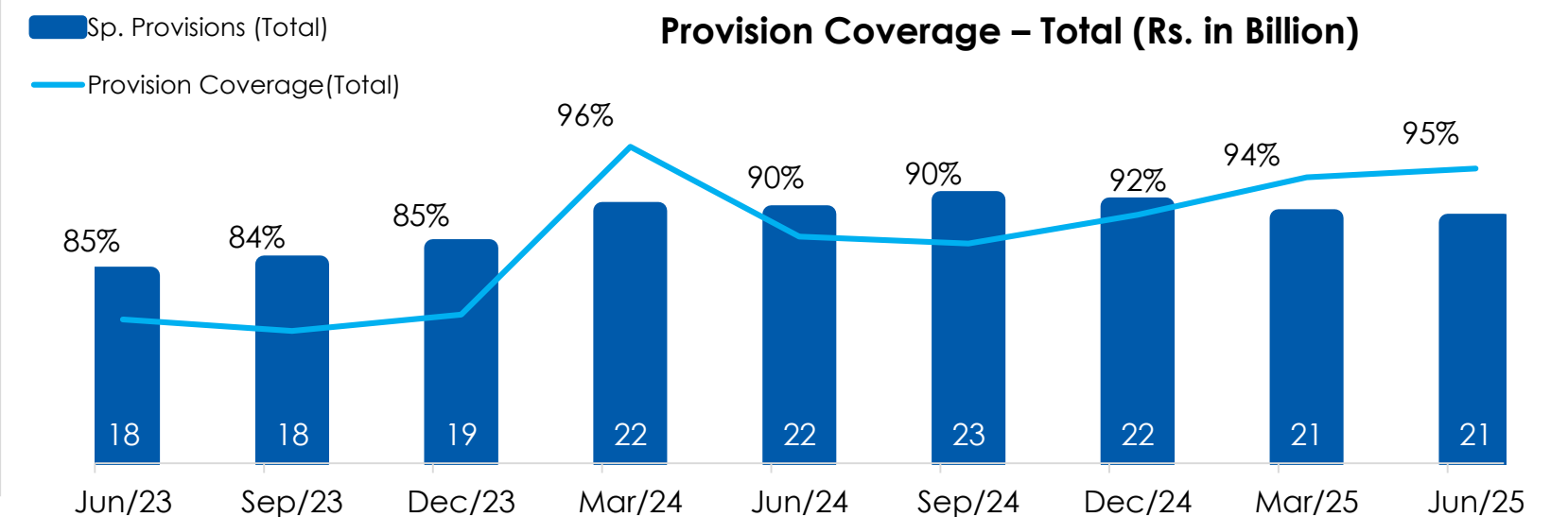
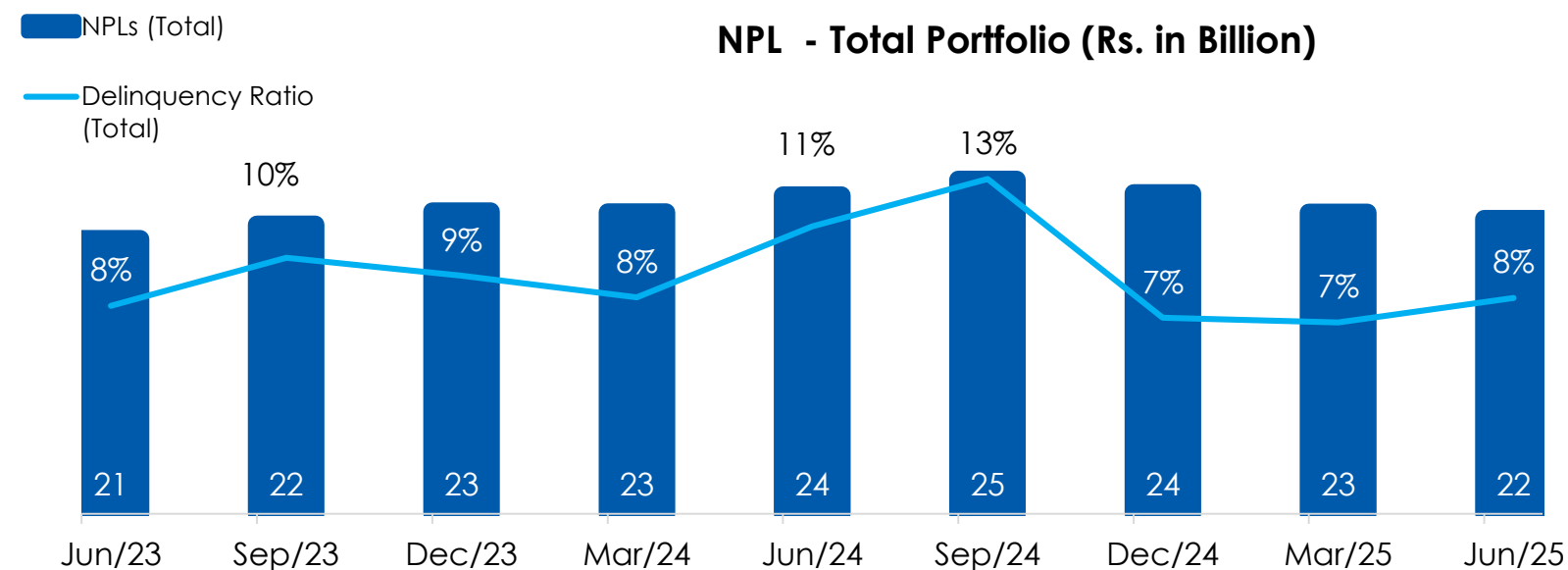
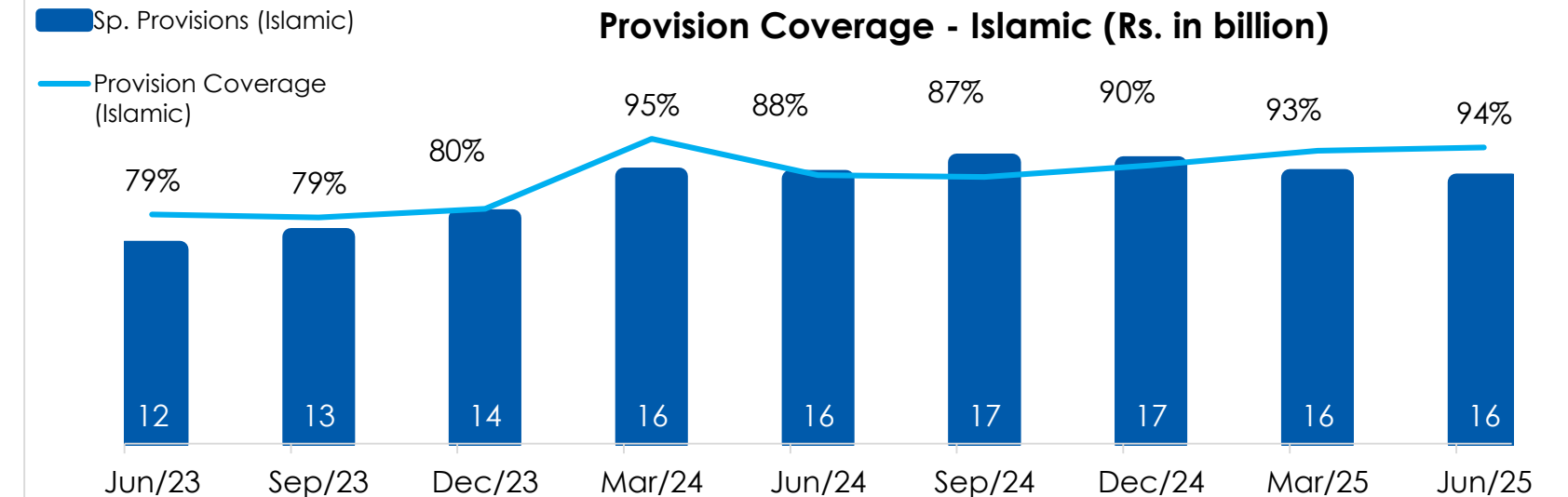
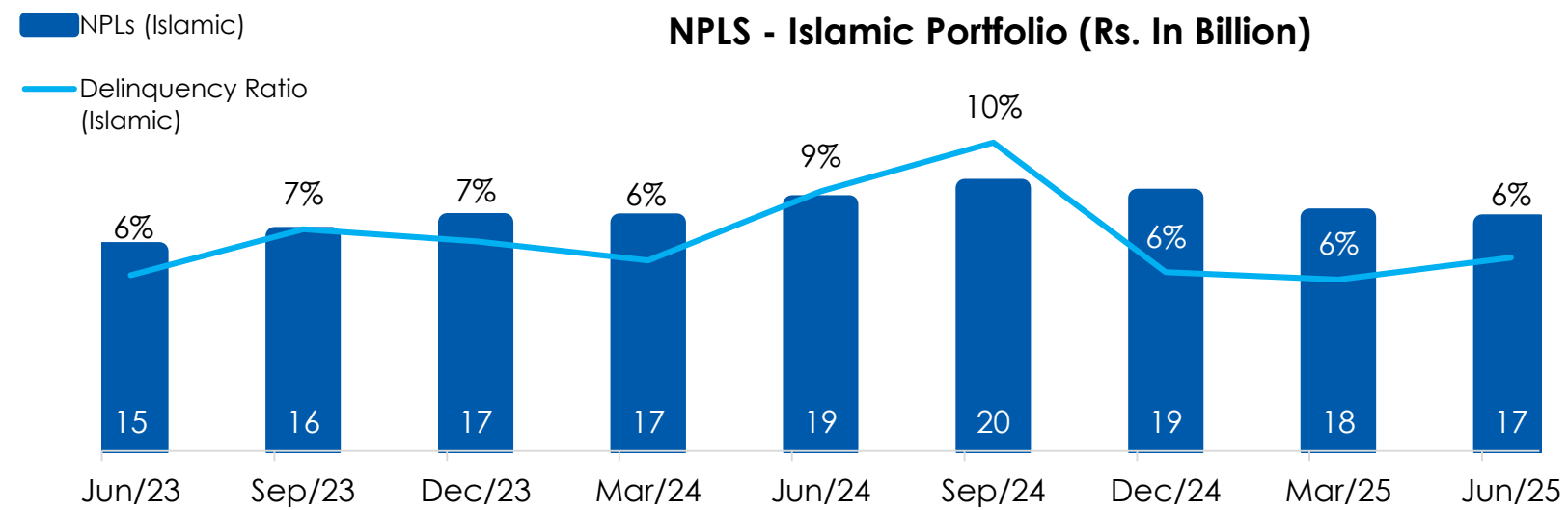
Financings – Net	Jun - 25	Dec - 24	Dec - 23	Growth	
				Jun-25 Vs Dec-24	Dec-24 Vs Dec-23
Corporate	191.1	251.5	107.2	-24%	135%
GoP & PSE	17.0	17.5	84.6	-3%	-79%
SME	21.2	13.4	10.7	58%	25%
Agri	5.3	4.8	4.4	11%	8%
Auto	11.1	11.8	15.8	-6%	-25%
Housing	22.4	22.9	25.6	-2%	-10%
Islamic Portfolio – Gross	268.0	322.0	248.4	-17%	30%
Provisioning – Islamic	-25.0	-26.0	-18.2	-4%	43%
Islamic Portfolio-Net	243.0	296.0	230.1	-18%	29%
Conventional portfolio – Net	0.1	0.1	0.1	0%	-9%
Total Portfolio – Net	243.1	296.0	230.2	-18%	29%



Segment	Composition		
	Jun - 25	Dec - 24	Dec - 23
Corporate	71%	78%	43%
GoP & PSE	6%	5%	34%
SME	8%	4%	4%
Agri	2%	1%	2%
Auto	4%	4%	6%
Housing	8%	7%	10%



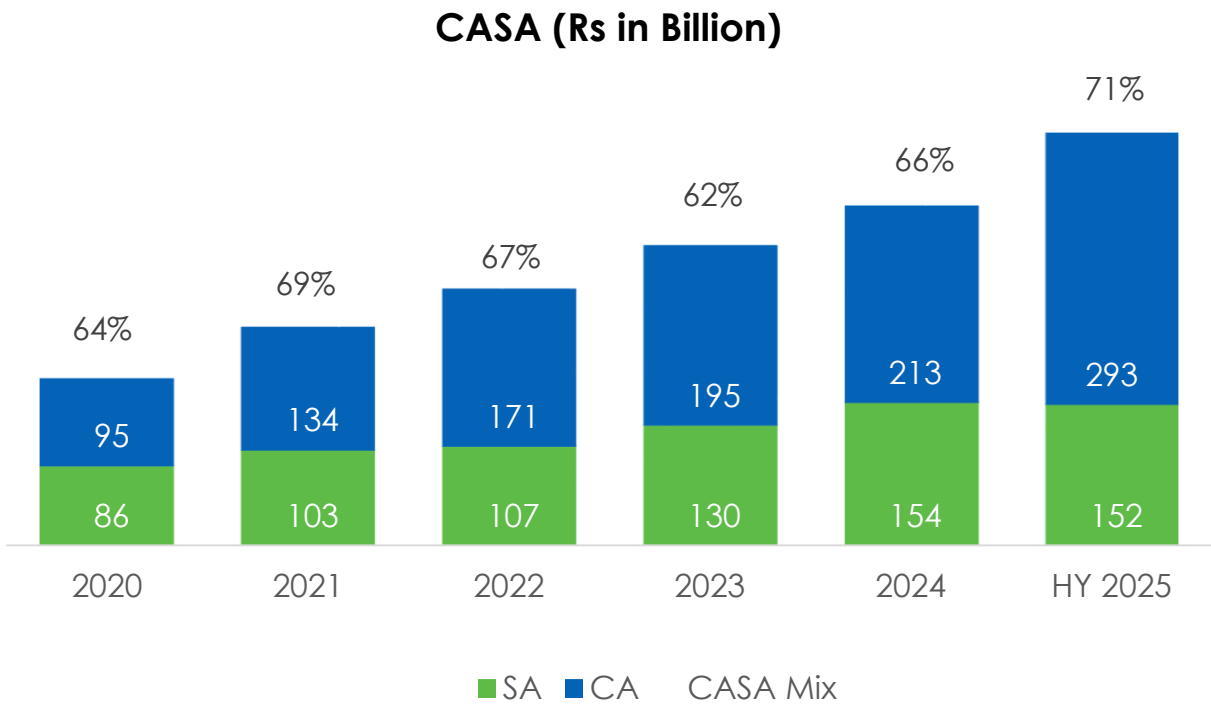
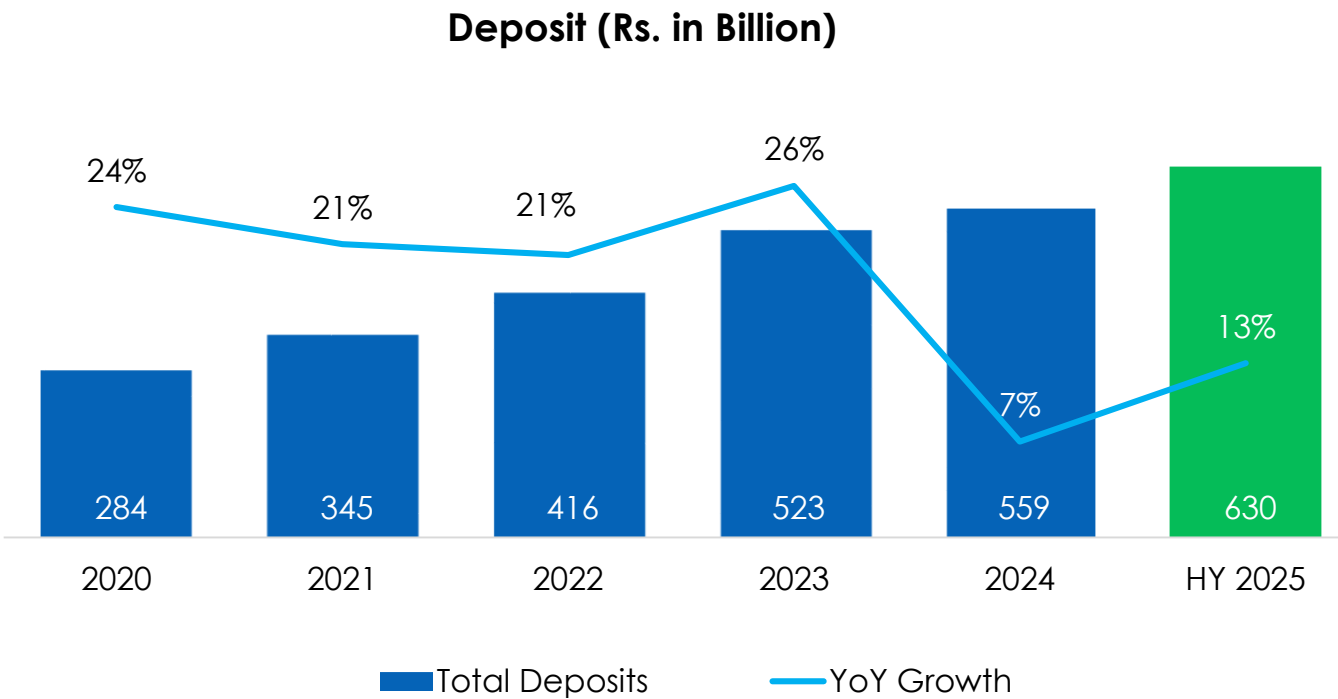
Financial Performance



Coverage ratio (incl. Stage 1 & 2 Provision) of total portfolio is **110.4%**, while Islamic portfolio is **113.9%** as of June-25. Total Delinquency ratio of the Bank (including defunct KASB Bank portfolio) has increased to **8.2%** in June 25 as compared to Dec 24 i.e. 7.4% (Dec-23 was 9%), while Delinquency ratio of Islamic Portfolio has increased to 6.4% from 5.9% in Dec 24 (Dec 23 was 6.9%).

Financial Performance

Deposits	Rs. In Billions							
	HY-2025		Dec - 24		Dec - 23		Growth %	
	Amount	Composition	Amount	Composition	Amount	Composition	Jun-25 Vs Dec-24	Dec-24 Vs Dec-23
Current Deposit	293	47%	213	38%	195	37%	37.87%	9.16%
Saving Deposit	152	24%	154	28%	130	25%	-1.42%	18.87%
Term Deposit	185	29%	192	34%	198	38%	-3.78%	-2.91%
Total Deposit	630	100%	559	100%	523	100%	12.73%	7.01%
CASA	446	71%	367	66%	325	62%	21.35%	13.04%



Deposit grew with a **CAGR** of **21%** in 6 and a half years, while **CA composition** has improved from 33% in 2018 to **46.6%** in Jun-25.



Financial Performance

Rs in Million

Profit & Loss Statement	Jun-25	Jun-24	Variance Jun-25 Vs Jun-24		Dec-24	Dec-23	Variance Dec-24 Vs Dec-23	
Average 6-M Kibor	11.73%	21.22%			18.58%	21.58%		
Profit Earned	38,898	59,030	↓	(20,132)	112,801	92,756	↑	20,044
Profit Expensed	20,375	36,973	↑	16,598	66,414	52,573	↓	(13,842)
Net spread earned	18,523	22,057	↓	(3,534)	46,387	40,184	↑	6,203
Other Income								
Fee and commission income	1,783	1,090	↑	693	2,306	1,817	↑	489
Dividend income	111	63	↑	49	67	69	↓	(1)
Foreign exchange income	534	961	↓	(427)	1,339	913	↑	426
Gain on sale of securities	2,388	377	↑	2,011	701	272	↑	429
Other income	80	78	↑	1	177	240	↓	(63)
Non Funded Income	4,896	2,569	↑	2,327	4,591	3,311	↑	1,280
Total Income	23,419	24,626	↓	(1,207)	50,977	43,494	↑	7,483
Total administrative expenses	15,382	10,484	↓	(4,898)	22,714	16,579	↓	(6,134)
Operating Profit Before Tax & Provision	8,037	14,142	↓	(6,105)	28,263	26,915	↑	1,348
Provisions	(919)	405	↑	1,324	2,734	6,391	↑	3,658
Taxation	4,547	6,700	↑	2,153	13,696	9,478	↓	(4,218)
Profit After Tax	4,409	7,037	↓	(2,628)	11,834	11,045	↑	788



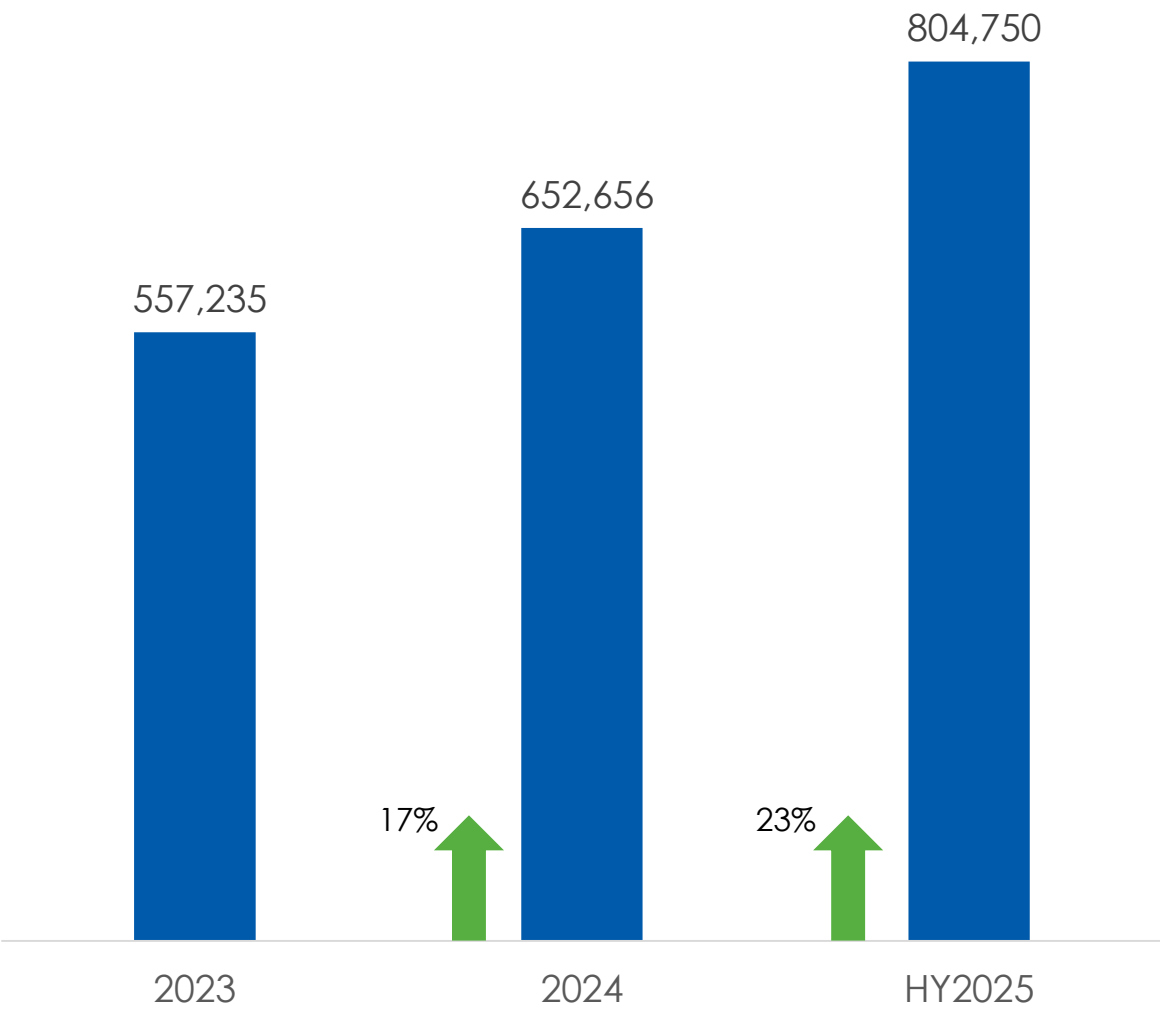
Key Ratios

Ratios	Rs. In Million		
	Jun-25	Dec-24	Dec-23
Net Spread to Profit Earned	47.62%	41.12%	43.32%
Cost to Total Income Ratio	64.10%	43.47%	37.15%
Administrative Expenses Per Branch *	56.55	42.06	37.68
Return on Equity *	18.20%	24.50%	30.29%
Return on Earning Assets *	1.40%	2.04%	2.27%
Return on Average assets *	1.30%	1.91%	2.17%
Capital Adequacy Ratio	19.37%	24.11%	23.79%
Deposits per Branch	1159	1036	1188
Infection Ratio	8.17%	7.42%	9.01%
Coverage Ratio (incl. stage 1 and 2)	110.4%	105.3%	104.2%
Advances to Deposits ratio – Gross	43.34%	58.51%	48.62%

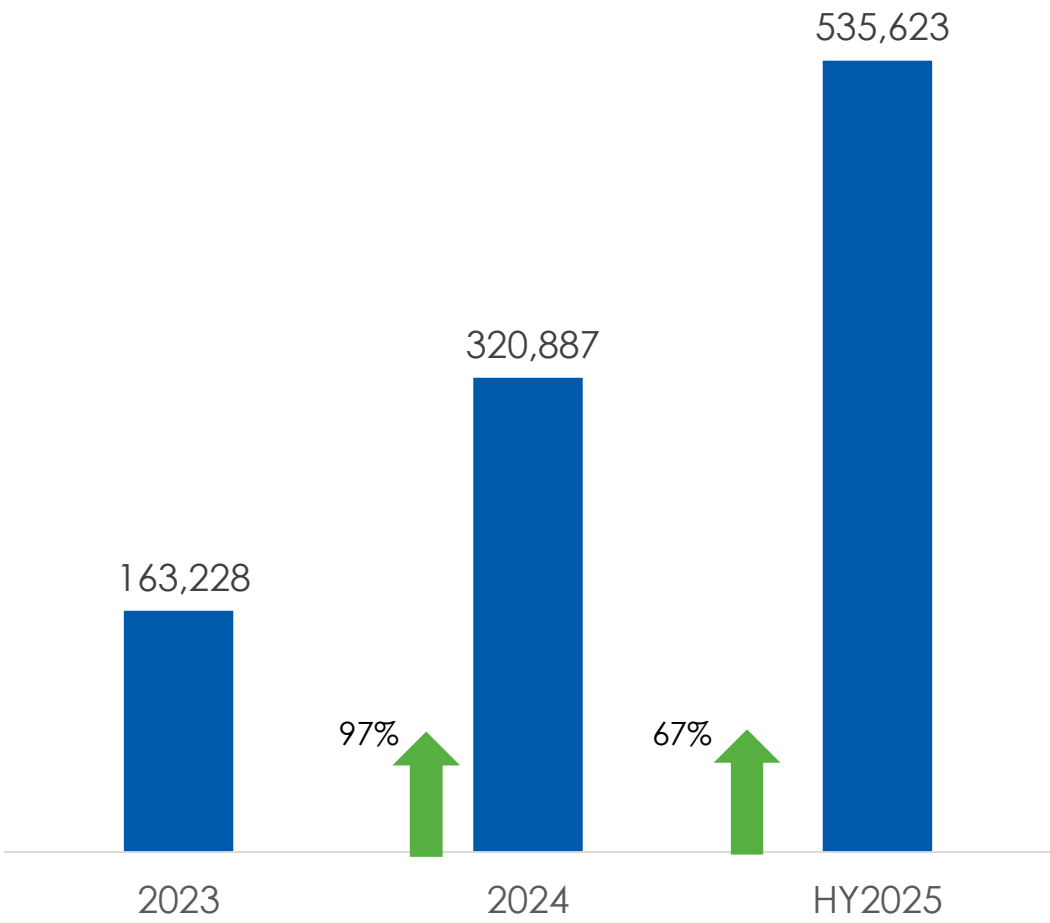
* The ratios are computed on an annualized basis.

Digital Stats

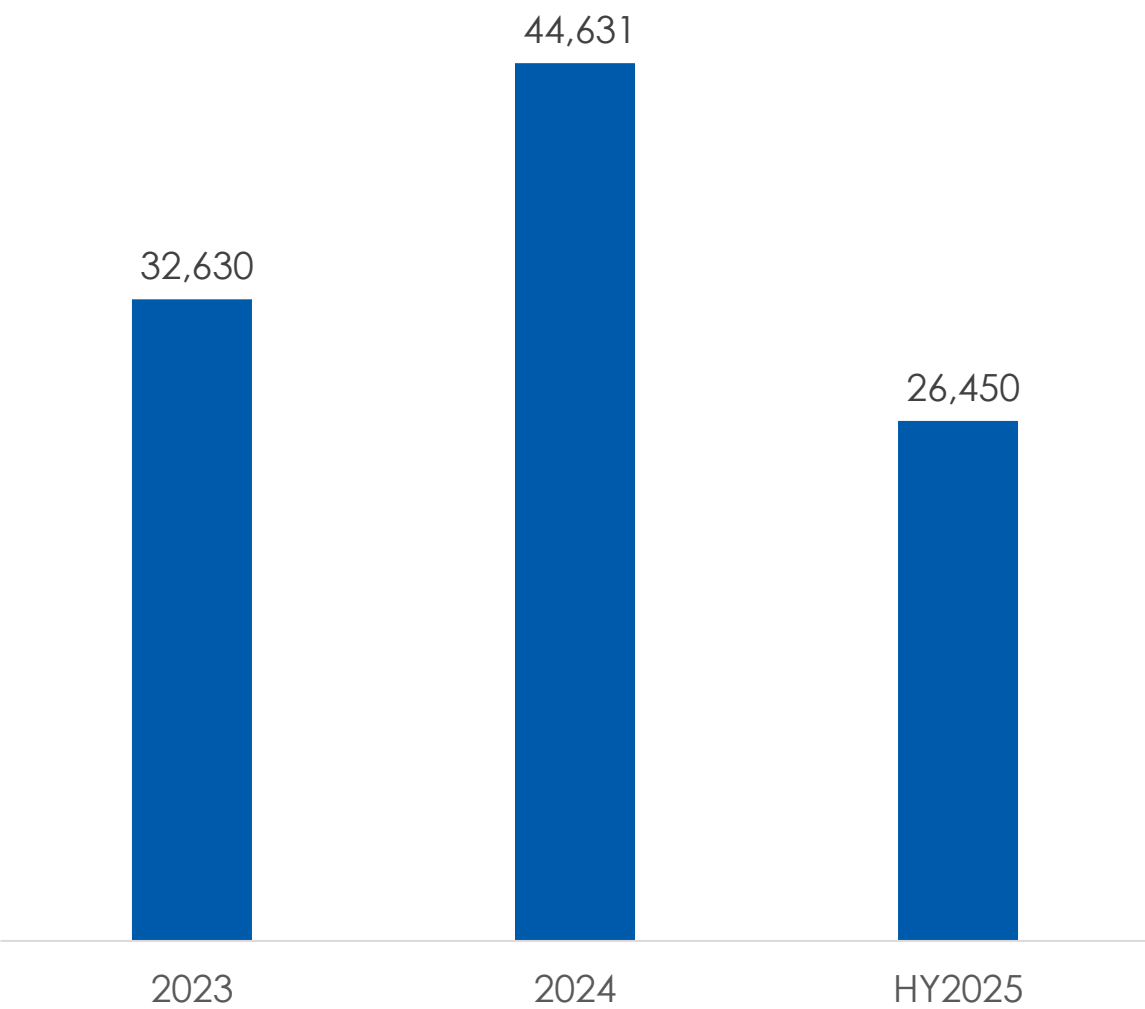
No. of Debit Cards



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 - 2024

- **Charity Fund:**
Islamic charity collected from late payment deterrents was disbursed as **Rs. 36.7 million** for social welfare projects.
- **Support to Charitable organisation:**
The bank donated **Rs. 186 million** to support education, healthcare, and poverty alleviation programs through collaborations with trusted NGOs
- **Persons with Disabilities (PWDs):**
Promoted inclusion and accessibility by partnering with ConnectHear and Purple Tuesday, and offering assistive tools.



Areas Under Focus



Growth in Current Account

Growth in Current Accounts to improve spreads



Deposit Base

Grow overall Deposit base to improve deposit per branch ratio



Financing Portfolio

Grow Financing portfolio in Corporate, Commercial, SME, Consumer and Agri segment to enhance asset yields



Cash management & Employee Banking

For healthy deposit base, focus will be placed on cash management and payroll mandates



Regulatory Compliance

Ensure Continued Regulatory Compliance



AIK Digital App

Further enhancement of products and services to increase market share



Digital Footprint

To increase Digital footprint through our revamped Digital Delivery Channels



Social Media Presence



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bankislamipakistanlimited



www.bankislami.com.pk

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Q & A

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THANK YOU