

Al Ansari Financial Services delivers strong FY25 performance, driven by 12% operating income growth and 10% EBITDA expansion

FY25 Financial Highlights

- Operating income grew by 12% year-on-year to AED 1.29 billion, driven by broad-based performance and consolidation effects.
- EBITDA increased by 10% year-on-year to AED 563 million, reflecting sustained operating leverage and disciplined cost management.
- EBITDA margin strengthened to 44%, supported by improved operating efficiency across core businesses.
- Net profit after tax remained resilient at AED 401 million, with a marginal year-on-year decline of 1%.

Dubai, UAE – 13 February 2026: Al Ansari Financial Services PJSC (DFM: ALANSARI) (“the Group”), the leading financial institution in the GCC, delivered robust performance in FY2025, reporting double-digit growth in operating income and EBITDA amid continued investment in scale, people, and geographic expansion.

Operating income increased by 12% year-on-year to AED 1.29 billion, driven by solid performance across most business lines, complemented by the consolidation of the recently acquired BFC Group, reinforcing the Group’s diversified and scalable earnings base.

Net profit after tax in FY2025 remained resilient at AED 401 million, registering a marginal decline of 1% year-on-year. This was primarily attributable to adjusted pricing strategies to preserve market share, higher manpower costs driven by regulatory requirements including Emiratisation initiatives, and increased operating and finance costs associated with the Group’s ongoing local and international expansion strategy.

The Group’s performance was delivered amid geopolitical headwinds, highlighting its resilience, reinforcing its market leadership, and reflecting the effective execution of its long-term strategy to drive sustainable growth, supported by strong economic momentum across the UAE and the broader GCC.

Press Release

Strategic expansion and network growth

In line with its growth strategy, Al Ansari Financial Services significantly expanded its physical footprint during the year. As at the close of FY25, the Group operated a total of 444 physical branches, compared to 267 branches at the close of FY24. This represents a net addition of 177 branches, comprising 160 branches in Kingdom of Bahrain, Kuwait and India acquired through the consolidation of BFC Group and 17 newly opened branches within the UAE.

The acquisition of BFC Group Holdings was successfully completed in the second quarter of 2025, with the Group's results fully consolidated from Q2 to Q4 2025. Integration efforts progressed as planned, with operational synergies expected to be progressively realised during 2026.

Capital expenditure during the year amounted to AED 39 million, representing approximately 3% of operating income, as the Group continued to invest selectively in digital transformation, infrastructure, and branch optimisation initiatives. The Group maintained a robust EBITDA-to-cash conversion rate of 93%, highlighting disciplined capital allocation and strong liquidity management.

Commenting on the results, Rashed A. Al Ansari, Group CEO of Al Ansari Financial Services, said:

"The financial performance for 2025 reflects the resilience of Al Ansari Financial Services and the strength of our diversified business model. Despite a complex market environment and heightened competition, we delivered solid growth, maintained strong margins, and continued to invest in the capabilities required for long-term value creation. Looking ahead, our priorities remain firmly focused on advancing our digital transformation agenda, optimising our expanded branch network, and realising synergies from the BFC Group acquisition. With a strong balance sheet and disciplined capital allocation, we are well positioned to pursue sustainable growth and reinforce our market leadership across the UAE and the wider region."



Press Release

Mohammad Bitar Deputy Group CEO of Al Ansari Financial Services, added:

“As we move into 2026, our focus is on building scale into efficiency and growth. We will continue to enhance customer experience across both digital and physical touchpoints, drive operational excellence, and unlock value from our expanded regional footprint.

The integration of BFC Group provides a strong platform to deepen our presence in key corridors and accelerate innovation, while maintaining a prudent approach to costs and risk management.”



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