DIB Earnings Call Presentation

H1 2026

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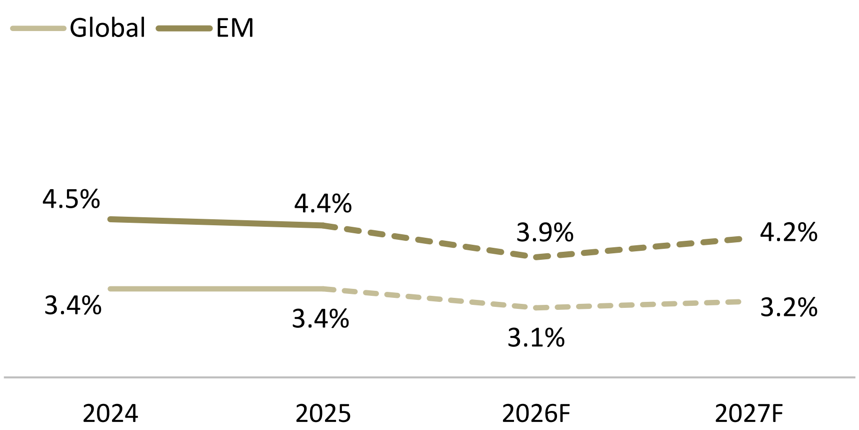
Contents

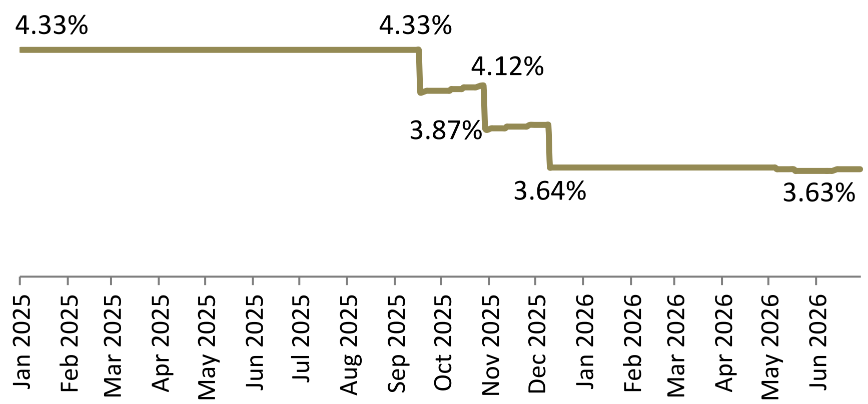
Global growth normalizes as inflation inches up and policy rates stabilizes

GDP growth rate (%)



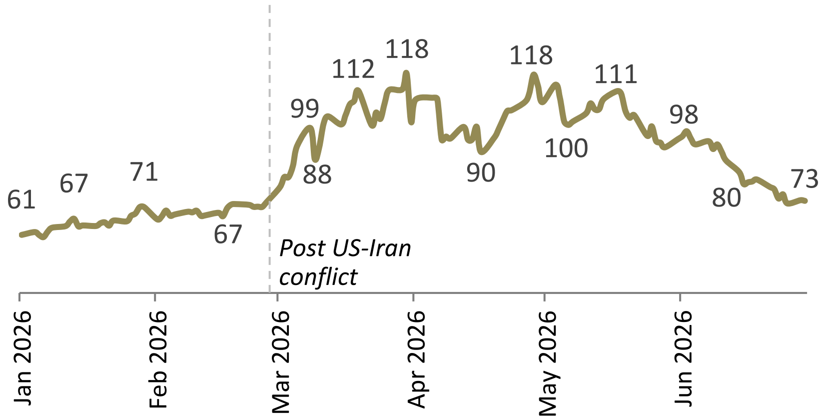
Source: IMF (as of April 2026)

USD Effective Federal Funds Rate



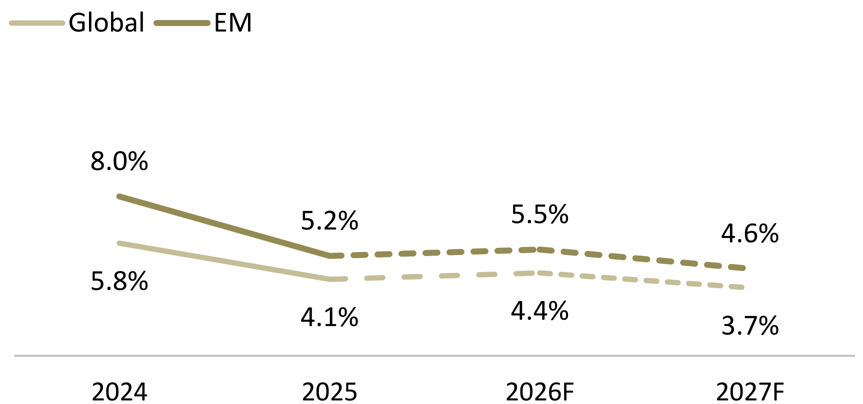
Source: US Federal Reserve, Summary of Economic Projections (17 Jun 2026)

Oil Price (USD per Barrel)



Source: US Energy Information Administration

Inflation (%)



Source: IMF (as of April 2026)

UAE's resilient fundamentals and investment agenda continues to support economic growth

Key areas		Key highlights	
Strong sovereign credit profile	UAE's strong credit profile is underpinned by strong fiscal buffers, low government debt level, resilient institutional framework.	**'AA-'** rating by S&P *Affirmed on 30 Mar 2026*	**'Aa2'** rating by Moody's *Affirmed on 6 Mar 2026*
Resilient financial institution resilience package	CBUAE introduced Financial Institution Resilience Package comprising of five pillars that provides flexibility to banks to access monetary liquidity and utilize excess liquidity	**AED 5.5 Tn** Bank assets	**AED 3.4 Tn** Bank deposits
Economic incentive package by Dubai govt.	Dubai's Executive Council introduced incentive package offering financial relief to sectors such as hospitality, trade & logistics, real estate etc.	**AED 2.5 Bn** Incentive package	**Govt. / Sales fees** deferral
Incentive package for tourism sector by Ajman govt.	Government of Ajman launched targeted exemption and incentive package (valid for 6 months) for establishment within Ajman's tourism sector.	**Tourism related fees** deferral	**Permits / exhibition fees** exemption
Robust infrastructure investment commitments	UAE has maintained strong infrastructure investments momentum underscoring investor confidence in : • Economic stability, • Policy resilience & • Long-term growth outlook.	**AED 200 Bn** ADNOC project pipeline 2026-28	**AED 100 Bn** DIFC Zabeel District expansion
		AED 128 Bn Al Maktoum international airport	**AED 55 Bn** Metro project - Blue and Gold line

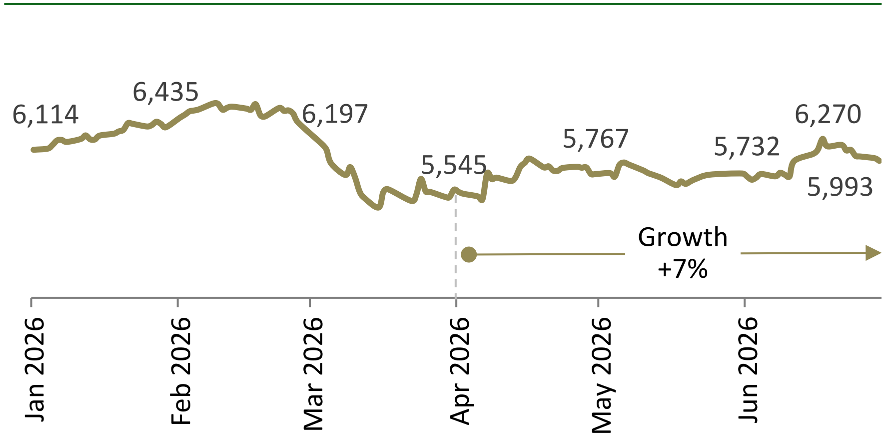
...and other infrastructure projects across the emirates

Source: UAE Ministry of Finance, CBUAE and secondary research

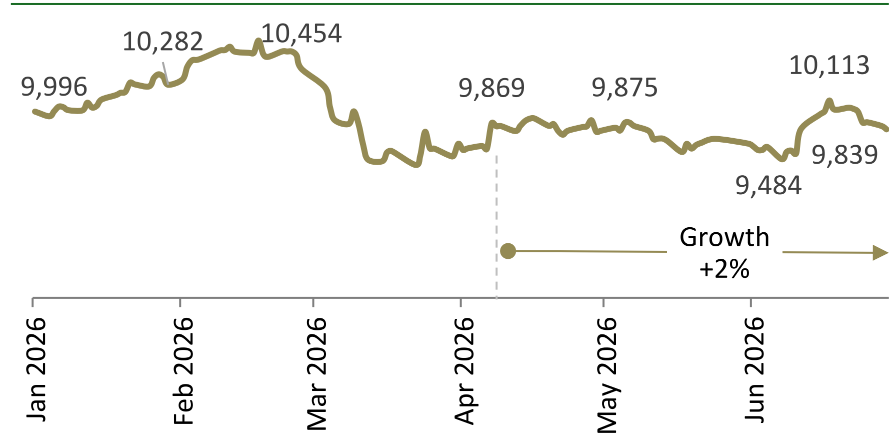
Diversified growth drivers continue to underpin UAE expansion

I Economic diversification	UAE's GDP grew by 6.1% to AED 1.9 Tn in 2025 supported by strong momentum across non-oil GDP which grew by 6.8% in the same period.	**3.1%** Projected Real GDP growth in 2026
II Price stability	Inflation remains well-contained and below global average of 3.2%, supported healthy domestic consumer spending and resilient business environment.	**2.5%** Expected inflation rate in 2026
III Oil as fiscal tailwind	As UAE is expected to maintain fiscal surplus in 2026, driven by high global oil prices which will offset lower export volumes.	**4.5%** of GDP as budget surplus in 2026

DFM General Index



ADX General Index



Source: IMF, DFM, ADX, Fitch Rating, and secondary research

Contents

H1’26 Performance Summary: Resilient financial performance supported by growth and balance sheet strength

Growth

In H1’26 total assets grew by 2% YTD to AED 423 Bn.

Net financing assets grew by 7% YTD to AED 281 Bn, supported by growth across businesses.

Earnings

Strong gross revenue growth of 10% YoY in H1’26 to AED 12.4 Bn.

H1’26 operating profit grew by 6% YoY to AED 4.8 Bn driven by disciplined cost management.

Asset quality

NPF Ratio improved by 25 bps to 2.4% in H1’26.

Cost of Risk remained stable at 0.28%, remaining well within our historical.

Capital and liquidity

Solid capital levels as reflected by CET1 ratio of 13% and CAR of 16.1%, indicating bank’s solid internal capital

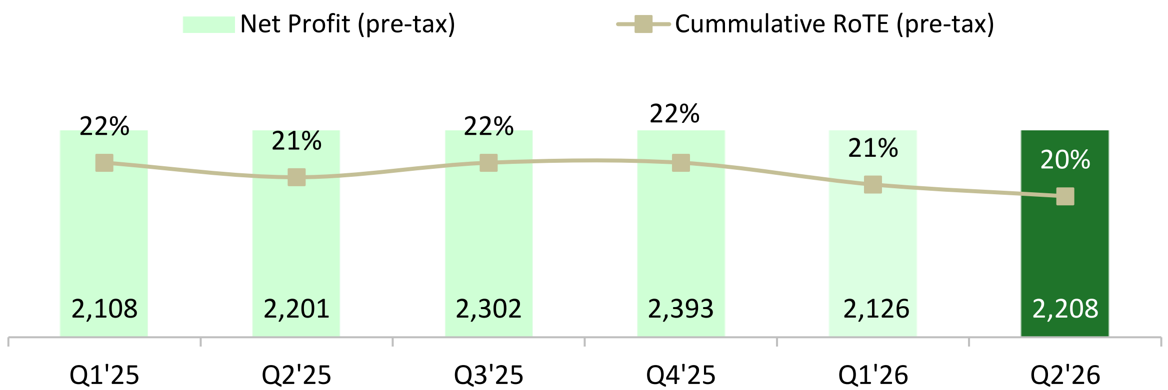
Total deposits increased by 2% YTD to AED 327 Bn with stable CASA balances of 34%.

Strong revenue momentum sustaining healthy capital generation

Income Statement

AED Mn	H1'26	H1'25	YoY %	Q2'26	Q1'26	QoQ %
Gross Funded Income	10,235	9,295	10%	5,187	5,047	3%
Non-Funded Income	2,204	2,059	7%	956	1,249	(23%)
Gross revenue	**12,439**	**11,354**	**10%**	**6,143**	**6,296**	**(2%)**
Depositors' & Sukuk holders profit share	(5,644)	(4,981)	13%	(2,896)	(2,748)	5%
Operating Revenue	**6,795**	**6,373**	**7%**	**3,246**	**3,548**	**(9%)**
Operating Expenses	(1,971)	(1,807)	9%	(969)	(1,002)	(3%)
Operating Profit	**4,823**	**4,565**	**6%**	**2,277**	**2,546**	**(11%)**
Net Impairment Charges	(489)	(256)	91%	(69)	(420)	(84%)
Net profit (before tax)	**4,334**	**4,309**	**1%**	**2,208**	**2,126**	**4%**
Income Tax	(598)	(579)	3%	(270)	(327)	(17%)
Net Profit (after tax)	**3,736**	**3,730**	**0%**	**1,938**	**1,799**	**8%**
RoTE (before tax)	20%	21%	(134 bps)	19%	21%	(175 bps)
RoTE (after tax)	17%	18%	(119 bps)	16%	17%	(113 bps)
RoA (before tax)	2.1%	2.4%	(35 bps)	2.1%	2.1%	2 bps
RoA (after tax)	1.8%	2.1%	(30 bps)	1.8%	1.8%	8 bps

Profitability (AED) and Cumulative Returns (pre-tax)



H1'26 highlights

Bank's gross revenue grew strongly by 10% YoY to AED 12.4 Bn in H1'26, driven by growth across gross funded and non-funded income

Bank's operating profit grew by 6% YoY to AED 4.8 Bn in H1'26, despite headwinds in the operating environment.

Impairment charges in H1'26 are relatively higher compared to H1'25, largely due to ECL overlays in Q1'26.

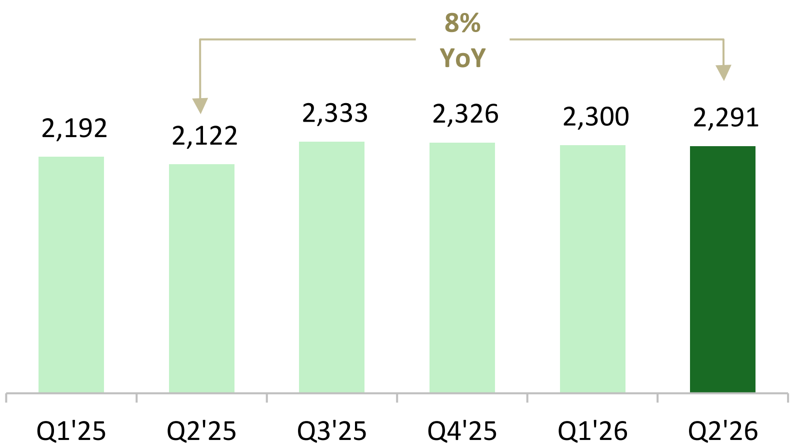
Bank's net profit (pre-tax) grew to AED 4.3 Bn in H1'26, with Q2'26 profitability improving sequentially over Q1'26.

The bank continues to generate solid returns with H1'26 RoTE (pre-tax) of 20%.

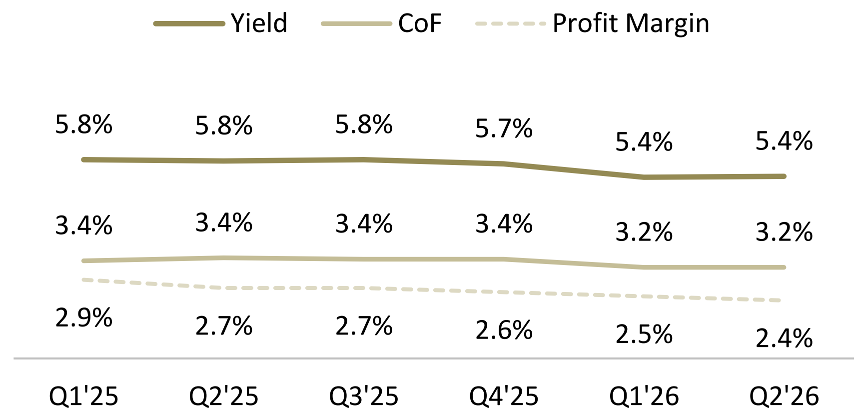
RoTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for estimated proportionate dividend and excluding Tier 1 issuances.
RoA - Being the ratio of annualized net profit for the group to average total assets.

Broad-based income generation support sustainable earnings growth

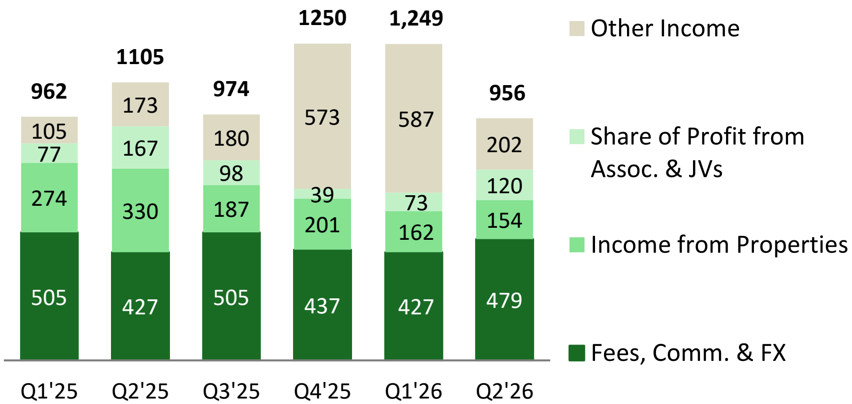
Net Funded Income (AED Mn)



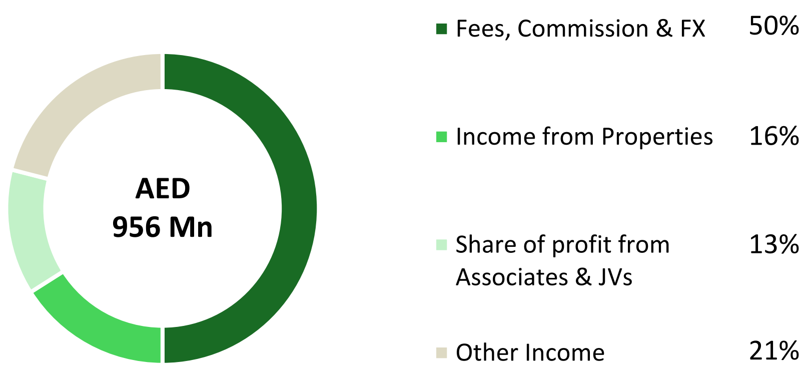
Margins[1] (%)



Non-Funded Income (AED Mn)



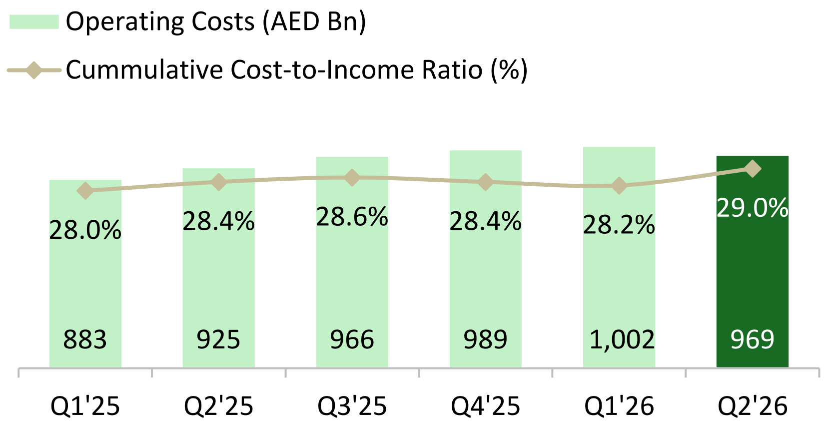
Non-Funded Income Composition (Q2'26)



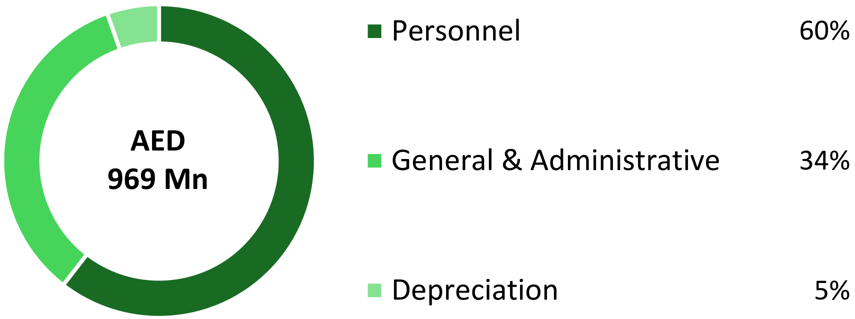
[1]All figures are calculated on cumulative basis for the year

Sustained cost discipline underpins earnings resilience

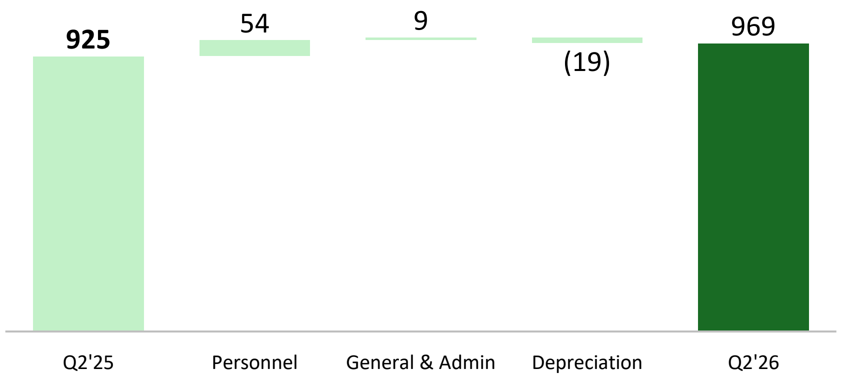
Operating Expenses and Cumulative Cost-to-Income ratio



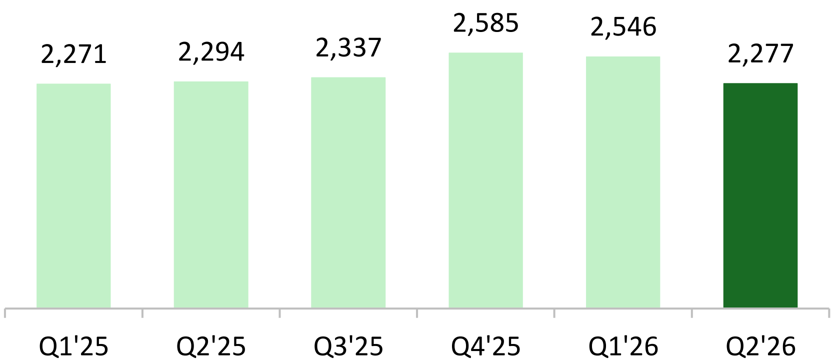
Operating Expenses Composition (Q2'26)



Operating Expenses Movement (AED Mn)



Operating Profit (AED Mn)



Financing asset growth continues to drive balance sheet expansion

Balance Sheet (AED Bn)

AED Bn	Q2’26	Q4’25	YTD %	Q2’25	YoY %
Net Financing Assets	281	262	7%	237	18%
Sukuk Investments	85	91	(6%)	89	(5%)
Net Financing Assets & Sukuk	**366**	**353**	**4%**	**327**	**12%**
Other assets	57	63	(10%)	47	22%
Total Assets	**423**	**416**	**2%**	**373**	**13%**
Customer Deposits	327	320	2%	284	15%
Sukuk financing instruments	17	25	(34%)	21	(22%)
Equity	54	53	1%	50	7%
Total Liabilities inc. Equity	**423**	**416**	**2%**	**373**	**13%**

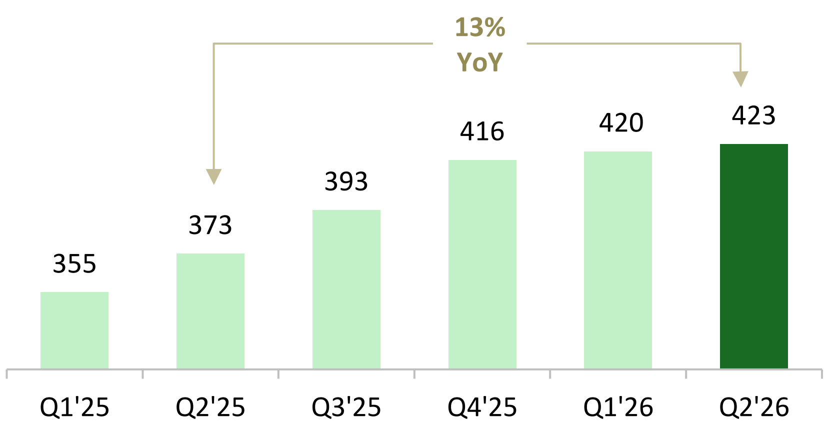
H1’26 Highlights

Net financing assets grew by 7% YTD to AED 281 Bn, supported by gross new financing of AED 43 Bn in H1’26.

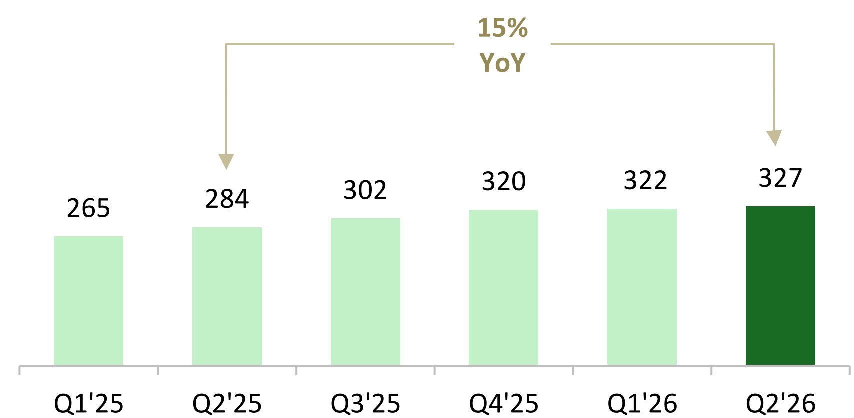
The Bank has proactively recalibrated its sukuk portfolio while continuing expansion of its financing book across consumer and corporate businesses.

Customer deposits grew by 2% YTD to AED 327 Bn.

Total Assets (AED Bn)

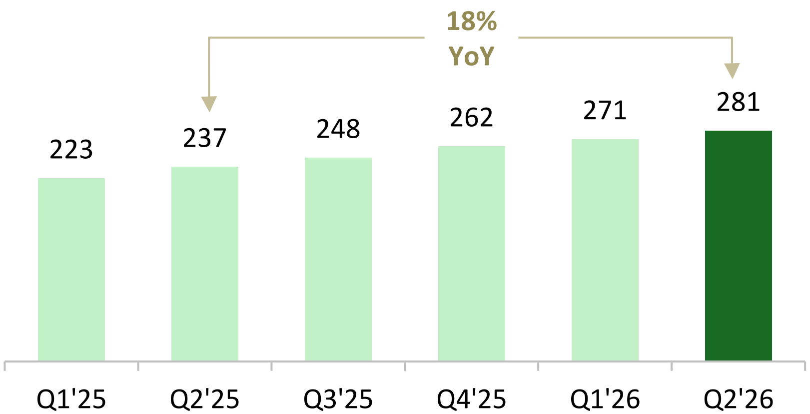


Total Deposits (AED Bn)

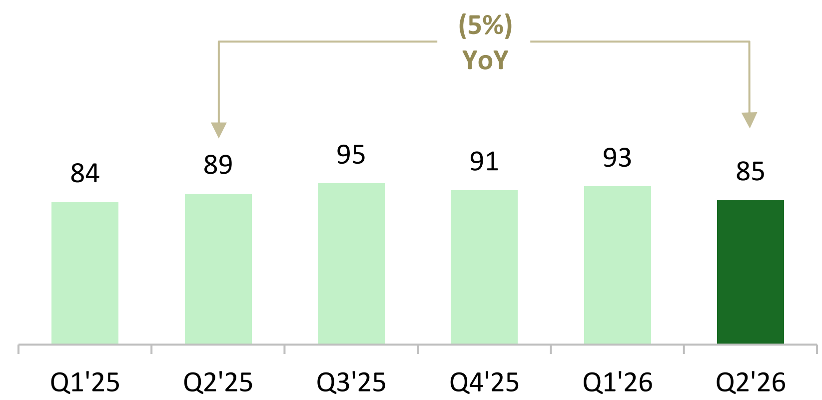


Well-diversified portfolio supports sustainable financing growth

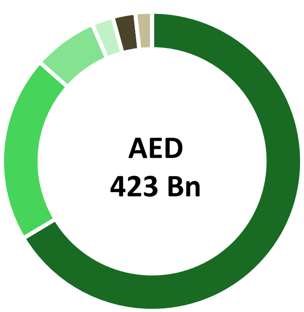
Net Financing Assets (AED Bn)



Sukuk Investments (AED Bn)

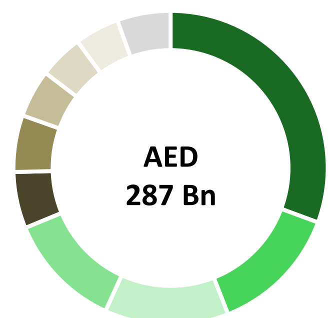


Total Assets Composition (Q2'26)



Net Financing Assets	66%
Sukuk Investments	20%
Cash & CB balances	7%
Investments in equities & properties	2%
Other Assets	2%
Due from banks & FI	2%

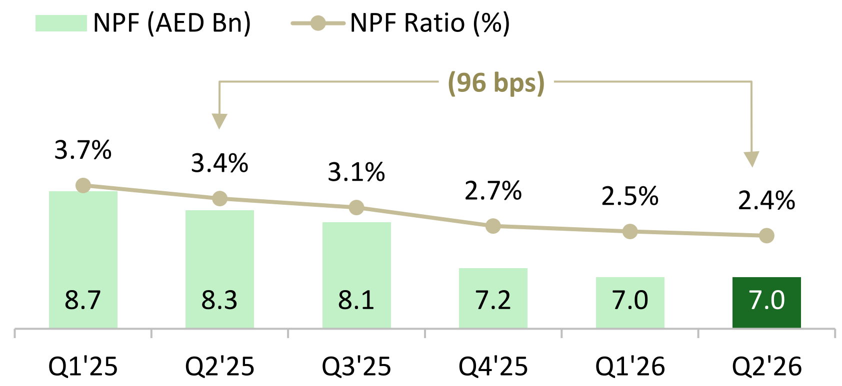
Gross Financing by Sector (Q2'26)



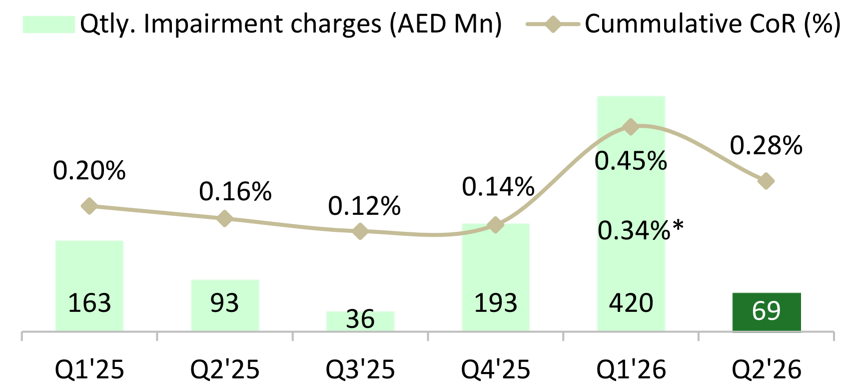
Consumer Financing	31%
Real Estate	13%
Services	13%
Government	12%
Aviation	6%
Financial Institutions	6%
Utilities	5%
Automobile	5%
Manufacturing	5%
Others	5%

Prudently managed risk profile supports healthy asset quality metrics

NPF[1] and NPF Ratio[2]

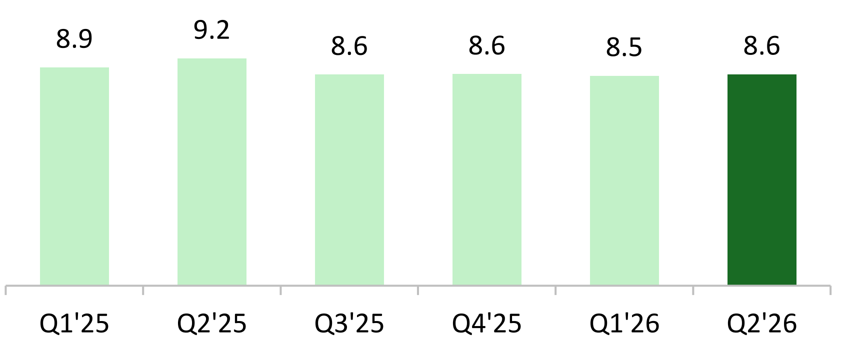


Impairment charges and Cost of Risk[3]

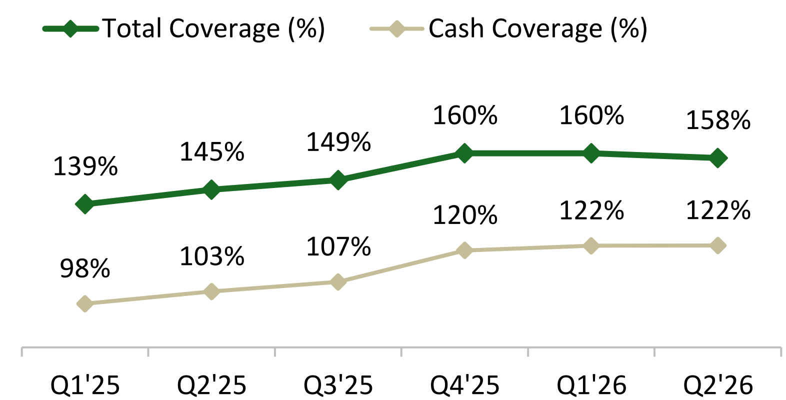


**Cumulative Cost of Risk excluding overlays*

Total Provisions (AED Bn)



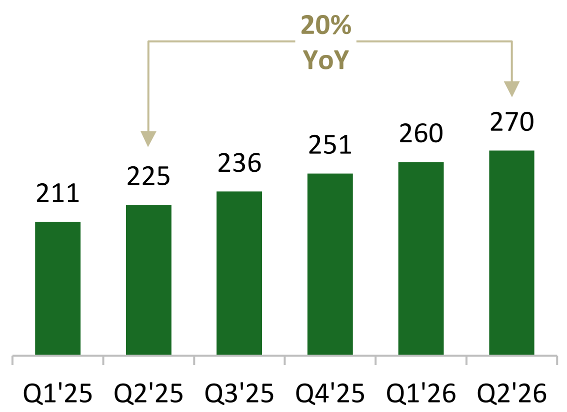
Total Coverage[4] and Cash Coverage Ratios



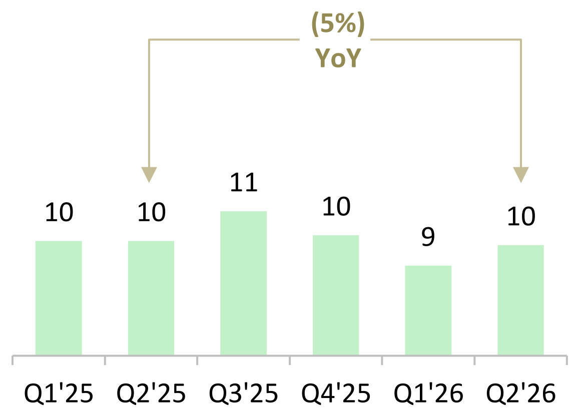
[1]Includes Purchased or Originated Impaired (POCI) through Noor Bank acquisition. This refers to impairments in acquired or originated financing transactions. [2]**NPF ratio** includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing. [3] Cost of Risk being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts. [4] **Total Coverage Ratio** is calculated as the sum of provisions held including Regulatory Risk Reserve (if any) and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Improving portfolio reflected in lower Stage 3 exposures

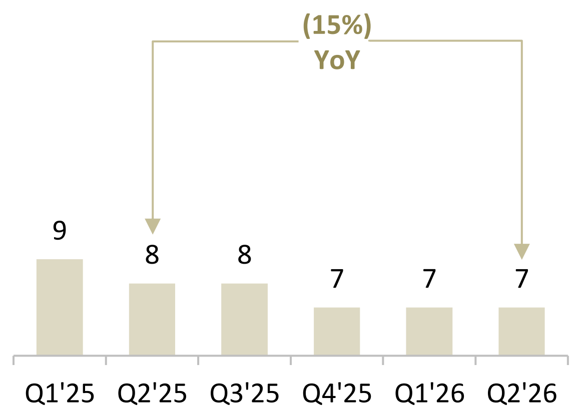
Stage 1 Gross Exposures (AED Bn)



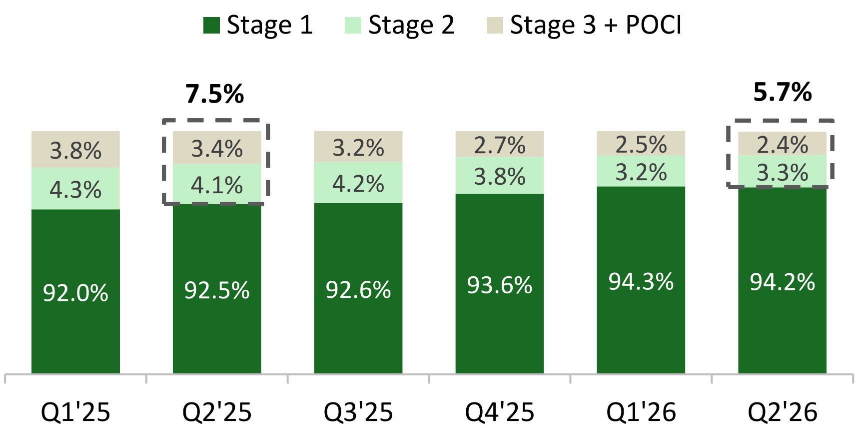
Stage 2 Gross Exposures (AED Bn)



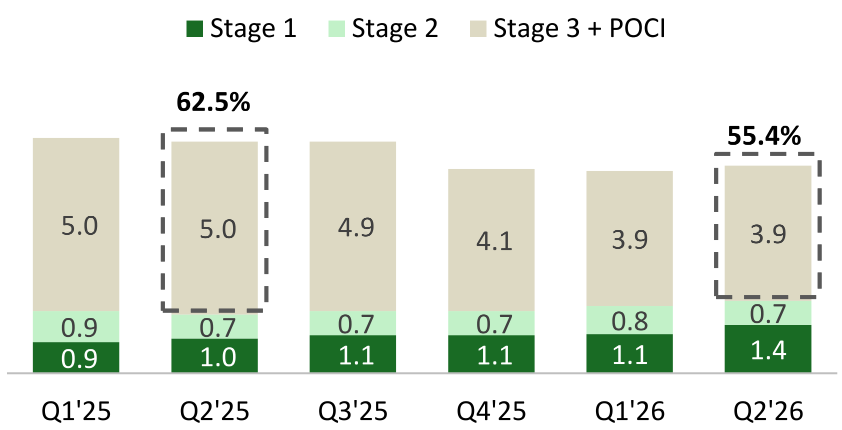
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)

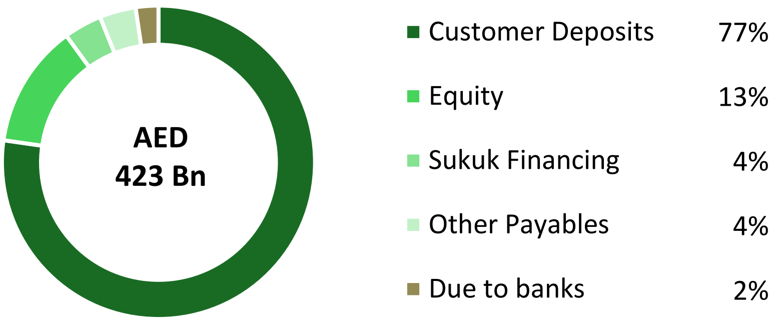


ECL Provisions and ECL Coverage by Stage (AED Bn, %)

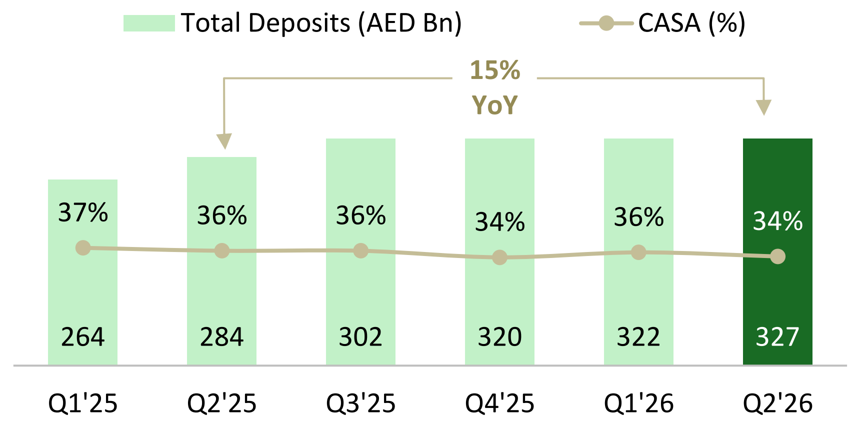


Strong liquidity profile supported by diversified funding base

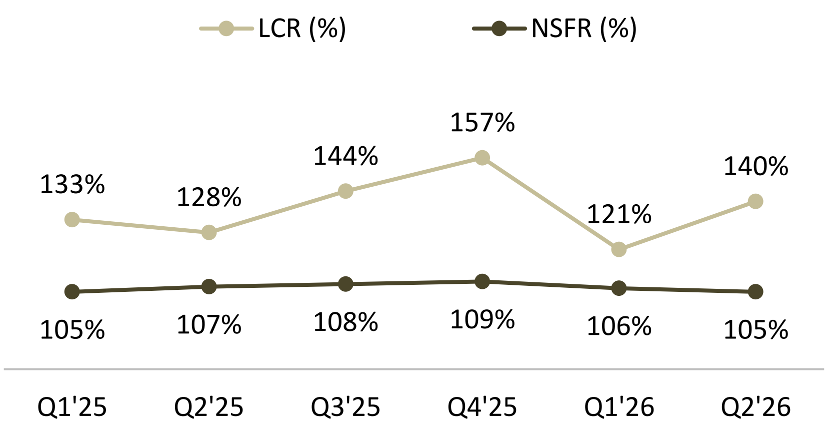
Funding Sources (Q2'26, %)



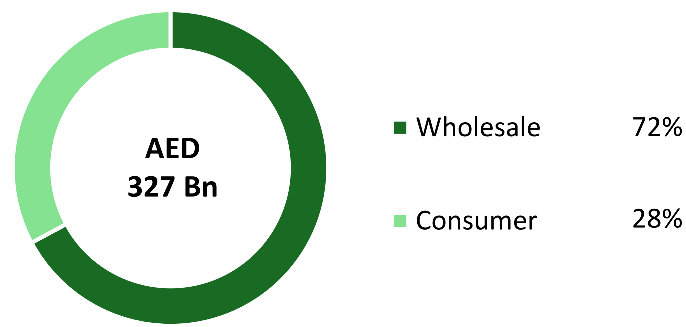
Customer Deposits



LCR and NSFR

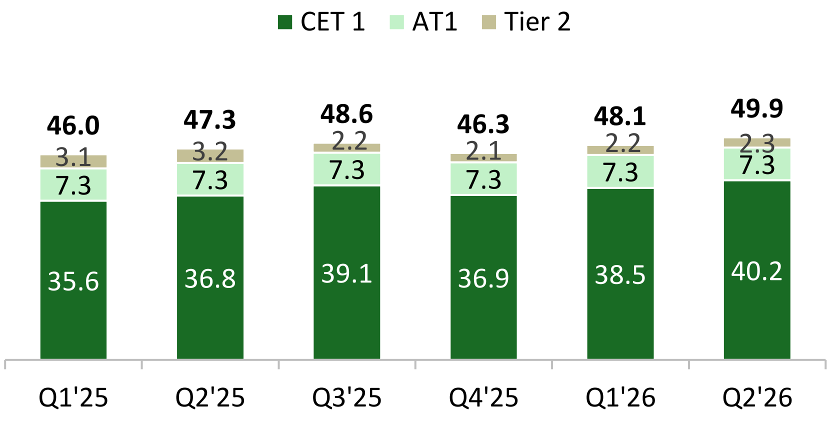


Customer Deposits Breakdown by businesses (Q2'26,%)

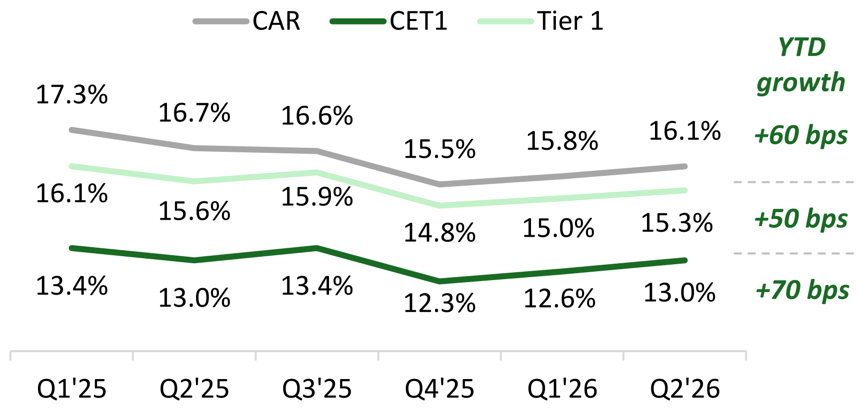


Robust capital buffers provide capacity for continued business growth

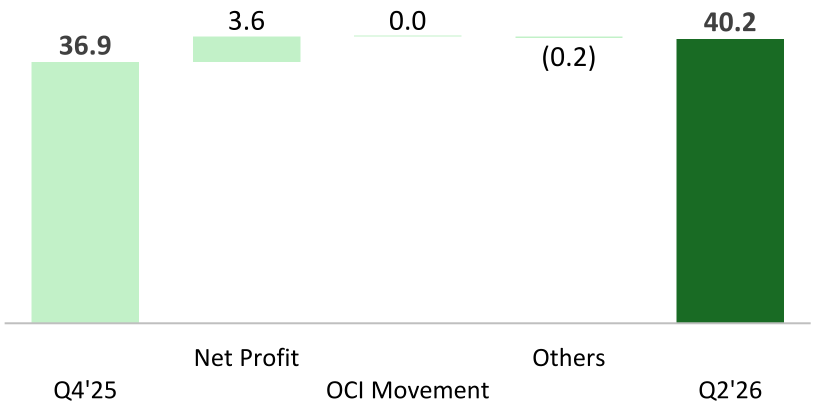
Regulatory Capital[1] (AED Bn)



Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



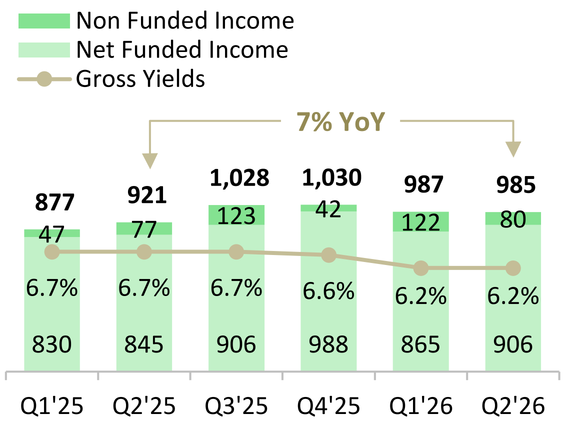
RWA Movement (AED Bn)

[1] Refers to Regulatory Capital under Basel III

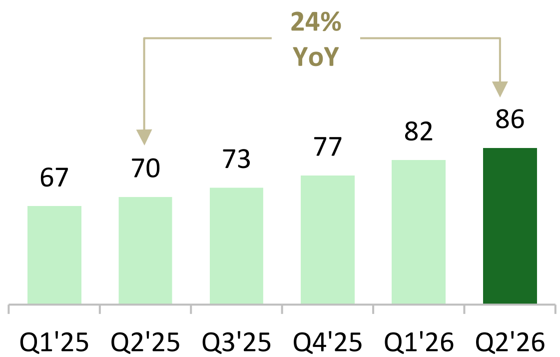
Contents

Consumer Business : Franchise continues to expand while maintaining healthy yields

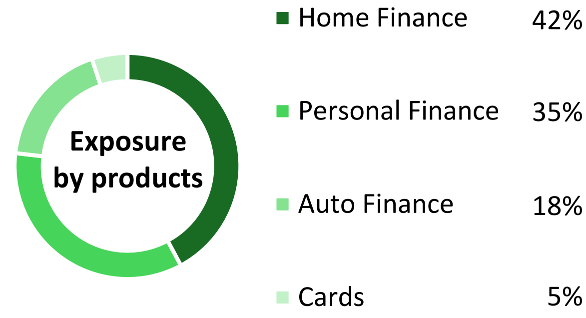
Revenue and Gross Yields (AED Mn,%)[1]



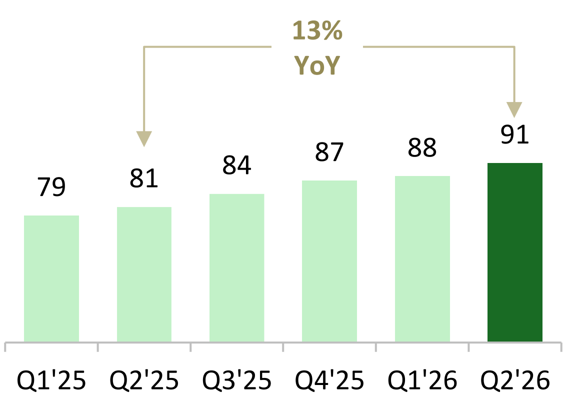
Net Financing Assets (AED Bn)



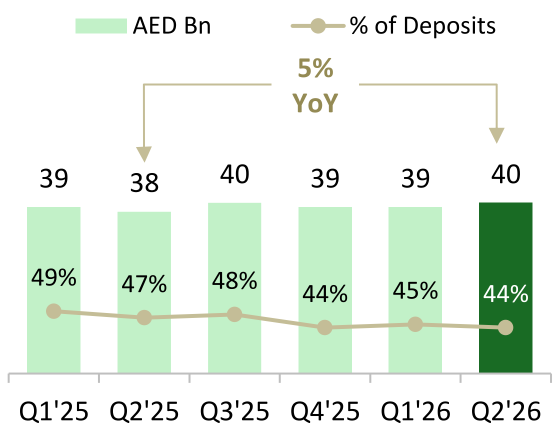
Exposure by products[2] (Q2'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:

Consumer business expansion driven by 12% YTD growth in net financing assets to AED 86 Bn.

Growth was supported by gross new consumer financing of AED 20 Bn in H2'26.

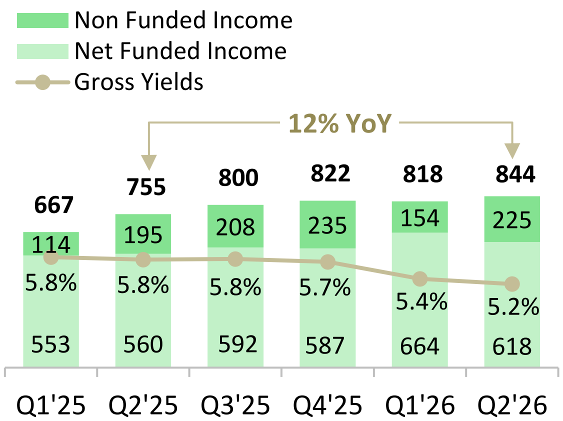
Growth in financing was led by personal finance growth of 16% YTD, home finance growth of 10% YTD, auto finance growth of 7% YTD and cards growth of 6% YTD.

Consumer deposits grew by 4% YTD to AED 91 Bn.

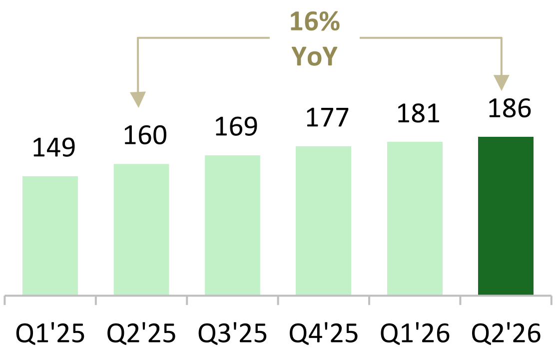
[1] Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.
[2] Exposure by sectors is estimated on gross financing assets
Note: Commercial business, previously recorded under consumer business, is now represented separately. Due to this, the figures above vary compared to report published in Q1'26

Local and Cross-Border Corporate Business : Growth remains supported by a diversified and resilient portfolio

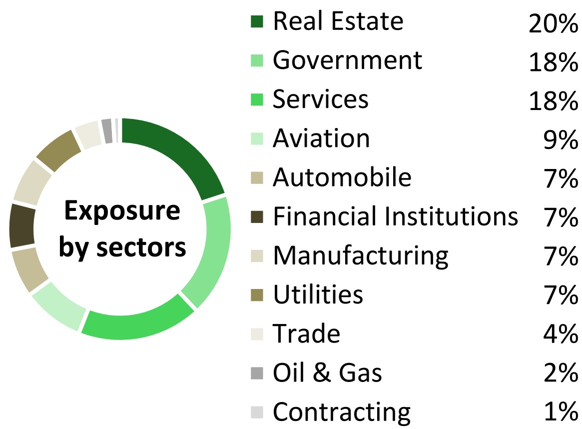
Revenue and Gross Yields (AED Mn,%)[1]



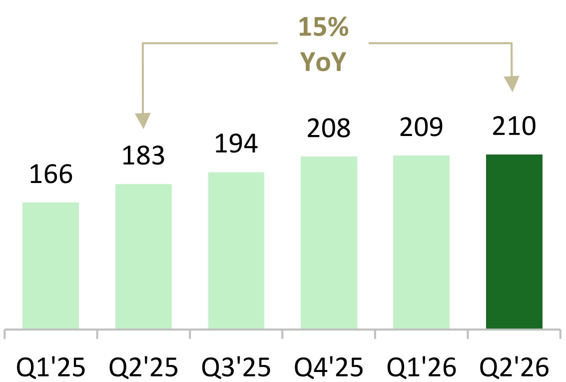
Net Financing Assets (AED Bn)



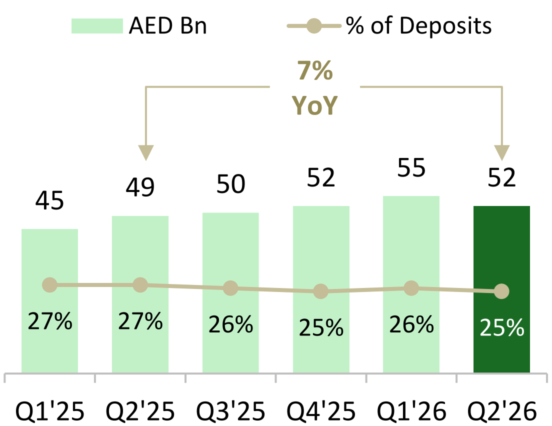
Exposure by sectors[2] (Q2'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:

Business revenue grew by 12% YoY to AED 844 Mn in Q2'26 supported by stable yields.

Growth in financing assets was driven by gross new financing of AED 21 Bn in H1'26.

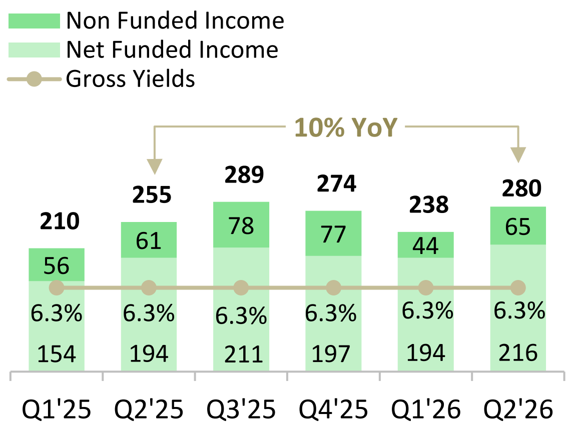
Net financing assets grew by 5% YTD to AED 186 Bn, driven by growth across key sectors.

Corporate deposits grew by 1% YTD to AED 210 Bn with stable CASA balances of 25%.

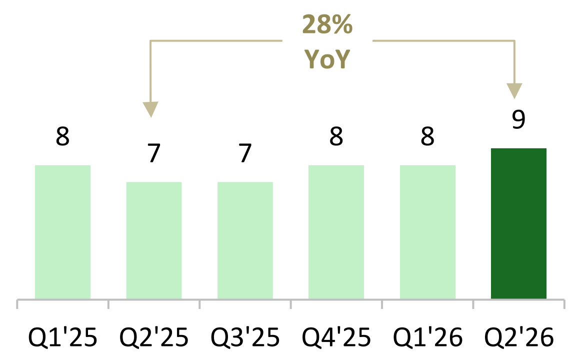
[1] Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.
[2] Exposure by sectors is estimated on gross financing assets

Commercial Business : Solid growth supported by strong yields and high CASA balances

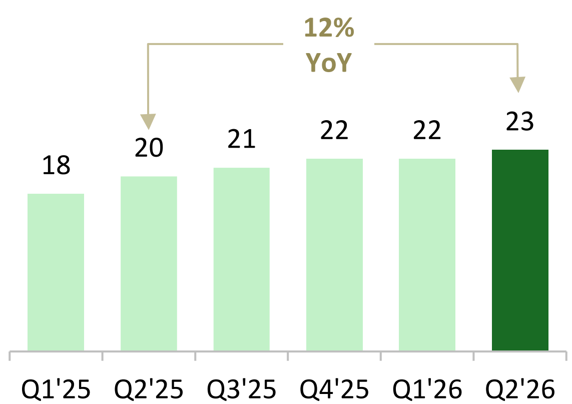
Revenue and Gross Yields (AED Mn,%)[1]



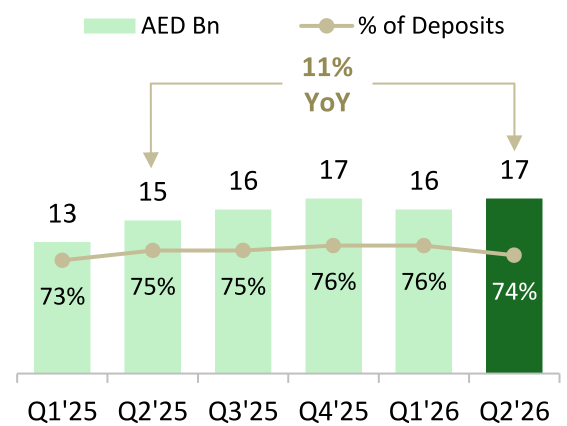
Net Financing Assets (AED Bn)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:

Commercial Business revenue grew by 10% YoY to AED 280 Mn in Q2’26 supported by stable yields of 6.3%.

Net financing assets grew by 12% YTD to AED 9 Bn, driven by growth across sectors within the commercial business.

Growth in financing assets was driven by gross new financing of AED 2 Bn in H1’26.

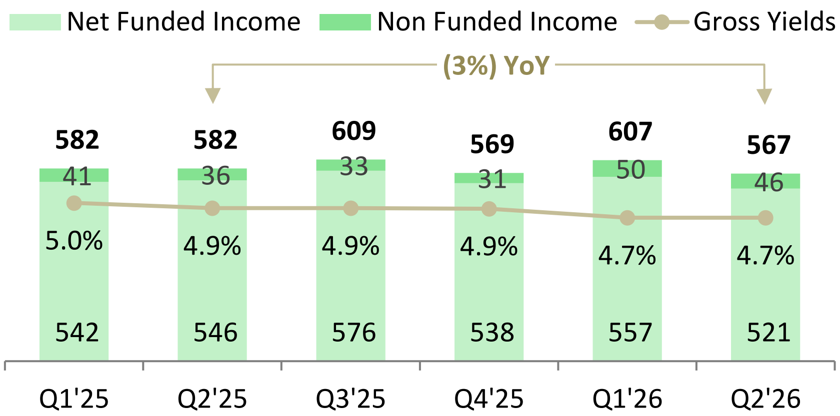
Deposits grew by 5% YTD to AED 23 Bn in H1’26

CASA balance continues to remain strong 74% to AED 17 Bn in Q2’26.

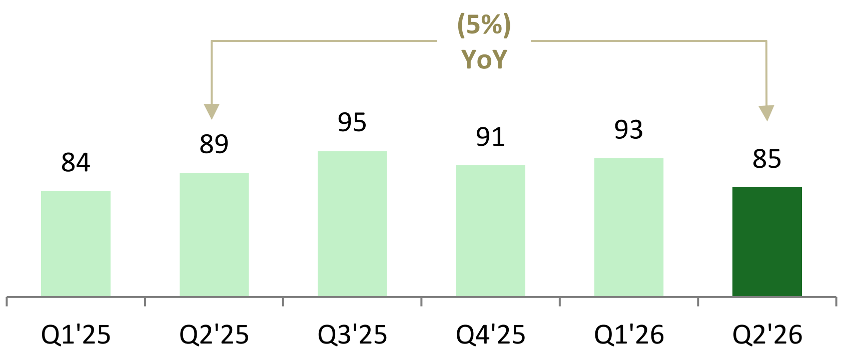
[1] Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.
[2] Exposure by sectors is estimated on gross financing assets

Treasury Business : Strong performance supported by stable yields

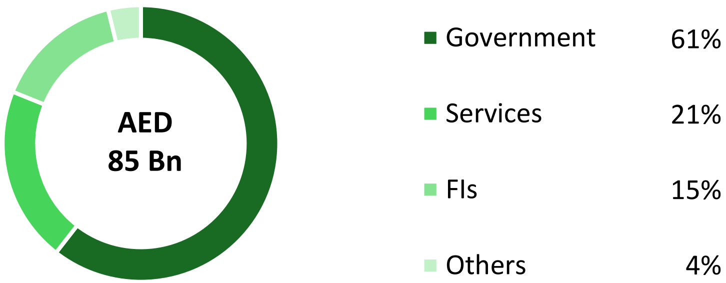
Revenue and Gross Yields (AED Mn,%)[1]



Sukuk (AED Bn)



Gross Sukuk by sector (Q2’26)



Key Highlights

Treasury business revenues stood at AED 567 Mn in Q2’26.

Yields continue to be high at 4.7% in Q2’26.

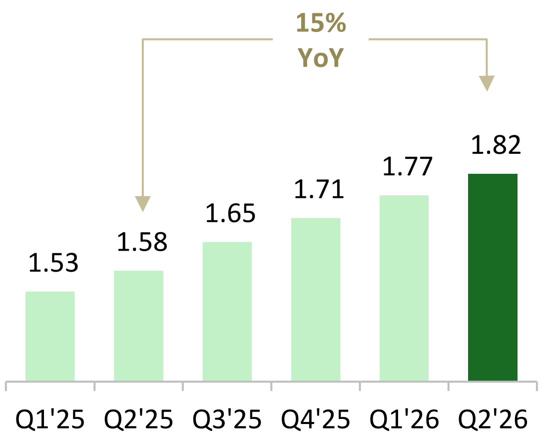
The Bank is recalibrating its sukuk portfolio to support the continued expansion of its customer financing.

Sukuk investment portfolio majorly comprises of high-quality paper in sovereign and financial institutions space.

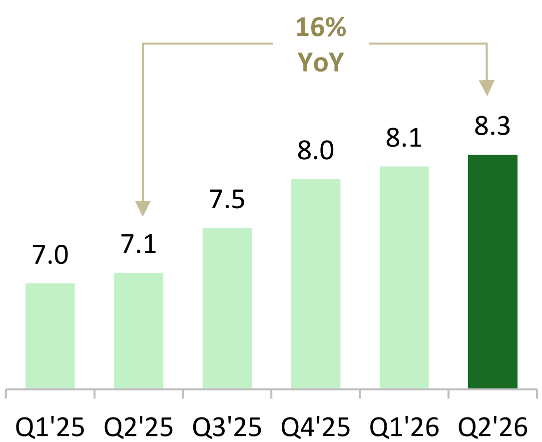
[1]Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

Digital transformation continues to enhance customer engagement and operational efficiency

Digital Registered Users[1] (Mn)



Mobile Banking Transactions (Mn)



Key Highlights

Digital Channels Adoption

- Growth in registered users was driven by targeted digital campaign initiatives which have further enhanced adoption of our digital channels.
- **98%** of DIB customers used our digital channels, reinforcing customers' confidence in secure and convenient digital experience.
- **95%** of financial and non-financial transactions processed through our digital channel, reducing branch dependency as well as cost-to-serve the customer
- DIB mobile app maintained an impressive customer rating of **4.2** on Google Play store and **4.5** rating on the Apple store.

Digital Customer Acquisition

- **83%** of new CASA customers were onboarded digitally in H1 2026, significantly reducing turn around time and enhancing compliance checks.
- **AED 124 Mn+** in personal finance disbursed digitally in H1 2026.
- All customer contracts for Personal finance, Auto finance, and Credit cards are digitalized, aligning with DIB's goal to offer efficient and sustainable services.

Digitization Automation

- **55% of total bank transactions** performed by DIB customers were completed through the app in the first half of the year.
- DIB ALT, offering **135+ services**, has evolved into an everyday companion for our customers designed to cover their daily needs.

[1]Digital Registered User Base (Business to Date): overall registered internet banking & mobile banking app users

Sustainability remains integral to the growth strategy and value creation agenda

Sustainability is core to DIB's identity & operations

Deep commitment beyond compliance to responsible, ethical banking aligned with long-term value creation for stakeholders and society.

Our sustainability strategy aligns with UAE's goals

Net Zero by 2050 initiative, underscoring the bank's role as a key partner in the country's sustainable development and climate ambitions.

Central role as financing sustainable future

Actively working to improve bank's own performance to lead by example while playing a central role in financing sustainable future

Key Highlights

- **AED 3.1 Bn in new sustainable finance and AED 2.1 Bn in new sustainability-linked finance YTD**, across diverse sectors such as aviation, real estate, clean energy and circular economy.
- Launched **Green Concierge**, an integrated sustainability offering, helping clients navigate their transition through advisory, partnerships, financing and structuring solutions.
- Published the **2025 Sustainable Finance Report,** showcasing the **impact of fully allocated sukuk proceeds**, including 155k+ tCO_2e of avoided emissions, 1,599 affordable homes financed, and 11 million m^3 of water desalination capacity.
- **Published an enhanced Sustainable Finance Framework,** expanding eligible categories to reflect evolving decarbonization and resilience priorities across the GCC.
- **Delivered financial literacy sessions to 100+ support staff,** focusing on fraud prevention, budgeting, and financial planning through a pilot partnership with a UAE fintech promoting financial inclusion among historically underserved segments.
- **Implemented waste management and recycling solutions** at the Al Maktoum and Al Nahda offices, with early results indicating significant improvements in waste diversion.

Contents

H1’26 performance remains aligned with FY’26 strategic and financial objectives

H1’26 Highlights:

Net Financing assets and Sukuk investments continued to expand with 4% YTD growth at AED 366 Bn, with net financing assets growing faster at 7% YTD

Resilient cost profile, with Cost-to-Income Ratio at 29%, driven by continued efficiency enhancements.

Asset quality indicators continue improving with NPF Ratio down to 2.4% in Q2’26.

Profitability and returns remain strong, supported by tangible improvements across key metrics.

H1’26 actual vs. FY 2026 guidance

Target Metrics	FY 2026 Guidance	H1’26 Actuals
Net Financing and Sukuk growth	10%	**4%**
Net Profit Margin	2.3%	**2.4%**
Cost-to-Income Ratio	28.0%	**29.0%**
Return on Tangible Equity (pre-tax)	21%	**20%**
Return on Assets (pre-tax)	2.2%	**2.1%**
NPF Ratio	2.5%	**2.4%**
Total Coverage	160%	**158%**

Contents

Dubai Islamic Bank - a leading global Islamic bank

Key Facts

- Dubai Islamic Bank was the **first Islamic Bank in the world**, established in 1975
- **One of the largest Islamic Banks globally** with AED 423 Bn in assets
- Well established franchise serving **>11 Mn clients**, with **> 12,000 employees**
- Solid distribution network of **545+ branches & 950+ ATMs** across group.
- ~28% owned by "**Investment Corporation of Dubai**"

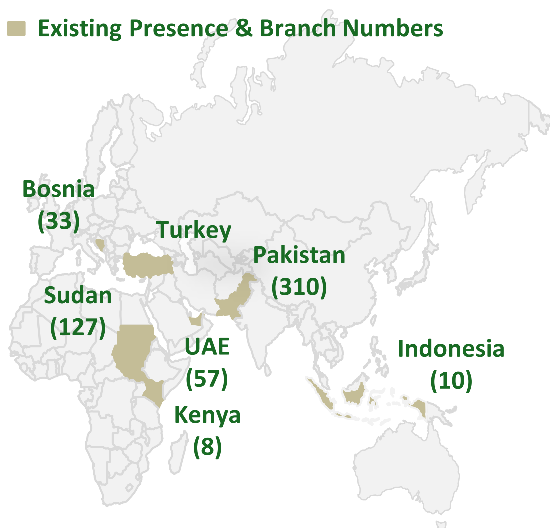
Key Businesses

- Consumer Banking
- Corporate Banking
- Investment Banking
- Treasury

Ratings

Moody's A3 "Stable"	**Fitch** A "Stable"
IIRA[1] A+/A1 "Stable"	**MSCI ESG** A

Geographic Presence



Subsidiaries and Associates

Entity	%	Country
Dar Al Shariah	100.0%	UAE
Tamweel	92.0%	UAE
Deyaar	44.9%	UAE
DIB Pakistan	100.0%	Pakistan
Bank of Khartoum	29.5%	Sudan
Bosna Bank International	27.3%	Bosnia
Panin Dubai Syariah Bank	25.1%	Indonesia
DIB Kenya	100.0%	Kenya
T.O.M. Group	25.0%	Turkey

[1] Islamic International Rating Agency (IIRA)

Bank's strategy aligned with UAE's ambitious and expansionary agenda

Digital Transformation	Robust Foundation	Increase Value	Versatile Operation	Engaging Experience
Technology Infrastructure Upgrade	Further strengthen Risk Management Framework	Selective and Strategic international Expansion	ESG focus across the bank's value chain	Embed "Customer-centricity" as part of bank's DNA
Streamlined Digital Journeys & enhanced experience	Remain focused on Asset Quality Improvement	Enhance market share in earning assets	Compliance with spectrum of regulatory driven changes	Simple, transparent & ease of access across Touchpoints
AI-driven Banking	Enterprise-wide Cost Optimisation	Smart Data Analytics to grow wallet share and new client base	Committed to support UAE's Sustainability Goals	Leverage D.I.B to graduate into Lifebrand

Strengthen the Group | **Grow the Group**

Key Investment Highlights

A Leading Islamic Banking Franchise

- Amongst **World's "Top 3" Islamic Banks** by Total Assets
- **#1 Islamic Bank** in the UAE
- Serving **> 11 Mn customers** across network of over **545+ branches** across the group.

Clear Strategy & Focused Execution

- **Focused growth**, underpinned by **Strong underwriting**
- **Cost discipline** ensured high operational efficiencies
- Bank's **assets grew by over ~4.5x** since FY'12

Solid Fundamentals

- **Highly Rated "D-SIB" Bank**, "A" Rating by Fitch & "A3" by Moodys
- **Healthy Asset Quality** with low NPF ratio and high Coverage Ratio
- **Strong regulatory capital ratios** with healthy capital buffers

Consistent Shareholder Value Creation

- **Sustained growth in the Bank's Net Profit** over the last decade
- **4.9x increase in share price** since FY'12

Investing In The Future

- **ESG truly embedded in the bank's DNA**; ESG MSCI rating of "A" shows bank's progress so far
- **Considerable progress on digitalization;** sizeable investments in technology infrastructure
- **Focused on building AI/ML capabilities** to deliver relevant & engaging customer solutions

Consolidated Balance Sheet

دبي الإسلامي DIB

Balance Sheet (AED Mn)	H1'26	FY'25
Assets		
Cash and balances with central banks	29,362	36,870
Due from banks and financial institutions	7,568	5,387
Islamic financing and investing assets, net	280,995	262,055
Investments in Islamic Sukuk measured at amortized cost	85,166	90,589
Other investments at fair value	937	607
Investments in associates and joint ventures	2,954	2,935
Properties held for development and sale	1,071	1,118
Investment properties	4,770	4,756
Receivables and other assets	8,465	9,888
Property and equipment	1,881	1,745
Total Assets	**423,170**	**415,948**
Liabilities		
Customers' deposits	326,978	320,184
Due to banks and financial institutions	9,914	1,966
Sukuk issued	16,623	25,071
Payables and other liabilities	15,764	15,591
Total Liabilities	**369,280**	**362,813**
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	7,346
Other Reserves and Treasury Shares	16,417	16,477
Investments Fair Value Reserve	(1,099)	(1,197)
Exchange Translation Reserve	(2,514)	(2,371)
Retained Earnings	23,242	22,412
Equity Attributable to owners of the Bank	**50,632**	**49,908**
Non-Controlling Interest	3,258	3,228
Total Equity	**53,890**	**53,135**
Total Liabilities and Equity	**423,170**	**415,948**

Consolidated Income Statement

Income Statement (AED Mn)	H1'26	H1'25
Total Income		
Income from Islamic financing and investing transactions	10,235	9,295
Commissions, fees and foreign exchange income	906	932
Income from other investments measured at fair value, net	4	9
Income from properties held for development and sale, net	236	223
Income from investment properties	80	381
Share of profit from associates and joint ventures	193	244
Other Income	785	270
Total Income	**12,439**	**11,354**
Depositors' and Sukuk holders' share of profit	(5,644)	(4,981)
Operating Revenue	**6,795**	**6,373**
Operating Expenses		
Personnel expenses	(1,161)	(1,073)
General and administrative expenses	(684)	(599)
Depreciation of investment properties	(27)	(28)
Depreciation of property and equipment	(100)	(107)
Total Operating Expenses	**(1,972)**	**(1,807)**
Profit before net impairment charges and taxation	**4,823**	**4,565**
Impairment charges, net	(489)	(256)
Profit for the period before income tax expense	**4,334**	**4,309**
Income tax expense	(598)	(579)
Net Profit for the period	**3,736**	**3,730**
Attributable to:		
Owners of the Bank	3,572	3,598
Non-Controlling Interests	164	133

DIB Debt Capital Markets - Deals and transaction in H1 2026

June 2026
Republic of Turkey
US$ 2.75bn
6.700% 2032 Sukuk
JLM & Bookrunner

January 2026
Kingdom of Bahrain
US$ 800mn
6.124% 2034 Sukuk
JLM & Bookrunner

January 2026
The Arab Energy Fund
Arab Energy Fund
US$ 500mn
4.721% 2031 Sukuk
JLM & Bookrunner

February 2026
TPAO
US$ 1.0bn
6.300% 2031 Sukuk
JLM & Bookrunner

January 2026
Public Investment Fund
US$ 2.0bn
5.133% 2036 Sukuk
JLM & Bookrunner

January 2026
Saudi Electricity Company
US$ 2.4bn
4.310% 2029 sukuk
4.518% 2032 sukuk
5.064% 2036 sukuk
JLM & Bookrunner

January 2026
Energy Development Oman
US$ 650mn
5.140% 2036 Sukuk
JLM & Bookrunner

January 2026
Saudi Telecom Company
US$ 2.0bn
4.489% 2031 sukuk
5.083% 2036 sukuk
Joint Structuring Bank
JLM & Bookrunner

Mar 2026
Turkcell
US$ 1.0bn
Syndicated Term Financing Facility

Feb 2026
US$ 3.0bn
Syndicated Term Financing Facility
MLA & Bookrunner

Apr 2026
AED 5.0bn
Syndicated RCF Facility
MLA & Bookrunner

Apr 2026
US$ 455mn
Syndicated RCF Facility
MLA

June 2026
Dubai Islamic Bank
US$ 1.00bn
6.250% 2031 Sukuk AT1
JLM & Bookrunner

May 2026
First Abu Dhabi Bank
US$ 700mn
4.859% 2031 Sukuk
JLM & Bookrunner

February 2026
Qatar Islamic Bank
US$ 750mn
4.402% 2031 Sukuk
JLM & Bookrunner

June 2026
Burjeel Holdings
US$ 500mn
7.000% 2031 Sukuk
JLM & Bookrunner

May 2026
Emlak Konut
US$ 650mn
7.750% 2031 Sukuk
JLM & Bookrunner

May 2026
Dar Al Arkan
US$ 600mn
7.250% 2031 Sukuk
JLM & Bookrunner

January 2026
Bank Albilad
US$ 500mn
6.375% 2031 Sukuk AT1
JLM & Bookrunner

Social
January 2026
Al Rajhi Bank
US$ 1.00bn
6.150% 2031 Sukuk AT1
JLM & Bookrunner

January 2026
Kuwait Finance House
US$ 1.00bn
4.563% 2031 Sukuk
JLM & Bookrunner

February 2026
Omniyat
US$ 600mn
7.250% 2031 Sukuk
Global Coordinator,
JLM & Bookrunner

February 2026
Binghatti Holdings
US$ 500mn
8.375% 2031 Sukuk
Global Coordinator,
JLM & Bookrunner

January 2026
Damac Real Estate Development Limited
US$ 600mn
6.125% 2029 Sukuk
JLM & Bookrunner

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