

DIB Earnings Call Presentation

9M 2026

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Operating Environment

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Financial Performance

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Business Performance

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Summary

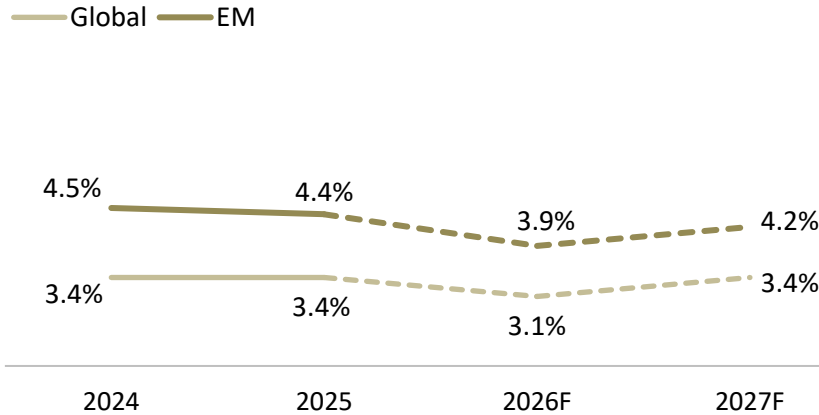
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Appendix

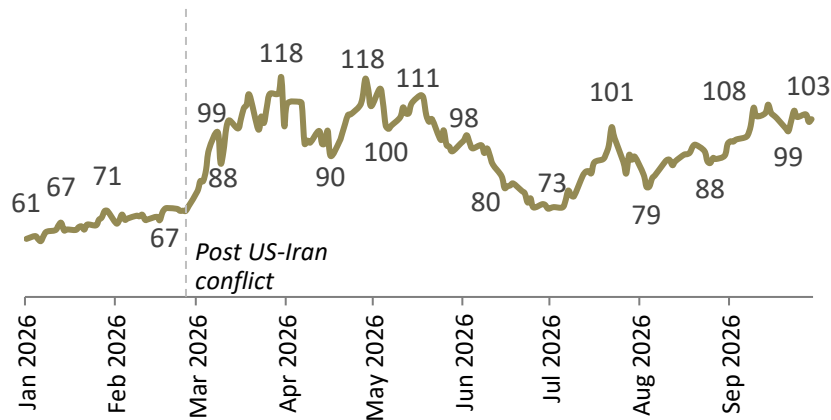
Global growth and inflation rate normalizes while US federal rates increased and oil prices remains high

Real GDP growth rate (%)



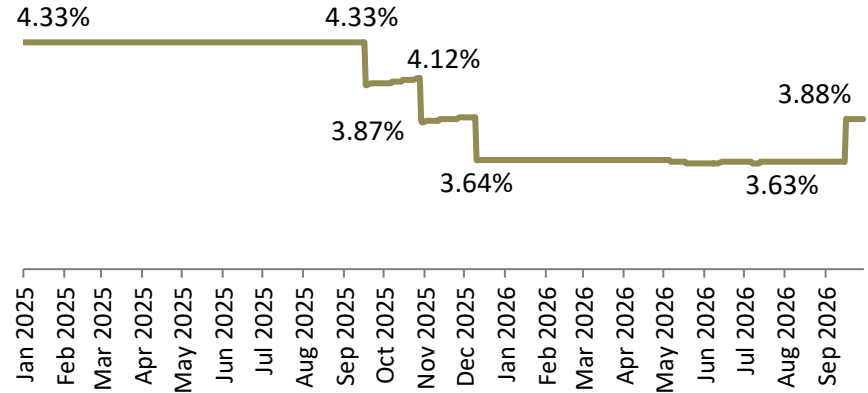
Source: IMF

Oil Price (USD per Barrel)



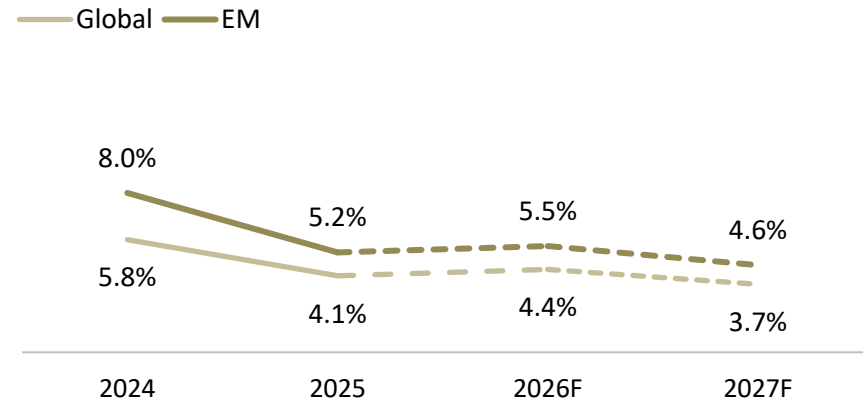
Source: US Energy Information Administration

USD Effective Federal Funds Rate



Source: US Federal Reserve, Summary of Economic Projections

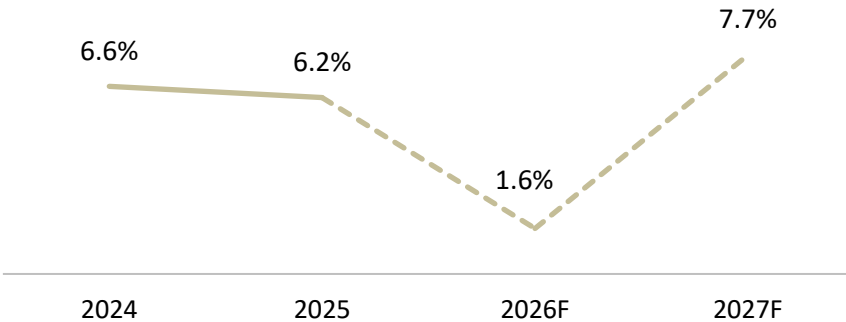
Inflation (%)



Source: IMF

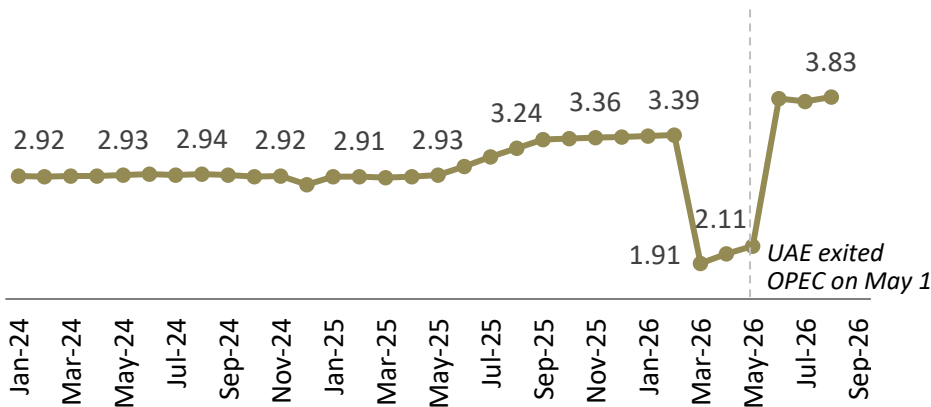
UAE economy is expected to rebound in 2027 supported by growth in oil GDP

UAE's Real GDP Growth (%)

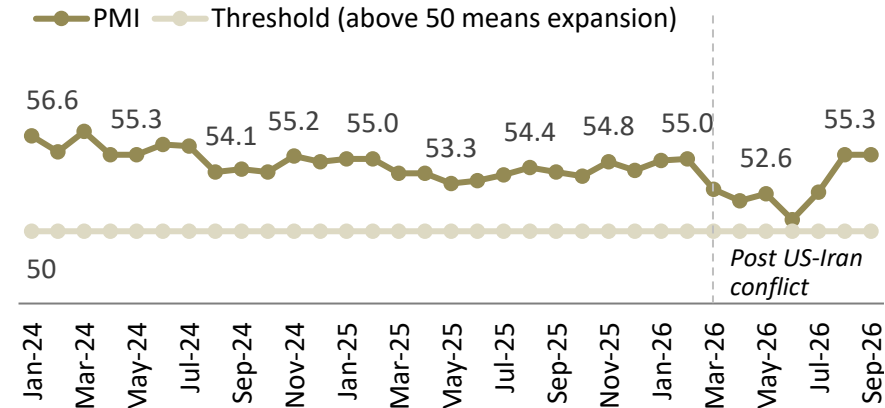


Source: CBUAE and IMF

UAE Average Crude Oil Production (Mn barrels per day)



UAE's Purchasing Managers Index (PMI)



Source: S&P Global

Highlights



GDP growth is expected to accelerate in 2027 driven by recovery of key sectors including oil & gas, trade, tourism, transportation and construction

The UAE's healthy fiscal position continues to reinforces economic resilience and long-term investor confidence.

UAE's inflation is forecasted at 2.4% and 1.9% in 2026 and 2027 lower than global inflation rates, demonstrating country's macroeconomic stability

UAE growth is enabled by economic diversification, credit expansion and sustained investments

I Economic diversification		The UAE's economy continues to strengthen through non-oil GDP growth, proactive policy measures, sustained public infrastructure investment, resilient local business environment and healthy domestic demand	4.8% YoY non-oil GDP growth - Q1 2026
II Banking sector		Banking system continues to be resilient supported by strong capital buffers and improved asset quality, reinforcing sector's capacity to fund economic expansion	AED 5.6 Tn assets 2.8% NPF ratio as of Sept 2026
III Oil & gas sector		Higher oil prices and strong oil production levels are supporting fiscal revenues, enabling continued government investment in infrastructure and wider economy	5 Mn barrel / day targeted production capacity by 2027
IV Real estate sector		Real estate sector continues to expand with sales volumes normalizing in Dubai and Abu Dhabi, supported by sustained investor interest and growing population	DXB: AED 574 Bn AD: AED 117 Bn sales as of Sept 2026
V Equity market		DFM and ADX stock market reached pre-conflicts levels, with higher trading volumes and continued participation from investors supporting market depth	DFMGI at 5,960 ADXGI at 10,070 as of 30 Sept 2026

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Appendix

9M'26 Performance Summary: Healthy financial performance driven by sustained business momentum and balance sheet strength

Growth



Total assets increased by 3% YTD to AED 427 Bn, supported by growth momentum in financing portfolio.

Net financing assets grew by 10% YTD to AED 287 Bn, driven by healthy growth across key economic sectors.

Earnings



Bank's gross revenue grew by 7% YoY in 9M'26 to AED 18.6 Bn, primarily driven by growth in funded income.

Bank's net profit (pre-tax) remained stable YoY at AED 6.6 Bn underpinned by continued cost management with operating expense remaining flat YoY.

Asset quality



NPF Ratio improved by 30 bps YTD to 2.4% in 9M'26, supported by healthy financing portfolio and prudent credit underwriting.

Stage 3 exposures stood at AED 7 Bn in 9M'26, broadly unchanged from the previous quarters, driven by disciplined portfolio management.

Capital and liquidity



Bank maintained strong capital positions with 13.4% CET1 ratio and 16.5% CAR, providing a strong foundation for continued growth.

LCR and NSFR stood at 126% and 105%, supported by strong liquidity position and stable customer deposits.

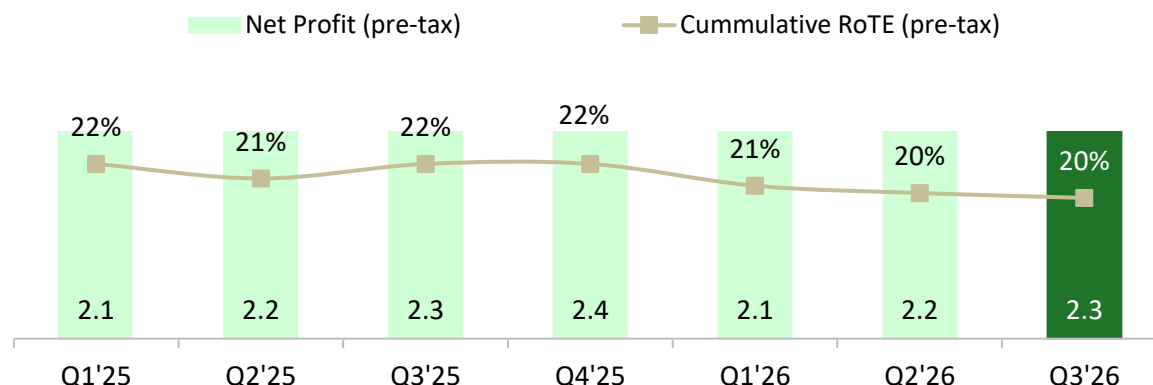
Healthy income continues to drive strong returns

Income Statement



AED Bn	9M'26	9M'25	YoY %	Q3'26	Q2'26	QoQ %
Gross Funded Income	15.5	14.3	8%	5.3	5.2	1%
Non-Funded Income	3.1	3.0	2%	0.9	1.0	(8%)
Gross revenue	18.6	17.4	7%	6.2	6.1	1%
Depositors' & Sukuk holders profit share	(8.7)	(7.7)	12%	(3.0)	(2.9)	4%
Operating Revenue	9.9	9.7	3%	3.1	3.2	(3%)
Operating Expenses	(2.8)	(2.8)	0%	(0.8)	(1.0)	(16%)
Operating Profit	7.1	6.9	4%	2.3	2.3	2%
Net Impairment Charges	(0.6)	(0.3)	100%	(0.1)	(0.1)	74%
Net profit (before tax)	6.6	6.6	-	2.3	2.2	2%
Income Tax	(0.9)	(0.9)	0%	(0.3)	(0.3)	22%
Net Profit (after tax)	5.6	5.7	(1%)	1.9	1.9	(3%)
RoTE (before tax)	20%	22%	(200 bps)	20%	19%	100 bps
RoTE (after tax)	17%	18%	(100 bps)	17%	16%	100 bps
RoA (before tax)	2.1%	2.4%	(30 bps)	2.1%	2.1%	-
RoA (after tax)	1.8%	2.1%	(30 bps)	1.8%	1.8%	-

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



9M'26 highlights



Bank's gross revenue grew strongly by 7% YoY to AED 18.6 Bn in 9M'26, primarily driven by gross funded income growth.

Bank's operating profit grew by 4% YoY to AED 7.1 Bn in 9M'26, supported by well-managed operating expenses.

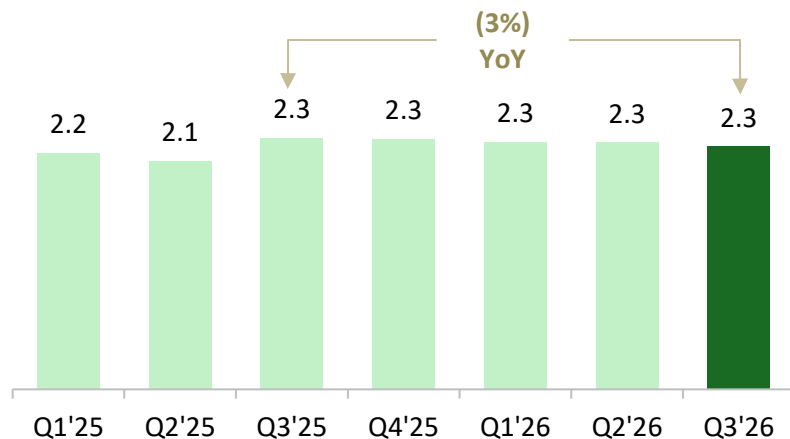
The Bank maintained a prudent and measured approach to provisioning during the quarter.

Bank's net profit (pre-tax) remained broadly stable YoY at AED 6.6 Bn in 9M'26

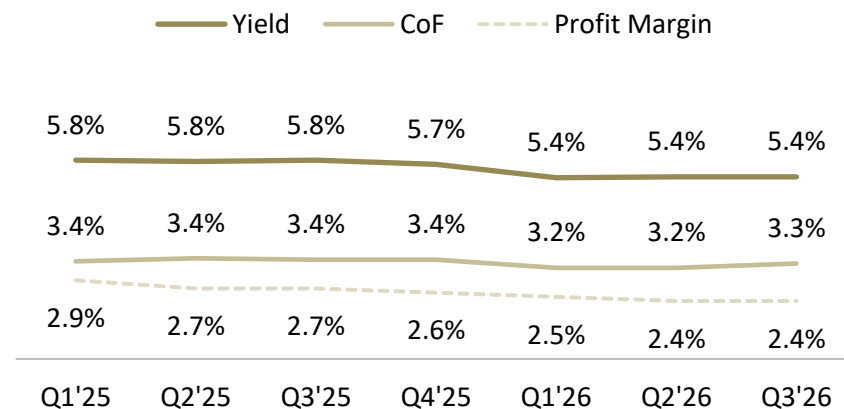
The bank continues to generate solid returns with RoTE (pre-tax) of 20% and RoE (pre-tax) of 2.1% in 9M'26.

Bank's diversified revenue streams and stable margins continue to support a resilient earnings profile

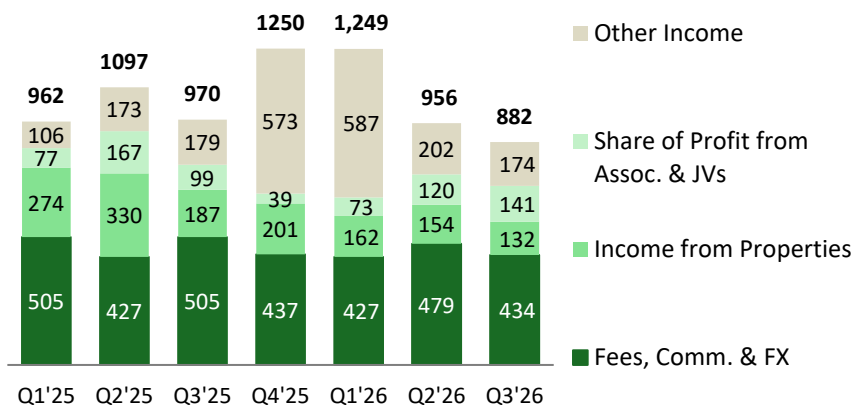
Net Funded Income (AED Bn)



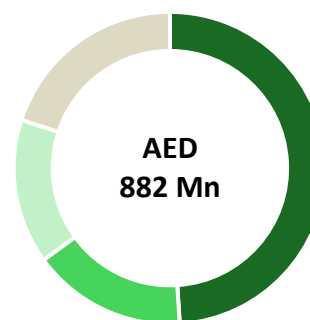
Margins¹ (%)



Non-Funded Income (AED Mn)



Non-Funded Income Composition (Q3'26)

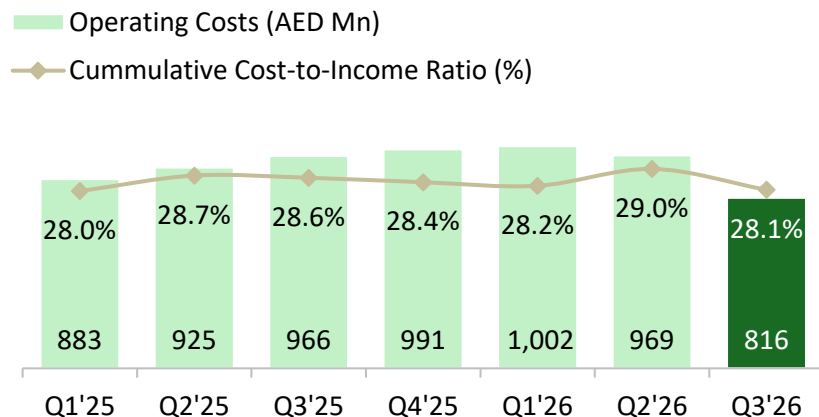


Fees, Commission & FX	49%
Share of profit from Associates & JVs	16%
Income from Properties	15%
Other Income	20%

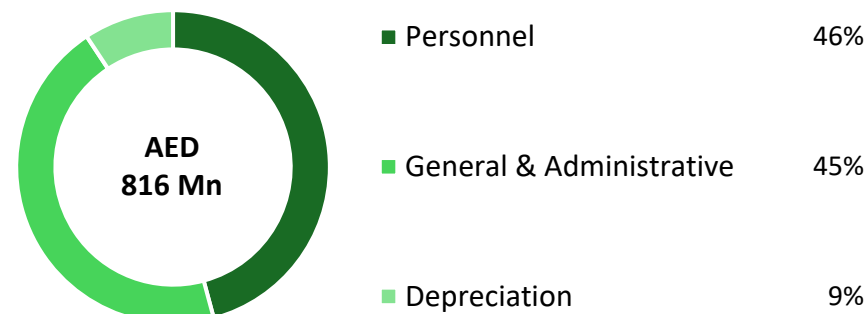
¹All figures are calculated on cumulative basis for the year

Disciplined cost management remained a key driver of resilient profitability

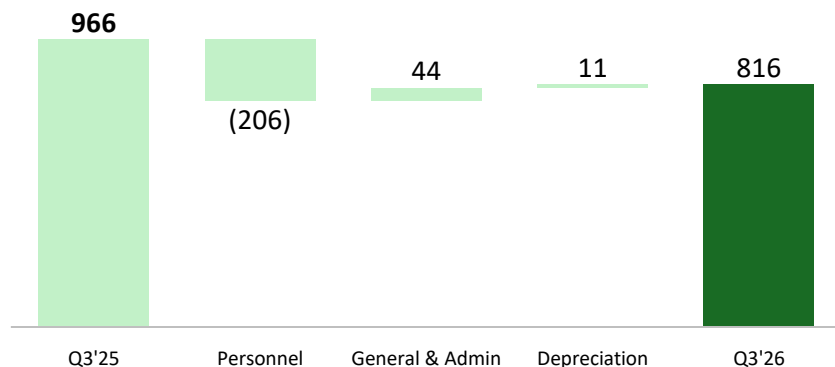
Operating Expenses and Cumulative Cost-to-Income ratio



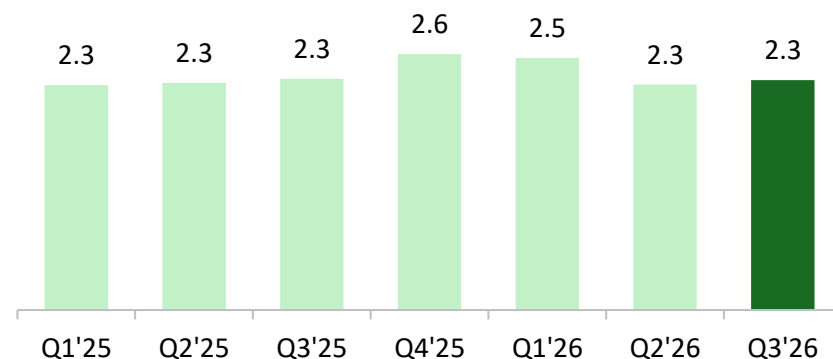
Operating Expenses Composition (Q3'26)



Operating Expenses Movement (AED Mn)



Operating Profit (AED Bn)



Balance sheet expansion was driven by sustained financing asset growth

Balance Sheet (AED Bn)



AED Bn	Q3'26	Q4'25	YTD %	Q3'25	YoY %
Net Financing Assets	287	262	10%	248	16%
Sukuk Investments	85	91	(6%)	95	(11%)
Net Financing Assets & Sukuk	372	353	6%	343	8%
Other assets	55	63	(13%)	50	11%
Total Assets	427	416	3%	393	9%
Customer Deposits	323	320	1%	302	7%
Sukuk financing instruments	17	25	(33%)	21	(22%)
Equity	56	53	3%	52	7%
Other liabilities	31	18	72%	18	72%
Total Liabilities inc. Equity	427	416	3%	393	9%

9M'26 Highlights

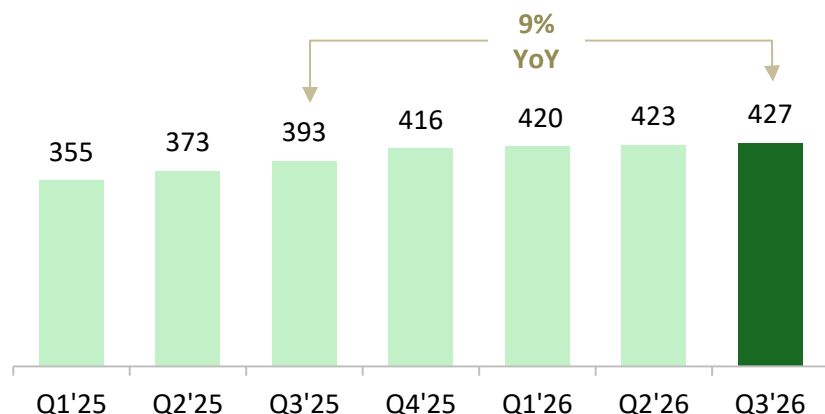


Net financing assets grew by 10% YTD to AED 287 Bn, supported by gross new financing of AED 69 Bn in the first nine months of 2026.

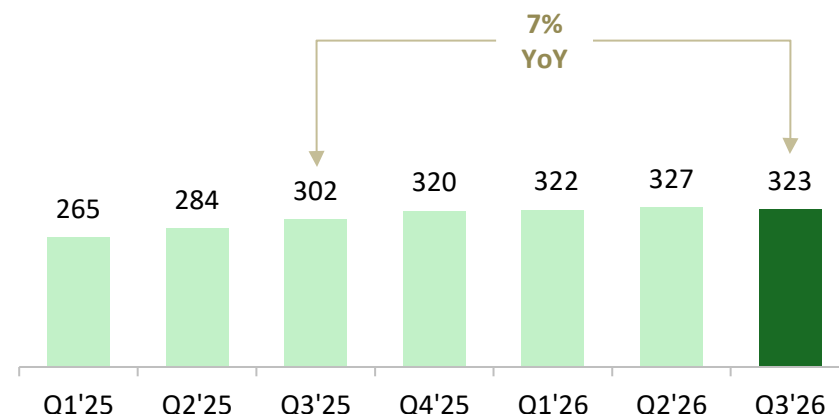
Sukuk investments declined by 6% YTD to AED 85 Bn as the Bank strategically repositioned the Sukuk portfolio, while supporting continued financing growth opportunities across businesses.

Customer deposits grew by 1% YTD to AED 323 Bn.

Total Assets (AED Bn)

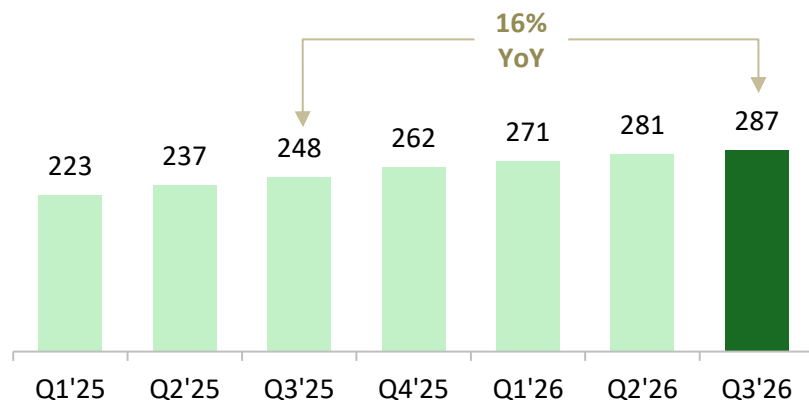


Total Deposits (AED Bn)

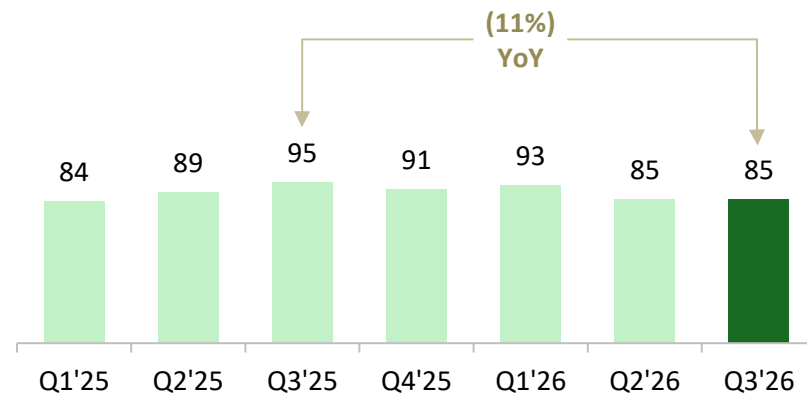


Portfolio diversification supported broad-based growth in financing assets

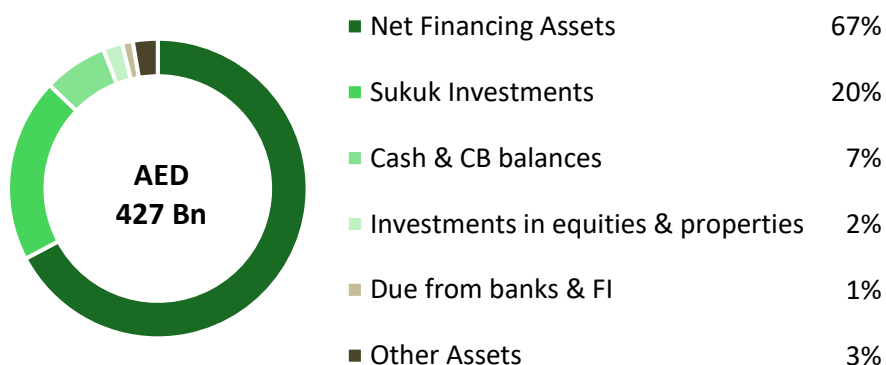
Net Financing Assets (AED Bn)



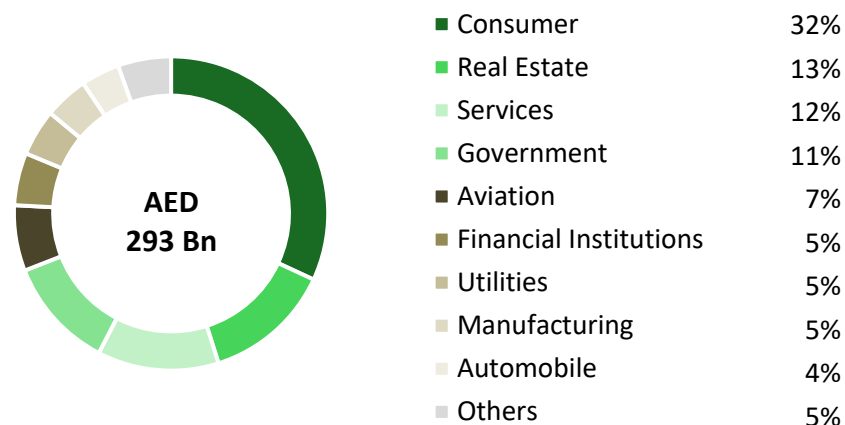
Sukuk Investments (AED Bn)



Total Assets Composition (Q3'26)

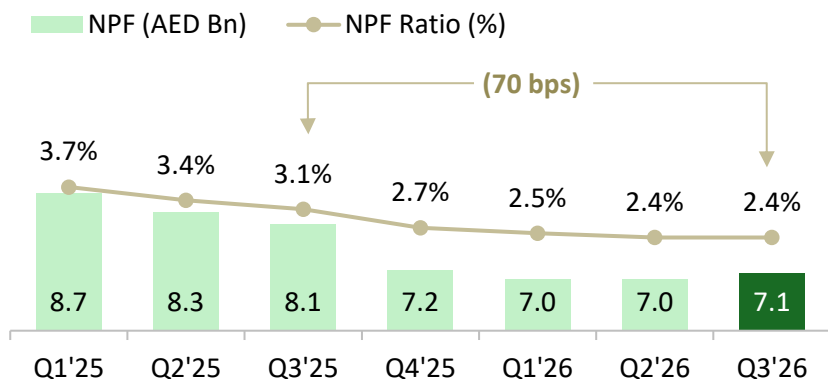


Gross Financing by Sector (Q3'26)

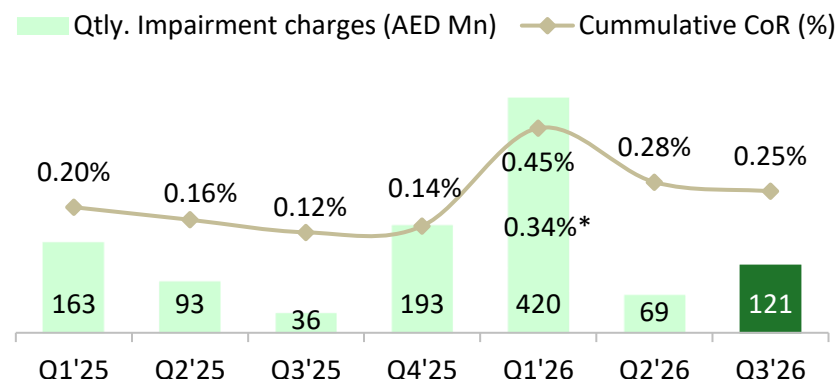


Prudent risk management maintained healthy asset quality metrics

NPF¹ and NPF Ratio²

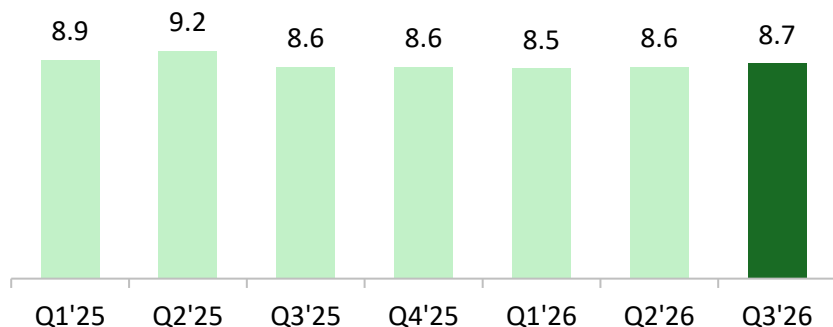


Impairment charges and Cost of Risk³

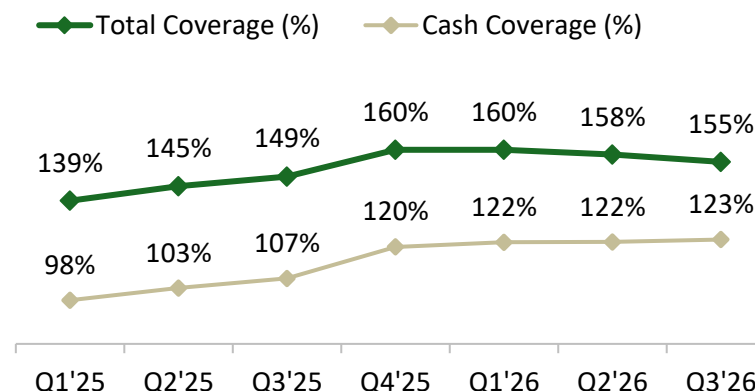


*Cumulative Cost of Risk excluding overlays

Total Provisions (AED Bn)



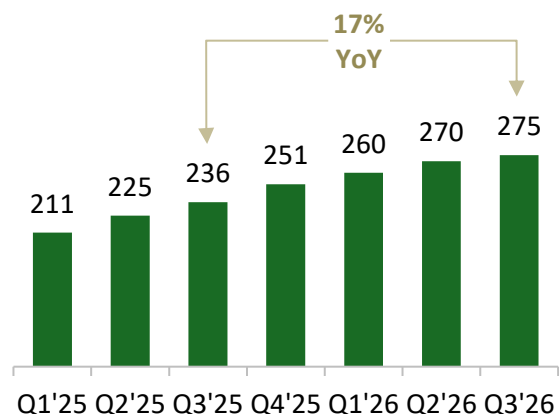
Total Coverage⁴ and Cash Coverage Ratios



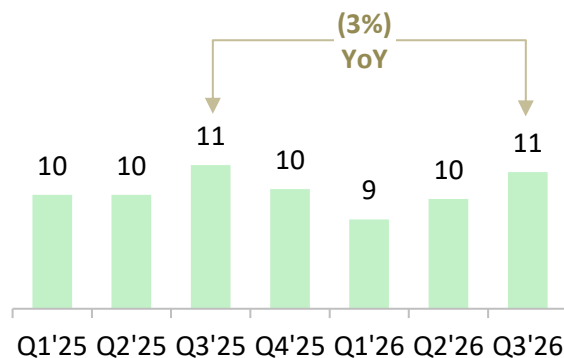
¹Includes Purchased or Originated Impaired (POCI) through Noor Bank acquisition. This refers to impairments in acquired or originated financing transactions. ²NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing. ³Cost of 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. ⁴Total 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.

Portfolio quality strengthened further as Stage 3 exposures declined

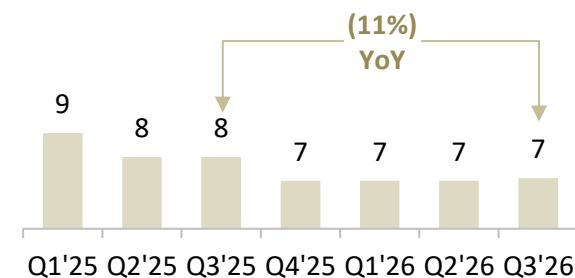
Stage 1 Gross Exposures (AED Bn)



Stage 2 Gross Exposures (AED Bn)



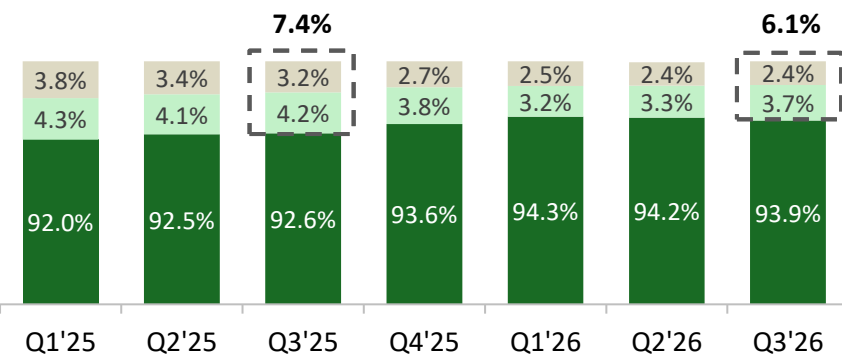
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)



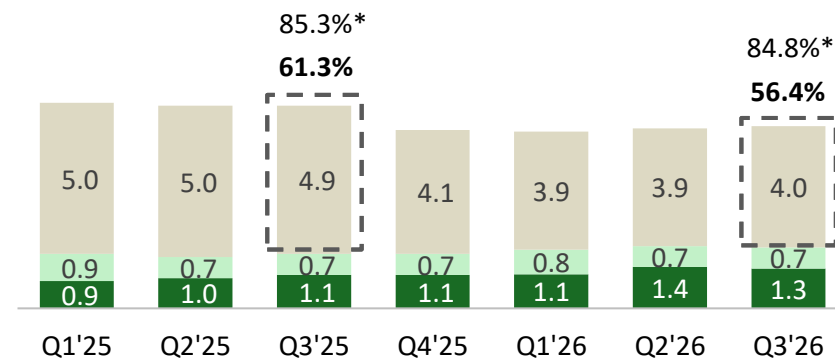
■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



ECL Provisions (AED) and Stage 3 ECL Coverage (%)



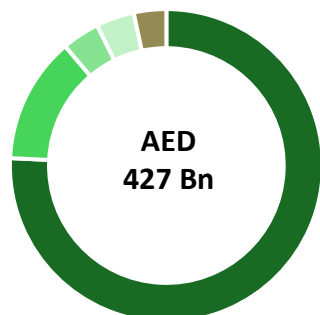
■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



*Including Regulatory Credit Risk Reserve

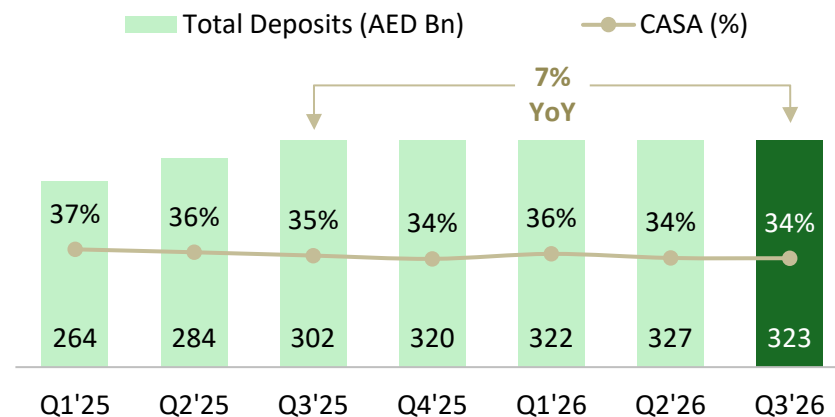
Stable and diversified funding base supported healthy liquidity

Funding Sources (Q3'26)

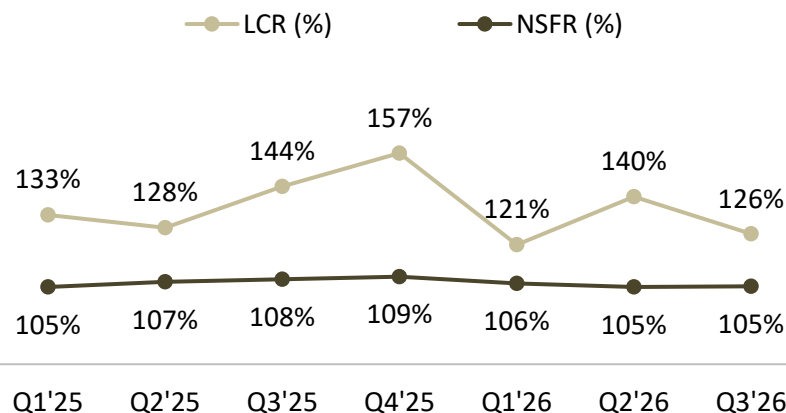


Customer Deposits	76%
Equity	13%
Sukuk Financing	4%
Other Payables	4%
Due to banks	3%

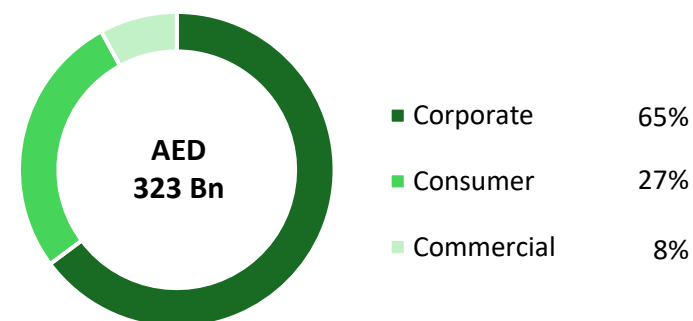
Customer Deposits



LCR and NSFR

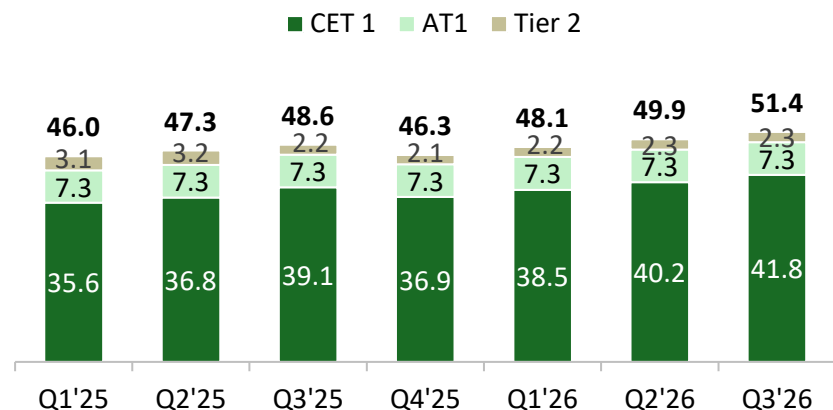


Customer Deposits Breakdown by businesses (Q3'26)

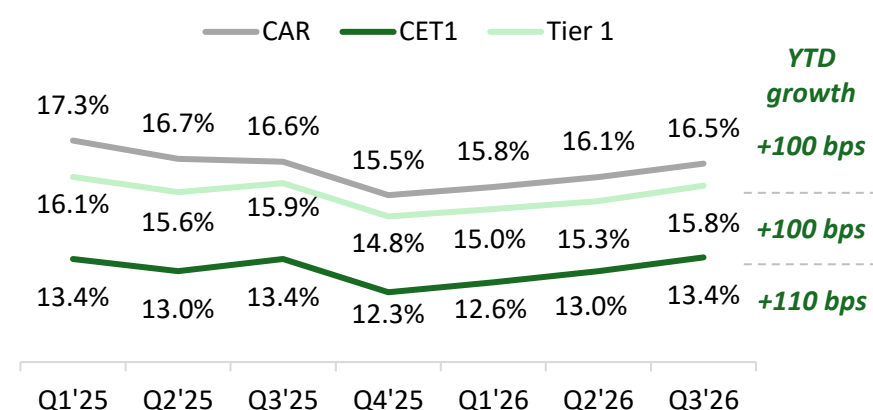


Robust capital position reinforced the Bank's capacity for continued growth

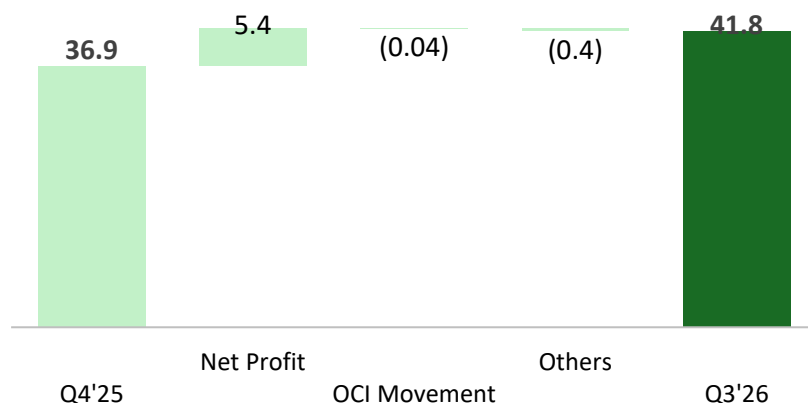
Regulatory Capital¹ (AED Bn)



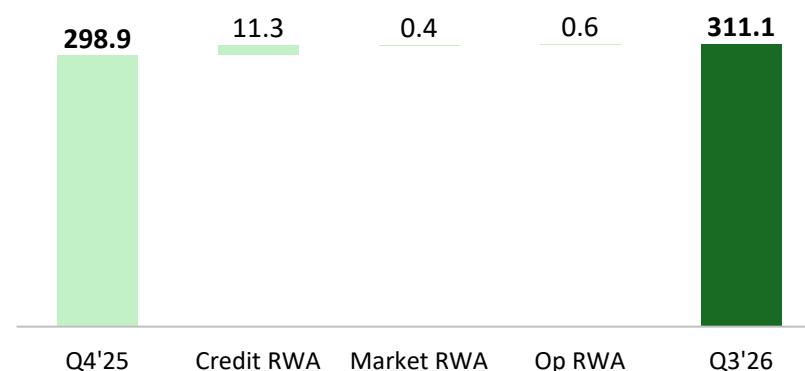
Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III

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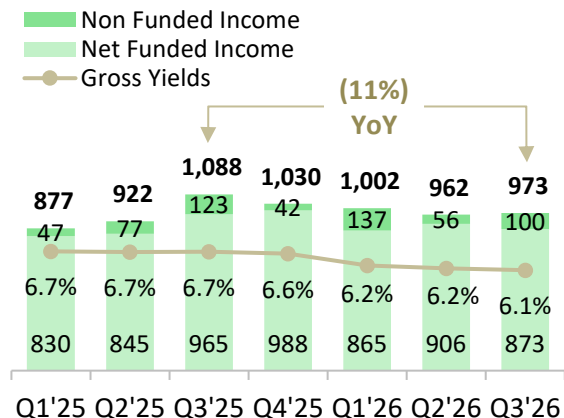
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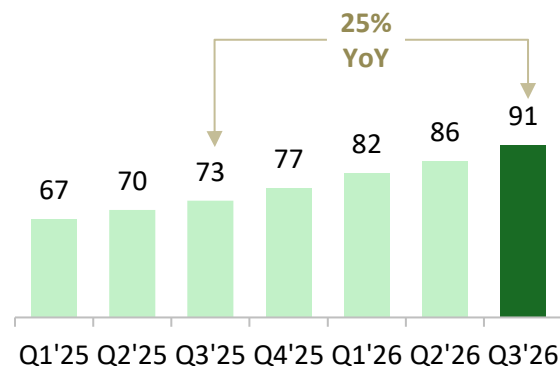
Appendix

Consumer Business : Franchise continues to expand with strong financing and deposit growth while maintaining healthy yields

Revenue and Gross Yields (AED Mn,%)¹



Net Financing Assets (AED Bn)

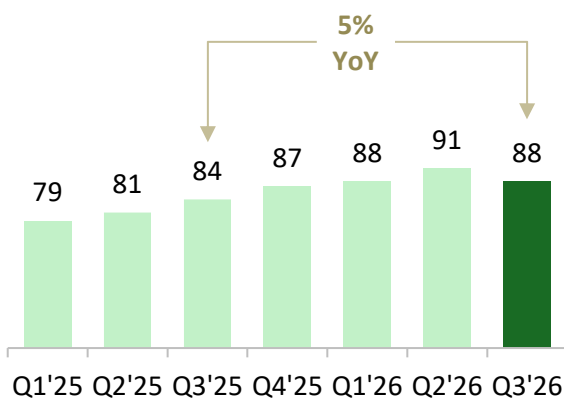


Exposure by products² (Q3'26)

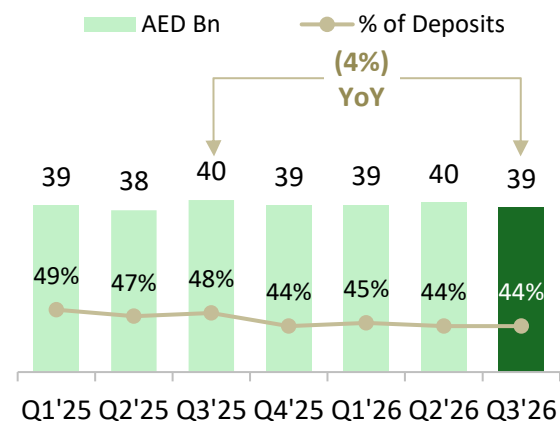


Home Finance	43%
Personal Finance	34%
Auto Finance	17%
Cards	5%

Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Consumer business continued to expand, with net financing assets increasing by 18% YTD to AED 91 billion.

Growth was supported by gross new consumer financing of AED 31 Bn in 9M'26.

Growth in financing was led by personal finance growth of 23% YTD, home finance growth of 20% YTD, cards growth of 11% YTD and auto finance growth of 9% YTD.

Consumer deposits grew by 1% YTD to AED 88 Bn.

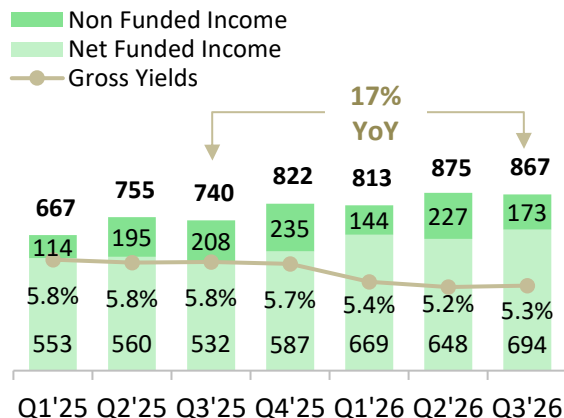
¹ Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

² Exposure by sectors is estimated on gross financing assets

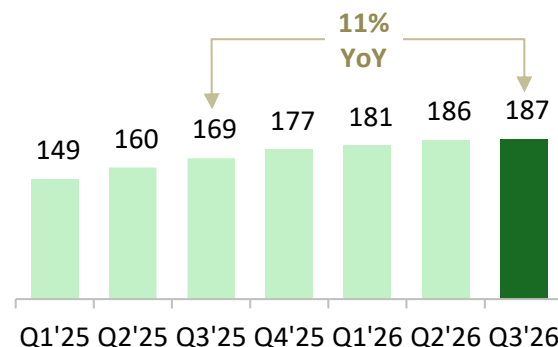
Note: Commercial business, previously recorded under consumer business, is now represented separately. Due to this, the figures above vary compared to report published in Q1'26

Local and Cross-Border Corporate Business : Healthy balance sheet growth supported by a diversified portfolio and stable yields

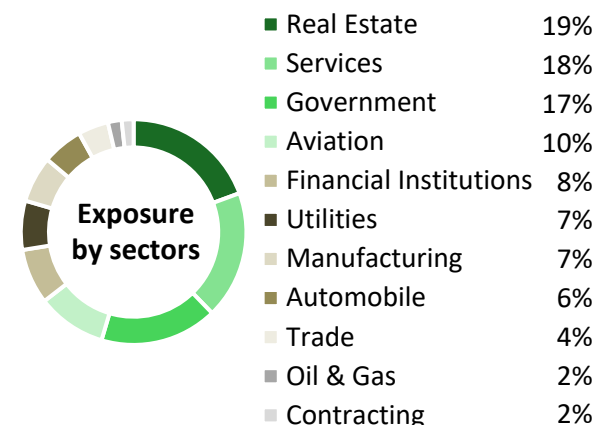
Revenue and Gross Yields (AED Mn,%)¹



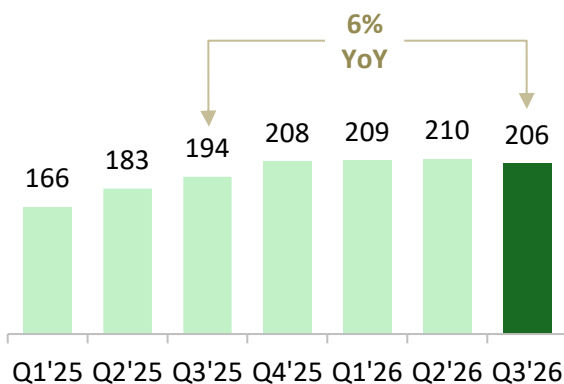
Net Financing Assets (AED Bn)



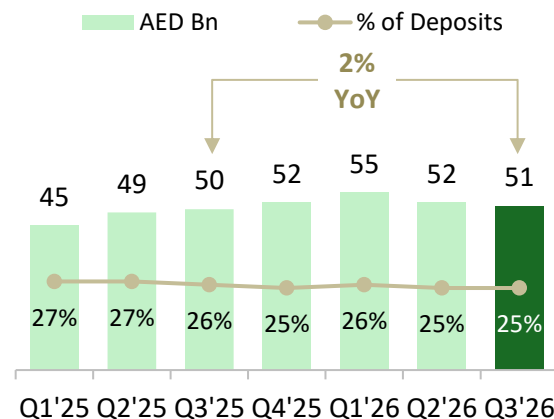
Exposure by sectors² (Q3'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Franchise revenue grew by 17% YoY to AED 867 Mn in Q3'26 supported by stable yields of 5.3%.

Growth in financing assets was driven by gross new financing of AED 28 Bn in 9M'26.

Net financing assets grew by 6% YTD to AED 187 Bn, driven by growth across economic sectors.

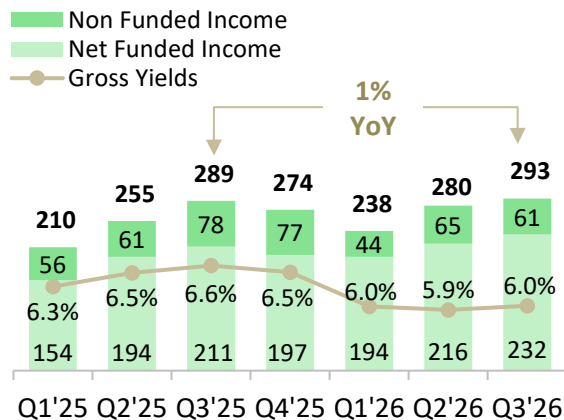
Corporate deposits stood to AED 206 Bn with stable CASA balances of 25%.

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

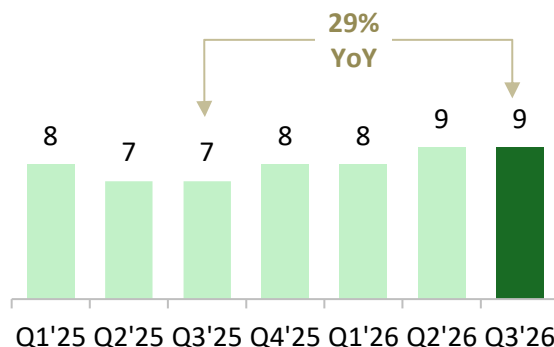
² Exposure by sectors is estimated on gross financing assets

Commercial Business : Strong growth momentum supported by healthy yields and a high CASA balances

Revenue and Gross Yields (AED Mn,%)¹



Net Financing Assets (AED Bn)



Key Highlights:



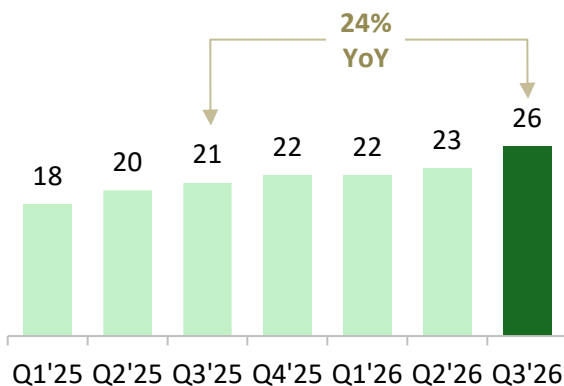
Commercial business revenue grew to AED 293 Mn in Q3'26 supported by strong yields of 6.0%.

Net financing assets grew by 13% YTD to AED 9 Bn, driven by healthy financing demand across key commercial sectors such as real estate, services, trade and others.

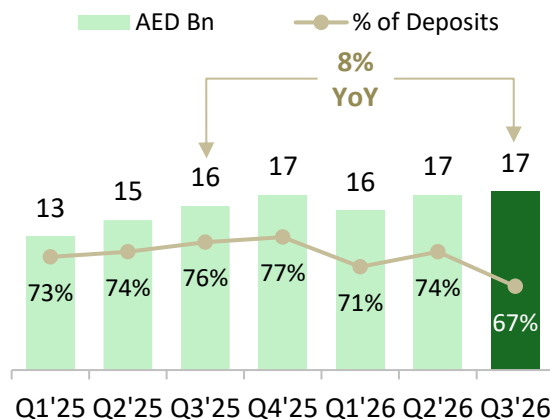
Growth in financing assets was driven by gross new financing of AED 2 Bn in 9M'26.

Deposits grew significantly by 18% YTD to AED 26 Bn in the first nine months of the year.

Deposits (AED Bn)



CASA Balances (AED Bn)



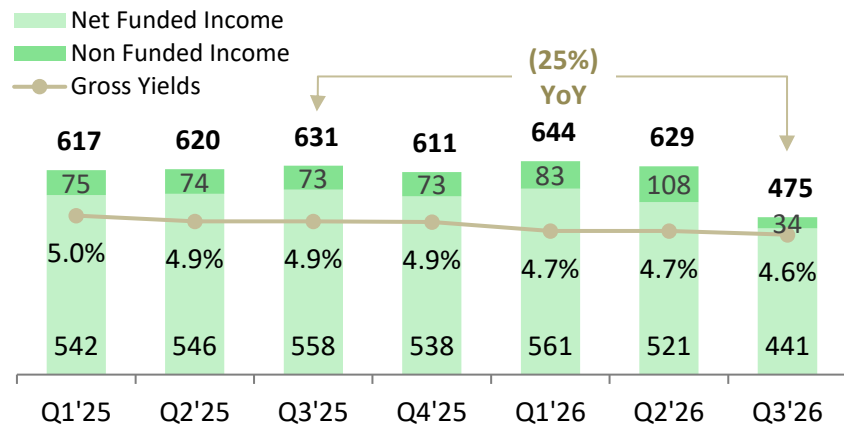
CASA balances remained strong during the period at AED 17 Bn, accounting for 67% of total deposits.

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

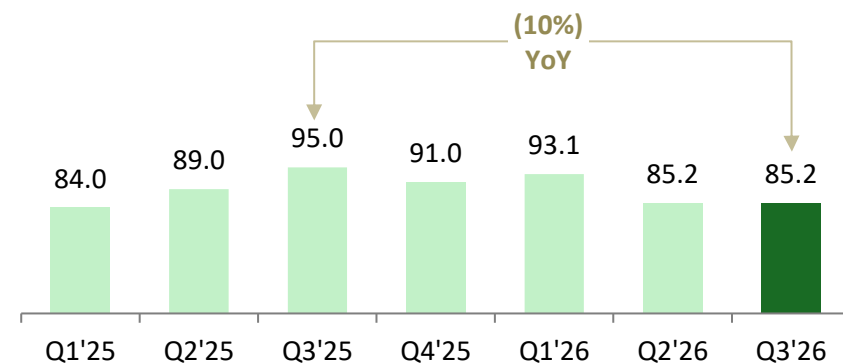
² Exposure by sectors is estimated on gross financing assets

Treasury Business : Franchise performance continues to be supported by healthy yields

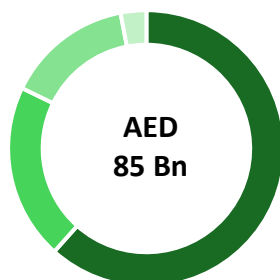
Revenue and Gross Yields (AED Mn,%)¹



Sukuk (AED Bn)



Gross Sukuk by sector (Q3'26)



Government	62%
Services	21%
Fls	15%
Others	3%

Key Highlights



Treasury business revenues stood at AED 475 Mn in Q3'26.

Yields continue to be stable at 4.6% in Q3'26.

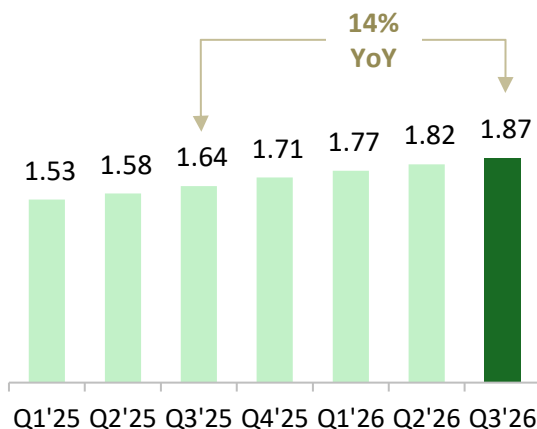
The Sukuk portfolio declined by 6% YTD to AED 85 Bn as the Bank repositioned its sukuk portfolio, supporting continued risk-adjusted financing growth opportunities across businesses.

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

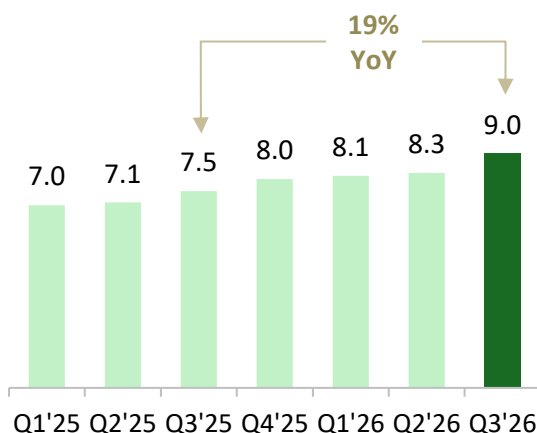
¹Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

Continued investment in digital transformation initiatives is driving greater adoption of digital banking services and enhancing operational efficiency

Digital Registered Users¹ (Mn)



Mobile Banking Transactions (Mn)



Key Highlights



Digital Channels Adoption

- Targeted digital campaigns supported growth in user base and transaction volumes, driving customer engagement across the bank's digital channels.
- 97%** of DIB customers transacted digitally during 9M'26, reflecting growing preference for convenient, secure and seamless banking services.
- 95%** of financial and non-financial transactions processed digitally during the period, lowering cost-to-serve and enhancing operating efficiency.
- DIB mobile app achieved strong customer rating of **4.5 on both iOS and Android**, reflecting the Bank's commitment to deliver efficient, secure and user-friendly digital banking experience.

Digital Customer Acquisition

- 82%** of new CASA customers were onboarded digitally in 9M'26, delivering faster, seamless, and reliable onboarding experience to our customers.
- AED 170Mn+** in personal finance disbursed digitally in 9M'26.
- 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

- DIB ALT offering **135+ services** has evolved into an everyday companion for our customers and **59% of bank transactions** were performed through the app.
- The Bank significantly expanded its digital payments footprint and **onboarded 2,600 merchants** on-tract to achieve the year-end target of 2,800 merchants

¹Digital 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

Key pillars of DIB's Sustainability Strategy



Financing a sustainable future

Supporting national sustainability priorities with innovative solutions, driving growth opportunities beyond banking.



Leading by example

Embedding responsible and ethical banking practices that support sustainable long-term value creation.

Key Highlights

New sustainable financing

AED 6.7bn of sustainable and sustainability-linked financing originated across diversified sectors including aviation, real estate, transport, clean energy and the circular economy.

3.7 Bn *New sustainable finance*

3.0 Bn *New sustainability-linked finance*

ESG ratings

Continued improvement across leading ESG ratings, reflecting **progress in sustainability performance, governance and disclosures.**

S&P **44%** *YoY Increase* **80th** *Percentile Banks globally* **52/100**

Bloomberg **28%** *YoY Increase* **94th** *Percentile Commercial Banks globally* **5.33/10**

Value beyond banking

Continued development of Green Concierge proposition, reinforcing the Bank's ambition to be a strategic sustainability partner to clients.

By connecting clients with specialist expertise, solutions and delivery partners, the program helps **unlock sustainability investments and accelerate value creation**

Employee engagement

Launched the DIB Youth Council to strengthen leadership engagement and support future talent development.

Two additional **Employee Resource Groups** were launched for People of Determination and Parents, helping strengthen inclusion, employee voice and workplace connectivity.

Expanded framework

Published an enhanced **Sustainability-Linked Financing Framework**, further strengthening DIB's market-leading sustainable finance proposition. Supported by an independent second-party opinion from ISS.

24 *Total key performance indicators*

Shuttle Bus Service

Introduced a dedicated employee shuttle service to support lower-emission commuting and improve access to public transport, recording nearly 20,000 rides since initiative launched in June.

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

5



Appendix

9M'26 performance remained on track to meet FY'26 guidance

9M'26 Highlights:



Net Financing assets and Sukuk investments grew by 6% YTD to AED 372 Bn, with net financing assets outpacing overall growth at 10% YTD.



Cost to income ratio maintained at 28.1%, driven by underpinned by continued cost management with operating expense remaining flat YoY.



Asset quality indicators improved further with NPF Ratio declining to 2.4% in Q3'26, driven by prudent financing practices.



Profitability and returns remained strong, supported by continued improvements across key performance metrics.

9M'26 actual vs. FY 2026 guidance

 Target Metrics	FY 2026 Guidance	9M'26 Actuals
 Net Financing and Sukuk growth	10%	6%
 Net Profit Margin	2.3%	2.4%
 Cost-to-Income Ratio	28.0%	28.1%
 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%	155%

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

5



Appendix

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 427 Bn in assets



Well established franchise serving **>11 Mn clients**, with **> 12,000 employees**



Solid distribution network of **549 branches & 900+ ATMs** across group.



27.9% owned by “**Investment Corporation of Dubai**”



Key Businesses



Consumer Banking



Corporate Banking



Investment Banking



Treasury



Ratings

Moody's

A3 “Stable”

Fitch

A “Stable”

IIRA¹

A+/A1

“Stable”

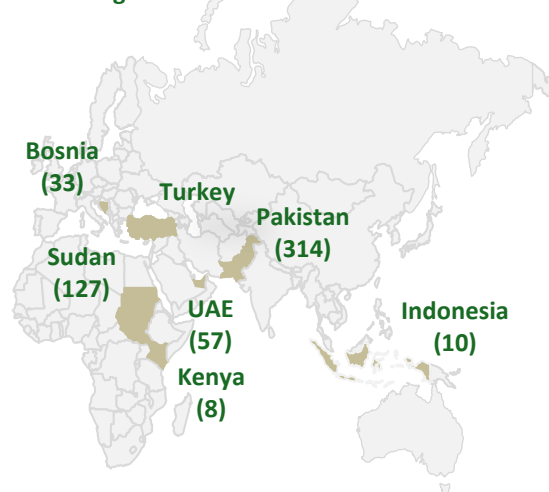
MSCI ESG

A



Geographic Presence

Existing Presence & Branch Numbers

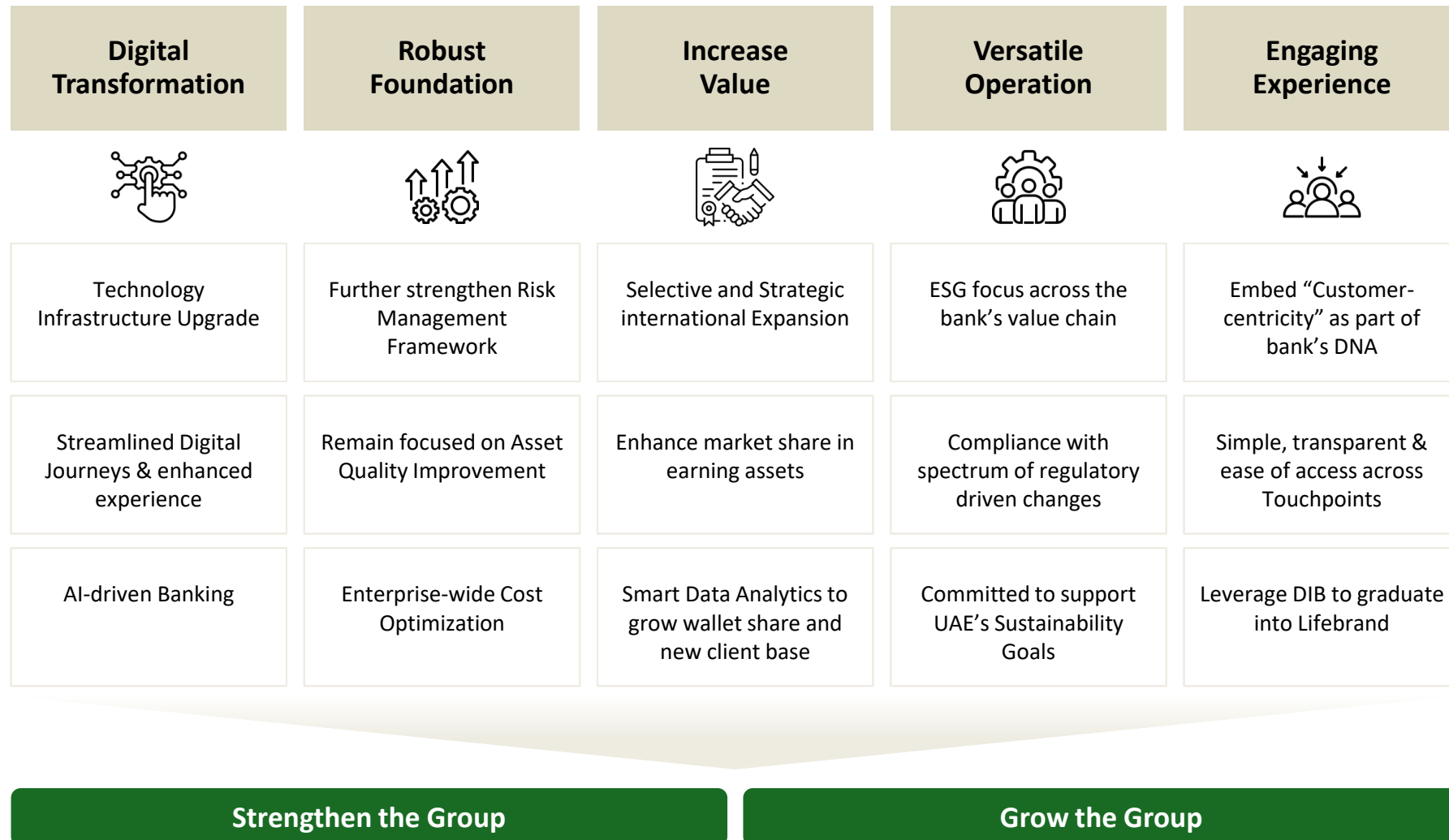


Subsidiaries and Associates

Entity	%	Country
Dar Al Shariah	100.0%	UAE
Tamweel	92.3%	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





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 **549 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 ~3.8x** since FY'13



Solid Fundamentals

- **Highly Rated "D-SIB" Bank**, "A" Rating by Fitch & "A3" by Moody's
- **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
- **4.5x increase in share price** since FY'13



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

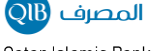
Consolidated Balance Sheet

Balance Sheet (AED Bn)	9M'26	FY'25
Assets		
Cash and balances with central banks	29.6	36.9
Due from banks and financial institutions	5.0	5.4
Islamic financing and investing assets, net	287.1	262.1
Investments in Islamic Sukuk measured at amortized cost	85.0	90.6
Other investments at fair value	0.9	0.6
Investments in associates and joint ventures	2.6	2.9
Properties held for development and sale	1.0	1.1
Investment properties	4.4	4.8
Receivables and other assets	9.4	9.9
Property and equipment	2.0	1.7
Total Assets	427.0	416.0
Liabilities		
Customers' deposits	323.5	320.2
Due to banks and financial institutions	14.3	2.0
Sukuk issued	16.6	25.1
Payables and other liabilities	16.9	15.6
Total Liabilities	371.3	362.9
Equity		
Share Capital	7.2	7.2
Tier 1 Sukuk	7.3	7.3
Other Reserves and Treasury Shares	16.5	16.5
Investments Fair Value Reserve	(1.1)	(1.2)
Exchange Translation Reserve	(2.5)	(2.4)
Retained Earnings	24.9	22.4
Equity Attributable to owners of the Bank	52.3	49.8
Non-Controlling Interest	3.3	3.2
Total Equity	55.6	53.0
Total Liabilities and Equity	427.0	416.0

Consolidated Income Statement

Income Statement (AED Bn)	9M'26	9M'25
Total Income		
Income from Islamic financing and investing transactions	15.5	14.3
Commissions, fees and foreign exchange income	1.3	1.4
Income from other investments measured at fair value, net	0.0	0.0
Income from properties held for development and sale, net	0.3	0.4
Income from investment properties	0.1	0.4
Share of profit from associates and joint ventures	0.3	0.3
Other Income	1.0	0.4
Total Income	18.6	17.4
Depositors' and Sukuk holders' share of profit	(8.7)	(7.7)
Operating Revenue	9.9	9.7
Operating Expenses		
Personnel expenses	(1.5)	(1.7)
General and administrative expenses	(1.1)	(0.9)
Depreciation of investment properties	0.0	0.0
Depreciation of property and equipment	(0.2)	(0.2)
Total Operating Expenses	(2.8)	(2.8)
Profit before net impairment charges and taxation	7.1	6.9
Impairment charges, net	(0.6)	(0.3)
Profit for the period before income tax expense	6.6	6.6
Income tax expense	(0.9)	(0.9)
Net Profit for the period	5.6	5.7
Attributable to:		
Owners of the Bank	5.4	5.5
Non-Controlling Interests	0.2	0.2

DIB Debt Capital Markets - Deals and transaction in 9M'26

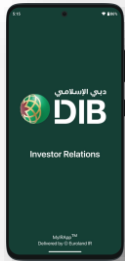
January 2026  Kuwait Finance House US\$ 1.00bn 4.563% 2031 Sukuk JLM & Bookrunner	January 2026 Social  Al Rajhi Bank US\$ 1.00bn 6.150% 2031 Sukuk ATI JLM & Bookrunner	January 2026  Saudi Telecom Company US\$ 2.0bn 4.489% 2031 sukuk 5.083% 2036 sukuk Joint Structuring Bank JLM & Bookrunner	January 2026  Bank Albilad US\$ 500mn 6.375% 2031 Sukuk ATI 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  Public Investment Fund US\$ 2.0bn 5.133% 2036 Sukuk JLM & Bookrunner	January 2026  Kingdom of Bahrain US\$ 800mn 6.124% 2034 Sukuk JLM & Bookrunner	January 2026  Arab Energy Fund US\$ 500mn 4.721% 2031 Sukuk JLM & Bookrunner	January 2026  Damac Real Estate Development Limited US\$ 600mn 6.125% 2029 Sukuk JLM & Bookrunner	February 2026  Binghatti Holdings US\$ 500mn 8.375% 2031 Sukuk Global Coordinator, JLM & Bookrunner	February 2026  TPAO US\$ 1.0bn 6.300% 2031 Sukuk JLM & Bookrunner
February 2026  Omniyat US\$ 600mn 7.250% 2031 Sukuk Global Coordinator, JLM & Bookrunner	February 2026  Qatar Islamic Bank US\$ 750mn 4.402% 2031 Sukuk JLM & Bookrunner	May 2026  First Abu Dhabi Bank US\$ 700mn 4.859% 2031 Sukuk JLM & Bookrunner	May 2026  Emlak Konut US\$ 650mn 7.750% 2031 Sukuk JLM & Bookrunner	May 2026 DAR AL ARKAN Dar Al Arkan US\$ 600mn 7.250% 2031 Sukuk JLM & Bookrunner	June 2026  Dubai Islamic Bank US\$ 1.00bn 6.250% 2031 Sukuk ATI JLM & Bookrunner
June 2026  Burjeel Holdings US\$ 500mn 7.000% 2031 Sukuk JLM & Bookrunner	June 2026  Republic of Turkey US\$ 2.75bn 6.700% 2032 Sukuk JLM & Bookrunner	July 2026  Ajman Bank US\$ 300mn Additional Tier 1 6.500% 2031 Sukuk JLM & Bookrunner	September 2026  Sharjah Islamic Bank US\$ 500mn Senior Unsecured 5.850% 2031 Sukuk JLM & Bookrunner	September 2026  Kingdom of Saudi Arabia US\$ 3.25bn 5.257% 2031 Sukuk 5.598% 2036 Sukuk JLM & Bookrunner	

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