



# DIB Investor Presentation

FY 2025

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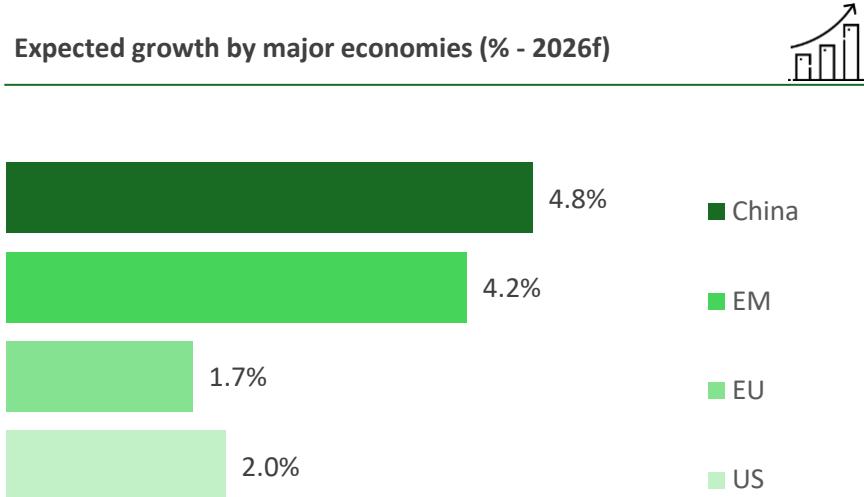
## Appendix

# Global growth normalizes as inflation cools and rates ease

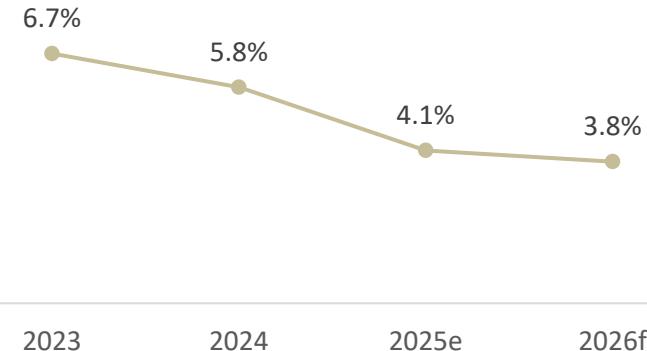
Global GDP Growth (%)



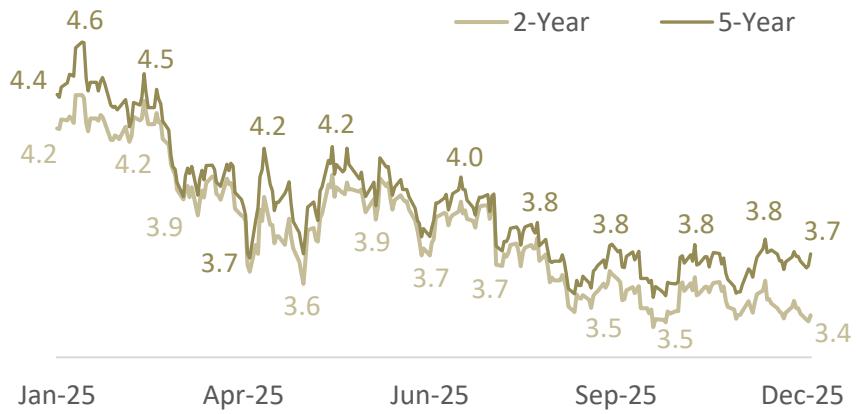
Expected growth by major economies (%) - 2026f



Global Inflation (%)

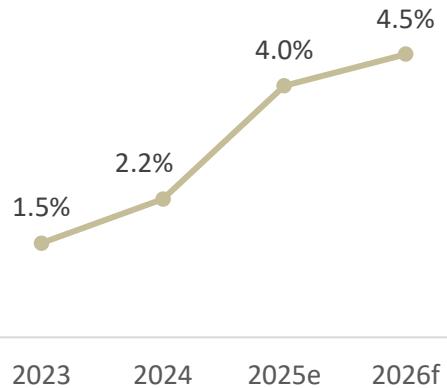


UST Yields (%)

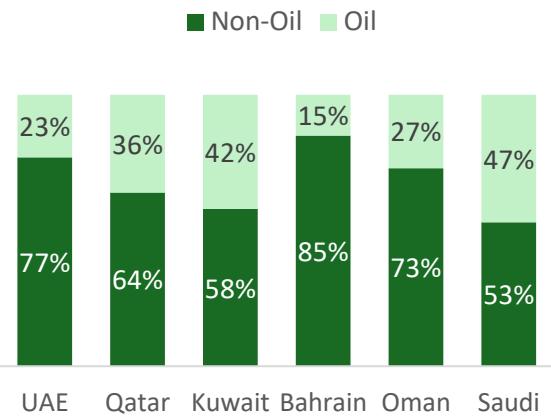


# GCC maintains outperformance supported by continued diversification efforts

GCC Economies' GDP Growth (%)



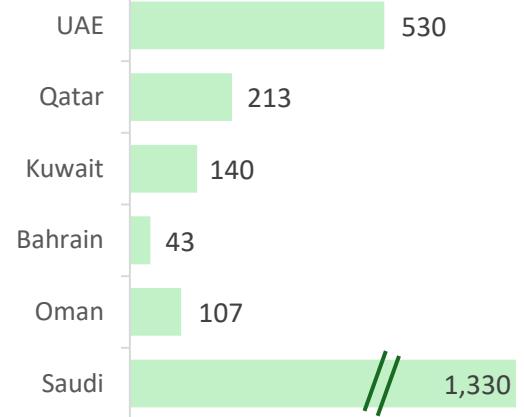
Non-oil vs Oil contribution (2026f)



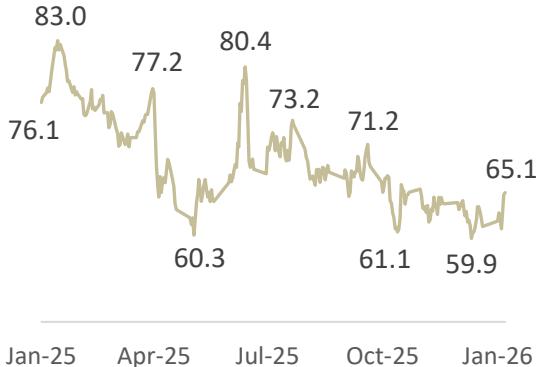
Key Comments:

GCC Growth has outperformed major economies', supported by strong domestic demand, reform momentum, and resilient non-oil sectors

GDP of GCC countries (USD Bn, 2026f)



Brent Oil (USD/barrel)

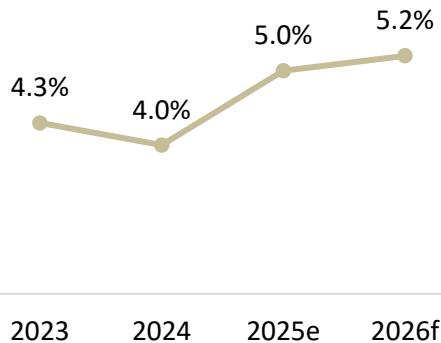


Economic decoupling from hydrocarbons is becoming more pronounced

Overall, the GCC region stands out as a structurally transforming, increasingly diversified and high resilience region

# UAE growth accelerated due to continued structural diversification and robust domestic demand

## UAE GDP Growth (%)



## UAE Non-Oil GDP Breakdown (H1 '25)



Trade	16%
Finance & Insurance	14%
Manufacturing	14%
Construction	12%
Real Estate	8%
Transport & Storage	7%
Public Admin & Defence	7%
Professional Services	6%
Others	16%

## Key Comments:

UAE economy has sustained consistent growth trajectory, moving from 4.3% expansion in 2023 to 5%+ projected growth in 2026

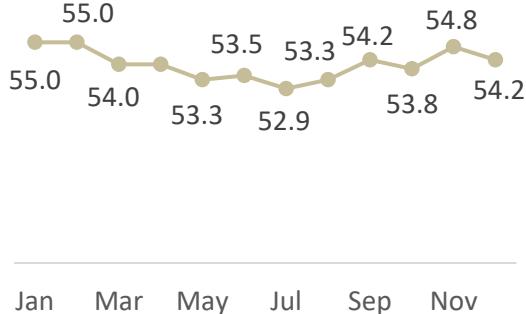
Non-oil sectors remain the primary growth engines, accounting for 77% of GDP in 2025

PMI prints remain firmly expansionary

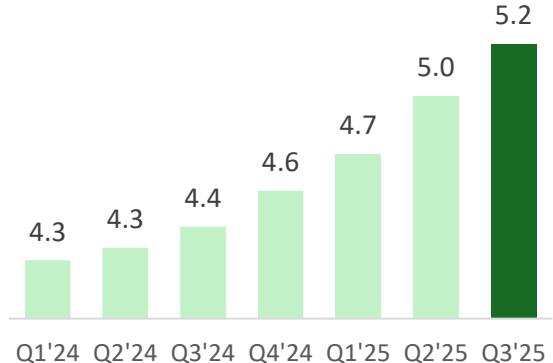
Banking sector financing acceleration continues, supported by ample liquidity

In summary, UAE economy is set to deliver broad-based durable growth

## UAE PMI (2025)

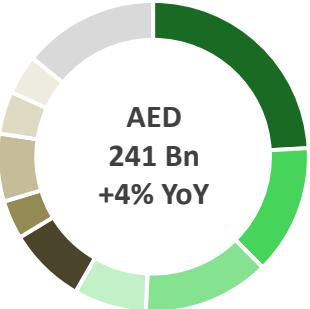


## UAE Banking Sector (Total Assets – AED Tn)



# Dubai economy remains on solid growth track with underlying indicators continuing to trend positively

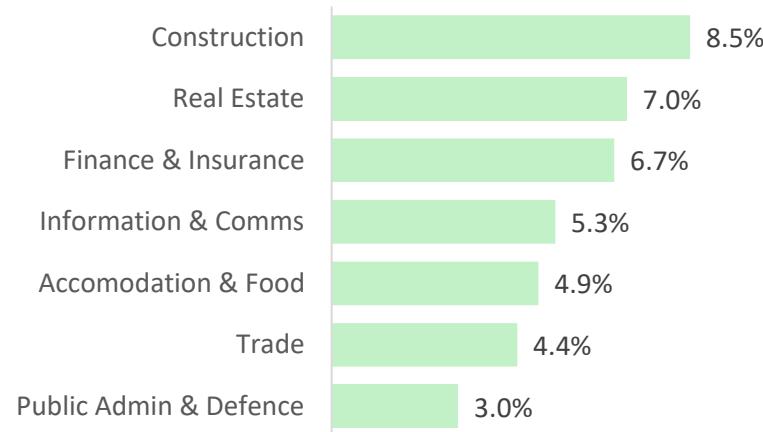
## Dubai GDP (H1 '25)



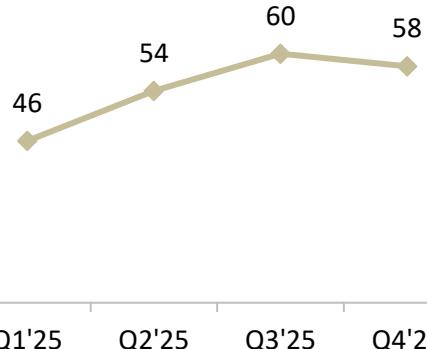
	GDP (%)
Trade	24%
Finance & Insurance	13%
Transportation & Storage	13%
Real Estate	8%
Manufacturing	8%
Public Admin & Defence	4%
Construction	7%
Information & Comms	4%
Accommodation & Food	4%
Others	14%



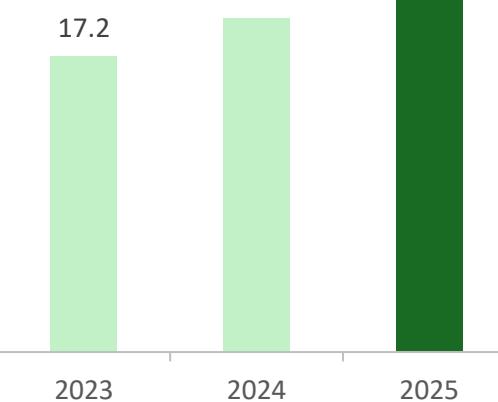
## Dubai Key Sectors YoY Growth Rate (H1'25 vs H1'24) – (%)



## Dubai Real Estate Sales Transactions 2025 (Volumes – '000)



## Dubai International Visitors (Mn)



## Key Upcoming Projects (2026-2032)



	Etihad Rail
	Al Maktoum International Airport
	Dubai Metro Blue and Gold Line
	Dubai Strategic Sewerage Tunnels
	Dubai Loop
	Tasreef Stormwater Drainage
	Palm Jebel Ali

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# Performance Summary: FY'25 results underscore continued progress against stated priorities



## FY'25 Highlights:



### Growth

- Robust balance sheet growth of 21% YoY crossing the AED 400 bn mark
- 20% YoY growth in net financing & sukuk investments driven by broad-based business growth



### Asset Quality

- NPF Ratio at its lowest levels for over a decade
- Consistently low cost of risk over last 2 years



### Earnings

- FY'25 Profit Before Tax of AED 9.0 bn, up 20% against FY'24 normalized Profit Before Tax of AED 7.5 bn
- Proposed dividend of 35 fils, subject to shareholder and regulatory approvals

## FY'25 actual vs. guidance

Target Metrics	FY 2025 Guidance	FY 2025 Actuals
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Net Financing and Sukuk growth	15%	20%	
Return on Tangible Equity (pre-tax)	21%	22%	
Return on Assets (pre-tax)	2.4%	2.4%	
NPF Ratio	3.50%	2.65%	
Total Coverage*	140%	160%	
Net Profit Margin	2.8% - 3.0%	2.6%	
Cost-to-Income Ratio	26.0%	28.4%	

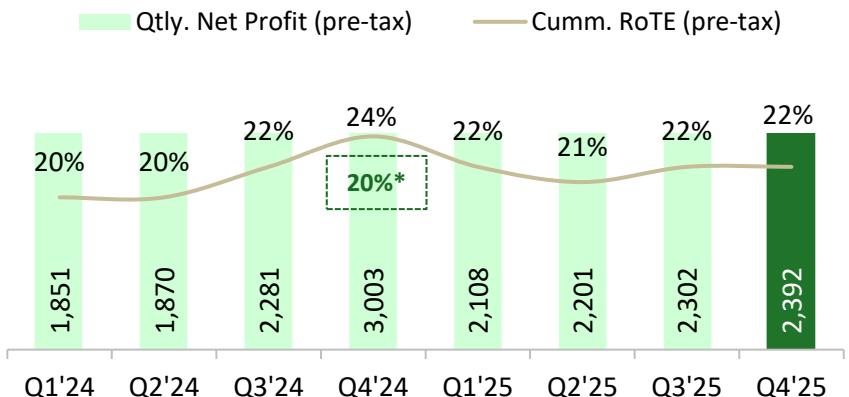
# Income Statement: Resilient and diversified revenue levers and low cost of risk drive growth in earnings

## Income Statement (AED Mn)

AED Mn	FY'25	FY'24 (Reported)	FY'24* (Normalised)	YoY % (v normd.)	Q4'25	Q4'24 (Reported)	QoQ %
Net Funded Income	8,972	8,949	8,691	3%	2,326	2,522	(8%)
Non-Funded Income	4,279	3,887	3,887	10%	1,250	1,230	2%
<b>Operating Revenue</b>	<b>13,251</b>	<b>12,837</b>	<b>12,579</b>	<b>5%</b>	<b>3,576</b>	<b>3,752</b>	<b>(5%)</b>
Operating Expenses	(3,763)	(3,425)	(3,425)	10%	(991)	(872)	13%
<b>Operating Profit</b>	<b>9,488</b>	<b>9,412</b>	<b>9,154</b>	<b>4%</b>	<b>2,586</b>	<b>2,880</b>	<b>(10%)</b>
Net Impairment Charges	(485)	(407)	(1,677)	(71%)	(193)	123	(257%)
<b>Net profit (before tax)</b>	<b>9,003</b>	<b>9,005</b>	<b>7,477</b>	<b>20%</b>	<b>2,393</b>	<b>3,003</b>	<b>(20%)</b>
Income Tax	(1,195)	(840)	(840)	42%	(266)	(287)	(7%)
<b>Net Profit (after tax)</b>	<b>7,808</b>	<b>8,165</b>	<b>6,637</b>	<b>18%</b>	<b>2,126</b>	<b>2,716</b>	<b>(22%)</b>
RoTE (before tax)	22%	24%	20%	+200 bps	22%	23%	(100 bps)
RoTE (after tax)	19%	22%	18%	+100 bps	19%	19%	-
RoA (before tax)	2.4%	2.8%	2.3%	+10 bps	2.4%	2.5%	(100 bps)
RoA (after tax)	2.1%	2.5%	2.0%	+10 bps	2.1%	2.1%	-

\* Normalised for impact of one-off large legacy recovery in FY'24

## Profitability & Returns (before tax, AED Mn)



\* Normalised RoTE

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.

## Net Profit Before Tax Movement (AED Mn)



Solid operating revenue, crossing more than AED 13 bn in FY'25; growth of 5% YoY over normalized revenues of FY'24

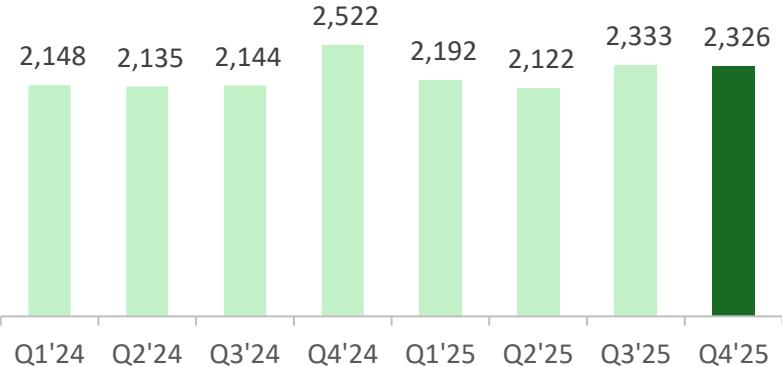
Strong 10% YoY increase in non-funded income

Fees, commission & FX income continue to be a key contributor to the overall income with a ~7% YoY growth to AED 1.9 bn

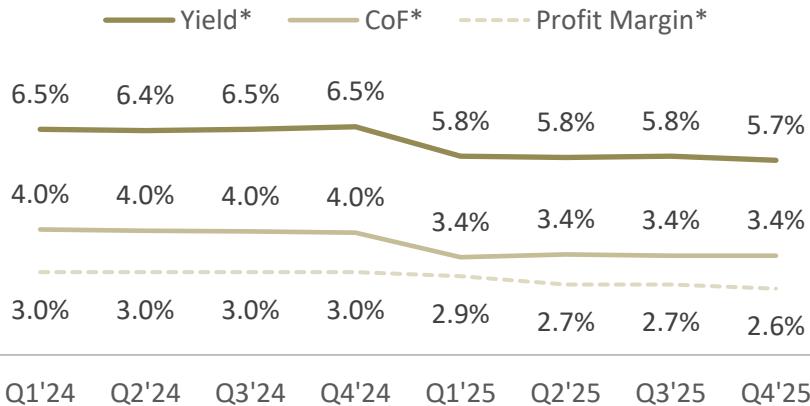
Net profit (before tax) of AED 9 Bn in FY'25 grew by 20% YoY over normalized Net profit before tax of AED 7.5 Bn in FY'24

# Revenue Drivers: Stable funded income and strong growth in non-funded income

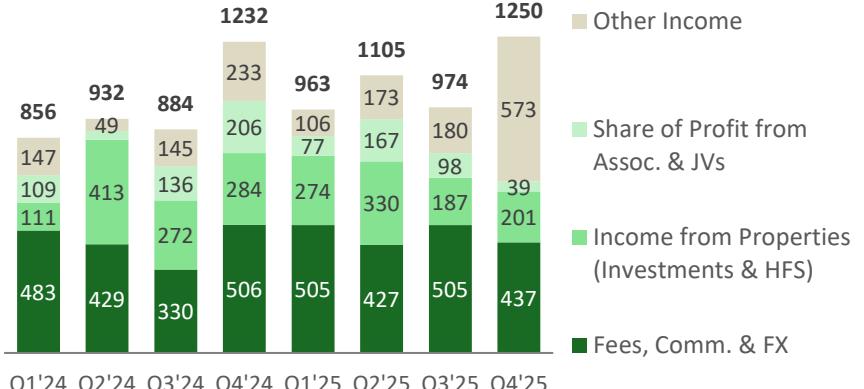
Net Funded Income (AED Mn)



Margins (%)



Non-Funded Income (AED Mn)



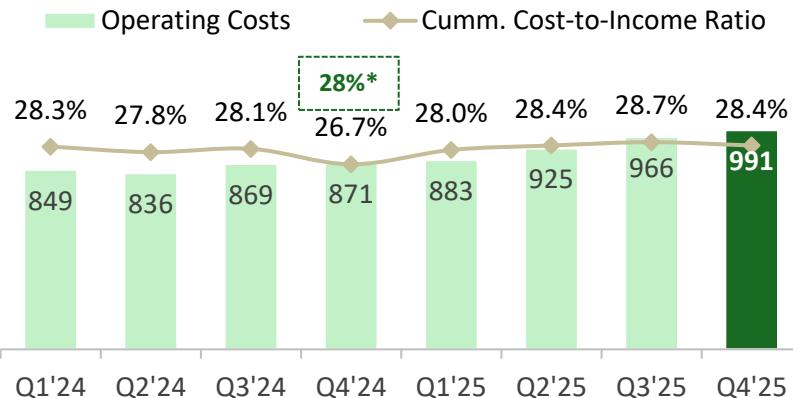
FY'25 Non-Funded Income Composition (%)



Fees, Commission & FX	44%
Income from properties (Investments & HFS)	24%
Share of profit from Associates & JVs	9%
Other Income	23%

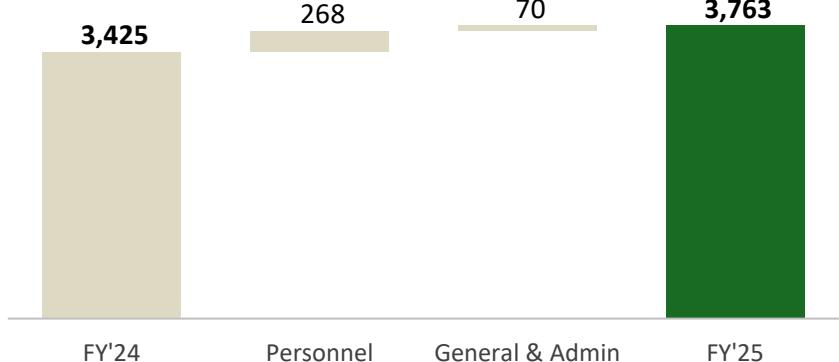
# Operating Efficiency: Investing for growth while preserving cost discipline

## Operating Expenses (AED Mn) & Cost to Income (%)

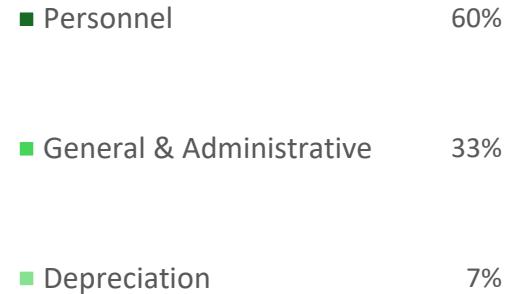


\* Normalised Cost-to-Income Ratio

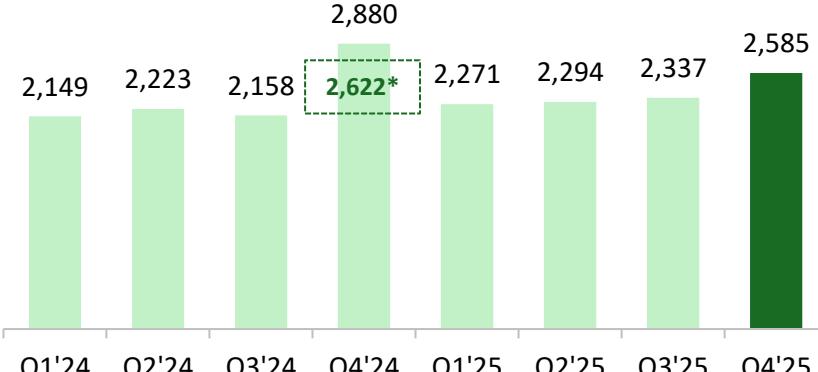
## Operating Expenses Movement (AED Mn)



## FY'25 Operating Expenses Composition



## Operating Profit (AED Mn)



\* Normalised Operating Profit

# Balance Sheet: Solid growth momentum as total assets grow by 21% to AED 416 billion

## Balance Sheet (AED Bn)



## FY'25 Highlights

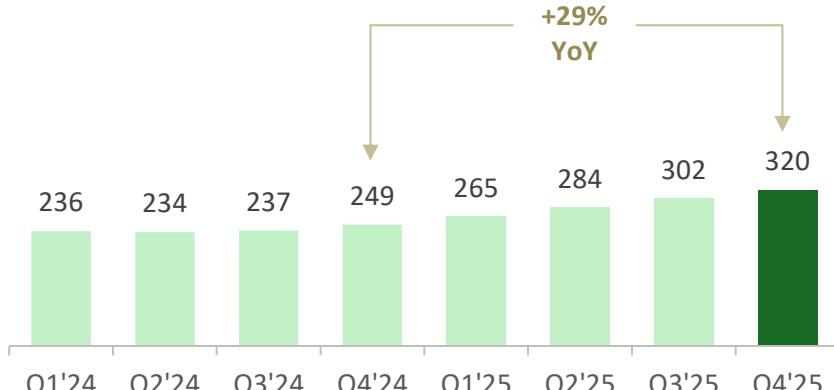
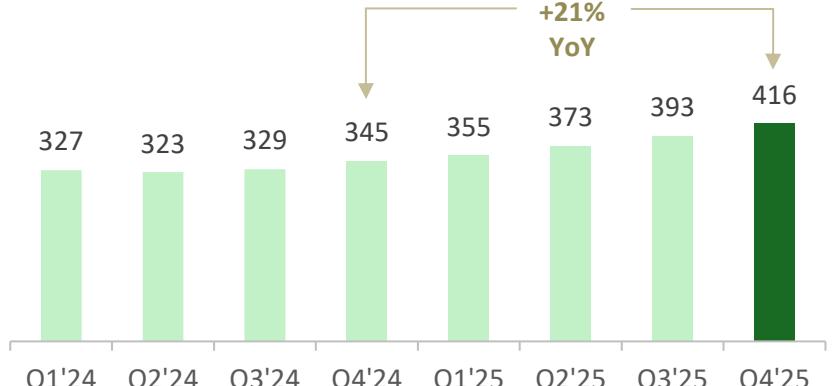


AED Bn	FY'25	FY'24	YoY %	Q3 '25	QoQ %
Net Financing Assets	262	212	23%	248	6%
Sukuk Investments	91	82	10%	95	(4%)
<b>Net Financing Assets &amp; Sukuk</b>	<b>353</b>	<b>294</b>	<b>20%</b>	<b>343</b>	<b>3%</b>
<b>Total Assets</b>	<b>416</b>	<b>345</b>	<b>21%</b>	<b>393</b>	<b>6%</b>
Customer Deposits	320	249	29%	302	6%
Sukuk financing instruments	25	24	4%	21	19%
Equity	54	53	2%	52	4%
<b>Total Liabilities inc. Equity</b>	<b>416</b>	<b>345</b>	<b>21%</b>	<b>393</b>	<b>6%</b>
NPF ratio	2.65%	4.00%	(135 bps)	3.13%	(48 bps)
CET1	12.3%	13.2%	(90 bps)	13.4%	(110 bps)
CAR	15.5%	18.3%	(280 bps)	16.6%	(110 bps)
Tier 1	14.8%	17.2%	(240 bps)	15.9%	(110 bps)

## Total Assets (AED Bn)

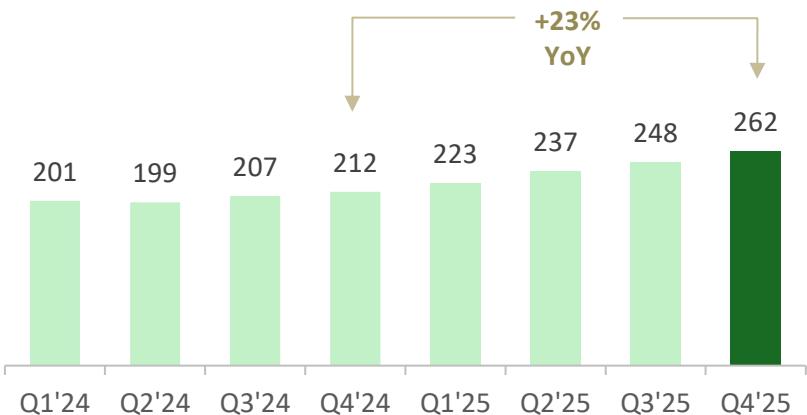


## Total Deposits (AED Bn)

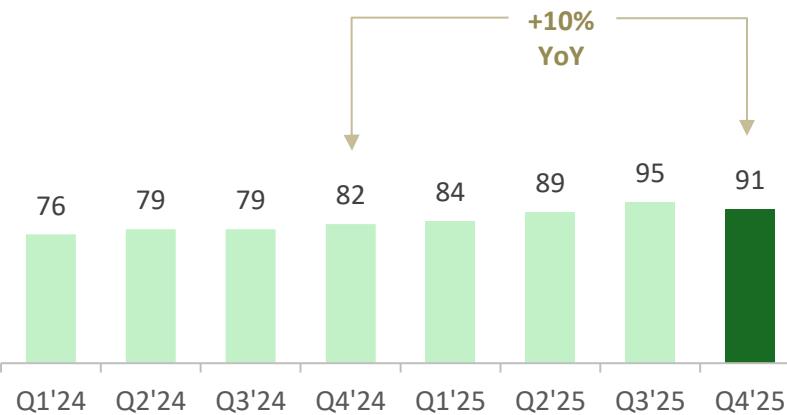


# Assets: Healthy growth in Financing Assets as asset mix remains well-diversified

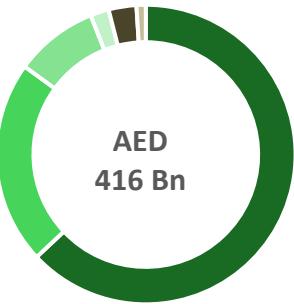
Net Financing Assets (AED Bn)



Sukuk Investments (AED Bn)

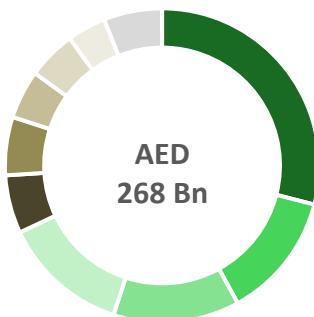


Total Asset Composition (FY'25,%)



- Net Financing Assets 63%
- Sukuk Investments 22%
- Cash & CB balances 9%
- Investments in equities & properties 2%
- Other Assets 3%
- Due from banks & FI 1%

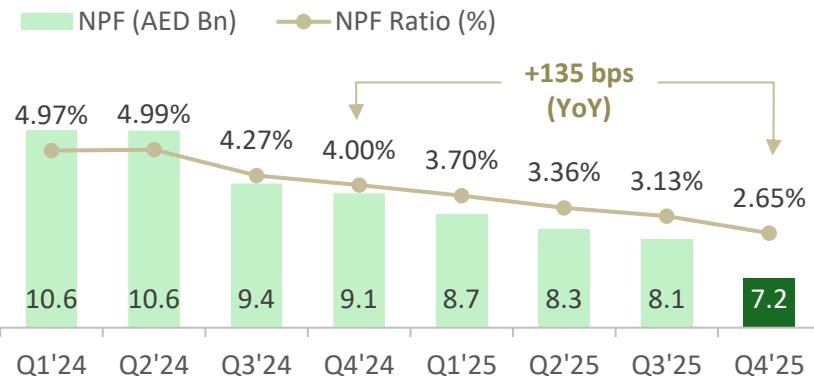
Gross Financing by Sector (FY'25,%)



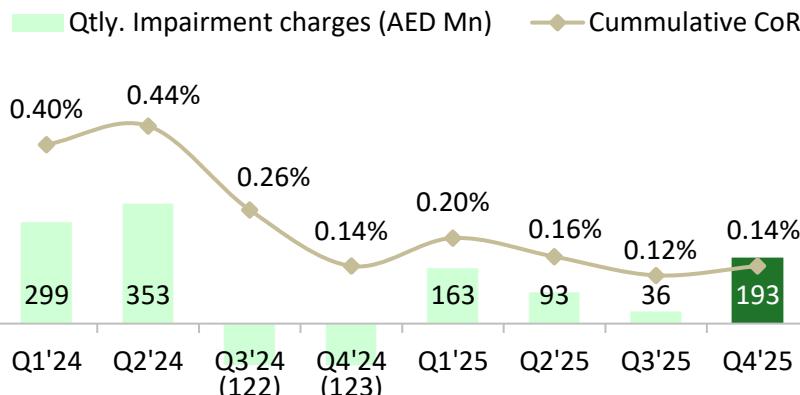
- Consumer Financing 29%
- Real Estate 13%
- Government 13%
- Services 13%
- Aviation 6%
- Financial Institutions 6%
- Utilities 5%
- Automobile 5%
- Manufacturing 4%
- Others 6%

## Asset Quality (1/2) : Robust metrics with low NPF ratio, strengthened coverage and sustained low cost of risk

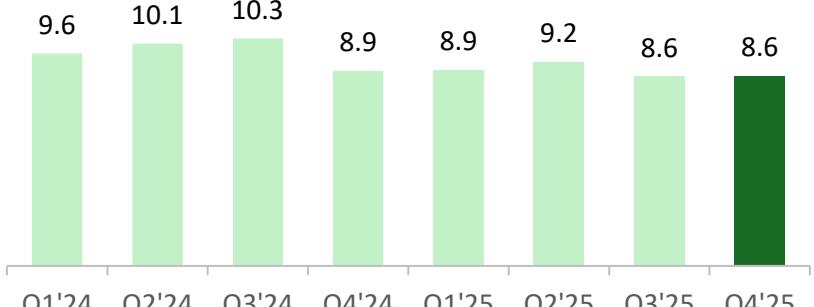
NPF\* (AED Mn) and NPF Ratio<sup>1</sup> (%)



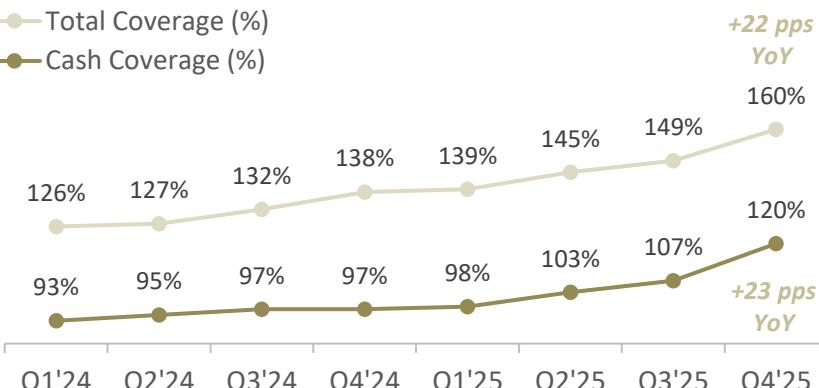
Impairment charges (AED Mn) and Cost of Risk (CoR %)



Total Provisions (AED Bn)



Total Coverage<sup>2</sup> and Cash Coverage Ratios (%)



<sup>1</sup>NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing; <sup>2</sup>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.

\*Includes Purchased or Originated Impaired (POCI) through Noor Bank acquisition. This refers to impairments in acquired or originated financing transactions.

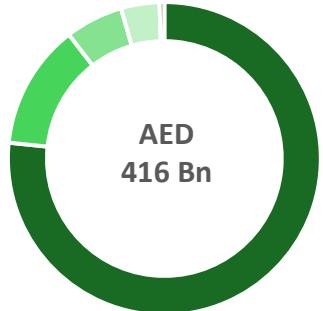
Cost of Risk – Being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

## Asset Quality (2/2) : Stronger portfolio quality as stage 2 and stage 3 exposures continue to reduce



## Liquidity: Robust deposit growth with ample and diversified liquidity sources

### Funding Sources (FY'25, %)

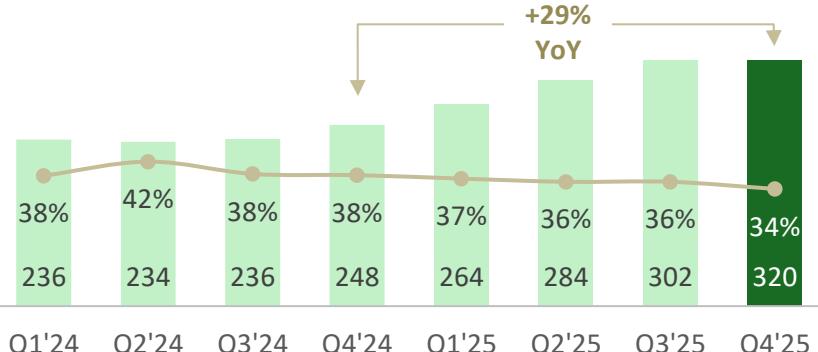


Customer Deposits	77%
Equity	13%
Sukuk Financing	6%
Other Payables	4%
Due to banks	1%

### Customer Deposits (AED Bn) and CASA (%)



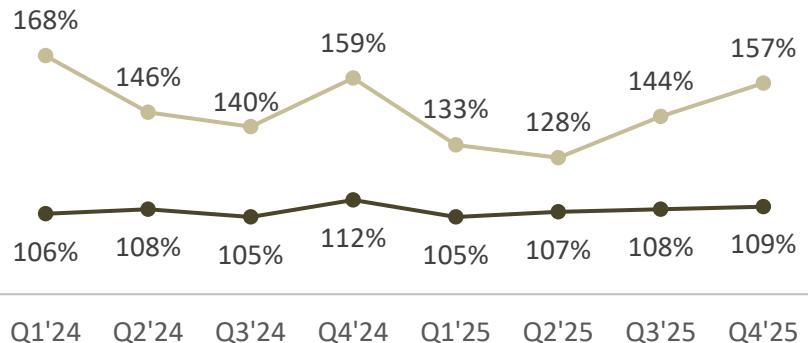
Total Deposits CASA %



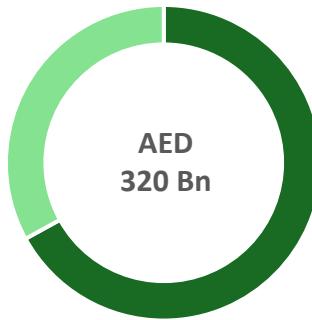
### LCR and NSFR Ratio (%)



Liquidity Coverage Ratio (%) NSFR (%)



### Customer Deposits Breakdown (FY'25, %)



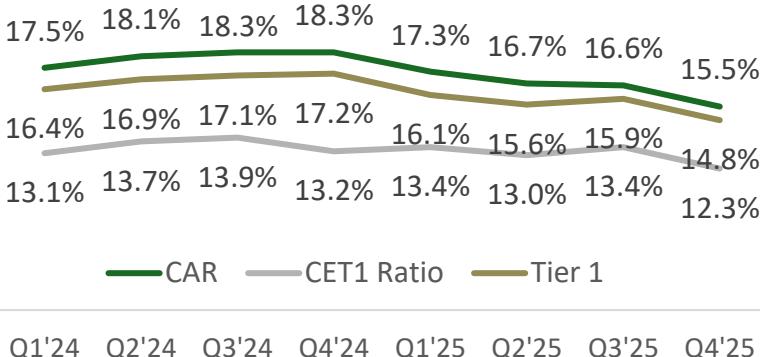
Wholesale	67%
Consumer	33%

# Regulatory Capital: Well-positioned capital base supporting strong asset growth

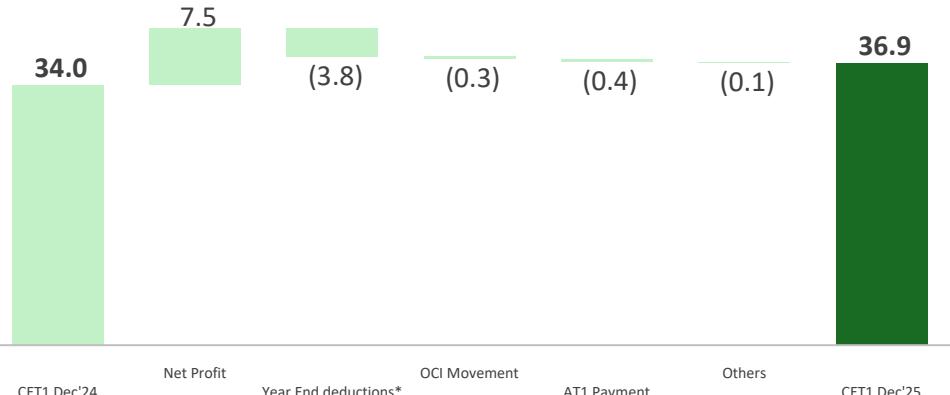
## Regulatory Capital<sup>1</sup> (AED Bn)



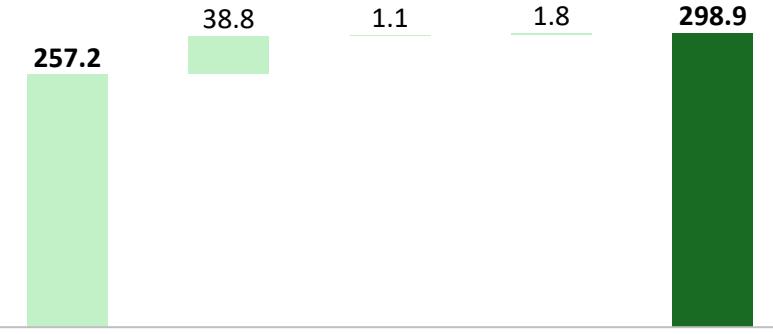
## Regulatory Capital Ratios (%)



## CET1 Movement (AED Bn)



## RWA Movement (AED Bn)



<sup>1</sup> Refers to Regulatory Capital under Basel III;

\* Year End Deductions include, Dividend payout; Regulatory Risk Reserve (RCRR) movement and Zakat

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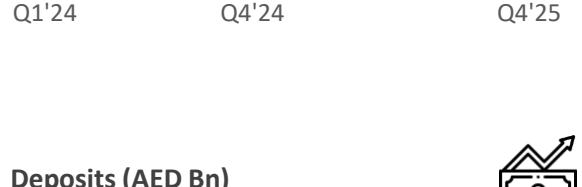
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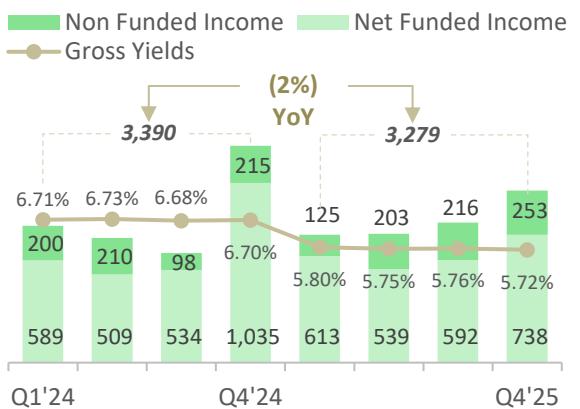
Appendix

# Consumer Business : Franchise scaling with strength

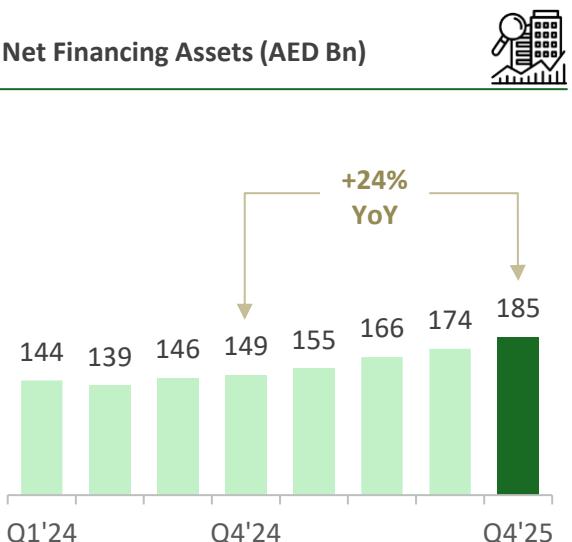


# Local & Cross-Border Corporate Business : Solid 24% YoY growth in net financing and 36% YoY growth in deposits

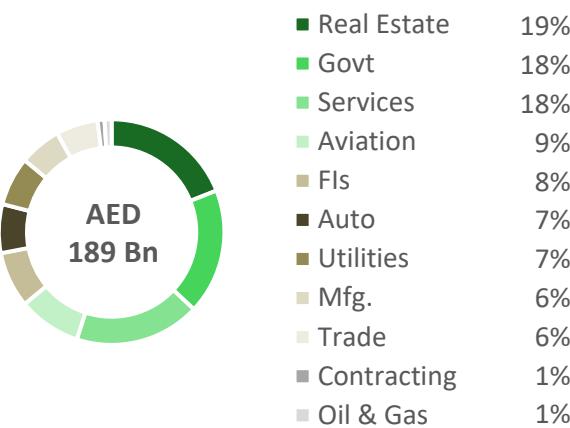
## Revenue and Gross Yields (AED Mn, %)\*



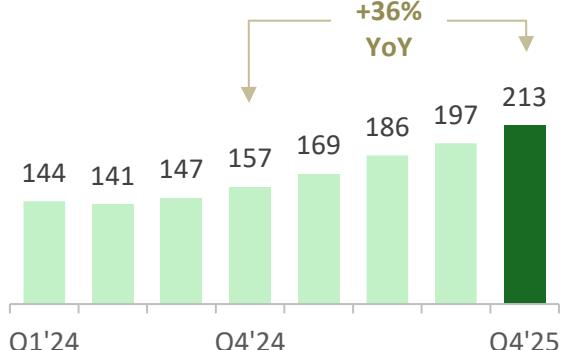
## Net Financing Assets (AED Bn)



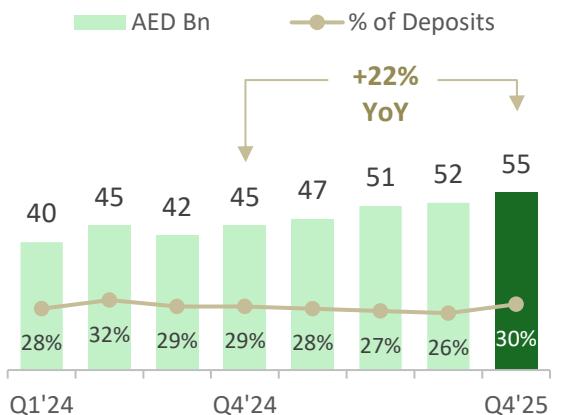
## Gross Assets by sector (FY'25, %)



## Deposits (AED Bn)



## CASA Balances (AED Bn)



## Key Highlights:

- Gross assets at AED 189 Bn, up by 27% YoY driven by growth across key sectors such as automobiles, utilities, aviation.
- Gross new financing of AED 67 Bn booked; solid growth of 103% YoY.
- The bank continued to deploy cross-border financing in the GCC particularly in utilities and government sectors.
- Corporate deposits saw a strong increase of 36% YoY to AED 213 Bn ; CASA balance grew to AED 55 Bn by 22% YoY.

# Treasury Business : Portfolio growth remains robust with double-digit growth

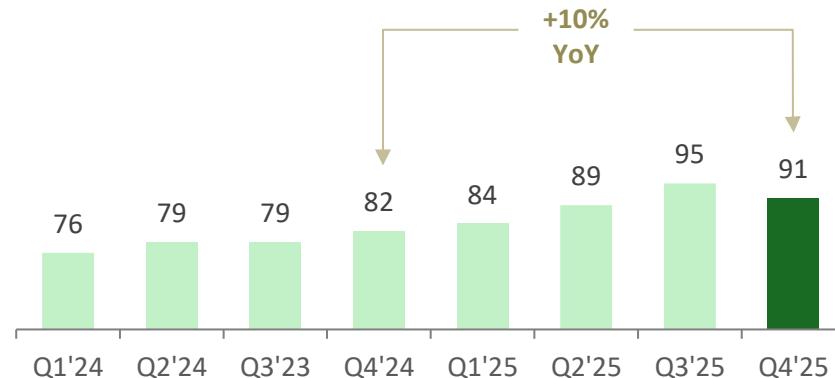
## Revenue and Gross Yields (AED Mn,%)\*



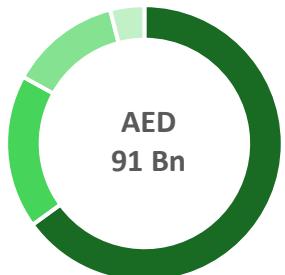
Net Funded Income   Non Funded Income   Gross Yields



## Sukuk (AED Bn)



## Gross Sukuk by sector (FY'25,%)



- Government      65%
- Services      18%
- FIs      13%
- Others      4%

## Key Highlights



Portfolio is now at AED 91 Bn, growth of 10% YoY.

Healthy revenue growth to AED 2.6 bn, up 3% YoY compared to AED 2.5 bn in 2024.

Yields continue to be high at 4.86%, up 7 bps YoY.

Successfully issued in Nov'25 debut USD 1 bn Sustainability-Linked Financing Sukuk, introducing a performance-linked structure to the Bank's sustainable finance platform. The issuance was oversubscribed reflecting strong global investor confidence in DIB.

# Digital: Another strong year in delivering simple and seamless digital banking services to the growing customer base

## Key Highlights



**15%** YoY growth in digital registered user base depicting strong growth momentum.



**2000+** merchants onboarded through the CyberSource payments gateway facilitating e-commerce transactions.

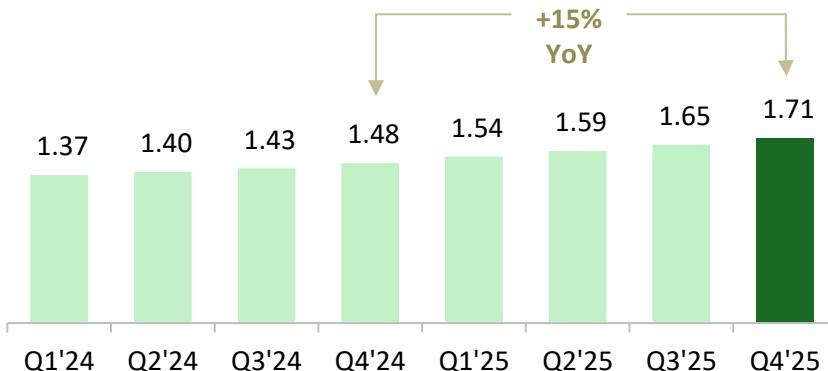


**80%** New to Bank customers onboarded digitally during 2025.

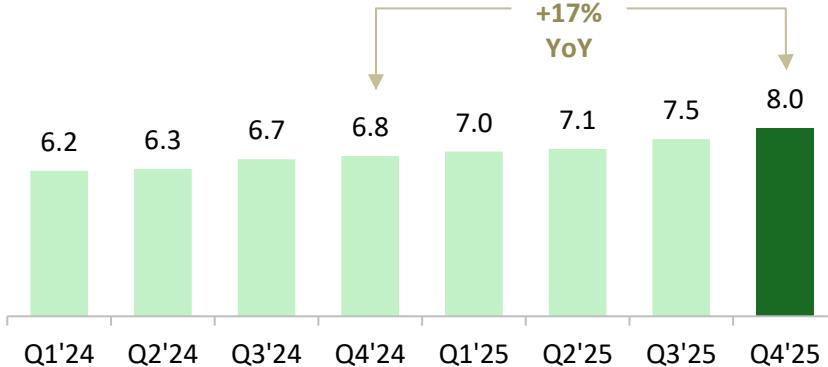


**37%** YoY growth in WhatsApp subscribers' base crossing the 300K mark.

## Digital Registered Users\* (Mn)



## Mobile Banking Transactions (Mn)



# Sustainability : Significant improvement in ESG ratings demonstrates DIB's achievements and ongoing aspirations to lead the sector within this space

The Bank's activities undertaken in 2025 delivered meaningful and positive progress in advancing strategic objectives to "Finance a Sustainable Future" and "Lead by Example"

## Sustainable Finance Excellence<sup>1</sup>



 **100% Allocation** of all outstanding Sustainable Sukuk with projects aligned to Sustainable Finance Framework categories Energy Efficiency, Clean Transportation and Green Building



## Consistent ESG Rating Improvement

### Rating increases driven by

- Expanded disclosures
- Improved internal policies and practices

Agency	2023	2024	2025
<b>MSCI</b> (CCC to AAA)	BBB	A 	A 
<b>S'lytics</b> (40 to 0)	31.2 (High Risk)	25.0 (Med Risk) 	20.5 (Low Risk) 
<b>S&amp;P</b> (0 to 100)	19	27 	36 
<b>LSEG</b> (0 to 100)	32	61 	68 
<b>Bloomberg</b> (0 to 10)	Not rated	Not rated	4.14 Leading 
<b>CDP</b> (F to A)	Not rated	Not rated	C 

 **Double Digit Growth** of sustainable asset register, due to transactions in the Aviation and Real Estate sectors, and growth in the SME portfolio

 **Issued First Ever** sustainability-linked sukuk (USD 1bn) priced competitively with a tenor of five years, and more than 2x over-subscription

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Appendix

# Performance Summary: FY'25 results underscore continued progress against stated priorities



## FY'25 Highlights:



### Growth

- Robust balance sheet growth of 21% YoY crossing the AED 400 bn mark
- 20% YoY growth in net financing & sukuk investments driven by broad-based business growth



### Asset Quality

- NPF Ratio at its lowest levels for over a decade
- Consistently low cost of risk over last 2 years



### Earnings

- FY'25 Profit Before Tax of AED 9.0 bn, up 20% against FY'24 normalized Profit Before Tax of AED 7.5 bn
- Proposed dividend of 35 fils, subject to shareholder and regulatory approvals

## FY'25 actual vs. guidance



### Target Metrics



### FY 2025 Guidance



### FY 2025 Actuals



#### Net Financing and Sukuk growth

15%

20%



#### Return on Tangible Equity (pre-tax)

21%

22%



#### Return on Assets (pre-tax)

2.4%

2.4%



#### NPF Ratio

3.50%

2.65%



#### Total Coverage\*

140%

160%



#### Net Profit Margin

2.8% - 3.0%

2.6%



#### Cost-to-Income Ratio

26.0%

28.4%



# Looking Ahead

Key Comments:



## Growth

We shall continue building on FY'25's asset momentum supported by healthy demand across consumer and wholesale segments



## Efficiency

Measured expense growth and stronger revenues are expected to contribute positively to efficiency metrics



## Asset Quality

Asset quality indicators should continue to improve, reflecting resilient portfolio mix



## Earnings

Returns are expected to remain solid, reflecting sustained profitability and prudent balance sheet management

## FY'26 guidance



### Target Metrics

### FY 2026 Guidance



#### Net Financing and Sukuk growth

10%



#### Net Profit Margin

2.3%



#### Cost-to-Income Ratio

28%



#### Return on Tangible Equity (pre-tax)

21%



#### Return on Assets (pre-tax)

2.2%



#### NPF Ratio

2.5%



#### Total Coverage\*

160%

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Appendix

# DIB – 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 416Bn in assets
-  Well established franchise, serving **> 5mn customers**, with **> 10,000 employees**
-  Solid distribution network of **540+ branches & 900+ ATMs** across group.
-  ~28% owned by "**Investment Corporation of Dubai**"



## Key Businesses



### Consumer Banking



### Corporate Banking



### Investment Banking



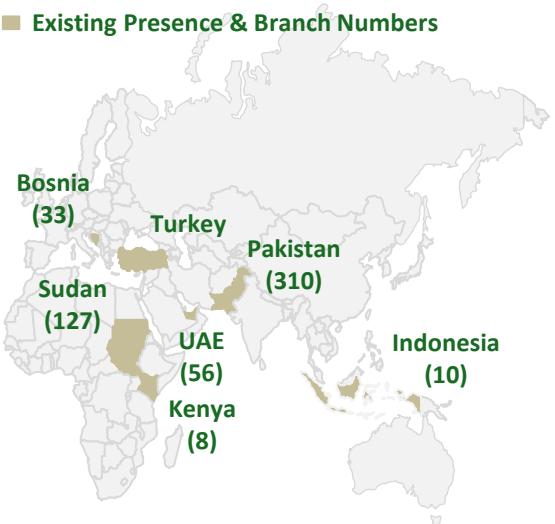
### Treasury



## Ratings



## Geographic Presence



**Moody's**

**A3** "Stable"

**Fitch**

**A** "Stable"

**IIRA\***

**A+/A1**

"Stable"

**MSCI ESG**

**A**

# 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 **> 5mn customers** across network of over 540 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 3x** since FY'13



## 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 10 years
- **Six-fold increase in Share Price** over the last 15 years
- Consistently maintained **High Dividend Payouts**

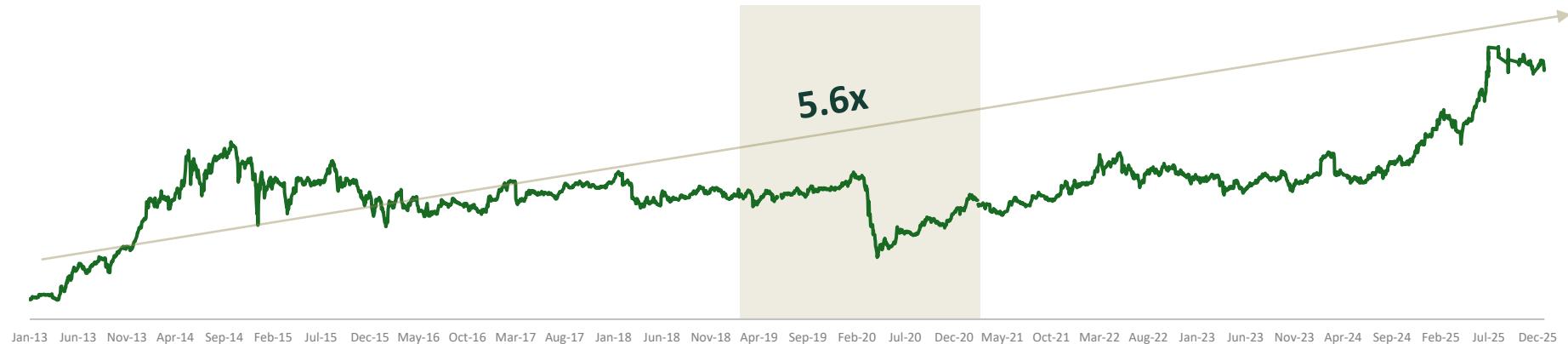


## Investing In The Future

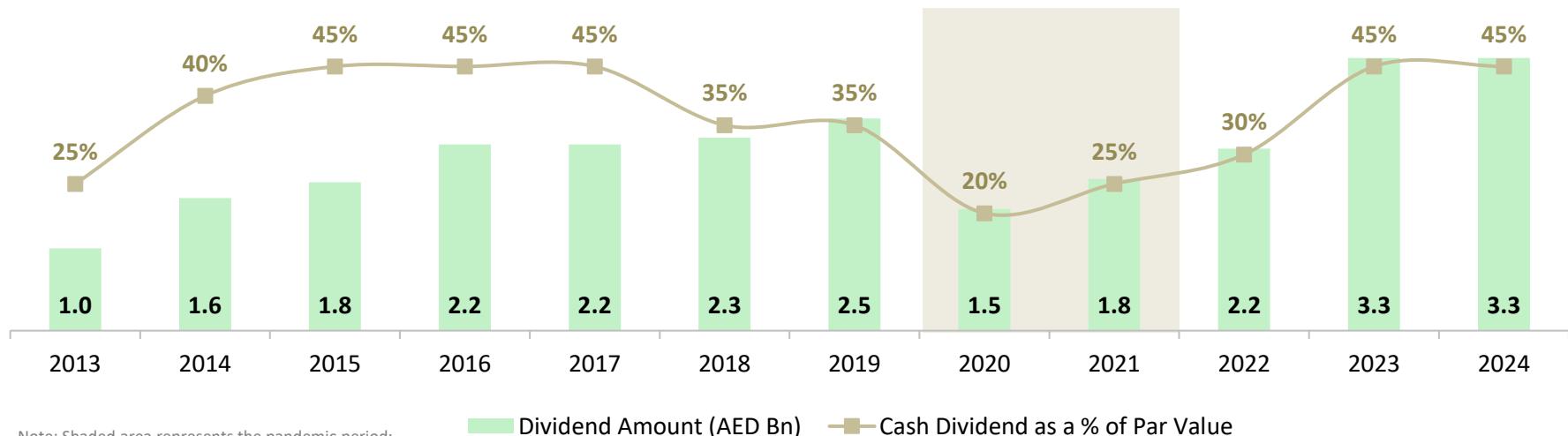
- **ESG truly embedded in the bank's DNA**; ESG MSCI rating of "A" shows bank's progress so far
- **Considerable progress on digitalization**; sizeable investments in technology infrastructure
- **Focused on building AI/ML capabilities** to deliver relevant & engaging customer solutions

# Decade of delivering Strong shareholder returns

## Share Price Movement (AED, Jan'13 – Dec'25)



## Dividend Payout (% AED Bn)



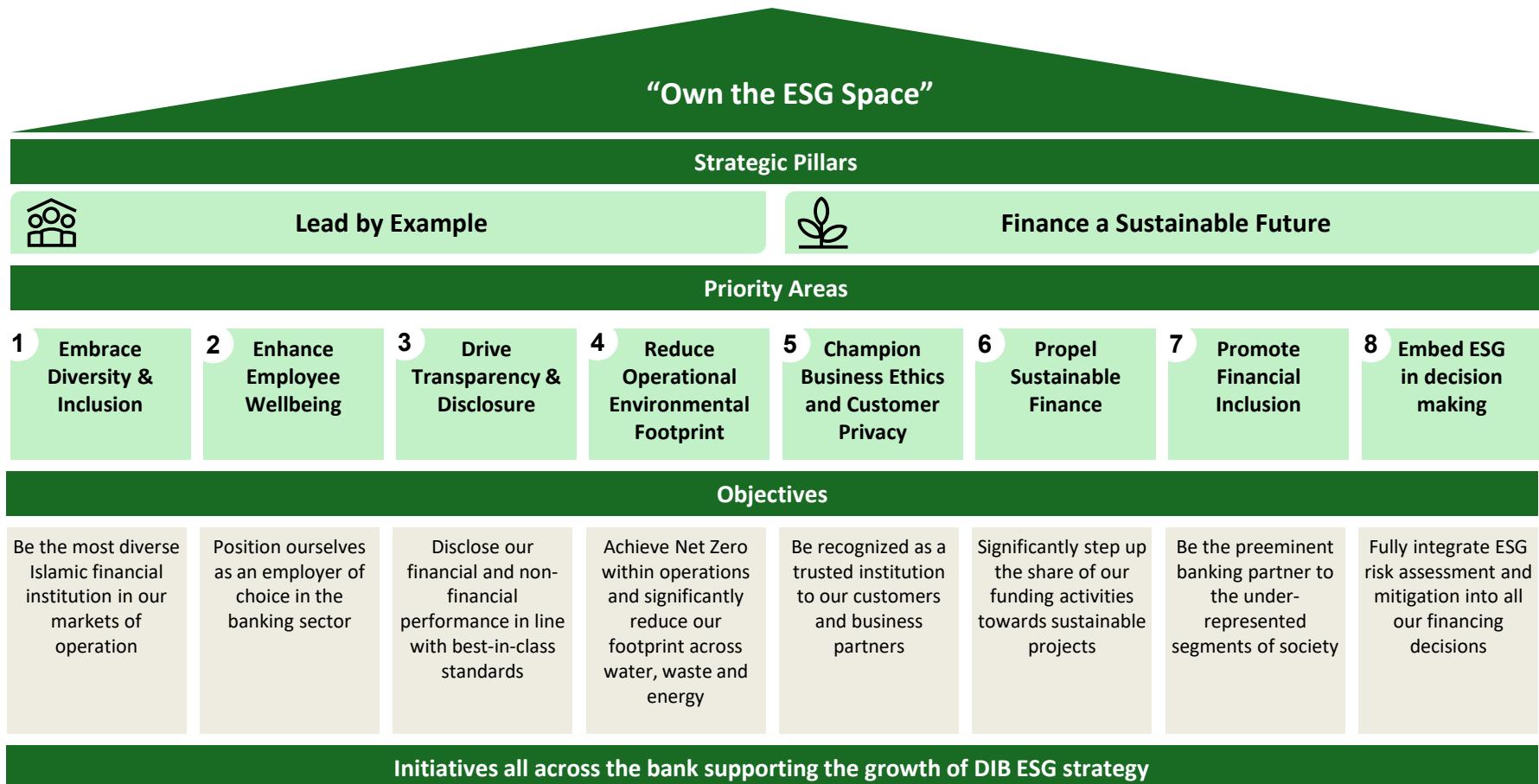
# Consolidated Income Statement

Income Statement (AED Mn)	FY'25	FY'24
<b>Total Income</b>		
Income from Islamic financing and investing transactions	19,548	19,454
Fees & Commission	1,874	1,748
Income / (loss) from other investments measured at fair value	28	17
Income from properties held for development and sale	487	342
Income from investment properties	505	739
Share of profit from associates and joint ventures	381	485
Other Income	1,004	556
<b>Total Income</b>	<b>23,827</b>	<b>23,341</b>
Depositors' and Sukuk holders' share of profit	(10,576)	(10,505)
<b>Operating Revenue</b>	<b>13,251</b>	<b>12,837</b>
<b>Operating Expenses</b>		
Personnel expenses	(2,257)	(1,989)
General and administrative expenses	(1,251)	(1,181)
Depreciation of investment properties	(57)	(65)
Depreciation of property, plant and equipment	(198)	(190)
Total Operating Expenses	(3,763)	(3,425)
<b>Profit before net impairment charges and income tax expense</b>	<b>9,488</b>	<b>9,412</b>
Impairment charge for the period, net	(485)	(407)
<b>Profit for the period before income tax expense</b>	<b>9,003</b>	<b>9,005</b>
Income tax expense	(1,195)	(840)
<b>Net Profit for the period</b>	<b>7,808</b>	<b>8,165</b>
<b>Attributable to:</b>		
Owners of the Bank	7,500	7,934
Non-Controlling Interests	308	231

# Consolidated Balance Sheet

Balance Sheet (AED Mn)	FY'25	FY'24
<b>Assets</b>		
Cash and balances with central banks	36,870	26,700
Due from banks and financial institutions	5,387	5,642
Islamic financing and investing assets, net	262,055	212,427
Investments in Islamic Sukuk measured at amortized cost	90,589	82,161
Other investments at fair value	607	785
Investments in associates and joint ventures	2,935	2,503
Properties held for sale	1,118	988
Investment properties	4,756	4,520
Receivables and other assets	9,886	7,082
Property, plant and equipment	1,745	1,878
<b>Total Assets</b>	<b>415,948</b>	<b>344,687</b>
<b>Liabilities</b>		
Customers' deposits	320,184	248,546
Due to banks and financial institutions	1,966	5,854
Sukuk financing instruments	25,071	24,154
Payables and other liabilities	15,591	13,279
<b>Total Liabilities</b>	<b>362,813</b>	<b>291,834</b>
<b>Equity</b>		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	10,101
Other Reserves and Treasury Shares	16477	15,875
Investments Fair Value Reserve	(1,198)	(1,267)
Exchange Translation Reserve	(2,371)	(2,029)
Retained Earnings	22,412	19,904
<b>Equity Attributable to owners of the banks</b>	<b>49,908</b>	<b>49,825</b>
Non-Controlling Interest	3,228	3,028
<b>Total Equity</b>	<b>53,135</b>	<b>52,853</b>
<b>Total Liabilities and Equity</b>	<b>415,948</b>	<b>344,687</b>

# DIB'S ESG Vision and 2030 ESG Strategy



# DIB Debt Capital Markets – Deal Experience

## Deals and Transactions in 2025 - (1/4)

### Sovereigns and Supranationals

November 2025



Republic of Indonesia  
US\$ 2.00bn  
4.500% 2030 Sukuk  
5.000% 2035 Sukuk  
JLM & Bookrunner

November 2025



Emirate of Sharjah  
US\$ 750mn  
5.192% 2036 Sukuk  
JLM & Bookrunner

November 2025



State of Qatar  
US\$ 3.00bn  
4.250% 2035 Sukuk  
JLM & Bookrunner

October 2025



Sultanate of Oman  
US\$ 1.0bn  
4.525% 2033 Sukuk  
JLM & Bookrunner

September 2025



Islamic Corporation for the Development  
US\$ 500mn  
4.391% 2030 Sukuk  
JLM & Bookrunner

September 2025



Arab Republic of Egypt  
US\$ 1.5bn  
6.375% 2029 Sukuk  
7.950% 2032 Sukuk  
JLM & Bookrunner

September 2025



Kingdom of Saudi Arabia  
US\$ 5.50bn  
4.250% 2030 Sukuk  
4.875% 2035 Sukuk  
JLM & Bookrunner

July 2025



Republic of Indonesia  
US\$ 2.20bn  
4.550% 2030 Sukuk  
5.200% 2035 Sukuk  
JLM & Bookrunner

June 2025



Republic of Turkiye  
US\$ 2.50bn  
6.750% 2030 Sukuk  
JLM & Bookrunner

March 2025



Islamic Development Bank  
US\$ 1.75bn  
4.211% 2030 Sukuk  
JLM & Bookrunner

April 2025



Kingdom of Bahrain  
US\$ 1.75bn  
6.250% 2033 Sukuk  
JLM & Bookrunner

September 2025



Kingdom of Saudi Arabia  
US\$ 5.50bn  
4.250% 2030 Sukuk  
4.875% 2035 Sukuk  
JLM & Bookrunner

### Key Cross Border Syndicated Deals

Dec 2025



NDMC  
US\$ 2.1bn  
Syndicated Term Finance Facility (Islamic Tranche)  
MLA

Oct 2025



BOTAS  
Botas Petroleum Pipeline Corporation  
US\$ 2.0bn  
Syndicated Term Finance Facility  
Islamic MLA & Bookrunner

Aug 2025



Saudi Electricity Company  
US\$ 2.9bn  
Syndicated Term Finance Facility  
JGC, MLA & Bookrunner

Jul 2025



Govt. of Bahrain  
US\$ 1.7bn  
(Initial: USD 1.4bn;  
Accordion: USD 300mn)  
Syndicated Term Finance Facility with Accordion  
IMLAB

June 2025



Govt. of Pakistan acting through  
Ministry of Finance  
US\$ 1.0bn  
Syndicated Term Facility  
Islamic Global Coordinator,  
MLA & Bookrunner

May 2025



Olam Agri & Olam Agri Treasury  
US\$ 1.9bn  
Syndicated Revolving Facility  
Islamic MLA

May 2025



AVOLON  
Avolon Aerospace  
US\$ 1.0bn  
Syndicated Term Financing Facility  
Participant

April 2025



A101  
US\$ 75mn  
EUR 100mn  
Dual Currency Term Facility  
MLA & Bookrunner

# DIB Debt Capital Markets – Deal Experience

## GRE and Corporate Transactions in 2025 - (2/4)

### GREs

 October 2025  
**Oman Electricity Transmission Company**  
**US\$ 750mn**  
4.662% 2030 Sukuk  
  
JLM & Bookrunner

October 2025  
  
**Turk Telekom**  
**US\$ 600mn**  
6.500% 2030 sukuk  
  
JLM & Bookrunner

October 2025  
  
**Dubai Aerospace Enterprise**  
**US\$ 650mn**  
4.500% s2030 Sukuk  
  
JLM & Bookrunner

September 2025  
  
**Saudi Aramco**  
**US\$3.0bn**  
4.125% 2030 Sukuk  
4.625% 2035 Sukuk  
  
JLM & Bookrunner

April 2025  
  
**Public Investment Fund**  
**US\$ 1.25bn**  
4.875% 2032 Sukuk  
  
JLM & Bookrunner

April 2025  
  
**DP World**  
**US\$ 1.5bn**  
5.500% 2035 Sukuk  
  
JLM & Bookrunner

April 2025  
  
**ADNOC**  
**US\$ 1.5bn**  
4.750% 2035 Sukuk  
  
JLM & Bookrunner

February 2025  
  
**Saudi Electricity Company**  
**US\$ 2.75bn**  
5.225% 2030 sukuk  
5.489% 2035 sukuk  
  
JLM & Bookrunner

January 2025  
  
**Bapco Energies**  
**US\$ 1.0bn**  
6.250% 2035 Sukuk  
  
JLM & Bookrunner

### Corporates

November 2025  
  
**Cenomi Centres**  
**US\$ 500mn**  
8.875% 2030 Sukuk  
  
JLM & Bookrunner

November 2025  
  
**Ittihad International**  
**US\$ 550mn**  
7.375% 2030 Sukuk  
  
JLM & Bookrunner

October 2025  
  
**Majid Al Futtaim**  
**US\$ 500mn**  
4.875% 2035 Sukuk  
  
JLM & Bookrunner

 September 2025  
  
**Binghatti Holdings**  
**US\$ 500mn**  
7.750% 2029 Sukuk  
  
Global Coordinator,  
JLM & Bookrunner

September 2025  
  
**Almarai**  
**US\$ 500mn**  
4.450% 2030 Sukuk  
  
JLM & Bookrunner

September 2025  
  
**Omniyat**  
**US\$ 400mn**  
7.250% 2029 Sukuk  
  
Global Coordinator,  
JLM & Bookrunner

 September 2025  
  
**SOBHA REALTY**  
**SOBHA Realty**  
**US\$ 750mn**  
7.125% 2030 Sukuk  
  
Global Coordinator,  
JLM & Bookrunner

July 2025  
  
**Binghatti Holdings**  
**US\$ 500mn**  
8.125% 2030 Sukuk  
  
Global Coordinator,  
JLM & Bookrunner

July 2025  
  
**Arada Developments**  
**US\$ 450mn**  
7.150% 2030 Sukuk  
  
Global Coordinator,  
JLM & Bookrunner

June 2025  
  
**Dar Al Arkan**  
**US\$ 750mn**  
7.250% 2030 Sukuk  
  
JLM & Bookrunner

May 2025  
  
**SOBHA REALTY**  
**Sobha Realty**  
**US\$ 500mn**  
7.996% 2029 Sukuk  
  
JLM & Bookrunner

 April 2025  
  
**Omniyat**  
**US\$ 500mn**  
8.375% 2028 Sukuk  
  
JLM & Bookrunner

 March 2025  
  
**Aldar Investment**  
**US\$ 500mn**  
5.250% 2035 Sukuk  
  
JLM & Bookrunner

February 2025  
  
**Damac Real Estate Development Limited**  
**US\$ 750mn**  
7.000% 2028 Sukuk  
  
JLM & Bookrunner

# DIB Debt Capital Markets – Deal Experience

## Financial Institutions Transactions in 2025 - (3/4)

### Financial Institutions

November 2025	Kuwait Finance House	US\$ 850mn	6.250% 2031 Sukuk AT1
JLM & Bookrunner			

Sustainable November 2025	Dubai Islamic Bank	US\$ 1.00bn	4.572% 2030 Sukuk
JLM & Bookrunner			

November 2025	QIIB	Qatar International Islamic Bank	US\$ 500mn
JLM & Bookrunner			

October 2025	Sharjah Islamic Bank	US\$ 500mn	4.600% 2030 Sukuk
JLM & Bookrunner			

October 2025	VAKIF KATILIM	US\$ 500mn	8.375% 2031 Sukuk AT1
JLM & Bookrunner			

Sustainable September 2025	Emirates Islamic Bank	US\$ 500mn	4.540% 2031 Sukuk
JLM & Bookrunner			

September 2025	Bank Aljazira	US\$ 500mn	6.500% 2030 Sukuk AT1
JLM & Bookrunner			

Sustainable August 2025	Alinma Bank	US\$ 500mn	6.250% 2030 Sukuk AT1
JLM & Bookrunner			

July 2025	Alinma Bank	US\$ 500mn	4.937% 2030 Sukuk
JLM & Bookrunner			

June 2025	Qatar Islamic Bank	US\$ 750mn	4.803% 2030 Sukuk
JLM & Bookrunner			

May 2025	Boubyan Bank	US\$ 500mn	4.973% 2030 Sukuk
JLM & Bookrunner			

May 2025	Sharjah Islamic Bank	US\$ 500mn	6.125% 2031 Sukuk AT1
JLM & Bookrunner			

May 2025	Al Rayyan Bank	US\$ 500mn	4.875% 2030 Sukuk
JLM & Bookrunner			

April 2025	Ajman Bank	US\$ 500mn	5.125% 2030 Sukuk
JLM & Bookrunner			

April 2025	Mashreq Bank	US\$ 500mn	5.030% 2030 Sukuk
JLM & Bookrunner			

March 2025	Emirates Islamic Bank	US\$ 750mn	5.059% 2030 Sukuk
JLM & Bookrunner			

February 2025	Sharjah Islamic Bank	US\$ 500mn	5.200% 2030 Sukuk
JLM & Bookrunner			

Sustainable January 2025	Al Rajhi Bank Tap	US\$ 200mn	5.047% 2029 Sukuk
Sole Manager & Bookrunner			

Sustainable January 2025	Al Rajhi Bank	US\$ 1.5bn	6.250% 2030 Sukuk AT1
JLM & Bookrunner			

January 2025	Kuwait Finance House	US\$ 1.00bn	5.376% 2029 Sukuk
JLM & Bookrunner			

January 2025	First Abu Dhabi Bank	US\$ 800mn	5.153% 2030 Sukuk
JLM & Bookrunner			

### EMEA Islamic Finance – MLA League Table

Rank	Lead Manager	Volume \$	No. of Deals
1	International Islamic Trade Finance Corporation	7,974	22
2	Emirates NBD	6,228	29
<b>3</b>	<b>Dubai Islamic Bank</b>	<b>5,173</b>	<b>12</b>
4	Abu Dhabi Islamic Bank	4,636	14
5	First Abu Dhabi Bank	4,427	23

### Bloomberg DCM League Table (US Dollar International Sukuk)

Rank	Manager	Volume \$	No. of Deals
1	Standard Chartered Bank	8,065	73
2	HSBC	7,829	61
<b>3</b>	<b>Dubai Islamic Bank</b>	<b>6,457</b>	<b>61</b>
4	Emirates NBD	4,989	55
5	Kuwait Finance House	4,607	27

### EMEA Islamic Finance – Bookrunner League Table

Rank	Bookrunner	Volume \$	No. of Deals
1	Emirates NBD	7,999	21
2	International Islamic Trade Finance Corporation	7,974	22
<b>3</b>	<b>First Abu Dhabi Bank</b>	<b>6,066</b>	<b>15</b>
4	Standard Chartered Bank	4,048	7
<b>5</b>	<b>Dubai Islamic Bank</b>	<b>4,032</b>	<b>8</b>

**Ranked #3**

**Globally 2025 & 2024 - Bloomberg DCM League Tables**

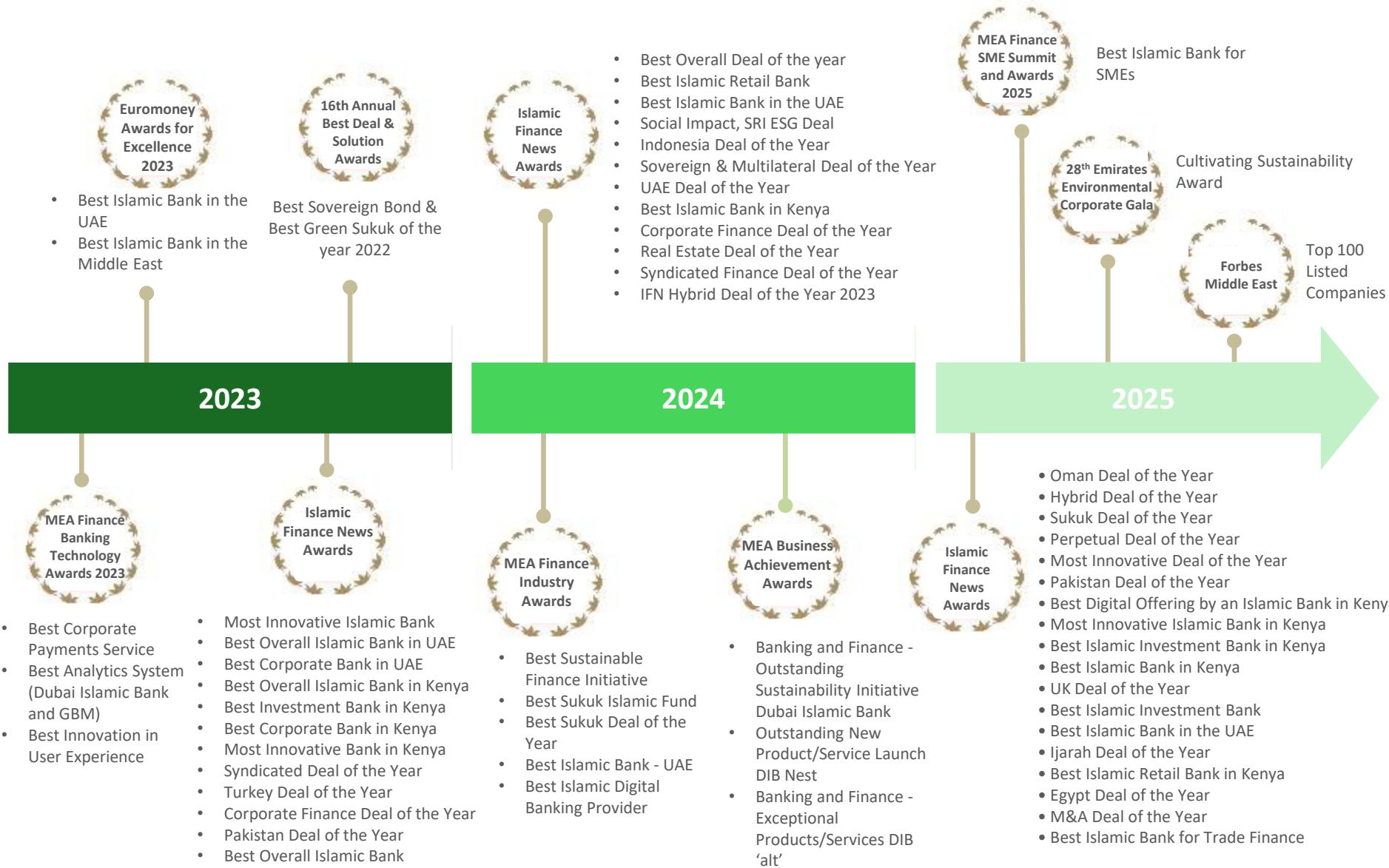
**Consistently Top 3**

**on the Bloomberg League Tables - International Sukuk**

**Top regional bank**

**on the Bloomberg League Tables - International Sukuk**

# Select Award & Accolades





*Progress Never Stops...*