

DIB Investor Presentation

FY 2025



Progress Never Stops...

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Summary

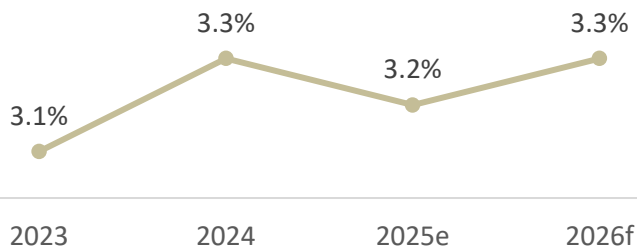
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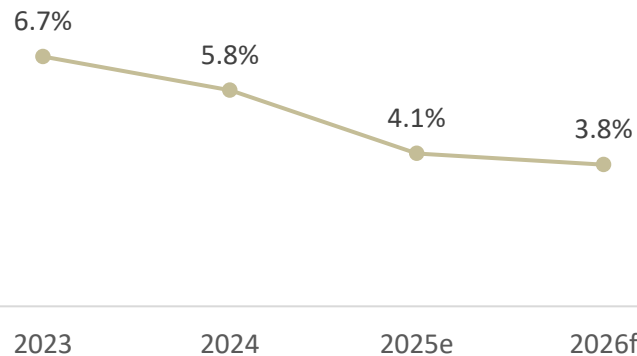
Appendix

Global growth normalizes as inflation cools and rates ease

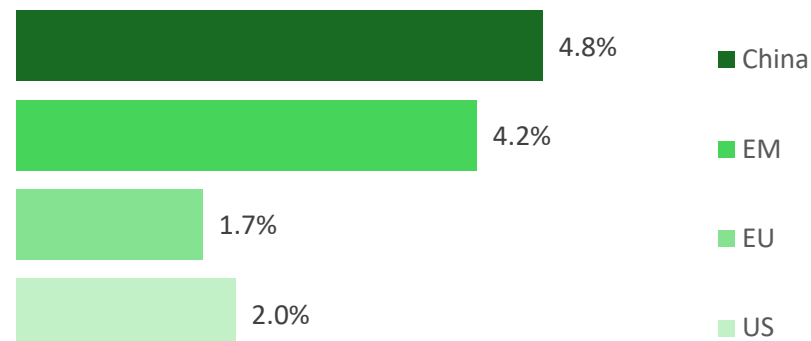
Global GDP Growth (%)



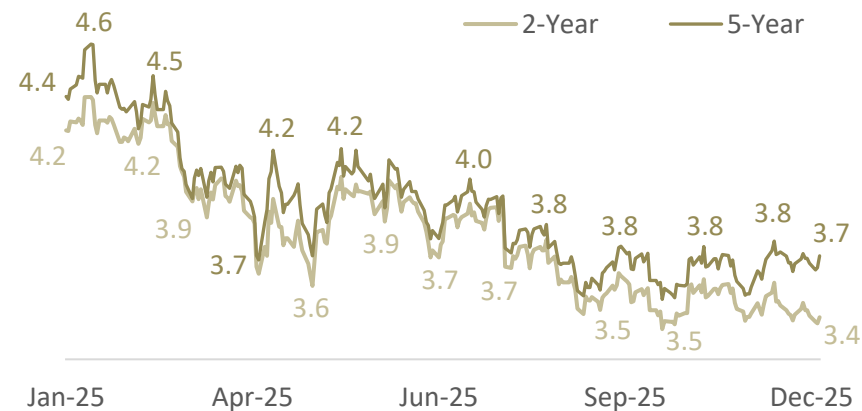
Global Inflation (%)



Expected growth by major economies (%) - 2026f

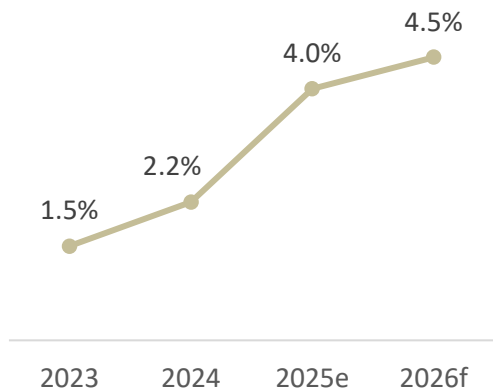


UST Yields (%)

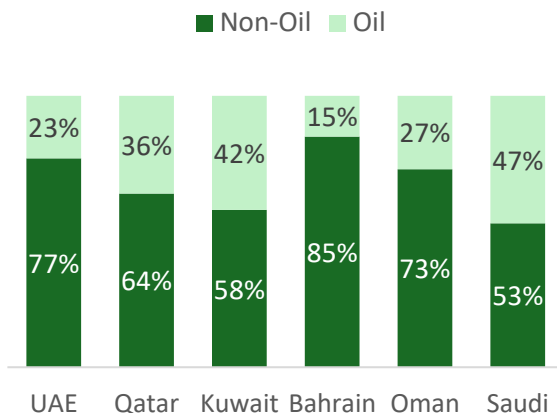


GCC maintains outperformance supported by continued diversification efforts

GCC Economies' GDP Growth (%)



Non-oil vs Oil contribution (2026f)



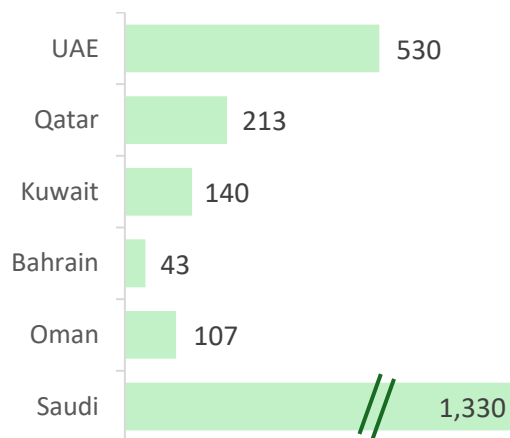
Key Comments:



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

Non-oil activity is the dominant growth engine with most GCC economies seeing 60% to 80% of GDP from non-hydrocarbon sectors

GDP of GCC countries (USD Bn, 2026f)



Brent Oil (USD/barrel)

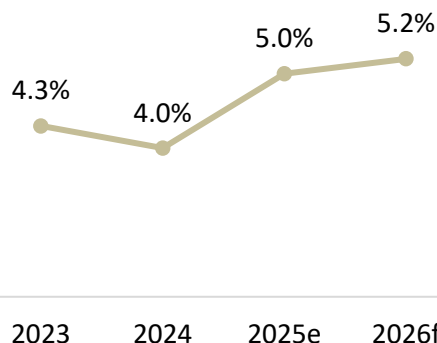


Economic decoupling from hydrocarbons is becoming more pronounced

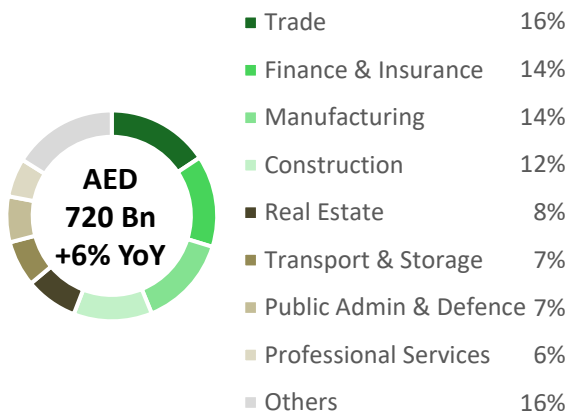
Overall, the GCC region stands out as a structurally transforming, increasingly diversified and high resilience region

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

UAE GDP Growth (%)



UAE Non-Oil GDP Breakdown (H1 '25)



Key Comments:



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

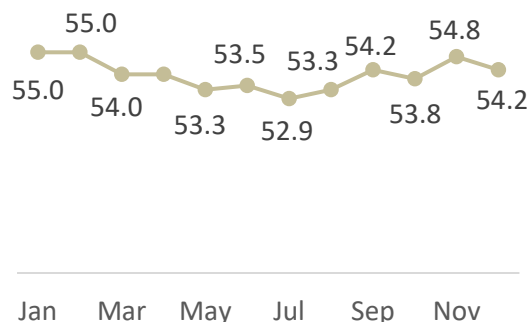
Non-oil sectors remain the primary growth engines, accounting for 77% of GDP in 2025

PMI prints remain firmly expansionary

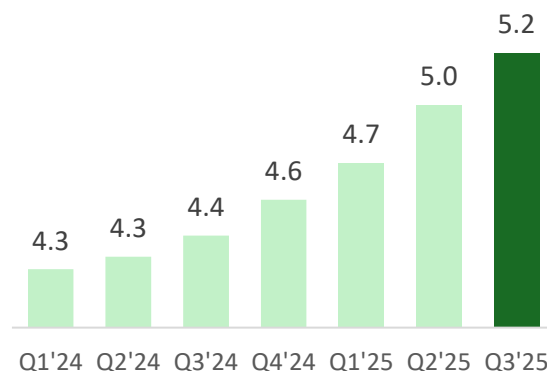
Banking sector financing acceleration continues, supported by ample liquidity

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

UAE PMI (2025)

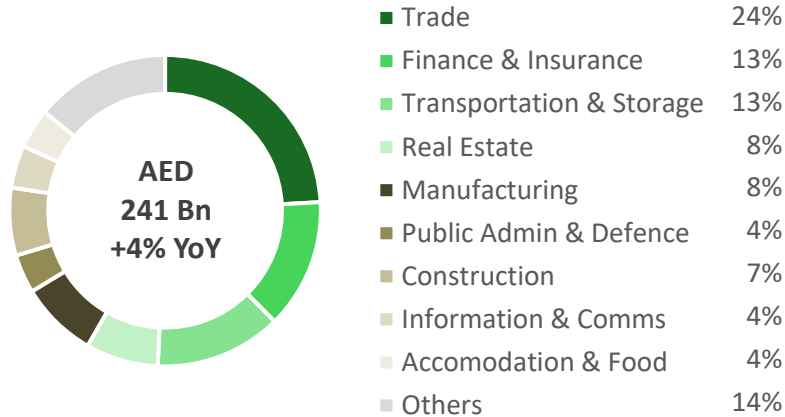


UAE Banking Sector (Total Assets – AED Tn)

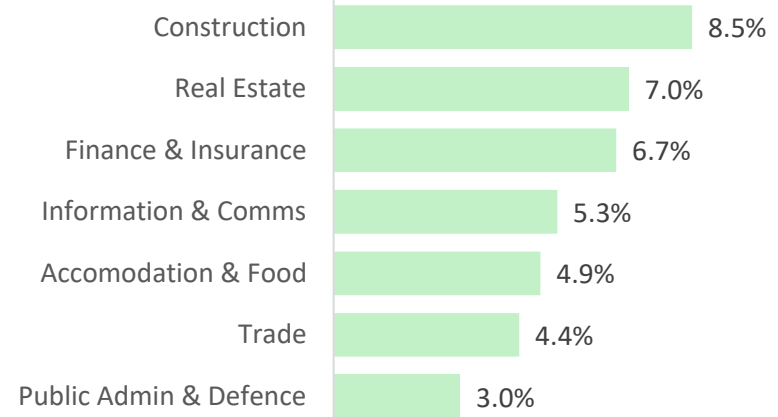


Dubai economy remains on solid growth track with underlying indicators continuing to trend positively

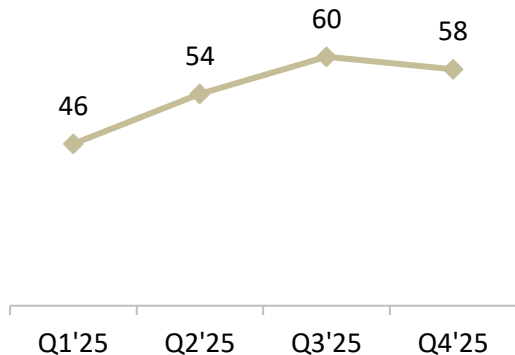
Dubai GDP (H1 '25)



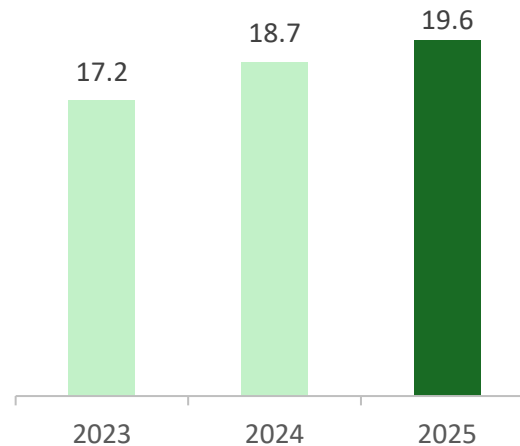
Dubai Key Sectors YoY Growth Rate (H1'25 vs H1'24) – (%)



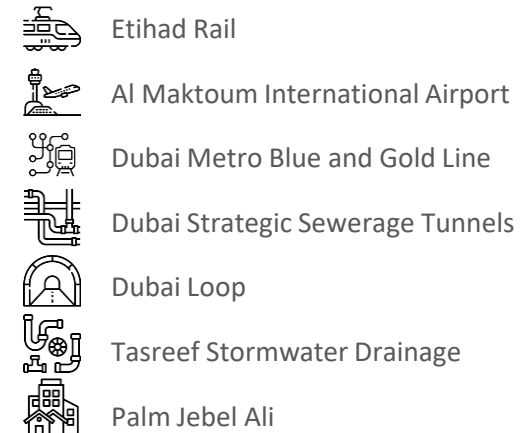
Dubai Real Estate Sales Transactions 2025 (Volumes – '000)



Dubai International Visitors (Mn)



Key Upcoming Projects (2026-2032)



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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%	

* Including collateral

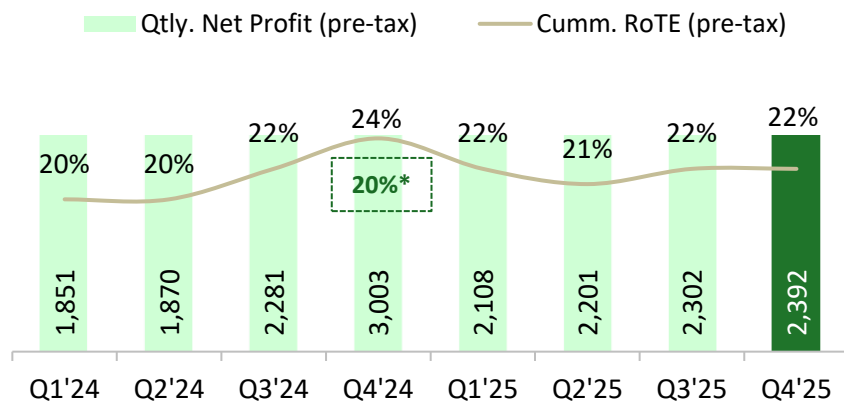
Income Statement: Resilient and diversified revenue levers and low cost of risk drive growth in earnings

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%
Operating Revenue	13,251	12,837	12,579	5%	3,576	3,752	(5%)
Operating Expenses	(3,763)	(3,425)	(3,425)	10%	(991)	(872)	13%
Operating Profit	9,488	9,412	9,154	4%	2,586	2,880	(10%)
Net Impairment Charges	(485)	(407)	(1,677)	(71%)	(193)	123	(257%)
Net profit (before tax)	9,003	9,005	7,477	20%	2,393	3,003	(20%)
Income Tax	(1,195)	(840)	(840)	42%	(266)	(287)	(7%)
Net Profit (after tax)	7,808	8,165	6,637	18%	2,126	2,716	(22%)
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

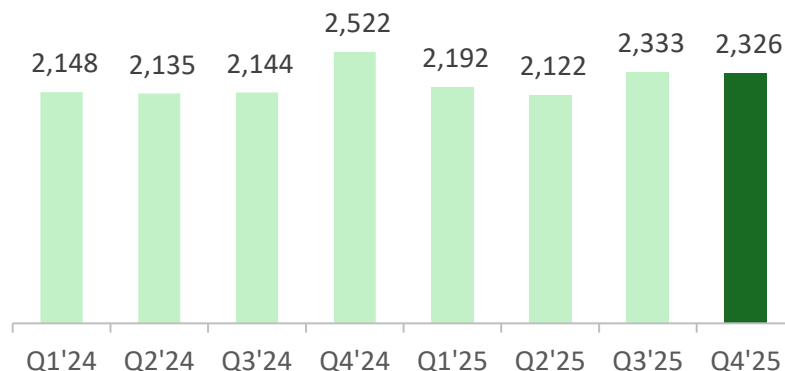
Strong 10% YoY increase in non-funded income

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

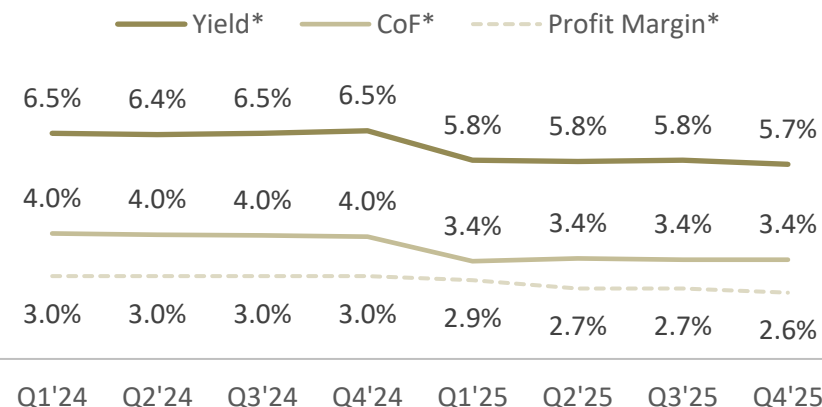
Net profit (before tax) of AED 9 Bn in FY'25 grew by 20% YoY over normalized Net profit before tax of AED 7.5 Bn in FY'24

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

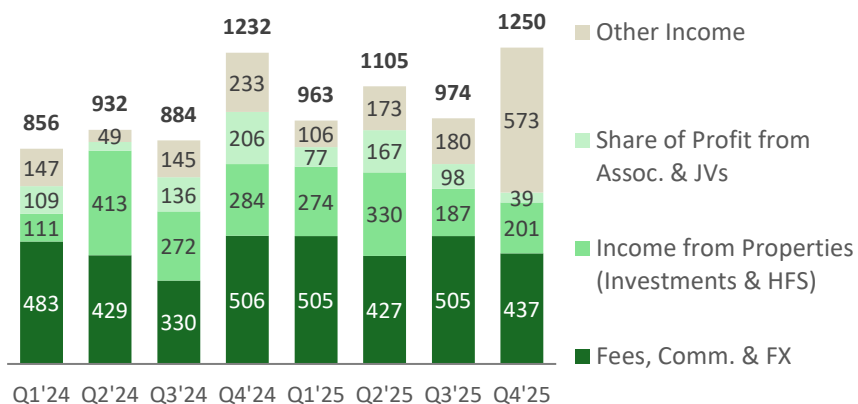
Net Funded Income (AED Mn)



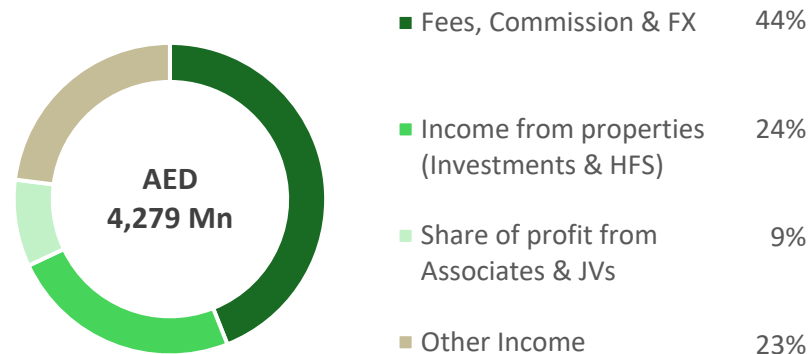
Margins (%)



Non-Funded Income (AED Mn)



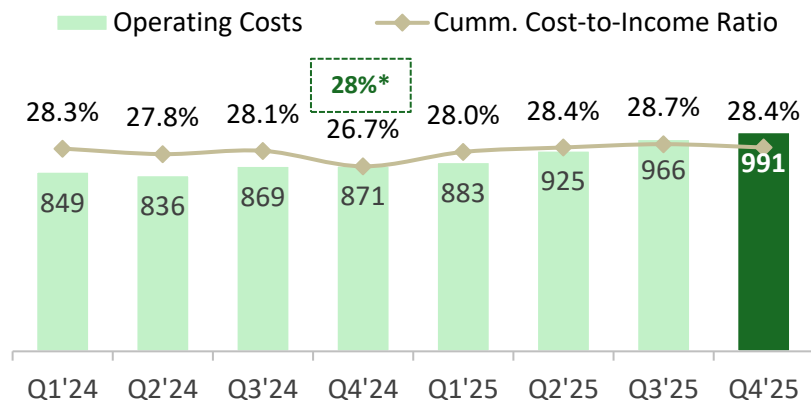
FY'25 Non-Funded Income Composition (%)



* All figures are calculated on cumulative basis for the year; for eg: 5.8% yield in Q3'25 denotes the cumm. yield for 9M'25

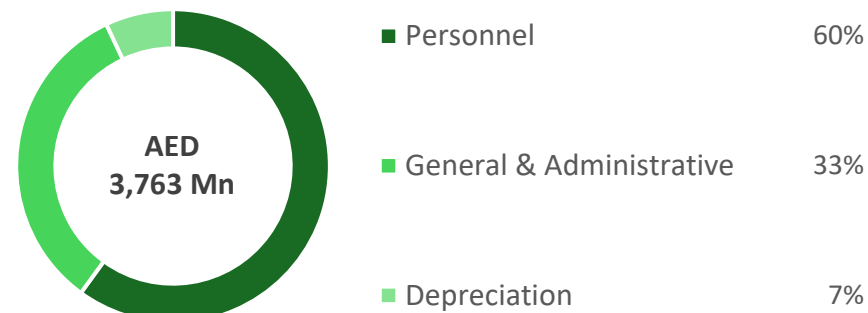
Operating Efficiency: Investing for growth while preserving cost discipline

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

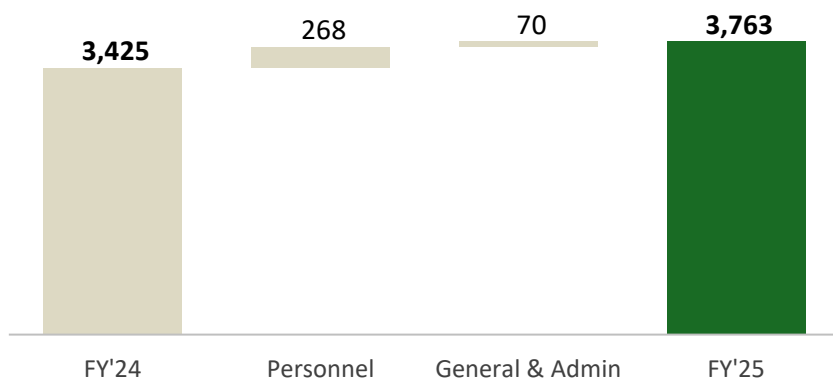


* Normalised Cost-to-Income Ratio

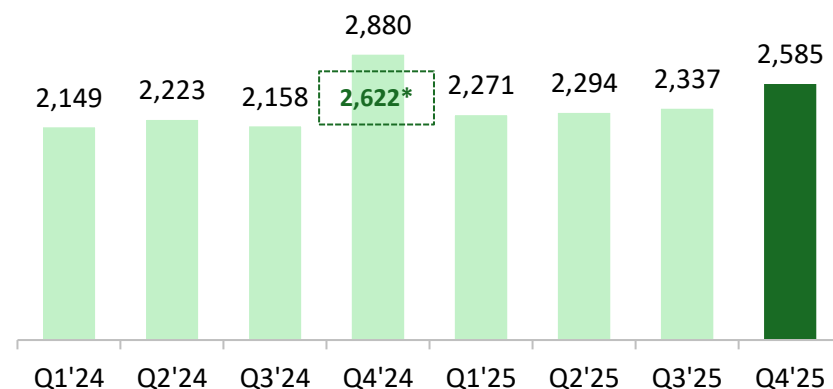
FY'25 Operating Expenses Composition



Operating Expenses Movement (AED Mn)



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)



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%)
Net Financing Assets & Sukuk	353	294	20%	343	3%
Total Assets	416	345	21%	393	6%
Customer Deposits	320	249	29%	302	6%
Sukuk financing instruments	25	24	4%	21	19%
Equity	54	53	2%	52	4%
Total Liabilities inc. Equity	416	345	21%	393	6%
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)

FY'25 Highlights

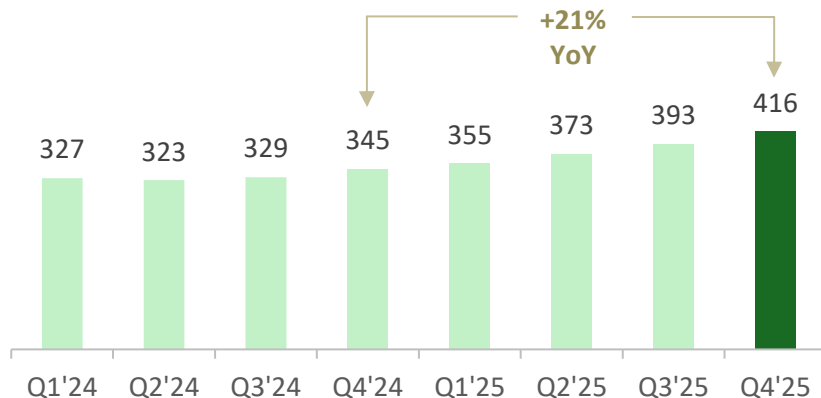


Solid growth in net financing assets of 23% YoY, supported by new gross financing of more than AED 100 billion during 2025

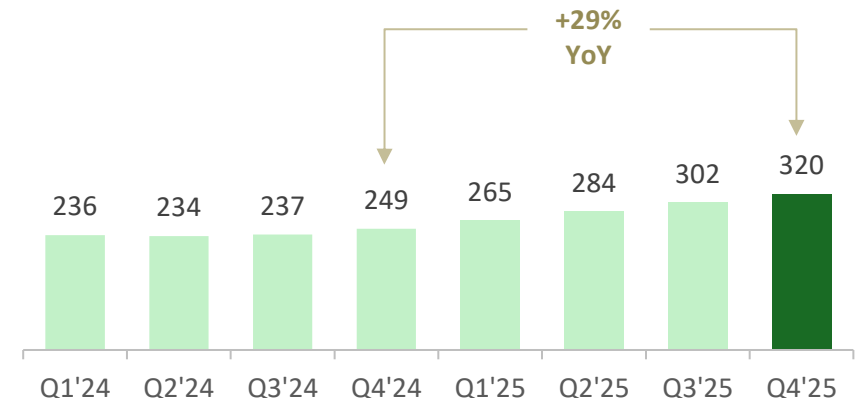
Sukuk investments' portfolio grew by 10% to AED 91 billion

Strong increase in customer deposits of 29% YoY to AED 320 billion

Total Assets (AED Bn)

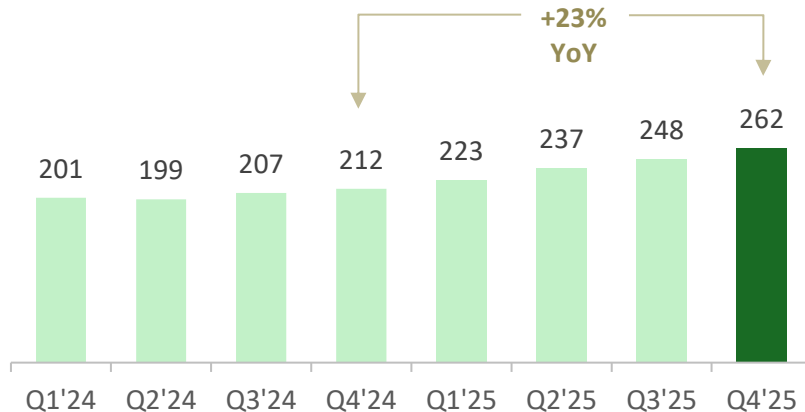


Total Deposits (AED Bn)

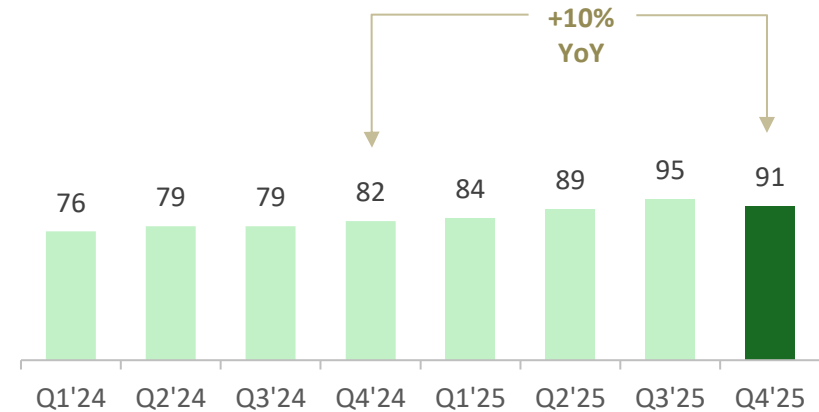


Assets: Healthy growth in Financing Assets as asset mix remains well-diversified

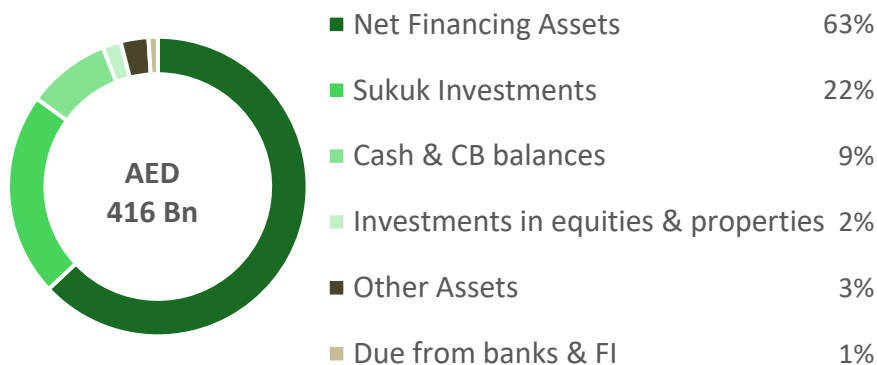
Net Financing Assets (AED Bn)



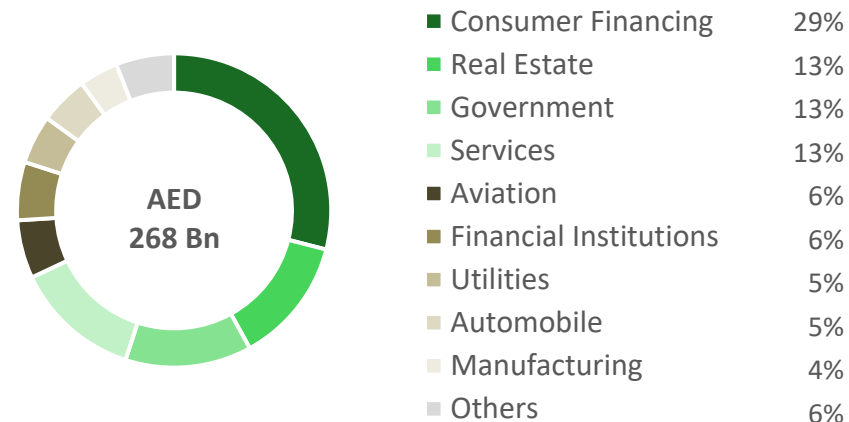
Sukuk Investments (AED Bn)



Total Asset Composition (FY'25,%)

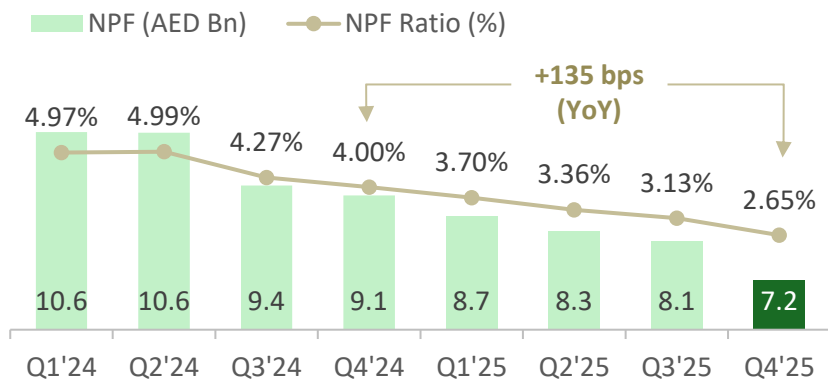


Gross Financing by Sector (FY'25,%)

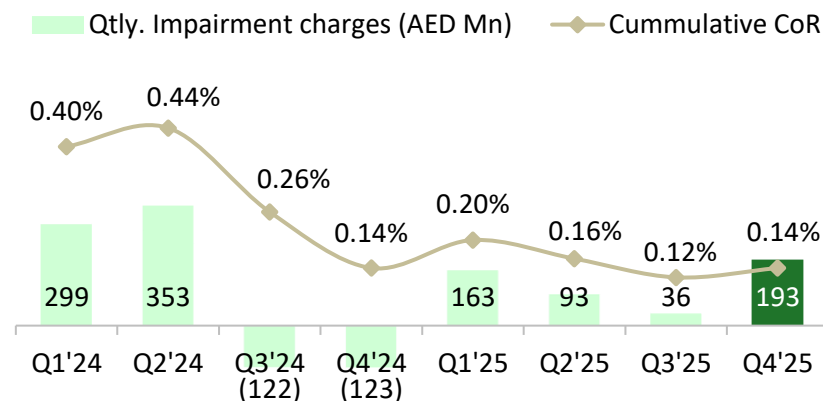


Asset Quality (1/2) : Robust metrics with low NPF ratio, strengthened coverage and sustained low cost of risk

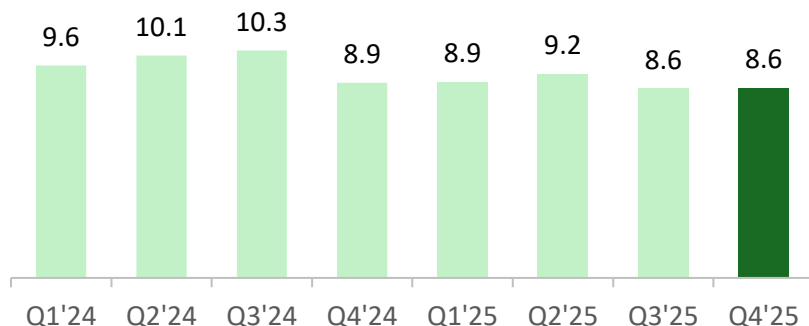
NPF* (AED Mn) and NPF Ratio¹ (%)



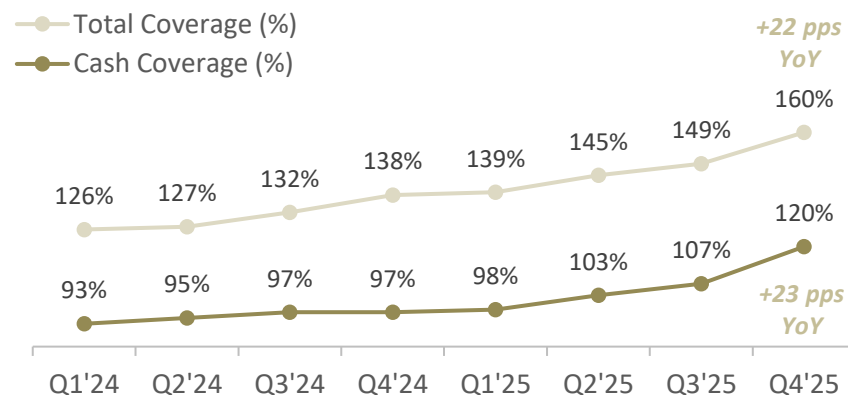
Impairment charges (AED Mn) and Cost of Risk (CoR %)



Total Provisions (AED Bn)



Total Coverage² and Cash Coverage Ratios (%)



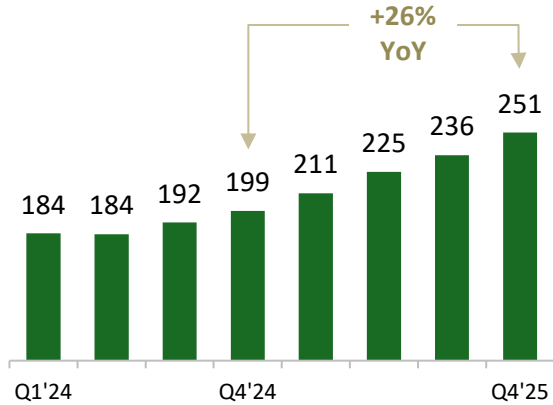
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing; ²Total Coverage Ratio is calculated as the sum of provisions held including Regulatory Risk Reserve (if any) and collateral held relating to facilities individually determined 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.

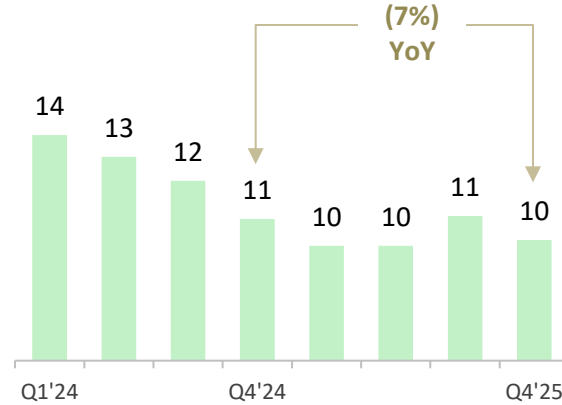
Cost of Risk – Being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

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

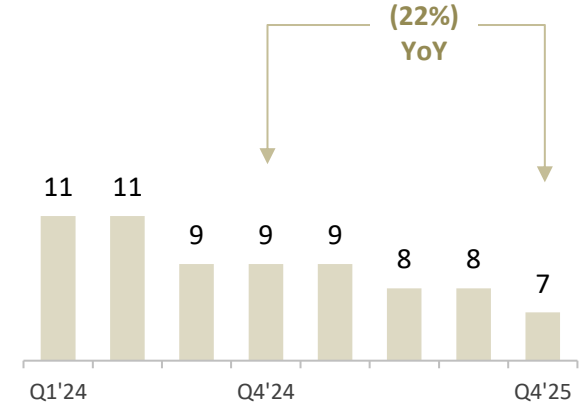
Stage 1 Gross Exposures (AED Bn)



Stage 2 Gross Exposures (AED Bn)



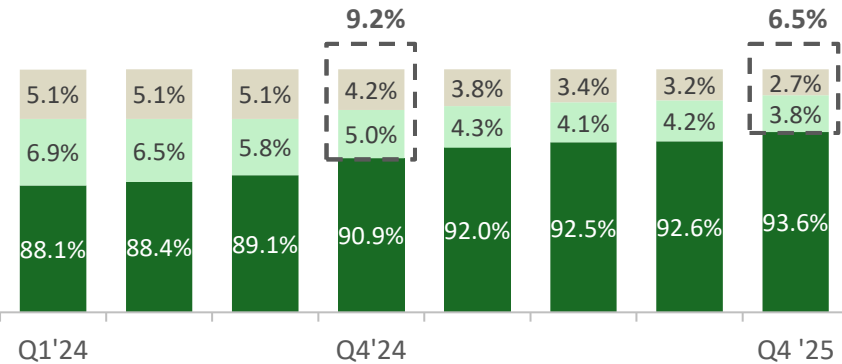
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)



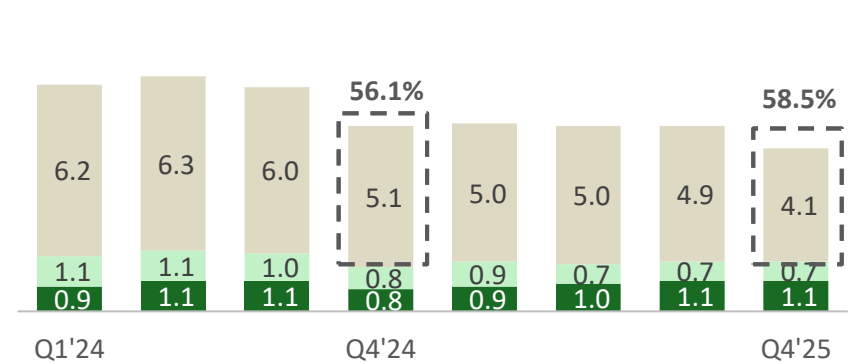
■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



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

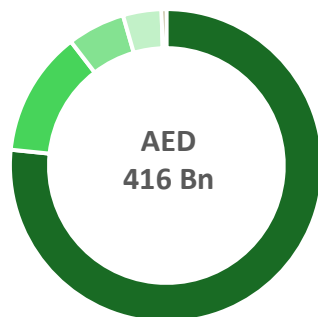


■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



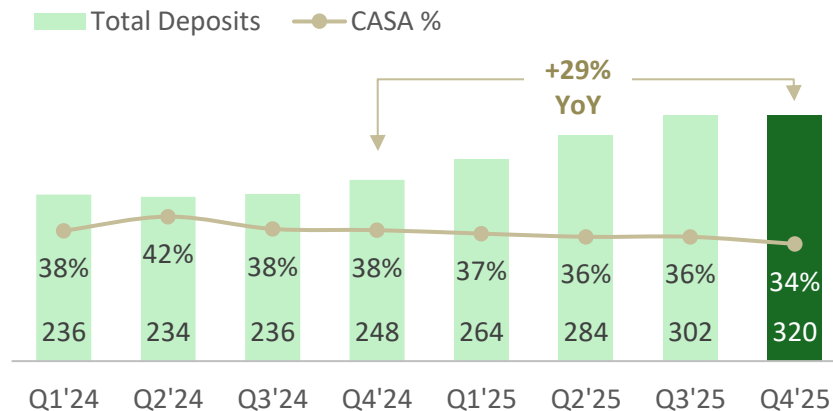
Liquidity: Robust deposit growth with ample and diversified liquidity sources

Funding Sources (FY'25, %)

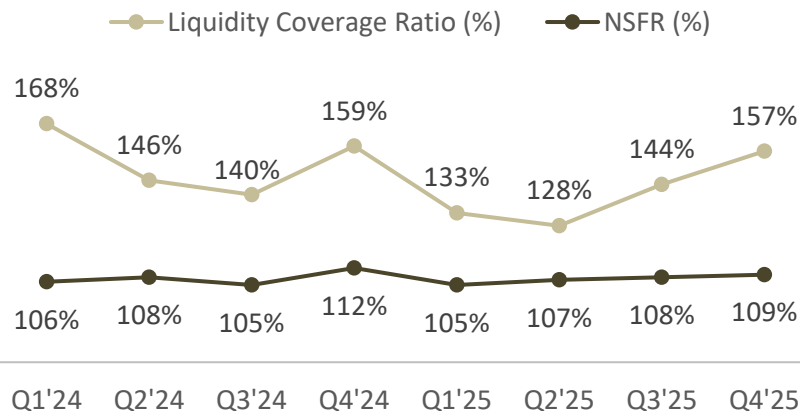


Customer Deposits	77%
Equity	13%
Sukuk Financing	6%
Other Payables	4%
Due to banks	1%

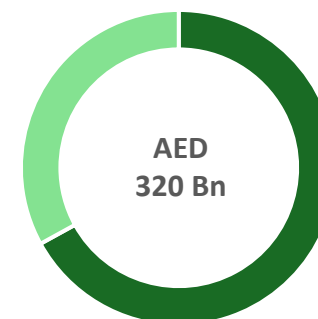
Customer Deposits (AED Bn) and CASA (%)



LCR and NSFR Ratio (%)



Customer Deposits Breakdown (FY'25, %)



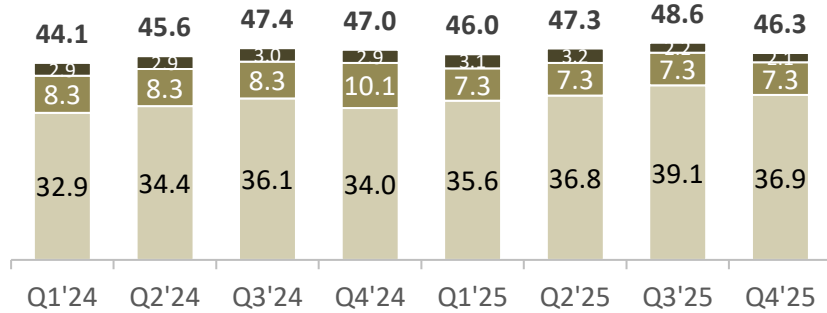
Wholesale	67%
Consumer	33%

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

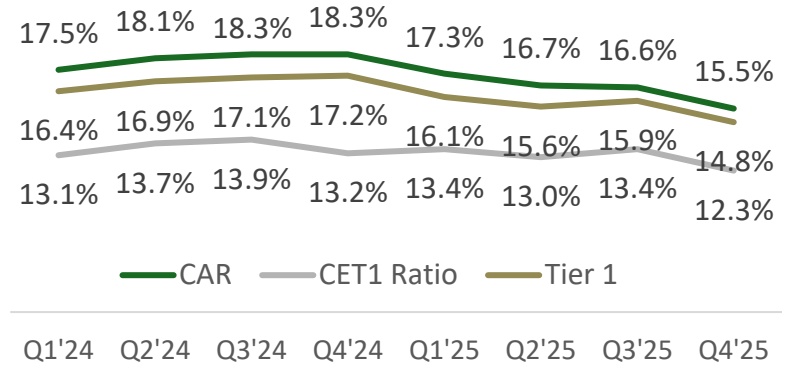
Regulatory Capital¹ (AED Bn)



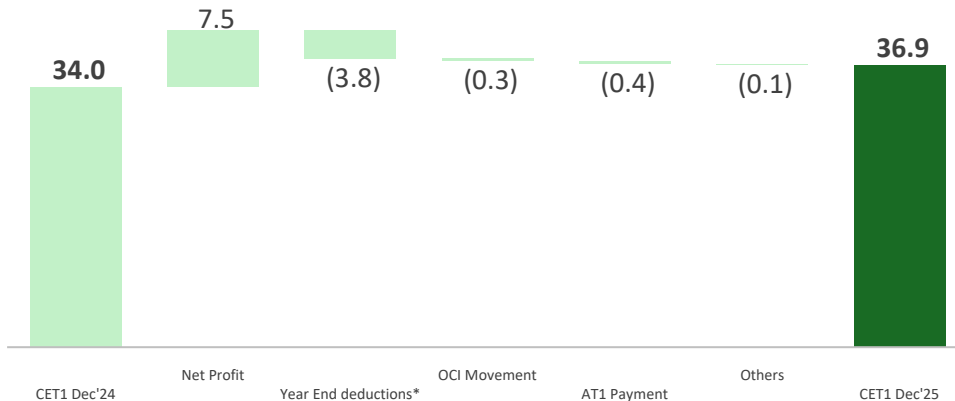
■ CET 1 ■ AT1 ■ Tier 2



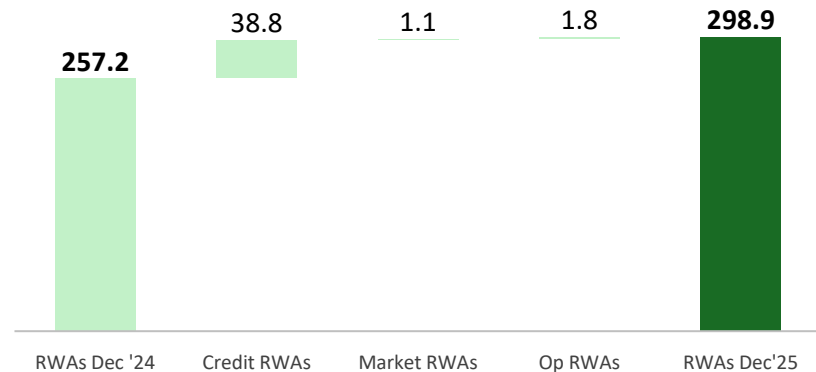
Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III;

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

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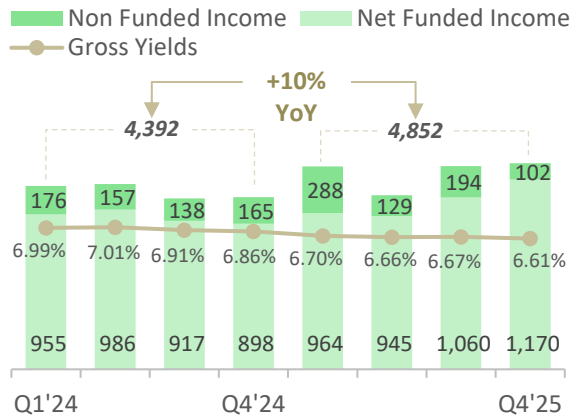
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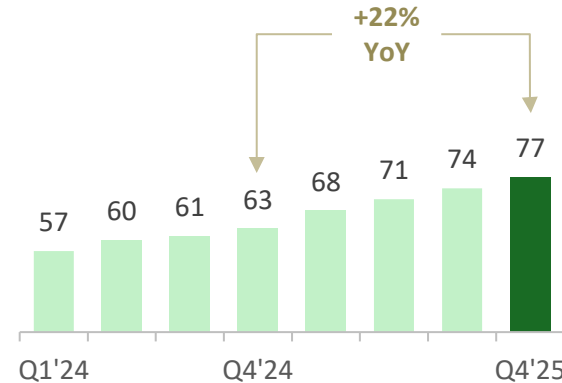
Appendix

Consumer Business : Franchise scaling with strength

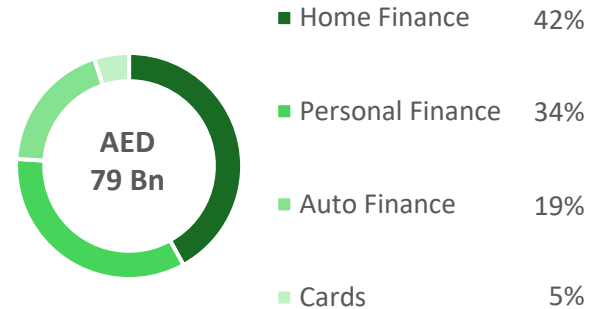
Revenue and Gross Yields (AED Mn, %)*



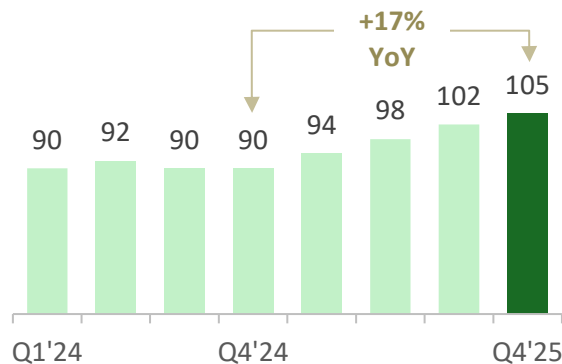
Net Financing Assets AED Bn



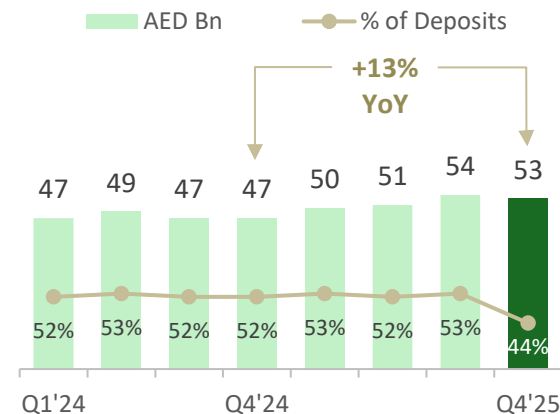
Gross Assets by product (FY'25, %)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Strong growth momentum in consumer business continues with 22% YoY growth in net financing assets to AED 77 Bn.

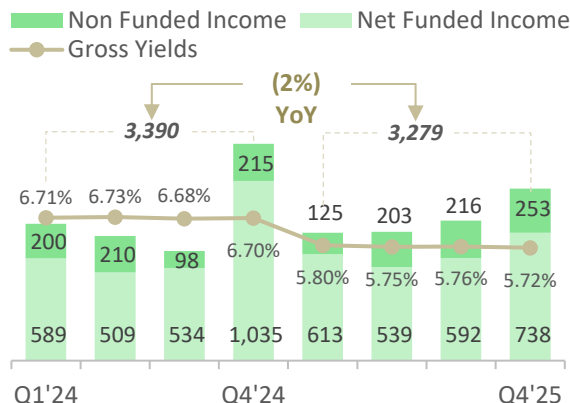
Growth was supported by new gross consumer financing of AED 37 bn, up 90% YoY.

Double digit YoY financing growth was led by strong performance across products; home finance (23% YoY), auto finance (22% YoY), personal finance (23% YoY).

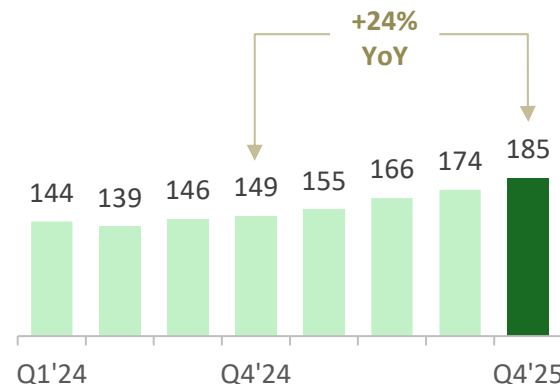
Total deposits grew by 17% YoY while CASA balances grew by 13% YoY.

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

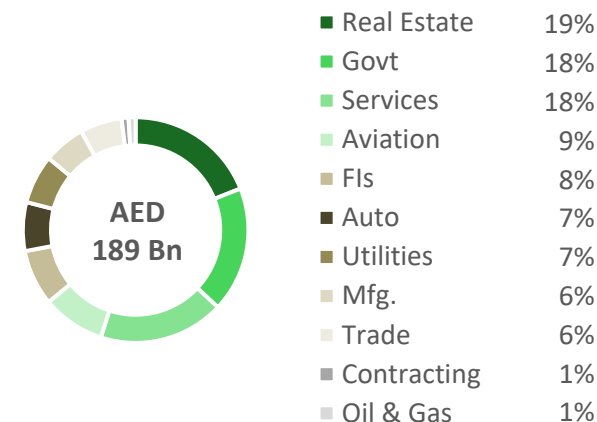
Revenue and Gross Yields (AED Mn, %)*



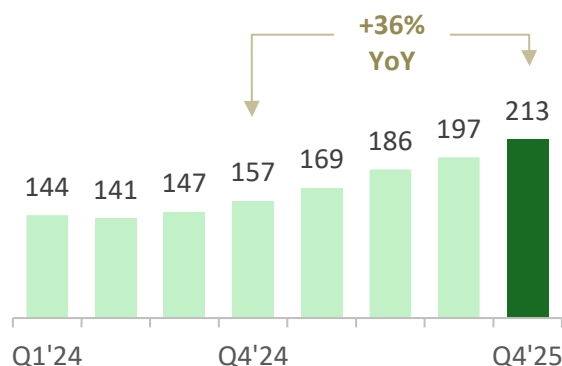
Net Financing Assets (AED Bn)



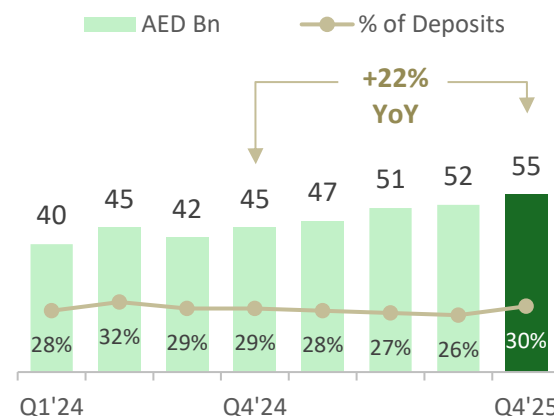
Gross Assets by sector (FY'25, %)



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.

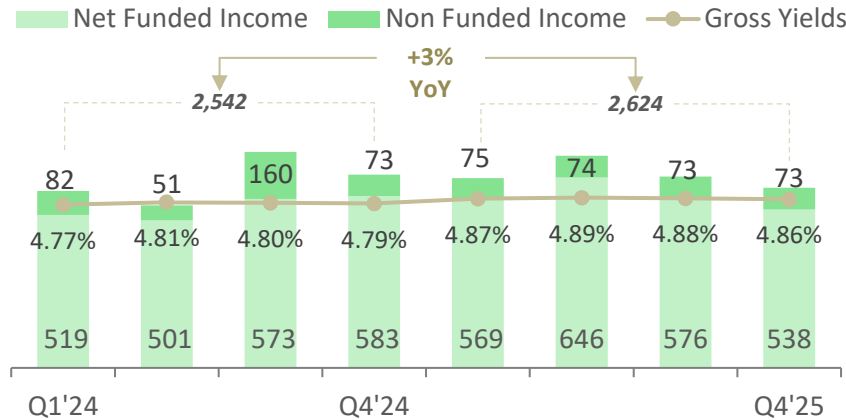
Gross new financing of AED 67 Bn booked; solid growth of 103% YoY.

The bank continued to deploy cross-border financing in the GCC particularly in utilities and government sectors.

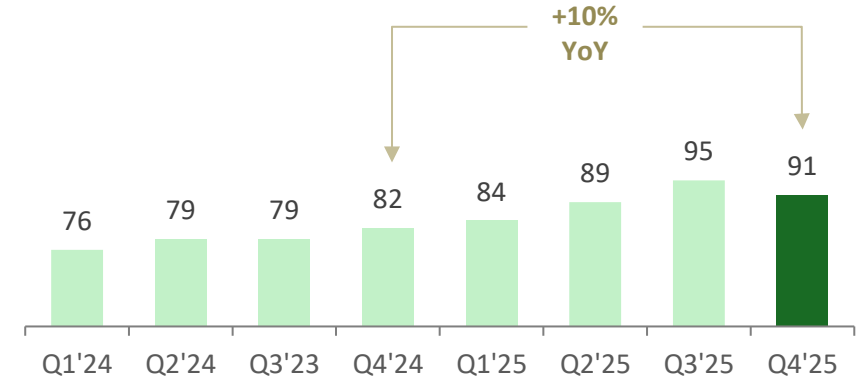
Corporate deposits saw a strong increase of 36% YoY to AED 213 Bn ; CASA balance grew to AED 55 Bn by 22% YoY.

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

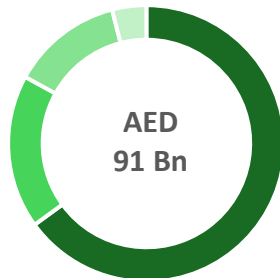
Revenue and Gross Yields (AED Mn,%)*



Sukuk (AED Bn)



Gross Sukuk by sector (FY'25,%)



Government	65%
Services	18%
FIIs	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.

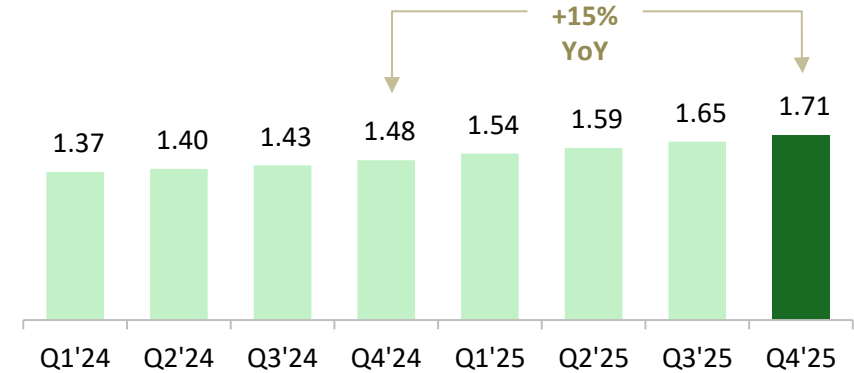


80% New to Bank customers onboarded digitally during 2025.

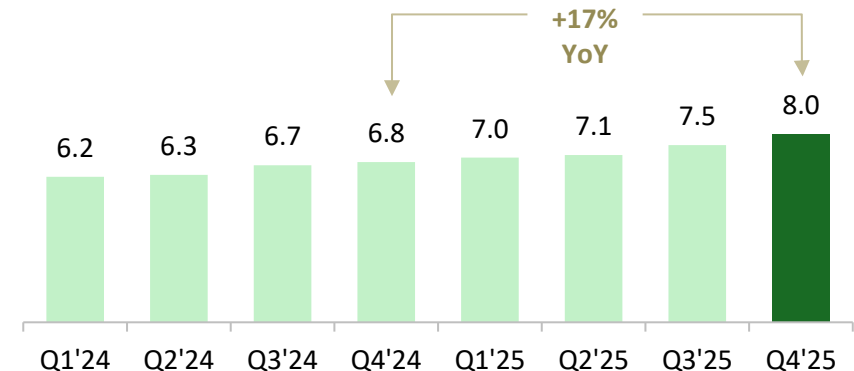


37% YoY growth in Whatsapp subscribers' base crossing the 300K mark.

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 Excellence¹



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



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

Consistent ESG Rating Improvement



Rating increases driven by

- Expanded disclosures
- Improved internal policies and practices

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

¹ Sustainable Finance figures are pending final assurance, and will be disclosed in full in 2025 Sustainability and Sustainable Finance Reports.

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Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

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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%	-

* Including collateral

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%

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

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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**”



Ratings

Moody's
A3 “Stable”

Fitch
A “Stable”

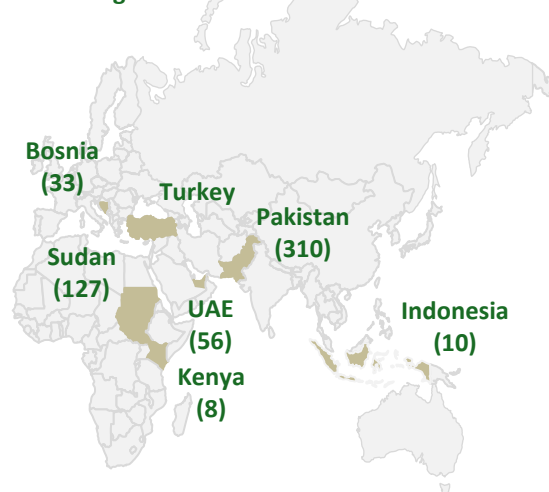
IIRA*
A+/A1
“Stable”

MSCI ESG
A



Geographic Presence

Existing Presence & Branch Numbers



Key Businesses

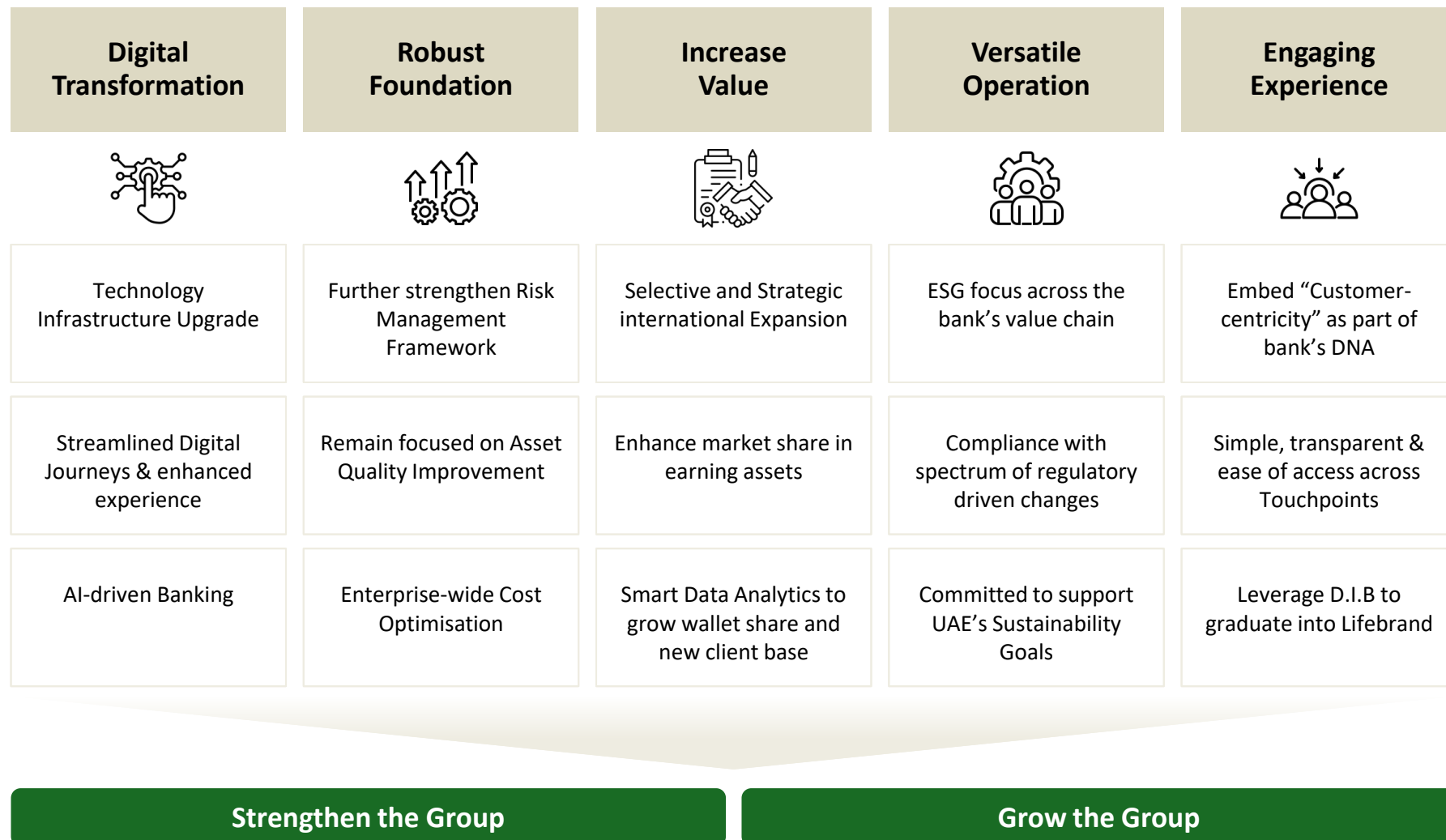
-  **Consumer Banking**
-  **Corporate Banking**
-  **Investment Banking**
-  **Treasury**



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

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



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

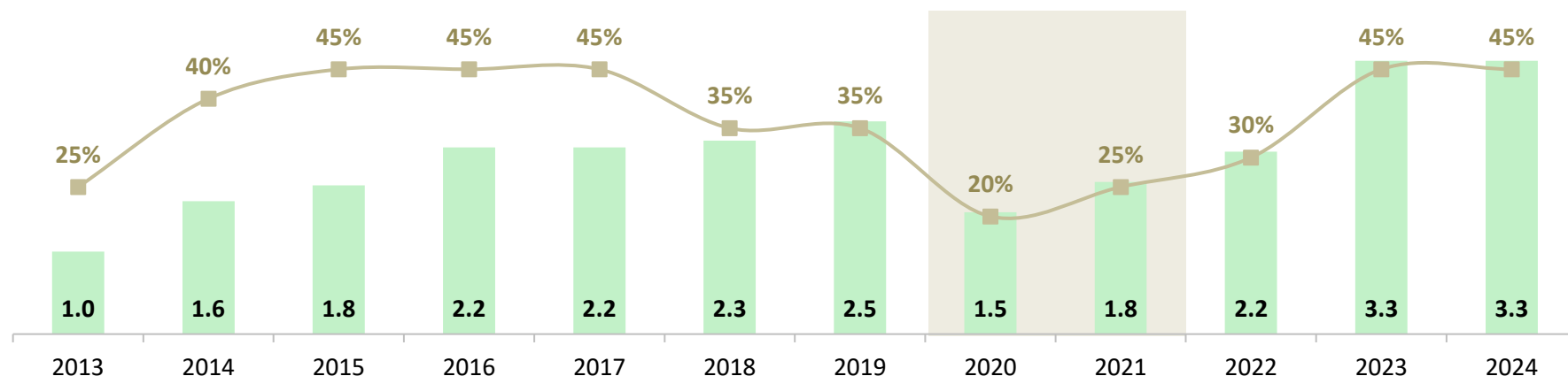
- **ESG truly embedded in the bank's DNA**; ESG MSCI rating of "A" shows bank's progress so far
- **Considerable progress on digitalization**; sizeable investments in technology infrastructure
- **Focused on building AI/ML capabilities** to deliver relevant & engaging customer solutions

Decade of delivering Strong shareholder returns

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



Dividend Payout (% , AED Bn)



Note: Shaded area represents the pandemic period;

Dividend Amount (AED Bn) — Cash Dividend as a % of Par Value

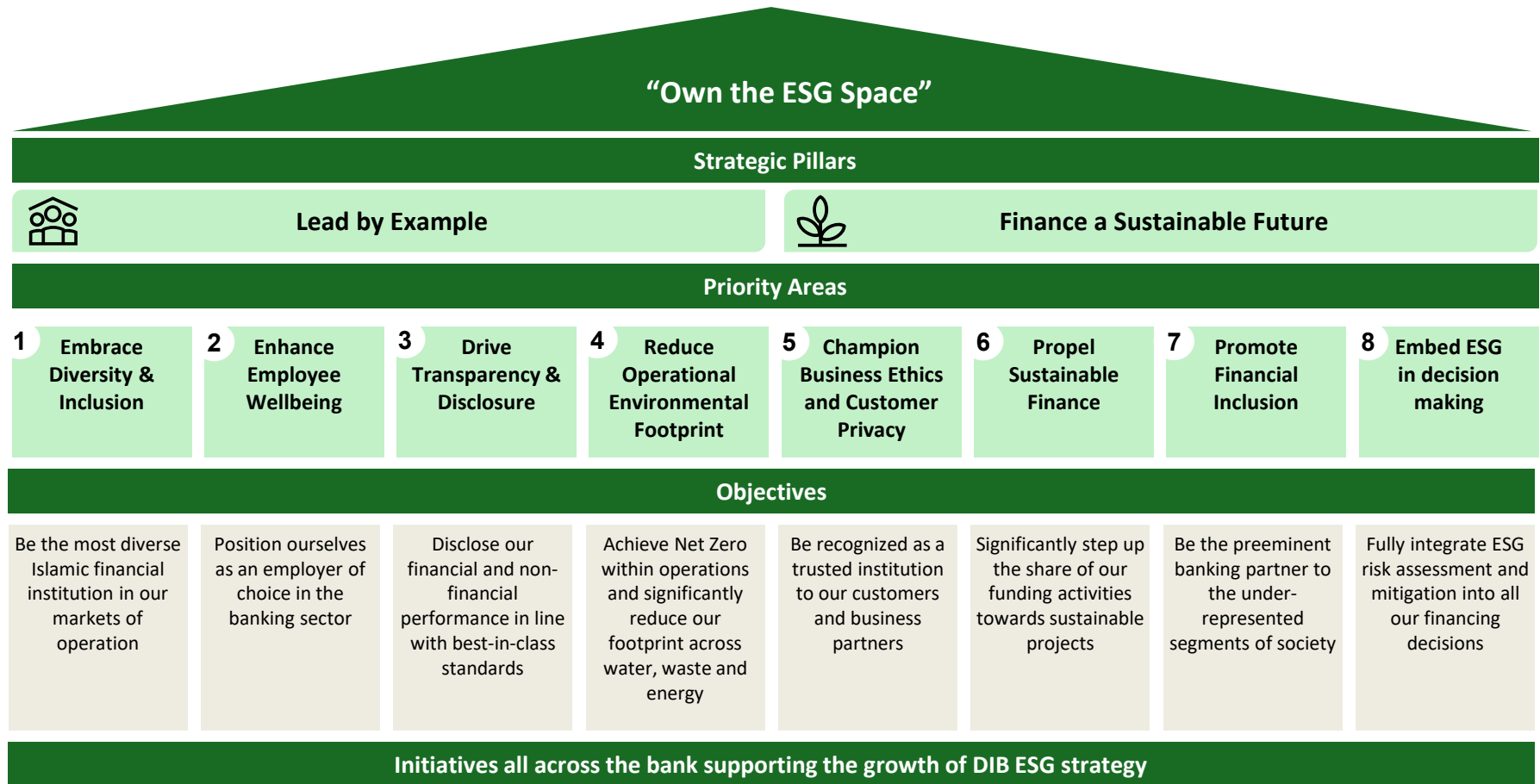
Consolidated Income Statement

Income Statement (AED Mn)	FY'25	FY'24
Total Income		
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
Total Income	23,827	23,341
Depositors' and Sukuk holders' share of profit	(10,576)	(10,505)
Operating Revenue	13,251	12,837
Operating Expenses		
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)
Profit before net impairment charges and income tax expense	9,488	9,412
Impairment charge for the period, net	(485)	(407)
Profit for the period before income tax expense	9,003	9,005
Income tax expense	(1,195)	(840)
Net Profit for the period	7,808	8,165
Attributable to:		
Owners of the Bank	7,500	7,934
Non-Controlling Interests	308	231

Consolidated Balance Sheet

Balance Sheet (AED Mn)	FY'25	FY'24
Assets		
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
Total Assets	415,948	344,687
Liabilities		
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
Total Liabilities	362,813	291,834
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	10,101
Other Reserves and Treasury Shares	16,477	15,875
Investments Fair Value Reserve	(1,198)	(1,267)
Exchange Translation Reserve	(2,371)	(2,029)
Retained Earnings	22,412	19,904
Equity Attributable to owners of the banks	49,908	49,825
Non-Controlling Interest	3,228	3,028
Total Equity	53,135	52,853
Total Liabilities and Equity	415,948	344,687

DIB'S ESG Vision and 2030 ESG Strategy











DIB Debt Capital Markets – Deal Experience

Deals and Transactions in 2025 - (1/4)

Sovereigns and Supranationals

<div>November 2025</div> <div></div> <div>Republic of Indonesia</div> <div>US\$ 2.00bn</div> <div>4.500% 2030 Sukuk 5.000% 2035 Sukuk</div> <div>JLM & Bookrunner</div>	<div>November 2025</div> <div></div> <div>Government of Sharjah Finance Department</div> <div>Emirate of Sharjah</div> <div>US\$ 750mn</div> <div>5.192% 2036 Sukuk</div> <div>JLM & Bookrunner</div>	<div>November 2025</div> <div></div> <div>State of Qatar</div> <div>US\$ 3.00bn</div> <div>4.250% 2035 Sukuk</div> <div>JLM & Bookrunner</div>	<div>October 2025</div> <div></div> <div>Sultanate of Oman</div> <div>US\$ 1.0bn</div> <div>4.525% 2033 Sukuk</div> <div>JLM & Bookrunner</div>	<div>September 2025</div> <div></div> <div>Islamic Corporation for the Development</div> <div>US\$ 500mn</div> <div>4.391% 2030 Sukuk</div> <div>JLM & Bookrunner</div>	<div>September 2025</div> <div></div> <div>Arab Republic of Egypt</div> <div>US\$ 1.5bn</div> <div>6.375% 2029 Sukuk 7.950% 2032 Sukuk</div> <div>JLM & Bookrunner</div>	<div>September 2025</div> <div></div> <div>Kingdom of Saudi Arabia</div> <div>US\$ 5.50bn</div> <div>4.250% 2030 Sukuk 4.875% 2035 Sukuk</div> <div>JLM & Bookrunner</div>
<div>July 2025</div> <div></div> <div>Republic of Indonesia</div> <div>US\$ 2.20bn</div> <div>4.550% 2030 Sukuk 5.200% 2035 Sukuk</div> <div>JLM & Bookrunner</div>	<div>June 2025</div> <div></div> <div>Republic of Türkiye</div> <div>US\$ 2.50bn</div> <div>6.750% 2030 Sukuk</div> <div>JLM & Bookrunner</div>	<div>March 2025</div> <div></div> <div>Islamic Development Bank</div> <div>US\$ 1.75bn</div> <div>4.211% 2030 Sukuk</div> <div>JLM & Bookrunner</div>	<div>April 2025</div> <div></div> <div>Kingdom of Bahrain</div> <div>US\$ 1.75bn</div> <div>6.250% 2033 Sukuk</div> <div>JLM & Bookrunner</div>	<div>September 2025</div> <div></div> <div>Kingdom of Saudi Arabia</div> <div>US\$ 5.50bn</div> <div>4.250% 2030 Sukuk 4.875% 2035 Sukuk</div> <div>JLM & Bookrunner</div>		










Key Cross Border Syndicated Deals

<div>Dec 2025</div> <div></div> <div>NDMC</div> <div>US\$ 2.1bn</div> <div>Syndicated Term Finance Facility (Islamic Tranche)</div> <div>MLA</div>	<div>Oct 2025</div> <div></div> <div>BOTAS</div> <div>Botas Petroleum Pipeline Corporation</div> <div>US\$ 2.0bn</div> <div>Syndicated Term Finance Facility</div> <div>Islamic MLA & Bookrunner</div>	<div>Aug 2025</div> <div></div> <div>Saudi Electricity Company</div> <div>US\$ 2.9bn</div> <div>Syndicated Term Finance Facility</div> <div>JGC, MLA & Bookrunner</div>	<div>Jul 2025</div> <div></div> <div>Govt. of Bahrain</div> <div>US\$ 1.7bn</div> <div>(Initial : USD 1.4bn; Accordion: USD 300mn)</div> <div>Syndicated Term Finance Facility with Accordion</div> <div>IMLAB</div>	<div>June 2025</div> <div></div> <div>Govt. of Pakistan acting through Ministry of Finance</div> <div>US\$ 1.0bn</div> <div>Syndicated Term Facility</div> <div>Islamic Global Coordinator, MLA & Bookrunner</div>
<div>May 2025</div> <div></div> <div>Olam Agri & Olam Agri Treasury</div> <div>US\$ 1.9bn</div> <div>Syndicated Revolving Facility</div> <div>Islamic MLA</div>	<div>May 2025</div> <div></div> <div>Avolon Aerospace</div> <div>US\$ 1.0bn</div> <div>Syndicated Term Financing Facility</div> <div>Participant</div>	<div>April 2025</div> <div></div> <div>A101</div> <div>US\$ 75mn EUR 100mn</div> <div>Dual Currency Term Facility</div> <div>MLA & Bookrunner</div>		

DIB Debt Capital Markets – Deal Experience

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

GREs

<div><div>Green</div><div>October 2025</div><div></div><div>Oman Electricity Transmission Company</div><div>US\$ 750mn</div><div>4.662% 2030 Sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>October 2025</div><div></div><div>Türk Telekom</div><div>Turk Telekom</div><div>US\$ 600mn</div><div>6.500% 2030 sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>October 2025</div><div></div><div>Dubai Aerospace Enterprise</div><div>Dubai Aerospace</div><div>US\$ 650mn</div><div>4.500% s2030 Sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>September 2025</div><div></div><div>Saudi Aramco</div><div>Saudi Aramco</div><div>US\$3.0bn</div><div>4.125% 2030 Sukuk 4.625% 2035 Sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>April 2025</div><div></div><div>Public Investment Fund</div><div>Public Investment Fund</div><div>US\$ 1.25bn</div><div>4.875% 2032 Sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>April 2025</div><div></div><div>DP WORLD</div><div>DP World</div><div>US\$ 1.5bn</div><div>5.500% 2035 Sukuk</div><div>JLM & Bookrunner</div></div>
<div><div>April 2025</div><div></div><div>ADNOC</div><div>ADNOC</div><div>US\$ 1.5bn</div><div>4.750% 2035 Sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>February 2025</div><div></div><div>الشركة السعودية للكهرباء Saudi Electricity Company</div><div>Saudi Electricity Company</div><div>US\$ 2.75bn</div><div>5.225% 2030 sukuk 5.489% 2035 sukuk</div><div>JLM & Bookrunner</div></div>	<div><div>January 2025</div><div></div><div>Bapco Energies</div><div>Bapco Energies</div><div>US\$ 1.0bn</div><div>6.250% 2035 Sukuk</div><div>JLM & Bookrunner</div></div>			





















Corporates

<p>November 2025</p>  <p>Cenomi Centres US\$ 500mn 8.875% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>November 2025</p>  <p>Ittihad International US\$ 550mn 7.375% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>October 2025</p>  <p>Majid Al Futtaim US\$ 500mn 4.875% 2035 Sukuk</p> <p>JLM & Bookrunner</p>	<p>Green</p> <p>September 2025</p>  <p>Binghatti Holdings US\$ 500mn 7.750% 2029 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>	<p>September 2025</p>  <p>Almarai US\$ 500mn 4.450% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>September 2025</p>  <p>Omniyat US\$ 400mn 7.250% 2029 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>	<p>Green</p> <p>September 2025</p>  <p>Sobha Realty US\$ 750mn 7.125% 2030 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>
<p>July 2025</p>  <p>Binghatti Holdings US\$ 500mn 8.125% 2030 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>	<p>July 2025</p>  <p>Arada Developments US\$ 450mn 7.150% 2030 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>	<p>June 2025</p>  <p>Dar Al Arkan US\$ 750mn 7.250% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>May 2025</p>  <p>Sobha Realty US\$ 500mn 7.996% 2029 Sukuk</p> <p>JLM & Bookrunner</p>	<p>Green</p> <p>April 2025</p>  <p>Omniyat US\$ 500mn 8.375% 2028 Sukuk</p> <p>JLM & Bookrunner</p>	<p>Green</p> <p>March 2025</p>  <p>Aldar Investment US\$ 500mn 5.250% 2035 Sukuk</p> <p>JLM & Bookrunner</p>	<p>February 2025</p>  <p>Damac Real Estate Development Limited US\$ 750mn 7.000% 2028 Sukuk</p> <p>JLM & Bookrunner</p>

DIB Debt Capital Markets – Deal Experience

Financial Institutions Transactions in 2025 - (3/4)

Financial Institutions

<p>November 2025</p> <p> بيت التمويل الكويتي Kuwait Finance House</p> <p>US\$ 850mn</p> <p>6.250% 2031 Sukuk ATI</p> <p>JLM & Bookrunner</p>	<p><i>Sustainable</i> November 2025</p> <p> دبي الإسلامي Dubai Islamic Bank</p> <p>US\$ 1.00bn</p> <p>4.572% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>November 2025</p> <p> البنك الدولي الإسلامي Qatar International Islamic Bank</p> <p>US\$ 500mn</p> <p>4.500% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>October 2025</p> <p> مصرف الشارقة الإسلامي SHARJAH ISLAMIC BANK</p> <p>Sharjah Islamic Bank</p> <p>US\$ 500mn</p> <p>4.600% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>October 2025</p> <p> VAKIF KATILIM</p> <p>Vakif Katilim</p> <p>US\$ 500mn</p> <p>8.375% 2031 Sukuk ATI</p> <p>JLM & Bookrunner</p>	<p><i>Sustainable</i> September 2025</p> <p> الإمارات الإسلامية EMIRATES ISLAMIC</p> <p>Emirates Islamic Bank</p> <p>US\$ 500mn</p> <p>4.540% 2031 Sukuk</p> <p>JLM & Bookrunner</p>	<p>September 2025</p> <p> بنك الجزيرة BANK ALJAZIRA</p> <p>Bank Aljazira</p> <p>US\$ 500mn</p> <p>6.500% 2030 Sukuk ATI</p> <p>JLM & Bookrunner</p>
<p><i>Sustainable</i> August 2025</p> <p> الإنماء alinma</p> <p>Alinma Bank</p> <p>US\$ 500mn</p> <p>6.250% 2030 Sukuk ATI</p> <p>JLM & Bookrunner</p>	<p>July 2025</p> <p> الإنماء alinma</p> <p>Alinma Bank</p> <p>US\$ 500mn</p> <p>4.937% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>June 2025</p> <p> المصرف QIB</p> <p>Qatar Islamic Bank</p> <p>US\$ 750mn</p> <p>4.803% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>May 2025</p> <p> بنك بويان Boubyan Bank</p> <p>Boubyan Bank</p> <p>US\$ 500mn</p> <p>4.973% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>May 2025</p> <p> مصرف الشارقة الإسلامي SHARJAH ISLAMIC BANK</p> <p>Sharjah Islamic Bank</p> <p>US\$ 500mn</p> <p>6.125% 2031 Sukuk ATI</p> <p>JLM & Bookrunner</p>	<p>May 2025</p> <p> بنك الريان AL RAYAN BANK</p> <p>Al Rayan Bank</p> <p>US\$ 500mn</p> <p>4.875% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>April 2025</p> <p> مصرف عجمان Ajman Bank</p> <p>Ajman Bank</p> <p>US\$ 500mn</p> <p>5.125% 2030 Sukuk</p> <p>JLM & Bookrunner</p>
<p>April 2025</p> <p> المشرق mashreq</p> <p>Mashreq Bank</p> <p>US\$ 500mn</p> <p>5.030% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>March 2025</p> <p> الإمارات الإسلامية EMIRATES ISLAMIC</p> <p>Emirates Islamic Bank</p> <p>US\$ 750mn</p> <p>5.059% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p>February 2025</p> <p> مصرف الشارقة الإسلامي SHARJAH ISLAMIC BANK</p> <p>Sharjah Islamic Bank</p> <p>US\$ 500mn</p> <p>5.200% 2030 Sukuk</p> <p>JLM & Bookrunner</p>	<p><i>Sustainable</i> January 2025</p> <p> مصرف الراجحي alrajhi bank</p> <p>Al Rajhi Bank Tap</p> <p>US\$ 200mn</p> <p>5.047% 2029 Sukuk</p> <p>Sole Manager & Bookrunner</p>	<p><i>Sustainable</i> January 2025</p> <p> مصرف الراجحي alrajhi bank</p> <p>Al Rajhi Bank</p> <p>US\$ 1.5bn</p> <p>6.250% 2030 Sukuk ATI</p> <p>JLM & Bookrunner</p>	<p>January 2025</p> <p> بيت التمويل الكويتي Kuwait Finance House</p> <p>Kuwait Finance House</p> <p>US\$ 1.00bn</p> <p>5.376% 2029 Sukuk</p> <p>JLM & Bookrunner</p>	<p>January 2025</p> <p> FAB FIRST ABU DHABI BANK</p> <p>First Abu Dhabi Bank</p> <p>US\$ 800mn</p> <p>5.153% 2030 Sukuk</p> <p>JLM & Bookrunner</p>

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
3	Dubai Islamic Bank	5,173	12
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
3	Dubai Islamic Bank	6,457	61
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
3	First Abu Dhabi Bank	6,066	15
4	Standard Chartered Bank	4,048	7
5	Dubai Islamic Bank	4,032	8

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

2023



- Best Islamic Bank in the UAE
- Best Islamic Bank in the Middle East



Best Sovereign Bond & Best Green Sukuk of the year 2022



- Best Corporate Payments Service
- Best Analytics System (Dubai Islamic Bank and GBM)
- Best Innovation in User Experience



- Most Innovative Islamic Bank
- Best Overall Islamic Bank in UAE
- Best Corporate Bank in UAE
- Best Overall Islamic Bank in Kenya
- Best Investment Bank in Kenya
- Best Corporate Bank in Kenya
- Most Innovative Bank in Kenya
- Syndicated Deal of the Year
- Turkey Deal of the Year
- Corporate Finance Deal of the Year
- Pakistan Deal of the Year
- Best Overall Islamic Bank



- Best Overall Deal of the year
- Best Islamic Retail Bank
- Best Islamic Bank in the UAE
- Social Impact, SRI ESG Deal
- Indonesia Deal of the Year
- Sovereign & Multilateral Deal of the Year
- UAE Deal of the Year
- Best Islamic Bank in Kenya
- Corporate Finance Deal of the Year
- Real Estate Deal of the Year
- Syndicated Finance Deal of the Year
- IFN Hybrid Deal of the Year 2023

2024



- Best Sustainable Finance Initiative
- Best Sukuk Islamic Fund
- Best Sukuk Deal of the Year
- Best Islamic Bank - UAE
- Best Islamic Digital Banking Provider



- Banking and Finance - Outstanding Sustainability Initiative Dubai Islamic Bank
- Outstanding New Product/Service Launch DIB Nest
- Banking and Finance - Exceptional Products/Services DIB 'alt'



Best Islamic Bank for SMEs



Cultivating Sustainability Award



Top 100 Listed Companies

2025



- Oman Deal of the Year
- Hybrid Deal of the Year
- Sukuk Deal of the Year
- Perpetual Deal of the Year
- Most Innovative Deal of the Year
- Pakistan Deal of the Year
- Best Digital Offering by an Islamic Bank in Kenya
- Most Innovative Islamic Bank in Kenya
- Best Islamic Investment Bank in Kenya
- Best Islamic Bank in Kenya
- UK Deal of the Year
- Best Islamic Investment Bank
- Best Islamic Bank in the UAE
- Ijarah Deal of the Year
- Best Islamic Retail Bank in Kenya
- Egypt Deal of the Year
- M&A Deal of the Year
- Best Islamic Bank for Trade Finance



Progress Never Stops...