



Sustainability Report 2025

From Commitment to Action



From Commitmentto Action

This year's theme represents the Bank's progress made in advancing strategic commitments in 2025, and the concrete actions planned to achieve them by 2030. DIB's ambition is to own the ESG space and establish Islamic finance as the key enabler of sustainable economic growth.

50 years of progress

At the crossroads of a rich legacy and an exciting future.

Since 1975, DIB has helped shape the course of ethical banking by offering Sharia-compliant financial services that now reach more than 5 million customers, with operations spanning seven countries across three continents.

Rooted in the rich heritage of Islamic teachings, where commerce, ethics and social responsibility have always been interconnected, DIB was founded on the profound principle: that finance can serve society with fairness, transparency, and shared prosperity. This legacy of Islamic values has guided the Bank through every chapter of its growth.

Over the past five decades, DIB has played a central role in advancing Islamic finance globally, developing new products and strengthening market standards, and supporting the growth of the wider financial sector. From the

early introduction of Sharia-compliant financing models to our leadership in sukuk markets and sustainable Islamic finance, DIB's journey reflects continuous innovation anchored in timeless values.

Today, the Bank continues to build on this strong foundation by expanding access to Islamic banking, championing innovation, and supporting economic and social development across the markets we serve. DIB is recognised globally as a reference point for Islamic banking excellence and for its leading role in establishing Islamic banking frameworks adopted worldwide.



1975

Officially established by H.H. Shaikh Rashid on 15 September 1975

1992

Became a Public Joint Stock Company

2001

Stepped into the online world with our first website

2019

Initiated acquisition of Noor Bank, cementing our position as one of the largest Islamic banks in the world

2022

Published Sustainable Finance Framework and successfully priced inaugural sustainable sukuk

2024

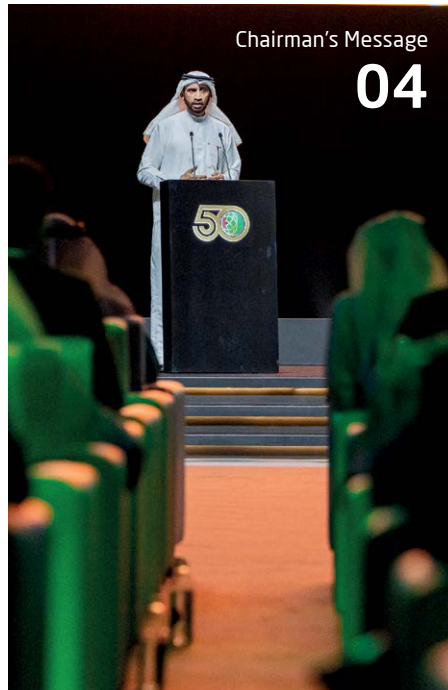
Announced 2030 net zero commitments

2025

Celebrated 50th anniversary of progressive Islamic finance



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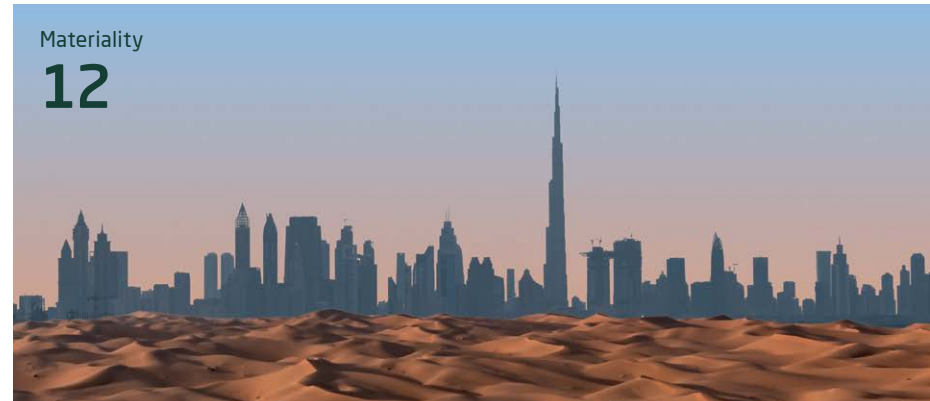
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Find our 2025 Integrated Annual Report on our website www.dib.ae



About this report

Purpose

This report provides an overview of DIB's sustainability journey, showcasing our advancement in Environmental, Social, and Governance (ESG) practices in 2025. Covering the year's activities, it provides updates on commitments made in the previous report, highlighting ambitions, successes, and measurable outcomes that align with DIB's long-term sustainability goals. Reflecting a transition in focus from "commitment to action", this report emphasises the Bank's dedication to delivering results and cementing its reputation as a pioneering Islamic financial institution in the sustainability space.

Scope

This report primarily relates to DIB's banking operations within the United Arab Emirates (UAE) unless stated otherwise. The use of "DIB" or "the Bank" in this document refers to our UAE banking operations, while "DIB Group" or "the Group" encompasses the entire global network, including all subsidiaries. Data included in the report, unless otherwise specified, is accurate as of 31 December 2025.

Standards

The 2025 Sustainability Report has been prepared in reference to the **Global Reporting Initiative (GRI)** Standards and aligned with relevant aspects of the

Sustainability Accounting Standards Board (SASB) for Commercial Banking, Consumer Finance, and Mortgage Finance. Additionally, this report incorporates disclosure elements from **IFRS S1 and S2**, which focus on sustainability-related financial and climate disclosures, ensuring comprehensive and standardised reporting. Furthermore, the report reflects synergies with the **Sustainable Development Goals (SDGs)**, demonstrating an understanding of how these align with the Bank's processes and services.

Through these frameworks, the report aligns DIB's sustainability objectives, Dubai Financial Market's (DFM) recommended approach to sustainability reporting and the UAE's national goals and international benchmarks, directing the Bank towards its goal of owning the ESG space as a sustainable organisation and financier.

Assurance

DIB has appointed an external assurance provider to conduct a limited assurance on selected environmental and social metrics disclosed in this report. This step underscores its commitment not only to report our progress, but also to validate it through expert and objective evaluation, ensuring the accuracy and reliability of the information presented. For more details, please refer to the Limited Assurance Report available in the Appendix of this report.

Social media



LinkedIn



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YouTube

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www.dib.ae



Chairman's Message

Turning commitment into action

2025 marked an important milestone in DIB's journey. Fifty years of leadership in Islamic finance is not only a legacy to recognise, but a responsibility to uphold.

For DIB, sustainability is rooted in Sharia principles of balance, fairness, and stewardship, and it remains central to how the Bank protects long-term resilience, earns trust, and delivers value for stakeholders.

The sustainability landscape continues to mature at pace. Expectations are rising across climate risk, social impact, governance discipline, and the quality of disclosure. In this environment, the Board's role is clear: to ensure the Bank's sustainability direction is anchored in sound oversight, robust risk governance, and credible delivery, rather than statements of intent.

During the year, the Board strengthened its oversight of sustainability priorities through the Board Sustainability Committee, supported by climate risk and stakeholder management training. This sharpened the Board's collective understanding of emerging sustainability risks and opportunities, and reinforced

the governance needed to guide decision-making with consistency, accountability, and long-term perspective.

Alongside governance, the Board maintained a clear focus on sustainable finance as a driver of long-term value creation. In 2025, DIB introduced its Sustainability-Linked Financing Framework, strengthening the foundations for disciplined, outcomes-linked sustainable finance. The Bank also completed the full allocation of its third sustainable sukuk, reinforcing its ability to mobilise capital towards environmental and social outcomes while meeting the expectations of global investors.

Looking ahead, the priority is to strengthen alignment, sharpen focus, and deepen credibility. In the coming period, DIB will leverage the insights from its Double Materiality Assessment to refresh its sustainability strategy and vision. This will ensure that our priorities reflect both the impact of our operations on society and the environment, and the influence of external ESG factors on the Bank's performance, resilience, and long-term outlook.

Sustainability is also defined by social cohesion and the health of communities. With 2026 designated as the "Year of Family", DIB sees an opportunity to further

strengthen its contribution to community wellbeing and cohesion through initiatives that deliver tangible social value, including within our own workplace. The focus will remain on actions that are practical, measurable, and aligned with our purpose as a trusted Islamic financial institution.

As DIB moves from commitment to delivery, the Bank remains resolute in demonstrating tangible progress against its sustainability priorities. We are confident that the discipline of our governance, the strength of our platform, and the trust of our stakeholders will enable DIB to continue setting meaningful benchmarks for responsible banking.

His Excellency Mohammed Ibrahim Al-Shaibani
Director-General,
The Ruler's Court of Dubai
Chairman, Dubai Islamic Bank

"The Board's role is clear: to ensure the Bank's sustainability direction is anchored in sound oversight, robust risk governance, and credible delivery, rather than statements of intent."





Group Chief Executive Officer's Message

Progress Never Stops

As a leading Islamic financial institution, DIB's role in sustainability is defined by responsibility and delivery, grounded in principles of stewardship and long-term value.

In 2025, DIB progressed its sustainability agenda through clear delivery across sustainable finance, governance integration, and client engagement. The emphasis was on strengthening frameworks that support measurable outcomes and on scaling responsible finance in a way that is commercially disciplined and consistent with Sharia principles. This Sustainability Report summarises the progress achieved during the year and the priorities that will guide the next phase.

Sustainability at DIB is not treated as a separate programme. It is embedded in how we structure finance, manage risk, and uphold long-term value creation. As expectations rise across climate, disclosure, and accountability, our priority is to advance sustainability through robust frameworks and outcomes that can be measured and evidenced.

Sustainability at DIB is not treated as a parallel programme. It is operationalised through how we govern, how we assess risk, and how we structure financing. During 2025, we continued strengthening the governance and controls that support credible delivery, including clearer sustainability accountability, stronger internal coordination, and more consistent integration of climate and ESG considerations into relevant risk and decision-making processes.

A significant advancement in 2025 was the launch of DIB's Sustainability-Linked Finance Facilities Financing Framework, the first of its kind to be published by an Islamic bank globally. The framework strengthens our ability to support clients with defined sustainability commitments through financing linked to measurable performance targets. It also reinforces the discipline required for sustainable finance to scale with credibility and consistency.

Building on this foundation, DIB issued its debut Sustainability-Linked Financing Sukuk in 2025, a USD 1Bn transaction that introduced a performance-linked structure to our sustainable finance platform. This was an important step in strengthening the link between funding and measurable targets, while maintaining the standards expected by global investors and stakeholders.

Beyond these advancements, our focus in 2025 was on ensuring that sustainable finance translates into real-economy relevance. We continued to strengthen how we originate, assess, and monitor sustainability-linked and sustainable finance activity, and to deepen sector engagement in areas where transition needs, resilience priorities, and long-term value creation intersect.

We also continued to strengthen the foundations that support credibility and transparency. During the year, our ESG profile improved across key external assessments, reflecting progress in governance discipline, disclosure quality, and the way sustainability is embedded across the organisation.

The progress delivered in 2025 is meaningful, and the ambition ahead is greater. DIB will continue to advance sustainability through clarity of purpose, strength of governance, and disciplined execution, with outcomes that are measurable, credible, and consistent with the values that define the Bank.

Dr. Adnan Chilwan
Group Chief Executive Officer,
Dubai Islamic Bank

"Sustainability at DIB is not treated as a separate programme. It is embedded in how we structure finance, manage risk, and uphold long-term value creation."





About DIB

DIB values drive global success

Our core values are encapsulated in the “**ICARE**” principles. These principles guide our actions and decisions, shaping our culture and ensuring that we consistently uphold the highest ethical standards.

I

INCLUSIVE

We are accessible to all, ensuring that our services are available without bias.

C

COLLABORATIVE

We work together as a connected team to deliver banking solutions with ease.

A

AGILE

We strive to deliver faster solutions, providing our customers with positive experiences.

R

RESPONSIBLE

We make fair, transparent, and accountable decisions in all our actions.

E

ENGAGED

We are passionate and committed to delivering fulfilling journeys for our customers and stakeholders.

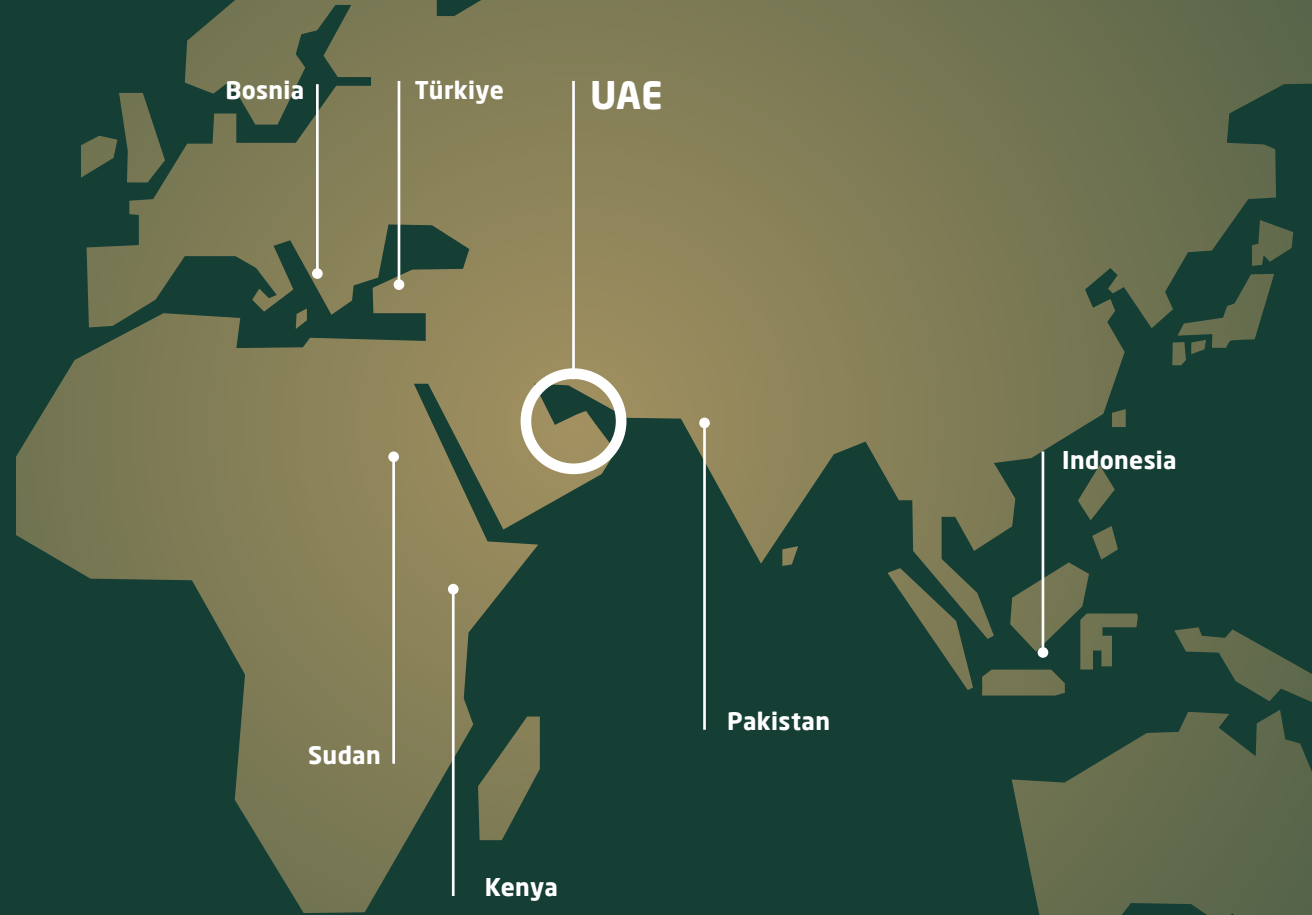




Our Global Operations

Amongst the top three largest Islamic banks globally

We are one of the world's largest Islamic banks, with an extensive network by total assets spanning the Middle East, Asia, and Africa.



540+

Branches

900+

ATMs



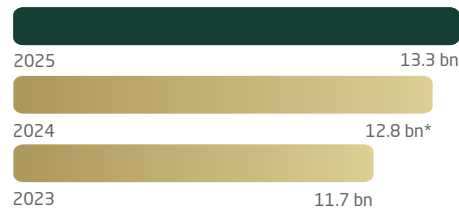
Financial Highlights

Earnings momentum backed by solid asset growth

Operating Revenue (AED)

13.3 Bn

+ 5% YoY



Operating Profit (AED)

9.5 Bn

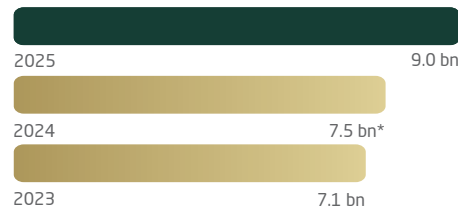
+ 4% YoY



Net Profit (Before Tax) (AED)

9.0 Bn

+ 20% YoY

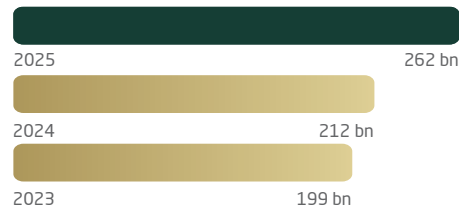


- The Bank delivered solid revenue momentum while achieving strong profitability growth. Continued efficiency and disciplined risk management supported strengthening of bottom-line performance.

Net Financing Assets (AED)

262 Bn

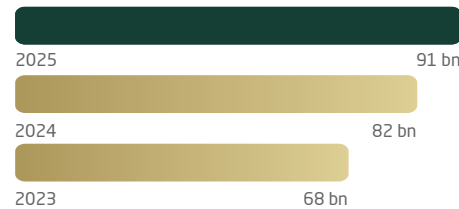
+ 23% YoY



Sukuk Investments (AED)

91 Bn

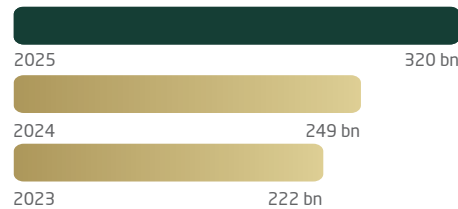
+ 10% YoY



Customer Deposits (AED)

320 Bn

+ 29% YoY



- Balance sheet growth remained robust across all core metrics, reflecting sustained business momentum and a strong customer franchise. Expansion in financing assets and sukuk investments was supported by particularly strong deposit growth, reinforcing liquidity and funding strength.

* Normalised figures.



Awards

Celebrating excellence in 2025

Mohammed Bin Rashid Housing Est.



Strategic Partner Award

Centre of Assessments for Excellence



DIB Complaints Management Department ISO Certification

MEA Finance SME Summit and Awards 2025



Best Islamic Bank for SMEs

Islamic Finance News Awards

Amongst the 18 awards bestowed on DIB at this ceremony were:



**Sukuk Deal of the Year
Best Islamic Investment Bank
Best Islamic Bank for Trade Finance**

28th Emirates Environmental Group Annual Corporate Gala



Cultivating Sustainability Award

SHRM MENA Conference and Expo 2025



SHRM Emirati Development Program Felicitations

Dubai Municipality



Strategic Partner Award

MEA Finance Banking Technology Summit & Awards



**Best Innovation in User Experience in Islamic Finance
Best Islamic Banking System Implementation - alt**

Forbes Middle East



Among the Top 100 Listed Companies 2025

MEA Business Achievement Awards 2025



50 Years of Excellence - Anniversary Milestone (Achievement) Award

Employee Happiness Award 2025 UAE



Best Leadership Succession Strategy (Gold Category)

SHRM MENA Star Awards 2025



Excellence in Leadership Development (Silver Category)

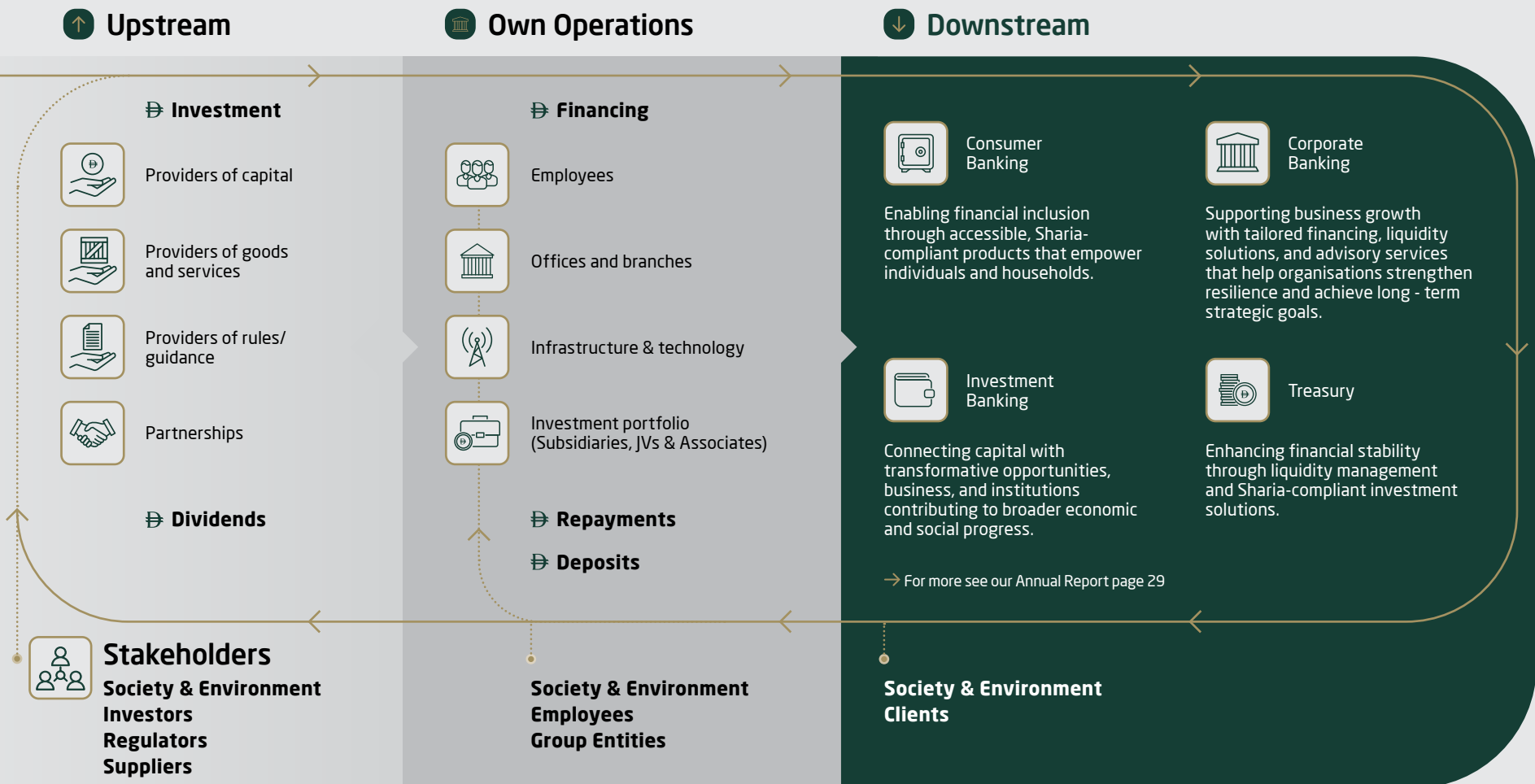




Value Chain & Business Overview

Creating value through a resilient, responsible model

DIB operates within a broad value chain that delivers financial products and services to corporate and retail clients via an omnichannel platform. This value chain is characterised by multi-directional capital flows, encompassing investment and financing activities, deposits, share price growth, and dividend payments. Throughout this report, DIB's sustainability-related impacts, risks, and opportunities across its value chain will be examined in greater detail.





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Approach



Materiality

Stakeholder engagement & materiality

In 2025, DIB completed its first Double Materiality Assessment (DMA), engaging a broad spectrum of stakeholders to refresh the Bank’s list of material topics using a comprehensive, data-driven methodology.

New approach & rationale

Building upon the Bank’s foundational materiality assessment completed in 2022, the 2025 DMA was undertaken to provide a refined and expanded view of material topics. This updated assessment reflects a refreshed and forward-looking understanding of material ESG topics, incorporating both impact materiality (how the Bank affects

the environment and society) and financial materiality (how these issues may influence the Bank’s financial performance).

The 2025 DMA was shaped by a dynamic landscape of regulatory developments, including both existing and anticipated sustainability-related disclosure requirements in the UAE. It also drew upon evolving expectations from global reporting frameworks such as the ISSB, GRI, and CSRD, as well as sector-specific benchmarks and best practices established by regional and international peers.

The rigorous analysis embedded in the DMA provides a solid foundation for the next phase of DIB’s sustainability journey. It will inform strategic planning, risk management, and the potential adoption of enhanced reporting frameworks, ensuring that DIB remains aligned with global standards and responsive to stakeholder expectations.

Key stakeholder groups & engagement methods



Board & Executive Leadership

Interview & survey



Investors

Survey



Retail Customers

Survey



Group Entities

Survey



Wholesale Clients

Survey



Charities & NGOs

Survey



Employees

Survey



Regulators & Government

Interview & survey

DMA methodology

1. Understanding the context

- Assess landscape of regulations and peers
- Map stakeholders
- Value chain analysis
- Define scoring approach in line with DIB ERM

2. Long list of IROs and topics

- Identify universe of sustainability topics leveraging relevant standards and regulations
- Develop associated impacts, risks, and opportunities (IROs)

3. Stakeholder engagement

- Internal stakeholder engagement sessions
- Circulation of surveys to external stakeholders

4. Analysis and results

- Quantify results of stakeholder engagement using agreed thresholds
- Prioritisation and definition of material topics
- Validation of material topics with DIB leadership

5. Strategic implications (WIP)

- Integrate DMA results into DIB strategy, risk management, and value creation process



Materiality continued

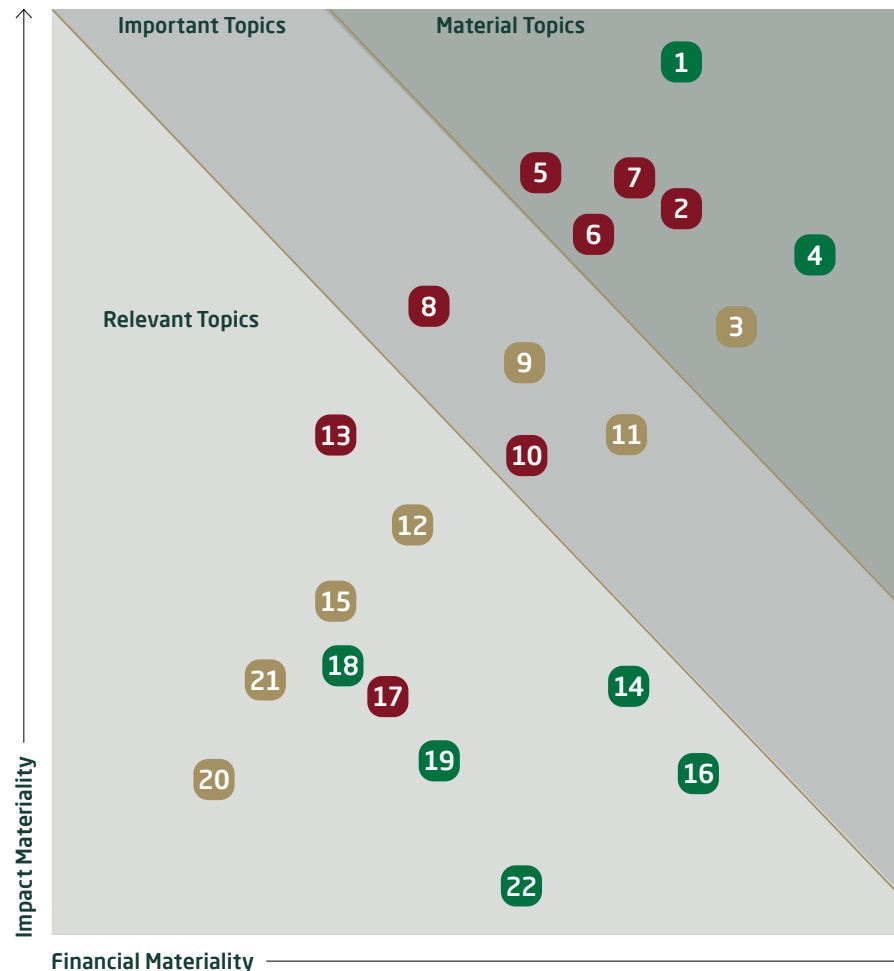
Double Materiality Assessment results

A stakeholder-oriented, data-driven approach to the DMA resulted in a list of over 50 ESG topics reduced to seven material topics after analysis from an impact and financial materiality perspective.

Data-driven methodology

To initiate the process, DIB curated a comprehensive long list of ESG topics, which were then evaluated through a structured lens of Impacts, Risks, and Opportunities (IROs). This approach ensured that each topic was assessed not only for its relevance but also for its potential to influence strategic decision-making and stakeholder value creation. Following an internal scoring and prioritisation exercise, a shortlist of 22 high-priority topics was identified for broader stakeholder engagement.

Stakeholder input was gathered through targeted surveys distributed across key stakeholder groups, including employees, customers, investors, regulators, and community representatives. The responses were analysed using a weighted scoring methodology to ensure a balanced and data-driven outcome. This stakeholder-led process culminated in a refined list of material topics that will guide DIB’s sustainability strategy and disclosures moving forward.



● Environmental Topic
● Social Topic
● Governance Topic

Topics assessed

1. Sustainable Finance for Net Zero
2. Diversity, Equity & Inclusion
3. Data Security & Privacy
4. Climate Risk
5. Training & Development
6. Employee Wellbeing
7. Customer Satisfaction
8. Financial Inclusion
9. Transparency & Disclosure
10. Digital Experience
11. Liquidity, Capital & Risk Management
12. Engagement of Corporate Clients
13. Human Rights & Labour Conditions
14. Air Pollution
15. Anti-Bribery & Corruption
16. Greenhouse Gas Emissions
17. Product Marketing & Labelling
18. Waste
19. Water Stewardship
20. Board Composition
21. Third Party Management
22. Biodiversity



Materiality continued

Reflection: what changed and why?

In comparison to the material topics identified by DIB since 2022, the current list reflects both continuity and evolution. Several new topics have emerged as material, highlighting the Bank’s responsiveness to the shifting economic and social landscape. These include Sustainable Finance for the Net Zero Transition, Customer Satisfaction, and Training and Development:

- **Sustainable Finance for the Net Zero Transition:** The majority of a financial institution’s environmental and social impact stems from its financing and investment activities. This topic encompasses a broad range of environmental considerations, viewed through the lens of capital allocation and support for counterparties in their transition journeys.
- **Customer Satisfaction:** In an increasingly competitive financial services landscape, customers have more choice than ever before. Ensuring the delivery of high-quality, efficient, secure, and transparent products and services is critical to maintaining trust and long-term relationships.
- **Training & Development:** As the global workforce continues to evolve, DIB recognises the importance of continuous learning and upskilling. Investing in employee development is essential to sustain competitiveness and foster innovation.

Meanwhile, the topics of Climate Risk, Diversity, Equity & Inclusion Employee Wellbeing, and Data Security & Privacy remain material. Their continued relevance underscores their foundational importance to DIB’s long-term success and resilience.

Next steps

The material topics identified will be aligned with DIB’s existing sustainability strategy, which will be recalibrated to ensure that each topic is supported by appropriate initiatives and ambitious targets. DIB remains committed to strengthening its strategic focus on these material areas, using them to inform both future strategy development and sustainability disclosures. The Bank will continue to reassess material topics on an annual basis, with a comprehensive refresh of the materiality assessment undertaken every two to three years. Topics not deemed material but assessed as important or relevant will be closely reassessed.

DIB’s material topics in 2025

1 Sustainable Finance for Net Zero Transition

Supporting global, international, and local decarbonisation goals by financing and investing in cleaner energy solutions.

→ Read more on page 27

2 Diversity, Equity & Inclusion

Creating a workplace that supports and offers equal opportunities to people of different backgrounds, genders, and cultures while empowering local Emirati talent through targeted initiatives.

→ Read more on page 47

3 Data Security & Privacy

Strengthening cybersecurity measures and risk management frameworks, and ensuring the privacy of customer information.

→ Read more on page 65

4 Climate Risk

Identifying, assessing, and managing challenges a bank and its clients might face due to climate change, impacting financing and investment decisions.

→ Read more on page 59

5 Training & Development

Providing ongoing learning opportunities to help employees keep up with evolving technologies, market changes, and regulations.

→ Read more on page 43

6 Employee Wellbeing

Prioritising an enhanced workplace culture and employee satisfaction through initiatives promoting physical, mental, social, financial, and environmental wellbeing.

→ Read more on page 42

7 Customer Satisfaction

Delivering banking services which meet or exceed customer expectations in quality, accessibility, and transparency.

→ Read more on page 50



- Environmental Topic
- Social Topic
- Governance Topic

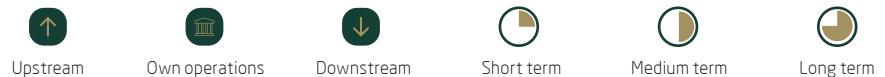


Materiality continued

Impacts, risks, and opportunities (IROs)

Detailed impacts (positive and negative), risks, and opportunities (IROs) were developed and analysed as the basis for the assessment of impact and financial materiality. For the final seven material topics, these IROs are detailed below. Additionally, relevant metrics are suggested, with an indication of those already adopted internally.




Material Topic	Impact	Risk	Opportunity	Metrics
<p>Climate Risk Identifying, assessing, and managing challenges a bank and its clients might face due to climate change, impacting financing and investment decisions.</p> 	<p>Positive: Proactive and prudent risk management drives responsible investment behaviours and incentivises climate adaptation and mitigation across industries.</p> <p>Negative: Inadequate integration of climate screening into business decisions can result in funding projects and businesses that will not be resilient in the face of climate change.</p>	<p>Weak climate risk policies can result in increased client defaults from impairment of assets and cash flows due to the results of physical and transitional climate risks.</p>	<p>Strong climate risk policies, integrated into financing and investment decision-making, may reduce exposure to physical and transition risks and strengthen client relationships which are focused on climate adaptation and mitigation measures.</p>	<p>Exposure to sectors/clients with high physical or transition risk</p> <p>Probability of Default/Expected Credit Loss due to climate risk</p>
<p>Sustainable Finance for Net Zero Transition Supporting the move to cleaner energy and lower emissions by offering financing, investments, and advice to businesses and communities, creating business opportunities and positive environmental and social impacts in alignment with international, national, and local goals.</p> 	<p>Positive: Aligning portfolios with climate targets may result in financing and investment in decarbonisation technologies which contribute to national and global net zero agendas.</p> <p>Negative: Financing high-emission sectors without clear decarbonisation strategies can hinder progress towards global climate goals and reduce the credibility of the Bank's sustainability strategy.</p>	<p>Stagnant sustainable finance portfolio growth and offerings may undermine credibility of the Bank's sustainability strategy, and lead to lost business opportunities in a changing market.</p>	<p>Expanding sustainable finance offerings across different client segments can enhance market positioning, drive revenue and balance sheet growth, and attract ESG-focused investors.</p>	<p>Percentage of portfolio that is sustainable**</p> <p>Financed emissions**</p> <p>Ratio of financing for clean energy to financing for fossil fuels</p>



* Metric currently adopted internally ** Metric currently reported





Materiality continued

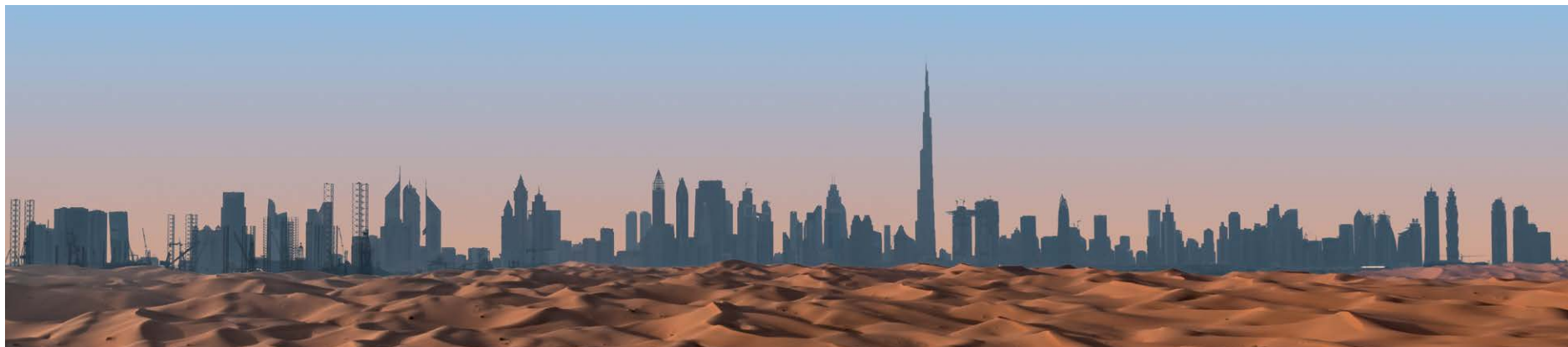
Material Topic	Impact	Risk	Opportunity	Metrics
<p>Employee Wellbeing Prioritising an enhanced workplace culture and employee satisfaction through initiatives promoting physical, mental, social, financial, and environmental wellbeing.</p> 	<p>Positive: Investing in employee wellbeing initiatives can enhance work-life balance, sharpen employee engagement and productivity and contribute to more resilient communities.</p> <p>Negative: Inadequate or poorly managed wellbeing programmes can reduce employee engagement, morale and overall performance, and increase possible attrition.</p>	<p>Ineffective or non-existent employee wellbeing initiatives may lead to potential productivity losses, absenteeism, increased costs, and resource demands to maintain bank operations.</p>	<p>Expanding and continuously improving employee wellbeing programmes may improve productivity and strengthen internal culture and loyalty, reducing costs associated with attrition and poor productivity.</p>	<p>Employee participation in events*</p> <p>Absenteeism*</p>
<p>Customer Satisfaction Delivering banking services which meet or exceed customer expectations in quality, accessibility, and transparency.</p> 	<p>Positive: Offering quality products desired in the market with a high level of customer service and transparent communication can improve overall customer satisfaction, retention, and trust in the bank.</p> <p>Negative: Poor customer experience (e.g. inadequate communication, misalignment of product terms across diverse customer segments, or unresolved grievances) may lead to dissatisfaction, loss of trust, and potential financial harm, impacting customer retention and brand reputation.</p>	<p>Poor customer experience may drive customers to competitors, affecting revenue growth and market share, while potentially inviting regulatory scrutiny on market and conduct risk.</p>	<p>Improving customer satisfaction through enhanced customer experience can increase retention and expand market share, revenue, and deposit growth.</p>	<p>Net Promoter Score**</p>
<p>Training & Development Providing ongoing learning opportunities to help employees keep up with evolving technologies, market changes, and regulations.</p> 	<p>Positive: Investing in training and development for all levels beyond minimum requirements to tackle new and emerging trends may build long-term workforce capability and employee agility, and enrich employees' careers.</p> <p>Negative: Limited training and development opportunities for all levels can result in skills gaps, a stagnated workforce and poor employee satisfaction.</p>	<p>Inadequate training and development for all levels can result in skills mismatches, reduced innovation capacity, and inability to keep pace with emerging industry topics, limiting the Bank's competitiveness, employee satisfaction, and internal growth potential.</p>	<p>Providing employees at all levels with training and development opportunities in emerging banking topics can build a future-ready workforce, enhance innovation and efficiency, and enable DIB to stay competitive in a rapidly evolving financial and regulatory landscape.</p>	<p>Total training hours**</p> <p>Mean and median training hours by level*</p> <p>Internal promotions & hires*</p>

* Metric currently adopted internally ** Metric currently reported



Materiality continued

Material Topic	Impact	Risk	Opportunity	Metrics
<p>Data Security & Privacy Strengthening cybersecurity measures and risk management frameworks, and ensuring the privacy of customer information.</p> 	<p>Positive: Ensuring personal data privacy and protection in accordance with laws and evolving practices can result in enhanced customer trust and brand reputation, and a safer digital banking environment.</p> <p>Negative: Vulnerable information security and data privacy measures may result in data breaches, eroded customer trust and brand reputation, loss of customers, and an unsafe digital banking environment.</p>	<p>Poorly designed digital platforms with limited scope and inconsistent availability may result in low uptake of digital products and reduced customer satisfaction, customer retention, and brand reputation.</p>	<p>Investing in advanced information security, data protection and customer privacy systems can mitigate cybersecurity risks, safeguard digital assets, maintain customer and stakeholder trust, and avoid costs associated with breaches, which may include regulatory fines or lost revenue and deposits.</p>	<p>Number of high-impact security incidents**</p> <p>Mean time to detect/respond to incidents*</p>
<p>Diversity, Equity & Inclusion Creating a workplace that supports and offers equal opportunities to people of different backgrounds, genders, and cultures while empowering Emirati talent through targeted initiatives.</p> 	<p>Positive: Promoting and sustaining a diverse workforce across cultures, genders, ages, and abilities, rooted in a strong local workforce, can contribute to social stability and sustainable economic growth in the UAE.</p> <p>Negative: Ineffective implementation of DEI efforts may lead to unfair treatment or exclusion within the workplace, under-representation of local talent, and limited long-term career growth and sector competitiveness.</p>	<p>Ineffective implementation of DEI programmes (e.g. recruitment, training, grievance resolution) may lead to low employee engagement, reduced productivity, higher attrition, and potential legal or regulatory action due to discriminatory practices.</p>	<p>Enhancing diversity may strengthen talent pipelines, attract diverse ideas, foster innovation, and improve productivity, while boosting regulatory standing and public trust.</p>	<p>Number of nationalities*</p> <p>Diversity index</p> <p>Emiratisation rates** (at different levels)</p> <p>Discrimination and harassment cases*</p>



* Metric currently adopted internally ** Metric currently reported



Sustainability Strategy

The imperative of sustainability

Sustainability has become a defining priority for financial institutions worldwide, and for DIB it represents both a strategic responsibility and an extension of the values that have shaped its identity for 50 years.

At DIB, sustainability is not a separate initiative; it is a commitment to action that informs how we allocate capital, manage risks, design products, and create value for customers and communities. The Bank's strategy is centred on converting ambition into measurable progress and embedding sustainability across its business model and decision-making structures.

Global & UAE challenges

The global landscape is undergoing rapid transformation driven by climate change, resource pressures, economic uncertainty, and widening social inequalities. These complex challenges affect financial systems, influence market stability, and require decisive and forward-looking responses. Simultaneously, the UAE is accelerating its transition towards a diversified, climate-resilient economy, underpinned by the national commitment to achieve net zero by 2050. For DIB, these developments serve not as external pressures but as catalysts for action. They reinforce the essential role of the financial sector in supporting sustainable development, enabling responsible transitions, and strengthening national resilience.

UAE regulatory developments

The UAE continues to establish one of the region's most advanced sustainability regulatory ecosystems, with increasing expectations around climate-related disclosures, sustainable finance classification, governance structures, and integration of climate risks into broader decision-making. DIB is fully aligned with this direction. Guided by the Board Sustainability Committee and Management Sustainability Committee, the Bank is strengthening governance, enhancing internal capabilities, and embedding the necessary systems to operationalise regulatory requirements. DIB's approach extends beyond compliance, aiming to build a robust data foundation, transparent reporting processes, and strong internal accountability frameworks that support long-term value creation.

Sustainability & Islamic finance

Islamic finance is inherently aligned with sustainability through its emphasis on ethical conduct, responsible decision-making, risk-sharing, and the pursuit of outcomes that contribute positively to society. These principles form a strong and authentic platform for DIB's sustainability

efforts. The Bank's strategy integrates this alignment by ensuring that our products, services, and capital allocation reflect both economic merit and social benefit. As DIB expands its sustainable finance offering, the Bank remains committed to enabling responsible transitions, supporting sectors that advance social and environmental progress, and improving financial inclusion across markets.

Through this alignment, DIB is positioned to lead in shaping a more resilient and equitable future. By grounding strategy in action, strengthening governance, and leveraging the principles of Islamic finance, DIB aims to deliver measurable progress that reflects both the Bank's heritage and its ambition. This commitment ensures that DIB continues to support the UAE's national vision while reinforcing its role as one of the world's most influential Islamic banks, dedicated to long-term, sustainable value creation.





Sustainability Strategy continued

DIB's sustainability strategy

DIB's sustainability strategy continues to evolve at the intersection of the Bank's Islamic finance heritage and its commitment to addressing emerging global sustainability challenges. Rooted in the real economy and the principles of stewardship, equity, and accountability, DIB's approach has progressively matured from establishing foundational ESG practices to embedding sustainability across business decision-making and operational processes.

Propel sustainable finance

Channel funding towards sustainable projects, including support of clients in their environmental transition

Promote financial inclusion

Deliver the access and literacy required for under-represented segments of society to benefit from financial services

Champion business ethics and customer privacy

Maintain and reinforce reputation as a trusted institution with customers and business partners

Embed ESG in decision-making

Fully integrate ESG-centric thinking into business decisions and risk-management processes

Reduce operational environmental footprint

Pursue net zero within operations while significantly reducing footprint across waste, water, and energy

Embrace diversity & inclusion

Provide a safe and nurturing environment for a diverse and vibrant workforce

Enhance employee wellbeing

Position as a world-class employer of choice in the banking sector

Drive transparency and disclosure

Disclose financial and non-financial performance in line with best-in-class standards



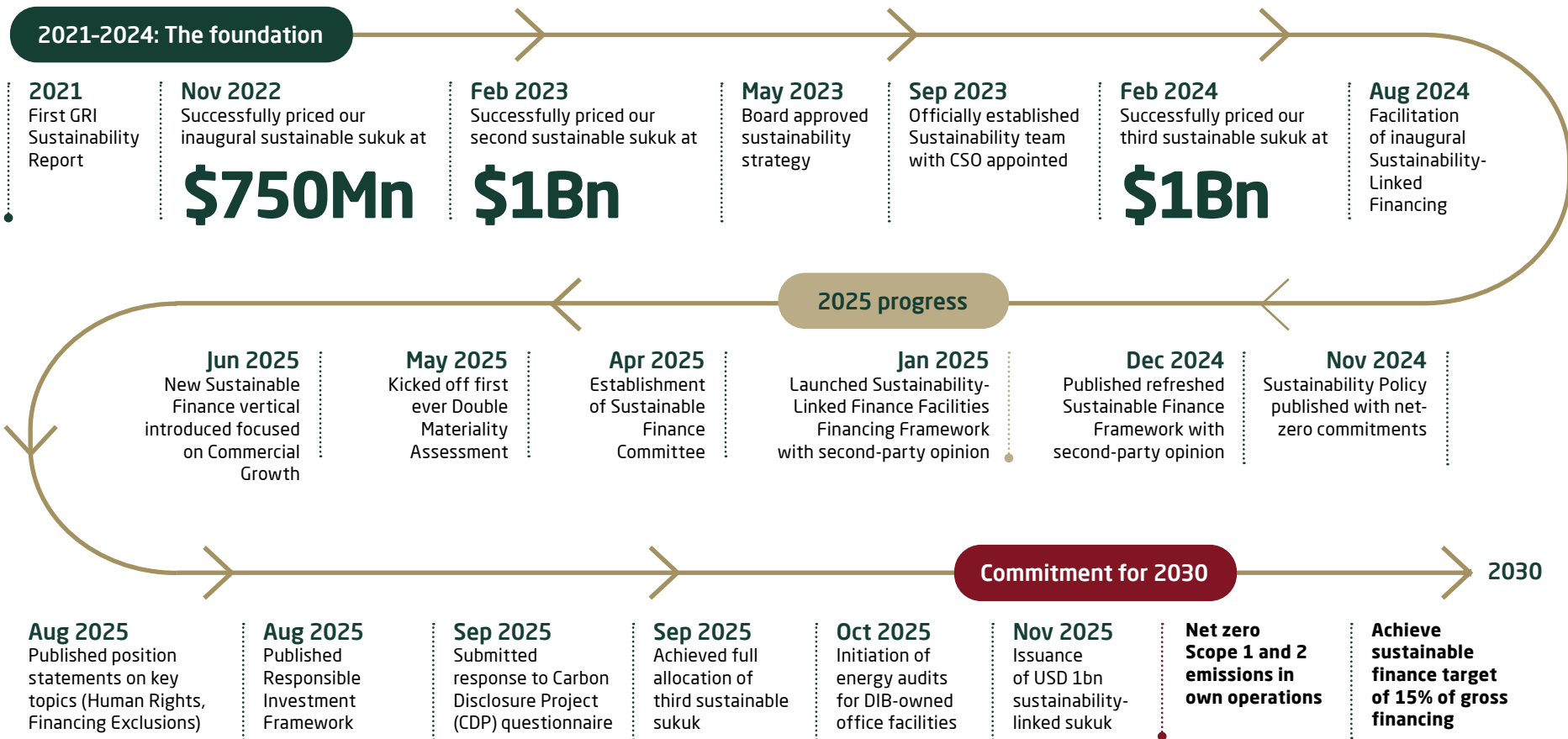


Sustainability Strategy continued

Executing our strategic priorities

The progress made by DIB in 2025 has positioned the organisation to deliver confidently on its key sustainability commitments by 2030. A key insight from this journey is that meaningful transformation is built through steady, deliberate progress, where foundational achievements, though not always immediately visible, create the groundwork for long-term impact.

DIB recognises and values the multi-phased nature of sustainability transformation, appreciating that long-term impact is built through consistent and deliberate action over time.





Sustainability Strategy continued

A year of firsts: strengthening transparency and global alignment

This year marked an important period of meaningful “firsts” for DIB as the Bank continued to deepen its commitment to responsible banking, global benchmarking, and transparent sustainability performance. These milestones represent more than new disclosures; they reflect the Bank’s evolving maturity in sustainability governance, data-driven reporting, and alignment with international frameworks.

UNGC Communication on Progress

In DIB’s inaugural year as a participant in the United Nations Global Compact (UNGC), the Bank proudly submitted its first Communication on Progress, marking a significant milestone in its commitment to responsible business practices. The UNGC’s Ten Principles have served as a valuable framework for aligning operations with globally recognised standards in human rights, labour, environment, and anti-corruption. Internally, the framework has helped assess policies and processes, identify areas for enhancement, and foster a culture of accountability across departments.

Beyond the operational benefits, engagement with the UNGC network has opened doors to knowledge-sharing, peer learning, and collaborative opportunities. The access to global best practices and thematic working groups has enriched

the Bank’s understanding of practical ESG integration. As this journey progresses, DIB remains committed to deepening its impact and contributing meaningfully to the UNGC’s mission.

Inaugural CDP Climate Change disclosure

DIB completed its first ever CDP Climate Change submission, setting a new benchmark for environmental transparency. Achieving a C score on the first attempt reflects the solid foundations established across climate governance, risk identification, and emissions baselining. Completing this disclosure has also provided clearer insight into where the Bank must further strengthen processes to move to higher scoring bands. Building on this first milestone, DIB is developing a structured roadmap to enhance scenario analysis, deepen climate-risk integration, expand emissions boundaries, and improve data

quality, positioning the Bank to meaningfully improve its score in the next reporting cycle.

Expanding partnerships and global engagement

Alongside these inaugural disclosures, DIB continued to extend its participation in global and national platforms that support sustainability innovation and sector-wide transformation. These platforms allow the Bank to remain closely connected to national priorities, evolving market expectations, and the practical realities faced by industry peers. By participating in these groups, DIB contributes its expertise while gaining insight into regulatory trends, sector innovations, and emerging risk considerations that inform our own sustainability journey. These partnerships also create space for dialogue, alignment, and coordinated action, ensuring that our initiatives are not developed in isolation, but are reinforced by

broader ecosystem knowledge and collective ambition. The following partnerships highlight the networks through which DIB continues to advance our sustainability mandate.

All partnerships

Dubai Sustainable Finance Working Group



UAE Banks Federation



Dubai Financial Market



Islamic Financial Services Board



Emirates Institute for Banking and Financial Studies





Sustainability Strategy continued

SDG re-alignment exercise

The United Nations Sustainable Development Goals (SDGs) represent a compelling and urgent call to action for institutions worldwide to foster a greener, more equitable, and peaceful future. These goals are not intended to serve merely as decorative icons within corporate sustainability reports; rather, they should form the core of an organisation’s sustainability strategy and decision-making processes.

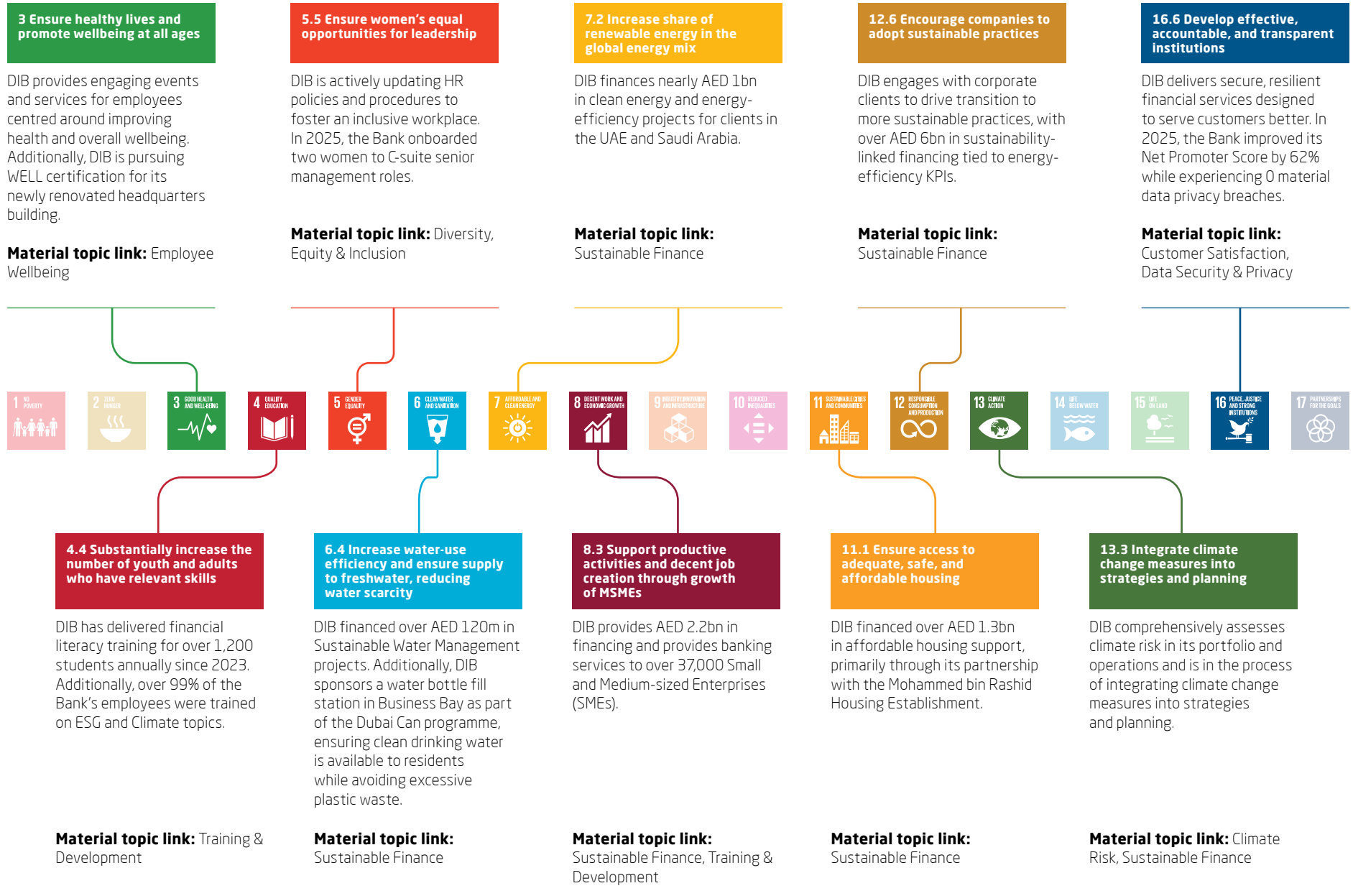
In line with this vision, DIB undertook a comprehensive exercise in 2025 to ensure that the SDGs and their associated targets are meaningfully embedded within the Bank’s sustainability framework as a starting point, rather than an afterthought. This integration was approached from the ground up, including incorporation into the scoring model for the recently completed Double Materiality Assessment. The diagram on the right highlights the SDGs and sub-targets¹ deemed central to DIB’s sustainability ambitions through the various strategic exercises completed during the year.



¹ SDG target titles are paraphrased for brevity.



Sustainability Strategy continued





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Performance



Performance

Sustainability performance highlights

From accelerating the financing of sustainable activities in the real economy to delivering measurable operational efficiencies, DIB has continued to advance its sustainability agenda with purpose and discipline.

This year's progress represents more than incremental improvement; it reflects strengthened governance, enhanced data capabilities, and deeper alignment with global best practices. The Bank's ongoing efforts to elevate ESG performance, including materiality-driven initiatives and improvements across key ratings and benchmarks, signal a maturing sustainability approach that is increasingly embedded across business functions. Together, these achievements advance DIB's integration of sustainability across the business and contribute to the UAE's transition to a more resilient and sustainable future.



Finance a Sustainable Future

AED 29.58Bn

Funding facilitated via Sustainable Sukuk

125%

Allocation of Sustainable Sukuk issued

AED 8.84Bn

Invested in Sustainable Sukuk

AED 19.48Bn

Sustainable financing to Corporate & Retail clients

AED 2.19Bn

Support for MSMEs

AED 1.29Bn

Financing for Affordable Housing

AED 1.63Bn

Green Vehicle Financing

AED 3.28Bn

Green Building Financing



Lead by Example

11%

reduction in Scope 2 emissions per FTE

3x

increase in waste recycled

17

facilities (branches and offices) meeting LEED certification standards

3.3Mn kgCO₂e

emissions absorbed from trees planted

100%

of employees trained in sustainability



Performance continued

Sustainability performance highlights

DIB's continued sustainability maturity has been recognised by leading ESG rating agencies.

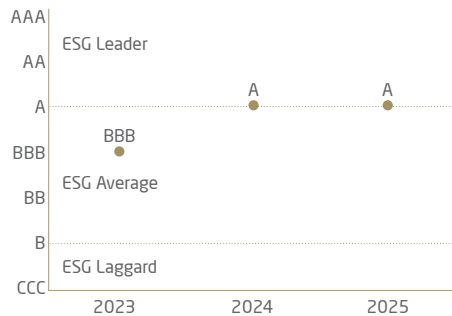
Ratings and scores have risen steadily year-over-year, which is a key testament to the Bank's earnest focus on integrating sustainability into the business. This external validation reinforces DIB's position as a responsible financial institution advancing sustainable value creation.

Of note in 2025, DIB's Sustainalytics rating is on the cusp of the "Low Risk" category. Additionally, the Bank improved by 33% and 11% in S&P and LSEG respectively. Not represented below, DIB has also been recognised by Bloomberg in the threshold of "Leading" organisations in the Commercial Banks peer group, in the 86th percentile of rated entities in the sector globally as of 31 December 2025.

Continued improvement in ESG ratings



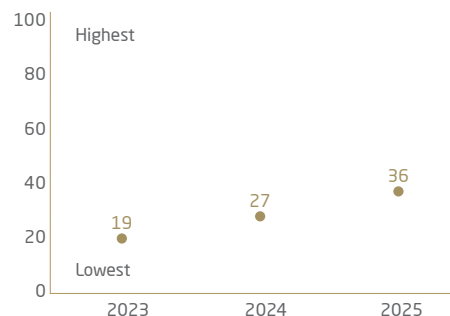
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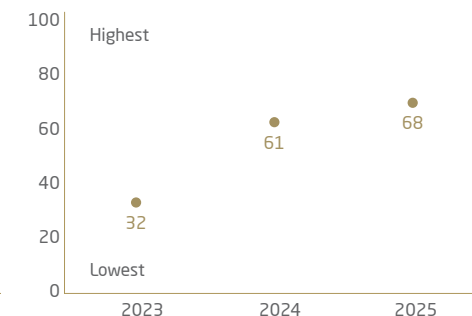
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Sustainable Finance

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Sustainable Finance

Sustainable finance growth in 2025

DIB’s sustainable finance strategy is aiming for transformational, real-world impact that transcends simple public pledges. DIB views sustainable finance not just as a compliance goal, but as a core business imperative inextricably linked to, and reinforced by, the ethical principles inherent in Islamic finance.

Growth drivers

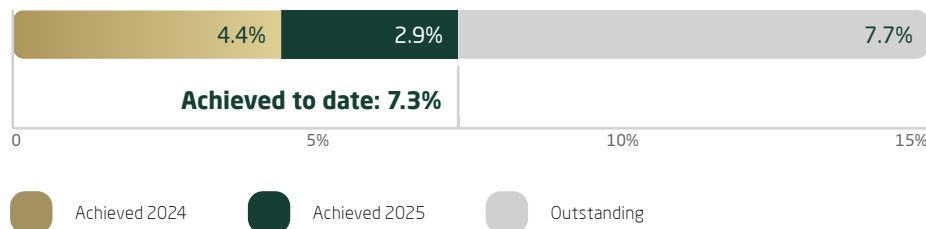
The bank is strategically channelling capital into high-potential projects and organisations, rooted in the real economy to drive tangible and ambitious ESG impact. DIB steadily grew its sustainable finance in 2025 across both wholesale and retail portfolios. Under wholesale banking, DIB established itself as a leader in best-in-class sustainable aviation finance, facilitating the lease of new, energy-efficient aircrafts for carriers in the UAE, Türkiye and Bahrain. Additionally, the portfolio grew with new sustainable and sustainability-linked transactions in the education and real estate sectors.

In the retail portfolio, growth was driven by continued adoption of electric vehicles in the UAE market. Additionally, DIB saw increased volumes in green home financing, an indicator

of the growing supply of green-certified property development across the UAE.

A dedicated vertical was established within the Sustainability team to drive the commercial growth of sustainable finance. This specialised vertical supports the Banking divisions by offering ESG expertise throughout the deal-making process, while actively engaging with both new and existing clients to identify opportunities for sustainable and sustainability-linked transactions. Drawing on global leading practices, the team brings deep transaction knowledge in sustainable finance to DIB’s relationship managers and banking professionals, enabling the integration of sustainability into financing and business development strategies.

Progress towards 15% sustainable finance commitment



Total sustainable finance

Category	31 Dec 2024 AED Bn	31 Dec 2025 AED Bn	change
Sustainable Finance (asset-based)	9.55	13.40	+40%
Sustainability-Linked Finance	0	6.09	n/a
Total Sustainable Finance	9.55	19.48	+104%
Gross Financing Portfolio	219.19	267.97	+22%
Sustainable Finance Ratio	4.4%	7.3%	+65%

Progress towards 15% sustainable finance commitment by 2030

Looking ahead, DIB is building a pipeline and revisiting the five-year sustainable finance roadmap and growth plan to achieve 15% of sustainable finance in its portfolio. The Bank is focused on opportunities for sustainability-linked financing both within its existing portfolio and in the market. Future growth will be driven by proactive client engagement, focusing on helping clients successfully transition their operations towards more sustainable business practices and impacts. This ensures that new and existing clients understand both the

imperative and the inherent opportunity of contributing to sustainable impact objectives such as climate change mitigation through decarbonisation initiatives.

Additionally, the Bank is exploring sustainable finance opportunities with the aim of supporting the development of green infrastructure through solar energy, water desalination, wind energy, and battery storage projects.



Sustainable Finance continued

DIB's sustainable issuances

Underscoring DIB's commitment to the UAE Climate Finance Pledge made at COP28, DIB has issued three sustainable sukuk between 2022 to 2024 totalling AED 10.10Bn.

Asset-based sustainable sukuk issuances

In September 2025, DIB achieved and exceeded full allocation of the three sukuk to eligible sustainable projects, based on a look-back period of three years from the latest sukuk issuance date. The most prominent growth over 2024 came from the categories of Clean Transportation (311%) and Green Buildings (205%), in line with the UAE's forecasted improvements in these sectors under the UN NDCs.

Inaugural sustainability-linked sukuk

In November 2025, DIB issued its first sustainability-linked sukuk which allocates the proceeds to client facilities with ESG KPIs and sustainability performance targets. This builds on the Bank's earlier achievement of being the first Islamic institution to establish a Sustainability-Linked Finance Facilities financing (SLFFF) Framework.

DIB's Sustainability-Linked Financing Sukuk represents an evolution from traditional asset-based models to performance-linked impact.

This new structure advances Islamic sustainable finance by tying the financing's impact directly to measurable, externally verified KPIs and sustainability performance targets. Through the new Sustainability-Linked Financing Sukuk (SLFS), the Bank will channel investor capital into a multi-sector portfolio financing exclusively to clients who have made firm commitments to achieve ambitious measurable Sustainability Performance Targets (SPTs) via/through material ESG KPIs.

Framework and policy links

The allocation of DIB's sukuk is governed by its frameworks. More details on each framework can be found in the Governance section of the report.

[DIB Sustainable Finance Framework](#)

[DIB Sustainability-Linked Finance Facilities financing Framework](#)

Full allocation of sustainable finance issuances achieved

Eligible financing under DIB's Sustainable Finance Framework²

Eligible Sustainable Assets (AED Bn)	30 Sep 2024 ³	31 Dec 2025
Green Financing	4.09	9.02
Social Financing	3.28	3.66
Total Eligible Sustainable Portfolio	7.37	12.67
Allocation	73%	125%

Sustainable Sukuk Issued

	Issued (AED Bn)
November 2022 - XS2553243655 (USD 0.75Bn)	2.76
February 2023 - XS2579950200 (USD 1.00Bn)	3.67
February 2024 - XS2749764382 (USD 1.00Bn)	3.67
Total Issuances	10.10

Selected impact figures from DIB's eligible asset-based sustainable finance portfolio⁴

GREEN		SOCIAL	
11 Mn	13,519	1,599	843
m ³ water desalination supported	Electric vehicles financed	Affordable housing units constructed	SMEs financed

² Eligible financing figures for 31 December 2025 will have limited assurance, with an accompanying assurance statement, in DIB's Sustainable Finance Report 2025.

³ Reporting period of 2024 Sustainable Finance Report ended Sep 30, 2024.

⁴ Green categories are assessed and estimated by Carbon Trust. Impact calculations for Social categories prepared by DIB.



Sustainable Finance continued

Responsible investments and facilitation activities

DIB’s sustainable finance efforts are augmented by its investments and facilitation of green, social, and sustainable Sharia-compliant issuances across multiple sectors, which support the transition to a sustainable economy.

Responsible investments

In Q3, DIB published its first Responsible Investment Framework to support robust responsible investment practices and portfolio growth. Building on the governance structures and processes developed for sustainable finance, responsible investment follows the same approach.

Sustainable facilitation

DIB facilitated AED 29.6bn (USD 8.1bn) in ESG transactions in 2025. Divided amongst all bookrunners, DIB’s contribution to these transactions totals AED 3.7bn (USD 1.0bn).

While facilitation is not captured on the Bank’s balance sheet, the figure represents substantial contribution to the global flow of Islamic sustainable funds.

Responsible sukuk portfolio

Responsible Sukuk Portfolio (AED Bn)	31 Dec 2024	31 Dec 2025
Green	9.58	6.59
Sustainable	0	2.25
Sustainability-Linked	0	0
Total	9.58	8.84
Total Sukuk Portfolio	77.48	90.81
Sustainable Sukuk Ratio	13%	10%

Highlighted facilitation roles from 2025 include:

SOVEREIGN	FINANCIAL INSTITUTIONS
<p>GREEN July 2025 Republic of Indonesia US \$2.20bn 4.550% 2030 Sukuk 5.200% 2035 Sukuk</p> <p>JLM & Bookrunner</p>	<p>SUSTAINABLE January 2025 Al Rajhi Bank US \$1.50bn 6.25% 2030 Sukuk AT1</p> <p>JLM & Bookrunner</p>
<p>CORPORATE</p> <p>GREEN March 2025 Aldar Investment US \$500Mn 5.250% 2035 Sukuk</p> <p>JLM & Bookrunner</p> <p>GREEN April 2025 Omniyat US \$500m 8.375% 2028 Sukuk</p> <p>JLM & Bookrunner</p> <p>GREEN September 2025 Sobha Realty US \$750m 7.125% 2030 Sukuk</p> <p>Global Coordinator, JLM & Bookrunner</p>	<p>SUSTAINABLE January 2025 Al Rajhi Bank Tap US \$200m 5.047% 2029 Sukuk</p> <p>Sole Manager & Bookrunner</p> <p>SUSTAINABLE August 2025 Alinma Bank US \$500m 6.25% 2030 Sukuk AT1</p> <p>JLM & Bookrunner</p> <p>SUSTAINABLE September 2025 Emirates Islamic Bank US \$500m 4.540% 2031 Sukuk AT1</p> <p>JLM & Bookrunner</p>



Sustainable Finance continued

ESG products & services

ESG product development approach

DIB's Corporate, Investment, and Consumer Banking business areas have worked in close collaboration with the Sustainability team to identify and develop innovative sustainable finance and responsible wealth management solutions. These include new products and services to meet evolving client needs. Sustainability expertise is embedded throughout the development process to ensure offerings are responsibly structured and marketed.

Internally, the Sustainability team has led targeted upskilling initiatives across all Banking departments. This also includes support for Risk and Credit functions through tailored training programmes. To further drive product innovation, DIB has drafted internal ESG product guidelines to support business units in developing credible offerings that align with sustainable finance and responsible investment frameworks to deliver measurable impact in line with the Bank's sustainability strategy.

DIB recognises that responsible marketing and labelling of ESG products across the financial sector is critical to the UAE's ability to credibly achieve its sustainable finance and net zero commitments. Information on labelled ESG products has already been incorporated to our Wealth Management Sukuk offering.





Sustainable Finance continued

Examples of DIB's flagship Wholesale and Retail offerings include:**Wholesale Banking****Sustainability-Linked Finance**

DIB's Sustainability Finance team collaborates with existing and prospective clients to identify ways to tie material sustainability KPIs and ambitious sustainability performance targets to their corporate financing requirements. The DIB SLFFF contains three climate change mitigation KPIs related to:

- Scope 1 and 2 GHG emissions (absolute in CO₂e or intensity with preference for absolute)
- Scope 1, 2, and 3 GHG emissions (absolute in CO₂e or intensity with preference for absolute)
- Renewable energy consumption, procurement, generation, or installed capacity

Best-in-Class Aviation Finance

DIB is actively supporting its aviation clients in procuring best-in-class, fuel-efficient aircraft through innovative, Sharia-compliant financing structures. These transactions enable airlines to modernise their fleets, directly improving their overall emissions profiles. DIB has executed these Ijarah and Murabaha financing transactions with clients across GCC and Türkiye, demonstrating the adaptability and growing influence of Islamic finance in funding large-scale, capital-intensive projects in key global markets.

AED 6.09Bn

in sustainability-linked assets

AED 2.98Bn

in best-in-class fuel efficient aviation financing

12

best-in-class aircrafts financed

Retail Banking**EVolve Auto Finance**

DIB's flagship financing solution for electric and hybrid vehicles remains a pillar of the sustainable finance portfolio. By enabling individuals and businesses to transition to sustainable mobility solutions, EVolve has contributed to reducing carbon footprints and supporting the global shift towards cleaner transportation.

13,519

electric vehicles financed

AED 1.63Bn

in electric vehicles financed

Green Home Finance

DIB's Green Home Finance product has gained traction by providing a diverse range of financial solutions that encourage sustainable living. This includes financing for green homes as well as ancillary support for investments in solar panels and eco-friendly construction materials through NEST. The product promotes an environmentally conscious lifestyle, making sustainable housing more accessible and mainstream.

AED 0.37Bn

in green homes financed

277

green homes financed



Environment & Climate

34	Greenhouse gas emissions profile
35	Portfolio emissions
38	Operational footprint
39	Environmental management
40	Local environmental initiatives

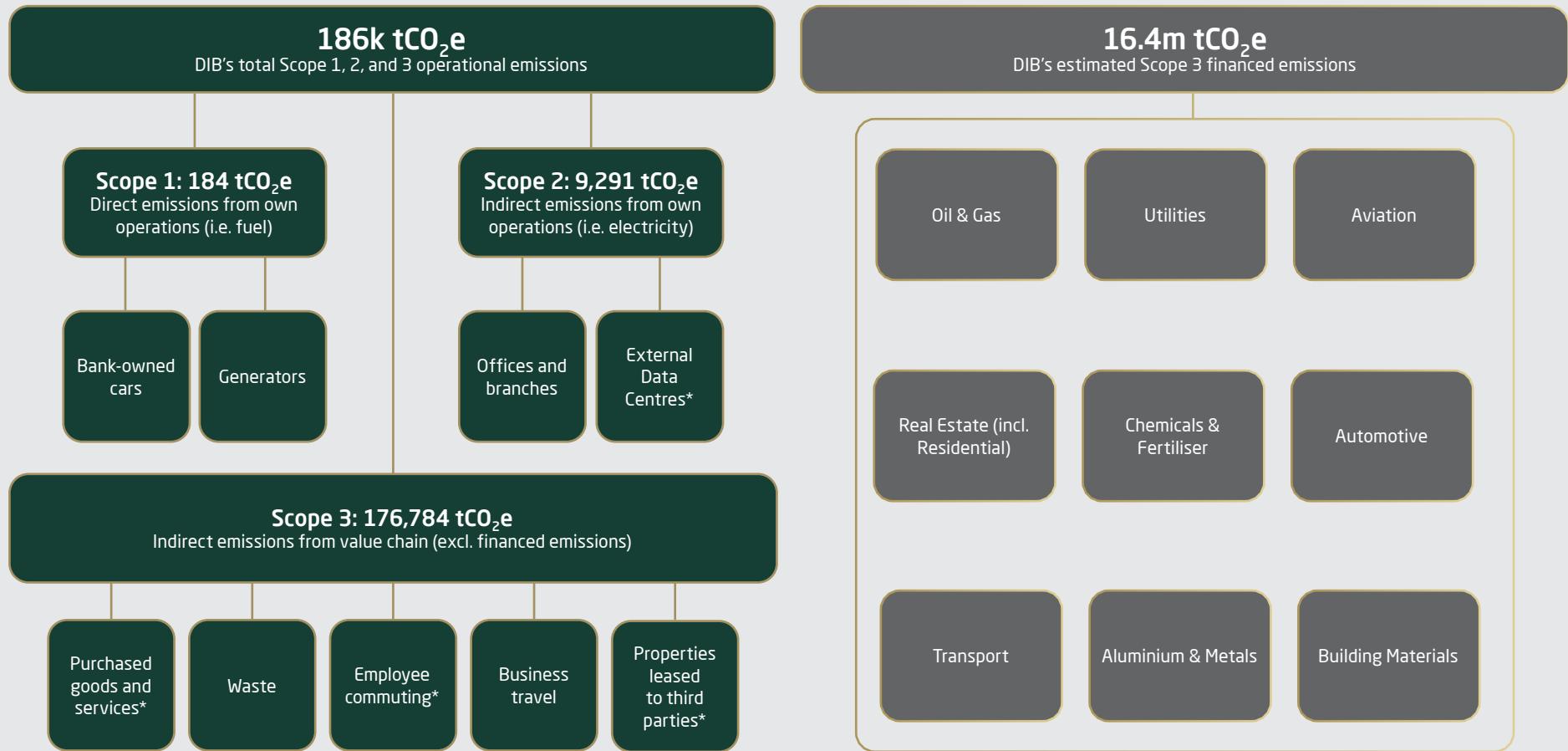




Environment & Climate

DIB's greenhouse gas emissions profile

The Bank's GHG emissions for the 2025 fiscal year are reported for banking operations in the UAE based on the GHG protocol. Limited assurance on Scope 1, 2, and operational Scope 3 emissions has been obtained from SGS. Please refer to ESG Data Tables, Inventory Management Plan and Assurance section for more details.



* New inclusions to GHG emission profile in 2025



Environment & Climate continued

Portfolio emissions – approach

The Bank completed a baseline assessment of financed emissions in 2025, marking a significant step in the decarbonisation of its portfolio.

Introduction & methodology

The majority of greenhouse gas emissions associated with banking activities typically arise from financing and investment portfolios. In late 2024, DIB commenced a comprehensive process of scoping, data collection, and calculation to establish a baseline for financed emissions, as disclosed in this report.

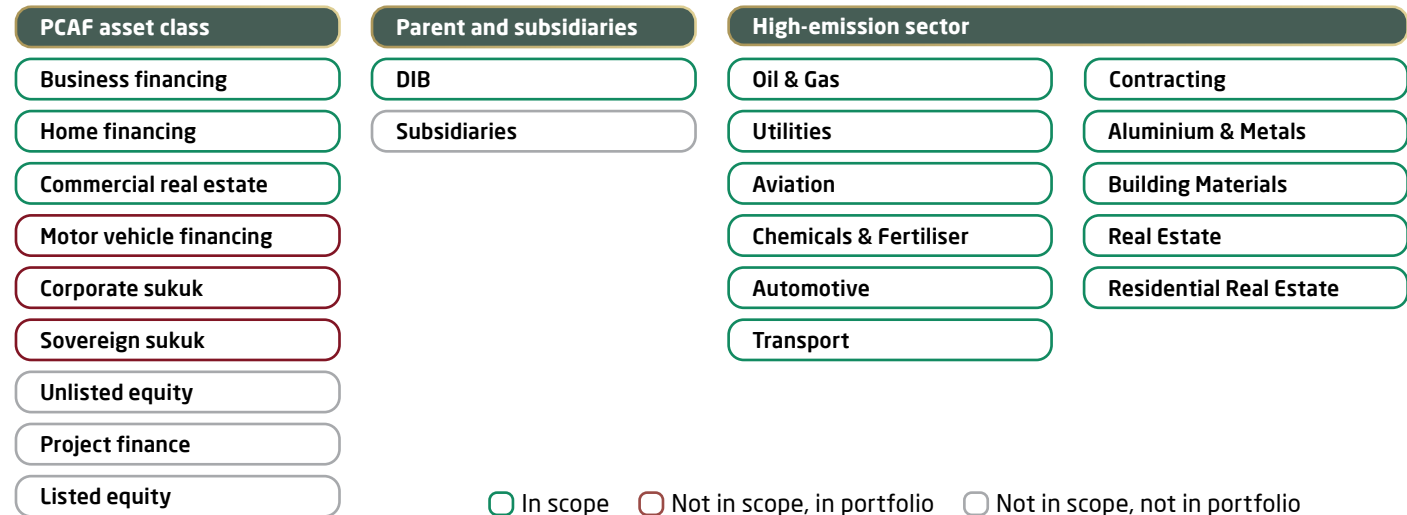
The exercise, supported by the Partnership for Carbon Accounting Financials (PCAF) accredited service provider StepChange, involved detailed analysis of corporate finance and home finance portfolios, including client information and underlying assets, to ensure the application of appropriate emission factors. To uphold credibility and consistency, DIB adopted the PCAF methodology, an industry-standard framework for measuring financed emissions. Under this methodology, financed emissions are estimated by attributing a portion of a client or investee’s emissions to the bank based on available data such as emissions, production, or financial performance. Where the use of proceeds is clearly defined, such as in consumer auto finance or corporate aircraft finance, asset-specific attributes were used to estimate emissions.

Data has been reported based on outstanding exposure on 30 September 2025, with the boundary limited to DIB’s UAE portfolio, excluding subsidiaries at this stage. The baseline emissions assessment covers sectors aligned with the high-emission sectors identified by the Net-Zero Banking Alliance (NZBA).

As of the reporting date, these sectors accounted for approximately 52% of assets in the Bank’s Wholesale Finance portfolio. DIB has also calculated emissions related to 100% of its Consumer Home Finance.

It should be noted that the 2025 baseline excludes DIB’s corporate and sovereign sukuk investments. For the Commercial Real Estate asset class, emissions were calculated at the corporate level for developers financed by DIB; however, asset-specific emissions were not assessed in this instance.

In-scope assets





Environment & Climate continued

Baseline portfolio emissions

Based on data as of 30 September 2025, DIB estimates the financed emissions associated with in-scope assets to be approximately 16.4m tonnes of CO₂ equivalent (tCO₂e) with an overall PCAF data quality score of 3.52⁵.

Absolute financed emissions

Sector	Exposure Measured (AED Bn)	Financed Emissions (thousand tCO ₂ e)	Exposure Measured	Financed Emissions	PCAF Score
Utilities	13.9	8,186	12%	50%	2.64
Aviation	18.1	2,604	15%	16%	2.19
Aluminium & Metals	3.7	1,519	3%	9%	2.63
Chemical & Fertiliser	5.1	1,392	4%	9%	3.99
Building Materials	1.2	580	1%	4%	3.71
Oil & Gas	1.0	571	1%	5%	4.00
Real Estate	30.2	907	25%	6%	4.12
Transport	6.4	249	5%	2%	1.57
Automotive	12.4	196	10%	1%	4.00
Residential Real Estate	28.9	214	24%	1%	4.37

Total	120.9	16,418	100%	100%	3.52
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Financed emissions intensity

Sector	Intensity (tCO ₂ e/AEDMn)
Utilities	584
Aviation	146
Aluminium & Metals	432
Chemical & Fertiliser	260
Building Materials	428
Oil & Gas	618
Real Estate	30
Transport	39
Automotive	22
Residential Real Estate	7

Total	137 *
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* Overall financed emission intensity calculated as a weighted average of the sectors

⁵ PCAF scores ranges from 1 (highest quality) to 5 (lowest quality) and are calculated based on weighted average data quality scores for each entity in the portfolio. Scores 1 and 2 are based on actual reported and verified emissions, while scores 3 and above rely on assumptions and indirect data points (such as production or financials) to arrive at an emission estimate. The most recent available data was used in calculations.



Environment & Climate continued

Portfolio emissions – challenges & next steps

Given that this was DIB's first time calculating portfolio emissions, challenges were encountered which will shape the Bank's approach going forward.

Context and considerations

In completing this assessment, DIB navigated the regional realities of limited and inconsistent emissions data, particularly for privately held companies that are not yet mandated to disclose such information.

Publicly available emissions, financial, and production data also varies across sectors, resulting in the use of client-reported information and carefully selected proxy data to estimate emissions. Where emissions figures were available, differences in methodology, especially for Scope 3, introduced a level of variability that required prudent interpretation. In instances where reported emissions appeared incomplete, DIB adopted conservative, higher intensity estimates in line with PCAF guidance to ensure methodological integrity.

Cross-industry and diversified business models common in the UAE added further complexity to the application of appropriate emissions factors. In such cases, DIB employed a tailored, activity-based approach, focusing on the most energy intensive components of each client's operations.

Throughout the process, the Bank prioritised the use of the highest quality data available, resulting in a PCAF score aligned with regional best practice.

Next steps

Building on these insights, DIB will continue to pursue opportunities to enhance data quality through a combination of innovative and collaborative approaches. This includes expanding the use of primary data sources via direct client engagement, as well as leveraging emerging specialised databases and sector-specific tools. As disclosure expectations evolve across the UAE, DIB will continue to refine its methodology, ensuring that future assessments benefit from improved transparency, enhanced comparability, and an increasingly robust emissions baseline. Alongside improving data quality, DIB aims to expand the coverage of financed emissions estimates. Future updates will incorporate Corporate and Sovereign Sukuk.

Financed emissions estimates will ultimately inform DIB's portfolio decarbonisation strategy, working in conjunction with outputs from the ESG Credit Risk Assessment. A detailed understanding of client commitments, progress, and challenges will enable the Bank to define sector-level decarbonisation pathways. Achieving reductions in financed emissions will require active engagement with clients on decarbonisation initiatives and the use of financing structures that incentivise a sustainable economic transition. Collaboration between Wholesale Banking, Risk, Credit and Sustainability teams will be critical to advancing this agenda.





Environment & Climate continued

Operational Footprint

In the first year since setting a baseline and committing to a Scope 1 and 2 net zero target, DIB has achieved meaningful efficiency improvements while plotting a decarbonisation plan.

2025 performance

Energy efficiency improvements in 2025 were driven by the first full year of operations in DIB’s newly renovated and constructed office buildings. These facilities contributed to efficiency gains in two key dimensions:

- (i) upgraded building systems and modern fixtures delivered higher operational performance and reduced energy intensity; and
- (ii) optimised space utilisation, supported by increased occupancy levels, enabled the Bank to operate with a more efficient physical footprint while maintaining service capacity.

At the start of the year, the Sustainability and Property Management teams collaborated to establish energy efficiency KPIs, which were monitored monthly and reported to management and board-level committees. These KPIs fostered accountability and ownership over energy efficiency improvements and were achieved comfortably. Going forward, energy audit insights and a more granular look into performance will enable the establishment of more ambitious, data-driven KPIs.

Overall, DIB’s Al Maktoum Tower A and Al Nahda offices in Dubai experienced a reduction of 15% in Scope 2 emissions per FTE.

Decarbonisation strategy

In Q3 2025, the Bank initiated detailed energy audits at its Al Nahda and Al Maktoum offices (covering approximately 45% of the Bank’s electricity consumption) to identify tangible interventions that could support its net-zero targets. The assessment also provides clarity on the capital expenditure required to implement medium- and long-term efficiency measures, allowing DIB to plan investments in a phased manner. This data-driven understanding supports the establishment of transparent reduction trajectories to ensure that the Bank progresses steadily and credibly towards its net-zero commitment.

These audits, currently in progress, aim to identify opportunities for energy efficiency improvements that could deliver reductions of 10–20% from a 2024 baseline. Examples of potential measures include:

- Installation of building management system
- Chiller optimisation for more efficient operation

- Occupancy and schedule-based controls
- Equipment-level sub-metering

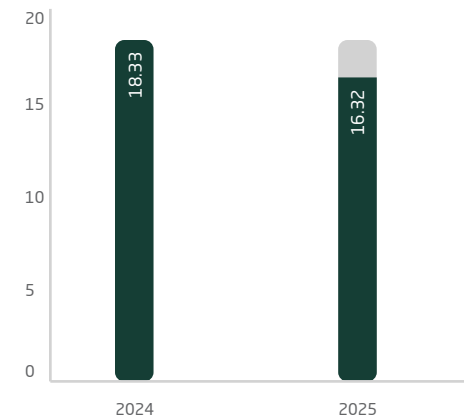
DIB also recognises the importance of external developments, such as the Dubai Electricity and Water Authority’s (DEWA) plans to source around 27% of the generation mix from clean energy by 2030. Given the limited options currently available for the Bank to procure and consume clean or renewable energy directly, DEWA’s progress provides valuable support.

However, DIB acknowledges that technologies and energy sources enabling complete decarbonisation will not be fully available by 2030. Consequently, the Bank is assessing an approach to carbon offsets and renewable energy credits.

Scope 3 expansion

DIB completed an inventory of Scope 3 categories, coupled with a data gap analysis, to identify priority categories for reporting in 2025. This year, the Bank has been able to add three new categories. DIB is confident that these categories, plus Category 15: Financed Emissions, offer a comprehensive view of the Bank’s Scope 3 emissions.

Energy intensity, Scope 1 & 2 (GJ/FTE)



11% reduction in energy intensity per FTE in offices and branches⁶

Scope 3 categories & amounts⁷

Category	2024 Emissions (tCO ₂ e)	2025 Emissions (tCO ₂ e)
1: Purchased Goods & Services	n/a	163,280
5: Business Travel	62	63
6: Waste Generated in Operations	719	725
7: Employee Commuting	n/a	8,521
13: Downstream Leased Assets	n/a	4,194

⁶ In 2025, data centre energy usage was introduced in Scope 2 calculations.

⁷ Refer to Appendices (ESG Data Tables and Inventory Management Plan) for calculation methodologies, assumptions and exclusions.



Environment & Climate continued

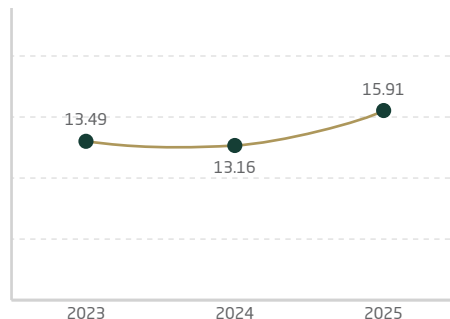
Environmental management

Water stewardship

Corporate stewardship of water in the UAE is critical due to the country’s arid climate and limited freshwater resources, making efficient water management essential for long-term sustainability. While DIB’s own operations consume limited amounts of water, the Bank makes a conscious effort to minimise withdrawal.

New premises are outfitted with efficient fixtures leveraging sensors to curb usage. In-progress energy audits have also identified opportunities such as aerators to further reduce consumption. DIB’s municipal water withdrawal has been skewed in 2025 by the removal of bottled water from offices; therefore 2026 will be used as a baseline for water conservation going forward.

Municipal water consumption per employee (kL)



Waste management

DIB implemented waste diversion initiatives in 2025, yielding a significant increase in amount and proportion of waste recycled.

- The Bank has partnered with “No More Bottles” to eliminate plastic water bottles in offices. Technologically advanced water filtration units have been installed throughout DIB offices to deliver clean, safe, plastic-free water to staff.
- Paper shredding and collection bins were installed by all office printers to ensure that 100% of paper discarded will be recycled.
- Pending final implementation, recycling stations will be rolled out in office facilities to drive behavioural changes in employees’ waste sorting practices. Waste baskets at each employee’s desk are planned to be replaced with central recycling stations to proactively sort recyclable waste. This will have a further positive impact on waste diverted from landfill.

3x
increase in total waste recycled

8%
reduction in waste per employee

Information technology

The Information Technology (IT) department has refined its procurement and asset management practices to minimise the environmental impact of the Bank’s hardware. Significant progress was achieved in end-user device lifecycle management:

- In 2025, 100% of end-user devices scheduled for replacement were substituted with low-carbon emission models.
- Additionally, over 75% of equipment designated for disposal was instead repurposed through refurbishment, resale, or recycling.

Progress has also been made on the Bank’s net-zero data centre migration strategy. By end of 2025, three total workloads were successfully migrated to the Moro Hub data

11.9 tCO₂e
avoided through net-zero data centre

centre located within the Mohammed bin Rashid Al Maktoum Solar Park. DIB is working closely with Moro Hub to migrate more workloads in 2026.

Building management & certifications

Eight branches were renovated or upgraded in 2025 to meet LEED Gold requirements and submitted for certification. In total, DIB now has 17 premises meeting LEED standards, with 10 certified to LEED Gold and one certified to LEED Platinum, and the remainder awaiting final certification. The Bank is in the process of obtaining LEED Gold and WELL certifications for its two new headquarters towers on Al Maktoum Road.

8
premises upgraded in 2025

17
total premises meeting LEED standards

Environment & Climate continued

Local environmental initiatives

DIB's engagement in local environmental initiatives contributes to healthier ecosystems and more resilient communities where it operates.

One Tree for Everyone

Since 2023, DIB has committed to planting a tree for every new customer who opens an account, under its flagship initiative One Tree for Everyone. This nature-based programme supports afforestation, ecosystem restoration, and biodiversity regeneration throughout the UAE. Central to DIB's environmental strategy, the initiative exemplifies how financial institutions can deliver measurable natural capital outcomes alongside sustainable economic growth.

Since its inception, DIB has planted over 190,000 mangrove trees and 3,000 ghaf trees, contributing to the restoration of both coastal and desert ecosystems, which are critical landscapes for carbon sequestration, habitat protection, and climate resilience. Each planting site is actively monitored, with publicly verifiable data on tree survival rates, species distribution, and estimated carbon absorption available through the Bank's sustainability disclosures.

Furthermore, the initiative strengthens biodiversity value by restoring habitats that support a broader range of native species, including migratory birds, aquatic organisms in mangrove ecosystems, and pollinators that thrive around ghaf woodlands. These benefits, combined with improved soil fertility and coastline stabilisation, enhance the ecological integrity of restored areas and contribute to the UAE's wider conservation goals.

Collectively, these restored habitats have sequestered 3.3 million kilograms of CO₂ and are projected to sequester more than 49.6 million kilograms of CO₂ in their lifetime. Additionally, these trees enhance soil fertility, stabilise coastlines, and support local biodiversity by providing breeding grounds for marine and terrestrial species. To date, nearly 43 hectares of land have been restored through DIB's mangrove planting efforts.

Beyond environmental impact, the initiative fosters community engagement and ecosystem stewardship. DIB collaborates with environmental partners and volunteers to raise awareness around biodiversity conservation and climate resilience. In recognition of its tangible contributions, DIB received an award from the UAE Ministry of Climate Change and Environment for its leadership in carbon sequestration and biodiversity restoration.





Employees

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UAE VISION 2025

The UAE Digital Government Strategy 2025 focuses on creating a future-ready, inclusive, and proactive government powered by digital innovation.

It is built on 4 key pillars:

- Inclusive by Default - Accessibility and transparency for all
- Resilient - Ready for cross-sector advanced technology
- Fit for the Digital Age - Aligned across sectors and priorities
- User-Centric - Centred around citizen needs
- Digital by Design - Technology embedded in all services
- Data-Driven - Using data to shape policy and performance
- Open by Default - Transparency and participatory governance
- Smart - Aiding smart growth, innovation, and sustainable cities as a global digital leader.

1 - INCLUSIVE
 2 - EMPOWERING
 3 - AGILE
 4 - RESPONSIBLE



Employees

Employee engagement and wellbeing

Employee health and wellbeing are fundamental to building a resilient, high-performing, and engaged workforce. DIB recognizes that employee satisfaction drives long-term success and shapes a sustainable future.

2025 focus and progress

This year the Bank embarked on a transformative employee engagement journey designed to enhance satisfaction and foster a culture of inclusion, trust, and ownership. A Bank-wide engagement survey was launched to gather employee feedback, forming the basis of a strategic roadmap

that cascaded results across all functions. This ensured transparency, accountability, and the development of tailored action plans aligned to specific departmental needs.

The roadmap comprises several phases, including leadership communication, enablement of Engagement Champions, and collaborative identification of focus

areas with teams to implement meaningful change. This approach reflects the Bank's commitment to cultivating a responsive and supportive workplace where every employee's voice is heard and valued, and contributes to collective success.

Engagement Champions have played a pivotal role in translating insights into

action, facilitating dialogue, supporting people managers, and monitoring progress. As implementation continues and preparations begin for the next engagement cycle, the Bank remains focused on enabling empowered leadership and nurturing a high-performance culture rooted in purpose and connection.

Key wellness & wellbeing events

DIB's 2025 wellness initiatives highlight HR's ongoing efforts to create an inclusive, supportive, and health-conscious workplace that empowers employees to perform at their best while fostering a sense of belonging and purpose across the organisation.

Women Wellness Retreat

As part of the Women Employee Resource Group (ERG), the Women Wellness Retreat was held in July, offering 161 participants an opportunity to pause, reflect, and reconnect through mindfulness and creative expression. The retreat focused on self-care, emotional balance, and community connection, reinforcing DIB's commitment to women's empowerment and gender equity.

Labor Day

To mark Labor Day in May 2025, DIB provided health checkups for our support staff engaged through our facilities management company. This initiative offered basic screenings and consultations recognising the contributions of our extended workforce and reinforcing our belief in equitable access to wellness support.

Wellbeing & Longevity Program for People of Determination (PODs)

In partnership with Valeo Health Digital, DIB launched a 14-week Wellbeing and Longevity Program for POD colleagues, focusing on heart health, metabolism, hormone balance, and cognitive wellbeing. The initiative underscores DIB's commitment to enabling employees of determination to thrive through personalised, sustained support.

Mental Health Awareness Week

In May, DIB conducted Focus and Resilience workshops addressing topics such as adult ADHD, stress, and emotional regulation. Expert-led sessions and confidential consultations emphasised mental health as an essential pillar of overall wellbeing.

DIB Wellness Fair

DIB hosted a three-day DIB Wellness Fair featuring nine leading wellness brands offering screenings, fitness assessments, and lifestyle consultations. These events promoted proactive health management and strengthened a culture of wellbeing across all employee levels.

Breast Cancer Awareness Month

During October, DIB organised on-site breast health consultations and self-examination workshops for female employees across two office locations. This initiative encouraged early detection, reduced stigma, and promoted equal access to preventive healthcare, supporting DIB's broader inclusion and health equity agenda.



Employees continued

Training & development

The Bank regards employees as its most valuable asset and is committed to ensuring that employees are equipped with the appropriate skills and capabilities to competently perform their job and advance in their careers.

5.5x
increase in training hours from 2024

97%
of employees received more than
minimum mandatory training

Innovative approach to learning

In 2025, the HR Department advanced DIB's learning transformation through the launch of the DIB Academy, supported by strategic partnerships with leading academic and government entities including Ajman University, INCEIF, and the Ministry of Education. These collaborations aim to strengthen professional capability development and research-based learning aligned with national priorities and DIB's strategic goals.

As part of its commitment to sustainable development and environmentally responsible practices, DIB's Learning Academy was awarded the prestigious LEED Platinum Certification in 2025. This milestone reflects the Bank's strategic integration of sustainability into its human capital development framework, extending beyond programmes and policies to the physical environments that support learning and growth. The Academy's eco-conscious design prioritises energy efficiency, resource optimisation, and employee wellbeing, exemplifying how high-performance learning spaces can align with environmental responsibility.

Digital learning also expanded significantly with the rollout of LinkedIn Learning, an online platform featuring e-learning on today's most relevant topics, such as artificial intelligence, financial modelling, and sustainability. The platform achieved an adoption rate of 53%, higher than industry benchmarks for similar-sized organisations. This initiative reinforces a culture of continuous learning, empowering employees to build in-demand professional and digital skills through an accessible, self-paced platform.



DIB Academy Grand Opening

In support of national talent development, DIB strengthened its Ethraa and Emirati Development Programs (EDP), introducing educational field trips and collaborations with the Emirates Institute for Finance (EIF). These programmes enhance employability, leadership capability, and alignment with Emiratisation objectives.



Employees continued

Specialised training and development programmes are at the core of DIB's talent strategy. The Bank delivers a suite of impactful programmes designed to foster a culture of excellence across employee groups and critical emerging topics.

High Potential (HiPo) Programme

DIB's HiPo Programme is designed to identify and develop top-performing employees with the capability and motivation to progress into senior leadership roles. Using data-driven assessments, the programme selects mid- to experienced-level managers who consistently demonstrate strong performance and potential, with no active warnings.

Participants undergo rigorous behavioural and leadership competency evaluations, with a focus on advanced technical skills. The programme follows the 70/20/10 learning model, combining structured coaching, mentoring, and experiential projects to accelerate leadership growth.

In 2025, the programme was enhanced to align with newly defined leadership competencies and DIB Values. The cohort size was refined to approximately 40 participants to ensure high-quality engagement. Historical completion rates remain at 100%.

The HiPo initiative plays a crucial role in strengthening DIB's leadership pipeline, fostering a high-performing culture that aligns with the Bank's strategic vision of developing future-ready leaders capable of driving organisational success and innovation.



DIB Women Leadership Advancement Programme (WLAP)

With over 100 participants in 2025, WLAP focuses on enhancing leadership capabilities, fostering intrinsic motivation, and strengthening networks of mentors and peers. The programme also supports participants in refining strategic thinking, collaboration, and influence within the organisation.

A key enhancement introduced this year was the Coach Enablement Initiative, designed to deepen leadership engagement and expand internal coaching capacity. Senior women leaders participated in dedicated enablement sessions before each workshop to gain insights and understanding, later facilitating discussions for the broader cohort. This approach not only enhances leadership capability but also creates a multiplier effect by cascading learning and best practices across teams.

Through WLAP, DIB continues to champion gender diversity, empower women to take on higher responsibilities, and cultivate a strong leadership pipeline that supports DIB's long-term vision and strategic growth.



Employees continued

Internship programme

DIB continued to strengthen its internship programme as part of its commitment to nurturing the next generation of banking professionals. The programme provides students from leading local and international universities (both Emiratis and foreign nationals) with structured, hands-on experience across various business functions, offering exposure to both operational and strategic aspects of Islamic banking.

Over 80 interns were hosted during the year, gaining practical insight into real-world financial environments through guided rotations and mentorship from business leaders. The programme is designed to go beyond observation, emphasising applied learning, teamwork, and critical thinking to prepare students for meaningful careers in the financial sector.

In addition, the Learning Academy welcomed visiting student groups from institutions such as the University of Maryland, Columbus State University, and the National University of Singapore, providing sessions on Islamic banking, DIB's sustainability practices, and the role of finance in supporting responsible growth.

Through this initiative, DIB continues to invest in youth development and bridge the gap between academia and industry, fostering a future-ready workforce for the UAE's evolving economy.

ESG training

In 2025, the Bank made significant strides in embedding sustainability into its organisational learning framework. Mandatory ESG e-learning modules were rolled out across the workforce, achieving a completion rate of 100%, thereby ensuring a baseline understanding of environmental, social, and governance principles among employees.

In addition to the core training, learning journeys were made available across multiple in-person and digital platforms.

- Tailored corporate sustainability and sustainable finance training sessions were delivered departments most impacted by the Bank's sustainability journey. These sessions, designed to deepen functional expertise, reached over 500 participants.
- Over 430 customer-facing staff underwent a training programme for provide support to People of Determination (PoD). The training focused on sensitivity in dealing with vulnerable individuals with differing abilities, ensuring a safe, dignified environment.
- Over 12,000 hours have been logged in the LinkedIn Learning platform on ESG topics.

Recognising the importance of long-term integration, the Bank has initiated efforts to embed ESG into its wider training and development programmes. These initiatives reflect DIB's commitment to building internal capacity for sustainability, ensuring that the concept has a multi-polar focus across the Bank.



12k+
total hours of ESG training

100%
of employees trained on ESG topics



Employees continued

Performance management

The Bank continued to strengthen its performance management framework to drive culture of merit, continuous improvement and responsible performance across the organization.

Performance reviews

In 2025, the HR Department continued to strengthen the performance management framework with a focus on fostering a high-performance, merit-based culture. Key enhancements were introduced to promote fairness, transparency, and stronger alignment with business outcomes.

The performance distribution curve was refined to sharpen differentiation and ensure that recognition and rewards accurately reflect impact and contribution. The top-performer category was further tightened to drive more objective- and evidence-based evaluations, reinforcing a culture of excellence and accountability.

To enhance governance, structured calibration sessions were formalised across business and functional groups. These sessions bring leadership teams together to review ratings collectively, ensuring

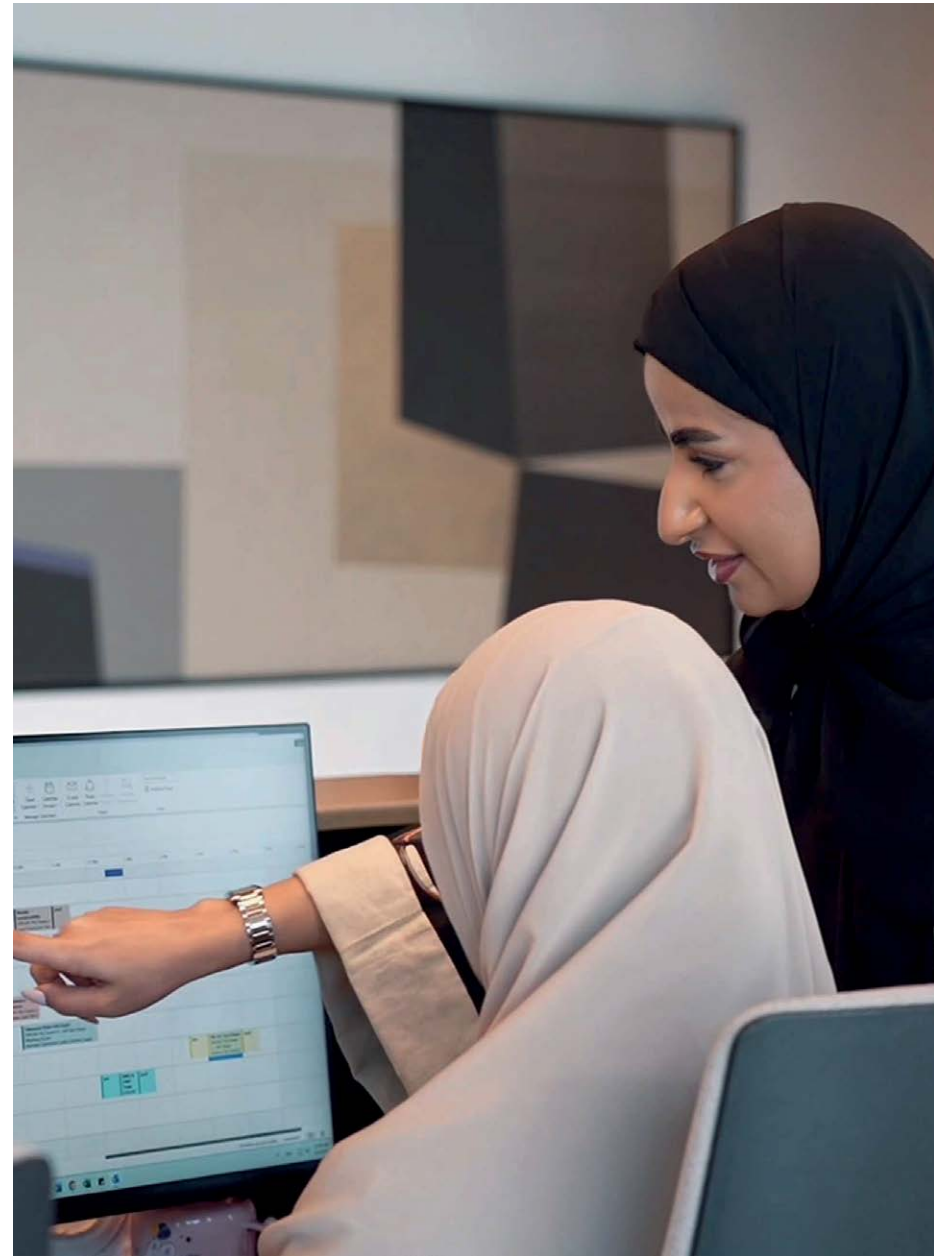
consistency and minimising bias. As a result, employees gain greater confidence in the fairness of outcomes, and the organisation benefits from a credible, performance-driven culture.

6,200+

recognitions recorded in Attaya platform

A culture of appreciation

Employee recognition also remained a key priority. The HR Department enhanced the recognition platform Attaya to provide employees with greater flexibility in appreciating their peers. Over 6,200 recognitions were recorded in 2025, fostering a culture of appreciation and belonging across the Bank.





Employees continued

Diversity, equity & inclusion

DIB is committed to fostering a diverse, equitable, and inclusive workplace where every individual is valued, respected, and provided with equal opportunities to thrive.

Diversity, equity & inclusion policy enhancement

In 2025, the HR Department strengthened DIB's governance of DEI through the formal enhancement of the Diversity, Equity & Inclusion Policy. The updated policy reinforces DIB's commitment to maintaining an inclusive and equitable workplace by embedding continuous improvement, accountability, and regulatory alignment within its DEI framework.

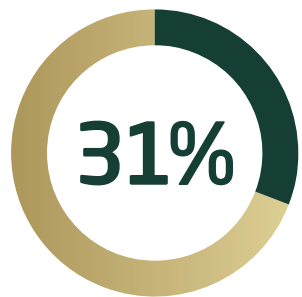
Partnerships to foster inclusive recruitment

As part of its ongoing commitment to inclusion, DIB collaborated with several leading organisations and advocacy platforms, including Butterfly, Al Noor Center, Talents Tide, Inclusive, Dubai Development Authority, Sharjah City for Humanitarian Services, Ministry of Community Empowerment, and the Zayed Higher Organisation for People of Determination. These partnerships support DIB's efforts to expand access to meaningful employment opportunities and ensure inclusive recruitment practices across the Bank.

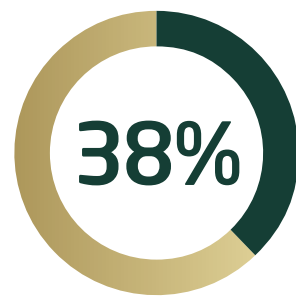
Determination (PoD) into the workforce, strengthening representation and reinforcing an inclusive culture across the organisation. All DIB vacancies are open to diverse candidates, including People of Determination, reflecting the Bank's belief that talent and capability transcend barriers.

Female representation has also reached 31% of the overall workforce, underscoring steady progress under the Bank's DEI agenda. Additionally, DIB welcomed two new female leaders to the senior management team during the year. The Talent Acquisition and Emiratisation teams continue to strengthen inclusive hiring frameworks and ensure equitable consideration at every stage of the recruitment process.

As part of DIB's ongoing commitment to diversity and inclusion, the Bank continues its mission to hire and integrate People of



% of women in workforce



% of women new hires

62

nationalities represented

23 ↑ 53%

People of Determination (PoD) in workforce

Key policy updates include:

- Review and continuous improvement:** The Bank commits to annually reviewing and enhancing DEI practices to ensure effectiveness, relevance, and alignment with evolving legal, social, and organisational standards. This structured review process strengthens accountability and ensures the framework remains adaptive to internal and external developments.

- Governance and accountability:** The revised policy formalises DIB's commitment to integrate DEI principles across all people practices, policies, and culture. It establishes clear governance oversight to align DEI outcomes with the Bank's strategic priorities and regulatory expectations.

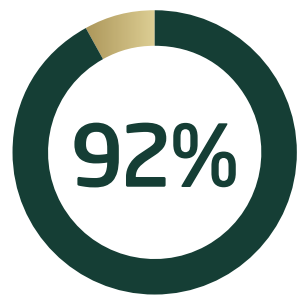
These updates underscore HR's focus on embedding DEI into the Bank's operational fabric, ensuring inclusive practices remain central to DIB's workplace culture and long-term sustainability agenda.



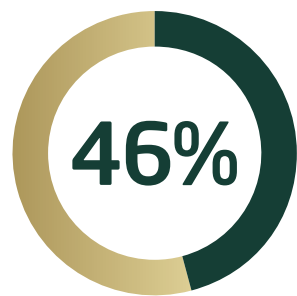
Employees continued

Emiratisation

DIB is dedicated to meeting the UAE's Emiratisation agenda, ensuring that the local population is poised to drive long-term sustainable growth of the country's financial sector.



of branch managers are UAE nationals



Emiratisation for DIB Sponsored⁹ employees

⁹ Employees with visas directly sponsored by DIB.

2025 focus and progress

In 2025, the HR Department advanced DIB's Emiratisation agenda, exceeding Ministry of Human Resources and Education (MoHRE) mid-year targets and maintaining a robust pipeline of Emirati talent across all business lines. The Bank successfully met CBUAE quota requirements for recruitment, operations, and overall headcount.

Key national programmes such as Ethraa, HHM, Future Tech, and Iktaa recorded higher participation and completion rates. In collaboration with the Emirates Institute for Finance (EIF), DIB launched specialised career pathways in compliance, digital banking, and operations, supported by a structured post-training integration plan.

To attract Emirati graduates, DIB enhanced recruitment and outreach efforts through national career fairs and partnerships with Nafis, Dubai College of Tourism, and local universities. Recruitment processes were streamlined to improve turnaround times and candidate experience.



Ongoing engagement initiatives included monthly Ethraa meetings, professional workshops, and mentorship programmes linking trainees with senior leaders. Milestones such as the Ethraa Graduation Ceremony and Emirati Women's Day were celebrated to reinforce inclusion and recognition.

The successful launch of the Emirati Development Programme (EDP) marked a key achievement, with 100% completion. Milestones included stakeholder alignment,

vendor selection, programme approval, and finalisation of Individual Development Plans (IDPs) for all participants.

Continuous collaboration with CBUAE, MOHRE, EIF, and Nafis ensures DIB's Emiratisation efforts remain aligned with national priorities and the UAE Vision 2030. Through Ethraa and EDP, the Bank continues to enhance employability, leadership capability, and long-term career development for Emirati talent.



Customers & Communities

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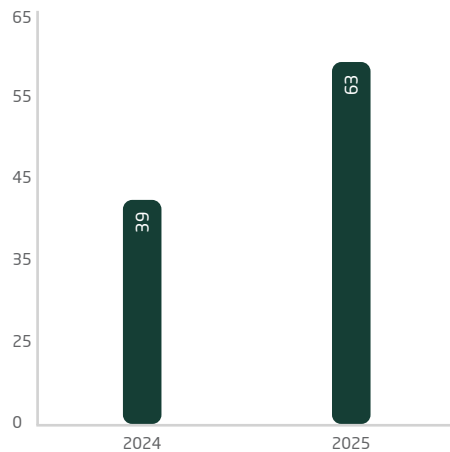




Customers & Communities

Customer satisfaction

Exceptional customer experience is fundamental to the Bank’s long-term success and sustainability. DIB strives to create meaningful relationships with our customers, understanding their unique needs and aspirations in an ever-evolving financial landscape.



Year-over-year increase in Net Promoter Score

99.8%
of customer complaints addressed within 10 business days

16
fraud awareness campaigns run for consumers

2025 focus and progress

The Bank recorded a substantial uplift in its Net Promoter Score this year, signalling stronger customer confidence and satisfaction. This improvement reflects the success of targeted service enhancements and increased operational resilience, particularly across digital channels. It also underscores the effectiveness of ongoing efforts to strengthen customer experience and responsiveness across key touchpoints.

This is underscored by two major initiatives from the year:

Customer Service Week

Held from 6 to 10 October 2025, Customer Service Week celebrated the voices and trust of the Bank’s customers. Under the theme “Driven by your dreams, inspired by your confidence”, the programme reinforced a commitment to listening, improving, and delivering meaningful experiences.

Engagement events with Wajaha and Aayan customers, along with interactive branch activities, fostered direct dialogue and appreciation. These moments

highlighted the importance of customer feedback and the role it plays in shaping service excellence.

ISO Certifications

The Complaints Management department successfully achieved two key ISO certifications. First, ISO 9001:2015, an internationally recognised standard for quality management systems. It ensures that processes are efficient, customer-focused and continually improving to meet global best practices. Second, ISO 10002:2018 provides a structured framework for handling customer feedback effectively. It ensures transparency, responsiveness, and a customer-centric approach to resolving issues involving relevant stakeholders.

DIB is committed to upholding the highest standards in customer service and operational excellence. These certifications mark another step towards the Bank’s mission of delivering world-class banking experiences.

Customer Champion Programme
Now in its fifth year, the Customer Champion Programme continues to embed a customer-first mindset across the Bank, with over 90 active champions representing 20 diverse functions. In 2025, champions conducted more than 120 CX (customer experience) talks to motivate teams, addressed over 550 customer requests through cross-functional collaboration, and played a key role in accelerating resolutions and promoting real-time communication.

Through monthly engagement and structured initiatives, champions have driven on-ground improvements, promoted the Customer Charter, and cascaded awareness of key CX priorities. Under the theme “Stronger Together for Exceptional CX”, the programme has reinforced employee ownership of customer experience and contributed to measurable service enhancements.



Customers & Communities continued

Digital transformation

In 2025, the Bank continued to advance its digital transformation agenda, focusing on customer experience, accessibility, and regulatory alignment. These efforts reflect a commitment to innovation, inclusion, and sustainable growth.

79%

of new-to-bank customers onboarded digitally in 2025

33%

increase in mobile banking registrations YoY

Enhancing digital channels and services

The Bank continued to expand its digital customer experience capabilities in 2025, introducing several high-impact services designed to enhance customer convenience and engagement. A key milestone was the launch of banking services via WhatsApp, offering customers a familiar, accessible channel for everyday interactions and support.

The Auto Finance Digital Journey was also introduced, streamlining the vehicle financing process through a fully digital experience that reduces paperwork and accelerates approvals. In parallel, a simplified programme for the onboarding of new customers was introduced, integrating with the Ministry of Interior's Emirates Facial Recognition (MOI EFR) system to enable secure, seamless onboarding for new customers.

Additionally, integration with the Aani platform simplified peer-to-peer payments and transfers, further enriching the Bank's digital ecosystem. Collectively, these innovations contributed to a significant shift in customer behaviour, with approximately 97% of financial and non-financial transactions now processed digitally. This shift not only enhances operational efficiency and customer satisfaction but also supports the Bank's sustainability goals by reducing reliance on physical branches and paper-based processes.

→ For more information on DIB's digital strategy, refer to Annual Report page 44

Open Finance

In line with Central Bank of the UAE directives, the Bank is actively implementing Open Finance, a key pillar of the national Financial Infrastructure Transformation (FIT) Programme. The Open Finance Regulation (Circular C 03/2025), built on the Nebras platform, sets common API standards for secure data sharing and service initiation. DIB has taken early action, with customer-facing journeys deployed, public guidance prepared, and internal readiness assessments and staff training underway. Open Finance empowers customers through safer, consent-based data sharing, enhanced personal finance tools, faster lending decisions, and more competitive offerings. It also fosters sector-wide innovation by enabling interoperability and reducing duplication.

From a waste management perspective, it supports paperless operations and complements national initiatives such as the UAE's e-invoicing programme launching in July 2026.

By 2026, the UAE is expected to be among global leaders in building secure, scalable Open Finance ecosystems, strengthening customer trust, and positioning the sector for long-term growth.

Recent industry research⁹ highlights Open Banking's potential to boost competition, customer engagement, and digital adoption.

⁹ Source: [Chambers and Partners Fintech 2025 Global Practice Guide](#).



Customers & Communities continued

Protection of customers

By upholding the responsibility of treating consumers fairly and protecting them from harm when using the Bank's products and services, DIB gains trust from its customers and regulators, and strengthens the UAE financial sector.

Data privacy

Safeguarding customer data remains a top priority for DIB. The Bank's Group Data Governance Policy incorporates clauses on Data Privacy and Data Classification, which will be further reinforced by the forthcoming Group Data Privacy Policy. This new policy will set out comprehensive requirements for managing personal data, including lawful processing, data subject rights, consent management, breach notifications, and impact assessments.

Both policies are strategic, Group-level frameworks that apply in full to the Bank's subsidiaries, affiliates, representative offices, agents, and all third parties, including suppliers.

The Bank protects customers' personal information by adhering to the highest standards of security and confidentiality. Robust internal controls are implemented to safeguard data against internal and external fraud.

In addition, DIB maintains a stringent incident response plan to ensure any breach or unauthorised disclosure of customer data is addressed promptly and effectively.

For further details on DIB's approach to customer privacy, please visit the [Usage and Privacy](#) page on the website or refer to the [Key Policy Statement Disclosure](#) document for more information.

Consumer protection and fair treatment

The DIB Board remains committed to fostering a culture that places customer interests at the forefront, guided by the principles of fairness, transparency, and trust. To strengthen governance, policies are regularly reviewed in line with Consumer Protection Regulations, supported by the publicly available [Code of Fair Treatment](#) and reinforced through frontline roadshows. An independent Consumer Protection Governance function provides strategic oversight across all business activities.

Key initiatives within the framework include:

- **Annual employee training** on Consumer Protection Regulations and the Code of Fair Treatment.
- **Product Disclosure, affordability, and suitability assessments** to enhance transparency and responsible financing.
- **Voice of the Customer** programmes, including surveys and mystery shopping, to gather actionable insights.
- **Complaints and redressal mechanism** offering accessible channels and timely resolution of customer concerns.
- **Financial education and awareness initiatives** aimed at supporting consumer financial wellbeing.



Customers & Communities continued

Financial inclusion

DIB is committed to building a more inclusive economic environment for vulnerable members of society including People of Determination (PoD), youth, women, and low-income individuals.

Financial literacy programme

2025 marked a record year for DIB's financial literacy programme, with over 1,800 individuals reached. In collaboration with its long-standing partner, KFI Global, the Bank developed a comprehensive curriculum tailored to both youth and adult audiences. A range of topics, including budgeting, investing, credit management, and long-term financial planning were covered. By equipping participants with these crucial skills, DIB and KFI aim to foster financial independence, reduce economic stress, and contribute to the overall financial health of local communities.

A key innovation in this year's programme was the delivery of sessions for the workforces of DIB's clients in the education and health sectors. Looking ahead, the Bank plans to broaden this offering to reach low-income individuals with limited access to financial advice and services, ensuring that financial literacy becomes a cornerstone of community resilience and empowerment.

1,843

individuals trained in financial literacy

First Time Home Buyer Programme

In collaboration with the Dubai Land Department (DLD), leading local developers and other local financial institutions, DIB has launched the First Time Home Buyer Programme. This initiative supports individuals purchasing their first home in Dubai by offering benefits that ease entry into the property market. Available to UAE residents, the programme provides preferential financing rates, reduced up-front costs to lessen the cash burden, and exclusive access to property launches and inventory.

To ensure responsible ownership, requirements have been set for primary residence or long-term investment, preventing short-term flipping and speculative activity. For first-time buyers, this translates into lower barriers, fairer access, and stronger financial support. For the market, it promotes sustainable growth and communities built for long-term residents.

262k

account holders with monthly salary < AED 5,000

Accessibility of services

DIB remains committed to serving the diverse needs of its customers by ensuring that both physical and digital services are accessible to all. In 2025, seven additional branches were equipped to support PoD, bringing the total number of fully accessible branches across the UAE to 25. These branches feature wheelchair-friendly facilities, including teller counters, bathrooms, ramps, and handrails, ensuring a dignified and seamless experience for all visitors.

Accessibility has also been a key focus in the Bank's digital transformation efforts. Digital platforms have been thoughtfully designed to accommodate a wide range of user needs, with features such as larger fonts, high-contrast interfaces, screen reader compatibility, and keyboard navigation. These enhancements make the DIB website and mobile channels more inclusive, particularly for elderly customers and those with differing abilities.

7

branches upgraded for PoD accessibility (25 total)

DIB Access

Launched in late 2024, DIB Access is an innovative solution developed in strategic partnership with Manafeth Mobility Solutions to empower PoD in purchasing vehicles tailored to their specific needs. The service provides essential provisions and discounts for required vehicle adaptations, addressing the full spectrum of costs and considerations associated with inclusive, accessible mobility.

To enhance convenience, the solution is delivered entirely online, ensuring a seamless and hassle-free customer experience. By prioritising accessibility and affordability, DIB Access reflects the Bank's commitment to fostering inclusion and enabling independence for all members of the community.

To further support accessibility and engagement, the Bank expanded multilingual support across its digital platforms, reflecting the UAE's diverse population and ensuring that customers can interact in their preferred language. Financial literacy campaigns were also delivered through digital channels to raise awareness of available services and empower customers to make informed financial decisions.



Customers & Communities continued

SME banking & financing

Small and medium enterprises (SMEs) and micro-businesses are essential drivers of the UAE's economic growth. In line with Islamic finance's emphasis on supporting the real economy, DIB is committed to enabling the success of SMEs across all stages of development.

2025 focus and progress

The Bank offers tailored banking and financing solutions to help SMEs compete effectively in the local market. Business Banking clients benefit from a dedicated relationship manager, regardless of business size, providing a single point of contact for services such as foreign exchange, trade finance, and business finance. At the core of DIB's offering is a suite of flexible, low-cost deposit accounts supported by digital business services. By the end of 2025, the Bank is serving over 37,000 SME clients with nearly AED 14bn in CASA deposits, up 34% from 2024.

SME financing also forms a key component of DIB's Sustainable Finance Framework under the category of Employment Generation. By extending financing facilities, the Bank enables SMEs to invest in growth initiatives that create jobs and strengthen economic resilience. By the end of 2025, DIB had approximately AED 2.4bn in outstanding financing to over 850 SMEs.



DIB RISE

In November 2025, DIB launched the RISE proposition, geared towards supporting SMEs engaged in environmentally and socially sustainable business activities through preferential profit rates. Business activities were identified which advance key categories under the Bank's Sustainable Finance Framework, including Pollution Prevention & Control, Environmental Management, Women-Owned Businesses (Gender Equality), and Healthcare and Education (Essential Services).

A preliminary review of the portfolio indicates that SMEs with AED 464m in outstanding financing qualify for this initiative. Going forward, RISE will be actively promoted to attract additional sustainable SMEs to DIB's Business Banking offering, positioning the Bank as a pre-eminent partner for sustainable economic development.

37k

SME banking clients

AED 13.9Bn

in SME CASA deposits

AED 2.19Bn

in SME financing



Customers & Communities continued

Community support

DIB remains committed to delivering meaningful and lasting impact to communities, guided by principles rooted in Sharia. The distribution of zakat funds enables the Bank to support the communities it serves while contributing to national and Emirate-level visions for a more equitable future.

316k
beneficiaries impacted

AED 640Mn
in zakat charitable contributions

20+
community organisations engaged

In 2025, the Community Support Services team took deliberate steps to maximise the effectiveness of these programmes. The Bank expanded its network of partners, placing particular emphasis on collaboration with government entities to amplify community impact. Policies and procedures were also refined to ensure that initiatives are aligned with the UAE's national development priorities and the broader frameworks underpinning sustainable progress.

As part of its stakeholder engagement efforts, DIB hosted a dedicated workshop for charitable organisations and government bodies. The session provided a platform for participants to exchange insights and explore ways to enhance the effectiveness of zakat fund distribution, reinforcing the Bank's commitment to inclusive and impactful community support. Additionally, 20 charitable organisations were invited to participate in the Double Materiality Assessment exercise.

Category	2025 beneficiaries	Amount (AED)	SDGs supported
Culture, Education, and Scholarship Initiatives	29,770	27,000,000	
Direct Charity Support	16,301	581,745,854	
Humanitarian Aid and Disaster Relief	210,000	19,372,000	
Medical and Healthcare Support	60,294	11,701,863	
Total	316,365	639,819,717	



Customers & Communities continued

Highlighted projects

In 2025, DIB's community support initiatives spanned a range of diverse local and global causes.

Local initiatives

The "Neighbours of the Prophet" initiative is a series of endowment real estate projects dedicated to supporting orphans affiliated with the Sharjah Social Empowerment Foundation. All proceeds are permanently allocated to improving their access to education, healthcare, and overall quality of life. DIB contributed to this initiative by supporting the construction of a second building, following the first donated by His Highness Sheikh Dr Sultan bin Muhammad Al Qasimi, Supreme Council Member and Ruler of Sharjah.

Supporting the "Talent Building" of Dubai Club for People of Determination, aimed at empowering people of determination. DIB supported the project by donating the costs of workshops, offices, computers, equipment, furniture, and accessories for the training rooms, in addition to providing a vehicle to transport the goods of people of determination to sales outlets.

DIB contributed to the expansion of the Umm Al Quwain Hospital, with the goal of providing more capacity to the public hospital providing primary care and specialised medical services to the Emirate.

Global initiatives

Construction of an integrated village in Niger. Niger is considered one of the poorest Islamic countries in the region, and the village will include 40 houses, a school, a Quran memorisation centre, a health centre 10 endowment shops, an artesian well, and a water network.

The "Dathroni Campaign" helps those affected by a wave of cold weather and snow in Islamic countries which are largely unprepared. The campaign provides winter clothing, including blankets, mattresses, winter clothes, and other basic materials for heating.

DIB supported a development project in the United Republic of the Comoros aimed at creating an integrated community for approximately 300 individuals from underserved groups. The initiative includes the provision of housing units, basic education, and employment opportunities through a production zone focused on agriculture, fisheries, and poultry.

The project also encompasses essential service infrastructure, including a school, health clinic, mosque, and community centre, alongside utilities such as electricity, water, and sewage. To promote sustainability, the site is equipped with solar-powered systems, ensuring reliable and environmentally friendly energy access.



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59 Climate-related financial risk

60 ESG credit risk assessment

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Risk Management



Risk Management

ESG risk management

Incorporating environmental and social risks such as those related to climate change, biodiversity, human rights, and the impact of new Bank initiatives into strategic decisions supports DIB in its effort to mitigate associated adverse effects.

DIB's approach to ESG risk

The Bank's approach to the effective management of ESG risk is governed by its ESG Risk Policy, which aligns with the Enterprise-wide Risk Management Framework. Approved by the Board earlier in the year, the ESG Risk Policy sets out the objectives, commitments, and roles and responsibilities relating to the management of ESG risk. It establishes the minimum requirements for integrating ESG considerations into decision-making processes across risk types, business strategies, activities, and internal operations. This policy supports the Bank in advancing its capabilities to manage ESG risks in a manner consistent with regulatory requirements, industry standards, best practices, and its defined risk appetite.

The ESG Risk Policy is complemented by additional policies, processes, and guidelines designed to mitigate ESG risks and promote responsible practices. For example, the Bank has implemented an ESG Credit Policy, which enables collaboration with clients to identify, assess, manage, and report environmental and social risks and impacts associated with financing activities. Furthermore, guidelines are in place to support the integration of climate-related financial risks, in line with the principles and regulations issued by the Central Bank.

The Bank's risk definition process involves identifying potential risks arising from its strategy and operations. To ensure a consistent approach to risk management, the Bank has established defined risk categories and related sub-categories.

ESG risk activities in 2025

- **Policy development:** ESG Risk policy was developed and approved by the Board.
- **Training and awareness:** Training and awareness sessions have been held to disseminate the ESG Risk Policy as part of inculcating a risk-aware culture.
- **Board and Senior Management training** on sustainability and climate risk.
- **Risk** Developed risk assessment templates to aid in the assessment of ESG risk.
- **Risk assessments:** A comprehensive risk assessment focusing on the Environmental pillar was completed and outcomes shared with the relevant stakeholders. Social risk assessment is currently ongoing.
- **Product risk assessments:** Ongoing support in reviewing sustainability-related product propositions to ensure that the risks are adequately identified and assessed, and appropriate mitigation plans are put in place.
- **Climate risk integration:** Climate Risk Guidelines have been developed detailing the Bank's approach to integrating climate risk with other risk types. An ordinal climate risk assessment has been undertaken, and subsequently bottom-up physical climate risk stress testing was undertaken as part of financial stability stress testing.
- **Risk appetite** monitoring to ensure that performance is within the defined metrics approved by the Board.



Risk Management continued

Climate-related financial risk

DIB recognises that the risks posed by climate change have the potential to significantly affect its own assets as well as the assets and business models of its clients. The Bank conducts comprehensive analyses of climate-related financial risks to evaluate these potential impacts.

Stress testing and scenario analysis

Over the past three years, DIB has undertaken climate risk stress-testing exercises for the Central Bank of the UAE (CBUAE), with progressively broader scopes and increasing complexity.



The stress testing and scenario analyses conducted to date have covered a broad spectrum of physical risk scenarios, including acute extreme weather events (such as floods and heatwaves) and chronic environmental changes (such as prolonged drought and escalating heat stress). Transition risk scenarios assessed the potential impacts arising from shifts in policy, consumer preferences, technological developments, input costs, and reputational

considerations, all evaluated against varying macroeconomic conditions and differing speeds and structures of transition pathways.

These scenarios were examined across short- (2030), medium- (2040), and long-term (2100) horizons to evaluate their potential effects on credit quality and capital resilience.

The objective of these exercises has been to provide the CBUAE with valuable insights into systemic exposure while strengthening the internal capabilities of financial institutions. They have enhanced the Bank's understanding of climate-related financial exposures and supported informed decision-making on strategy and risk appetite as data quality and modelling capabilities continue to evolve.

Integration into business-as-usual activities

The Bank considers overall ESG risk within its Internal Capital Adequacy Assessment Process (ICAAP), based on a Group-wide evaluation of relevant ESG risk areas. The insights gained will guide the Bank's future climate risk management practices and improve preparedness within its capital management process under ICAAP.

Looking ahead, DIB will integrate stress testing and scenario analysis more deeply into its enterprise risk management framework while enhancing the Bank's capability (including data collection and management) as the topic matures and regulatory requirements become clearer.



Risk Management continued

Embedding sustainability into credit risk assessment

ESG risk and sustainability performance must be integrated into credit risk assessment activities for sustainability to be truly embedded in the Bank’s business activities. Recent regulations introduced have identified these activities as a priority, and DIB is prepared to expand upon a strong foundation built over the past two years.

In 2025, DIB continued the implementation of its ESG Credit Risk Assessment framework, developed and managed by the Wholesale Credit Risk team. The process leverages a scorecard developed with the support of Moody’s and their proprietary empirical database. After the development, calibration, and validation of the scorecard, assessment work on the portfolio began in mid-2024. Along with the other credit risk assessment models, the ESG scorecard is hosted on the Moody’s Credit Lens platform.

Relationship and Credit Managers have been trained to engage on sustainability topics and interpret ESG disclosures to carry out client-level assessments. The Bank has assessed 98.8%¹⁰ of in-scope wholesale financing portfolio exposure, successfully meeting its 2025 target to collect and populate ESG-related data.

¹⁰ 1.2% gap due to clients with limited available data relevant to ESG credit risk assessment process

Under this framework, each client receives an ESG Credit Risk Score which translates to a rating on a five-point scale (1 to 5), reflecting the potential impact of 16 ESG factors on credit risk, including carbon

transition risk and physical climate risk. These ratings imply a “notching adjustment” to the overall credit risk rating, calculated using the suitable model for the customer segment. The methodology incorporates

both inherent risk factors, such as industry, geography, and size, and assessed ESG performance, based on publicly available and client-provided data.

ESG Credit Risk scorecard factors and outputs review





Risk Management continued

Results¹¹ of DIB’s inaugural ESG Credit Risk Assessment reveal that approximately 14% of DIB’s wholesale portfolio is exposed to high ESG risks, while just over 30% of exposures are credit neutral or positive. The results highlight the need for further engagement and ESG due diligence on new and existing counterparties to better understand underlying risks and explore potential mitigation strategies. As the data and underlying drivers are better understood, DIB will develop key risk indicators based on portfolio ESG risk’s contribution to overall credit risk,

to be monitored at the management and board levels.

Integration of this process into the Bank’s overall business processes is well underway in collaboration with Risk, Compliance, and front-line business units. This integration will be closely tied to the Bank’s sectoral portfolio emissions projections, with the next phase focused on deepening client engagement and shaping the strategic direction of financing and investment activities. Defining this path forward will be a key priority for DIB in the coming years.

Credit risk assessed across portfolio

Portfolio Credit Risk Impact	Exposure
5 - Very Highly Credit Negative	0.3%
4 - Highly Credit Negative	14.1%
3 - Moderately Credit Negative	52.9%
2 - Credit Neutral-to-Low	28.6%
1 - Credit Positive	2.9%
No Rating	1.2%

0
No exposure to coal or thermal coal

0.8%
Oil & Gas exposure in wholesale portfolio

¹¹ Data presented for this analysis as of 30 September 2025 to align with portfolio emission disclosures





Risk Management continued

Sustainable procurement

DIB's commitment to sustainability extends upstream to its supplier base, with a strong emphasis on responsible sourcing and the management of ESG risks associated with third-party relationships.

In 2024, the Bank introduced an ESG questionnaire as part of the evaluation criteria for selected major tenders. By 2025, ESG screening was applied to 100% of new vendors, with ESG assessments incorporated into all sourcing events. Furthermore, the Bank expanded the scope of its ESG questionnaire to include existing suppliers, completing assessments for 200 strategic vendors.

Looking ahead, DIB will continue to broaden the coverage of ESG assessments across its supplier network to support a comprehensive supplier risk evaluation. Based on questionnaire results and an analysis of inherent ESG risks, a list of high-priority suppliers will be identified for engagement and collaboration on ESG topics.

The Procurement team has also taken steps to prioritise ethical, locally based vendors in key purchasing decisions, including office and branch fit-outs. In 2025, 94% of total spend was directed towards UAE-based suppliers. Moving forward, DIB intends to implement enhanced processes and controls to further embed sustainable purchasing practices across its procurement activities.

94%
of spend with local suppliers

200+
suppliers assessed on ESG criteria





Risk Management continued

Information security

In 2025, the Information Security Department (ISD) placed a strategic focus on training and the promotion of robust information security practices across the organisation.

As part of these efforts, the ISD hosted Cybersecurity Awareness Month in October, featuring four fireside chat-style sessions branded as the Cybersecurity Majlis. These sessions provided DIB employees with the opportunity to hear from senior Bank leaders and local industry experts on topics such as cybercrime, cybersecurity leadership, and the future of digital security. The final session spotlighted emerging talent within DIB's cybersecurity team, offering insights into current challenges and future trends from the perspective of the next generation of professionals.

As part of DIB's 2025 Cybersecurity Awareness initiatives, the Information Security Department introduced an interactive Cyber Escape Room activity designed to strengthen employees' practical understanding of cyber risks through experiential learning. The exercise simulated real-world security scenarios where participants, working collaboratively in teams, were required to identify threats, solve cybersecurity-themed puzzles, recognise social engineering cues, and apply secure behaviours under time-bound conditions. This hands-on approach not only enhanced engagement but also reinforced critical concepts such as password hygiene,

phishing awareness, device security, and incident reporting.

DIB also continued its successful phishing simulation campaign. The initiative reinforced careful email practices and encouraged prompt reporting of suspicious messages.

At DIB, strong information security processes and controls are reinforced by a culture of individual accountability and awareness. The ISD training approach reinforces the principle that information security is a shared responsibility, with each employee expected to adhere to the Bank's policies and procedures. Roles and responsibilities related to information security are clearly defined and communicated throughout the organisation.

0
high impact information security incidents during the year

100%
completion of mandatory training



Key certifications & alignments

- **UAE Information Assurance Standard (UAE IA)**
- **ISO 27001:2022 certified, spanning all DIB UAE operations**
- **SWIFT Customer Security Programme (CSP)**
- **Payment Card Industry Data Security Standard (PCI DSS)**



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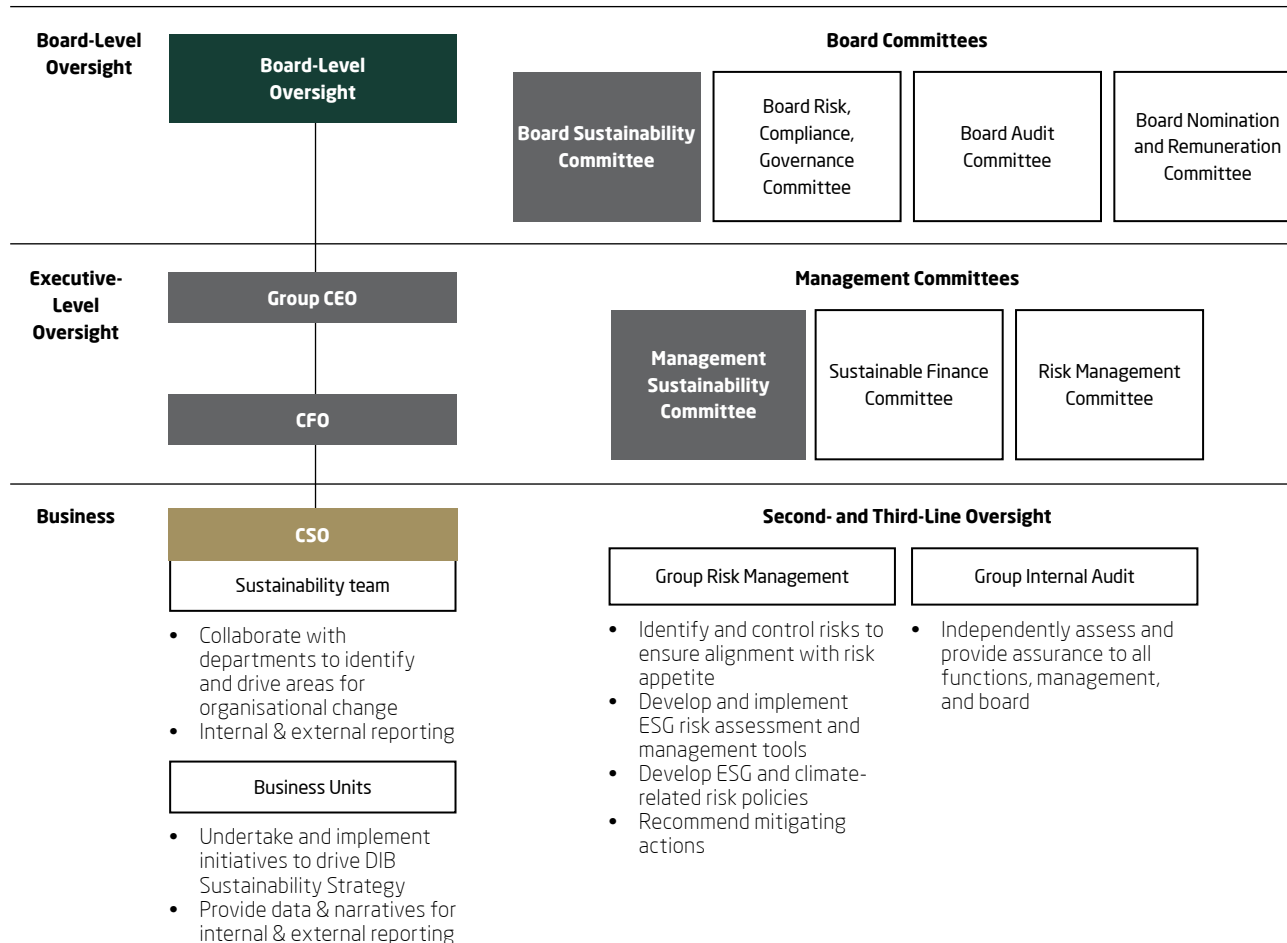
Governance



Governance

ESG Governance

DIB's ESG Governance model continued to operate effectively in 2025, while making progress in embedding sustainability and climate topics in the mandates of other Bank-wide committees.



18

Sustainability Committee and Sub-Committee meetings

4

position statements and frameworks published

For details of Board composition, please refer to the Corporate Governance section of the Integrated Annual Report

Key milestones

- Board training courses successfully completed on topics of climate-related financial risk and stakeholder engagement
- Ratification of Sustainable Finance Committee (SFC)
- Publication of Sustainability-Linked Finance Facilities financing Framework and Responsible Investment Framework
- Publication of position statements on Human Rights and Financing Exclusions, plus an update and enhancement of the Key Policy Disclosure document
- Approval, socialisation, and implementation of ESG Risk Policy



Governance continued

ESG committees

Committees are central to DIB's ESG Governance model, with three dedicated sustainability committees, and many more involved in addressing key ESG risks and opportunities.

Core sustainability committees

The **Board Sustainability Committee (BSC)** is charged as the primary driver of DIB's sustainability transformation. It is responsible for recommending sustainability-related policies, commitments, and targets to the Board of Directors. The committee ensures that sustainability is not merely a compliance measure but a core pillar of the Bank's overall strategy.

Members: Three Board members, Group Chief Executive Officer, Chief Financial Officer, Chief Sustainability Officer

Chair: Mr. Hamad Abdulla Rashed Obaid Al Shamsi

The **Management Sustainability Committee (MSC)** provides strategic guidance and operational oversight for implementing the Bank's sustainability strategy. It identifies and assesses sustainability-related risks and opportunities, ensuring that they are effectively addressed within the Bank's initiatives, operations, and portfolios. In 2025, the MSC tracked 43 key performance indicators aligned with the eight pillars of DIB's Sustainability Strategy. Performance was reported to the BSC to ensure transparency and accountability.

Members: 15 Chiefs and Heads of departments impacting DIB's sustainability agenda

Chair: Group Chief Executive Officer

The ratification of the **Sustainable Finance Committee (SFC)** in 2025 marked a key milestone in advancing sustainable finance governance. As a sub-committee of the MSC, the SFC is responsible for the qualification of new eligible sustainable finance. Through regular monthly meetings, representatives from Sustainability, Finance, Risk, and Credit collaborated to review potential sustainable facilities and discuss broader topics such as training, policy development, and process enhancements.

This structured engagement led to clearer and more efficient reporting to both the Management Sustainability Committee (MSC) and the Board Sustainability Committee (BSC). Moreover, the consistent dialogue fostered stronger cross-departmental coordination and a shared understanding of sustainable finance principles.

Across 10 meetings in 2025, key accomplishments of the committee include the points below:

- Qualification of new sustainable and sustainability-linked finance
- Approval of mid-year Sustainable Finance Report
- Recommendations to MSC related to asset eligibility
- Spearheaded programme training over 400 employees in front-line banking functions on sustainable finance

Members: Representatives from Sustainability, Finance, Risk, Credit

Chair: Chief Sustainability Officer



Governance continued

Other committees touching ESG

DIB has gradually embedded ESG topics into other Board- and management-level committees. The impacted committees and teams are listed below with their most relevant accomplishments.

The Board Risk, Compliance and Governance Committee (BRCCG)

is responsible for overseeing the implementation of DIB's Risk Management Framework, with a particular focus on the integration of ESG and climate-related risks. The Risk Management Committee (RMC) supports this mandate by guiding and supervising the development and execution of ESG risk policies and escalating relevant matters to the BRCCG. In 2025, both committees jointly approved DIB's inaugural ESG Risk Policy and oversaw the Bank's response to the Central Bank's physical climate risk assessment.

The Board Nomination and Remuneration Committee (BNRC)

is responsible for overseeing DIB's Human Resources strategy, including impacts on culture with a focus on diversity, turnover, and learning. Strategic key performance and risk indicators are closely monitored to ensure that DIB is delivering on its Sustainability Strategy objectives of enhancing employee wellbeing and embracing diversity and inclusion. In 2025, the BNRC approved DIB's first Diversity & Inclusion Policy.

The Board Credit and Investment Committee (BCIC)

advises the Board on matters related to credit and investment approvals and provides strategic guidance on investment direction. As DIB advances its portfolio decarbonisation efforts and strengthens ESG risk management, the BCIC is expected to play an increasingly prominent role in shaping a more mature and comprehensive sustainability strategy.

The Board Audit Committee and Group Internal Audit (GIA)

department provides the Bank with independent assurance over business activities, escalating any concerns to the Board. In 2025, GIA initiated the first internal audit of the Sustainability Department, aimed at enhancing the control environment underpinning sustainability and sustainable finance processes. This initiative supports both regulatory compliance and the achievement of strategic sustainability objectives.





Governance continued

Key policies and position statements

DIB discloses salient elements of key policies on its website to demonstrate the Bank’s high standards of integrity.

Enhancements and additions

In 2025, DIB strengthened its transparency efforts by publishing two new position statements and updating its Key Policy Statement document.

In August, the Bank released Position Statements on Human Rights and Financing Exclusions, articulating both its current stance and forward-looking approach to key aspects of responsible business conduct.

- The Human Rights Position Statement reaffirms DIB’s commitment to advancing human rights due diligence across its value chain, both upstream and downstream. Implementation of these processes is currently underway, with progress to be reported in future disclosures.
- The Financing Exclusions Position Statement outlines the activities and attributes excluded from DIB’s financing and investment practices, primarily guided by Sharia principles and international sanctions. The Bank is also in the process of evaluating additional exclusions from an ESG perspective.

The Key Policy Statement document was revised to provide clearer and more comprehensive summaries of the Bank’s policies and procedures across multiple thematic areas. Furthermore, new sections were introduced to address ESG Risk Management and Business Continuity, reflecting DIB’s ongoing commitment to robust governance and sustainable operations.

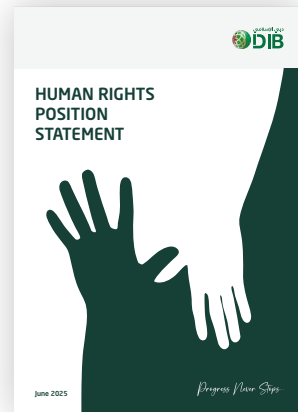
Topics addressed in the Key Policy Disclosure

The Key Policy Disclosure document is updated annually and contains elements of core policies. It can be accessed on the DIB website at any time for insight into the Bank’s most recent approach to key topics.

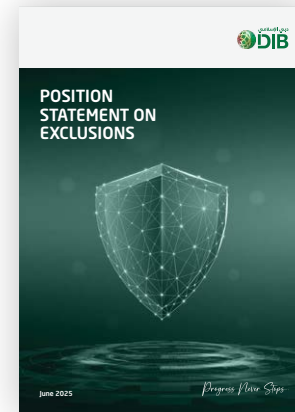
Sustainability Policy	ESG Risk Management	Anti-Bribery and Corruption	Conflicts of Interest
Whistleblowing	Information Security	Data Privacy	Employee Code of Conduct
Discrimination and Harassment	Diversity, Equity & Inclusion	Human Capital Development	Employee Benefits and Wellbeing
Occupational Health and Safety	Supplier Code of Conduct	Political Contributions	Product Development
Consumer Protection	Tax Transparency	Business Continuity	

Policies and Position Statements

Human Rights Position Statement



Position Statement on Exclusions



Key Statement Disclosure – DIB Policies





Governance continued

Sustainable finance frameworks

To expand the Bank's participation in and facilitation of sustainable finance, new frameworks were developed and published during the year.

Expanded Sustainable Finance Framework (SFF)

DIB recently released an enhanced edition of its Sustainable Finance Framework (SFF). The revised framework encompasses 17 main categories of eligible assets. In its development, DIB undertook a comprehensive assessment of green and social business opportunities and initiatives pertinent to the UAE market, benchmarking its approach against frameworks adopted by leading financial institutions both regionally and internationally. To ensure credibility and alignment with global standards, DIB secured a positive Second Party Opinion (SPO) from ISS-Corporate, indicating that a sufficient number of the eligible categories contribute positively to the United Nations Sustainable Development Goals (UN SDGs). In 2026, DIB plans to further expand the framework and to expand geographic applicability.

Sustainability-Linked Financing Facilities financing Framework

In early 2025, DIB launched its Sustainability-Linked Finance Facilities financing Framework (SLFFF) to support the decarbonisation of its wholesale clients. The SLFFF outlines a set of eligible Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) that can serve as the foundation for sustainability-linked transactions across selected industries. DIB's impact objective for sustainability-linked finance (SLF) is Climate Change Mitigation.

The review and validation of these KPIs is underpinned by rigorous internal and external processes, including second-party opinion and third-party verifications to ensure credibility and alignment with leading practices.

Responsible Investment Framework

Additionally, a Responsible Investment Framework (RIF) was published outlining the Bank's approach to integrating ESG criteria into investment decisions and portfolio management. The RIF applies to DIB's

KPIs/SPTs

Eligible KPIs

Scope 1 and 2 GHG emissions (absolute in CO₂e or intensity with preference for absolute)

Scope 1, 2, and 3 GHG emissions (absolute in CO₂e or intensity with preference for absolute)

Renewable energy consumption, procurement, generation, or installation

investments across fixed income (sovereign & corporate), equity (listed & private), and real estate asset classes. Responsible Investment (RI) at DIB covers five approaches:

1. Exclusions: Approach based on Sharia principles, sectors, product involvement, sanctions, or other international norms.
2. ESG integration: Use of relevant ESG information as part of investment decision-making process and portfolio management.
3. Positive screening/best-in-class: Selection of investments based on potential to address sustainable development challenges or exceptional ESG performance.
4. Active ownership: Regular engagement with portfolio companies' management of material ESG factors.
5. Theme and impact: Classification of investment based on an established ESG theme, and, for impact investment, setting pre-defined measurable targets.

Annual validation process

Eligible SLF facilities are included in a separate sustainability-linked asset register

Annual compliance test performed for selected KPIs with external verification

If non-compliant, the facility is temporarily non-eligible, and can regain eligible status during the subsequent validation process

Looking ahead, DIB will work with key stakeholders to operationalise this framework and begin classifying certain investments as Responsible. Towards the end of 2025, the department of International Business & Real Estate and Treasury, largely responsible for overseeing DIB's investment portfolios, were trained on the framework and the concept of RI more broadly. DIB's Treasury and Wealth Management teams have also undergone RI training.

Key stakeholders involved in Responsible Investment

Sustainability

International Business & Real Estate

Treasury

Wealth Management

Risk

Subsidiaries

Joint ventures & associates



Governance continued

Subsidiaries' contribution to DIB's ESG journey

DIB Pakistan Ltd (DIBPL)

DIBPL was established in 2006 as a wholly owned subsidiary. In addition to offering comprehensive banking services, the Bank acts as both an investor and a facilitator, serving as a catalyst for increased Foreign Direct Investment (FDI) in the country.

3,860
employees

310
branches

492k
customers

AED 3.1Bn
Islamic financing assets

Since its inception, the Bank has remained committed to delivering a diverse range of innovative, Sharia-compliant products and services to its customers.

In support of DIB's sustainability strategy

DIBPL is progressing on its sustainability journey, driving activities which directly support the sustainability strategy of its parent company.

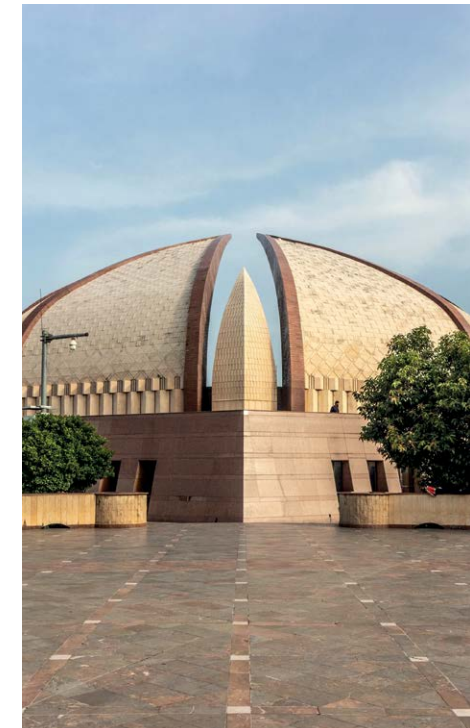
Diversity, inclusion and employee wellbeing: DIBPL actively promotes gender diversity through targeted recruitment initiatives. The Bank engages with women's professional networks and media platforms and conducts female-only batch hiring programmes for recent graduates, as well as re-employment schemes designed to support women returning to the workforce. At the end of 2025, DIBPL's workforce was 22.1% female.

To foster an inclusive and supportive work environment, DIBPL offers a range of benefits including day-care subsidies, comprehensive maternity coverage, and flexible or remote working arrangements of up to 90 days per year, enabling employees to balance professional and personal responsibilities effectively.

Sustainable & SME finance: DIBPL actively promotes the development of a green market by pursuing profitable opportunities in areas such as clean energy and resource efficiency. As of September 2025, the Bank's outstanding portfolio under this initiative totalled approximately AED 14.7m (PKR 1.1bn).

The Bank supports the adoption of renewable energy through its Staff Solar Panel Financing scheme, which enables employees to purchase and install solar panels at their residences, contributing to reduced carbon emissions. In addition, the Bank provides sustainable financing solutions to eligible SME customers, facilitating access to solar energy as a cost-effective alternative to conventional power sources and supporting business continuity and growth.

Within the agricultural sector, the Bank offers tailored financing solutions to farmers who may have limited access to traditional banking services. This includes support for climate-smart projects such as solar-powered tube wells, with four installations financed under the Agri Finance programme.





Subsidiaries

Financial inclusion: DIBPL offers products and services tailored for segments traditionally underserved by the banking industry.

- Persons with disabilities are offered a dedicated proposition featuring access to lower profit rates, free services, unique accessibility features, and partnerships with local organisations promoting employment services, including within the DIBPL network.
- A Senior Citizen Account offering higher profit rates on savings, free services, and priority branch queueing to ensure convenience and dignity.
- Asaan accounts, which can be opened with only a national identification card and simplified due diligence requirements, ensuring access for low-income and financially excluded individuals.

Additionally, DIBPL conducts outreach to low-income, underserved, rural areas, delivering financial literacy and awareness sessions, while promoting cashless ecosystems in semi-urban and rural areas, reducing reliance on physical branches.

Digital adoption: DIBPL has over 291k registered mobile & internet banking users, with over two-thirds of new-to-bank customers opting for digital channels. To drive further digital adoption, DIBPL is undertaking innovative initiatives, such as enablement of real-time QR payments for merchants (RAAST P2M), enhancement of digital account opening user journeys, mobile app redesign, and digital supply chain financing.

Regulatory environment

The State Bank of Pakistan (SBP) has been active in the past decade with two major regulations:

- Green Banking Guidelines (2017), integrating environmental and social risk considerations into banking operations and credit decisions
- Environmental & Social Risk Management (ESRM) Manual (2022), providing tools, checklists, and a risk rating system for assessing environmental, social, and climate risks in financing and investment portfolios.

At DIBPL, senior management is responsible for overseeing these regulatory endeavours, with governance structures established to provide guidance at the Board and management level. Implementation progress is shared with SBP on a quarterly basis.

Key ESG risks and opportunities

Risks

- **Climate and environmental risks:** Pakistan is highly vulnerable to climate change, including floods, drought, and extreme weather, posing physical and transition risks in major sectors such as agriculture, energy, and infrastructure.
- **Social risks:** Concerns over human rights, labour standards, and community impact in financed companies and projects.
- **Regulatory and governance:** Inconsistent adoption of ESG standards across financial institutions resulting in continuance of environmentally and socially harmful activities.

Opportunities

- **Sustainable finance:** Significant traction in adoption of renewable energy, circular production practices, sustainable agriculture, and climate adaptation initiatives across large corporates and SMEs.
- **Financial inclusion:** Promote inclusive financial growth to alleviate poverty and enable underserved communities to participate in the economy.



Subsidiaries continued

DIB Bank Kenya (DIBKL)

DIBKL is a pioneering institution that combines the best of traditional, Sharia values with technology and innovation that characterise the best of modern banking. Incorporated in 2014 as a fully owned subsidiary of DIB, DIBKL's principal aim is to ensure that every customer is provided with comprehensive Sharia-compliant solutions for any financial need.

140

employees

8

branches

6k

customers

AED 598Mn

(KES 21bn) net Islamic financing assets

In support of DIB's sustainability strategy

DIBKL is progressing on its sustainability journey, driving activities which directly support the sustainability strategy of its parent company.

Diversity, inclusion, and employee wellbeing:

DIBKL is committed to fostering a diverse, inclusive, and equitable workplace. The Bank is an equal-opportunity employer, including the fair treatment of staff with disabilities. Recruitment efforts are geared towards gender balance, ensuring equal access and opportunities for both men and women across all levels of the organisation. In addition, DIBKL places strong emphasis on regional balance in hiring, which helps promote inclusivity, minimise regional bias, and prevent nepotism. At the end of 2025, women comprised 42% of the entire workforce, and 36% of the senior management team.



DIB Bank opens its seventh branch in Kenya and fifth in Nairobi

In support of a healthy workforce, the Bank undertook several wellness and engagement activities in 2025, including medical checks in October 2025 and Men's and Women's Health Talks, focusing on mental health, personal growth, financial wellbeing, and work-life balance.

Customer satisfaction and digitalisation:

DIBKL closely monitors key metrics with periodic surveys of new and existing customers, including the Net Promoter Score and Customer Satisfaction Score. The Bank actively engages with its customer base through initiatives such

as the annual Customer Service Week, ongoing feedback collection through Voice of the Customer programme, and customer engagement forums where customers can discuss their priorities directly with senior management.

To date, 39% of DIBKL's customers are transacting digitally. The Bank is actively enhancing digital channels with new features for Retail and Corporate customers to drive further adoption and deliver more seamless omnichannel experiences.



Subsidiaries continued

Financial inclusion: The Bank has tailored current and savings accounts for women and minors, designed to provide safe, secure, and reliable financial services tailored to the unique needs of each segment. Further, DIBK's financing portfolio is heavily geared towards micro-, small-, and medium-sized businesses, with AED 365m (KES 13bn) in outstanding financing, comprising 61% of DIBK's portfolio.

Regulatory environment

Kenya's ESG regulatory framework for banks is a combination of mandatory directives from the Central Bank of Kenya (CBK) and voluntary guiding principles from the Kenya Bankers Association (KBA). The framework is transitioning from voluntary to mandatory reporting, with significant new requirements finalised in April 2025.

Key regulations and initiatives include:

- **Guidance on Climate-Related Risk Management**, introduced in 2021, requires banks to integrate climate-related financial risks into their governance arrangements, existing risk management practices, and disclosure approaches. Banks were required to submit implementation plans by 30 June 2022, and provide quarterly updates thereafter.

- **Kenya Green Finance Taxonomy (KGFT)**, finalised April 2025, was developed with technical assistance from the European Investment Bank. This tool helps market participants classify economic activities as "green" or environmentally sustainable, promoting the transition to a low-carbon economy.
- **The Climate Risk Disclosure Framework**, finalised April 2025, establishes mandatory disclosure of climate-related financial risks in line with IFRS S1 & S2 standards by January 2027.
- **The KBA introduced Sustainable Finance Initiative Guiding Principles** in 2015 and updated them in 2024, drawing from global standards such as the Equator Principles and GRI. The KBA has provided training on the principles using its e-learning platform, reaching over 50,000 banking professionals in Kenya.

DIBK has established internal governance structures to address and prepare for these requirements. Today, responsibility for sustainability falls within the Risk and Finance teams.

Key ESG risks and opportunities

Risks

- **Climate risks:** Kenya is highly vulnerable to climate change, including floods, extreme heat, drought, and extreme weather, posing physical and transition risks in major sectors such as agriculture, energy, and infrastructure.
- **Biodiversity and nature-related risks:** Climate risks further compound biodiversity and nature-related works. Droughts force wildlife to search for food and water in populated areas, leading to human-wildlife conflict. Additionally, human exploitation of natural resources threatens the resilience of ecosystems.
- **Equality and justice:** Economic inequality and social marginalisation are prevalent, made more severe by climate change.
- **Regulatory and governance:** Despite robust regulatory framework, inconsistent adoption of ESG standards across financial institutions may result in continuance of environmentally and socially harmful activities.

Opportunities

- **Sustainable finance:** Significant traction in adoption of renewable energy, water management, sustainable agriculture, and climate adaptation initiatives across large corporate and SMEs, driven by an uptake in activity in green sukuk and other innovative blended finance products.
- **Financial inclusion:** Promote inclusive financial growth to alleviate poverty and enable underserved communities to participate in the economy.



Subsidiaries continued

Tanmyah-Farneq joint venture

AI Tanmyah Services is another DIB subsidiary focused on the delivery of facilities management and labour augmentation services. Recently, the firm kicked off a joint venture with its competitor Farneq, combining forces to address the needs of an evolving market.

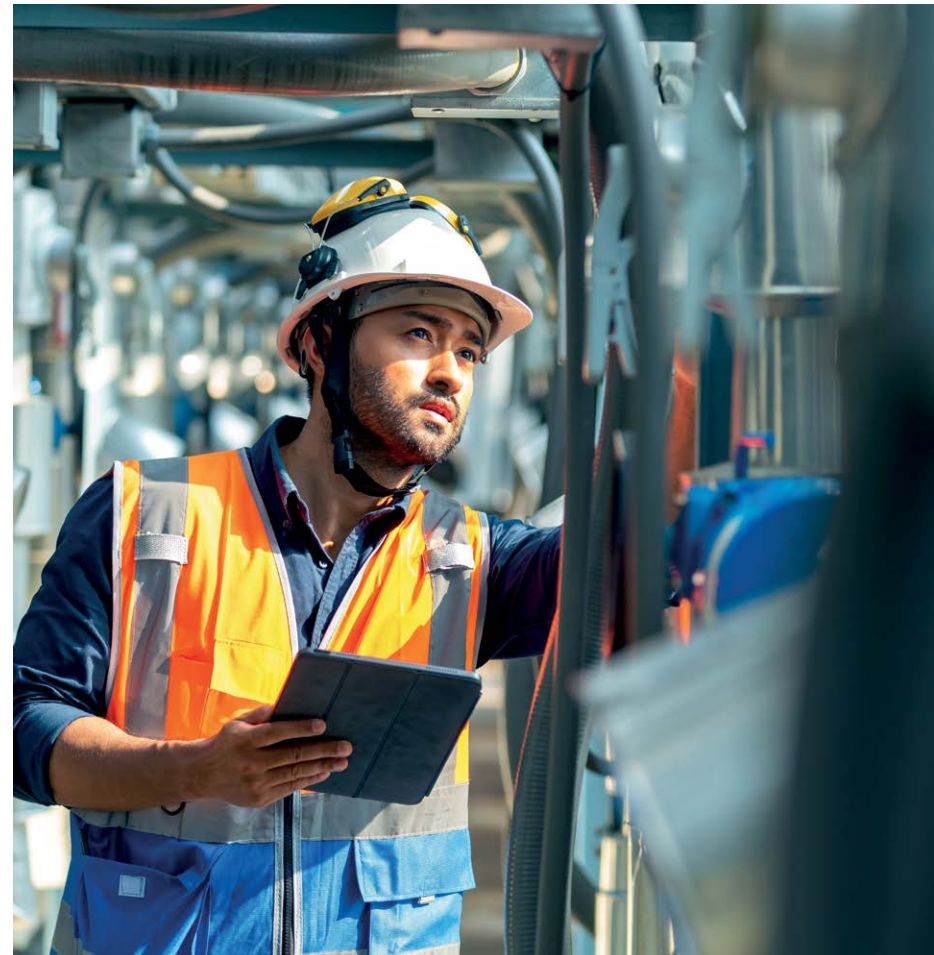
A future-oriented partnership

The strategic partnership combines Tanmyah's operational scale with Farneq's expertise in ESG, proprietary technologies, and advanced facilities management systems. This collaboration responds to the industry-wide shift from traditional manpower outsourcing towards integrated, technology-enabled, and sustainability-focused solutions. Through knowledge and technology transfer, Tanmyah will expand its digital, ESG, and net-zero capabilities.

The partnership also unlocks eligibility for participation in mega-project tenders within the smart and green facility management sector. Furthermore, it strengthens DIB's sustainable finance agenda, as joint venture projects are expected to deliver quantifiable and financeable outcomes linked to green financing and ESG-related funding.

To date, Tanmyah-Farneq have delivered the following projects:

- Energy and water efficiency retrofits with transparent return-on-investment
- Carbon reduction projects supported by proprietary monitoring and verification technology
- Waste diversion programmes
- Smart building management solutions using IoT and AI technologies to deliver predictive insights on maintenance and energy usage
- Sustainability certification programmes aligned with frameworks such as LEED, WELL, ISO, and others.





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ESG Data Tables



ESG data tables

The Environmental, Social, and Governance (ESG) data presented in these tables reflects our performance on key ESG indicators for the period from 1 January to 31 December 2025. The scope of the ESG tables is limited to our operations in the UAE (DIB UAE), except for our financial performance figures, which encompass DIB's Group, subsidiaries, and associates both within and outside the UAE (Group).

Economic performance

(GRI 201-1, GRI 201-4, GRI 418-1)

Economic value

Category	Unit	Scope	2022	2023	2024	2025
Economic value generated						
Total revenue	Million AED	Group	10,467	11,665	12,837	13,251
Earnings before tax	Million AED	Group	5,631	7,108	9,005	9,003
Taxes reported	Million AED	Group	79	98	840	1,195
Economic value distributed and retained						
Operating costs	Million AED	Group	3,332	2,931	2,682	3,187
Total employee-related expenses (salaries and benefits)	Million AED	Group	1,583	1,724	1,989	2,257
Payments to providers of capital	Million AED	Group	2,210	2,572	3,656	3,667
Payment to government	Million AED	Group	-	-	-	-

Philanthropic contributions (GRI 203-1)

Category	Unit	Scope	2022	2023	2024	2025
CSR contributions	Million AED	DIB UAE	342	549	567	640

Business ethics (GRI 205-2)

Category	Unit	Scope	2022	2023	2024	2025
Number of employees that the organisation's anti-corruption policies and procedures have been communicated to	No.	DIB UAE	1,920	2,040	2,120	5,004
Number of employees who received training on anti-corruption	No.	DIB UAE	117	1,999	2,055	5,123

Customer Relations and Management

Category	Unit	Scope	2022	2023	2024	2025
Net Promoter Score (NPS) ¹²	Score	DIB UAE	37	45	39	63

¹² Net Promoter Score is the metric measuring the likelihood that customers would recommend a bank for its overall customer relationships, branches, accounts and cards

**Data privacy¹³ (GRI 418-1)**

Category	Unit	Scope	2022	2023	2024	2025
Complaints received from outside parties and substantiated by the organisation ¹⁴	No.	DIB UAE	3	1	2	9
Complaints from regulatory bodies ¹⁵ and substantiated by the organisation	No.	DIB UAE	0	0	0	0

Board of Directors (GRI 2-9)¹⁶

Category	Unit	Scope	2022	2023	2024	2025
Number of members	No.	DIB UAE	8	9	9	9
Number of independent members	No.	DIB UAE	5	4	4	4
Executive members of the Board of Directors	No.	DIB UAE	0	0	0	0
Non-executive members of the Board of Directors	No.	DIB UAE	8	9	9	9
Number of female members on Board	No.	DIB UAE	0	1	1	1
Directors Code of Conduct	-	DIB UAE	Yes	Yes	Yes	Yes

Sr.No	Name of each Governance Body member	Category (Executive, Non-executive, Independent)	Gender	Tenure of member	Number of significant positions held by each member	If they are a member of an under-represented group
1	H.E. Mohammad Ibrahim Al-Shaibani	Non-executive, Non-independent	Male	Until March 2026	Refer to Corporate Governance Report	Not Applicable
2	Eng. Yahya Saeed Ahmad Nasser Lootah	Non-executive, Non-independent	Male	Until March 2026		Not Applicable
3	Mr. Hamad Abdulla Rashed Obaid Al Shamsi	Non-executive, Non-independent	Male	Until March 2026		Not Applicable
4	Mr. Ahmad Mohammad Bin Humaidan	Non-executive, Non-independent	Male	Until March 2026		Not Applicable
5	Mr. Abdulaziz Ahmed Rahma Al Mheiri	Non-executive, Non-independent	Male	Until March 2026		Not Applicable
6	Dr. Hamad Mubarak Buamim	Non-executive, Independent	Male	Until March 2026		Not Applicable
7	Mr. Bader Hareb Al Mheiri	Non-executive, Independent	Male	Until March 2026		Not Applicable
8	Mr. Javier Marin Romano	Non-executive, Independent	Male	Until March 2026		Not Applicable
9	Dr. Cigdem Kogar	Non-executive, Independent	Female	Until March 2026		Not Applicable

¹³ Customers' complaints received from all complaints channels related to customers' data shared with third party without customers' consent or authorisation

¹⁴ Substantiated cases: investigated and found valid (bank error) (we received many cases but they were found invalid after an investigation conducted by the Fraud Investigation team)

¹⁵ Regulatory body: i.e. Central Bank of the UAE/Sanadak

¹⁶ Further details about DIB's Board of Directors can be found in the Integrated Annual Report, Corporate Governance section



Social performance

All social indicators have been reported for DIB operations in the UAE, including Dubai headquarters, operational offices and branches. In 2025, scope of reporting for DIB UAE employees was expanded to include all classes of employees, including Tanmyah, Tamweel and TMSOS. In prior years, only DIB Sponsored employees (i.e. those employees with visas directly sponsored by DIB) were included in GRI reporting.

Category	Employees	Unit	2022	2023	2024	2025
Senior Management	Male	No.	18	17	17	19
	Female	No.	1	1	1	3
	<30	No.	0	0	0	0
	30 – 50	No.	6	6	3	6
	>50	No.	13	12	15	16
Middle Management	Male	No.	851	940	965	1,112
	Female	No.	167	218	239	266
	<30	No.	10	15	18	19
	30 – 50	No.	790	917	893	1,019
	>50	No.	218	226	293	340
Non-Management	Male	No.	357	338	315	2,328
	Female	No.	527	526	583	1,276
	<30	No.	262	304	333	671
	30 – 50	No.	557	496	493	2,770
	>50	No.	65	64	72	163
Employees total (excluding trainees, students and outsourced staff)	Male	No.	1,225	1,295	1,297	3,459
	Female	No.	695	745	823	1,545
	<30	No.	272	319	351	690
	30 – 50	No.	1,353	1,419	1,389	3,795
	>50	No.	295	302	380	519

Employees on a temporary contract (GRI 2-7)

Category	Employees	Unit	2022	2023	2024	2025
Contractual employees	Total	No.	-	-	-	-

Workers who are not employees (GRI 2-8)

Category	Employees	Unit	2022	2023	2024	2025
Workers who are not employees	Temporary	No.	n/a	268	315	324

**People of Determination (GRI 405-1)**

Category	Employees	Unit	2022	2023	2024	2025
People of Determination (PoD)	as a % of the total workforce	%	0.94	0.64	0.80	0.50*

* Number of PoD in workforce increased from 15 to 23 in 2025 (+53%), but percentage is impacted by expanded scope of calculation.

Emiratisation (GRI 202)

Category	Employees	Unit	2022	2023	2024	2025
Emiratisation	% of Emirati employees	%	45	44.36	45.89	24.32*
Emirati representation in Senior Management	% of Senior Management employees	%	28	28	29	32

* Percentage is impacted by expanded scope of calculation in 2025. Emiratisation rate for DIB Sponsored employees is 45.73%.

Details of performance & career development reviews (GRI 404-3)

Category	Employees	Unit	2022	2023	2024	2025
Senior Management	Male	% of Male Senior Management	5.56	-	-	21.05
	Female	% of Female Senior Management	-	-	-	-
Middle Management	Male	% of Male Middle Management	3.76	6.70	6.11	4.41
	Female	% of Female Middle Management	14.37	7.34	6.69	3.38
Non-Management	Male	% of Male Non-Management	3.36	0.89	0.32	1.37
	Female	% of Female Non-Management	6.26	2.28	1.89	1.80

New employee hires (GRI 401-1)

Category	Employees	Unit	2022	2023	2024	2025
Employees	Total	No.	317	290	313	983

Category	Employees	Unit	2022	2023	2024	2025
Gender - employees	Male	No.	155	164	124	610
	Female	No.	162	126	189	373
<30	Male	No.	29	36	31	154
	Female	No.	113	86	122	189
30 – 50	Male	No.	117	123	87	448
	Female	No.	49	40	64	180
>50	Male	No.	9	5	6	8
	Female	No.	-	-	3	4

**Employee turnover - gender (GRI 401-1)**

Category	Employees	Unit	2022	2023	2024	2025
Total employees separated	Total	No.	232	178	230	584
Total employees voluntarily separated	Total	No.	n/a	n/a	n/a	509
Category	Employees	Unit	2022	2023	2024	2025
Gender - employees	Male Female	No. No.	n/a n/a	102 76	119 111	356 228
<30	Male	No.	n/a	17	20	69
	Female	No.	n/a	41	57	114
30 – 50	Male	No.	n/a	65	65	258
	Female	No.	n/a	33	54	112
>50	Male	No.	n/a	20	34	29
	Female	No.	n/a	2	0	2

Employee training (GRI 404-1)

Category	Unit	2021	2022	2023	2024	2025
Senior Management	Total hours of training	1,885	546	317	376	1,403
Middle Management	Total hours of training	30,570	26,100	31,801	41,216	120,720
Non-Management	Total hours of training	37,397	28,566	38,948	27,261	257,660

Average hours of training per employee:

Category	Unit	2024	2025
Total training hours	Hours (Total hours throughout FY 2025)	68,853	379,783
Total participants	No. of participants	8,707	5,407
Male	No. of participants	5,324	3,702
	Hours	40,608	253,338
Female	No. of participants	3,383	1,705
	Hours (Total hours throughout FY 2025)	28,245	126,445
Average hours of training per employee¹⁷:		7.90	70.59

¹⁷ The increase in training hours between 2024 and 2025 is primarily due to the broader scope of employee data reported in 2025. In addition, the introduction of LinkedIn Learning and several new curricula, along with more comprehensive tracking of training hours, also contributed to the year-over-year growth

**Parental leave (permanent employees) (GRI 401-3)**

Category	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
Employees entitled to parental leave	No.	1,083	371	1,196	434	1,241	476	3,105	940
Employees that took parental leave	No.	49	39	45	37	46	63	153	72
Employees that returned to work in the reporting period after parental leave ended	No.	49	39	45	37	46	63	153	72
Employees that returned to work after parental leave ended that were still employed 12 months after their return to work	No.	45	37	43	36	45	57	144	65
Rate of return to work that took parental leaves	%	100	100	100	100	100	100	100	100
The retention rate of employees that took parental leave	%	92	95	96	97	98	90	94	90

Benefits provided to permanent employees (GRI 401-2)

Category	Unit	Response
Day-care facilities	Yes/No	Yes
Health insurance	Yes/No	Yes
Disability coverage	Yes/No	Yes
Parental leave (maternity leave or paternity leave)	Yes/No	Yes
Training	Yes/No	Yes

Minimum notice period regarding operational changes (GRI 402-1)

Category	Unit	2023	2024	2025
Minimum number of weeks' notice typically provided to employees and their representatives prior to the implementation of significant operational changes that could substantially affect them.	No.	4	4	4

Suppliers & procurement spend**Proportion of spending on local suppliers (GRI 204-1)**

Category	Unit	2022	2023	2024	2025
Total no. of suppliers	No.	1,456	1,678	1,629	1,579
Total spending on locally based suppliers	Million AED	964	1,157	1,271	1,649
Procurement spend on locally based suppliers	Percentage of total	92	93	93	94



Environmental performance

Please refer to the Inventory Management Plan enclosed for more details on methodology for each environmental performance indicator.

Energy consumption - absolute and intensity (GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4)

Category	Unit	2022 scope ¹⁸	2022	2023 scope	2023	2024 scope	2024	2025 scope	2025
Total petrol consumption ¹⁹	Litres	DIB UAE ²⁰	96,980	DIB UAE	75,070	DIB UAE	75,080	DIB UAE	74,390
Total diesel consumption	Litres	DIB UAE	17,400	DIB UAE	8,500	DIB UAE	-	DIB UAE	-
Total electricity consumption (from non-renewable sources)	kWh	DIB UAE	14,233,837	DIB UAE	19,210,335	DIB UAE	22,717,294	DIB UAE	24,902,519
Total electricity consumption (from renewable sources)	kWh	DIB UAE	-	DIB UAE	-	DIB UAE	-	DIB UAE	29,546
Energy from total fuel consumption	GJ	DIB UAE	4,056	DIB UAE	2,942	DIB UAE	2,613	DIB UAE	2,589
Energy from total electricity consumption	GJ	DIB UAE	51,241.7	DIB UAE	69,157	DIB UAE	81,782	DIB UAE	89,755
Energy intensity	GJ/FTE	DIB UAE	28.80	DIB UAE	35.34	DIB UAE	39.81	DIB UAE	18.45 ²¹

¹⁸ 2022 - 2023 energy consumption scope only partially covered DIB's operational premises

¹⁹ Fugitive emissions are excluded from fuel consumption calculation. Please refer to Inventory Management Plan for more details

²⁰ DIB UAE refers to buildings, offices, and branches within our operational control in the UAE. In 2025, power consumption from third-party data centres was added to the scope

²¹ 2025 energy intensity calculations based on expanded employee scope compared to prior years. 2024 energy intensity based on the expanded employee scope would have been 18.33 GJ/FTE, excluding data centres. 2025 energy intensity is 16.23 GJ/FTE, excluding data centres

**GHG emissions - absolute and intensity (GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4)**

Category	Unit	2022 scope	2022	2023 scope	2023	2024 scope	2024	2025 scope	2025
Scope 1	tCO ₂ e	DIB UAE ²²	284.4	DIB UAE	228.43	DIB UAE	185.33	DIB UAE	183.63
Scope 2 – location-based	tCO ₂ e	DIB UAE	5,751.8	DIB UAE	7,762.90	DIB UAE	9,039.21	DIB UAE	9,302.73
Scope 2 – market-based ²³	tCO ₂ e	DIB UAE	n/a	DIB UAE	n/a	DIB UAE	n/a	DIB UAE	9,290.77
Scope 3 - Total	tCO₂e	DIB UAE	61.30	DIB UAE	78.62	DIB UAE	780.94	DIB UAE	176,784.00
Category 1: Purchased Goods and Services	tCO ₂ e	DIB UAE	-	DIB UAE	-	DIB UAE	-	DIB UAE	163,280.44
Category 5: Waste from Operations ²⁴	tCO ₂ e	DIB UAE	-	DIB UAE	-	DIB UAE	718.50	DIB UAE	725.43
Category 6: Business Travel ²⁵	tCO ₂ e	DIB UAE	61.30	DIB UAE	78.61	DIB UAE	62.44	DIB UAE	62.58
Category 7: Employee Commuting	tCO ₂ e	DIB UAE	-	DIB UAE	-	DIB UAE	-	DIB UAE	8,521.12
Category 13: Downstream Leased Properties	tCO ₂ e	DIB UAE	-	DIB UAE	-	DIB UAE	-	DIB UAE	4,194.44
Total GHG emissions - location-based	tCO₂e	DIB UAE	6,036.2	DIB UAE	8,070	DIB UAE	10,005.48	DIB UAE	186,270.36
Total GHG emissions - market-based	tCO₂e	DIB UAE	n/a	DIB UAE	n/a	DIB UAE	n/a	DIB UAE	186,258.40
GHG emission intensity - Scope 1 & 2	tCO₂e/FTE	DIB UAE	3.14	DIB UAE	3.96	DIB UAE	4.71	DIB UAE	1.86 ²⁶

Water management (GRI 303-5)

Category	Unit	2022 Scope	2022	2023 Scope	2023	2024 Scope	2024	2025 Scope	2025
Water consumption (municipal)	kL	DIB UAE	21,354	DIB UAE	27,524.52	DIB UAE	27,894.61	DIB UAE	36,115.69
Water consumption (third-party supplier drinking water)	kL	Selected locations in UAE ²⁷	1,185	Selected locations in UAE	1,306.39	Selected locations in UAE	1,400.11	Selected locations in UAE	1,407.32

Waste management (GRI 306-3, GRI 306-4, GRI 306-5)

Category	Unit	2022 Scope	2022	2023 Scope	2023	2024 Scope	2024	2025 Scope	2025
Total waste generated ²⁸	Tonnes	Selected locations in UAE	379.8	Selected locations in UAE	558.58	Selected locations in UAE	1,249.00	Selected locations in UAE	1,281.73
Total waste recycled ²⁹	Tonnes	Selected locations in UAE	3.7	Selected locations in UAE	19.62	Selected locations in UAE	11.55	Selected locations in UAE	35.25
Total waste sent to landfill	Tonnes	Selected locations in UAE	376.1	Selected locations in UAE	538.96	Selected locations in UAE	1,237.45	Selected locations in UAE	1,246.48

²² DIB UAE refers to buildings, offices and branches within our operational control in the UAE. In 2025, power consumption from third-party data centres was added to the scope

²³ Market-based emissions were not reported before 2025, as DIB did not have any contractual instruments in place to purchase energy and therefore location- and market-based emissions were the same

²⁴ Waste generation data is only available at owned facilities and specific leased facilities which make up the majority of DIB's operational footprint

²⁵ Hotel stays and travel to and from airport are excluded from Scope 3, Category 6 calculation. Please refer to Inventory Management Plan for more details

²⁶ 2025 GHG emission intensity calculations based on expanded employee scope compared to prior years

²⁷ Third-party drinking water purchase data is only available at owned facilities and specific leased facilities

²⁸ Waste generation data is only available at owned facilities and specific leased facilities which make up the majority of DIB's operational footprint

²⁹ Waste is recycled at five offices within the UAE. Only paper is recycled at these offices, with 100% of paper waste recycled



Environmental calculations - Inventory Management Plan

Applicable to all scopes and categories:

Boundary:

DIB's UAE banking operations for FY25 reporting period.

Unit:

Metric tonnes of carbon dioxide equivalent (tCO₂e).

Scope 1 emissions:

Direct greenhouse gas emissions from sources within DIB's operational control.

Sources:

- Petrol and diesel consumption from company-owned vehicles and on-site generators.

Methodology

- DIB's Administration team compiles fuel purchasing data/invoices. Source data is entered into database, where appropriate factors are applied to convert source data into tCO₂e.
- Scope 1 emissions were calculated using conversion factors published in the Intergovernmental Panel on Climate Change (IPCC) Assessment Report version 5 (AR5).

Assumptions & exclusions:

- CO₂, CH₄ and N₂O emissions were considered in the calculation of Scope 1 emissions.
- Fugitive emissions were excluded from the Scope 1 calculations.
- No diesel consumption was recorded for year 2024.

Target:

- Net-zero Scope 1 & 2 emissions under this boundary by 2030.

Scope 2 emissions:

Indirect greenhouse gas emissions from generation of purchased energy consumed at sites owned or controlled by DIB.

Sources:

- Total electricity consumption for all branches and offices within operational control in the UAE.
- In 2025, electricity consumption from third-party data centres was included in Scope 2 calculations. DIB rents space and purchases electricity from the data centres, while using its own hardware and equipment.

Location-based methodology:

- Electricity consumption (in kWh) was obtained directly from invoices from utility providers and landlords. Separate grid emission factors were used for Dubai & Sharjah and Abu Dhabi & Northern Emirates based on electricity suppliers.
- For Dubai and Sharjah, Dubai Electricity & Water Authority (DEWA) emission factors from its 2024 Sustainability Report were used. For Abu Dhabi and Northern Emirates, Etihad Water & Electricity Company (EWEC) emission factors from their 2024 Statistical Report were used.

Market-based methodology:

- Non-renewable electricity consumption (in kWh) was obtained directly from invoices from utility providers and landlords. Separate grid emission factors were used for Dubai & Sharjah and Abu Dhabi & Northern Emirates based on electricity suppliers.
- Renewable electricity consumption from Moro Hub's Green Data Centre was obtained directly from invoices from the vendor.
- For Dubai and Sharjah, Dubai Electricity & Water Authority (DEWA) emission factors from its 2024 Sustainability Report were used. For Abu Dhabi and Northern Emirates, Etihad Water & Electricity Company (EWEC) emission factors from their 2024 Statistical Report were used.

Assumptions & exclusions:

- The DEWA emission factor used includes estimates for all required greenhouse gases as per the Intergovernmental Panel on Climate Change (IPCC), including but not limited to CO₂, CH₄, and N₂O.
- The EWEC emission factor included in this methodology does not include CH₄ and N₂O.
- Where actual consumption data is unavailable, an estimation is calculated for the premises using a reference branch/office with comparable size, occupancy, and location characteristics.

Target:

- Net-zero Scope 1 & 2 emissions under this boundary by 2030.



Scope 3 - Category 1 (Purchased Goods and Services)

Indirect greenhouse gas emissions from the production of products purchased or acquired.

Sources:

- DIB's procurement data for the FY 2025 reporting period.

Methodology

- DIB's procurement data was collected from the Procurement department.
- Suppliers were mapped to categories aligning with spend-based emissions factors from CEDA (Comprehensive Environmental Data Archive) which assumes services were delivered in the United Arab Emirates in 2025.

Assumptions & exclusions:

- Over half of spend was mapped to an appropriate CEDA emission factor, with priority on those with higher intensities (e.g. printing, renovation & maintenance, computer software & hardware). Other spend categories determined to be related to Scope 1, 2, and 3 (i.e. utilities, amounts paid to landlords) or financed emissions (e.g. mortgage brokers, auto dealers) were excluded. The remaining spend was categorised as low-intensity back-office activity, and assigned an emission factor of 0.05 kgCO₂/AED.

Scope 3 - Category 5 (Waste Generated in Operations)

Indirect greenhouse gas emissions from third-party disposal and treatment of waste generated.

Sources:

Third-party waste disposal from municipal and private service providers for general waste disposed at office and branch locations.

Methodology

- Source data is entered into database, where appropriate factors are applied to convert source data into tCO₂e.
- EPA's GHG Emission Factors Hub was referenced.
- The available factors used considered tCO₂e emissions in the calculation of waste generated in operations, including CH₄ emissions from landfilling.

Assumptions & exclusions:

- Waste generation data is only available at owned facilities and specific leased facilities.

Scope 3 - Category 6 (Business Travel)

Indirect emissions from the transportation of employees for business-related activities in vehicles owned or operated by third parties.

Sources:

- Air travel data for business-related activities.

Methodology

- Data pertaining to business travel was collated based on expense reports maintained by DIB's Administration department.
- 100% of emissions reported under this category were calculated using the distance-based method.
- EPA's GHG Emission Factors Hub was referenced.
- CO₂, CH₄ and N₂O emissions were considered in the calculation of air travel emissions.

Assumptions & exclusions:

- Data reported for current and previous years on air travel contains emissions related to the flights taken only; rail and ground travel excluded.
- Emissions related to hotel stays and travel to and from airport are excluded.

Scope 3 - Category 7 (Employee Commuting)

Emissions from the transportation of employees between their homes and their worksites.

Sources:

- Employee commuting for day-to-day business activities.

Methodology

- Data pertaining to business travel was collated based on an employee survey deployed during the fiscal year collecting behavioural statistics, such as commute distance, method, fuel type, and frequency.
- 100% of emissions reported under this category were calculated using the distance-based method
- DEFRA's GHG Conversion Factors for Company Reporting 2025 version 1.0 was used for emissions factors related to passenger vehicles.
- EPA's GHG Emission Factors Hub was referenced for emission factors related to public transport.
- CO₂, CH₄, and N₂O emissions were considered in the calculation of employee commuting emissions.

Assumptions & exclusions:

- The survey received approximately a 41% response rate at DIB's two major office centres, Al Nahda and Deira. Calculations were extrapolated to the entire population of DIB employees.
- 100% of employees work from a DIB location, therefore no tele-working was considered in the calculations.



Scope 3 - Category 13 (Downstream Leased Assets)

Emissions from the operation of assets that are owned by DIB (acting as lessor) and leased to other entities in the reporting year that are not already included in Scope 1 or Scope 2.

Sources:

- DIB's portfolio of investment properties.

Methodology

- Data pertaining to DIB's investment properties, including location, age, built area, etc., was collated.
- As actual consumption data was not available for these properties, the average data method was used to estimate emissions in this category.
- Energy Use Intensity estimates from Energy Star (Aug 2024) were used to estimate energy use per property type.
- For Dubai and Sharjah, Dubai Electricity & Water Authority (DEWA) emission factors from its 2024 Sustainability Report were used. For Abu Dhabi and Northern Emirates, Etihad Water & Electricity Company (EWEC) emission factors from their 2024 Statistical Report were used.

Assumptions & exclusions:

- Only properties leased during 2025 were considered in the calculation; vacant units were excluded.
- The DEWA emission factor used includes estimates for all required greenhouse gases as per the Intergovernmental Panel on Climate Change (IPCC), including but not limited to CO₂, CH₄, and N₂O.
- The EWEC emission factor included in this methodology does not include CH₄ and N₂O.

Water consumption

Sources:

- Municipal water consumed at offices and branches.
- Third-party drinking water purchased at offices and branches.

Methodology

- Water consumption is recorded through monthly bills generated from the Utility portals.
- Third-party drinking water invoices are collated.

Assumptions & exclusions:

- Third-party drinking water purchase data is only available at owned facilities and specific leased facilities.

Waste generated and recycled

Sources:

- Waste generated (paper and general) at select offices and branches.

Methodology

- Volumes of waste sent to landfill and recycled collated from waste management invoices where available.

Assumptions & exclusions:

- Waste generation data is only available at owned facilities and specific leased facilities.
- Waste is recycled at five office premises within the UAE. As of this year, only paper is recycled at these offices, with 100% of paper waste recycled.



GRI content index

GRI 1 used GRI 1: Foundation 2021

Statement of use Dubai Islamic Bank has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI STANDARDS	DISCLOSURES	LOCATION
GRI 2: General Disclosures 2021	2-1 Organisational details	About DIB
	2-2 Entities included in the organisation's sustainability reporting	About DIB
	2-3 Reporting period, frequency, and contact point	About this report
	2-4 Restatements of information	There is no restatement of information
	2-5 External assurance	Limited Assurance report is appended to this report
	2-6 Activities, value chain, and other business relationships	About DIB
	2-7 Employees	Appendix- ESG Data Tables- Workforce
GRI 2: General Disclosures 2021	2-8 Workers who are not employees	Appendix- Data Tables- Workforce
	a. report the total number of workers who are not employees and whose work is controlled by the organisation and describe:	a. total number of workers who are not employees: 324 Workers who are not classified as employees include several categories, each defined by their contractual relationships with the organisation.
	i. the most common types of worker and their contractual relationship with the organisation;	Contractual staffing – Employed by staffing agencies/licensed third party, work under a contract for a specified period of time which includes short-term or long-term engagement on a project basis.
	ii. the type of work they perform;	Workers who are not classified as employees and provide administrative support through contractual staffing include: oversee IT projects to ensure their timely completion, assist project managers and facilitate communication among stakeholders, handle front desk and perform administrative tasks, and perform general office tasks.
	b. describe the methodologies and assumptions used to compile the data, including whether the number of workers who are not employees is reported:	Data is collected through Human Resources Management System (HRMS) for the reporting period; each worker is recorded based on their contractual engagement.
	i. in head count, full-time equivalent (FTE), or using another methodology;	
	ii. at the end of the reporting period, as an average across the reporting period, or using another methodology;	DIB reports total number of employees at the end of the reporting period.
c. describe significant fluctuations in the number of workers who are not employees during the reporting period and between reporting periods.	There are no fluctuations observed in the number of employees during the reporting period and between reporting periods.	



GRI STANDARDS	DISCLOSURES	LOCATION	
GRI 2: General Disclosures 2021 (continued)	2-9 Governance structure and composition	Governance section Appendix- ESG Data Tables- Board of Directors (GRI 2-9)	
	2-10 Nomination and selection of the highest governance body	Sustainability Governance section and Integrated/Corporate Governance Reports and Disclosures available on https://www.dib.ae/about-us/investor-relations	
	2-11 Chair of the highest governance body	Sustainability Governance section and Integrated/Corporate Governance Reports and Disclosures available on https://www.dib.ae/about-us/investor-relations	
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Governance section and Integrated/Corporate Governance Reports and Disclosures available on https://www.dib.ae/about-us/investor-relations	
	2-13 Delegation of responsibility for managing impacts	Sustainability Governance section and Integrated/Corporate Governance Reports and Disclosures available on https://www.dib.ae/about-us/investor-relations	
	2-14 Role of the highest governance body in sustainability reporting	Chairman's Message and GCEO's Message	
	2-15 Conflicts of interest		Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations
			Code of Corporate Governance https://www.dib.ae/docs/default-source/disclosures/code-of-corporate-governance.pdf?sfvrsn=62b61861_2
	2-16 Communication of critical concerns		Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations
			Code of Corporate Governance https://www.dib.ae/docs/default-source/disclosures/code-of-corporate-governance.pdf?sfvrsn=62b61861_2
	2-17 Collective knowledge of the highest governance body	Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations	
	2-18 Evaluation of the performance of the highest governance body		Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations
		Code of Corporate Governance https://www.dib.ae/docs/default-source/disclosures/code-of-corporate-governance.pdf?sfvrsn=62b61861_2	



GRI STANDARDS	DISCLOSURES	LOCATION
GRI 2: General Disclosures 2021 (continued)	2-19 Remuneration policies	<p>Remuneration methodology is embedded within the HR Policy which applies to the members of the highest governance body and senior executives.</p> <p>Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations</p>
	<p>a. describe the remuneration policies for members of the highest governance body and senior executives, including:</p> <ul style="list-style-type: none"> i. fixed pay and variable pay; ii. sign-on bonuses or recruitment incentive payments; iii. termination payments; iv. clawbacks; v. retirement benefits; 	<p>a. The BNRC is responsible for reviewing, approving and maintaining oversight of the implementation of the overall reward - related policies of the Bank in line with all relevant regulations and standards including but not limited to reviewing and approving the compensation for senior management.</p> <p>i. The Bank strives to place all employees within the approved pay scale to ensure fairness in pay, reflecting their roles and responsibilities and that which is benchmarked against industry standards. The Bank uses variable pay as an important aspect of its pay-for-performance approach.</p> <p>ii. Joining/sign-on bonuses or recruitment incentive payments are administered as a part of our HR policy.</p> <p>iii. Termination payments are administered as a part of our HR policy.</p> <p>iv. The Bank has exclusive discretion to apply claw-back arrangements where necessary, enabling taking actions if failing to meet appropriate standards and to address misselling, misconduct, or material error, or any other instance which is ascertained after the payment of incentives.</p> <p>v. Retirement benefits are administered as a part of our HR policy.</p>
	<p>b. describe how the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organisation's impacts on the economy, environment, and people.</p>	<p>b. Remuneration policies are aligned to meet organisational objectives, considering balance between external competitiveness and affordability, external business environment, and the Bank's financial health, and designed to integrate performance matrices, stakeholder considerations, risk management, and long-term planning.</p> <p>For more information on the remuneration policies for members of the highest governance body and senior executives, please refer to the Integrated/Corporate Governance Reports.</p> <p>https://www.dib.ae/about-us/investor-relations</p>



GRI STANDARDS	DISCLOSURES	LOCATION
GRI 2: General Disclosures 2021 (continued)	2-20 Process to determine remuneration	Remuneration methodology is embedded within the HR Policy which applies to the members of the highest governance body and senior executives. Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations
	a. describe the process for designing its remuneration policies and for determining remuneration, including:	The BNRC is responsible for reviewing, approving, and maintaining oversight of the implementation of the overall reward related policies of the bank in line with all relevant regulations and standards including but not limited to reviewing and approving the compensation for senior management.
	i. whether independent highest governance body members or an independent remuneration committee oversees the process for determining remuneration;	
	ii. how the views of stakeholders (including shareholders) regarding remuneration are sought and taken into consideration;	Due considerations are made to ensure practices are designed to be fair and equitable, before the same is presented to the approving authority, for reviewing, approving, and maintaining oversight on the implementation of the overall reward -related policies of the Bank in line with all relevant regulations and standards.
	iii. whether remuneration consultants are involved in determining remuneration and, if so, whether they are independent of the organisation, its highest governance body and senior executives;	The Bank engages with independent consultants to ensure practices are designed to be fair and equitable. Benchmarks are used to establish external remuneration references, alongside other relevant internal and external inputs.
	2-21 Annual total compensation ratio	This is confidential information as per our internal policies.
	2-22 Statement on sustainable development strategy	Chairman's Message and GCEO's Message
	2-23 Policy commitments	Executing Strategic Priorities
	2-24 Embedding policy commitments	Executing Strategic Priorities
	2-25 Processes to remediate negative impacts	Key Policy Statement Disclosure (Section 3.9: Discrimination & Harassment)
	2-26 Mechanisms for seeking advice and raising concerns	Key Policy Statement Disclosure (Section 3.9: Discrimination & Harassment)
	2-27 Compliance with laws and regulations	Integrated/Corporate Governance Reports Code of Corporate Governance https://www.dib.ae/about-us/investor-relations
	2-28 Membership associations	A Year of Firsts: Strengthening Transparency and Global Alignment
	2-29 Approach to stakeholder engagement	Stakeholder Engagement and Materiality
2-30 Collective bargaining agreements	Collective bargaining is prohibited as per UAE law and therefore not reported.	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Stakeholder Engagement and Materiality
	3-2 List of material topics	Stakeholder Engagement and Materiality
	3-3 Management of material topics	Double Materiality Assessment Impacts, Risks & Opportunities



GRI STANDARDS	DISCLOSURES	LOCATION
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	2025 Year in Review Appendix- ESG Data Tables- Economic Performance
	201-3 Defined benefit plan obligations and other retirement plans	Appendix- ESG Data Tables- Benefits provided to permanent employees
	201-4 Financial assistance received from government	None
GRI 202: Market Presence 2016	202-2 Proportion of senior management hired from the local community	Emiratisation
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Community Support
	203-2 Significant indirect economic impacts	Community Support
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Appendix- ESG Data Tables- Suppliers & Procurement Spend
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	Appendix- ESG Data Tables- Business Ethics
	205-3 Confirmed incidents of corruption and actions taken	No incidents were reported for the year 2024
GRI 206: Anti-competitive Behaviour 2016	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	No legal action in 2024 was reported for the breaches listed in 206-1
GRI 207: Tax 2019	207-1 Approach to tax	Key Policy Statement Disclosure (Section: Tax Transparency)
	207-2 Tax governance, control, and risk management	
	207-3 Stakeholder engagement and management of concerns related to tax	
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Appendix- ESG Data Tables- Energy consumption
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Environmental Management
	303-2 Management of water discharge-related impacts	Environmental Management
	303-5 Water consumption	Appendix- ESG Data Tables- Water Management
GRI 304: Biodiversity 2016	304-2 Significant impacts of activities, products, and services on biodiversity	Local Environmental Initiatives
	304-3 Habitats protected or restored	Local Environmental Initiatives
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Appendix- ESG Data Tables- GHG emissions
	305-2 Energy indirect (Scope 2) GHG emissions	Appendix- ESG Data Tables- GHG emissions
	305-3 Other indirect (Scope 3) GHG emissions	Appendix- ESG Data Tables- GHG emissions
	305-4 GHG emissions intensity	Appendix- ESG Data Tables- GHG emissions
	305-5 Reduction of GHG emissions	Decarbonisation Strategy DIB's Sustainable Issuances



GRI STANDARDS	DISCLOSURES	LOCATION
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Environmental Management
	306-2 Management of significant waste-related impacts	Environmental Management
	306-3 Waste generated	Appendix- ESG Data Tables- Waste Management
	306-4 Waste diverted from disposal	Appendix- ESG Data Tables- Waste Management
	306-5 Waste directed to disposal	Appendix- ESG Data Tables- Waste Management
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Appendix- ESG Data Tables- New employee hires, Employee Turnover Rate - Gender and Age
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Appendix- ESG Data Tables- Benefits provided to permanent employees
	401-3 Parental leave	Appendix- ESG Data Tables- Parental leave (permanent employees)
GRI 402: Labour/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Appendix- ESG Data Tables- Minimum notice period regarding operational changes
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Key Policy Statement Disclosure (Section: Occupational Health & Safety)
	403-2 Hazard identification, risk assessment, and incident investigation	
	403-3 Occupational health services	
	403-4 Worker participation, consultation, and communication on occupational health and safety	
	403-5 Worker training on occupational health and safety	
	403-6 Promotion of worker health	
	403-9 Work-related injuries	One minor work-related injury in 2025. The employee returned to work.
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Appendix- ESG Data Tables- Employee Training
	404-2 Programmes for upgrading employee skills and transition assistance programmes	Training & Development
	404-3 Percentage of employees receiving regular performance and career development reviews	Appendix- ESG Data Tables- Details of performance & career development reviews
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Appendix- ESG Data Tables- Workforce Appendix- ESG Data Tables- Board of Directors Integrated/Corporate Governance Reports https://www.dib.ae/about-us/investor-relations
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	No cases of discrimination were reported for the year 2025



GRI STANDARDS	DISCLOSURES	LOCATION
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programmes	Community Support Local Environmental Initiatives
GRI 415: Public Policy	415-1 Political contributions	DIB has not made any contributions to political campaigns, nor has it funded organisations such as lobbying trade associations. The Bank prohibits political involvement of any kind, including lobbying and political expenses, in line with the laws and regulations in countries where we operate.
GRI 417: Marketing and Labelling 2016	417-1 Requirements for product and service information and labelling 417-2 Incidents of non-compliance concerning product and service information and labelling 417-3 Incidents of non-compliance concerning marketing communications	Responsible marketing and sales practices are governed by the Consumer Protection Regulation issued by the Central Bank of the UAE. DIB ensures full compliance through a robust governance framework of policies, procedures, and internal controls, reinforced by regular staff training on responsible sales and marketing to uphold regulatory and ethical standards. Our Consumer Protection Regulation Policy and Product Development Guidelines mandate transparency in pricing, prohibit hidden charges, and require clear disclosure of all fees. Product and service information is communicated through Key Fact Statements, Terms & Conditions, Contracts, and Standard Operating Procedures, ensuring accuracy, clarity, and accessibility in both Arabic and English. Marketing communications undergo a strict pre-approval process to prevent misleading claims and maintain alignment with regulatory and ethical standards. Looking ahead, we will continue to strengthen governance by embedding sustainability principles in marketing, enhancing disclosure practices, and maintaining zero tolerance for misleading communications. No incidents of non-compliance with regulations and/or voluntary codes were recorded. All communications and marketing materials are reviewed by Sharia, Legal and Compliance departments.
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Appendix- ESG Data Tables- Data privacy



IFRS S1 & S2 data tables

Disclaimer: This report partially reflects the requirements of IFRS Sustainability Disclosure Standards S1 and S2, as issued by the International Sustainability Standards Board (ISSB). DIB is committed to achieving full compliance as we continue to expand and refine the sustainability data available to us and enhance our control systems and processes for sustainability disclosures.

This table refers to some of the key requirements of IFRS S1 and S2. It does not contain all the requirements. The table is prepared using the voluntary application guide designed to support companies as they begin to apply IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures in advance of or in the absence of jurisdictional regulation (Voluntarily Applying ISSB Standards—A Guide for Preparers, Sep 2024)

Standard	Disclosures	Scope	Reference in the report
IFRS S1, S2	Strategy	The disclosure relates to the strategy considered by the Bank towards the sustainability and climate-related risks and opportunities.	<ul style="list-style-type: none"> Sustainability Strategy
IFRS S1, S2	Governance	This disclosure relates to the Board and management oversight of the risks identified within the Bank that are reported, assessed, managed, and controlled, including key strategic and operational risk issues. Scope of committee includes ESG risks, including climate risk.	<ul style="list-style-type: none"> Governance
IFRS S1, S2	Risk Management	Refers to the processes identified in managing sustainability and climate related risks and opportunities, and how these are integrated into overall risk management strategy.	<ul style="list-style-type: none"> Risk Management
IFRS S1, S2	Metrics & Targets	<p>Metrics: The disclosure topics includes the SASB Industry Standards and Scope 1, Scope 2, and, appropriate, Scope 3 greenhouse gas (GHG) emissions.</p> <p>Targets: Refers to future aspirations and net zero in operations (Scope 1&2).</p>	<ul style="list-style-type: none"> Data Tables Impacts, Risks & Opportunities Sustainability Strategy



SASB data tables

We also align our reporting with the Sustainability Accounting Standards Board (SASB) standards, which provide industry-specific guidance on material ESG issues. Our ESG data tables demonstrate our commitment to transparency and accountability, as well as our progress towards achieving our sustainability goals and creating long-term value for our stakeholders.

INDUSTRY	TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	2025
COMMERCIAL BANKING	Data Security	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	Data Security and Privacy has been identified as a key material topic and is discussed in the report under Information Security.
	Financial Inclusion & Capacity Building	(2) amount of financing outstanding qualified to programmes designed to promote small business and community development	Quantitative	FN-CB-240a.1	(2) Employment Generation ³⁰ AED 2.19Bn as of 31 Dec 2025. Please refer to Sustainable Finance – DIB's Sustainable Issuances section of the report for more information.
		Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	FN-CB-240a.4	Over 1,800 individuals receiving financial literacy training in 2025. Please refer to Financial Inclusion of the report for more information.
	Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	Please refer to Risk Management – Embedding Sustainability into Credit Risk Assessment section of the report for more information.
	Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-CB-510a.1	In 2025, DIB did not incur any financial losses from judgments related to the breaches outlined in FN-CB-510a.1.
	Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1	The Central Bank of the United Arab Emirates (CBUAE) has classified DIB as a Domestic Systemically Important Bank (DSIB). This means that DIB is subject to additional regulatory requirements and supervision by the CBUAE.
		Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2	Refer to the Risk Management – Climate-Related Financial Risk section of the report for more information.

³⁰ Employment generation refers to financing and/or refinancing to SMEs and microfinance clients, as well as the provision of support measures to these clients such as offering extension of payment periods during natural disasters and pandemics. SMEs are defined in line with the UAE Central Bank Circular No. 1/2021 dated 26/02/2021 under Article 1 points a. & b.



INDUSTRY	TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	2025
CONSUMER FINANCE	Activity Metric	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Quantitative	FN-CF-000.A	Covered cards: Total number of distinct customers ³¹ : 342,496 Debit cards: Total number of distinct customers: 1,028,079
	Activity Metric	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Quantitative	FN-CF-000.B	Covered cards: Total accounts/cards ³² in force: 446,045 Debit cards: Total accounts/cards in force: 1,121,405
	Data Security	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CF-230a.3	Key Policy Statement Disclosure (Section(s): Data Privacy, Information Security Management System)

INDUSTRY	TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	2025
MORTGAGE FINANCE	Activity Metric	(1) Number of mortgages originated residentially	Quantitative	FN-MF-000.A	27,601
		(2) Value of mortgages originated residentially			AED 30,617,428,245
		(1) Number of mortgages originated commercially	Quantitative	FN-MF-000.A	183
		(2) Value of mortgages originated commercially			AED 174,198,926

³¹ Distinct customers: At month end level, the total number of distinct customers in force

³² Accounts/cards in force: At month end level, the total number of accounts/cards in force



ASSURANCE STATEMENT

SGS GULF LTD'S REPORT ON SELECTED KPI'S REPORTED WITHIN SUSTAINABILITY ACTIVITIES IN THE DUBAI ISLAMIC BANK PJSC'S '2025 SUSTAINABILITY REPORT' FOR THE REVIEW PERIOD OF 1ST JANUARY 2025 TO 31ST DECEMBER 2025.

NATURE OF THE ASSURANCE/VERIFICATION

SGS Gulf LTD (hereinafter referred to as SGS) was commissioned by Dubai Islamic Bank PJSC (hereinafter referred to as 'the Bank', 'the Organisation') to conduct an independent assurance of the organisation's selected KPIs included within the '2025 Sustainability Report' (hereinafter referred to as the 'report').

INTENDED USERS OF THIS ASSURANCE STATEMENT

This Assurance Statement is provided with the intention of informing all Dubai Islamic Bank PJSC's Stakeholders.

RESPONSIBILITIES

The information in the Report and its presentation are the responsibility of the directors and the management of The Dubai Islamic Bank PJSC. SGS has not been involved in the preparation of any of the material included in the Report.

Our responsibility is to express an opinion on the text, data, graphs, and statements within the scope of verification with the intention of informing all the Banks' stakeholders.

ASSURANCE STANDARDS, TYPE, AND LEVEL OF ASSURANCE

Sustainability report & KPI assurance is carried out at SGS under the Sustainability Assurance Global Systems Procedure (SAGSPs). The SAGSPs have been established to ensure ethics, independence, impartiality, quality, consistency and reliability in the management, operation, team resources, and execution of assurance projects, when combined with the guidance from a suitable assurance standard / programme.

The assurance of this report has been conducted according to the following Assurance Standards:

Assurance Standard		Level of Assurance
A	ISAE3000	Limited
B	ISAE3410	Limited

Assurance has been conducted at a 'limited' level of scrutiny for below mentioned scope of the selected KPIs that are included in the report.

SCOPE OF ASSURANCE AND REPORTING CRITERIA

The scope of the assurance included the evaluation of quality, accuracy, and reliability of specified performance information as detailed below and the evaluation of adherence to the following reporting criteria:

Reporting Criteria	
1	GRI (with reference to)
2	GHG Protocol – A Corporate Reporting Standard

SPECIFIED PERFORMANCE INFORMATION AND DISCLOSURES INCLUDED IN THE SCOPE

KPI	Considered Scope
GHG emissions - Scope 1	UAE
GHG emissions - Scope 2	UAE
GHG emissions - Scope 3 Upstream (Purchased goods and services)	UAE
GHG emissions - Scope 3 Upstream (Waste generated in operations)	Selected Locations in UAE
GHG emissions - Scope 3 Upstream (Business travel)	UAE
GHG emissions - Scope 3 Upstream (Employee commuting)	UAE
GHG emissions - Scope 3 Downstream (Leased properties)	UAE
Water Consumption - Municipal - General Use Water from Utility Company	Selected Locations in UAE
Water Consumption - Drinking bottled water (5L and 2L water)	Selected Locations in UAE
Waste Generated - Paper waste	Selected Locations in UAE
Waste Generated - General - Plastic (tea cups, cutleries), tissues, food	Selected Locations in UAE
Employee count by gender	UAE
New employee hires by age and gender	UAE
Employee turnover by age and gender	UAE
Average training hours per employee	UAE

ASSURANCE METHODOLOGY

The assurance comprised a combination of pre-assessment review / research, virtually conducted interviews with relevant employees and management; documentation, and record review. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Environmental Data

CO2 emissions from own operations were verified at a limited level of assurance according to ISAE3410 specification with guidance for the validation and verification of Greenhouse Gas assertions, to establish conformance with the requirements of the WRI/WBCSD based on GHG Protocol – A Corporate Accounting and Reporting Standard ('The WRI/WBCSD GHG Protocol'), within the scope of the verification. The materiality required for the verification was considered by SGS to be below 10%, based on the needs of the intended users. The engagement included verification of emissions from anthropogenic sources of greenhouse gases included within the organisation's boundary and meeting the requirements of the WRI/WBCSD GHG Protocol. The organisational boundary was established following the operational control approach.

- Description of activities: Banking services.
- Location/boundary of the activities: United Arab Emirates only.
- Physical infrastructure, activities, technologies, and processes of the organisation: Bank branches, offices and data centres.
- GHG sources, sinks, and/or reservoirs included:
 - Scope 1 – mobile and stationary combustion
 - Scope 2 – purchased electricity.
 - Scope 3 – Categories 1, 5, 6, 7, 13.
- Types of GHGs included: CO2, N2O, CH4 (HFC's, PFC's, SF6 and NF3 are excluded).
- Directed actions: none.



SGS concludes with limited assurance that there is no evidence to suggest that the presented CO2 equivalent assertion is not materially correct and is not a fair representation of the CO2 equivalent data and information and is not prepared following the requirements of the WRI/WBCSD GHG Protocol. We planned and performed our work to obtain the information, explanations, and evidence that we considered necessary to provide a limited level of assurance that the CO2 equivalent emissions for the calendar year 2025 are fairly stated. This statement shall be interpreted with the CO2 equivalent assertion of the Dubai Islamic Bank PJSC as a whole.

The Dubai Islamic Bank provided the GHG assertion based on the requirements of the WRI/WBCSD GHG Protocol, Corporate Accounting & Reporting Standard.

Verified emissions by scope are as follows:

Scope 1 (Direct): 183.63 tCO2e
 Scope 2 – Location based (Indirect): 9,302.73 tCO2e
 Scope 2 – Market based (Indirect): 9,290.77 tCO2e

Scope 3 – Cat 1 - Purchased goods and services: 163,280.44 tCO2e
 Scope 3 – Cat 5 - Waste generated in operations: 725.43 tCO2e
 Scope 3 – Cat 6 - Business Travel: 62.58 tCO2e
 Scope 3 – Cat 7 - Employee commuting: 8,521.12 tCO2e
 Scope 3 – Cat 13 - Leased properties: 4,194.44 tCO2e

Other verified environmental KPIs.

Water Consumption – Utility supplier – 36,115.69 kl
 Water Consumption – Drinking water – 1,407.32 kl
 Waste Generated – 1,281.73 t

SOCIAL KPI'S

Submitted select Social KPIs were verified at a limited level of assurance according to assurance standard ISAE3000 within the scope of the verification. The materiality required for the verification was considered by SGS high, based on the needs of the intended users.

The assurance comprised a combination of:

- Pre-assessment research,
- Remote interviews with managers with responsibility for reporting,
- Review of documentation and evidence for materiality and stakeholder engagement processes,
- Remote interviews with the managers responsible for internal data collection for each KPI,
- Document review of management systems, policies, and procedures relevant to reporting the KPIs in scope,
- Remote interrogation of and testing of relevant data collection systems and procedures, including interviews with relevant data analysts and data accuracy checking,
- Final data verification checks to ensure KPI data is accurate and aligns with expectations.

Verification was conducted upon all KPIs within the verification scope as an evaluation of historical data.

Verified Social KPIs

Employee Count by Gender

Category	Employees	Unit	2025
Gender - Employees	Male	No.	3,459
	Female	No.	1,545

New Employee Hires by Age & Gender

Category	Employees	Unit	2025
Gender - Employees	Male	No.	610

	Female	No.	373
<30	Male	No.	154
	Female	No.	189
30-50	Male	No.	448
	Female	No.	180
>50	Male	No.	8
	Female	No.	4

Employee Turnover by Age & Gender

Category	Employees	Unit	2025
Gender - Employees	Male	No.	356
	Female	No.	228
<30	Male	No.	69
	Female	No.	114
30-50	Male	No.	258
	Female	No.	112
>50	Male	No.	29
	Female	No.	2

Average Hours of Training Per Employee

Participants / Gender		2025
Male	No. of participants	3,702
	Hours (Total hours throughout FY 2025)	253,338
Female	No. of participants	1,705
	Hours (Total hours throughout FY 2025)	126,445
Average Hours of Training per Employee		70.59

LIMITATIONS AND MITIGATION

The scope of this assurance work is limited to the organisation selected and submitted KPIs.

STATEMENT OF INDEPENDENCE AND COMPETENCE

The SGS Group of companies is the world leader in inspection, testing, and verification, operating in more than 140 countries and providing services including management systems and service certification; quality, environmental, social, and ethical auditing, and training; environmental, social, and sustainability report assurance. SGS affirms our independence from the Dubai Islamic Bank PJSC, being free from bias and conflicts of interest with the organisation, its subsidiaries, and stakeholders.



The assurance team was assembled based on their knowledge, experience, and qualifications for this assignment, and comprised assurance practitioners (Lead) Indika Edussuriya (Certified for SRA, ISO 14001, ISO 14064-1-3, ISO 20121, SA 8000, AA1000SES, (ext. expert) Amila N. Mihiripenne MAAT (ACCA Certificate in Sustainability for Finance, ISO 14064-1-3, ICEAW Sustainability Certificate for Financial Professionals, Approved Assurance Practitioner #20478825), Technical Reviewer - Finn Han (Certified for SRA, ISO 14067, ISO 14064-3, AA1000 SES, ISO 20121, ISO 37001, ISO 26000, Approved Technical Reviewer).

FINDINGS AND CONCLUSIONS

ASSURANCE/VERIFICATION OPINION

Based on the methodology described and the verification work performed, nothing has come to our attention that causes us to believe that the specified performance information included in the scope of assurance is not fairly stated and has not been prepared, in all material respects, in accordance with the reporting criteria.

We believe that the organisation has chosen an appropriate level of assurance for this stage in their reporting.

QUALITY AND RELIABILITY OF SPECIFIED PERFORMANCE INFORMATION

The Dubai Islamic Bank PJSC has taken the voluntary initiative of disclosing sustainability-related performance information and obtaining external independent assurance for selected KPIs. Within the scope of this assurance engagement, the bank has demonstrated adequate policies, processes, procedures, and systems in place to ensure mitigation of risks and better control.

Signed:

For and on behalf of SGS GULF LTD
Thalaimalai Rajan Palanichamy, Director – Business Assurance, Arabian Peninsula
Dubai, UAE
03/02/2026

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