



DIB Investor Presentation

FY 2025

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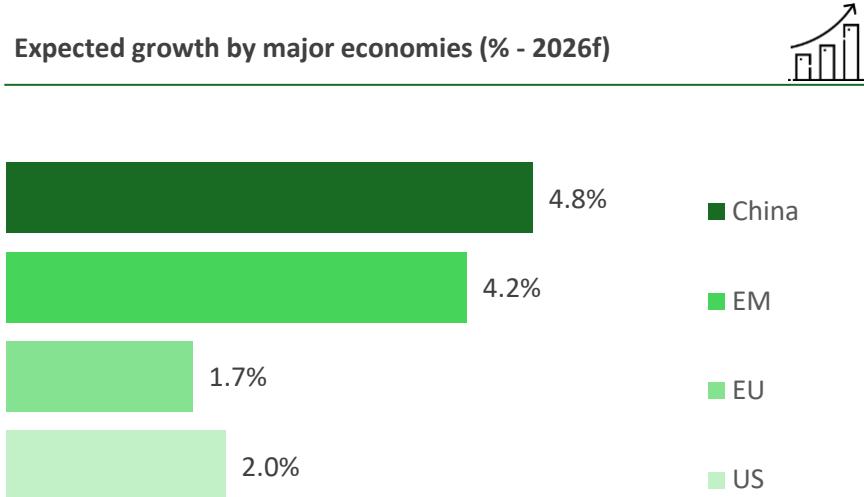
Appendix

Global growth normalizes as inflation cools and rates ease

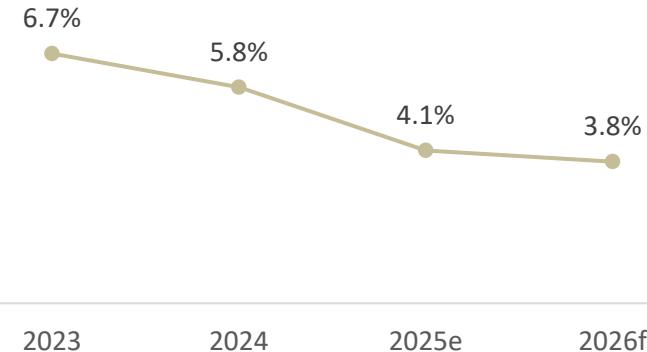
Global GDP Growth (%)



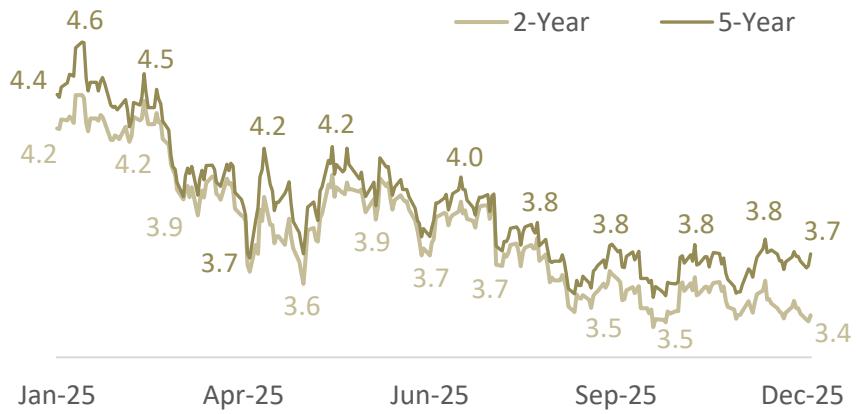
Expected growth by major economies (%) - 2026f



Global Inflation (%)

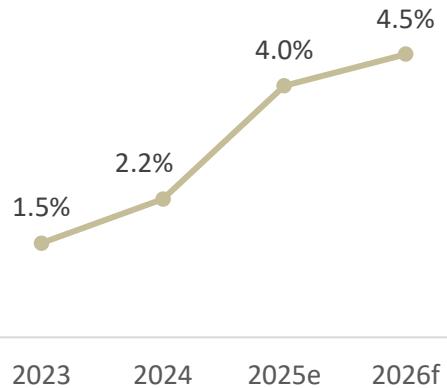


UST Yields (%)

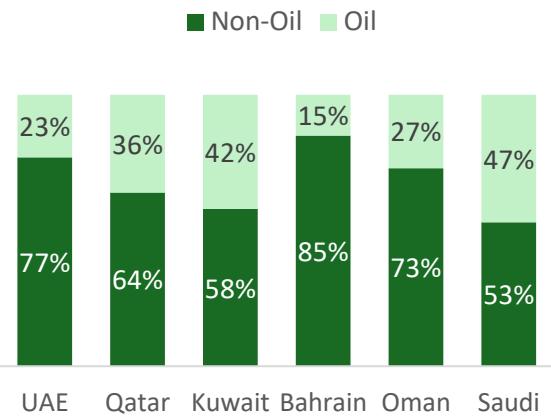


GCC maintains outperformance supported by continued diversification efforts

GCC Economies' GDP Growth (%)



Non-oil vs Oil contribution (2026f)

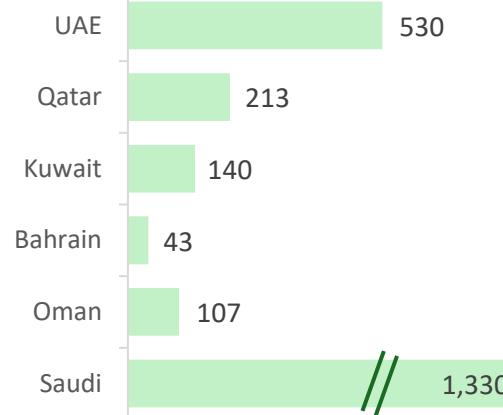


Key Comments:

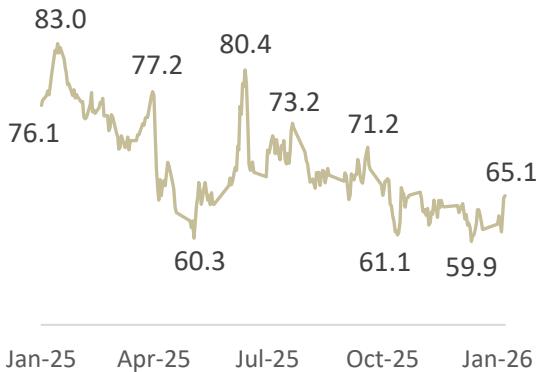


GCC Growth has outperformed major economies', supported by strong domestic demand, reform momentum, and resilient non-oil sectors

GDP of GCC countries (USD Bn, 2026f)



Brent Oil (USD/barrel)

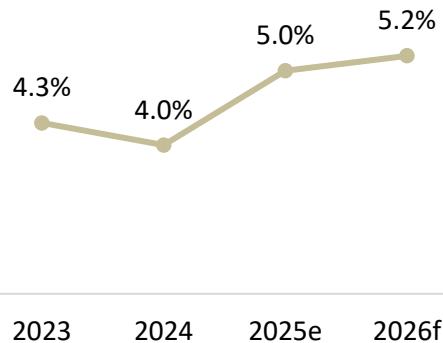


Economic decoupling from hydrocarbons is becoming more pronounced

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

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

UAE GDP Growth (%)



UAE Non-Oil GDP Breakdown (H1 '25)



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

Key Comments:

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

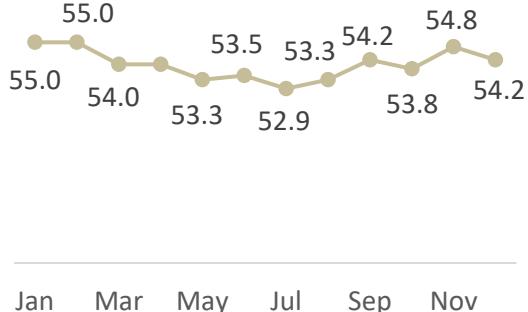
Non-oil sectors remain the primary growth engines, accounting for 77% of GDP in 2025

PMI prints remain firmly expansionary

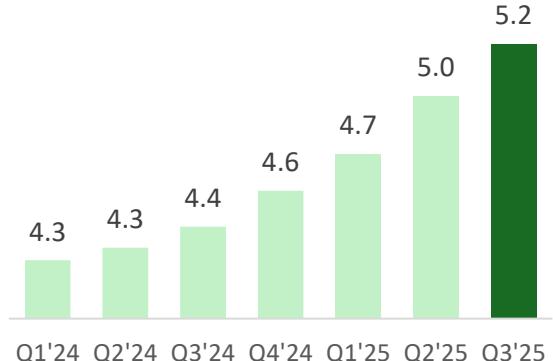
Banking sector financing acceleration continues, supported by ample liquidity

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

UAE PMI (2025)

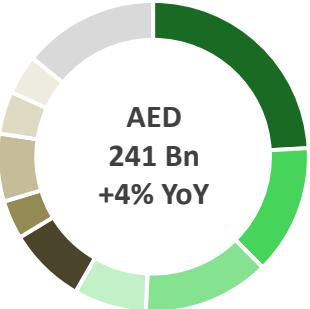


UAE Banking Sector (Total Assets – AED Tn)



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

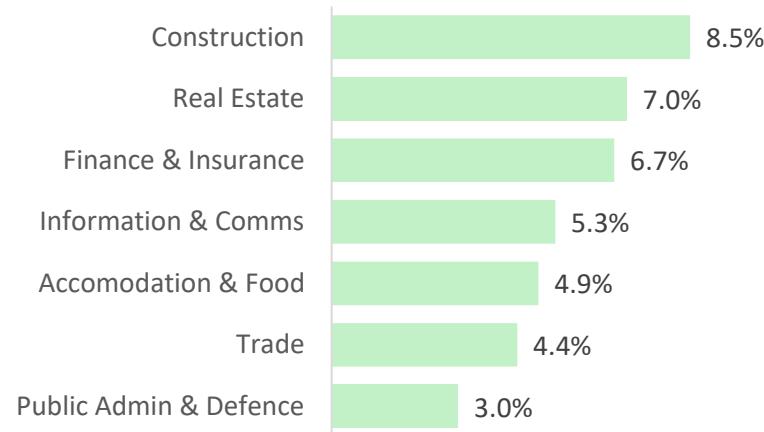
Dubai GDP (H1 '25)



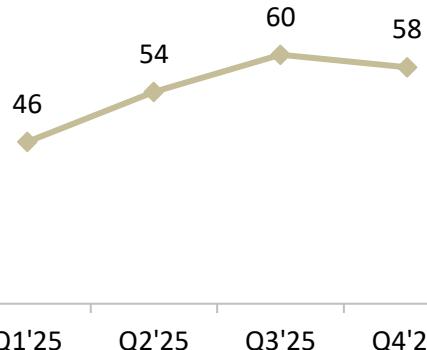
	GDP (%)
Trade	24%
Finance & Insurance	13%
Transportation & Storage	13%
Real Estate	8%
Manufacturing	8%
Public Admin & Defence	4%
Construction	7%
Information & Comms	4%
Accommodation & Food	4%
Others	14%



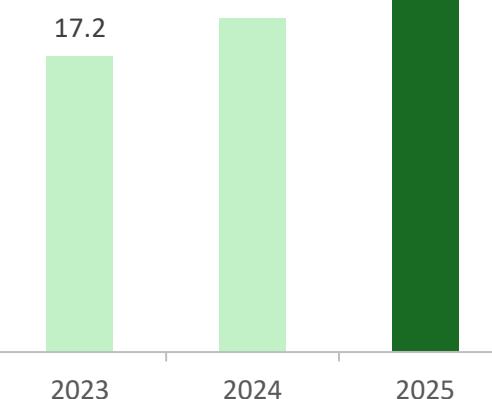
Dubai Key Sectors YoY Growth Rate (H1'25 vs H1'24) – (%)



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



Dubai International Visitors (Mn)



Key Upcoming Projects (2026-2032)



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

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



FY'25 Highlights:



Growth

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



Asset Quality

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



Earnings

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

FY'25 actual vs. guidance



Target Metrics



FY 2025 Guidance



FY 2025 Actuals



Net Financing and Sukuk growth

15%

20%



Return on Tangible Equity (pre-tax)

21%

22%



Return on Assets (pre-tax)

2.4%

2.4%



NPF Ratio

3.50%

2.65%



Total Coverage*

140%

160%



Net Profit Margin

2.8% - 3.0%

2.6%



Cost-to-Income Ratio

26.0%

28.4%



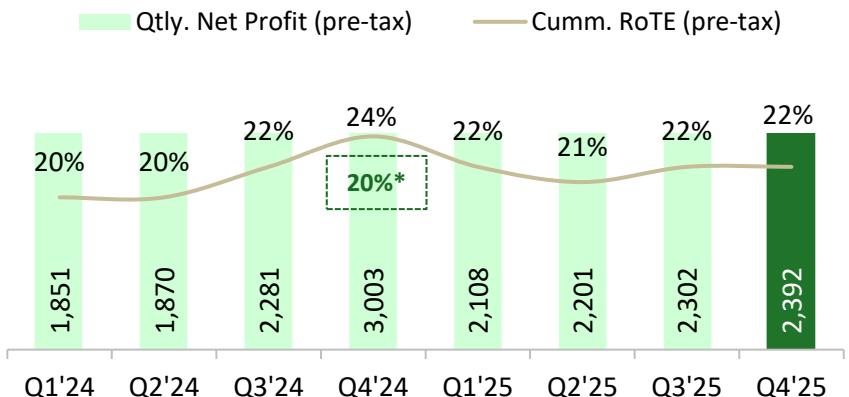
Income Statement: Resilient and diversified revenue levers and low cost of risk drive growth in earnings

Income Statement (AED Mn)

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

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

Profitability & Returns (before tax, AED Mn)



* Normalised RoTE

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

RoA - Being the ratio of annualized net profit for the group to average total assets.

Net Profit Before Tax Movement (AED Mn)



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

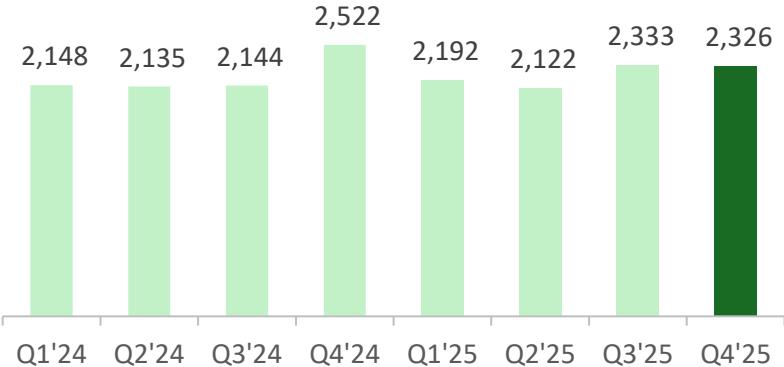
Strong 10% YoY increase in non-funded income

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

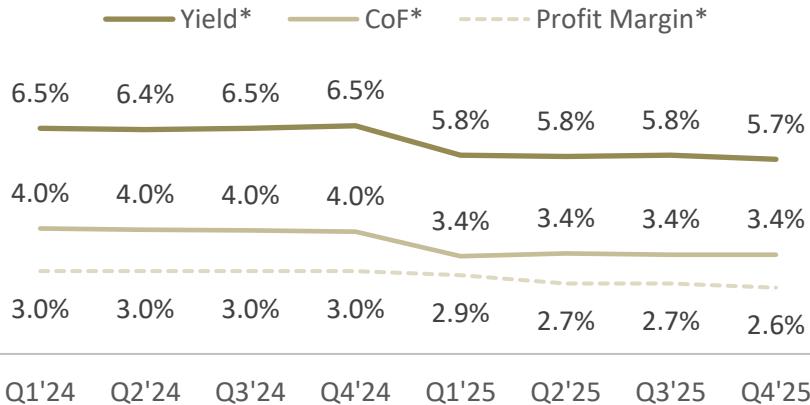
Net profit (before tax) of AED 9 Bn in FY'25 grew by 20% YoY over normalized Net profit before tax of AED 7.5 Bn in FY'24

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

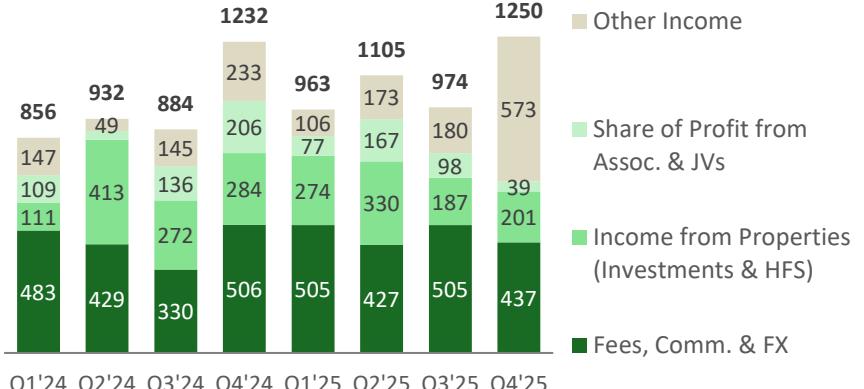
Net Funded Income (AED Mn)



Margins (%)



Non-Funded Income (AED Mn)



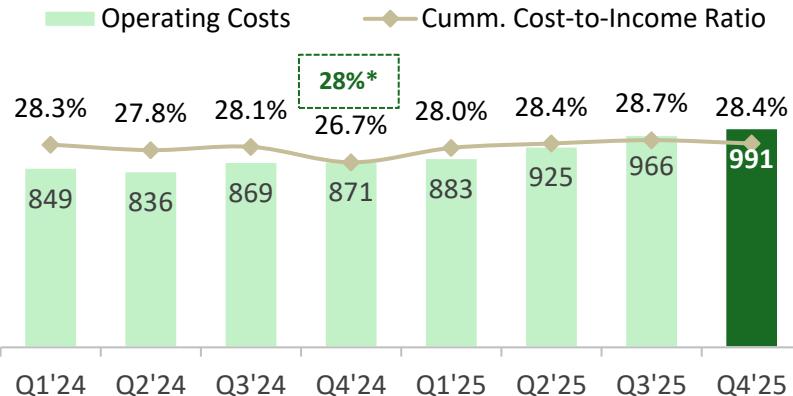
FY'25 Non-Funded Income Composition (%)



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

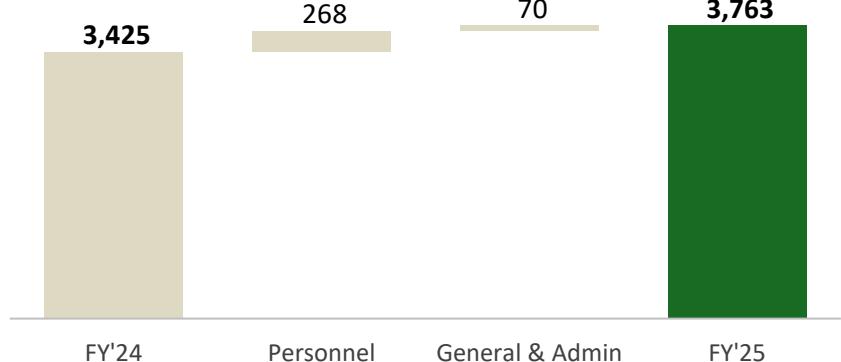
Operating Efficiency: Investing for growth while preserving cost discipline

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

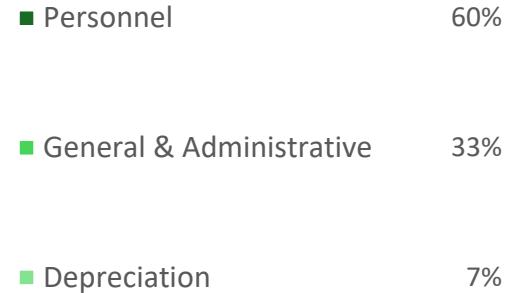


* Normalised Cost-to-Income Ratio

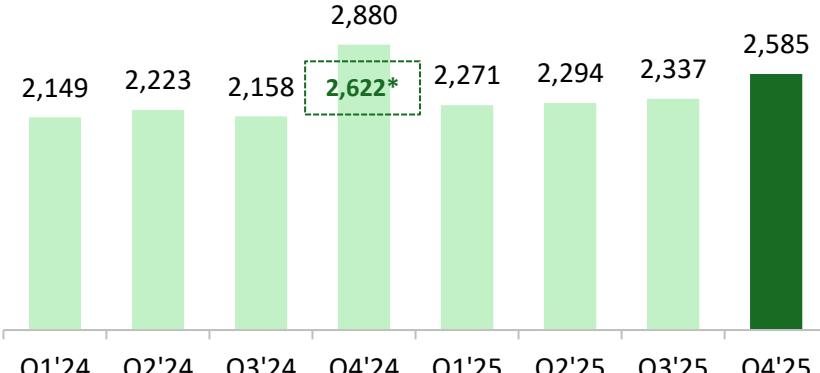
Operating Expenses Movement (AED Mn)



FY'25 Operating Expenses Composition



Operating Profit (AED Mn)



* Normalised Operating Profit

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

Balance Sheet (AED Bn)



FY'25 Highlights

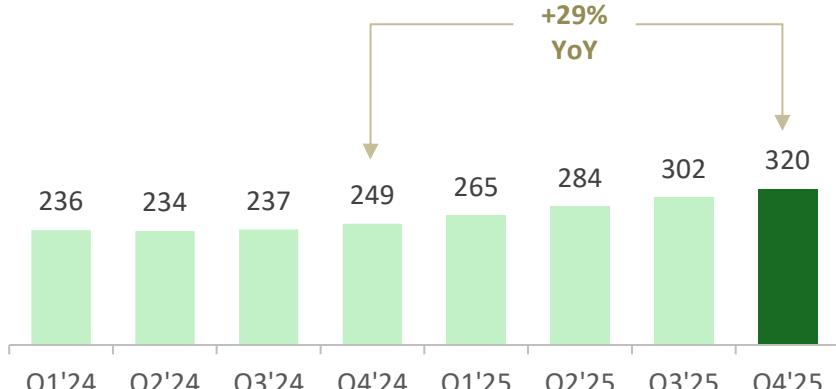
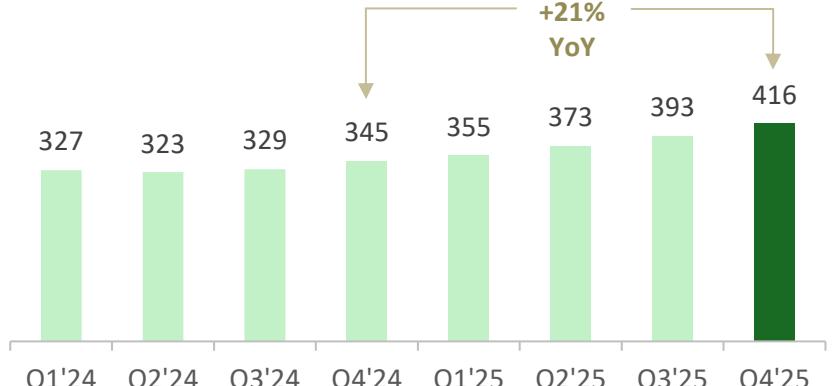


AED Bn	FY'25	FY'24	YoY %	Q3 '25	QoQ %
Net Financing Assets	262	212	23%	248	6%
Sukuk Investments	91	82	10%	95	(4%)
Net Financing Assets & Sukuk	353	294	20%	343	3%
Total Assets	416	345	21%	393	6%
Customer Deposits	320	249	29%	302	6%
Sukuk financing instruments	25	24	4%	21	19%
Equity	54	53	2%	52	4%
Total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

Total Assets (AED Bn)

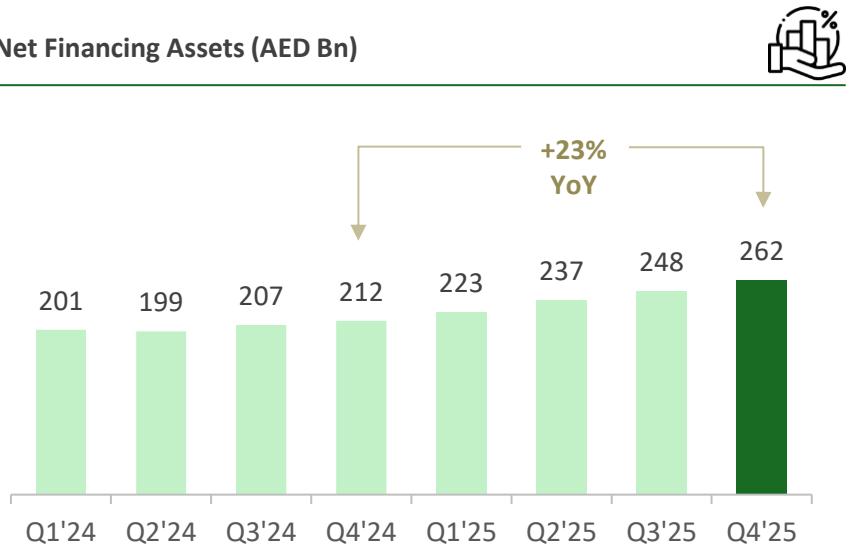


Total Deposits (AED Bn)

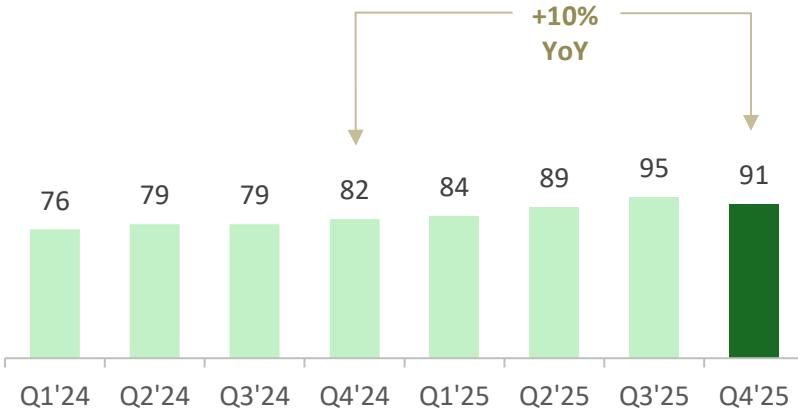


Assets: Healthy growth in Financing Assets as asset mix remains well-diversified

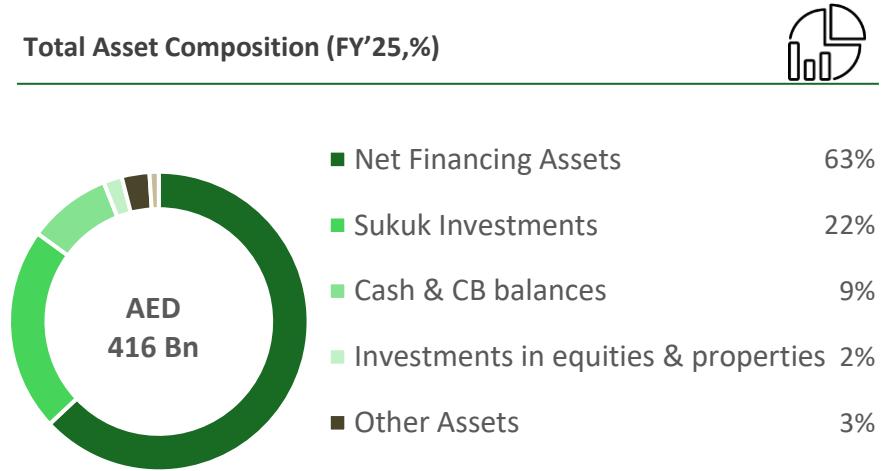
Net Financing Assets (AED Bn)



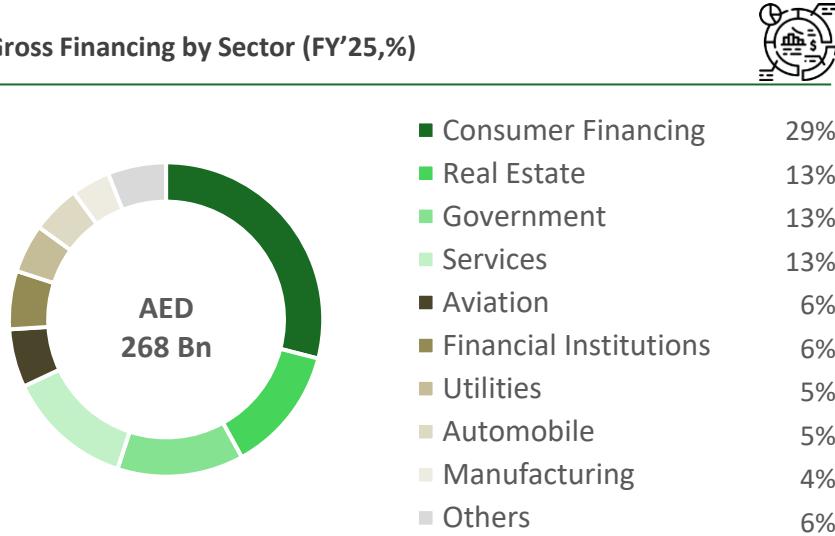
Sukuk Investments (AED Bn)



Total Asset Composition (FY'25,%)

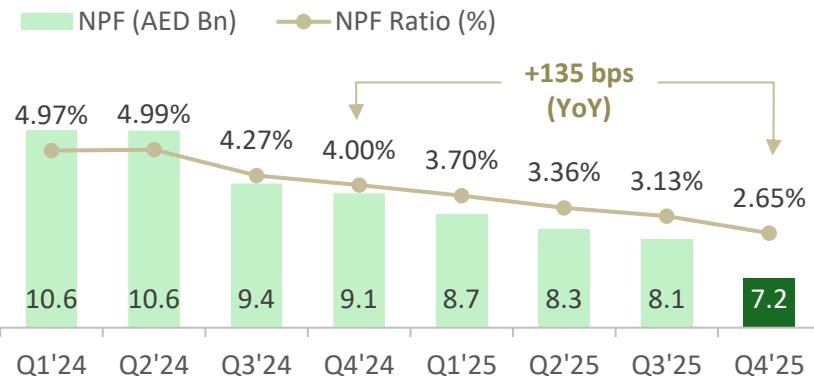


Gross Financing by Sector (FY'25,%)

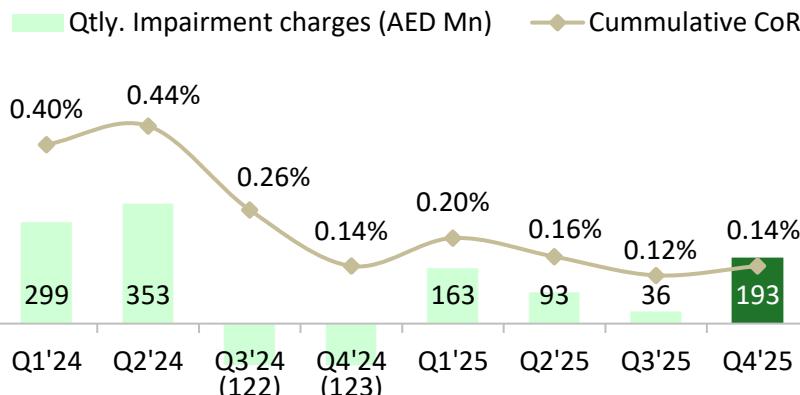


Asset Quality (1/2) : Robust metrics with low NPF ratio, strengthened coverage and sustained low cost of risk

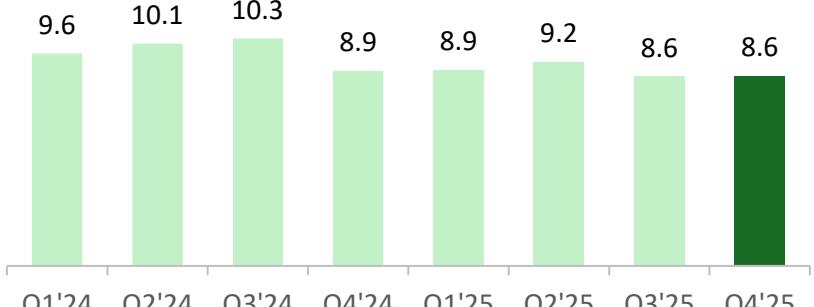
NPF* (AED Mn) and NPF Ratio¹ (%)



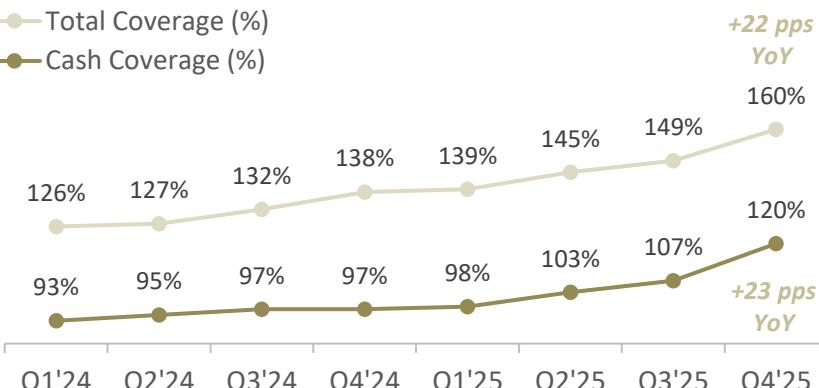
Impairment charges (AED Mn) and Cost of Risk (CoR %)



Total Provisions (AED Bn)



Total Coverage² and Cash Coverage Ratios (%)



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

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

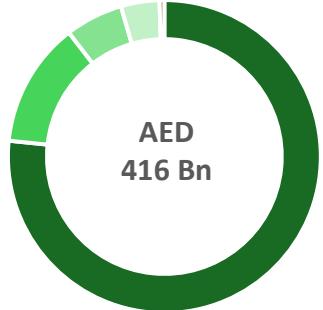
Cost of Risk – Being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

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



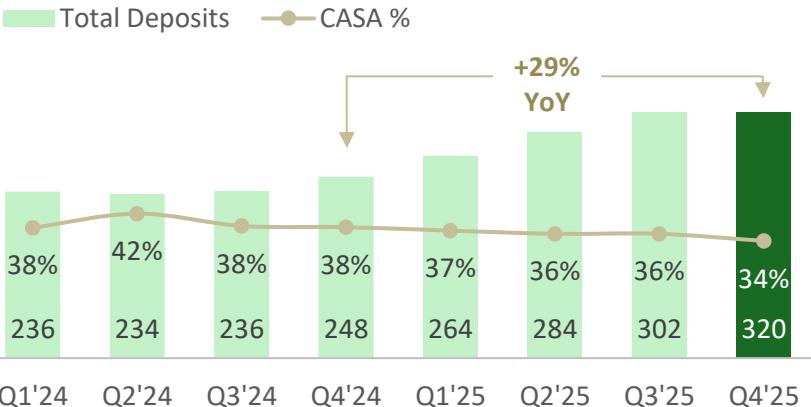
Liquidity: Robust deposit growth with ample and diversified liquidity sources

Funding Sources (FY'25, %)



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

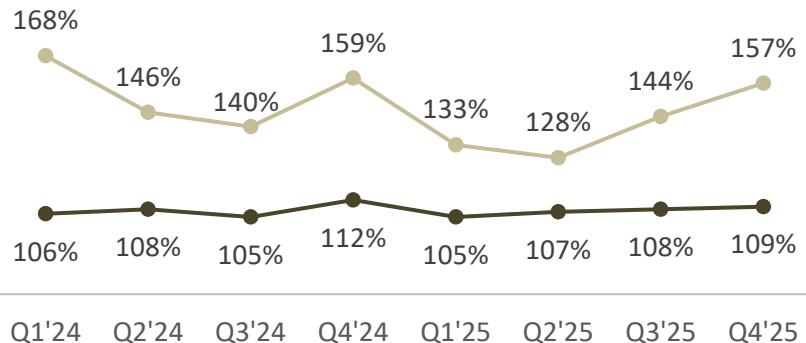
Customer Deposits (AED Bn) and CASA (%)



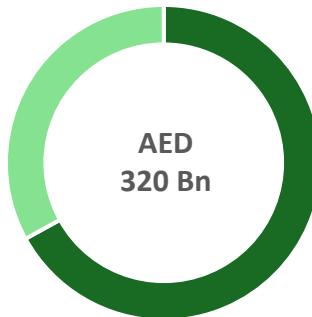
LCR and NSFR Ratio (%)



- Liquidity Coverage Ratio (%)
- NSFR (%)



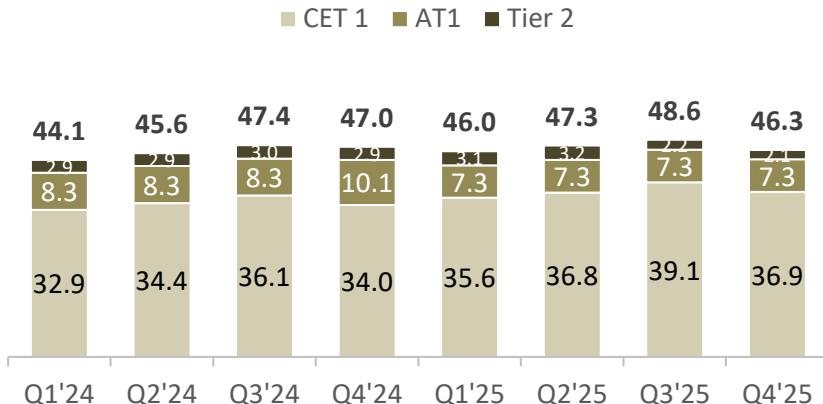
Customer Deposits Breakdown (FY'25, %)



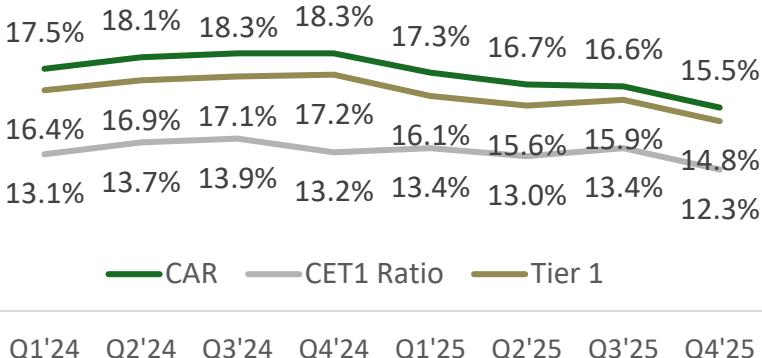
- Wholesale 67%
- Consumer 33%

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

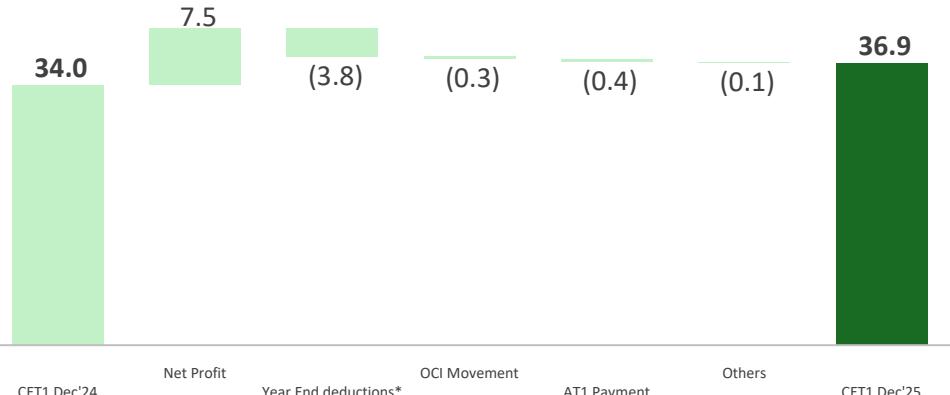
Regulatory Capital¹ (AED Bn)



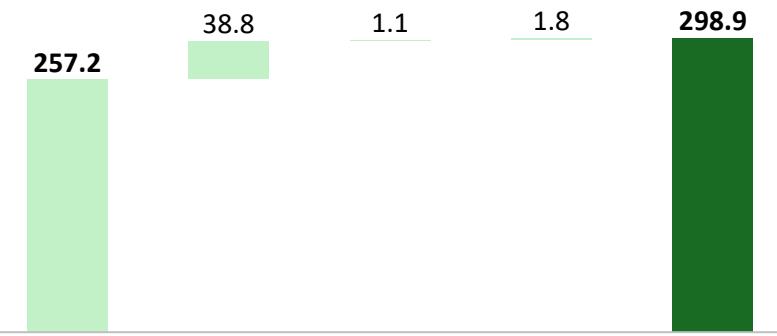
Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III;

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

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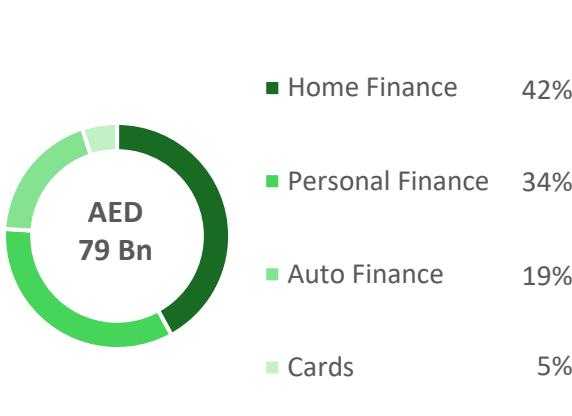
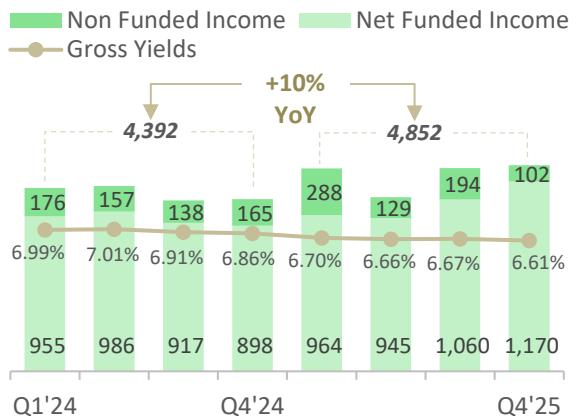
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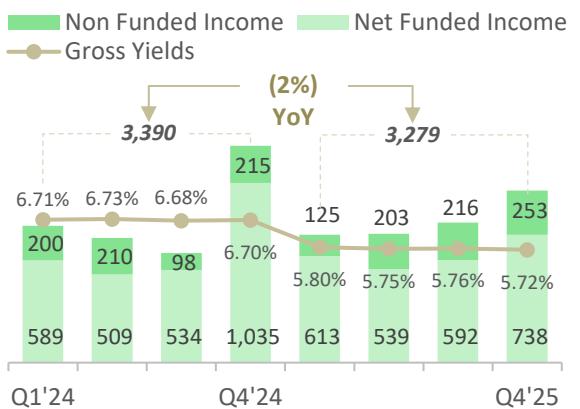
Appendix

Consumer Business : Franchise scaling with strength

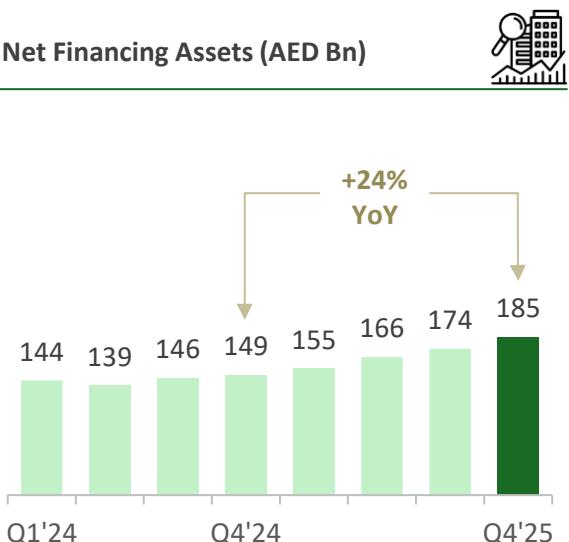


Local & Cross-Border Corporate Business : Solid 24% YoY growth in net financing and 36% YoY growth in deposits

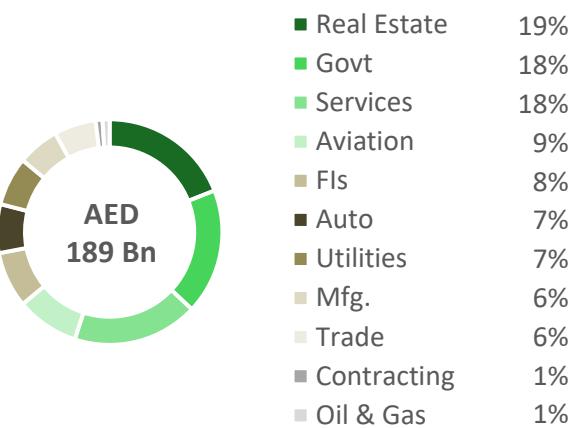
Revenue and Gross Yields (AED Mn, %)*



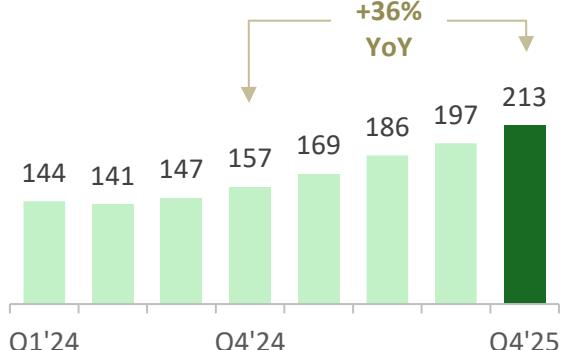
Net Financing Assets (AED Bn)



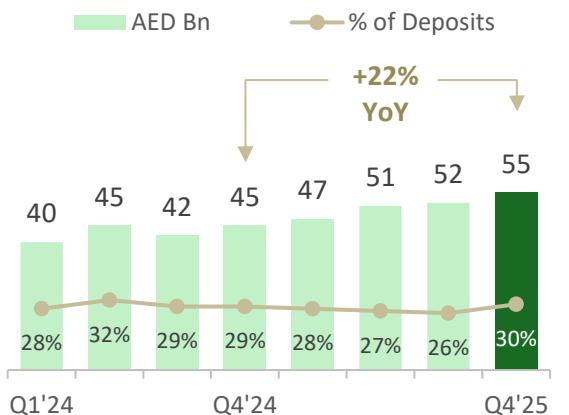
Gross Assets by sector (FY'25, %)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:

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

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

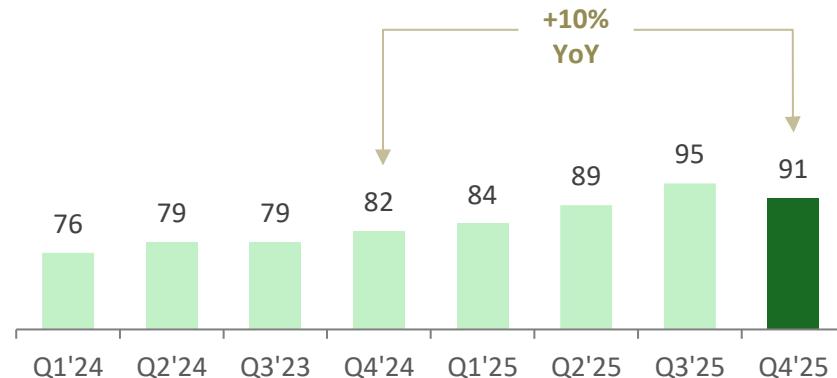
Revenue and Gross Yields (AED Mn,%)*



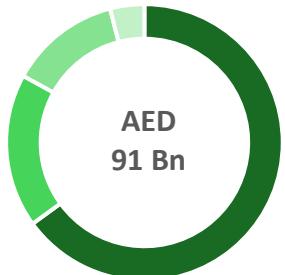
Net Funded Income Non Funded Income Gross Yields



Sukuk (AED Bn)



Gross Sukuk by sector (FY'25,%)



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

Key Highlights



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

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

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

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

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

Key Highlights



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



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

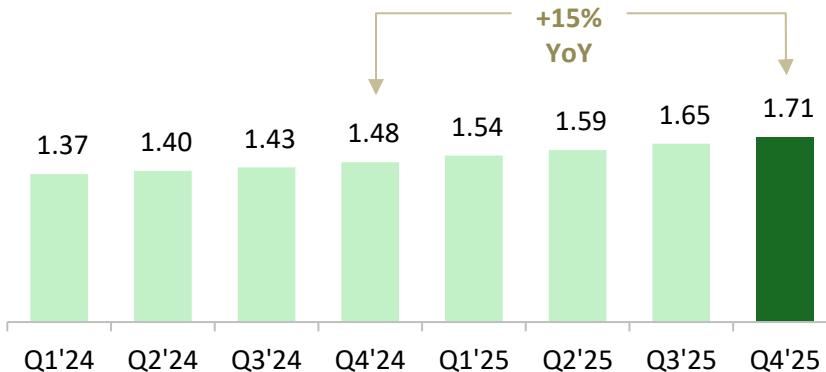


80% New to Bank customers onboarded digitally during 2025.

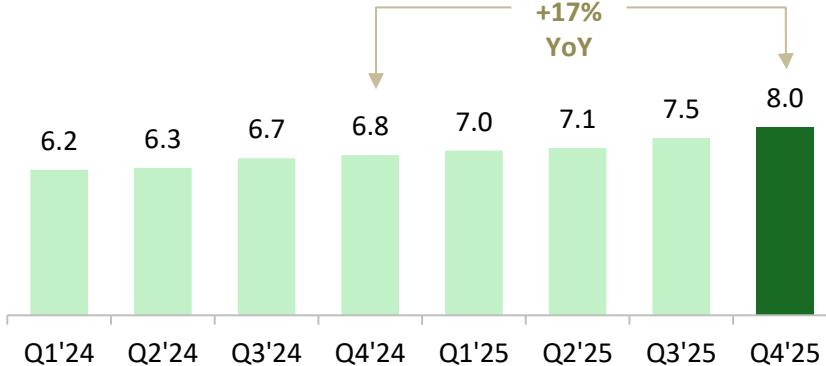


37% YoY growth in WhatsApp subscribers' base crossing the 300K mark.

Digital Registered Users* (Mn)



Mobile Banking Transactions (Mn)



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

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

Sustainable Finance Excellence¹



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



Consistent ESG Rating Improvement

Rating increases driven by

- Expanded disclosures
- Improved internal policies and practices

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

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

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

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Appendix

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



FY'25 Highlights:



Growth

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



Asset Quality

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



Earnings

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

FY'25 actual vs. guidance



Target Metrics



FY 2025 Guidance



FY 2025 Actuals



Net Financing and Sukuk growth

15%

20%



Return on Tangible Equity (pre-tax)

21%

22%



Return on Assets (pre-tax)

2.4%

2.4%



NPF Ratio

3.50%

2.65%



Total Coverage*

140%

160%



Net Profit Margin

2.8% - 3.0%

2.6%



Cost-to-Income Ratio

26.0%

28.4%



Looking Ahead

Key Comments:



Growth

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



Efficiency

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



Asset Quality

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



Earnings

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

FY'26 guidance



Target Metrics

FY 2026 Guidance



Net Financing and Sukuk growth

10%



Net Profit Margin

2.3%



Cost-to-Income Ratio

28%



Return on Tangible Equity (pre-tax)

21%



Return on Assets (pre-tax)

2.2%



NPF Ratio

2.5%



Total Coverage*

160%



Progress Never Stops...