DIB Investor Presentation

Q3 2025

دبي الإسلامي DIB

Progress Never Stops...

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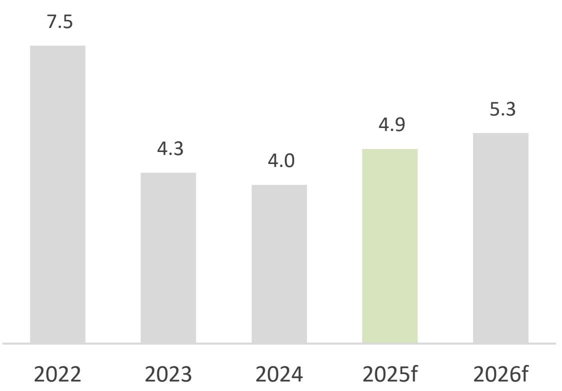
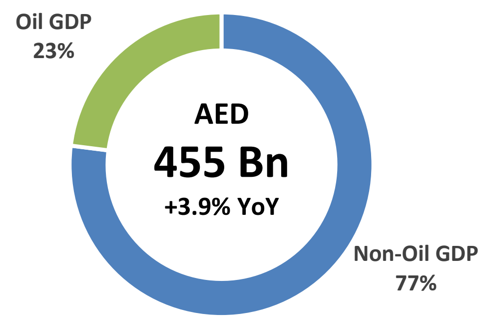
Contents

UAE's robust economic growth anchored by diversification and non-oil sectors' strength

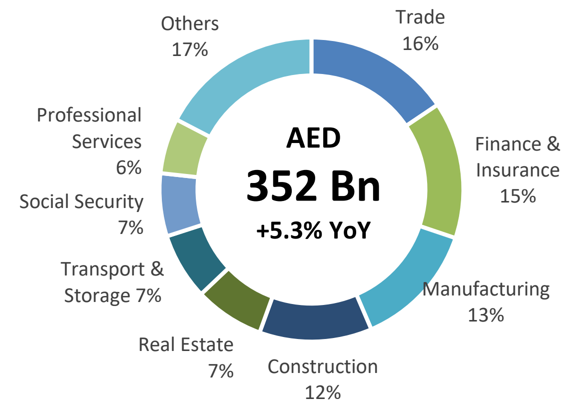
UAE Real GDP Growth (%)



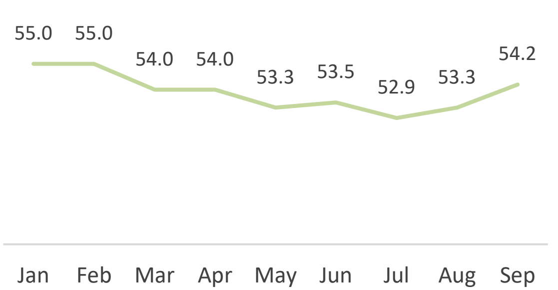
UAE GDP (Q1 '25)



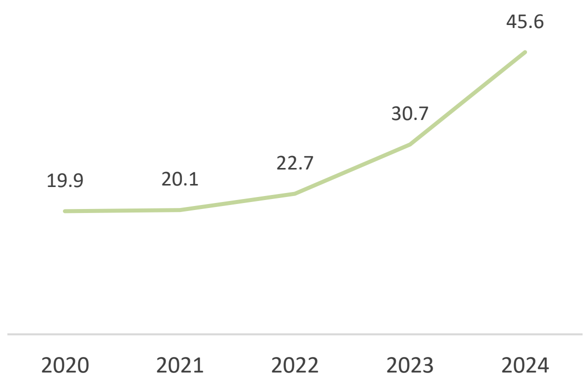
UAE Non-Oil GDP Breakdown (Q1 '25)



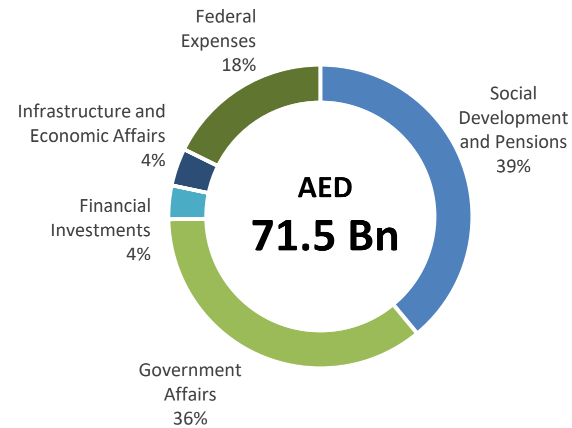
UAE PMI (2025)



UAE FDI inflows (US Bn)



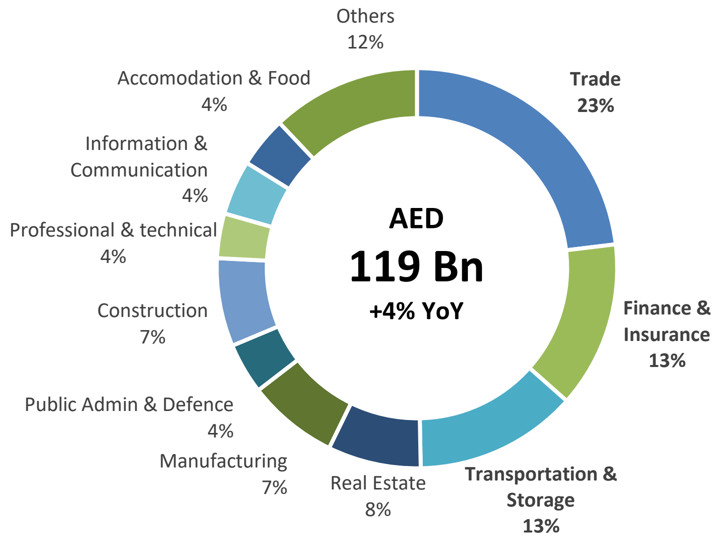
UAE Federal Budget Allocation, 2025



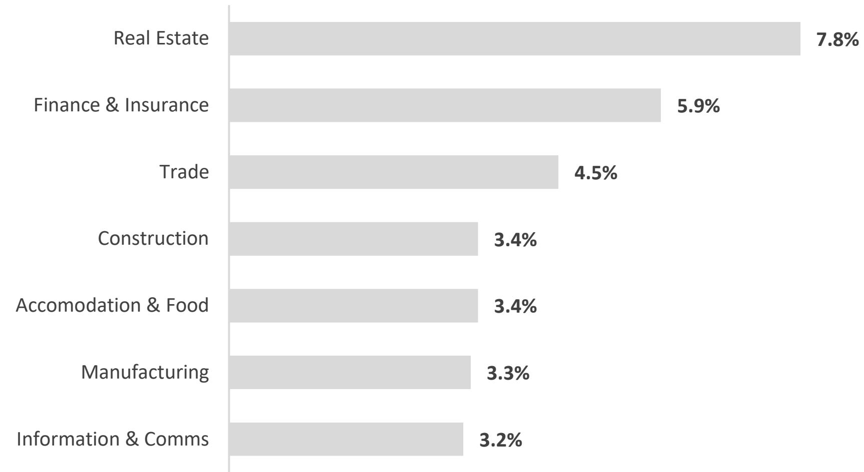
Sources: CBUAE, Dubai Statistics Center , UAE Ministry of Economy & Tourism

Dubai's broad-based economic expansion reflecting strength across key growth sectors

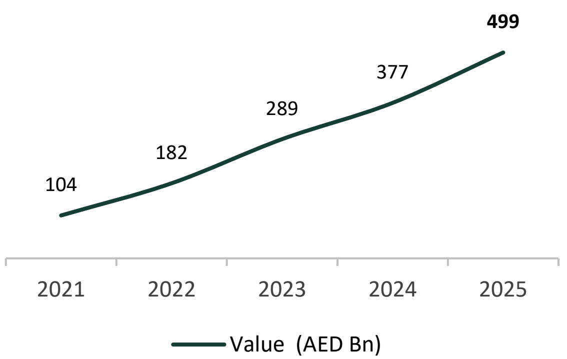
Dubai GDP (Q1 '25)



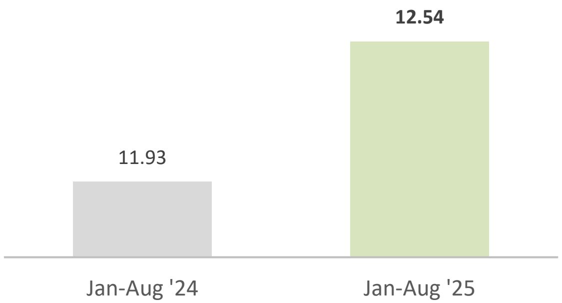
Dubai Key Sectors YoY Growth Rate (Q1'25 vs Q1'24) – (%)



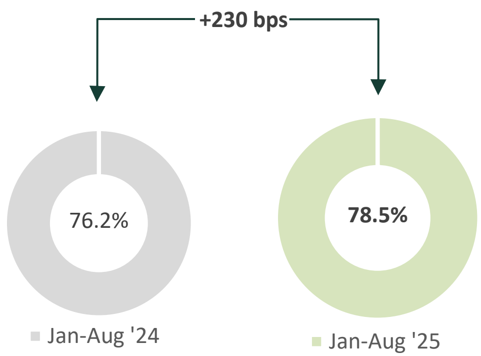
Dubai Real Estate Sales (9M comparatives over last 5 years)



Dubai International Visitors (Mn)



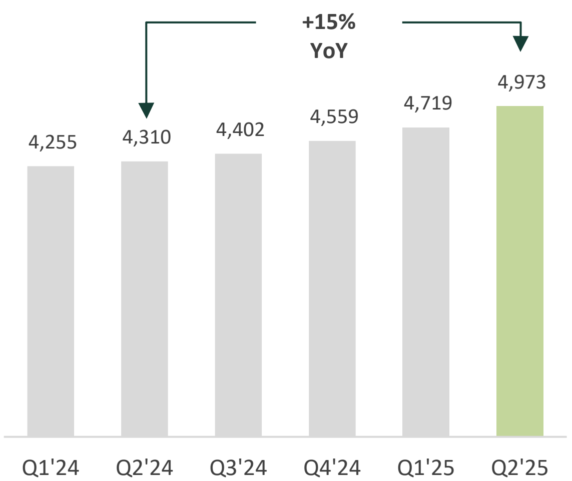
Dubai Hotel Occupancy – Avg. (%)



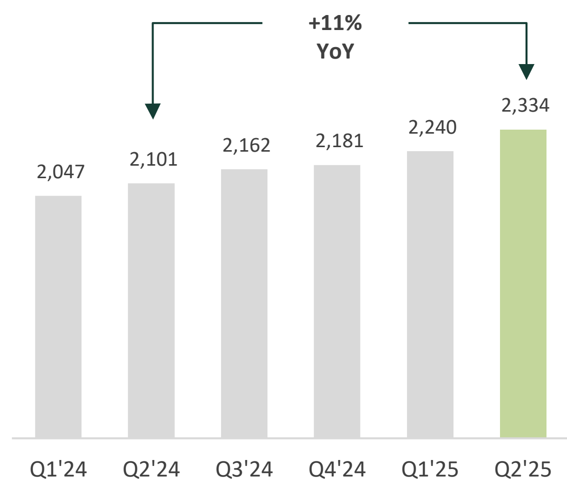
Sources: CBUAE, Dubai Statistics Center, Dubai Department of Economy & Tourism

UAE banking sector continued to demonstrate strong credit growth and solid profitability

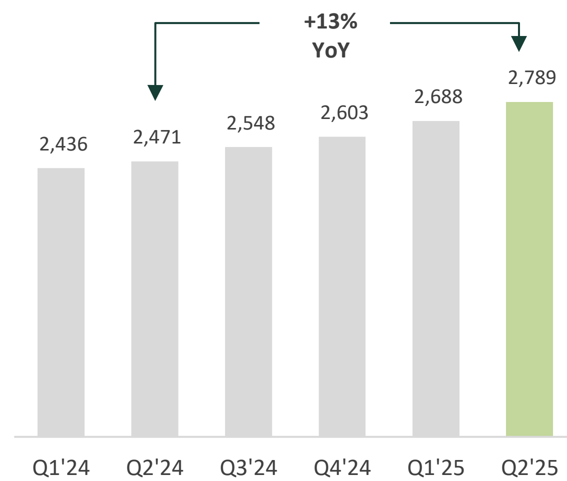
Total Assets (AED Bn)



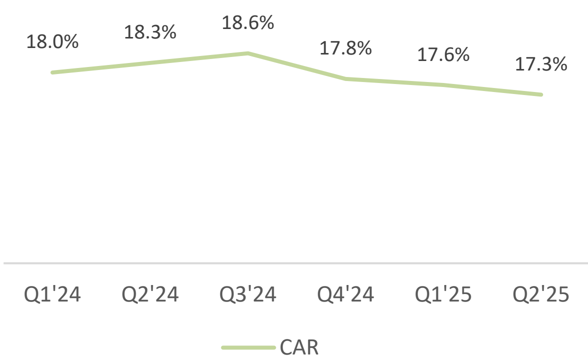
UAE Banking Credit (AED Bn)



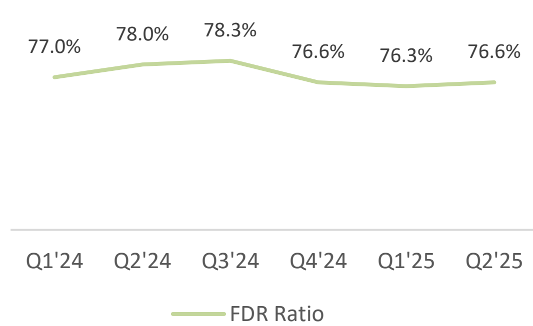
UAE Banking Deposits (AED Bn)



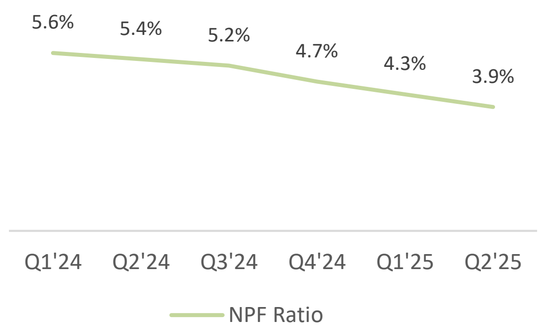
UAE Bank's Capital Ratios (%)



UAE Banks' Finance-to-Deposit Ratio (%)



UAE Non-Performing Finance Ratio (%)



Sources: CBUAE

Contents

9M'25 Key Performance Highlights

Macro-economic Backdrop:

- **Global GDP growth projected at ~3% in 2025**, reflecting resilient but modest expansion in the face of lingering trade tensions and policy uncertainty
- **GCC economy is poised to grow by ~3.2% in 2025 led by the UAE economy which is expected to grow at ~ 4.9%**
- **Non-oil activities now account for ~77% of UAE's GDP** and these activities are growing at 5% + YoY, reflecting the success of structural reforms and economic diversification

Performance Summary:

- **Solid growth of 6% YoY** in 9M'25 Operating Revenue **to AED 9.7 Bn**
- **Impairment charges** continue to reflect continuing improvement in asset quality, 9M'25 net charges **improved by 45% YoY** to **AED 292 Mn**
- **Strong returns** with **9M'25 RoTE (before tax) of 22%**
- **Robust growth** of 14% YTD in the bank's **Total Assets** to reach **AED 393 Bn**

Net Financing & Sukuk	Customer Deposits	Net Profit (pre-tax)
AED **343 Bn**	AED **302 Bn**	AED **6.6 Bn**
↑ 20% YoY 17% YTD	↑ 27% YoY 21% YTD	↑ 10% YoY

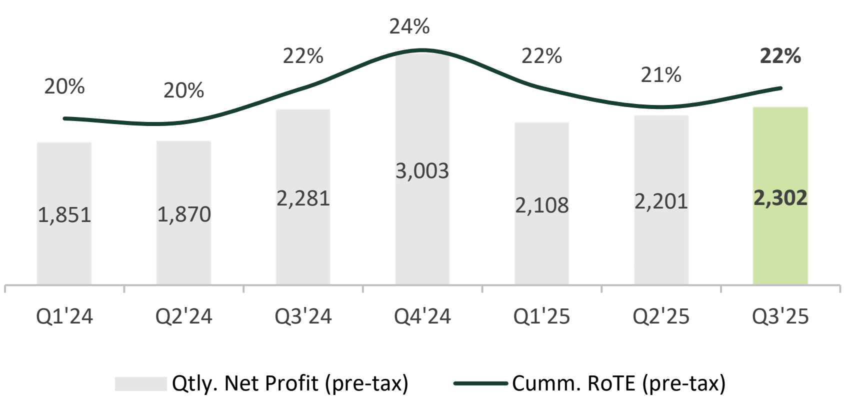
Income Statement: Strong profitability and returns generated on the back of solid revenue growth and strong asset quality

AED Mn	9M'25	9M'24	YoY %	Q3 '25	Q2 '25	QoQ %
Net Funded Income	6,646	6,428	*3%*	2,333	2,122	*10%*
Non-Funded Income	3,029	2,657	*14%*	970	1,097	*(12%)*
Operating Revenue	**9,676**	**9,085**	***6%***	**3,303**	**3,219**	***3%***
Operating Expenses	(2,774)	(2,554)	*9%*	(966)	(925)	*4%*
Operating Profit	**6,902**	**6,531**	***6%***	**2,337**	**2,294**	***2%***
Net Impairment Charges	(292)	(530)	*(45%)*	(36)	(93)	*(62%)*
Net profit (before tax)	**6,610**	**6,002**	***10%***	**2,302**	**2,201**	***5%***
Income Tax	(929)	(553)	*68%*	(351)	(268)	*31%*
Net Profit (after tax)	**5,681**	**5,448**	***4%***	**1,951**	**1,933**	***1%***
RoTE (before tax)	22%	22%	-	23%	21%	200 bps
RoTE (after tax)	18%	20%	*(200 bps)*	19%	18%	100 bps
RoA (before tax)	2.4%	2.5%	*(10 bps)*	2.5%	2.5%	-
RoA (after tax)	2.1%	2.3%	*(20 bps)*	2.1%	2.2%	(10 bps)

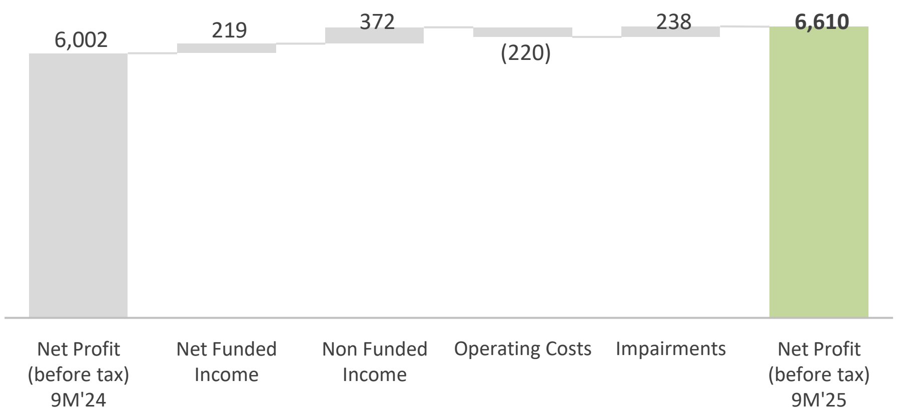
9M'25 Highlights

- **Operating Revenue growth of 6% YoY** with non-funded income growing by 14%, supported by 3% growth in net funded income
- **Net Impairment Charges declined by 45% YoY**, reflecting continued asset quality improvement
- **Net Profit Before Tax grew by 10% YoY** as a result of growth in topline, continued low cost of risk
- **Strong shareholder returns** delivered with **RoTE (before tax)** of 22%

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



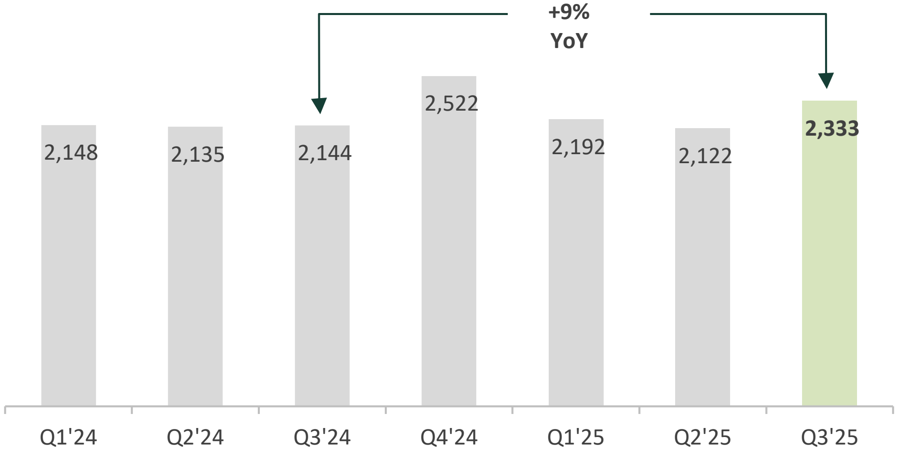
Net Profit Before Tax Movement (AED Mn)



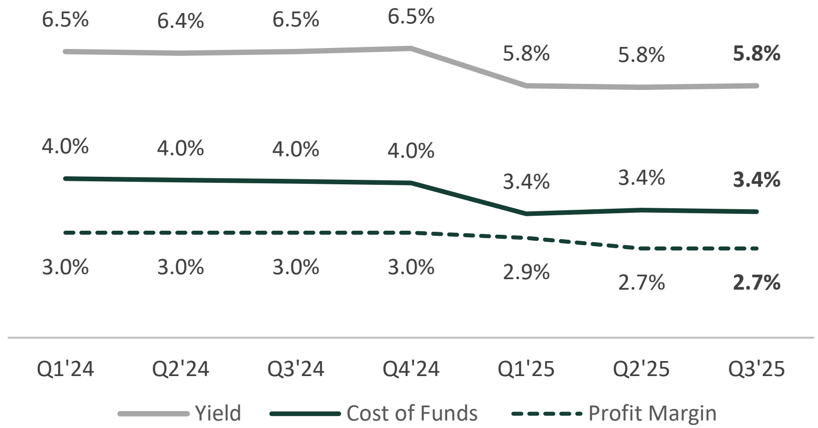
RoTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for estimated proportionate dividend and excluding Tier 1 issuances.
RoA - Being the ratio of annualized net profit for the group to average total assets.

Revenue Drivers: Strong growth in funded income and non-funded income levels due to increased asset base and stable margins

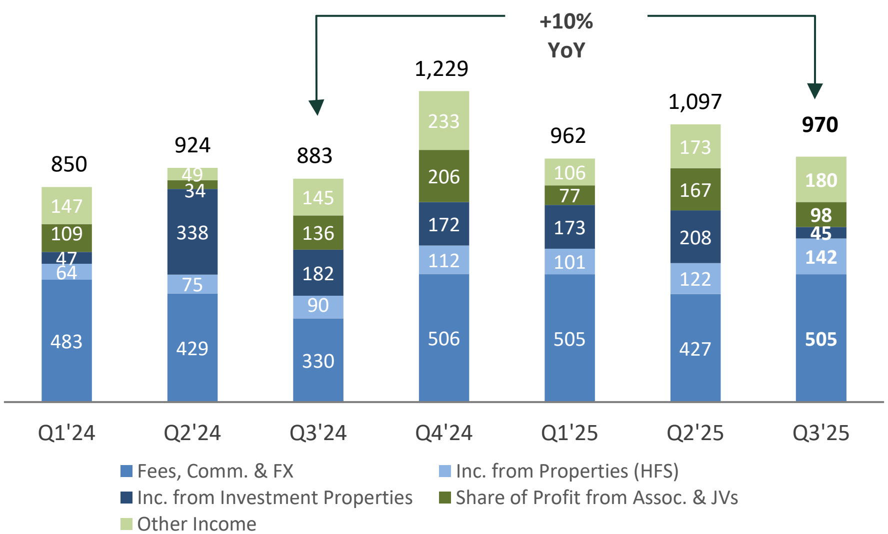
Net Funded Income (AED Mn)



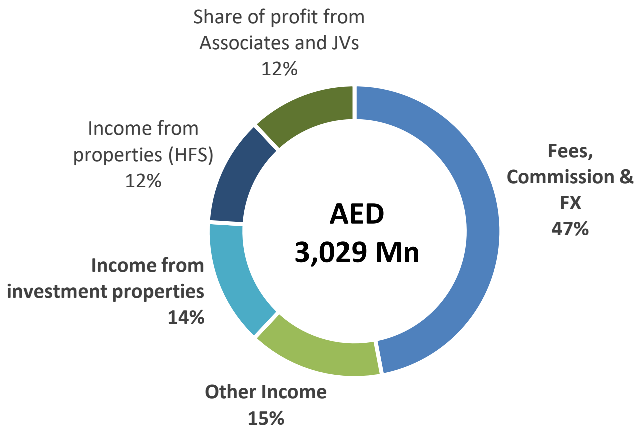
Yields / CoF* / Margin (%)



Non-Funded Income (AED Mn)



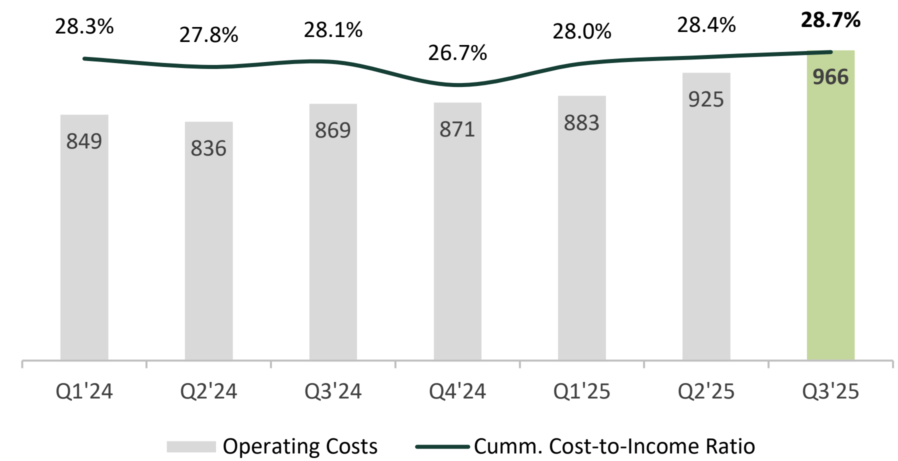
9M'25 Non-Funded Income Composition (%)



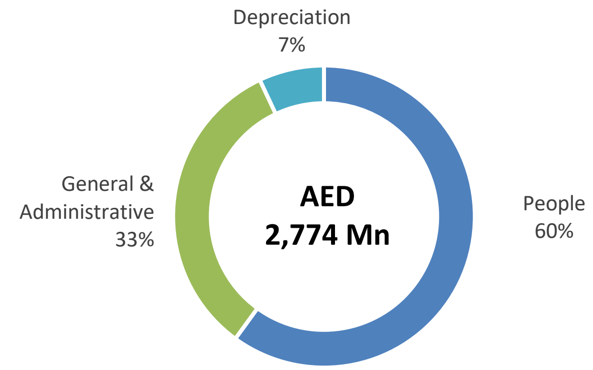
* CoF (Cost of Funds) refer to the rate of return on funding sources of the Bank.

Operating Efficiency: Consistent growth in Operating Profit despite increased strategic investments in technology

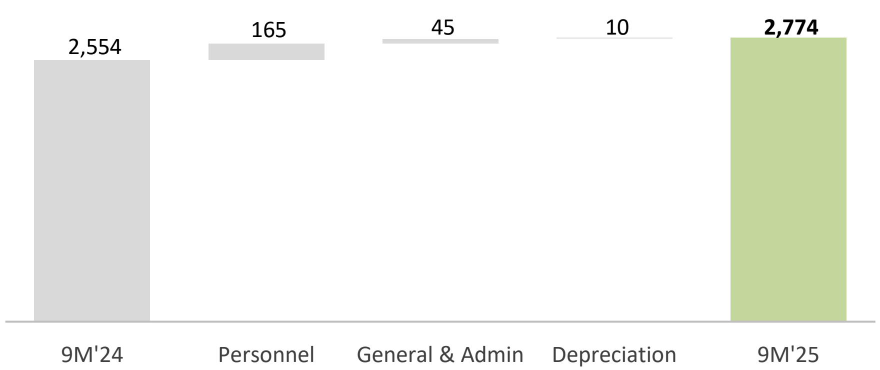
Operating Expenses (AED Mn) & Cost to Income (%)



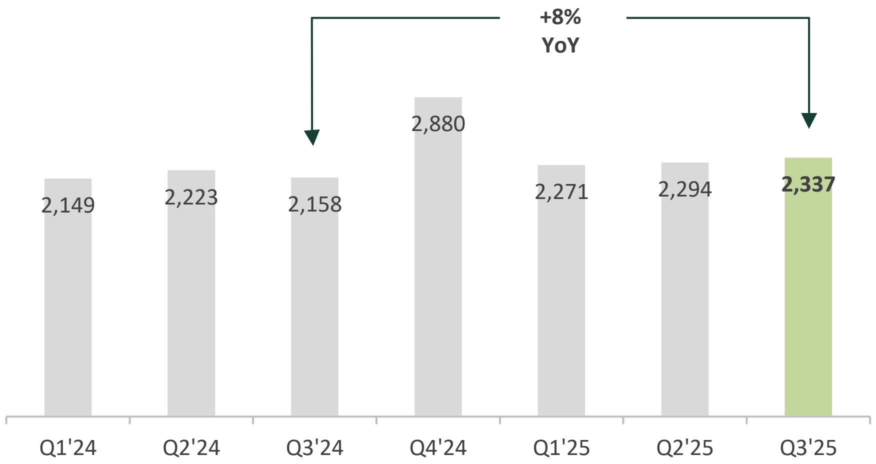
9M'25 Operating Expenses Composition



Operating Expenses Movement (AED Mn)



Operating Profit (AED Mn)



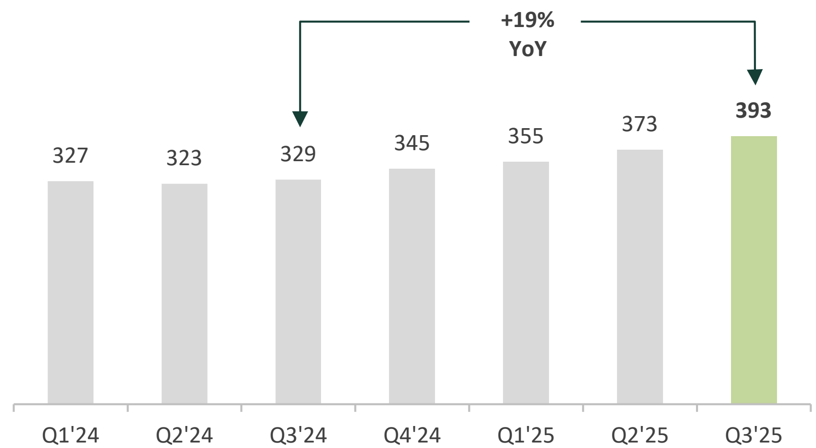
Balance Sheet: Asset growth in 9M’25 led by AED 91 Bn in gross new financing assets & Sukuk portfolio

AED Bn	9M’25	FY’24	YTD %	9M’24	YoY %
Net Financing Assets	248	212	*17%*	207	*20%*
Sukuk Investments	95	82	*16%*	79	*20%*
Net Financing Assets & Sukuk Investments	**343**	**296**	***17%***	**286**	***20%***
Total Assets	**393**	**345**	***14%***	**329**	***19%***
Customer Deposits	302	249	*21%*	237	*27%*
Sukuk financing instruments	21	24	*(11%)*	24	*(11%)*
Equity	52	53	*(2%)*	49	*6%*
Total Liabilities including Equity	**393**	**345**	***14%***	**329**	***19%***
NPF ratio	3.13%	4.00%	*(87 bps)*	4.27%	*(114 bps)*
CET1	13.4%	13.2%	*20 bps*	13.9%	*(50 bps)*
CAR	16.6%	18.3%	*(170 bps)*	18.3%	*(170 bps)*
Tier 1	15.9%	17.2%	*(130 bps)*	17.1%	*(120 bps)*

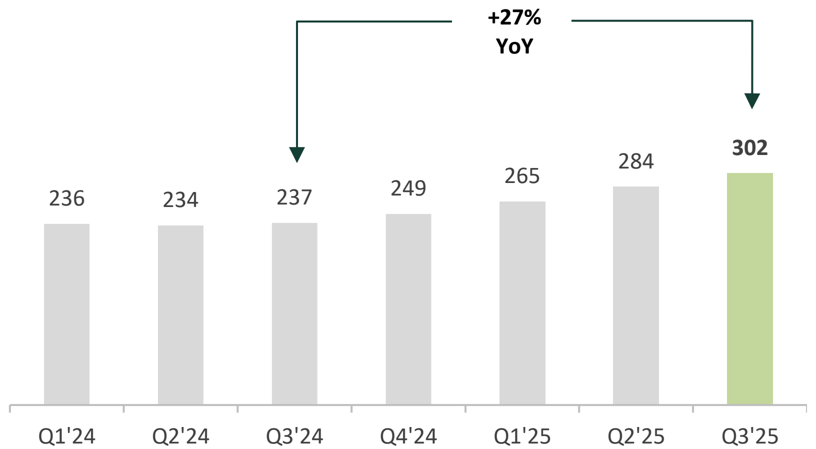
9M‘25 Highlights

- **Net Financing Asset growth of 17% YTD** on the back of **gross new financing of AED 73 Bn** in 9M’25 in consumer and corporate businesses
- **Sukuk Portfolio growth of 16% YTD** led by **gross new Sukuk investments** of **AED 18 Bn** in 9M’25
- **Customer Deposits** now crossed AED 300 Bn, **growing by 21% YTD** in 9M’25

Total Assets (AED Bn)

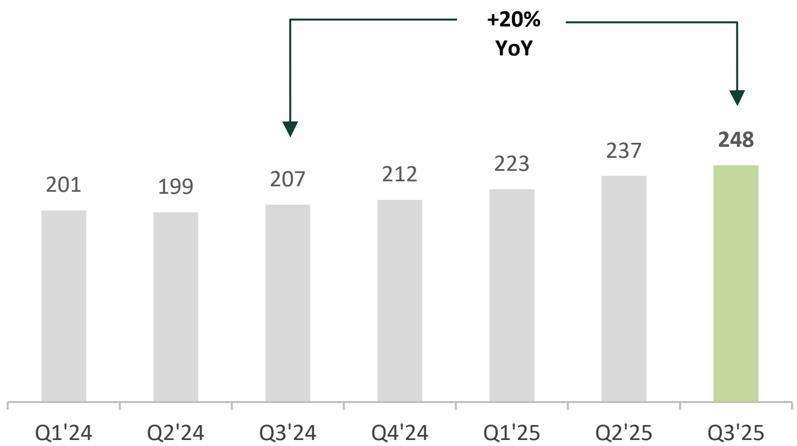


Total Deposits (AED Bn)

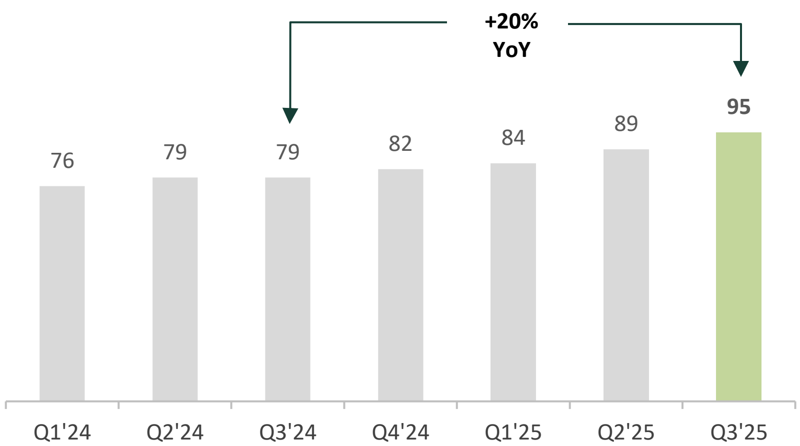


Total Assets: Solid asset growth reflecting strength across core business segments

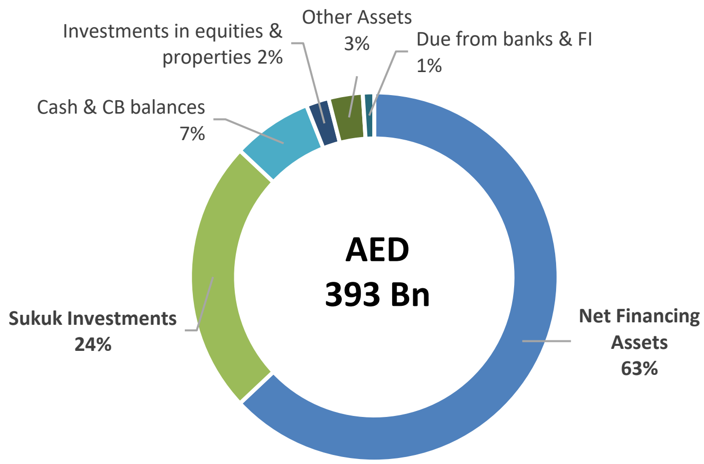
Net Financing Assets (AED Bn)



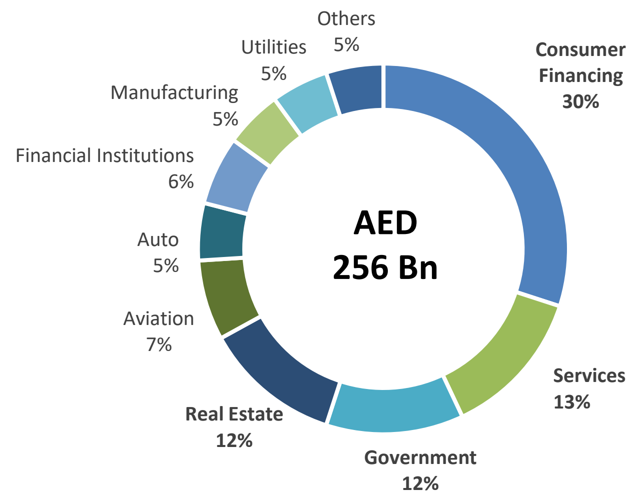
Sukuk Investments (AED Bn)



Total Asset Composition (Q3'25,%)



Gross Financing by Sector (Q3'25,%)



Asset Quality (1/2) : Continued improvement in asset quality reflecting strong risk discipline

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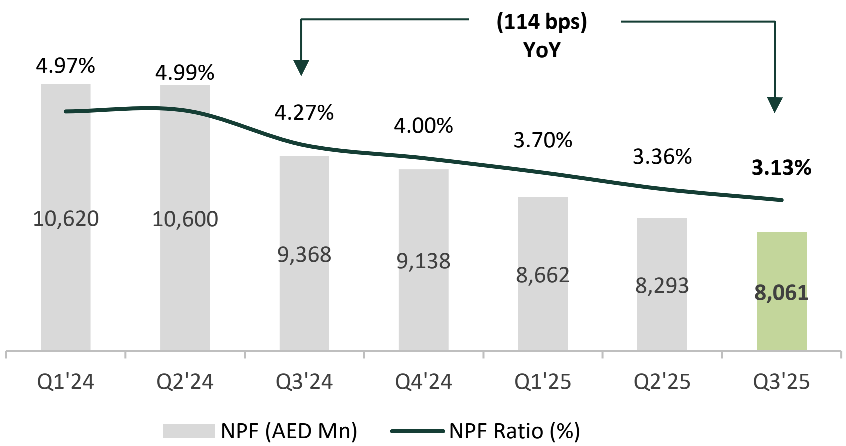
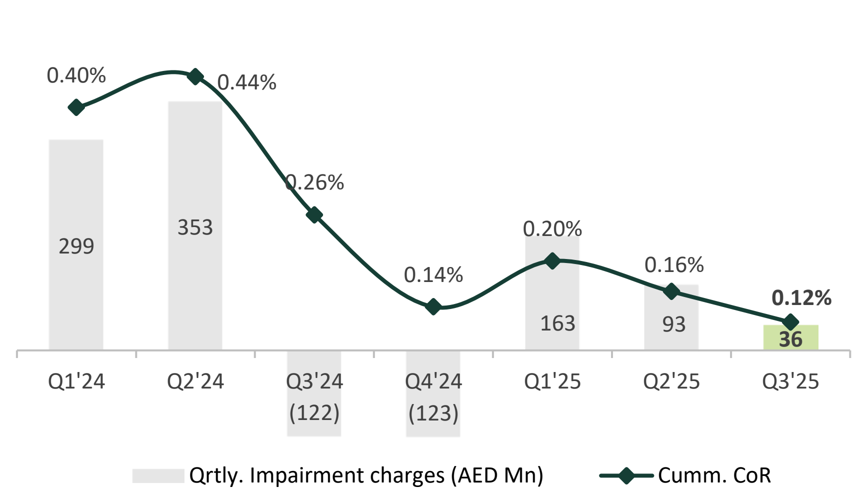
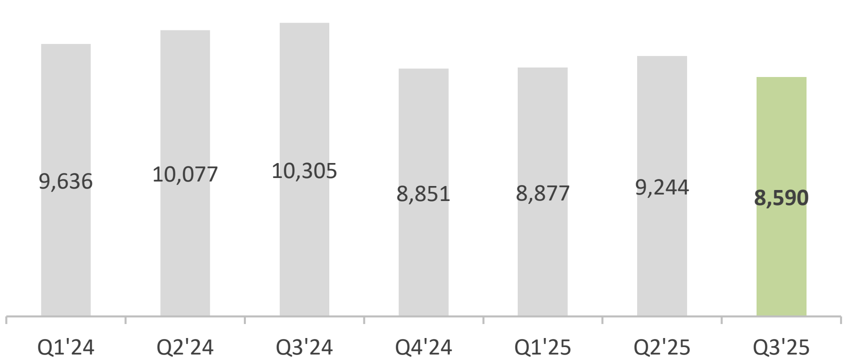
NPF* (AED Mn) and NPF Ratio[1] (%)



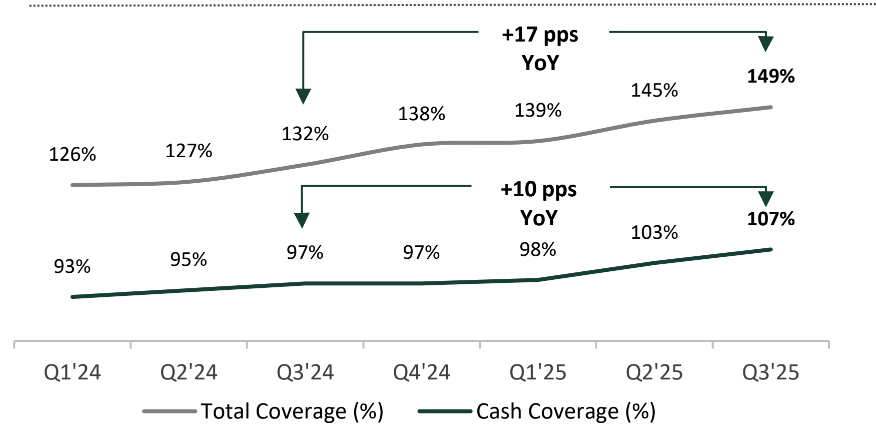
Impairment charges (AED Mn) and Cost of Risk (CoR %)



Total Provisions (AED Mn)



Total Coverage[2] and Cash Coverage Ratios (%)



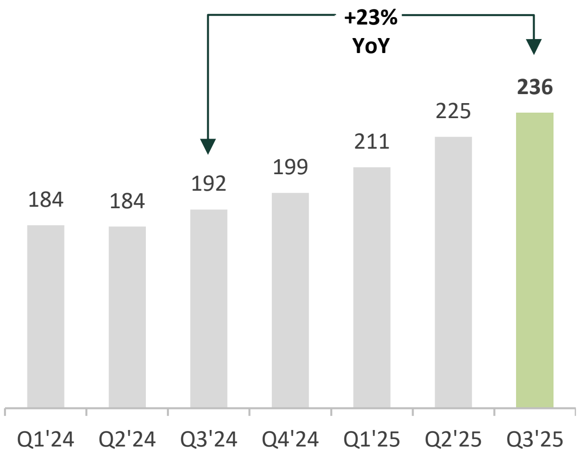
[1]**NPF ratio** includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing; [2]**Total Coverage Ratio** is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities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

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

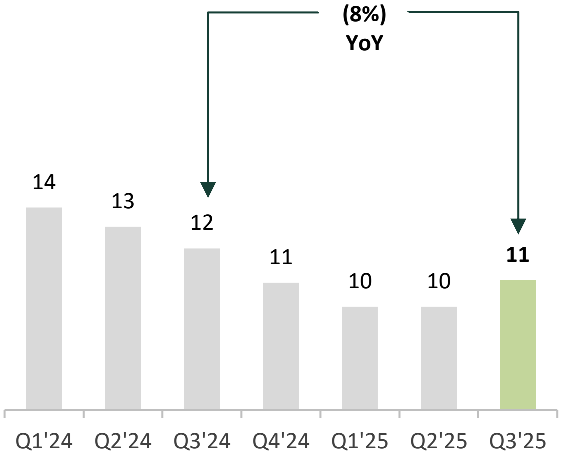
Cost of Risk – Being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality (2/2) : Portfolio quality further reflected by higher Stage 1 exposures % and stronger stage 3 coverage ratio

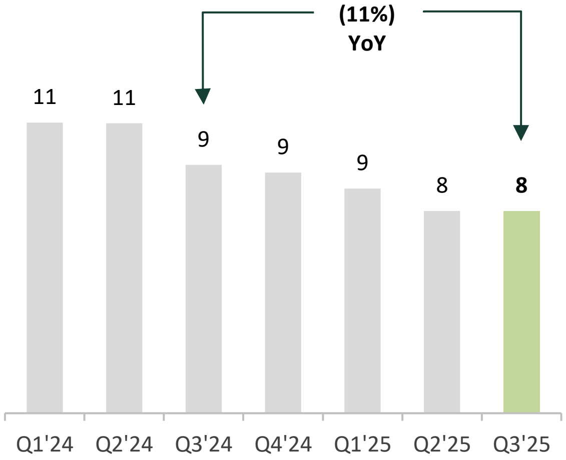
Stage 1 Gross Exposures (AED Bn)



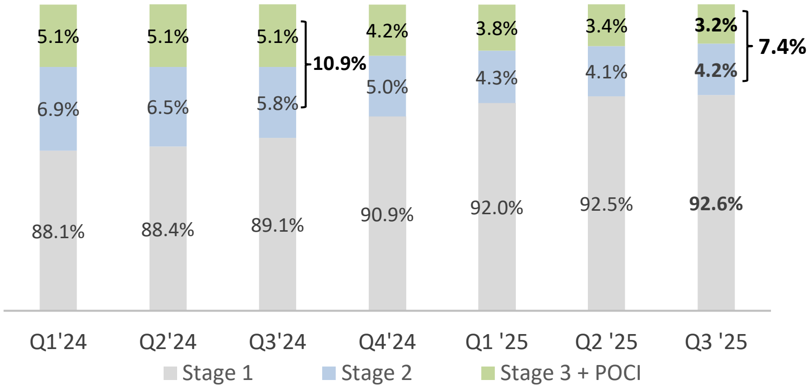
Stage 2 Gross Exposures (AED Bn)



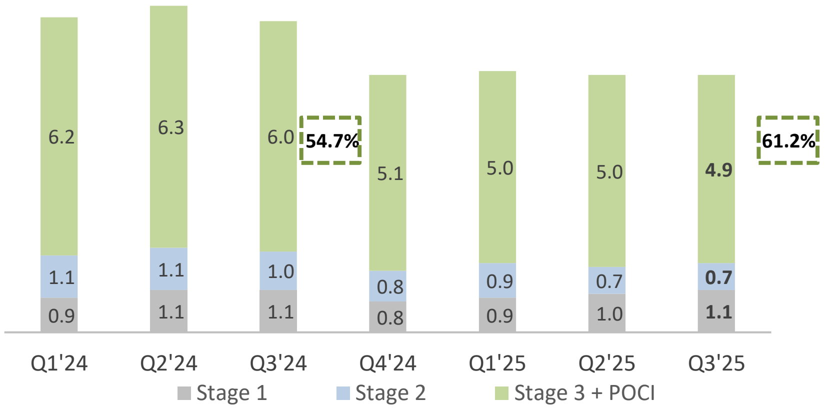
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)

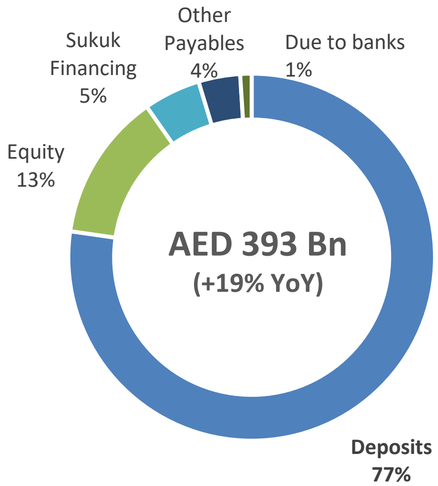


ECL Provisions & ECL Coverage by Stage (AED Bn, %)

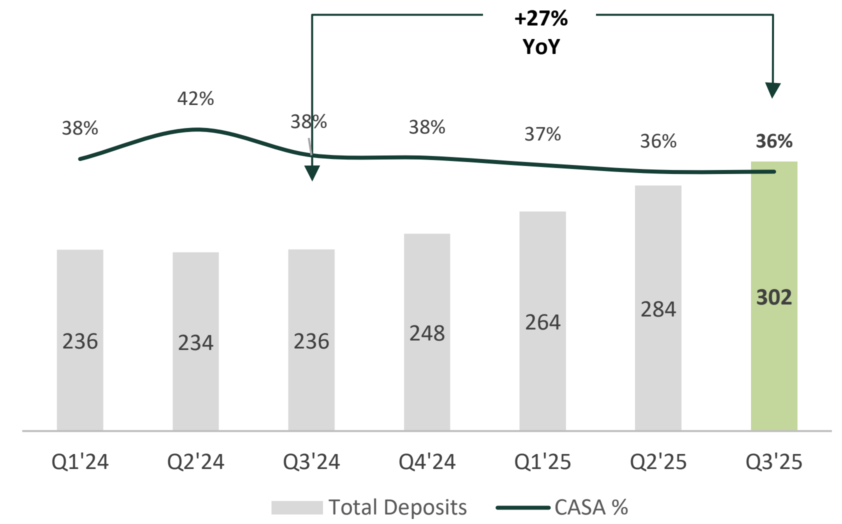


Liquidity: Robust funding strength supported by continued deposit momentum

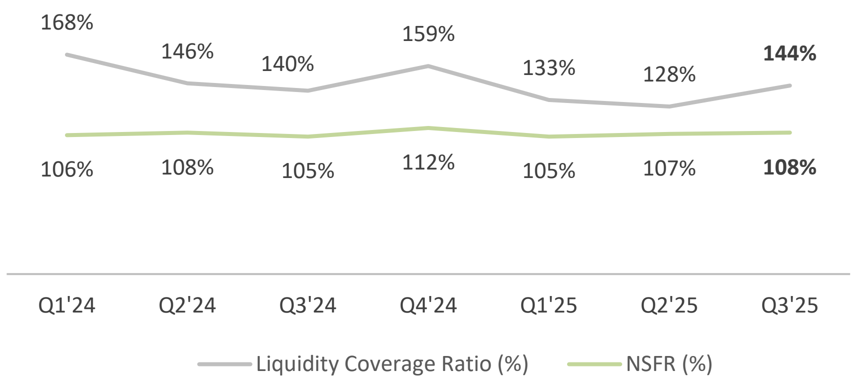
Funding Sources (Q3'25, %)



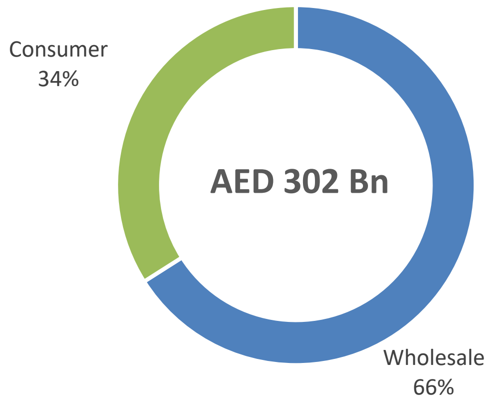
Customer Deposits (AED Bn) and CASA (%)



LCR and NSFR Ratio (%)

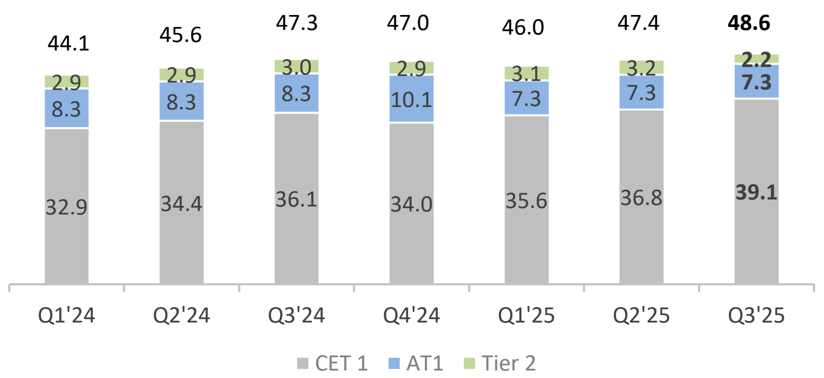


Customer Deposits Breakdown (Q3'25,%)

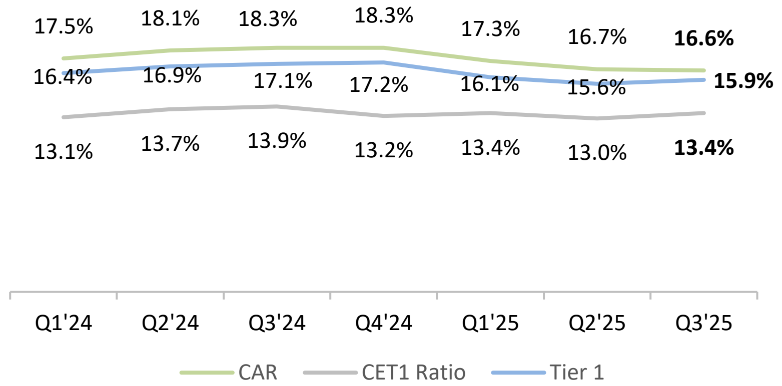


Regulatory Capital: CET 1 ratio strengthens further to 13.4% from internal capital generation

Regulatory Capital[1] (AED Bn)

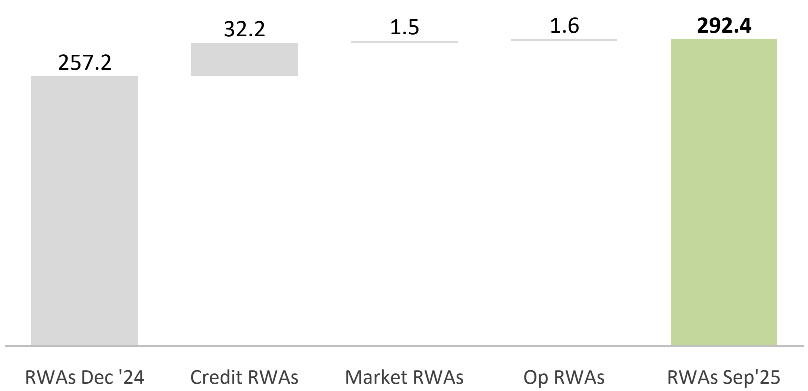


Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)

RWA Movement (AED Bn)

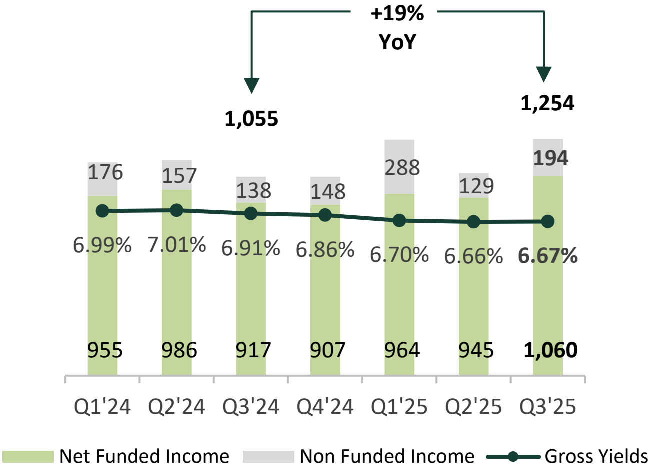


[1] Refers to Regulatory Capital under Basel III;

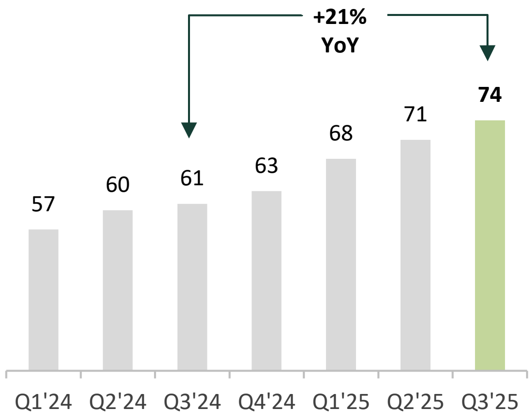
Contents

Consumer Business: 9M’25 Revenue growth led by growth in volumes across products, supported by stable yields

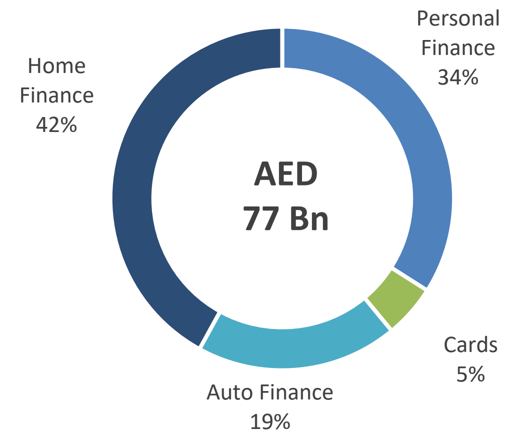
Revenue and Gross Yields (AED Mn,%)*



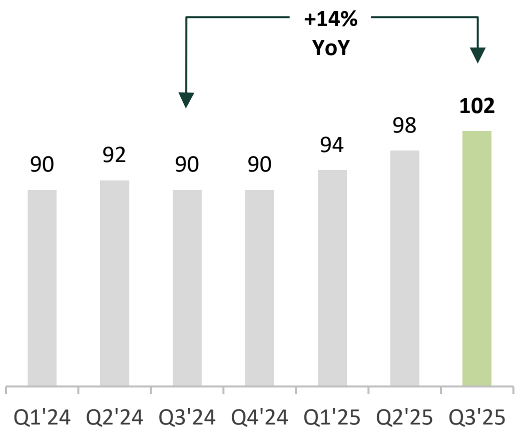
Net Financing Assets (AED Bn)



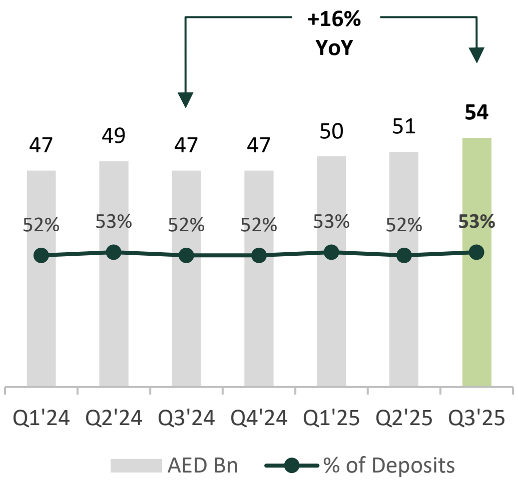
Gross Assets by product (9M’25, %)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:

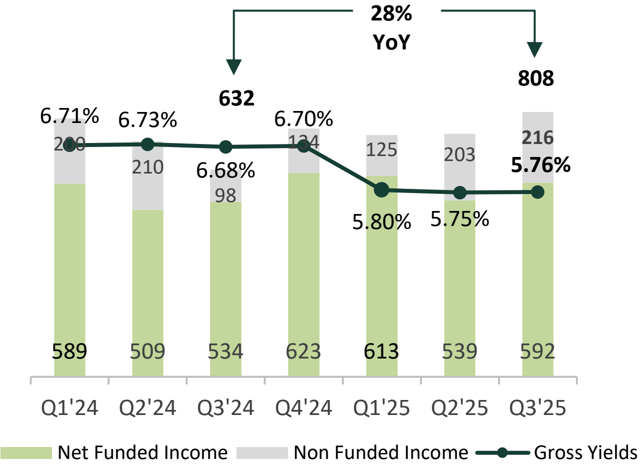
- Consumer financing portfolio grew by 21% YoY to AED 74 Bn on the back of gross new consumer financing of AED 27 Bn this year.
- Growth was led by strong performance across all key products.
- Customer deposits grew by 14% YoY; CASA levels remain strong at 53%
- Asset Yields continue to be stable in 9M’25 at 6.7% levels
- 9M’25 revenue grew by 8% YoY to AED 3.6 Bn.

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

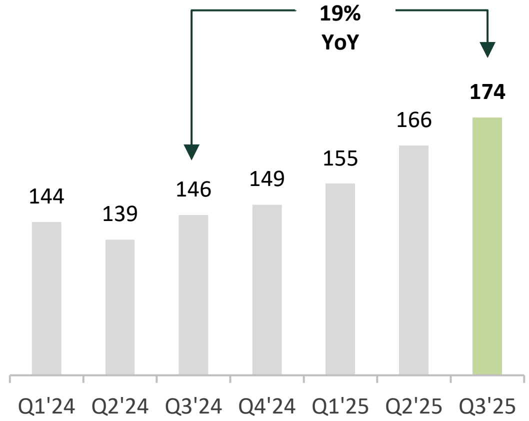
Local & Cross-Border Corporate Business: Solid 9M'25 performance led by 16% YTD growth in assets & 26% YTD growth in deposits

Progress Never Stops...

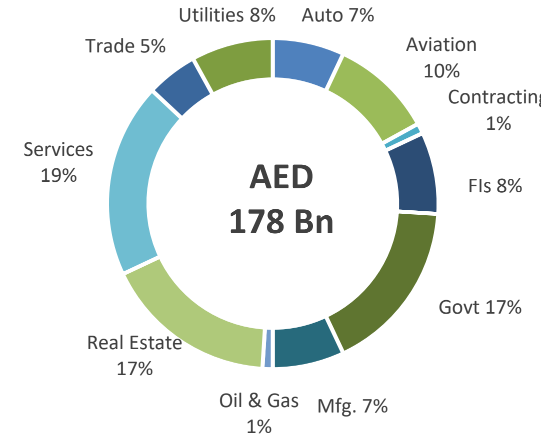
Revenue and Gross Yields (AED Mn,%)*



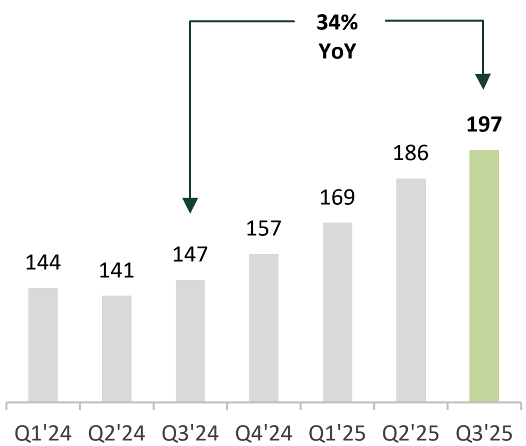
Net Financing Assets (AED Bn)



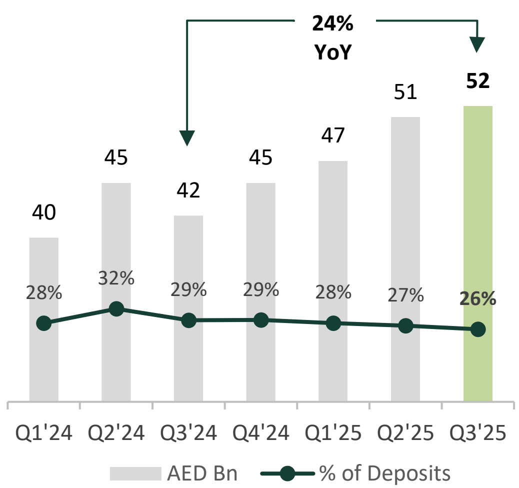
Gross Assets by sector (9M'25,%)



Deposits (AED Bn)



CASA Balances (AED Bn)



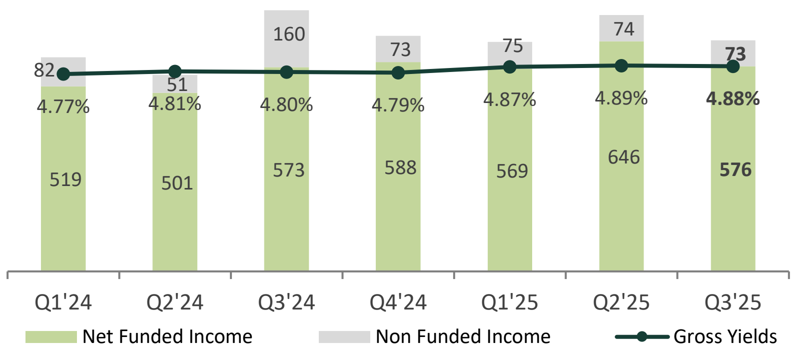
Key Highlights:

- Assets grew by 16% YTD to reach AED 174 Bn, supported by AED 46 Bn in Gross new financing in 9M'25, a strong increase of 41% vs 9M'24.
- Strong growth in Deposits of 34% YoY; CASA balances also grew strongly by 24% YoY.
- Higher volumes and stable yields continue to ensure growth in net funded income.
- Robust non-funded income on the back of strong balance sheet growth.

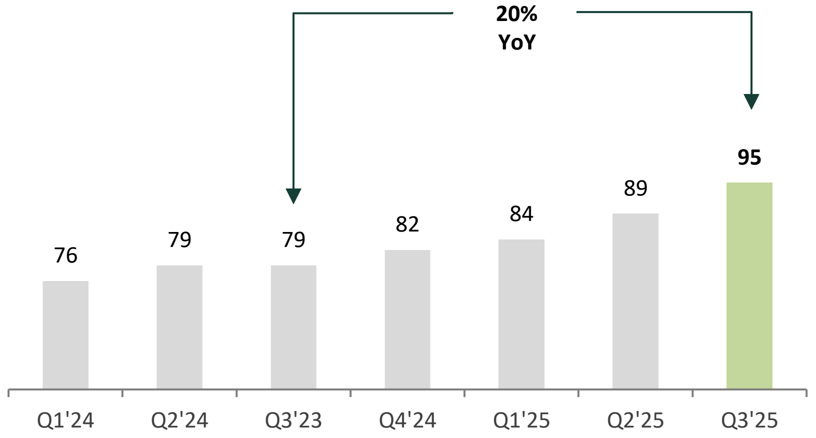
* Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

Treasury Business: Sukuk volumes grew by 16% YTD in 9M'25; Treasury Revenue growth supported by improved yields

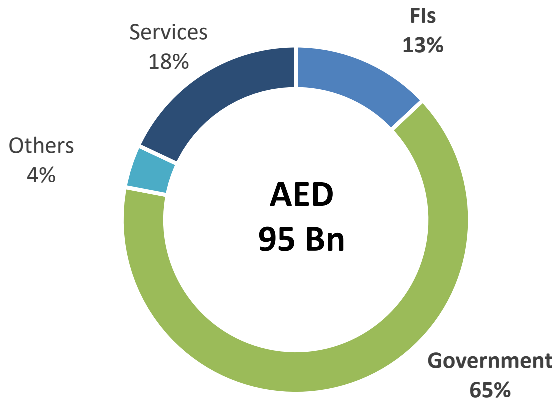
Revenue and Gross Yields (AED Mn,%)*



Sukuk (AED Bn)



Gross Sukuk by sector (9M'25,%)



Key Highlights

- Sukuk portfolio grew by 16% YTD to AED 95 Bn.
- New Sukuk volumes added this year are AED 18 Bn, higher by 19% compared to 9M'24.
- 9M'25 Treasury revenue grew by 7% YoY to AED 2.0 Bn.
- Sukuk yields in 9M'25 have improved to 4.9% levels

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

<u>Digital:</u> Customer usage of digital channels continues to be strong; 97% of all transactions being processed digitally

Key Highlights

33% YoY growth in number of registered Online Banking and Mobile App users

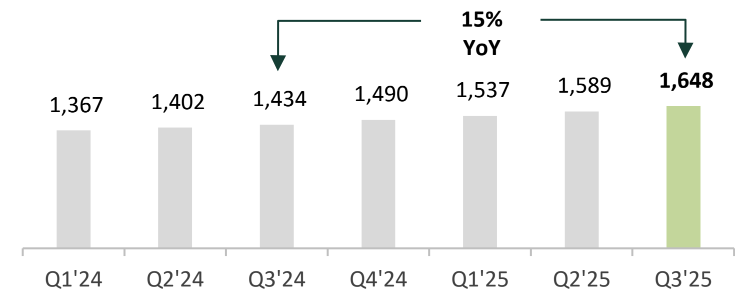
97% of financial and non-financial transactions processed digitally

High App Ratings
4.5 iOS / **4.2** Android

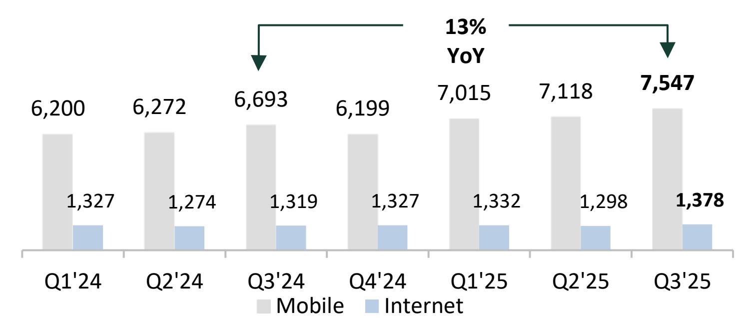
79% New to Bank customers onboarded digitally during 9M'25.

45% YoY growth in Whatsapp subscribers' base

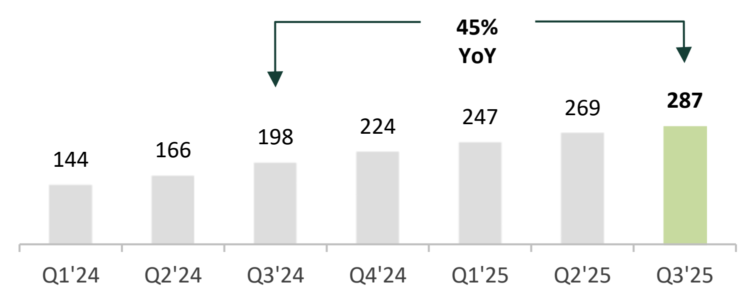
Digital Registered User Base* ('000)



Digital Banking Transactions ('000)



Whatsapp Subscribers ('000)



- Digital Registered User Base (Business to Date) : overall registered internet banking & mobile banking app users

<u>Sustainability:</u> Improved ESG scores across rating agencies underscore the progress made by DIB on its sustainability agenda

Sustainability is integral to DIB's identity and operations, reflecting a deep commitment beyond compliance to responsible, ethical banking aligned with long-term value creation for stakeholders and society.

DIB's sustainability strategy closely aligns with UAE's national goals, including Net Zero by 2050 initiative, underscoring the bank's role as a key partner in the country's sustainable development and climate ambitions.

DIB is actively working to support UAE's vision while continuously improving its own operational performance.

- **Improved ESG scores across rating agencies,** including Morningstar Sustainalytics, S&P Global, London Stock Exchange Group
- **Gross underwritten amount of AED 4.0 Bn in new sustainable finance, bringing portfolio total to AED 16.7 Bn in 9M'25** across diverse sectors such as utilities, aviation, real estate and waste management, including financing of ~3,300 EVs
- **Facilitated AED 25 Bn** of **Sustainable Sukuk Issuance in 9M'25**, accelerating the growth of sustainable issuances in the Islamic capital markets
- Major step undertaken to align to one of the leading frameworks for environmental disclosure with the bank's submission to the **Carbon Disclosure Project (CDP)**
- **Expanded sustainability disclosures** to include key areas such as Responsible Investment, Human Rights, and Financing Exclusions demonstrating alignment with global best practices.
- **Partnered with "No More Bottles" at Headquarter locations** to deliver clean, filtered water to staff while eliminating plastic waste associated with water bottles

Contents

Summary

- ✓ 2025 has been a year of solid growth story; DIB has surpassed full year guidance on growth through focused execution across businesses.
- ✓ More than AED 90 Bn in new gross financing YTD, well supported by AED 53 Bn increase in Deposits.
- ✓ Continued strengthening of Asset Quality metrics with NPF Ratio down to 3.13%, improvement of ~87 bps since start of the year.
- ✓ Profitability and Returns remain well on target on the back of tangible improvements across KPIs.

Target Metrics	9M'25 Performance	FY'25 Guidance
Net Financing & Sukuk growth	**17%**	15%
Net Profit Margin	**2.7%**	2.8% - 3.0%
Cost-to-Income Ratio	**29%**	26%
Return on Tangible Equity (pre-tax)	**22%**	21%
Return on Assets (pre-tax)	**2.4%**	2.4%
NPF Ratio	**3.13%**	3.50%
Total Coverage*	**149%**	140%

* Including collateral

Contents

DIB – A leading global Islamic bank

Key Facts

- ❖ Dubai Islamic Bank was the **first Islamic Bank in the world**, established in 1975
- ❖ **One of the largest Islamic Banks globally** with AED 393Bn in assets
- ❖ Well established franchise, serving **> 5mn customers**, with **> 9000 employees**
- ❖ Solid distribution network of **450 branches** & **1,100 ATMs**
- ❖ ~28% owned by "**Investment Corporation of Dubai**"

Key Businesses

- Consumer Banking
- Corporate Banking
- Investment Banking
- Treasury

Ratings

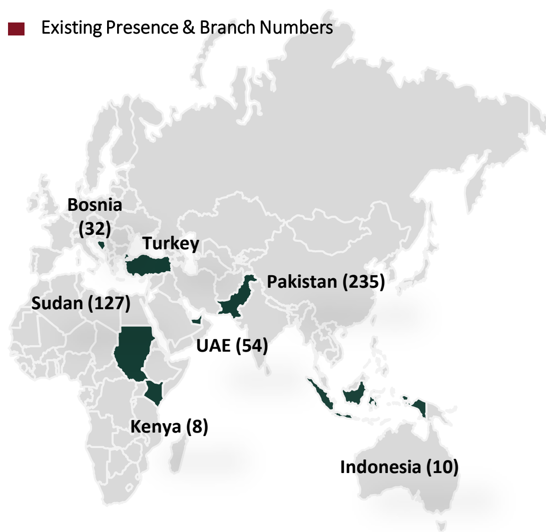
Moody's
A3 "Stable"

Fitch
A "Stable"

IIRA*
A+/A1
"Stable"

MSCI ESG
A

Geographic Presence



Subsidiaries and Associates

Entity	%	Country
Dar Al Shariah	100.0%	UAE
Tamweel	92.0%	UAE
Deyaar	44.9%	UAE
DIB Pakistan	100.0%	Pakistan
Bank of Khartoum	29.5%	Sudan
Bosna Bank International	27.3%	Bosnia
Panin Dubai Syariah Bank	25.1%	Indonesia
DIB Kenya	100.0%	Kenya
T.O.M. Group	25.0%	Turkey

• Islamic International Rating Agency (IIRA)

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

Digital Transformation

- Technology **Infrastructure Upgrade**
- Streamlined **Digital Journeys** & enhanced experience
- AI-driven Banking

Robust Foundation

- Further strengthen **Risk Management Framework**
- Remain focused on **Asset Quality Improvement**
- Enterprise-wide **Cost Optimisation**

Increase Value

- Selective and **Strategic international Expansion**
- Enhance market share in earning assets
- **Smart Data Analytics** to grow wallet share and new client base

Versatile Operation

- **ESG focus** across the bank's value chain
- Compliance with spectrum of regulatory driven changes
- Committed to **support UAE's Sustainability Goals**

Engaging Experience

- Embed **"Customer-centricity"** as part of bank's DNA
- Simple, transparent & ease of access across Touchpoints
- Leverage D.I.B to graduate into Lifebrand

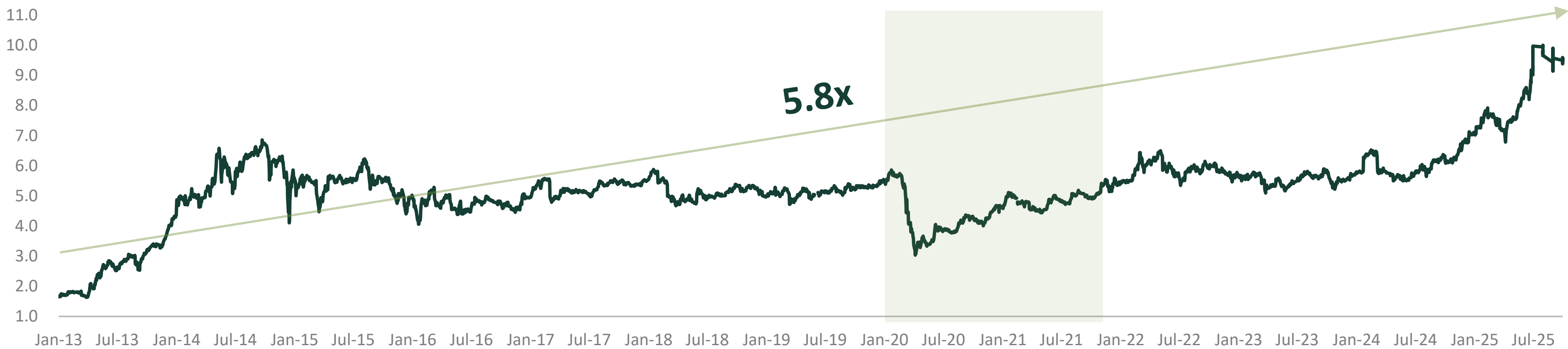
Strengthen the Group | **Grow the Group**

Key Investment Highlights

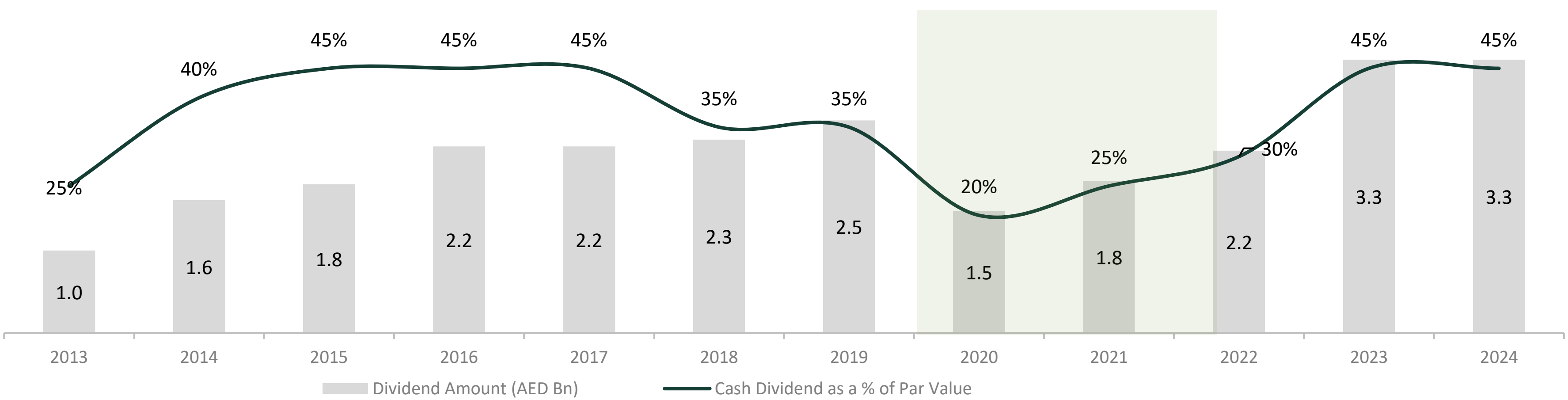
A Leading Islamic Banking Franchise	❖ Amongst **World's "Top 3" Islamic Banks** by Total Assets ❖ **#1 Islamic Bank** in the UAE ❖ Serving **> 5mn customers** across network of over 450 branches and 1,100 ATMs
Clear Strategy & Focused Execution	❖ **Focused growth**, underpinned by **Strong underwriting** ❖ **Cost discipline** ensured high operational efficiencies ❖ Bank's **assets grew by over 3x** since FY'13
Solid Fundamentals	❖ **Highly Rated "D-SIB" Bank**, "A" Rating by Fitch & "A3" by Moodys ❖ **Healthy Asset Quality** with low NPF ratio and high Coverage Ratio ❖ **Strong Regulatory Capital Ratios** with healthy capital buffers
Consistent Shareholder Value Creation	❖ **~5x growth in the Bank's Net Profit** over the last 10 years ❖ **Six-fold increase in Share Price** over the last 15 years ❖ Consistently maintained **High Dividend Payouts**
Investing In The Future	❖ **ESG truly embedded in the bank's DNA**; ESG MSCI rating of "A" shows bank's progress so far ❖ **Considerable progress on digitalization;** sizeable investments in technology infrastructure ❖ **Focused on building AI/ML capabilities** to deliver relevant and engaging customer solutions

Decade of delivering Strong shareholder returns

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



Dividend Payout (%, AED Bn)



Note: Shaded area represents the pandemic period;

Consolidated Income Statement

AED Mn	9M'25	9M'24
Net Income		
Income from Islamic financing and investing transactions	14,344	14,337
Fees & Commission	1,437	1,242
Income / (loss) from other investments measured at fair value	13	14
Income from properties held for development and sale	365	229
Income from investment properties	426	567
Share of profit from associates and joint ventures	342	279
Other Income	446	326
Total Income	**17,374**	**16,995**
Depositors' and Sukuk holders' share of profit	(7,698)	(7,910)
Net Income	**9,676**	**9,085**
Operating Expenses		
Personnel expenses	(1,652)	(1,487)
General and administrative expenses	(921)	(876)
Depreciation of investment properties	(41)	(50)
Depreciation of property, plant and equipment	(158)	(140)
Total Operating Expenses	**(2,774)**	**(2,554)**
Profit before net impairment charges and income tax expense	**6,902**	**6,531**
Impairment charge for the period, net	(292)	(530)
Profit for the period before income tax expense	**6,610**	**6,002**
Income tax expense	(929)	(553)
Net Profit for the period	**5,681**	**5,448**
Attributable to		
Owners of the Bank	5,461	5,300
Non-Controlling Interests	221	148

Consolidated Balance Sheet

AED Mn	30 Sep 2025	31 Dec 2024
Assets		
Cash and balances with central banks	25,578	26,700
Due from banks and financial institutions	3,475	5,642
Islamic financing and investing assets, net	248,301	212,427
Investments in Islamic Sukuk measured at amortized cost	95,118	82,161
Other investments at fair value	566	785
Investments in associates and joint ventures	2,928	2,503
Properties held for sale	1,123	988
Investment properties	4,715	4,520
Receivables and other assets	9,200	7,082
Property, plant and equipment	1,949	1,878
Total Assets	**392,953**	**344,687**
Liabilities		
Customers' deposits	301,932	248,546
Due to banks and financial institutions	3,494	5,854
Sukuk financing instruments	21,400	24,154
Payables and other liabilities	14,283	13,279
Total Liabilities	**341,109**	**291,834**
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	10,101
Other Reserves and Treasury Shares	15,605	15,875
Investments Fair Value Reserve	(1,236)	(1,267)
Exchange Translation Reserve	(2,363)	(2,029)
Retained Earnings	22,113	19,904
Equity Attributable to owners of the banks	**48,706**	**49,825**
Non-Controlling Interest	3,138	3,028
Total Equity	**51,844**	**52,853**
Total Liabilities and Equity	**392,953**	**344,687**

DIB'S ESG Vision and 2030 ESG Strategy

"Own the ESG Space"

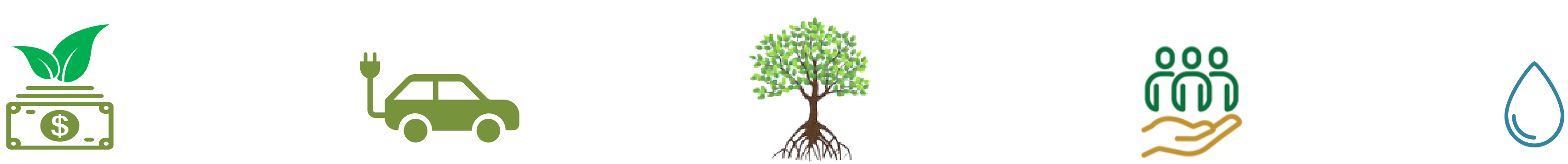
Strategic Pillars

Lead by Example	Finance a Sustainable Future

Priority Areas

1 Embrace Diversity & Inclusion	2 Enhance Employee Wellbeing	3 Drive Transparency & Disclosure	4 Reduce Operational Environmental Footprint	5 Champion Business Ethics and Customer Privacy	6 Propel Sustainable Finance	7 Promote Financial Inclusion	8 Embed ESG in decision making
Objectives							
Be the most diverse Islamic financial institution in our markets of operation	Position ourselves as an employer of choice in the banking sector	Disclose our financial and non-financial performance in line with best-in-class standards	Achieve Net Zero within operations and significantly reduce our footprint across water, waste and energy	Be recognized as a trusted institution to our customers and business partners	Significantly step up the share of our funding activities towards sustainable projects	Be the preeminent banking partner to the underrepresented segments of society	Fully integrate ESG risk assessment and mitigation into all our financing decisions

32 Initiatives all across the bank supporting the growth of DIB ESG strategy



DIB Debt Capital Markets – Deal Experience

Deals and Transactions in 2025 (1/2)

Progress Never Stops…

Sovereigns and Supranationals

September 2025
Islamic Corporation for the Development
US$ 500mn
4.391% 2030 Sukuk
JLM & Bookrunner

September 2025
Arab Republic of Egypt
US$ 1.5bn
6.375% 2029 Sukuk
7.950% 2032 Sukuk
JLM & Bookrunner

September 2025
Kingdom of Saudi Arabia
US$ 5.50bn
4.250% 2030 Sukuk
4.875% 2035 Sukuk
JLM & Bookrunner

Green
July 2025
Republic of Indonesia
US$ 2.20bn
4.550% 2030 Sukuk
5.200% 2035 Sukuk
JLM & Bookrunner

June 2025
Republic of Turkiye
US$ 2.50bn
6.750% 2030 Sukuk
JLM & Bookrunner

March 2025
Islamic Development Bank
US$ 1.75bn
4.211% 2030 Sukuk
JLM & Bookrunner

April 2025
Kingdom of Bahrain
US$ 1.75bn
6.250% 2033 Sukuk
JLM & Bookrunner

Corporates

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

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

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

Green
September 2025
Sobha Realty
US$ 750mn
7.125% 2030 Sukuk
Global Coordinator, JLM & Bookrunner

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

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

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

May 2025
Sobha Realty
US$ 500mn
7.996% 2029 Sukuk
JLM & Bookrunner

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

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

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

DIB Debt Capital Markets – Deal Experience

Deals and Transactions in 2025 (2/2)

GREs

Date	Issuer	Size	Instrument	Role
September 2025	Saudi Aramco	US$3.0bn	4.125% 2030 Sukuk 4.625% 2035 Sukuk	JLM & Bookrunner
April 2025	Public Investment Fund	US$ 1.25bn	4.875% 2032 Sukuk	JLM & Bookrunner
April 2025	DP World	US$ 1.5bn	5.500% 2035 Sukuk	JLM & Bookrunner
April 2025	ADNOC	US$ 1.5bn	4.750% 2035 Sukuk	JLM & Bookrunner
February 2025	Saudi Electricity Company	US$ 2.75bn	5.225% 2030 sukuk 5.489% 2035 sukuk	JLM & Bookrunner
January 2025	Bapco Energies	US$ 1.0bn	6.250% 2035 Sukuk	JLM & Bookrunner

Financial Institutions

Date	Issuer	Size	Instrument	Role	Label
September 2025	Emirates Islamic Bank	US$ 500mn	4.540% 2031 Sukuk	JLM & Bookrunner	Sustainable
September 2025	Bank Aljazira	US$ 500mn	6.500% 2030 Sukuk AT1	JLM & Bookrunner	
August 2025	Alinma Bank	US$ 500mn	6.250% 2030 Sukuk AT1	JLM & Bookrunner	Sustainable
July 2025	Alinma Bank	US$ 500mn	4.937% 2030 Sukuk	JLM & Bookrunner	
June 2025	Qatar Islamic Bank	US$ 750mn	4.803% 2030 Sukuk	JLM & Bookrunner	
May 2025	Boubyan Bank	US$ 500mn	4.973% 2030 Sukuk	JLM & Bookrunner	
May 2025	Sharjah Islamic Bank	US$ 500mn	6.125% 2031 Sukuk AT1	JLM & Bookrunner	
May 2025	Al Rayan Bank	US$ 500mn	4.875% 2030 Sukuk	JLM & Bookrunner	
April 2025	Ajman Bank	US$ 500mn	5.125% 2030 Sukuk	JLM & Bookrunner	
April 2025	Mashreq Bank	US$ 500mn	5.030% 2030 Sukuk	JLM & Bookrunner	
March 2025	Emirates Islamic Bank	US$ 750mn	5.059% 2030 Sukuk	JLM & Bookrunner	
February 2025	Sharjah Islamic Bank	US$ 500mn	5.200% 2030 Sukuk	JLM & Bookrunner	
January 2025	Al Rajhi Bank Tap	US$ 200mn	5.047% 2029 Sukuk	Sole Manager & Bookrunner	Sustainable
January 2025	Al Rajhi Bank	US$ 1.5bn	6.250% 2030 Sukuk AT1	JLM & Bookrunner	Sustainable
January 2025	Kuwait Finance House	US$ 1.00bn	5.376% 2029 Sukuk	JLM & Bookrunner	
January 2025	First Abu Dhabi Bank	US$ 800mn	5.153% 2030 Sukuk	JLM & Bookrunner	

Select Award & Accolades

2023

Euromoney Awards for Excellence 2023
- Best Islamic Bank in the UAE
- Best Islamic Bank in the Middle East

16th Annual Best Deal & Solution Awards

Best Sovereign Bond & Best Green Sukuk of the year 2022

MEA Finance Banking Technology Awards 2023
- Best Corporate Payments Service
- Best Analytics System (Dubai Islamic Bank and GBM)
- Best Innovation in User Experience

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

2024

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

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

MEA Business Achievement Awards
- Banking and Finance - Outstanding Sustainability Initiative Dubai Islamic Bank
- Outstanding New Product/Service Launch DIB Nest
- Banking and Finance - Exceptional Products/Services DIB ‘alt’

9M 2025

MEA Finance SME Summit and Awards 2025

Best Islamic Bank for SMEs

28th Emirates Environmental Corporate Gala

Cultivating Sustainability Award

Forbes Middle East

Top 100 Listed Companies

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

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