

DIB Investor Presentation

Q1 2026

By attending the meeting where this presentation is made, or by reading the presentation slides, you agree to be bound by the following limitations:

This presentation may contain statements about future events and expectations that are forward-looking statements. These statements typically contain words such as “expects” and “anticipates” and words of similar import. Any statement in this presentation that is not a statement of historical fact is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from those expressed or implied by such forward-looking statements. None of the future projections, expectations, estimates or prospects in this presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the presentation. Neither Dubai Islamic Bank P.J.S.C. (“DIB”), nor any of its shareholders, directors, officers or employees assume any obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

This presentation and its contents are confidential and are being provided to you solely for your information and may not be retransmitted, further distributed to any other person or published, in whole or in part, by any medium or in any form for any purpose. In particular, this presentation is not for distribution to retail clients. If handed out at a physical investor meeting or presentation, this presentation should be returned promptly at the end of such meeting or presentation. If this presentation has been received in error it must be returned immediately to DIB. The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice. DIB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

No reliance may be placed for any purposes whatsoever on the information contained in this presentation, or any other material discussed verbally, or on its completeness, accuracy or fairness. The information in this presentation is subject to verification, completion and change. The contents of this presentation have not been independently verified. Accordingly, no representation or warranty, express or implied, is made or given by or on behalf of DIB or any of its shareholders, directors, officers or employees or any other person as to, and no reliance should be placed on, the accuracy, completeness or fairness of the information or opinions contained in this presentation. Neither DIB nor any of their shareholders, directors, officers or employees nor their respective advisers and/or agents undertake any obligation to provide the recipient with access to any additional information or to update this presentation or any additional information or to correct any inaccuracies in any such information which may become apparent.

Any investment activity to which this communication may relate is only available to, and any invitation, offer, or agreement to engage in such investment activity will be engaged in only with, relevant persons. Any person who is not a relevant person should not act or rely on this presentation or any of its contents.

The distribution of this presentation in other jurisdictions may also be restricted by law, and persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions.

This presentation contains data compilations, writings and information that are proprietary and protected under copyright and other intellectual property laws, and may not be redistributed or otherwise transmitted by you to any other person for any purpose. Additionally, this presentation contains translations of currency amounts solely for the convenience of the reader, and these translations should not be construed as representations that these amounts actually represent such U.S. dollar amounts or could be converted into U.S. dollars at the rate indicated.

1



Operating Environment

2



Financial Performance

3



Business Performance

4



Summary

5



Appendix

UAE operating environment remains stable amid regional developments



Economic Activities

- ✓ **Retail, transport and other essential services operating without disruptions**
- ✓ Authorities are closely monitoring prices, inventory and sufficient supply availability
- ✓ **Clear public communication reinforces stability** for residents and businesses



Infrastructure & Essential Services

- ✓ **Critical infrastructure operating securely** without any disruptions
- ✓ **Energy, water, telecom and healthcare services remain operational nationwide**
- ✓ Integrated transport networks supporting continuity of movement



Business Continuity & Stability

- ✓ **Flexible work systems and fully digital govt. services ensure business continuity**
- ✓ On-ground inspections and readiness checks are conducted regularly to ensure safety
- ✓ **Active engagement with the employers and employees** is supporting productivity, and service continuity



Sustained Investor confidence



Predictable operating environment maintained



Continuity of core economic activities ensured



Stability of banking sector fundamentals preserved

Moody's affirms UAE sovereign strength and stability

Aa2

*Stable Outlook
(April 2026)*



Exceptional fiscal buffers and balance sheet strength

Strong government finances, supported by substantial fiscal reserves, low debt burden and a long track record of balanced budget execution



Strong policy coordination and federal level financial flexibility

Effective federal level policy coordination and access to sovereign financial resources provide flexibility to respond to stress scenarios



Structural mitigation of energy related disruption risks

Alternative hydrocarbon export infrastructure, including the Habshan–Fujairah pipeline, reduces exposure to Strait of Hormuz disruptions



High economic strength supported by diversification and income levels

High per capita income, large hydrocarbon reserves and an increasingly diversified and competitive economy underpin economic resilience



Effective institutions and a strong track record of policymaking

Strong institutional framework and demonstrated policy effectiveness support crisis response and continued economic reform momentum



Stable outlook reflects assumed resilience to ongoing regional conflict

Moody's stable outlook already incorporates the current regional conflict and assumes no material erosion of sovereign credit strength.

Proactive UAE Central Bank measures reinforce financial system resilience

UAE Banking System
(as of Q4'25)

AED 5.3 Tn

Total Banking Assets

AED 3.3 Tn

Total Bank Deposits

17.1%

Capital Adequacy Ratio

1.6%

NPF Ratio

Financial institution resilience package

I Monetary policy measures



Access to reserve balances up to 30% of the cash reserve requirement and availability of term liquidity facilities in both AED and USD

II Liquidity and funding relief



Temporary relief in liquidity and stable funding ratios to provide banks with greater flexibility to support the UAE economy

III Capital buffer relief



Temporary release of the Countercyclical Capital Buffer and Capital Conservation Buffer to support the UAE economy

IV Credit risk management



Providing flexibility to banks to postpone classification of individual and corporate loans for customers affected

V Additional support to the economy



Banks to continue to provide the required financing services to support their customers and the national economy



Operational resilience supported by strong digital capabilities

- ❖ Comprehensive crisis management, business continuity and IT disaster recovery frameworks remain firmly in place
- ❖ Operational resilience frameworks are regularly tested and remain aligned with regulatory expectations and industry best practices
- ❖ Digital banking platforms ensured uninterrupted 24/7 service availability, with no incidents of disruption
- ❖ All branches and contact centers remained fully operational across the UAE, supported by established business continuity arrangements



Customer confidence and engagement remain resilient

- ❖ Continued financing activity across key sectors reflects customers' ongoing reliance on the bank
- ❖ The bank continued to support customer needs across segments, underpinning activity during the quarter
- ❖ Customer confidence remained strong, with the Bank's deposits



Sound capitalization and ample liquidity

- ❖ The Bank continues to maintain a sound capital position, with regulatory capital ratios well above the minimum requirements
- ❖ A strong liquidity profile is maintained, with key liquidity ratios well above requirements

1



Operating Environment

2



Financial Performance

3



Business Performance

4



Summary

5



Appendix

Performance Summary: Resilience and strength across key financial pillars



Growth

- DIB's balance sheet expansion continued in Q1'26
- **Net financing and Sukuk investments grew by 3% YTD to AED 364 Bn in Q1'26**



Earnings

- The Bank achieved strong 13% YoY growth in operating revenue to AED 3.5 Bn
- **12% YoY Operating Profit growth to AED 2.5 billion, driven by operational efficiency**



Asset Quality

- The Bank's asset quality metrics continue their improvements, reiterating DIB's underwriting quality
- **NPF Ratio improved by 14 bps to 2.5% with cash coverage ratio further improving to 122%**



Capital

- Strong ratios with solid capital buffers maintained
- **CET1 Ratio increased to 12.6% with CAR strengthening further to 15.8% in Q1'26**



Liquidity

- Strong liquidity levels in the Bank with stable access to funding
- **LCR of 121% and NSFR of 106% reflecting a well-balanced funding structure**
- Total deposits grew to AED 322 Bn in Q1'26

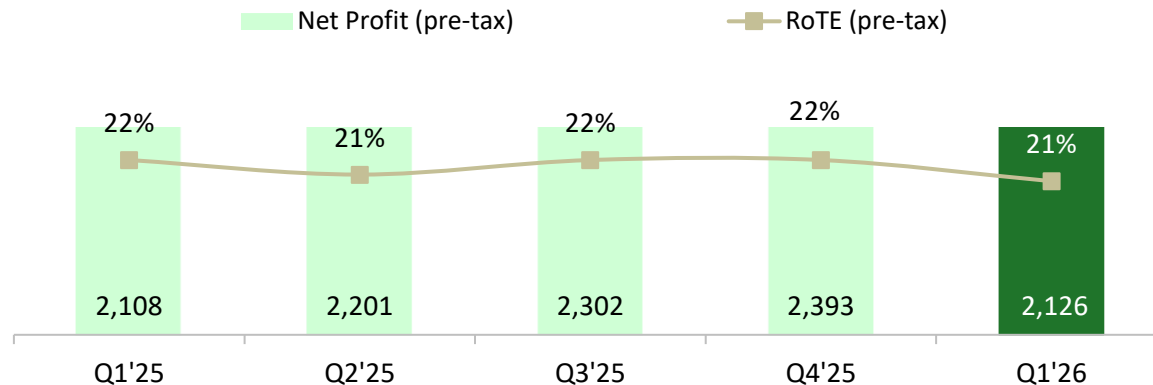
Strong and diversified revenue supporting earnings growth and healthy returns

Income Statement



AED Mn	Q1'25	Q1'26	YoY %	Q4'25	QoQ %
Net Funded Income	2,192	2,300	5%	2,325	(1%)
Non-Funded Income	962	1,249	30%	1,250	0%
Operating Revenue	3,154	3,548	13%	3,575	(1%)
Operating Expenses	(883)	(1,002)	14%	(989)	1%
Operating Profit	2,271	2,546	12%	2,586	(2%)
Net Impairment Charges	(163)	(420)	158%	(194)	118%
Net profit (before tax)	2,108	2,126	1%	2,392	(11%)
Income Tax	(311)	(327)	5%	(266)	23%
Net Profit (after tax)	1,798	1,799	0%	2,126	(15%)
RoTE (before tax)	22%	21%	(145 bps)	22%	(145 bps)
RoTE (after tax)	18%	17%	(67 bps)	19%	(167 bps)
RoA (before tax)	2.5%	2.1%	(43 bps)	2.4%	(33 bps)
RoA (after tax)	2.1%	1.8%	(35 bps)	2.1%	(35 bps)

Profitability and Returns (before tax, 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.

Q1'26 highlights



Strong growth in operating revenue of AED 3.5 Bn in Q1'26, up by 13% YoY compared to Q1'25.

Robust growth in non-funded income of 30% YoY to AED 1.2 Bn compared to Q1'25.

Bank's continued efficiency reflected in the robust 12% YoY Operating Profit growth to AED 2.5 Bn

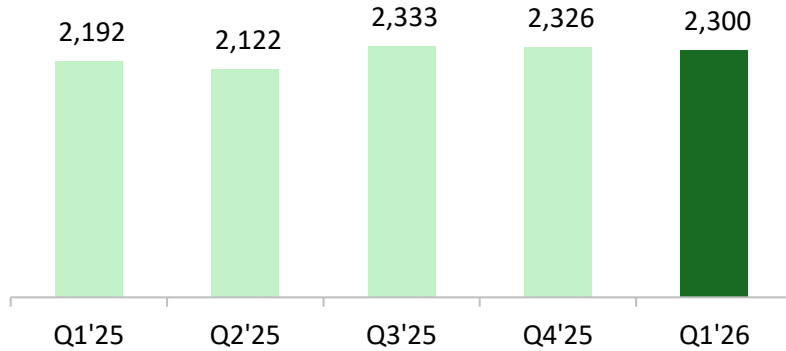
Cost-to-income ratio of 28.2% in Q1'26, underscoring the bank's cost discipline

Slightly higher impairment charge in Q1'26 due to prudent ECL overlay given the current environment

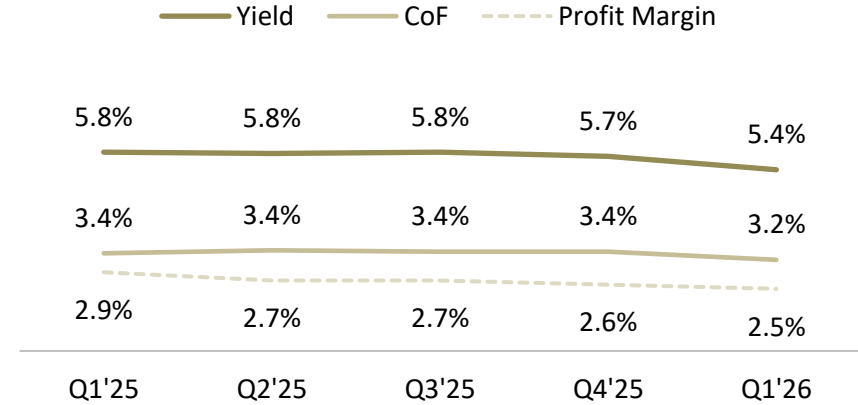
Q1'26 Net profit (pre-tax) grew to AED 2.1 Bn by 1% YoY.

Diversified revenue base supporting sustainable earnings

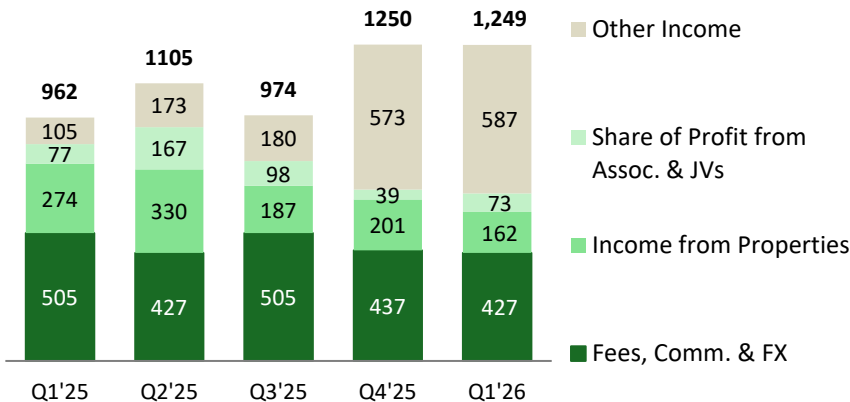
Net Funded Income (AED Mn)



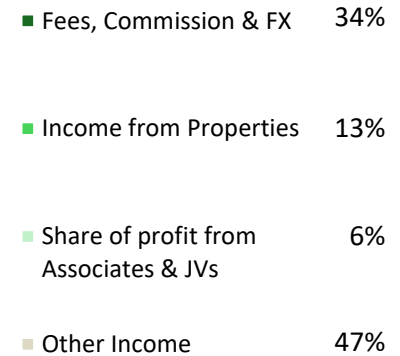
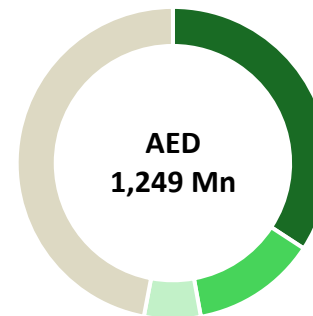
Margins¹ (%)



Non-Funded Income (AED Mn)



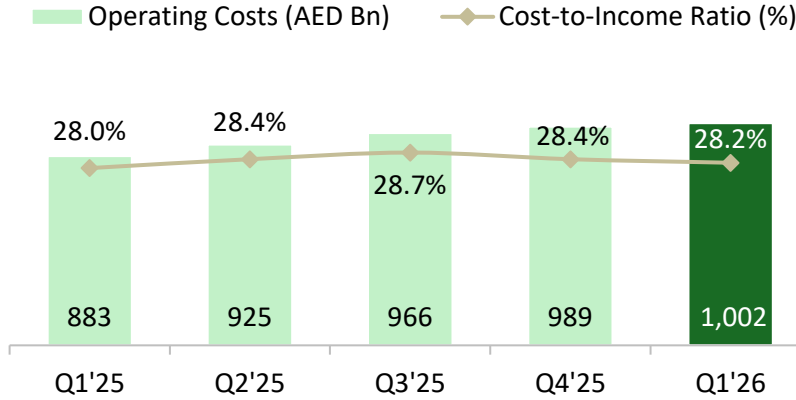
Q1'26 Non-Funded Income Composition (%)



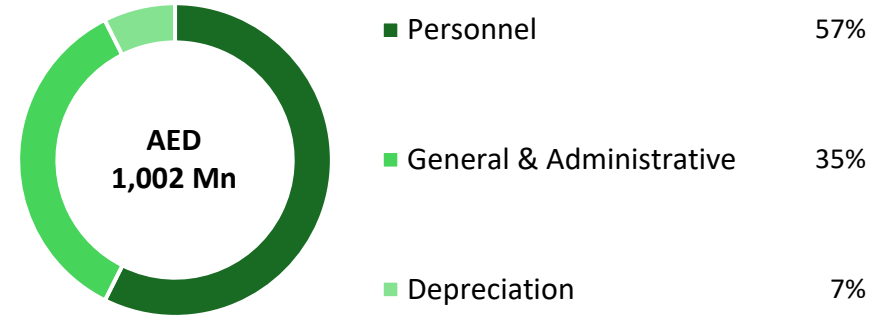
¹All figures are calculated on cumulative basis for the year

Cost discipline drives solid 12% YoY operating profit growth

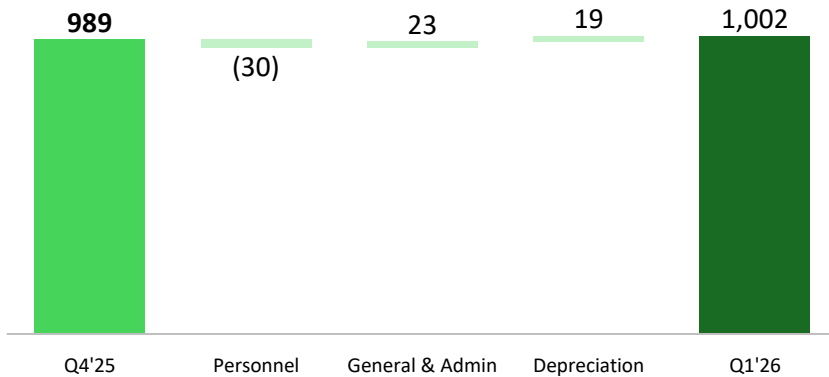
Operating Expenses and Cost-to-Income ratio



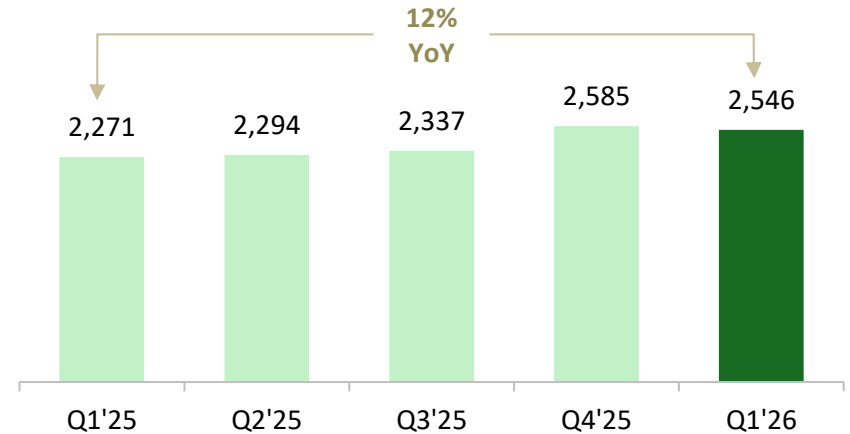
Q1'26 Operating Expenses Composition



Operating Expenses Movement (AED Mn)



Operating Profit (AED Mn)



Disciplined balance sheet growth with strong funding support

Balance Sheet (AED Bn)



AED Bn	Q4'25	Q1'26	YTD%	Q1 '25	YoY %
Net Financing Assets	262	271	3%	223	22%
Sukuk Investments	91	93	3%	84	11%
Net Financing Assets & Sukuk	353	364	3%	307	19%
Other assets	63	56	(11%)	48	16%
Total Assets	416	420	1%	355	18%
Customer Deposits	320	322	1%	265	22%
Sukuk financing instruments	25	20	(19%)	21	(5%)
Equity	53	55	2%	49	13%
Total Liabilities inc. Equity	416	420	1%	355	18%

Q1'26 Highlights

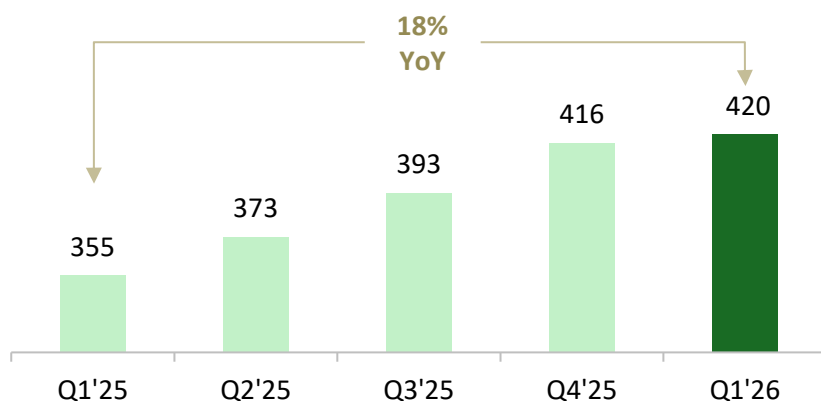


The Bank's net financing assets grew by 3% YTD, supported by gross new financing of more than AED 24 Bn in Q1'26.

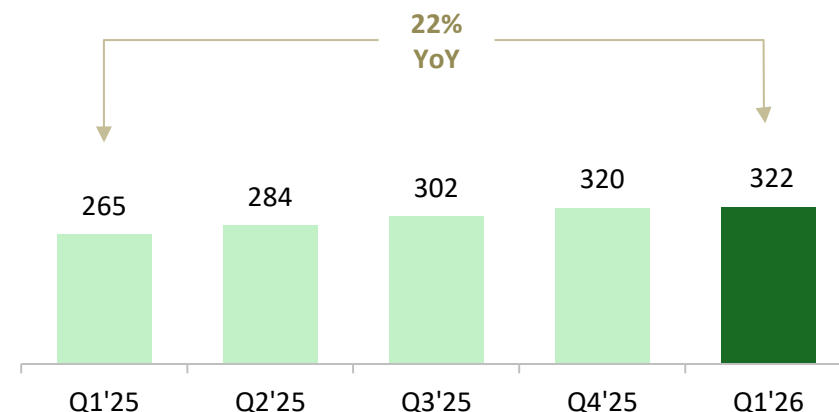
Sukuk investments' portfolio grew by 3% YTD to AED 93 Bn, supported by gross new Sukuk investment of more than AED 5 Bn in Q1'26.

Customer deposits grew by 1% YTD, ensuring ample liquidity for credit growth.

Total Assets (AED Bn)

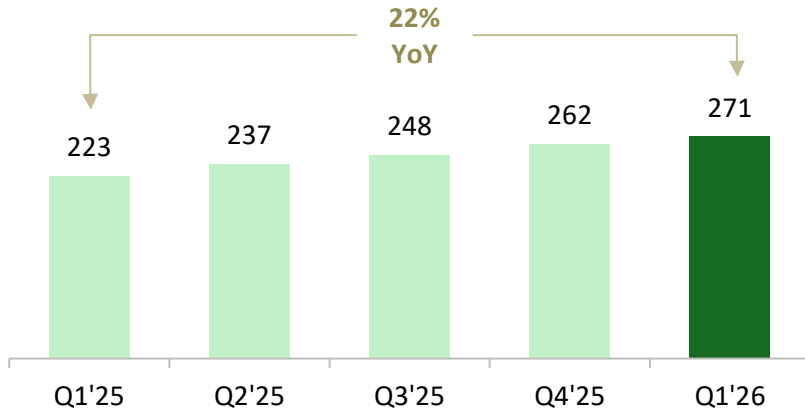


Total Deposits (AED Bn)

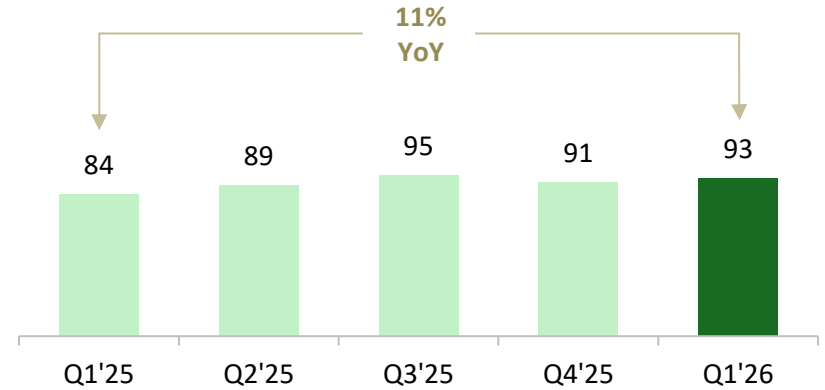


Healthy asset growth with a diversified portfolio mix

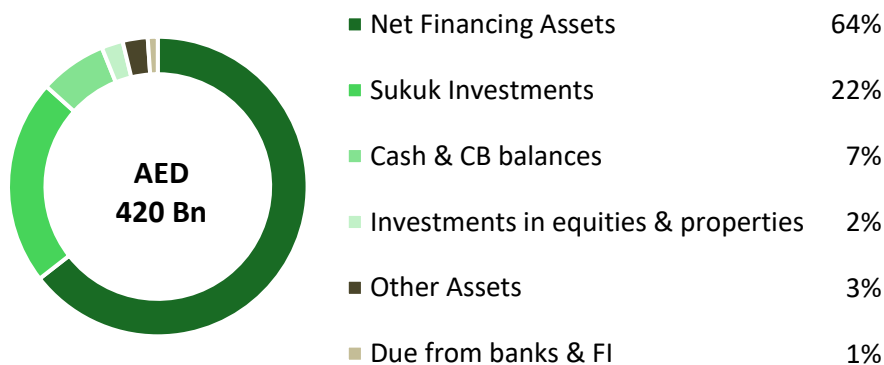
Net Financing Assets (AED Bn)



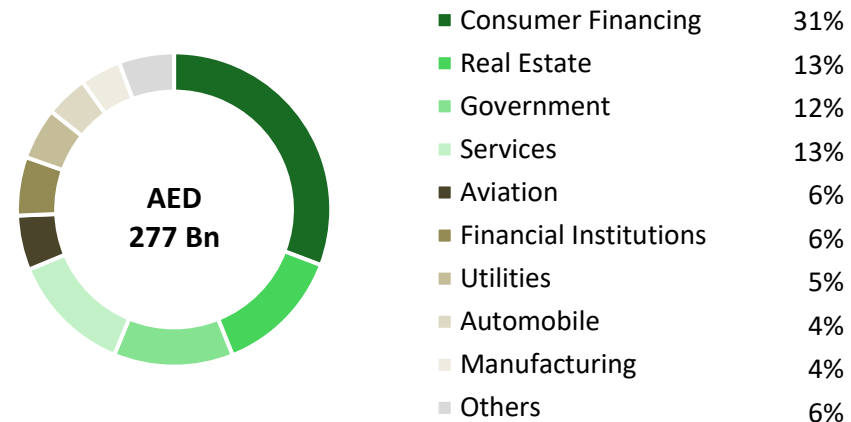
Sukuk Investments (AED Bn)



Total Assets Composition (Q1'26,%)

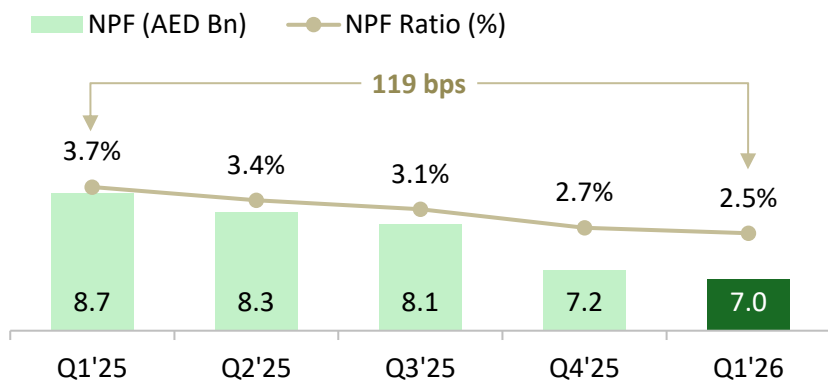


Gross Financing by Sector (Q1'26,%)

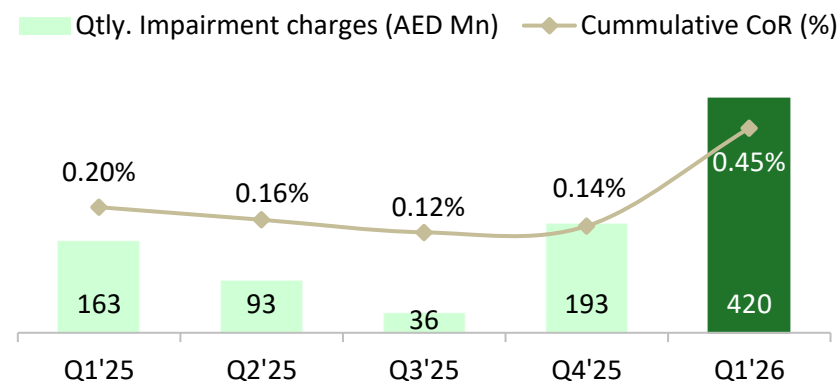


Asset Quality strengthened further by low NPF and higher coverage

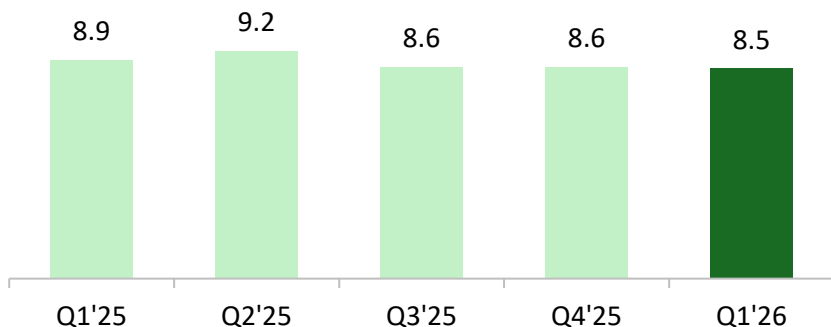
NPF¹ and NPF Ratio²



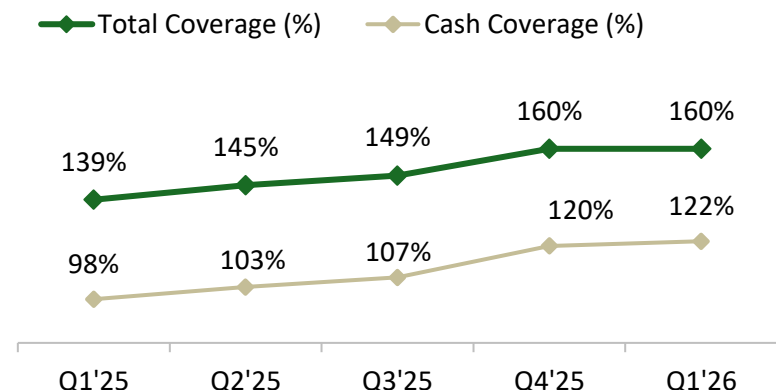
Impairment charges and Cost of Risk



Total Provisions (AED Bn)



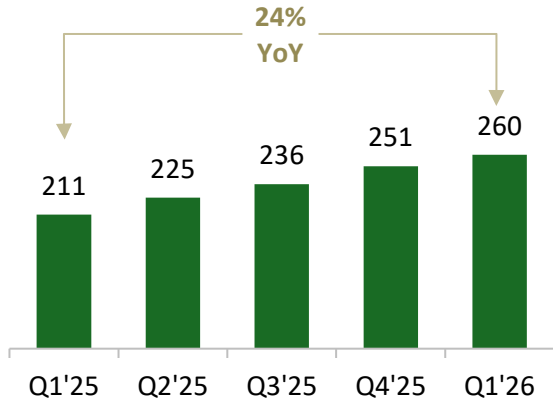
Total Coverage³ and Cash Coverage Ratios



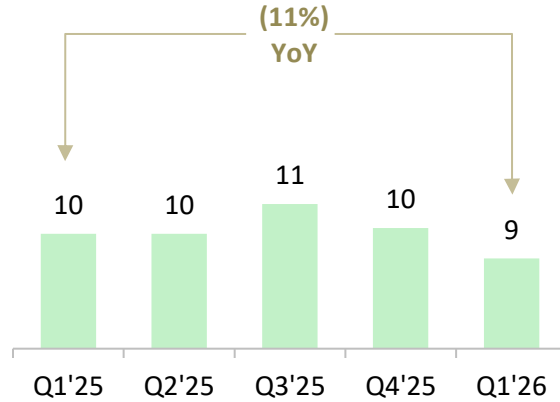
²NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing; ³Total Coverage Ratio is calculated as the sum of provisions held including Regulatory Risk Reserve (if any) and collateral held relating to facilities individually determined to be impaired divided by non-performing financing. ¹Includes 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.

Portfolio quality improving with declining Stage 2 and Stage 3 exposures

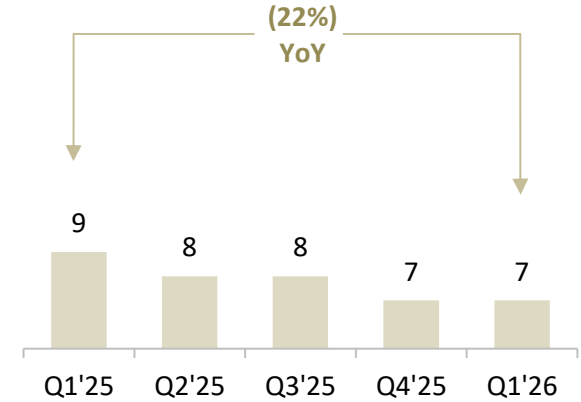
Stage 1 Gross Exposures (AED Bn)



Stage 2 Gross Exposures (AED Bn)



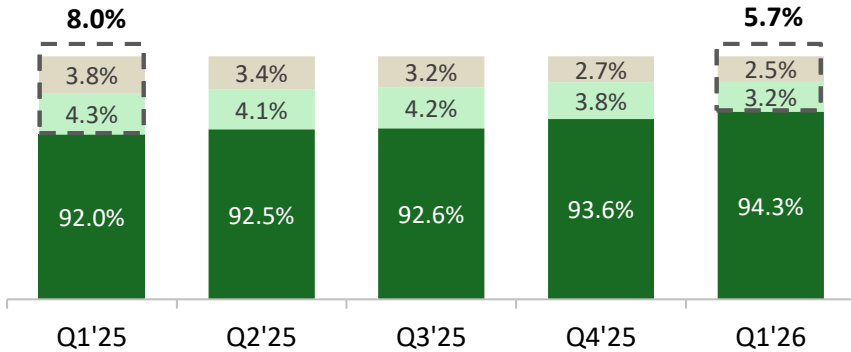
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)



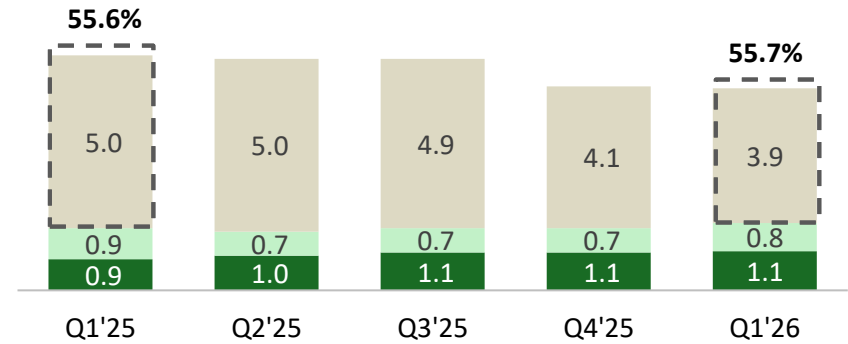
■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



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

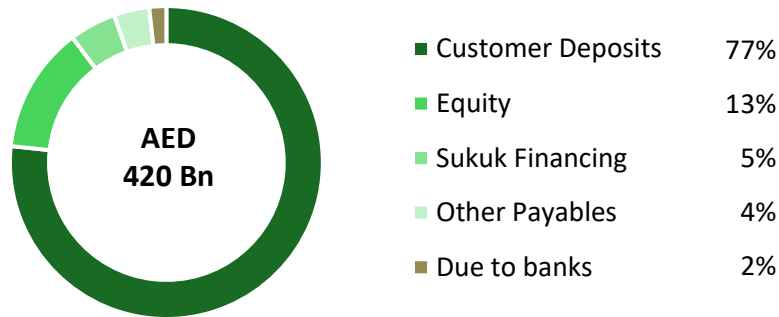


■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI

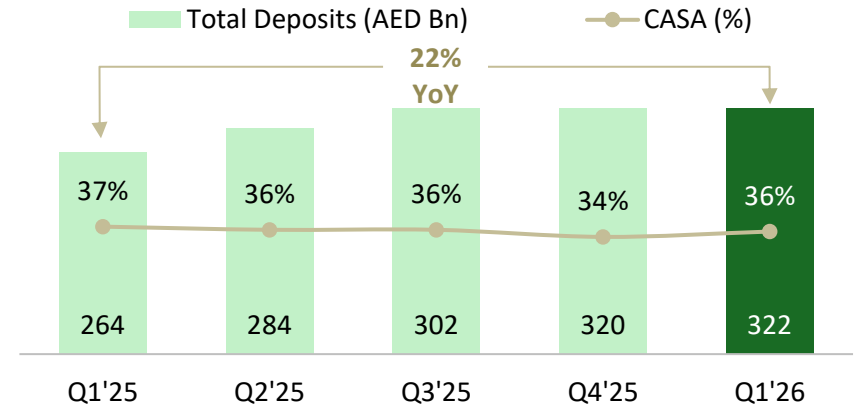


Liquidity remains strong with diversified and stable funding sources

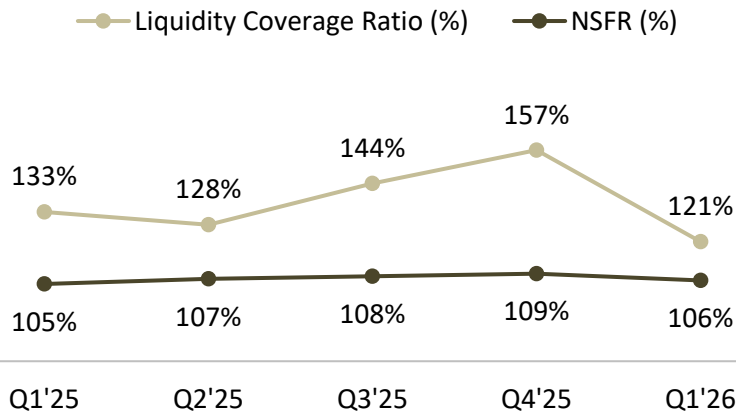
Funding Sources (Q1'26, %)



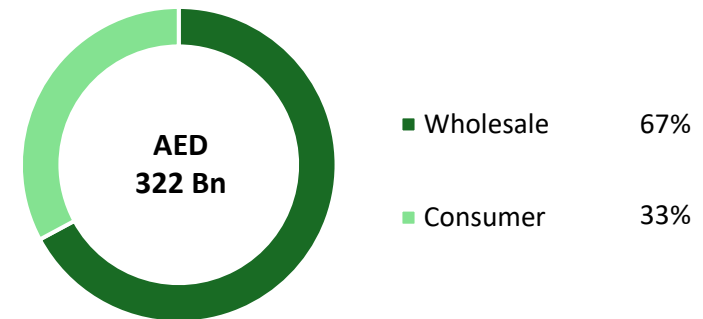
Customer Deposits and CASA



Liquidity Coverage Ratio and NSFR

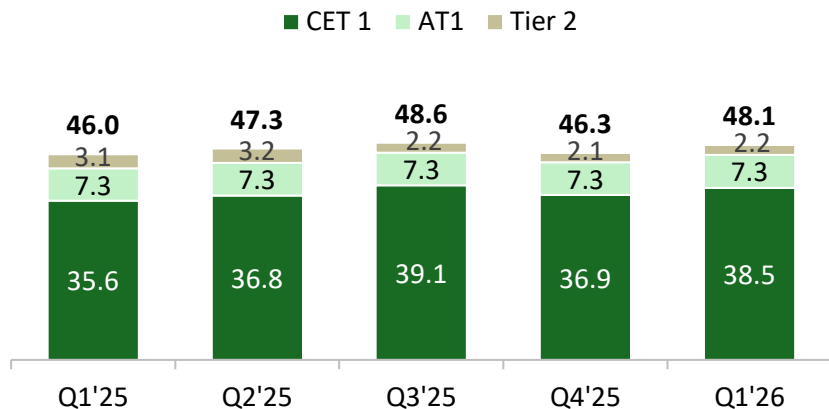


Customer Deposits Breakdown (Q1'26, %)

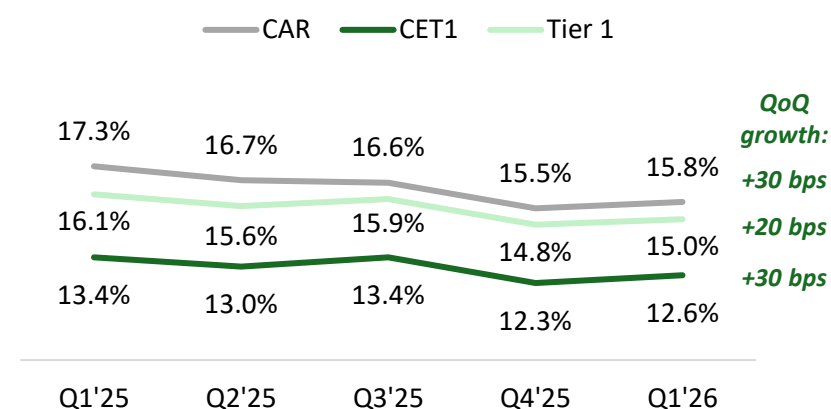


Healthy capital position supporting balance sheet expansion

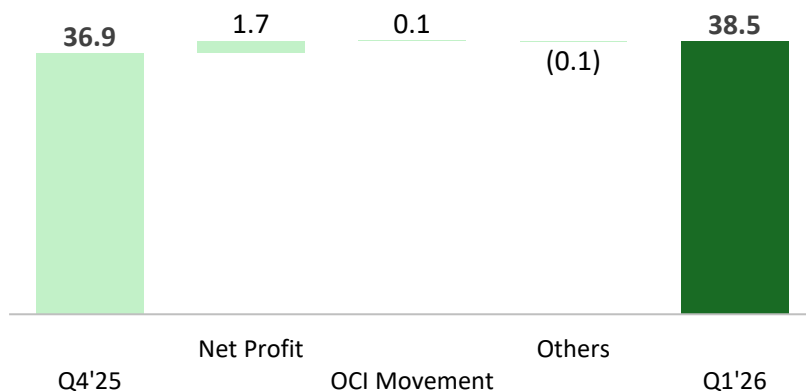
Regulatory Capital¹ (AED Bn)



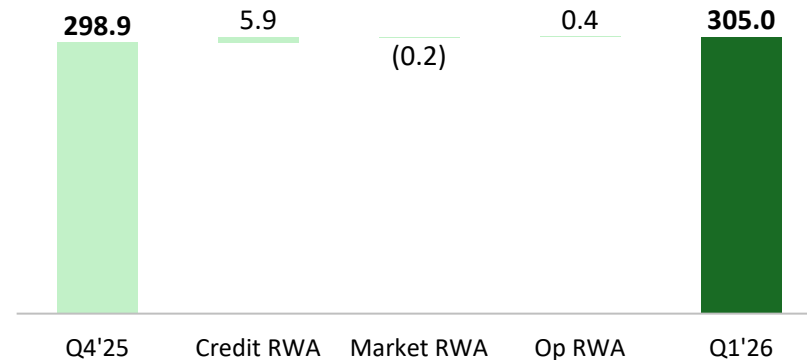
Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III

1



Operating Environment

2



Financial Performance

3



Business Performance

4



Summary

5



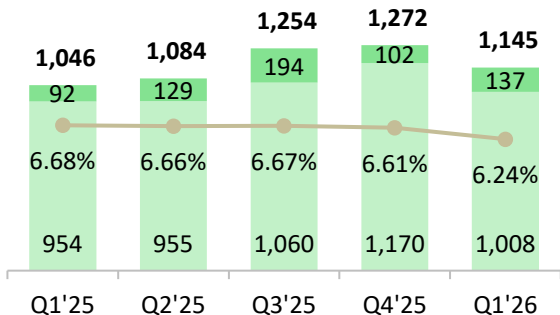
Appendix

Consumer Business : Strong growth supported by stable yields

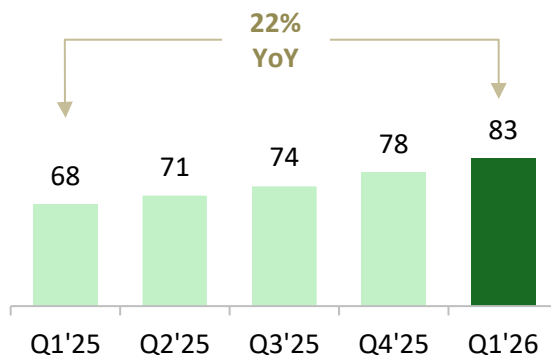
Revenue and Gross Yields (AED Mn,%)¹



■ Non Funded Income
■ Net Funded Income
● Gross Yields



Net Financing Assets (AED Bn)

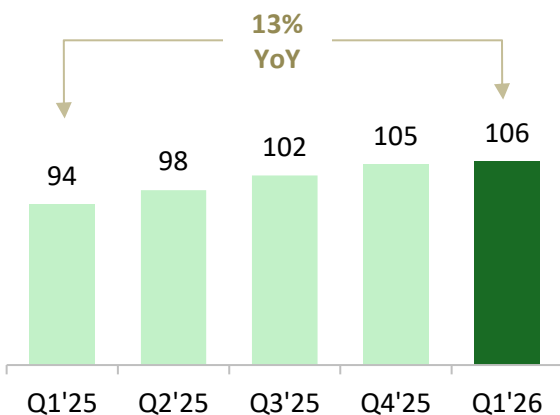


Exposure by products² (Q1'26)

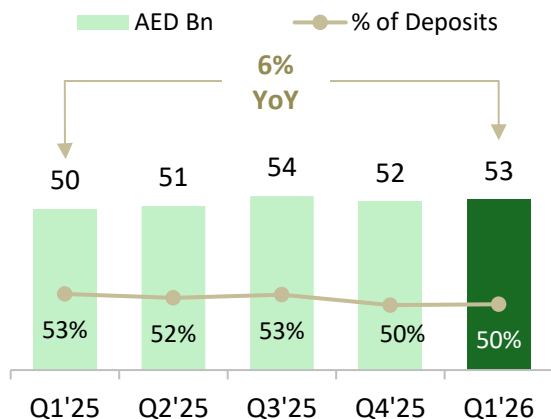


Product	Percentage
Home Finance	41%
Personal Finance	35%
Auto Finance	19%
Cards	5%

Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Growth in the consumer business continued, with 6% YTD growth in net financing assets to AED 83 Bn.

Growth was supported by gross new consumer financing of AED 11 Bn.

Net financing assets growth was led by home finance growing by 5% YTD, personal finance growing by 5% YTD, auto finance growing by 8% YTD and cards growing by 1% YTD.

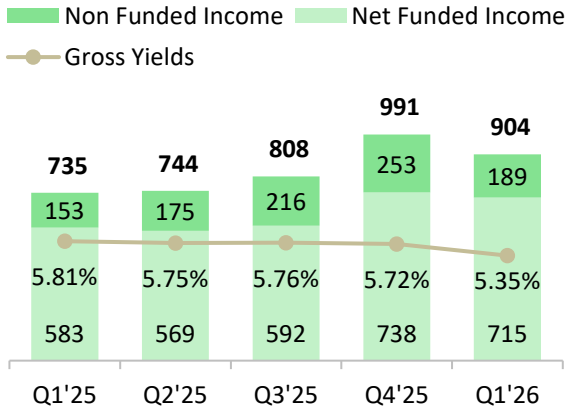
Total deposits grew by 1% YTD while CASA balances grew by 1% YTD.

¹ Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

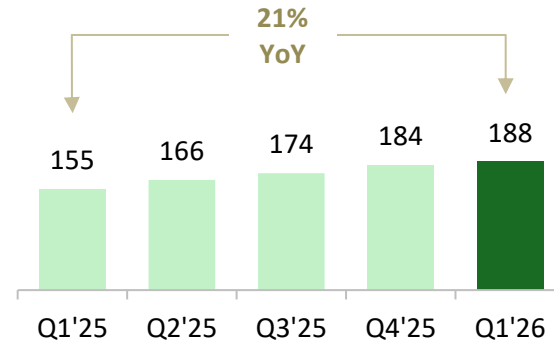
² Exposure by sectors is estimated on gross financing assets

Local and Cross-Border Corporate Business : Growth backed by diversified sector exposure

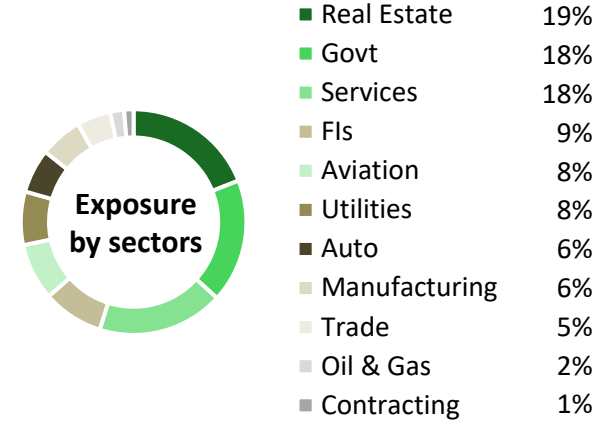
Revenue and Gross Yields (AED Mn,%)¹



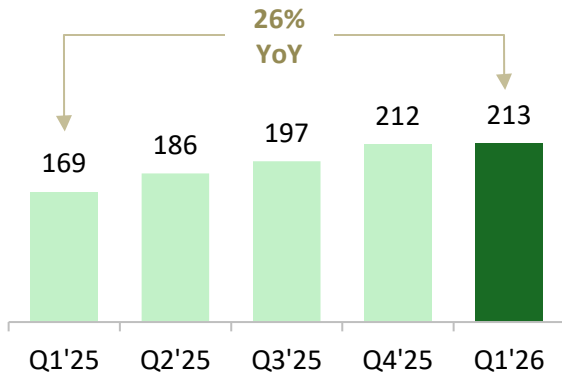
Net Financing Assets (AED Bn)



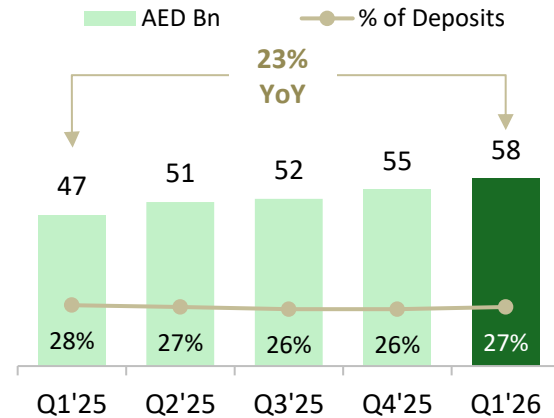
Exposure by sectors² (Q1'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Revenues grew by 23% YoY to AED 904 Mn in Q1'26 compared to Q1'25, driven by stable yields.

Growth was supported by gross new financing of AED 13 Bn.

Net financing assets grew by 2% YTD to AED 188 Bn, driven by growth across key sectors.

Corporate deposits increased to AED 213 Bn while CASA balances grew by 6% YTD to AED 58 Bn.

¹ Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

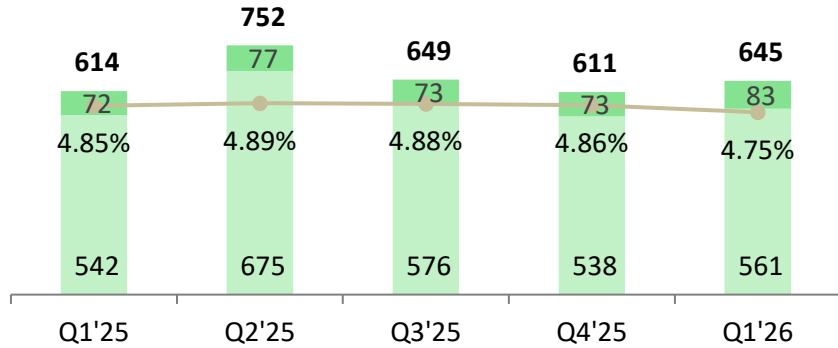
² Exposure by sectors is estimated on gross financing assets

Treasury Business : Stable performance with sukuk portfolio growth

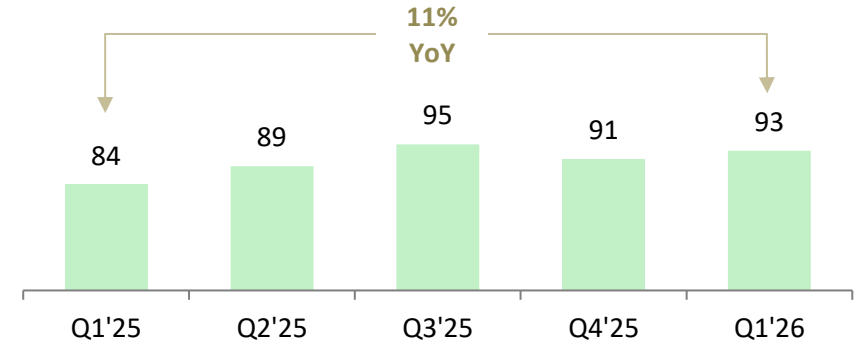
Revenue and Gross Yields (AED Mn,%)¹



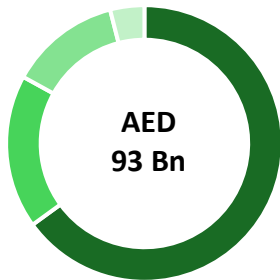
Net Funded Income Non Funded Income Gross Yields



Sukuk (AED Bn)



Gross Sukuk by sector (Q1'26,%)



- Government 62%
- Services 20%
- FIs 14%
- Others 4%

Key Highlights



Healthy revenue growth to AED 645 Bn, up 5% YoY compared to AED 614 Bn in Q1'25.

Yields continue to be high at 4.75% in Q1'26.

Sukuk portfolio grew by 3% YTD to AED 93 Bn with gross new Sukuk investment of more than AED 5 Bn in Q1'26.

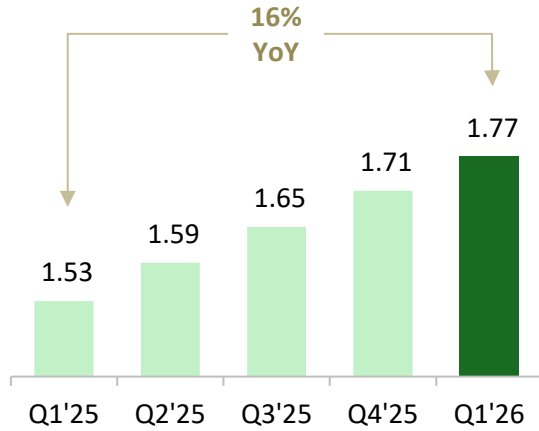
Sukuk investment portfolio largely comprised of high-quality paper in Sovereign and FI sectors.

¹Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

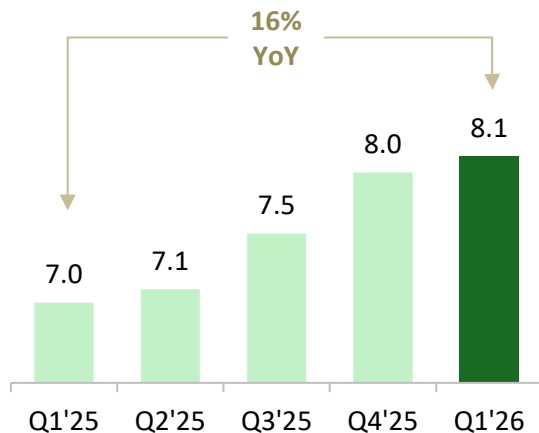
Strong momentum in digital channel adoptions



Digital Registered Users¹ (Mn)



Mobile Banking Transactions (Mn)



Key Highlights

Digital Channels Adoption

- **98%** of our customers used our digital channels, reinforcing customers' preference towards digital-first banking.
- **97%** of transactions were processed digitally, reflecting the efficiency and scalability of our digital infrastructure.
- DIB mobile app maintained high user ratings, with **4.1** on Google Play store and **4.5** rating on the Apple store.

Digital Customer Acquisition

- **84%** of new customers in Q1'26 were onboarded digitally, contributing to the Bank's CASA growth ambition.
- **AED 80 Mn +** in personal finance disbursements were facilitated through fully digitalized services.
- All **customer contracts are digitalized**, aligning with the Bank's agenda to offer sustainable and efficient service.

Digitization Automation

- DIB app enables secure biometric access, real time account visibility, fund transfers, and digital service requests.
- DIB has successfully digitized frequently demanded **46 services in the branch**, improving customer experience.

WhatsApp banking





- WhatsApp platform provides **30+ services**, with customer base surpassing **330K subscribers** representing a **33% growth YoY**.

Payments





- **2,000+** merchants onboarded through CyberSource payments gateway facilitating e-commerce transactions.

¹Digital Registered User Base (Business to Date): overall registered internet banking & mobile banking app users

Finance a sustainable future¹

<p>Propel sustainable finance </p>	<p>Promote financial inclusion </p>	<p>Champion in business ethics </p>	<p>Embed ESG in decision making </p>
<ul style="list-style-type: none"> • AED 19.5 Bn sustainable finance portfolio, growth of 104% YoY • AED 29.6 Bn sustainable sukuk issuances facilitated • AED 8.8 Bn holdings in sustainable sukuk holding 	<ul style="list-style-type: none"> • 1,800+ Trained through financial literacy program • AED 2.2 Bn Financing to Small & Medium Enterprises 	<ul style="list-style-type: none"> • 62% increase in Net promoter score in 2025 • NPS improved from 39 to 63 on YoY basis • No high-impact information security incidents in 2025 	<ul style="list-style-type: none"> • 99% of the wholesale portfolio is assessed using ESG scorecard • Zero exposure to coal or thermal coal financing

Lead by example¹

<p>Drive transparency and disclosure </p>	<p>Reduce environmental footprint </p>	<p>Embrace diversity and inclusion </p>	<p>Enhance employee wellbeing </p>
<ul style="list-style-type: none"> • Improved ESG ratings across MSCI, S&P and S'lytics • Risk profile strengthened, with S'lytics moving to low risk • CDP² rating of C, establishing baseline for climate disclosure 	<ul style="list-style-type: none"> • 17 premises with LEED certification standards • 11% improvement in energy efficiency in offices / branches • 3x increase in total waste recycled in last year • 11.9 tCO₂e avoided via initial migration to net-zero data center 	<ul style="list-style-type: none"> • 38% of new hires last year were females • 46% Emiratization rate across DIB-sponsored employees • 53% YoY increase in People of Determination employees 	<ul style="list-style-type: none"> • 5.5x increase in training hours last year • 97% of employees received training more than mandatory requirements • 161 participants in Woman Wellness Retreat initiatives

¹All figures are as of 31 December 2025; ²CDP stands for Carbon Disclosure Projects

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

5



Appendix

In summary, Q1'26 performance aligned with FY 2026 guidance



Q1'26 Highlights:



Bank's Net Financing and Sukuk portfolio continued its growth trajectory with 3% YTD growth at AED 364 Bn, driven by growth across key businesses



Stable cost profile, with Cost-to-Income Ratio at 28%, driven by continued efficiency enhancements
















Asset quality indicators continue to strengthen with NPF Ratio down to 2.5% in Q1'26



Profitability and returns remain well on target on the back of tangible improvements across KPIs

Q1'26 actual vs. FY 2026 guidance

Target Metrics	FY 2026 Guidance	Q1'26 Actuals	On Track
 Net Financing and Sukuk growth	10%	3%	
 Net Profit Margin	2.3%	2.5%	
 Cost-to-Income Ratio	28%	28%	
 Return on Tangible Equity (pre-tax)	21%	21%	
 Return on Assets (pre-tax)	2.2%	2.1%	
 NPF Ratio	2.5%	2.5%	
 Total Coverage	160%	160%	

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

5








Appendix

DIB – A leading global Islamic bank



Key Facts

-  Dubai Islamic Bank was the **first Islamic Bank in the world**, established in 1975
-  **One of the largest Islamic Banks globally** with AED 420 Bn in assets
-  Well established franchise serving **>11 Mn clients**, with **> 12,000 employees**
-  Solid distribution network of **545+ branches & 920+ ATMs** across group.
-  ~28% owned by “**Investment Corporation of Dubai**”



Key Businesses

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



Ratings

Moody's
A3 “Stable”

Fitch
A “Stable”

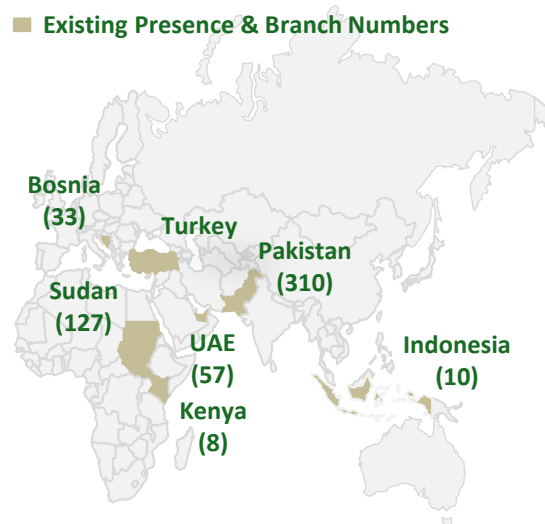
IIRA¹
A+/A1
“Stable”

MSCI ESG
A



Geographic Presence

Existing Presence & Branch Numbers








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

¹ Islamic International Rating Agency (IIRA)

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

Digital Transformation	Robust Foundation	Increase Value	Versatile Operation	Engaging Experience
				
Technology Infrastructure Upgrade	Further strengthen Risk Management Framework	Selective and Strategic international Expansion	ESG focus across the bank's value chain	Embed "Customer-centricity" as part of bank's DNA
Streamlined Digital Journeys & enhanced experience	Remain focused on Asset Quality Improvement	Enhance market share in earning assets	Compliance with spectrum of regulatory driven changes	Simple, transparent & ease of access across Touchpoints
AI-driven Banking	Enterprise-wide Cost Optimisation	Smart Data Analytics to grow wallet share and new client base	Committed to support UAE's Sustainability Goals	Leverage D.I.B to graduate into Lifebrand

Strengthen the Group

Grow the Group

Key Investment Highlights



A Leading Islamic Banking Franchise

- Amongst **World's "Top 3" Islamic Banks** by Total Assets
- **#1 Islamic Bank** in the UAE
- Serving > **11 Mn customers** across network of over **+540 branches** across the group.



Clear Strategy & Focused Execution

- **Focused growth**, underpinned by **Strong underwriting**
- **Cost discipline** ensured high operational efficiencies
- Bank's **assets grew by over ~4.4x** since FY'12



Solid Fundamentals

- **Highly Rated "D-SIB" Bank**, "A" Rating by Fitch & "A3" by Moodys
- **Healthy Asset Quality** with low NPF ratio and high Coverage Ratio
- **Strong Regulatory Capital Ratios** with healthy capital buffers



Consistent Shareholder Value Creation

- **Sustained growth in the Bank's Net Profit** over the last decade
- **4.7x increase in share prices** since FY'12



Investing In The Future

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

Consolidated Balance Sheet

Balance Sheet (AED Mn)	Q1'26	FY'25
Assets		
Cash and balances with central banks	30,461	36,870
Due from banks and financial institutions	4,526	5,387
Islamic financing and investing assets, net	270,662	262,055
Investments in Islamic Sukuk measured at amortized cost	93,198	90,589
Other investments at fair value	455	607
Investments in associates and joint ventures	3,405	2,935
Properties held for development and sale	1,145	1,118
Investment properties	4,704	4,756
Receivables and other assets	9,594	9,888
Property and equipment	1,766	1,745
Total Assets	419,916	415,948
Liabilities		
Customers' deposits	322,000	320,184
Due to banks and financial institutions	7,384	1,966
Sukuk issued	20,298	25,071
Payables and other liabilities	15,402	15,591
Total Liabilities	365,084	362,813
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	7,346
Other Reserves and Treasury Shares	16,477	16,477
Investments Fair Value Reserve	(1,099)	(1,197)
Exchange Translation Reserve	(2,414)	(2,371)
Retained Earnings	23,982	22,412
Equity Attributable to owners of the Bank	51,532	49,908
Non-Controlling Interest	3,300	3,228
Total Equity	54,832	53,135
Total Liabilities and Equity	419,916	415,948

Consolidated Income Statement

Income Statement (AED Mn)	Q1'26	Q1'25
Total Income		
Income from Islamic financing and investing transactions	5,047	4,550
Commissions, fees and foreign exchange income	427	505
Income from other investments measured at fair value, net	2	1
Income from properties held for development and sale, net	107	101
Income from investment properties	54	173
Share of profit from associates and joint ventures	73	77
Other Income	585	105
Total Income	6,296	5,512
Depositors' and Sukuk holders' share of profit	(2,748)	(2,358)
Operating Revenue	3,548	3,154
Operating Expenses		
Personnel expenses	(575)	(541)
General and administrative expenses	(353)	(278)
Depreciation of investment properties	(15)	(14)
Depreciation of property and equipment	(59)	(50)
Total Operating Expenses	(1,002)	(883)
Profit before net impairment charges and taxation	2,546	2,271
Impairment charges, net	(420)	(163)
Profit for the period before income tax expense	2,126	2,108
Income tax expense	(327)	(311)
Net Profit for the period	1,799	1,797
Attributable to:		
Owners of the Bank	1,716	1,740
Non-Controlling Interests	83	58

Dubai Islamic Bank PJSC,
P. O. Box: 1080, Dubai,
UAE +971 4 207 54540
Email: investorrelations@dib.ae



DIB IR App – Download now!



Download the Annual Report 2025.