

DIB Earnings Call Presentation

H1 2026

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Operating Environment

2



Financial Performance

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Business Performance

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Summary

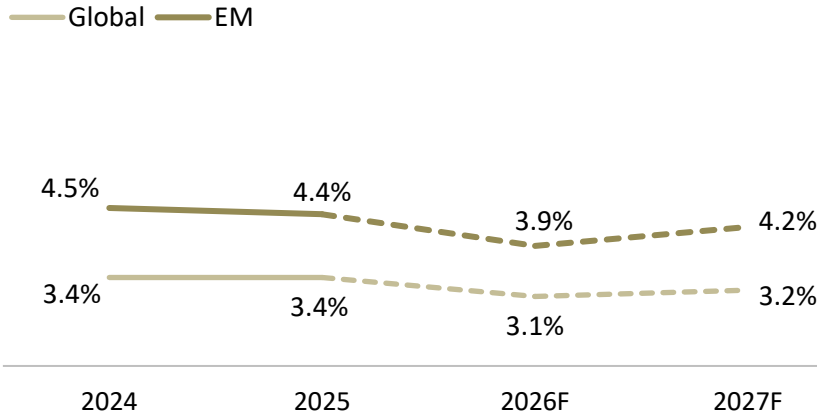
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Appendix

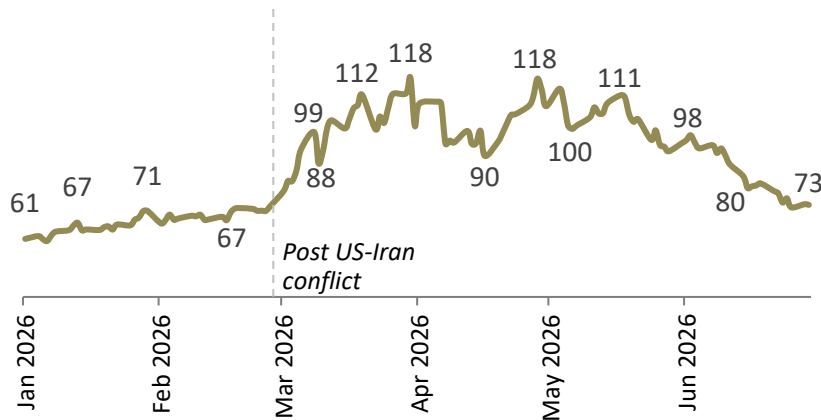
Global growth normalizes as inflation inches up and policy rates stabilizes

GDP growth rate (%)



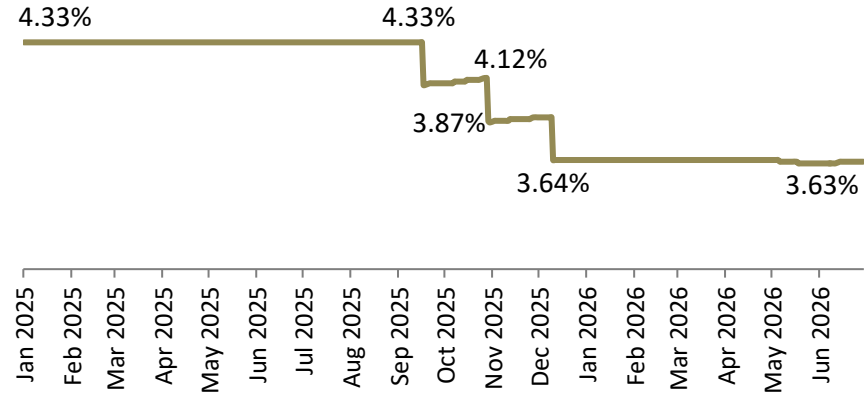
Source: IMF (as of April 2026)

Oil Price (USD per Barrel)



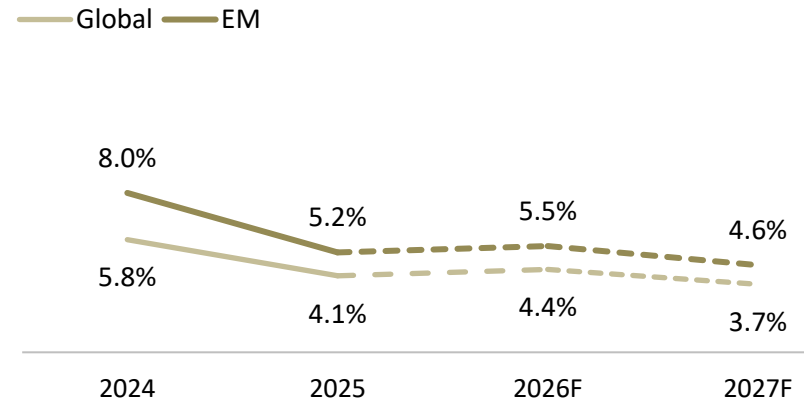
Source: US Energy Information Administration

USD Effective Federal Funds Rate



Source: US Federal Reserve, Summary of Economic Projections (17 Jun 2026)

Inflation (%)



Source: IMF (as of April 2026)

UAE's resilient fundamentals and investment agenda continues to support economic growth

Key areas



Key highlights

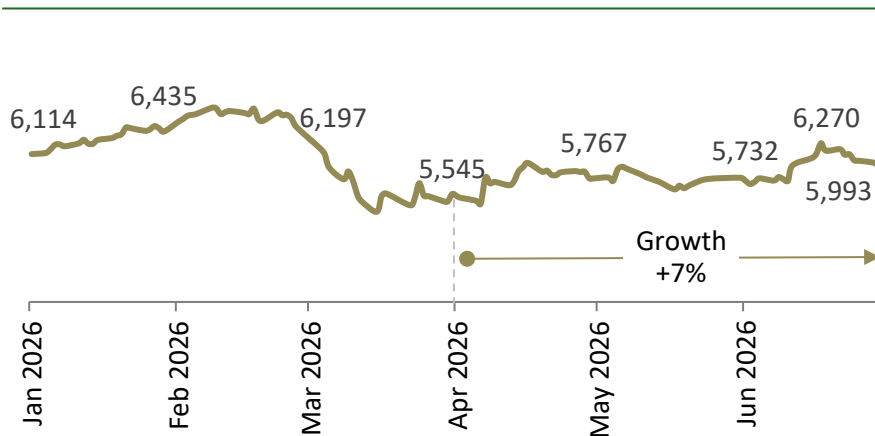
 Strong sovereign credit profile	UAE's strong credit profile is underpinned by strong fiscal buffers, low government debt level, resilient institutional framework.	'AA-' rating by S&P <i>Affirmed on 30 Mar 2026</i>	'Aa2' rating by Moody's <i>Affirmed on 6 Mar 2026</i>
 Resilient financial institution resilience package	CBUAE introduced Financial Institution Resilience Package comprising of five pillars that provides flexibility to banks to access monetary liquidity and utilize excess liquidity	AED 5.5 Tn Bank assets	AED 3.4 Tn Bank deposits
 Economic incentive package by Dubai govt.	Dubai's Executive Council introduced incentive package offering financial relief to sectors such as hospitality, trade & logistics, real estate etc.	AED 2.5 Bn Incentive package	Govt. / Sales fees deferral
 Incentive package for tourism sector by Ajman govt.	Government of Ajman launched targeted exemption and incentive package (valid for 6 months) for establishment within Ajman's tourism sector.	Tourism related fees deferral	Permits / exhibition fees exemption
 Robust infrastructure investment commitments	UAE has maintained strong infrastructure investments momentum underscoring investor confidence in : • Economic stability, • Policy resilience & • Long-term growth outlook.	AED 200 Bn ADNOC project pipeline 2026-28	AED 100 Bn DIFC Zabeel District expansion
		AED 128 Bn Al Maktoum international airport	AED 55 Bn Metro project - Blue and Gold line

...and other infrastructure projects across the emirates

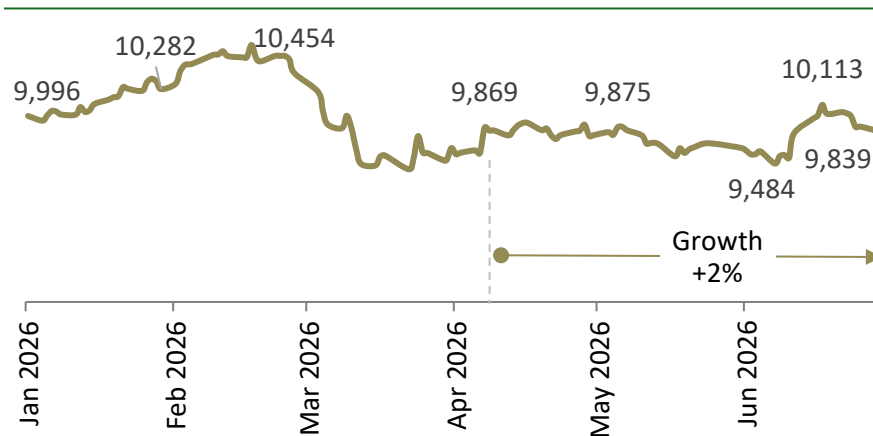
Diversified growth drivers continue to underpin UAE expansion

I Economic diversification		UAE's GDP grew by 6.1% to AED 1.9 Tn in 2025 supported by strong momentum across non-oil GDP which grew by 6.8% in the same period.	3.1% Projected Real GDP growth in 2026
II Price stability		Inflation remains well-contained and below global average of 3.2%, supported healthy domestic consumer spending and resilient business environment.	2.5% Expected inflation rate in 2026
III Oil as fiscal tailwind		As UAE is expected to maintain fiscal surplus in 2026, driven by high global oil prices which will offset lower export volumes.	4.5% of GDP as budget surplus in 2026

DFM General Index



ADX General Index



Source: IMF, DFM, ADX, Fitch Rating, and secondary research

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Appendix

H1'26 Performance Summary: Resilient financial performance supported by growth and balance sheet strength

Growth



In H1'26 total assets grew by 2% YTD to AED 423 Bn.

Net financing assets grew by 7% YTD to AED 281 Bn, supported by growth across businesses.

Earnings



Strong gross revenue growth of 10% YoY in H1'26 to AED 12.4 Bn.

H1'26 operating profit grew by 6% YoY to AED 4.8 Bn driven by disciplined cost management.

Asset quality



NPF Ratio improved by 25 bps to 2.4% in H1'26.

Cost of Risk remained stable at 0.28%, remaining well within our historical.

Capital and liquidity



Solid capital levels as reflected by CET1 ratio of 13% and CAR of 16.1%, indicating bank's solid internal capital

Total deposits increased by 2% YTD to AED 327 Bn with stable CASA balances of 34%.

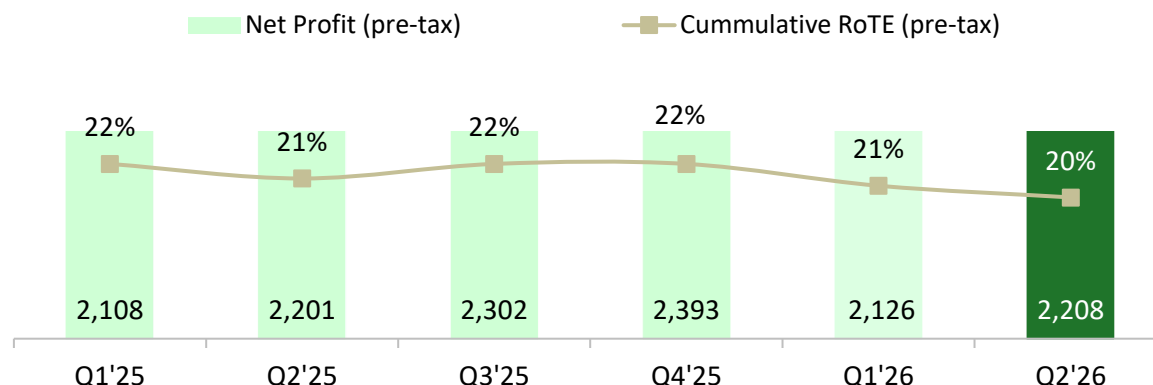
Strong revenue momentum sustaining healthy capital generation

Income Statement



AED Mn	H1'26	H1'25	YoY %	Q2'26	Q1'26	QoQ %
Gross Funded Income	10,235	9,295	10%	5,187	5,047	3%
Non-Funded Income	2,204	2,059	7%	956	1,249	(23%)
Gross revenue	12,439	11,354	10%	6,143	6,296	(2%)
Depositors' & Sukuk holders profit share	(5,644)	(4,981)	13%	(2,896)	(2,748)	5%
Operating Revenue	6,795	6,373	7%	3,246	3,548	(9%)
Operating Expenses	(1,971)	(1,807)	9%	(969)	(1,002)	(3%)
Operating Profit	4,823	4,565	6%	2,277	2,546	(11%)
Net Impairment Charges	(489)	(256)	91%	(69)	(420)	(84%)
Net profit (before tax)	4,334	4,309	1%	2,208	2,126	4%
Income Tax	(598)	(579)	3%	(270)	(327)	(17%)
Net Profit (after tax)	3,736	3,730	0%	1,938	1,799	8%
RoTE (before tax)	20%	21%	(134 bps)	19%	21%	(175 bps)
RoTE (after tax)	17%	18%	(119 bps)	16%	17%	(113 bps)
RoA (before tax)	2.1%	2.4%	(35 bps)	2.1%	2.1%	2 bps
RoA (after tax)	1.8%	2.1%	(30 bps)	1.8%	1.8%	8 bps

Profitability (AED) and Cumulative Returns (pre-tax)



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.

H1'26 highlights



Bank's gross revenue grew strongly by 10% YoY to AED 12.4 Bn in H1'26, driven by growth across gross funded and non-funded income

Bank's operating profit grew by 6% YoY to AED 4.8 Bn in H1'26, despite headwinds in the operating environment.

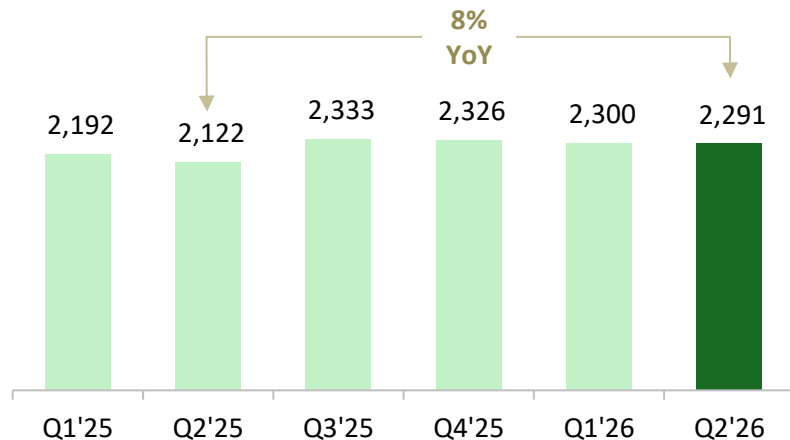
Impairment charges in H1'26 are relatively higher compared to H1'25, largely due to ECL overlays in Q1'26.

Bank's net profit (pre-tax) grew to AED 4.3 Bn in H1'26, with Q2'26 profitability improving sequentially over Q1'26.

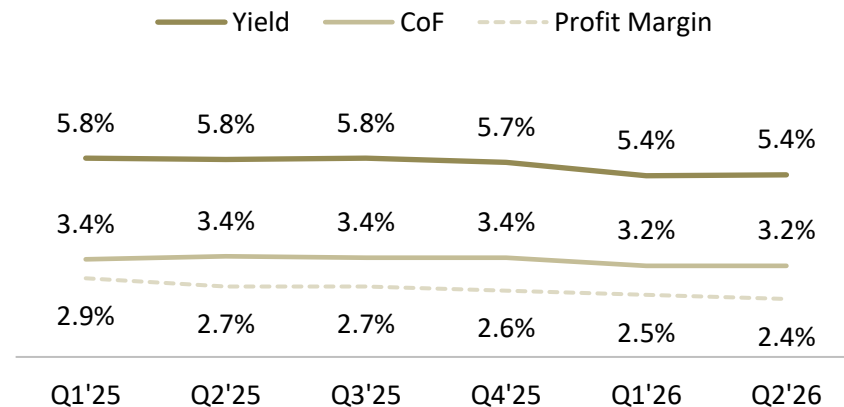
The bank continues to generate solid returns with H1'26 RoTE (pre-tax) of 20%.

Broad-based income generation support sustainable earnings growth

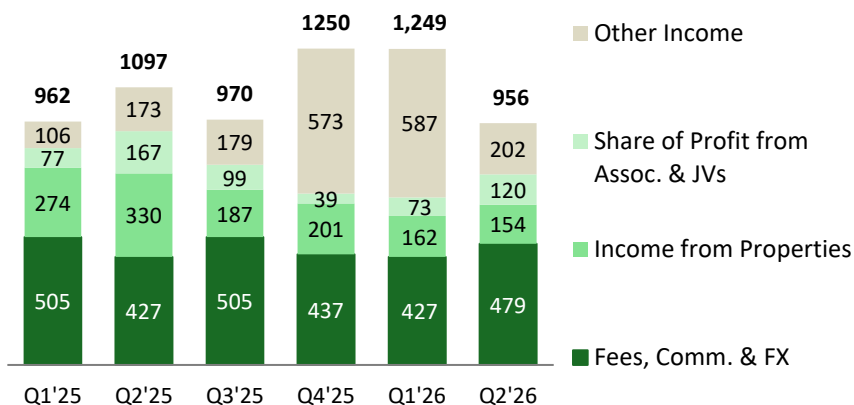
Net Funded Income (AED Mn)



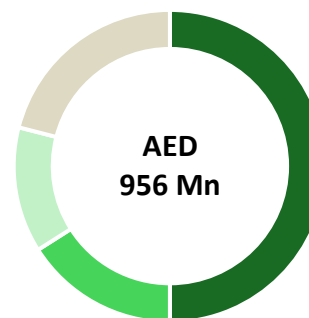
Margins¹ (%)



Non-Funded Income (AED Mn)



Non-Funded Income Composition (Q2'26)

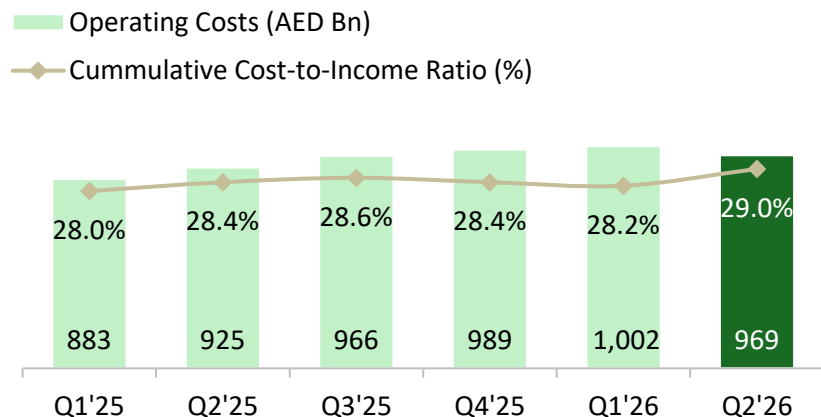


Fees, Commission & FX	50%
Income from Properties	16%
Share of profit from Associates & JVs	13%
Other Income	21%

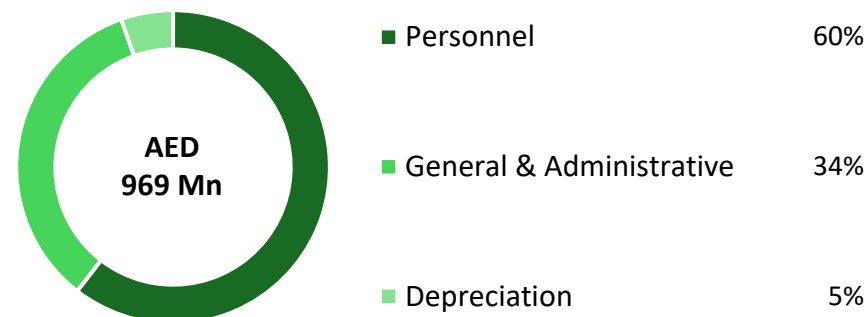
¹All figures are calculated on cumulative basis for the year

Sustained cost discipline underpins earnings resilience

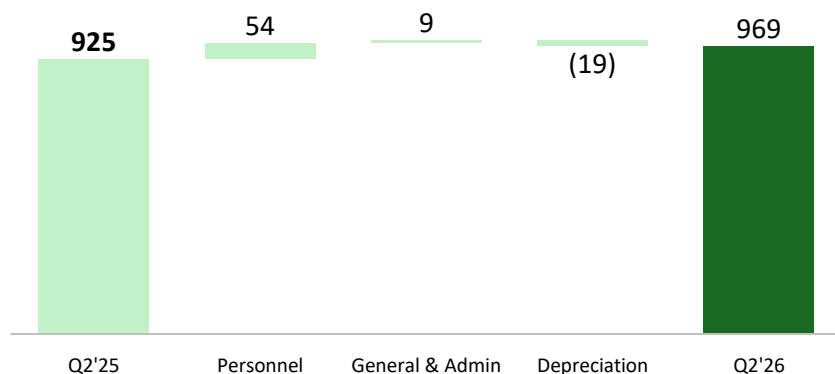
Operating Expenses and Cumulative Cost-to-Income ratio



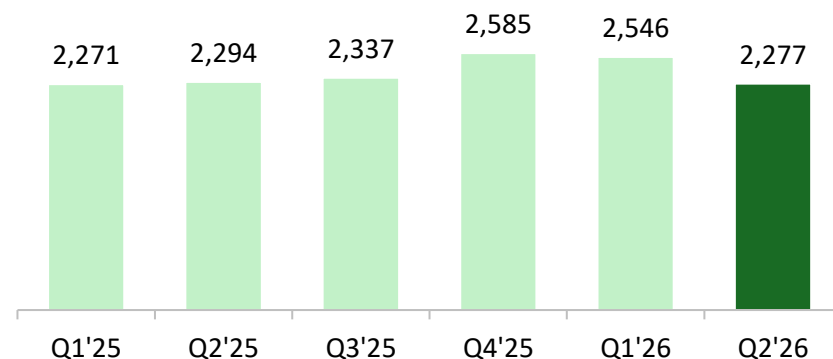
Operating Expenses Composition (Q2'26)



Operating Expenses Movement (AED Mn)



Operating Profit (AED Mn)



Financing asset growth continues to drive balance sheet expansion

Balance Sheet (AED Bn)



AED Bn	Q2'26	Q4'25	YTD %	Q2'25	YoY %
Net Financing Assets	281	262	7%	237	18%
Sukuk Investments	85	91	(6%)	89	(5%)
Net Financing Assets & Sukuk	366	353	4%	327	12%
Other assets	57	63	(10%)	47	22%
Total Assets	423	416	2%	373	13%
Customer Deposits	327	320	2%	284	15%
Sukuk financing instruments	17	25	(34%)	21	(22%)
Equity	54	53	1%	50	7%
Total Liabilities inc. Equity	423	416	2%	373	13%

H1'26 Highlights

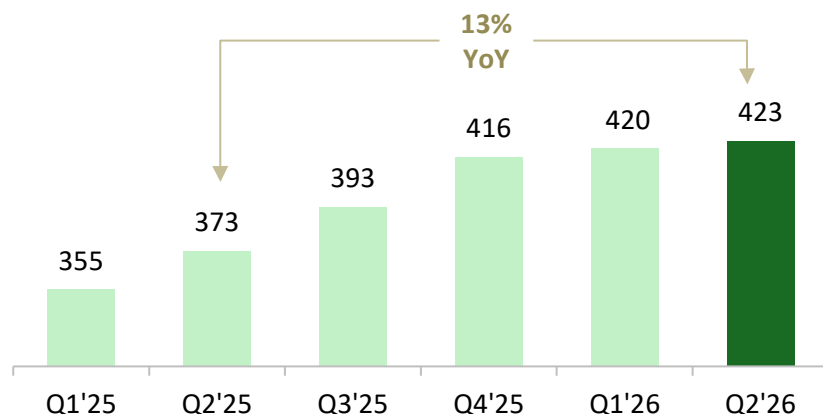


Net financing assets grew by 7% YTD to AED 281 Bn, supported by gross new financing of AED 43 Bn in H1'26.

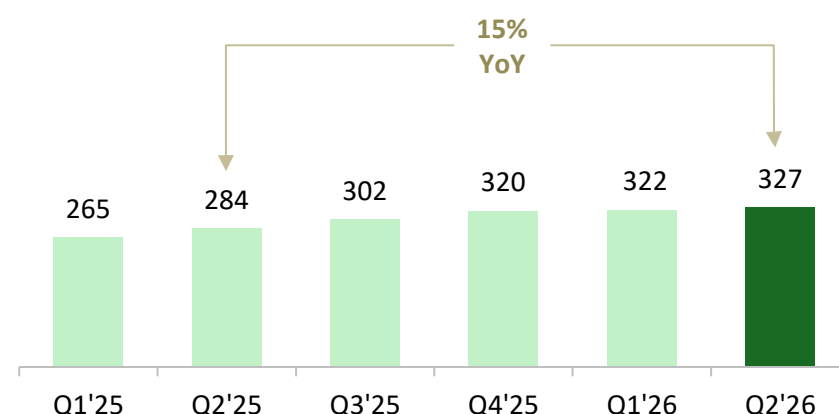
The Bank has proactively recalibrated its sukuk portfolio while continuing expansion of its financing book across consumer and corporate businesses.

Customer deposits grew by 2% YTD to AED 327 Bn.

Total Assets (AED Bn)

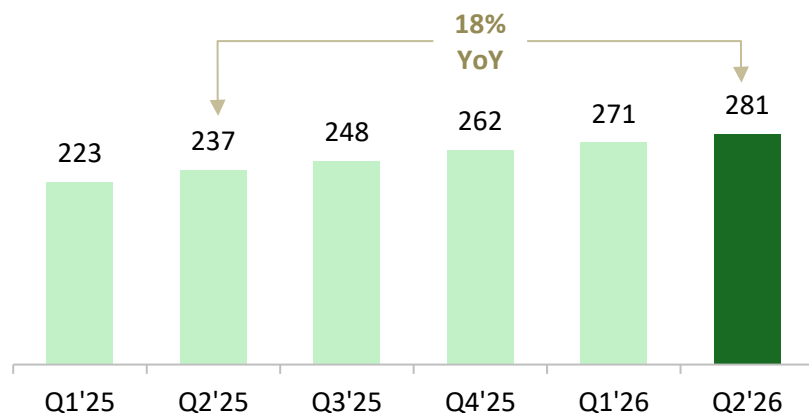


Total Deposits (AED Bn)

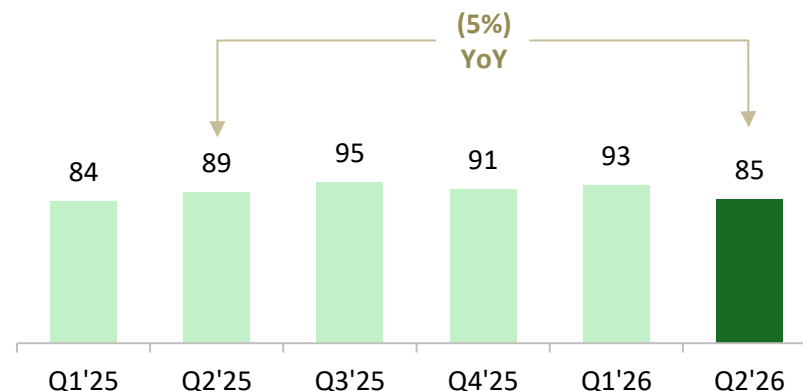


Well-diversified portfolio supports sustainable financing growth

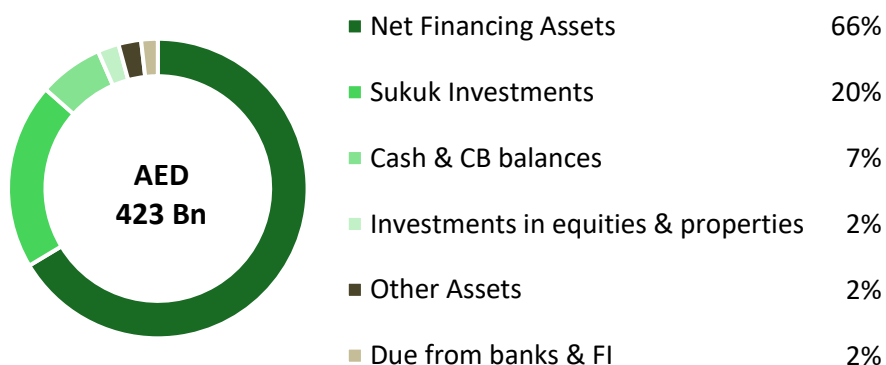
Net Financing Assets (AED Bn)



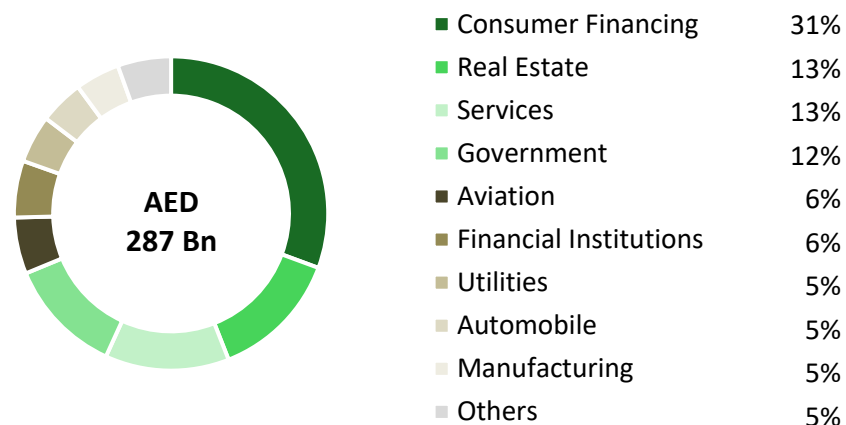
Sukuk Investments (AED Bn)



Total Assets Composition (Q2'26)

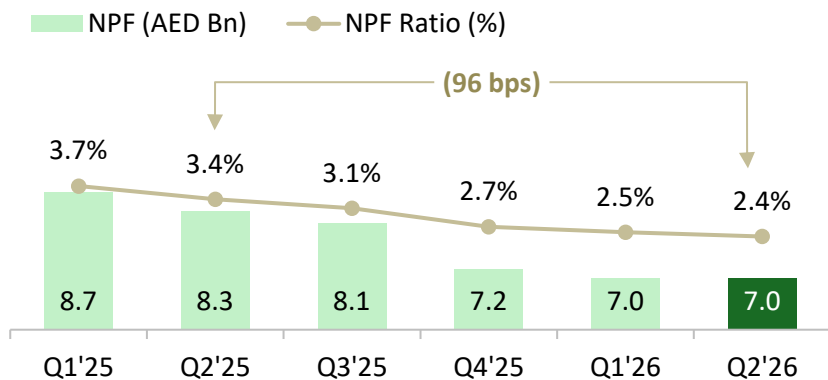


Gross Financing by Sector (Q2'26)

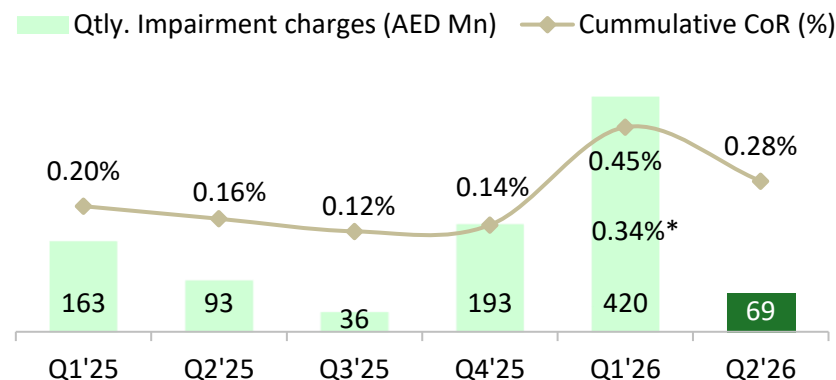


Prudently managed risk profile supports healthy asset quality metrics

NPF¹ and NPF Ratio²

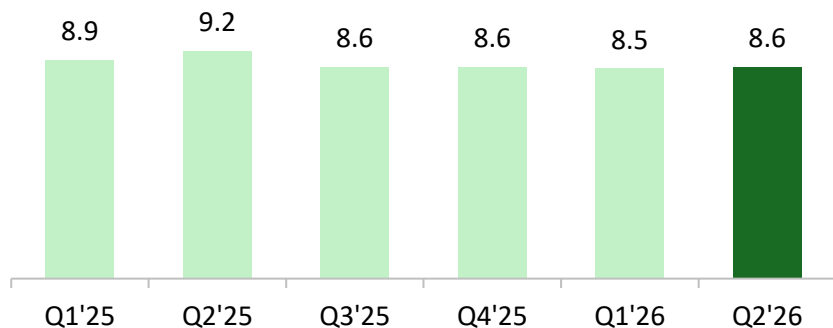


Impairment charges and Cost of Risk³

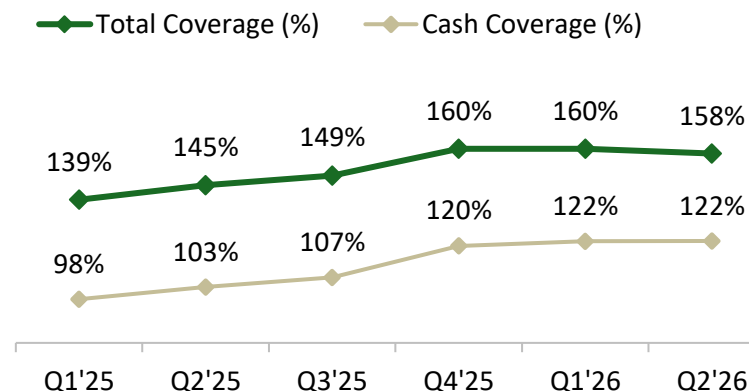


*Cumulative Cost of Risk excluding overlays

Total Provisions (AED Bn)



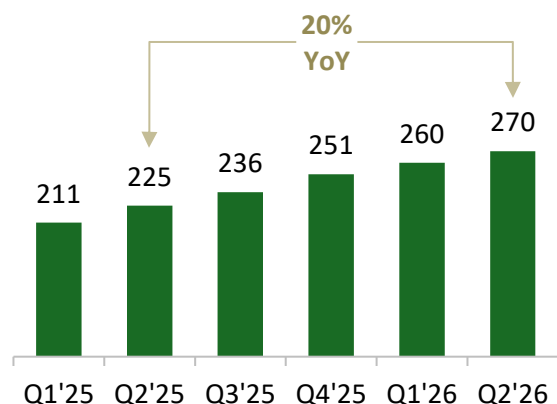
Total Coverage⁴ and Cash Coverage Ratios



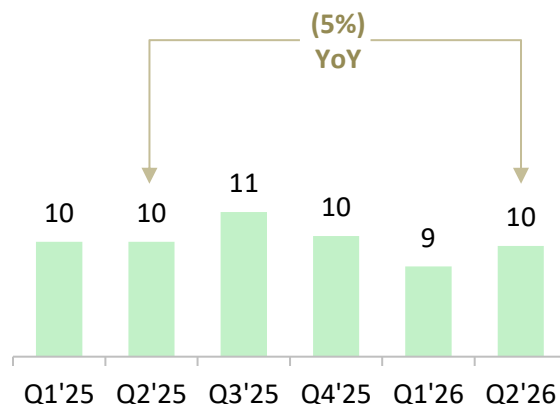
¹Includes Purchased or Originated Impaired (POCI) through Noor Bank acquisition. This refers to impairments in acquired or originated financing transactions. ²NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets divided by gross financing. ³Cost of 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. ⁴Total 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.

Improving portfolio reflected in lower Stage 3 exposures

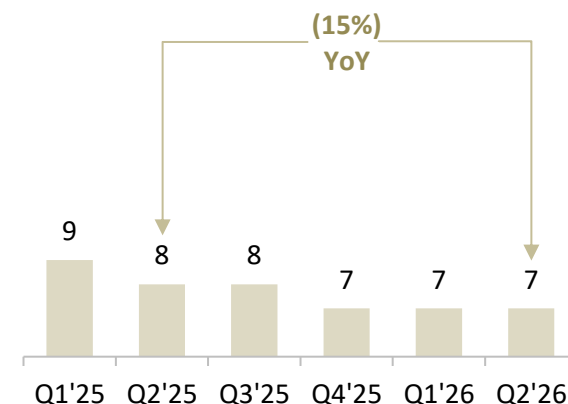
Stage 1 Gross Exposures (AED Bn)



Stage 2 Gross Exposures (AED Bn)



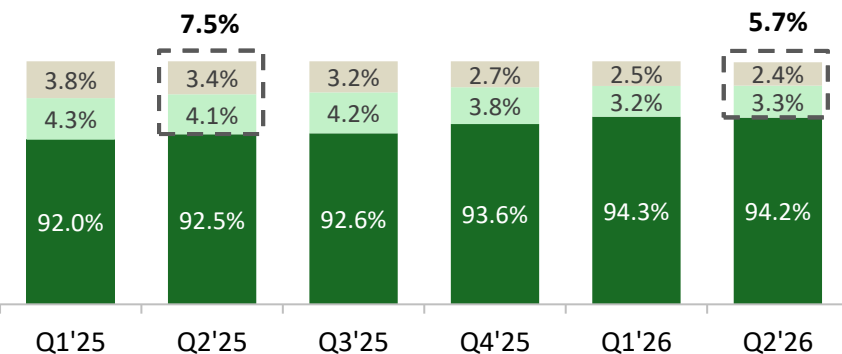
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)



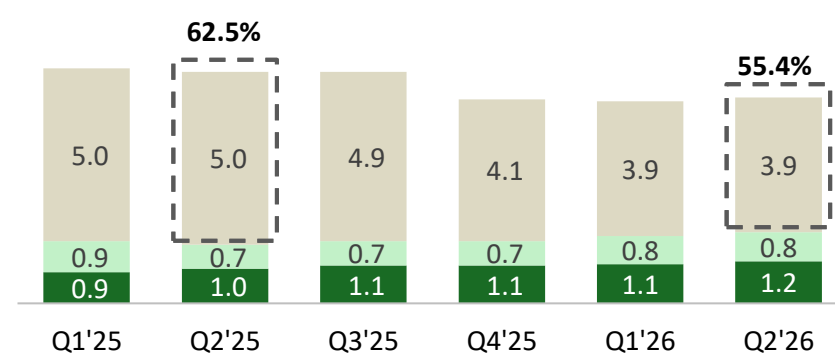
■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



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

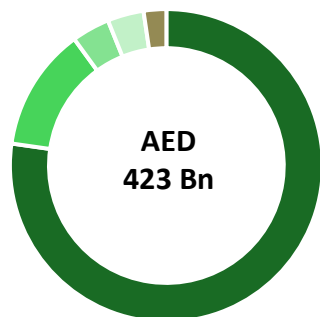


■ Stage 1 ■ Stage 2 ■ Stage 3 + POCI



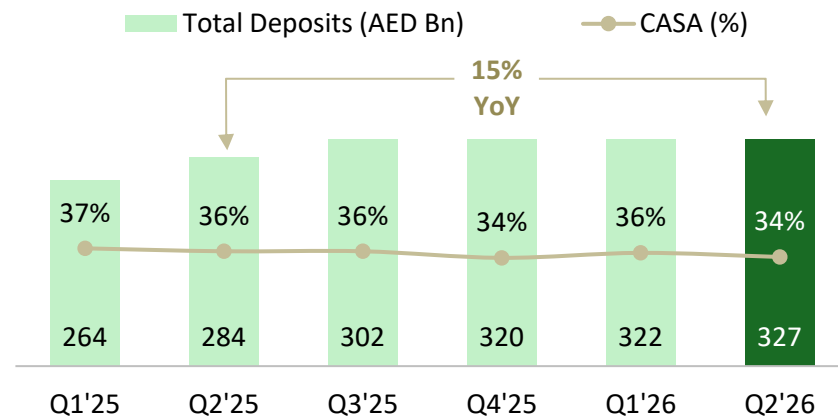
Strong liquidity profile supported by diversified funding base

Funding Sources (Q2'26, %)

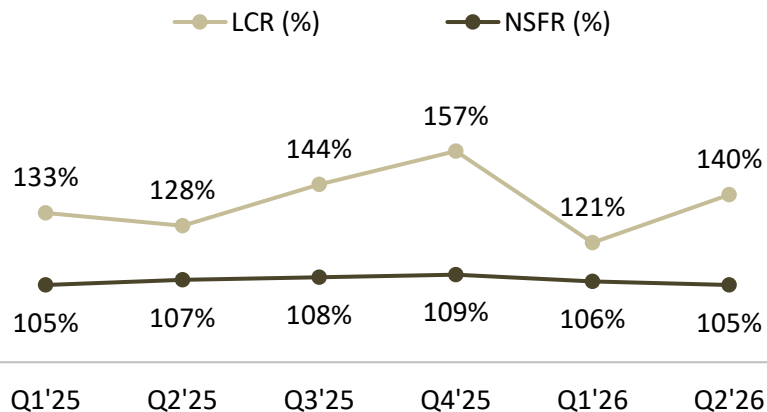


Customer Deposits	77%
Equity	13%
Sukuk Financing	4%
Other Payables	4%
Due to banks	2%

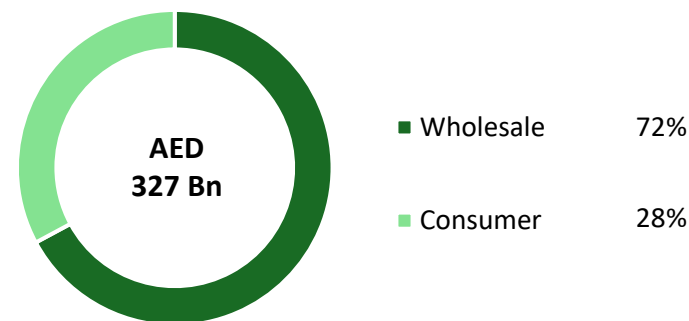
Customer Deposits



LCR and NSFR



Customer Deposits Breakdown by businesses (Q2'26,%)

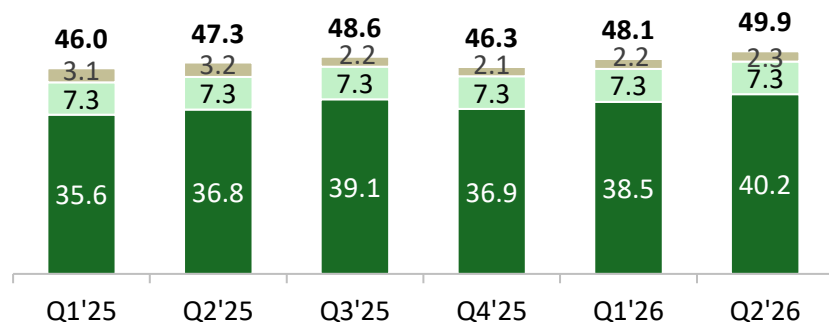


Robust capital buffers provide capacity for continued business growth

Regulatory Capital¹ (AED Bn)



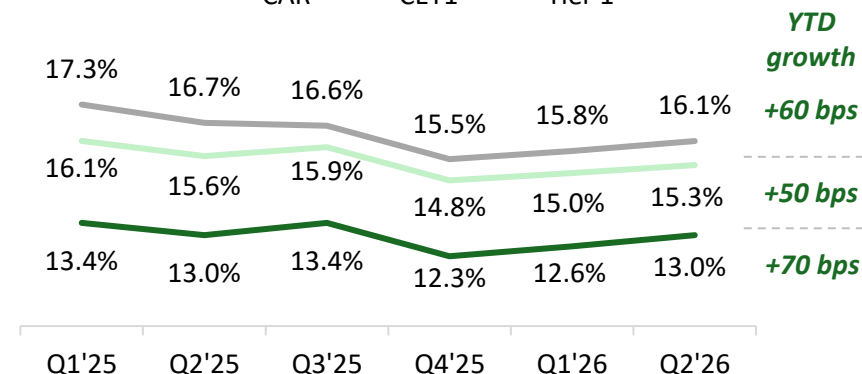
■ CET 1 ■ AT1 ■ Tier 2



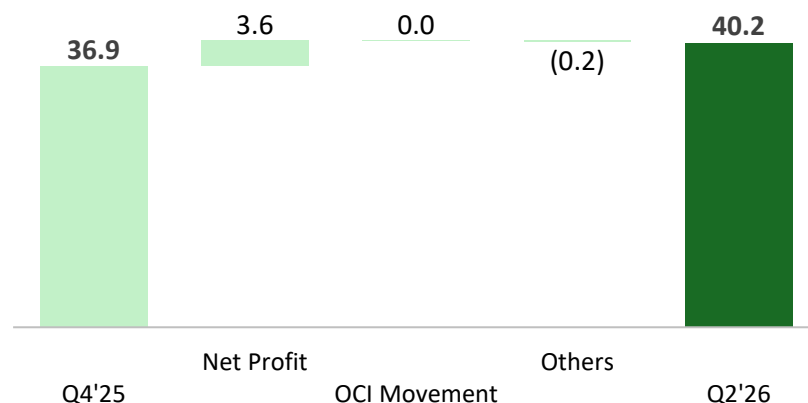
Regulatory Capital Ratios (%)



— CAR — CET1 — Tier 1



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III

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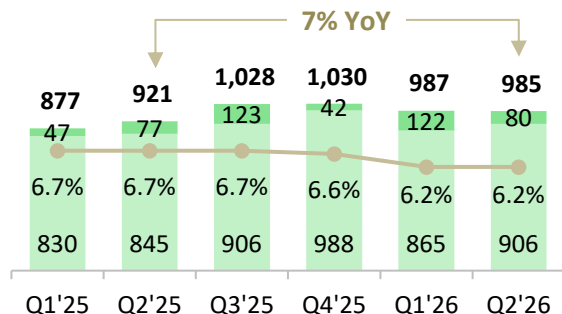
Appendix

Consumer Business : Franchise continues to expand while maintaining healthy yields

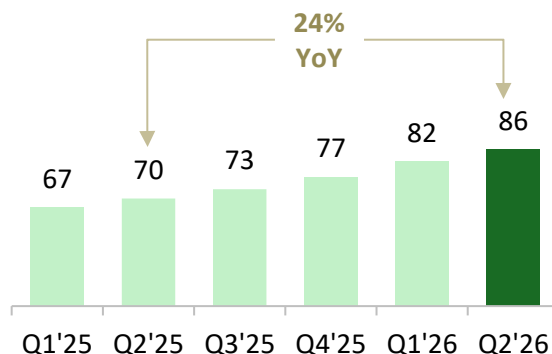
Revenue and Gross Yields (AED Mn,%)¹



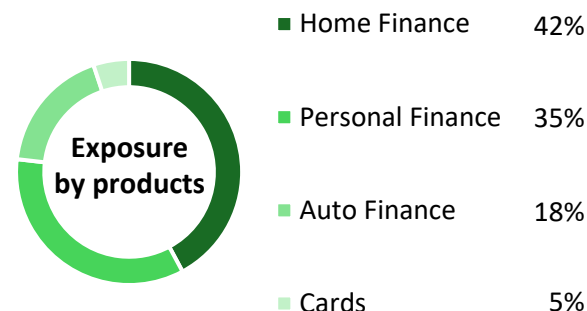
■ Non Funded Income
■ Net Funded Income
● Gross Yields



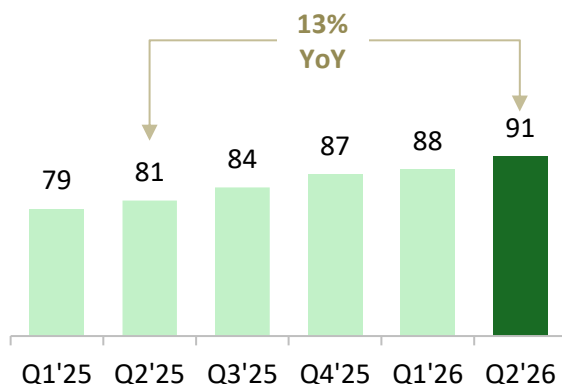
Net Financing Assets (AED Bn)



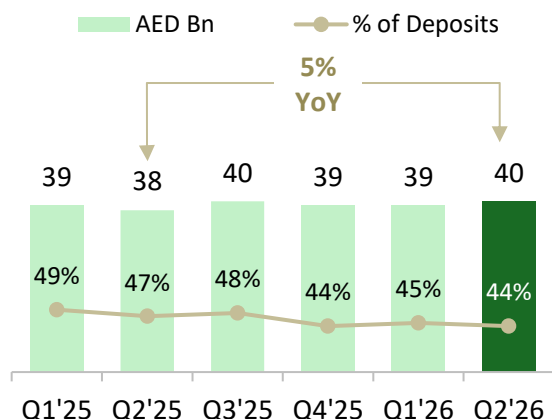
Exposure by products² (Q2'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Consumer business expansion driven by 12% YTD growth in net financing assets to AED 86 Bn.

Growth was supported by gross new consumer financing of AED 20 Bn in H2'26.

Growth in financing was led by personal finance growth of 16% YTD, home finance growth of 10% YTD, auto finance growth of 7% YTD and cards growth of 6% YTD.

Consumer deposits grew by 4% YTD to AED 91 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

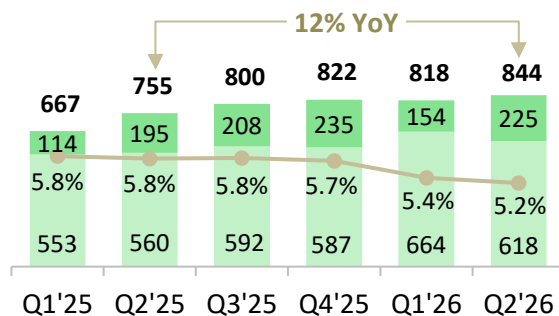
Note: Commercial business, previously recorded under consumer business, is now represented separately. Due to this, the figures above vary compared to report published in Q1'26

Local and Cross-Border Corporate Business : Growth remains supported by a diversified and resilient portfolio

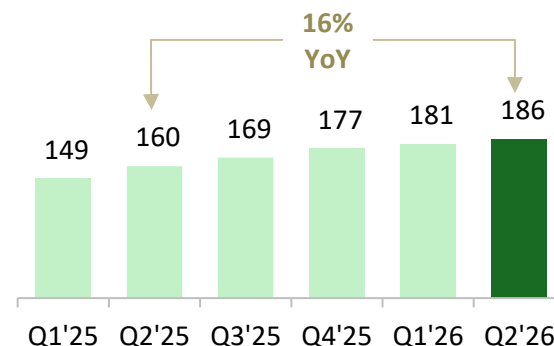
Revenue and Gross Yields (AED Mn,%)¹



■ Non Funded Income
■ Net Funded Income
— Gross Yields



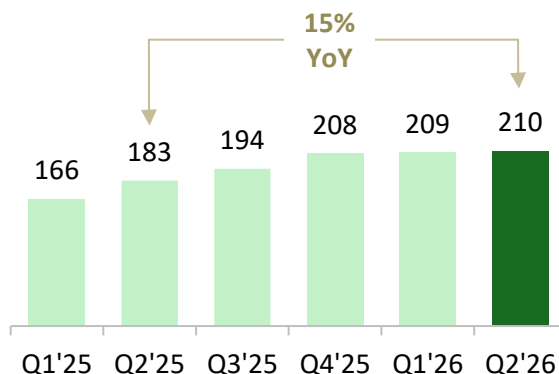
Net Financing Assets (AED Bn)



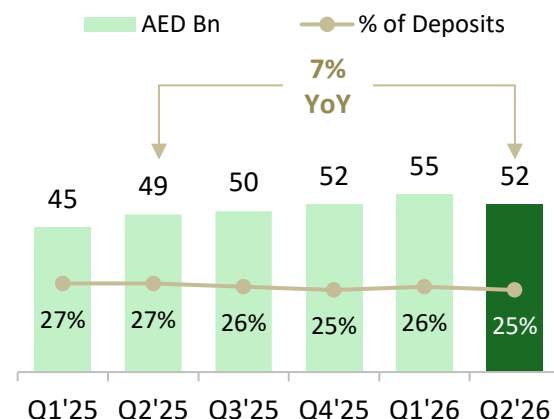
Exposure by sectors² (Q2'26)



Deposits (AED Bn)



CASA Balances (AED Bn)



Key Highlights:



Business revenue grew by 12% YoY to AED 844 Mn in Q2'26 supported by stable yields.

Growth in financing assets was driven by gross new financing of AED 21 Bn in H1'26.

Net financing assets grew by 5% YTD to AED 186 Bn, driven by growth across key sectors.

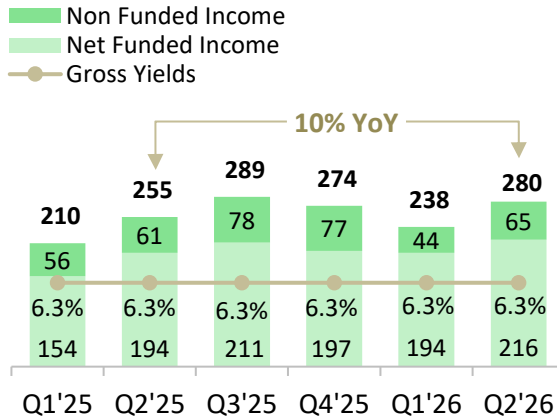
Corporate deposits grew by 1% YTD to AED 210 Bn with stable CASA balances of 25%.

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

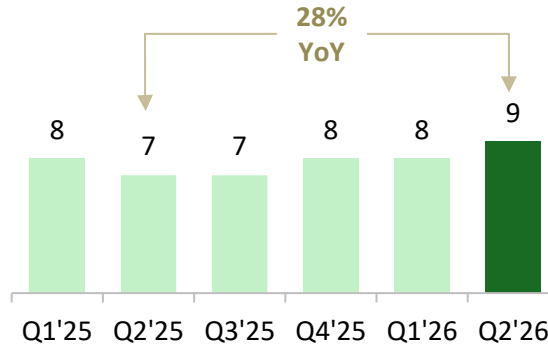
² Exposure by sectors is estimated on gross financing assets

Commercial Business : Solid growth supported by strong yields and high CASA balances

Revenue and Gross Yields (AED Mn,%)¹



Net Financing Assets (AED Bn)



Key Highlights:



Commercial Business revenue grew by 10% YoY to AED 280 Mn in Q2'26 supported by stable yields of 6.3%.

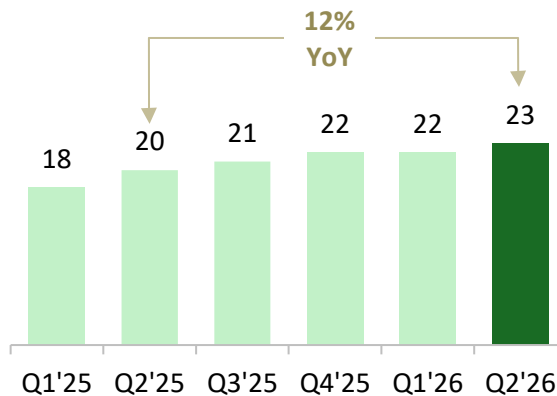
Net financing assets grew by 12% YTD to AED 9 Bn, driven by growth across sectors within the commercial business.

Growth in financing assets was driven by gross new financing of AED 2 Bn in H1'26.

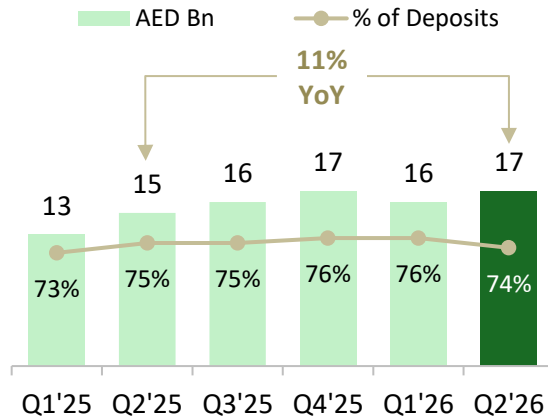
Deposits grew by 5% YTD to AED 23 Bn in H1'26

CASA balance continues to remain strong 74% to AED 17 Bn in Q2'26.

Deposits (AED Bn)



CASA Balances (AED Bn)

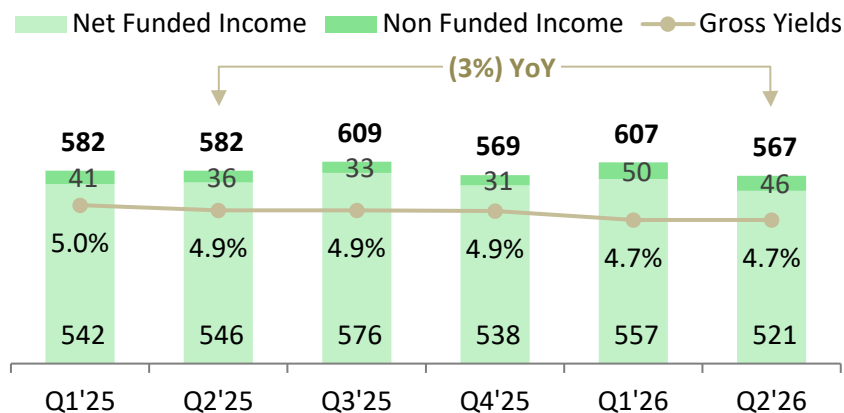


¹ Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

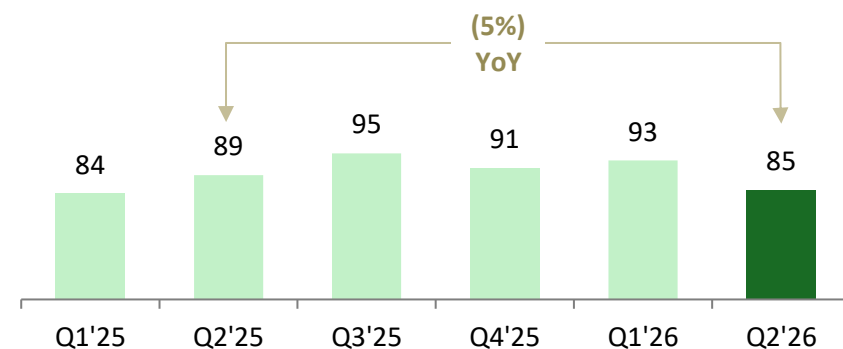
² Exposure by sectors is estimated on gross financing assets

Treasury Business : Strong performance supported by stable yields

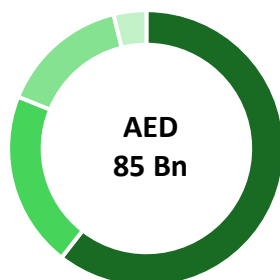
Revenue and Gross Yields (AED Mn,%)¹



Sukuk (AED Bn)



Gross Sukuk by sector (Q2'26)



Government	61%
Services	21%
FIs	15%
Others	4%

Key Highlights



Treasury business revenues stood at AED 567 Mn in Q2'26.

Yields continue to be high at 4.7% in Q2'26.

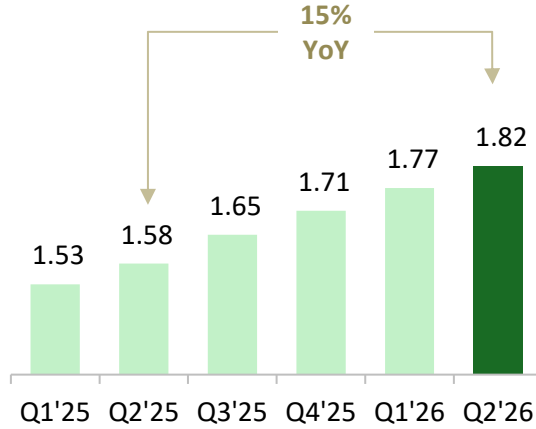
The Bank is recalibrating its sukuk portfolio to support the continued expansion of its customer financing.

Sukuk investment portfolio majorly comprises of high-quality paper in sovereign and financial institutions space.

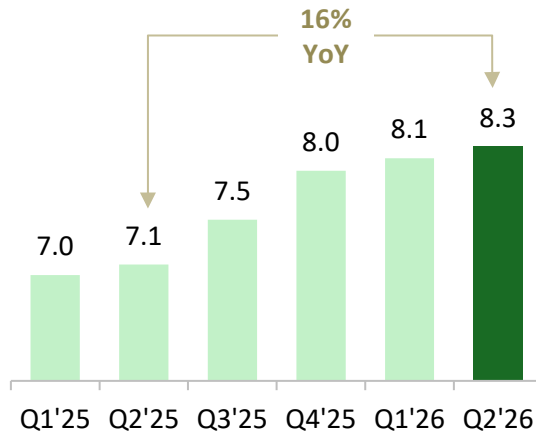
¹Segmental results for current and prior years reflect results in accordance with enhanced management account policies for cost allocation and transfer pricing.

Digital transformation continues to enhance customer engagement and operational efficiency

Digital Registered Users¹ (Mn)



Mobile Banking Transactions (Mn)



Key Highlights

Digital Channels Adoption

- Growth in registered users was driven by targeted digital campaign initiatives which have further enhanced adoption of our digital channels.
- 98%** of DIB customers used our digital channels, reinforcing customers' confidence in secure and convenient digital experience.
- 95%** of financial and non-financial transactions processed through our digital channel, reducing branch dependency as well as cost-to-serve the customer
- DIB mobile app maintained an impressive customer rating of **4.2** on Google Play store and **4.5** rating on the Apple store.

Digital Customer Acquisition

- 83%** of new CASA customers were onboarded digitally in H1 2026, significantly reducing turn around time and enhancing compliance checks.
- AED 124 Mn+** in personal finance disbursed digitally in H1 2026.
- All customer contracts for Personal finance, Auto finance, and Credit cards are digitalized, aligning with DIB's goal to offer efficient and sustainable services.

Digitization Automation

- 55% of total bank transactions** performed by DIB customers were completed through the app in the first half of the year.
- DIB ALT, offering **135+ services**, has evolved into an everyday companion for our customers designed to cover their daily needs.

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

Sustainability remains integral to the growth strategy and value creation agenda



Sustainability is core to DIB's identity & operations

Deep commitment beyond compliance to responsible, ethical banking aligned with long-term value creation for stakeholders and society.



Our sustainability strategy aligns with UAE's goals

Net Zero by 2050 initiative, underscoring the bank's role as a key partner in the country's sustainable development and climate ambitions.



Central role as financing sustainable future

Actively working to improve bank's own performance to lead by example while playing a central role in financing sustainable future

Key Highlights



AED 3.1 Bn in new sustainable finance and AED 2.1 Bn in new sustainability-linked finance YTD, across diverse sectors such as aviation, real estate, clean energy and circular economy.



Launched **Green Concierge**, an integrated sustainability offering, helping clients navigate their transition through advisory, partnerships, financing and structuring solutions.



Published the **2025 Sustainable Finance Report**, showcasing the **impact of fully allocated sukuk proceeds**, including 155k+ tCO₂e of avoided emissions, 1,599 affordable homes financed, and 11 million m³ of water desalination capacity.



Published an enhanced Sustainable Finance Framework, expanding eligible categories to reflect evolving decarbonization and resilience priorities across the GCC.



Delivered financial literacy sessions to 100+ support staff, focusing on fraud prevention, budgeting, and financial planning through a pilot partnership with a UAE fintech promoting financial inclusion among historically underserved segments.



Implemented waste management and recycling solutions at the Al Maktoum and Al Nahda offices, with early results indicating significant improvements in waste diversion.

1



Macro-economic Overview

2



Financial Performance

3



Business Performance

4



Summary

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Appendix

H1'26 performance remains aligned with FY'26 strategic and financial objectives

H1'26 Highlights:



Net Financing assets and Sukuk investments continued to expand with 4% YTD growth at AED 366 Bn, with net financing assets growing faster at 7% YTD



Resilient cost profile, with Cost-to-Income Ratio at 29%, driven by continued efficiency enhancements.



Asset quality indicators continue improving with NPF Ratio down to 2.4% in Q2'26.



Profitability and returns remain strong, supported by tangible improvements across key metrics.

H1'26 actual vs. FY 2026 guidance

Target Metrics	FY 2026 Guidance	H1'26 Actuals
Net Financing and Sukuk growth	10%	4%
Net Profit Margin	2.3%	2.4%
Cost-to-Income Ratio	28.0%	29.0%
Return on Tangible Equity (pre-tax)	21%	20%
Return on Assets (pre-tax)	2.2%	2.1%
NPF Ratio	2.5%	2.4%
Total Coverage	160%	158%

1



Macro-economic Overview

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Financial Performance

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Business Performance

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Summary

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Appendix

Dubai Islamic Bank - 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 423 Bn in assets



Well established franchise serving **>11 Mn clients**, with **> 12,000 employees**



Solid distribution network of **545+ branches & 950+ 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”

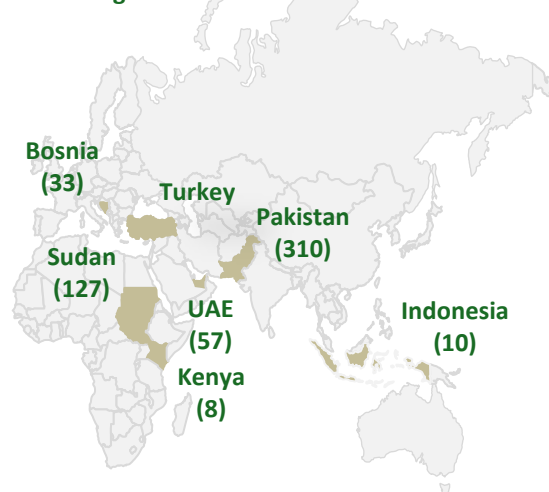
MSCI ESG

A



Geographic Presence

Existing Presence & Branch Numbers

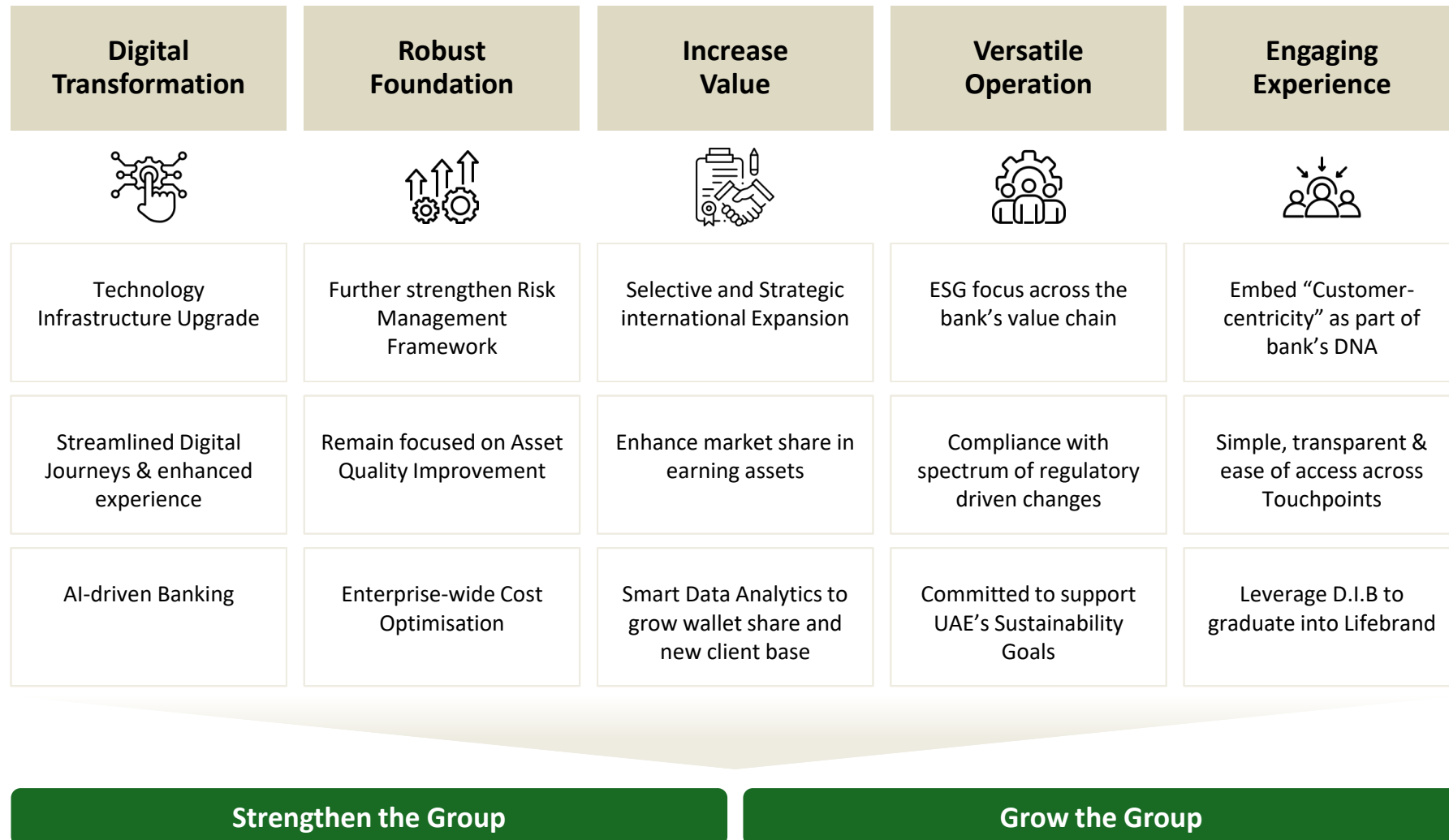


Subsidiaries and Associates

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





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 **545+ 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 ~4.5x** 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
- **4.9x increase in share price** 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)	H1'26	FY'25
Assets		
Cash and balances with central banks	29,362	36,870
Due from banks and financial institutions	7,568	5,387
Islamic financing and investing assets, net	280,995	262,055
Investments in Islamic Sukuk measured at amortized cost	85,166	90,589
Other investments at fair value	937	607
Investments in associates and joint ventures	2,954	2,935
Properties held for development and sale	1,071	1,118
Investment properties	4,770	4,756
Receivables and other assets	8,465	9,888
Property and equipment	1,881	1,745
Total Assets	423,170	415,948
Liabilities		
Customers' deposits	326,978	320,184
Due to banks and financial institutions	9,914	1,966
Sukuk issued	16,623	25,071
Payables and other liabilities	15,764	15,591
Total Liabilities	369,280	362,813
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	7,346
Other Reserves and Treasury Shares	16,417	16,477
Investments Fair Value Reserve	(1,099)	(1,197)
Exchange Translation Reserve	(2,514)	(2,371)
Retained Earnings	23,242	22,412
Equity Attributable to owners of the Bank	50,632	49,908
Non-Controlling Interest	3,258	3,228
Total Equity	53,890	53,135
Total Liabilities and Equity	423,170	415,948

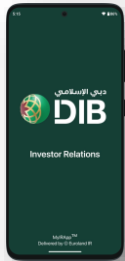
Consolidated Income Statement

Income Statement (AED Mn)	H1'26	H1'25
Total Income		
Income from Islamic financing and investing transactions	10,235	9,295
Commissions, fees and foreign exchange income	906	932
Income from other investments measured at fair value, net	4	9
Income from properties held for development and sale, net	236	223
Income from investment properties	80	381
Share of profit from associates and joint ventures	193	244
Other Income	785	270
Total Income	12,439	11,354
Depositors' and Sukuk holders' share of profit	(5,644)	(4,981)
Operating Revenue	6,795	6,373
Operating Expenses		
Personnel expenses	(1,161)	(1,073)
General and administrative expenses	(684)	(599)
Depreciation of investment properties	(27)	(28)
Depreciation of property and equipment	(100)	(107)
Total Operating Expenses	(1,972)	(1,807)
Profit before net impairment charges and taxation	4,823	4,565
Impairment charges, net	(489)	(256)
Profit for the period before income tax expense	4,334	4,309
Income tax expense	(598)	(579)
Net Profit for the period	3,736	3,730
Attributable to:		
Owners of the Bank	3,572	3,598
Non-Controlling Interests	164	133

DIB Debt Capital Markets - Deals and transaction in H1 2026

June 2026  Republic of Turkey US\$ 2.75bn 6.700% 2032 Sukuk JLM & Bookrunner	January 2026  Kingdom of Bahrain US\$ 800mn 6.124% 2034 Sukuk JLM & Bookrunner	January 2026  The Arab Energy Fund US\$ 500mn 4.721% 2031 Sukuk JLM & Bookrunner	February 2026  TÜRKİYE PETROLLERİ TPAO US\$ 1.0bn 6.300% 2031 Sukuk JLM & Bookrunner	January 2026  Public Investment Fund US\$ 2.0bn 5.133% 2036 Sukuk JLM & Bookrunner	January 2026  Saudi Electricity Company US\$ 2.4bn 4.310% 2029 sukuk 4.518% 2032 sukuk 5.064% 2036 sukuk JLM & Bookrunner
January 2026  Energy Development Oman US\$ 650mn 5.140% 2036 Sukuk JLM & Bookrunner	January 2026  Saudi Telecom Company US\$ 2.0bn 4.489% 2031 sukuk 5.083% 2036 sukuk Joint Structuring Bank JLM & Bookrunner	Mar 2026  TURKCELL Turkcell US\$ 1.0bn Syndicated Term Financing Facility JLM & Bookrunner	Feb 2026  EGA US\$ 3.0bn Syndicated Term Financing Facility MLA & Bookrunner	Apr 2026  AED 5.0bn Syndicated RCF Facility MLA & Bookrunner	Apr 2026  US\$ 455mn Syndicated RCF Facility MLA
June 2026  Dubai Islamic Bank US\$ 1.00bn 6.250% 2031 Sukuk ATI JLM & Bookrunner	May 2026  First Abu Dhabi Bank US\$ 700mn 4.859% 2031 Sukuk JLM & Bookrunner	February 2026  Qatar Islamic Bank US\$ 750mn 4.402% 2031 Sukuk JLM & Bookrunner	June 2026  Burjeel Holdings US\$ 500mn 7.000% 2031 Sukuk JLM & Bookrunner	May 2026  Emlak Konut US\$ 650mn 7.750% 2031 Sukuk JLM & Bookrunner	May 2026 DAR AL ARKAN Dar Al Arkan US\$ 600mn 7.250% 2031 Sukuk JLM & Bookrunner
January 2026  Bank Albilad US\$ 500mn 6.375% 2031 Sukuk ATI JLM & Bookrunner	Social January 2026  Al Rajhi Bank US\$ 1.00bn 6.150% 2031 Sukuk ATI JLM & Bookrunner	January 2026  Kuwait Finance House US\$ 1.00bn 4.563% 2031 Sukuk JLM & Bookrunner	February 2026 OMNIYAT Omniyat US\$ 600mn 7.250% 2031 Sukuk Global Coordinator, JLM & Bookrunner	February 2026  Binghatti Holdings US\$ 500mn 8.375% 2031 Sukuk Global Coordinator, JLM & Bookrunner	January 2026 DAMAC Damac Real Estate Development Limited US\$ 600mn 6.125% 2029 Sukuk JLM & Bookrunner

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