



DIB Investor Presentation

H1 2025



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1 Macro-economic Overview

2 Financial Performance

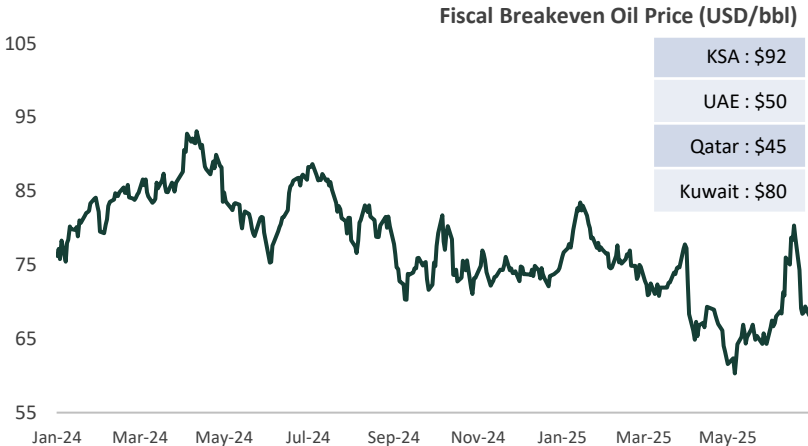
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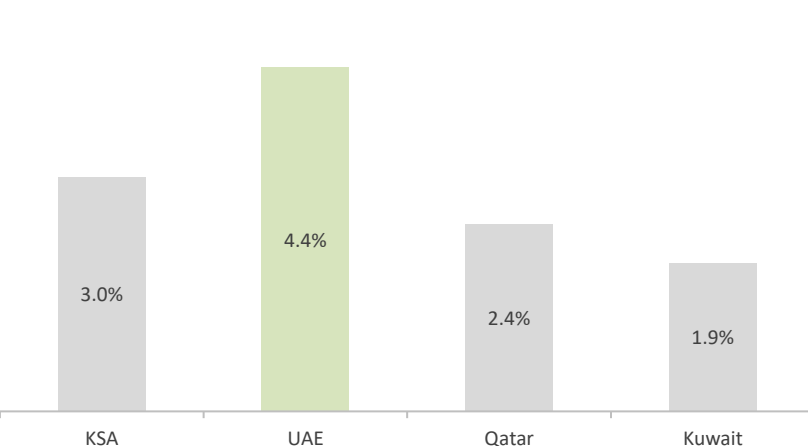
5 Appendix

GCC region is poised for healthy growth in 2025 given its strong fundamentals despite volatility in oil price

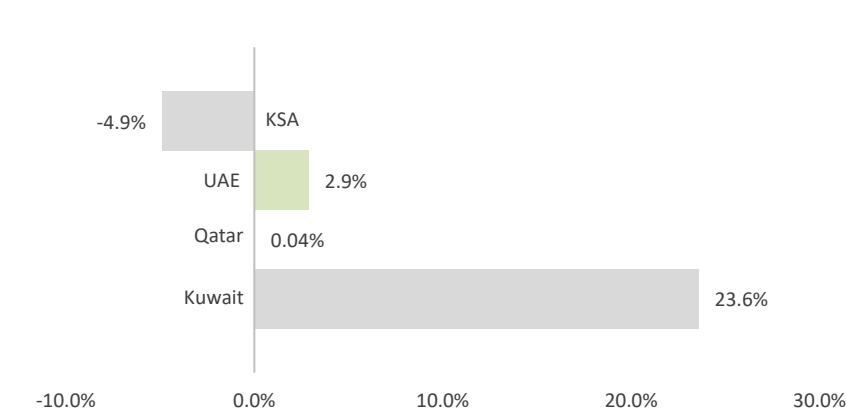
Brent Oil (USD/barrel)



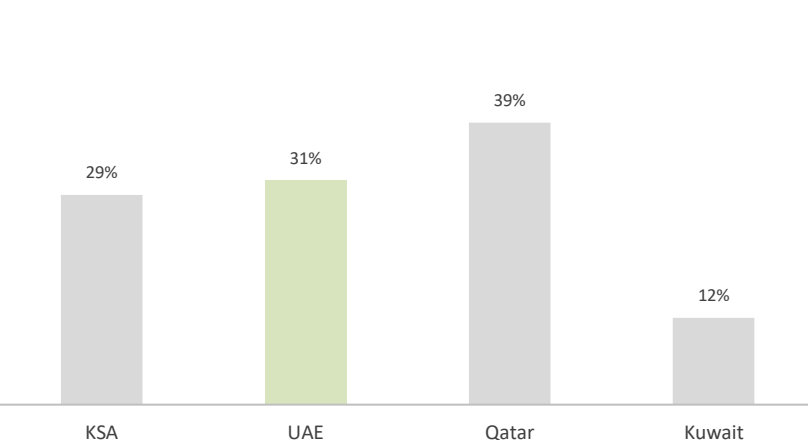
Real GDP Growth (2025F, %)



Budget Surplus/Deficit (% of GDP ; 2025F)

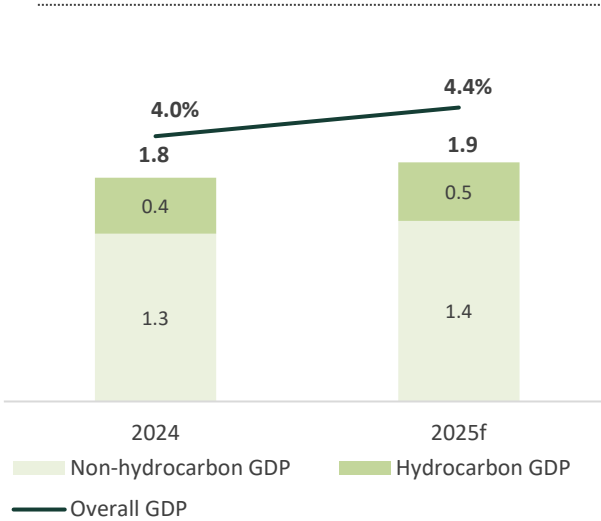


Debt as % of GDP (2025F)

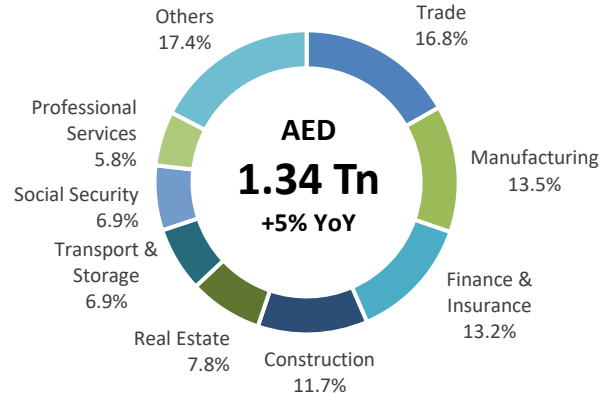


UAE economy expected to grow by 4.4% in 2025; Dubai's key economic drivers trending in the right direction

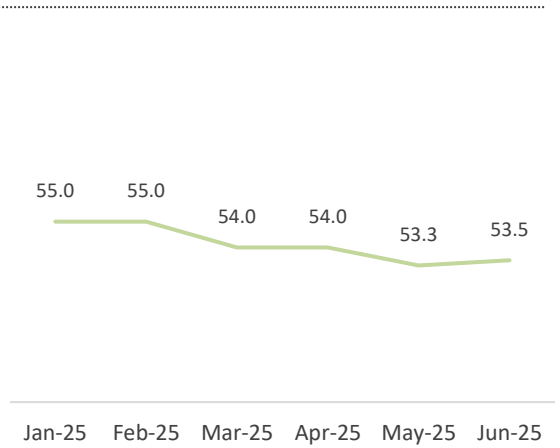
UAE GDP (AED Tn)



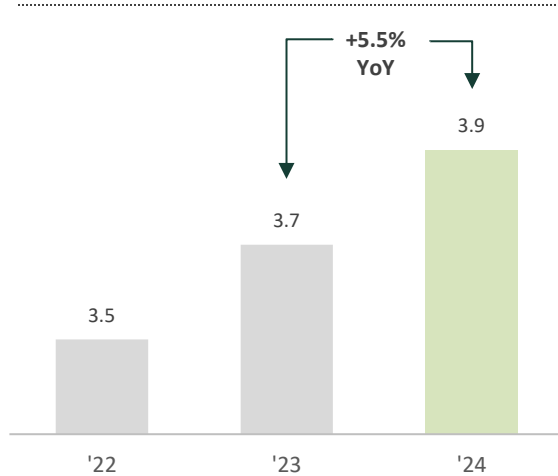
UAE Non-Oil GDP Breakdown (2024)



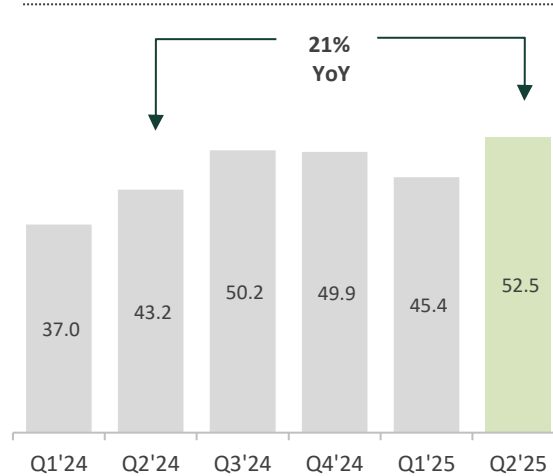
UAE PMI



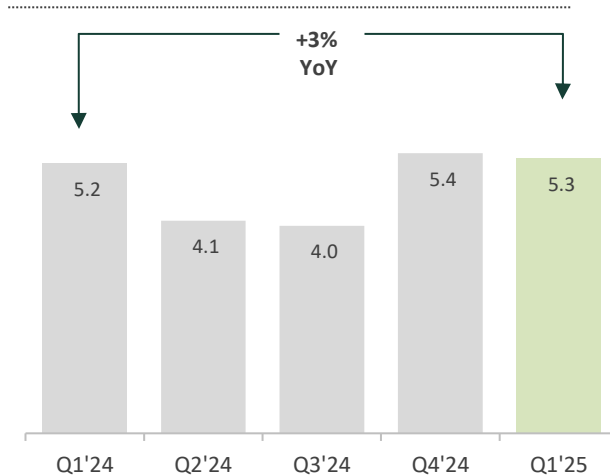
Dubai Population (Mn)



Dubai Real Estate (Sale Transactions '000)

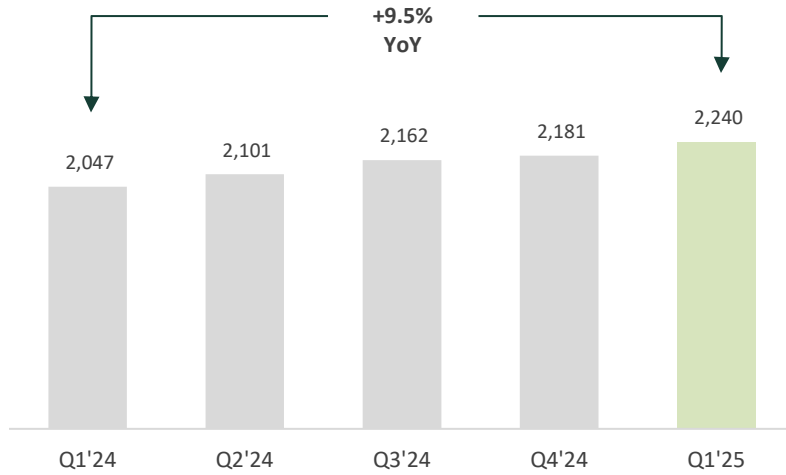


Dubai Tourism Indicators (Visitors – Mn)

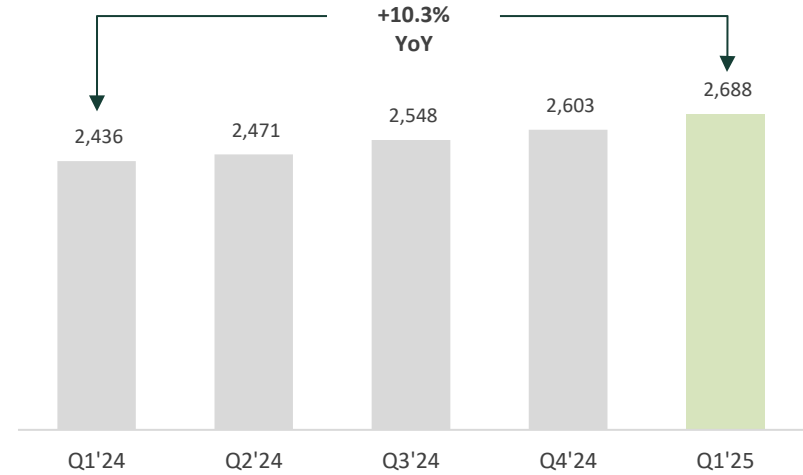


UAE banking sector continues its robust growth while maintaining strong capital and liquidity metrics

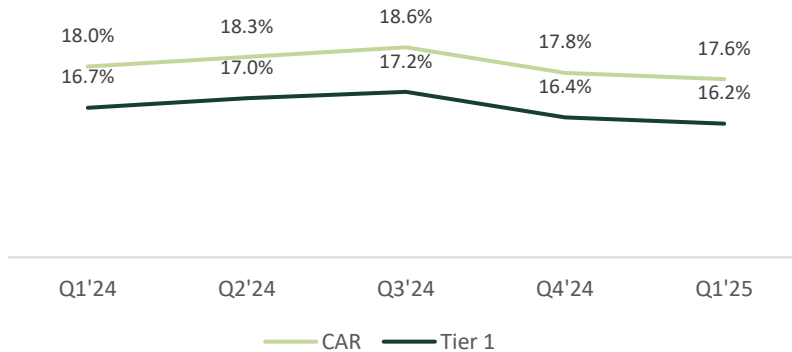
UAE Banking Credit (AED Bn)



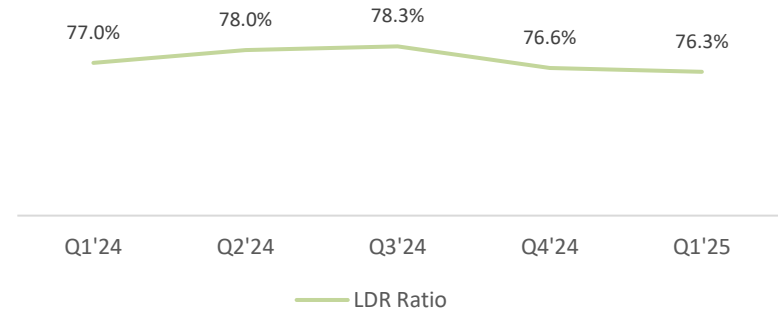
UAE Banking Deposits (AED Bn)



UAE Banks' Capital Ratios (%)



UAE Banks' Loan/Finance to Deposit Ratio (%)



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H1'25 Key Performance Highlights

Macro-economic Backdrop:

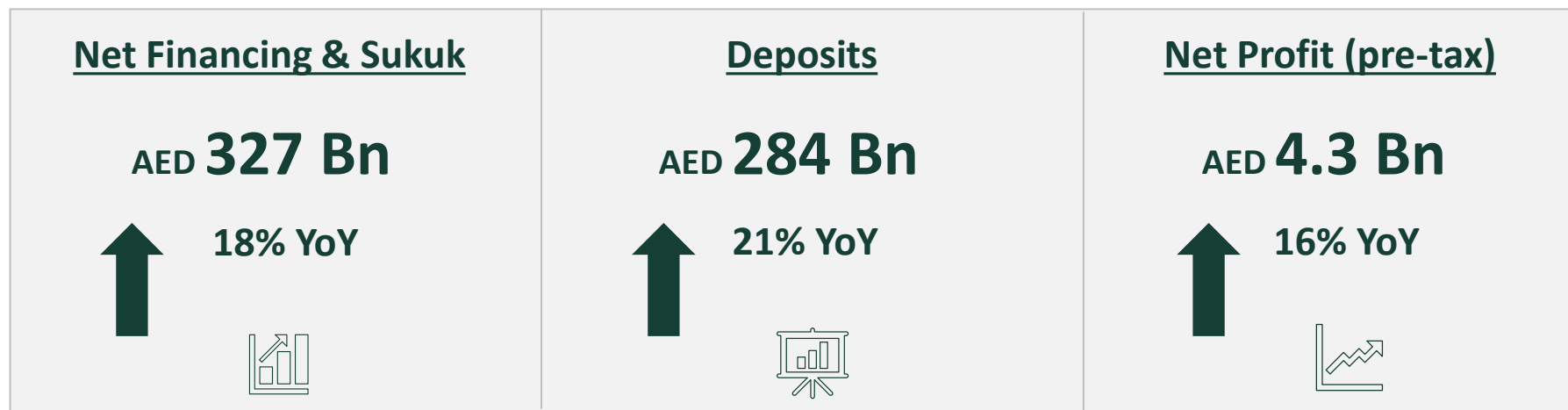
- Despite geo-political tensions & tariff uncertainties, GCC region continues to be strong and resilient.
- In the UAE, economic activity across oil and non-oil sectors are growing with little impact from recent geo-political events; non-oil now constitutes nearly 75% of the GDP

Key Performance Highlights:

- **Profit Before Tax grew by 16% YoY** due to strong core business growth, non-funded income and lower credit costs.
- The Bank is successfully executing its growth story, H1'25 **net financing assets grew by 12% YTD**.
- DIB crossed the “**USD 100 Bn**” mark for its **total assets** as balance sheet expanded by 8%
- **Customer deposits grew by 14% YTD, ensuring ample liquidity for credit growth**
- Asset quality improvement theme continues; **NPF ratio fell by 64 bps YTD to 3.36%** as **cash coverage crosses 100%**

Key Business Highlights:

- 2025 sees DIB reach a historic milestone as it commemorates **its 50th year of continued growth and progress**.
- Total **UAE customer base now crosses 1.6 Mn**.



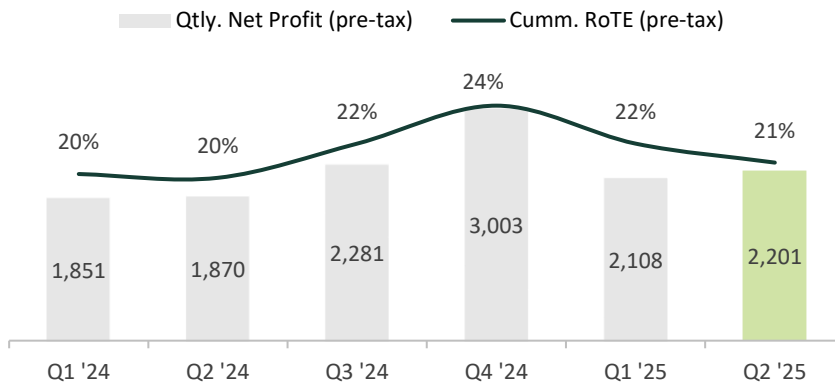
Income Statement: Solid progress across key metrics contributed to 16% growth in Net Profit before tax

AED Mn	H1'25	H1'24	YoY %	Q2 '25	Q1 '25	QoQ %
Net Funded Income	4,314	4,283	1%	2,122	2,192	(3%)
Non-Funded Income	2,059	1,775	16%	1,097	962	14%
Operating Revenue	6,373	6,058	5%	3,219	3,154	2%
Operating Expenses	(1,807)	(1,686)	7%	(925)	(883)	5%
Operating Profit	4,565	4,373	4%	2,294	2,271	1%
Net Impairment Charges	(256)	(652)	(61%)	(93)	(163)	(43%)
Net profit (before tax)	4,309	3,721	16%	2,201	2,108	5%
Income Tax	(579)	(343)	69%	(268)	(311)	(14%)
Net Profit (after tax)	3,730	3,378	10%	1,933	1,797	8%
RoTE (before tax)	21%	20%	100bps	21%	22%	(100bps)
RoTE (after tax)	18%	18%	-	18%	18%	-
RoA (before tax)	2.4%	2.4%	-	2.5%	2.5%	-
RoA (after tax)	2.1%	2.2%	(10bps)	2.2%	2.1%	10bps

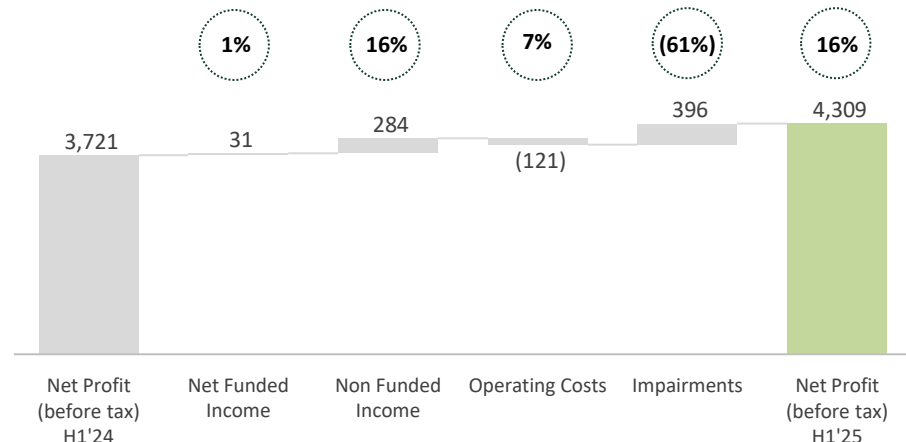
H1'25 Highlights

- **Operating Revenue** growth of 16% growth as core businesses across consumer and wholesale show robust uptick
- **Impairment** charges declined by 61% YoY, AED 256 Mn for H1 2025 as asset quality continues to improve.
- **Strong profitability** generated; growth of 16% and 10% respectively for Profit before & after tax.
- **RoTE (before tax)** of 21% delivered, higher by 100 bps YoY.

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



Pre-tax Profit Movement (AED Mn)



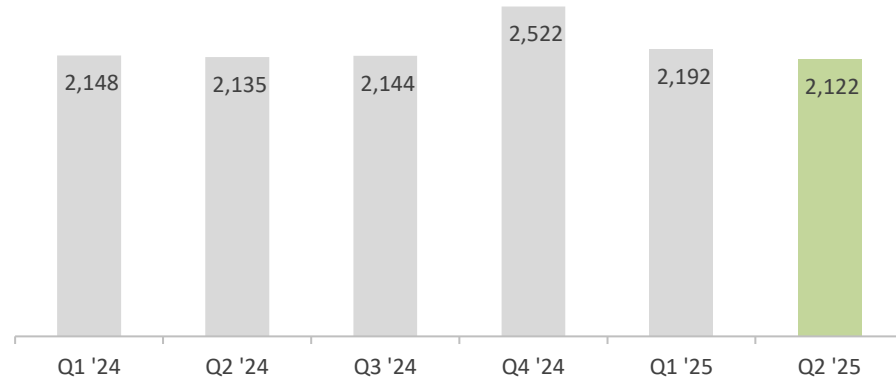
RoTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for estimated proportionate dividend and excluding Tier 1 issuances.

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

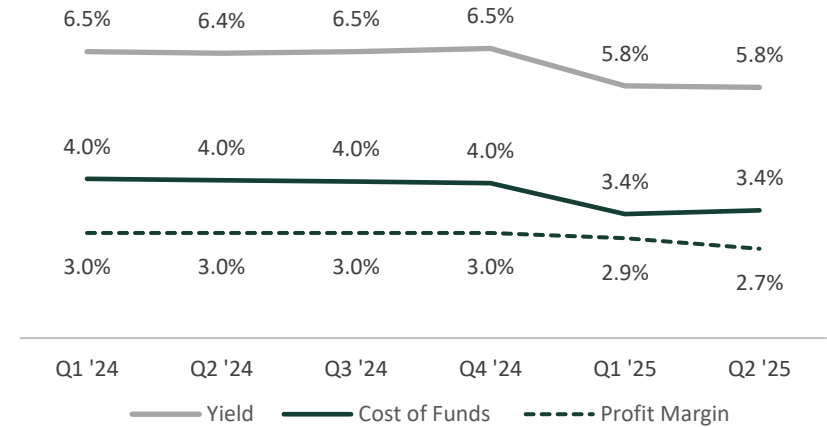
* Figures pertain to Q4'24 except return ratios which are for FY'24.

Revenue Drivers: Robust growth in core non-funded income supported by stable funded income; marginal decline in profit margins

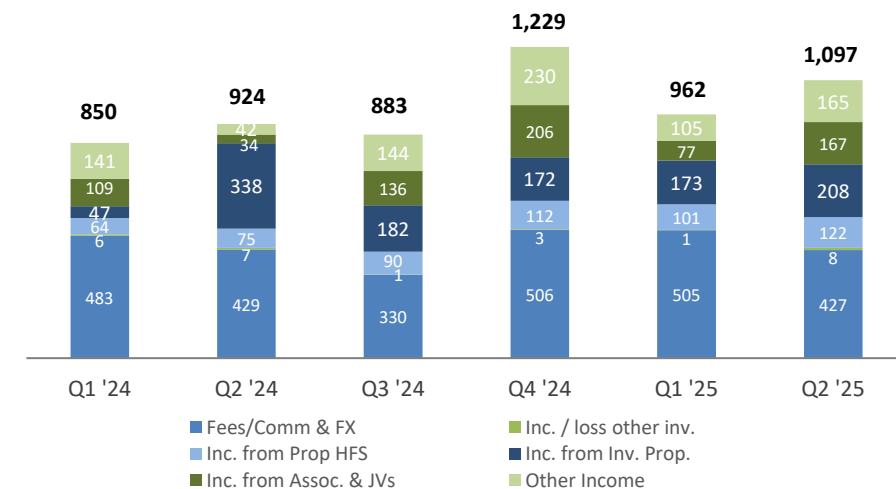
Net Funded Income (AED Mn)



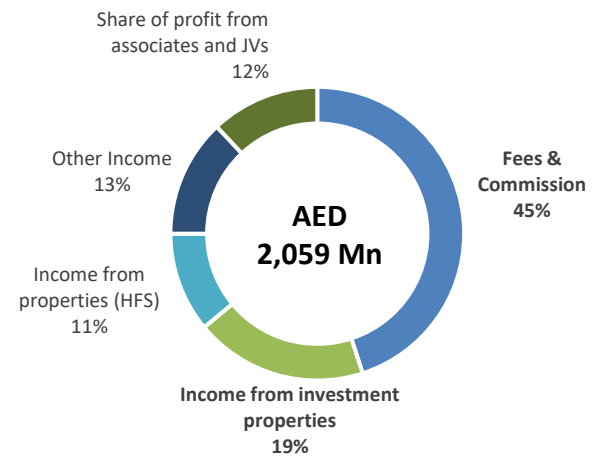
Yields / CoF / Margin (%)



Non-Funded Income (AED Mn)

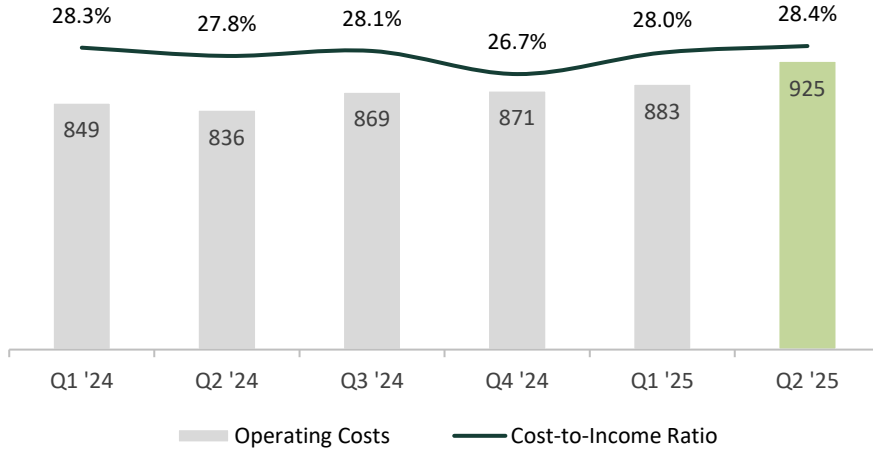


H1'25 Non-Funded Income Composition (%)

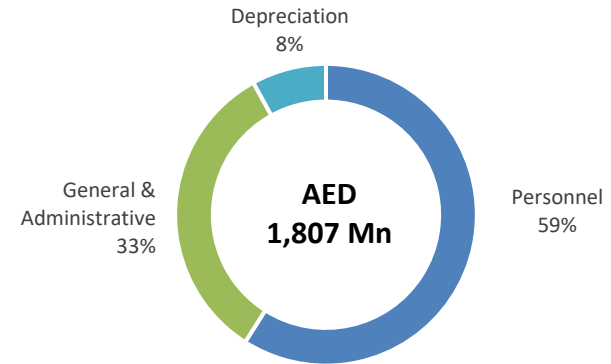


Operating Efficiency: Marginal Opex growth due to on-going technology and digital upgrade costs

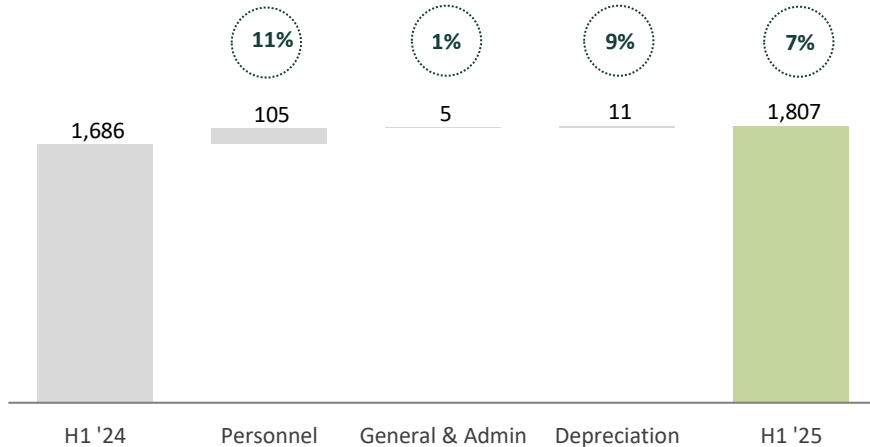
Operating Expenses (AED Mn) & Cost to Income (%)



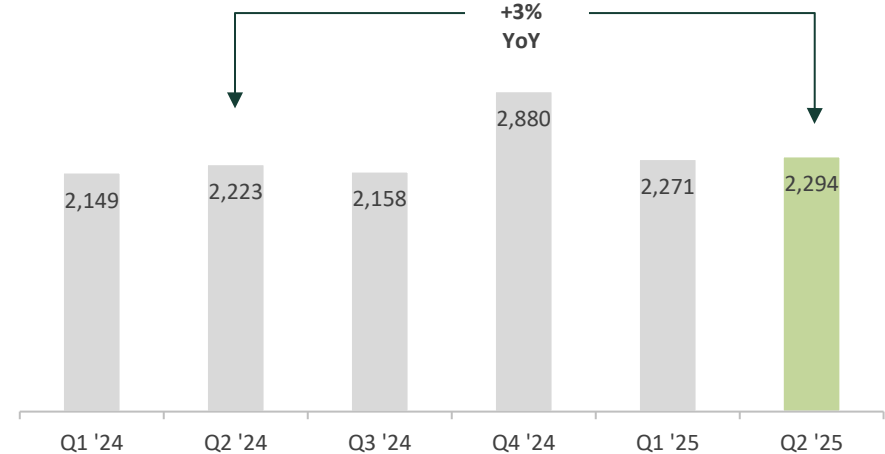
H1'25 Operating Expenses Composition



Operating Expenses Movement (AED Mn)



Operating Profit (AED Mn)



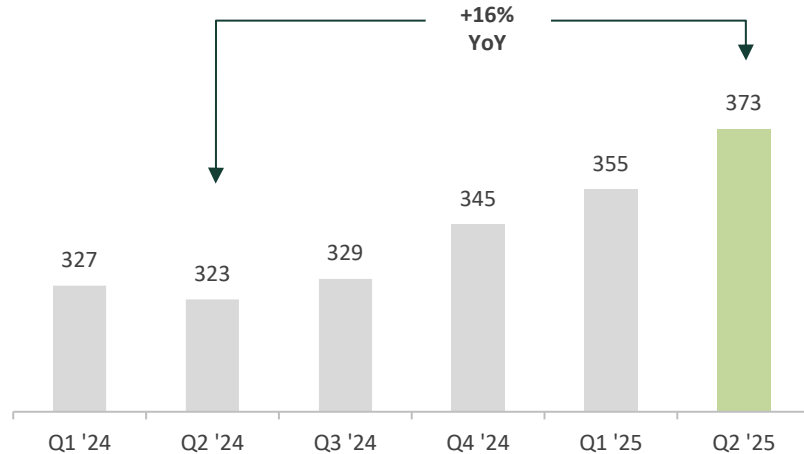
Balance Sheet: Asset growth in H1'25 led by AED 60 Bn of gross new underwriting in financing assets & Sukuk portfolio

AED Bn	H1'25	FY'24	YTD %	H1'24	YoY %
Net Financing Assets	237	212	12%	199	19%
Sukuk Investments	89	82	9%	79	14%
Net Financing Assets & Sukuk Investments	327	295	11%	278	18%
Total Assets	373	345	8%	323	16%
Customer Deposits	284	249	14%	234	21%
Sukuk financing instruments	21	24	(11%)	24	(11%)
Equity	50	53	(5%)	47	6%
Total Liabilities including Equity	373	345	8%	323	16%
NPF ratio	3.36%	4.00%	(64 bps)	4.99%	(163 bps)
CET1	13.0%	13.2%	(20 bps)	13.7%	(70 bps)
CAR	16.7%	18.3%	(160 bps)	18.1%	(140 bps)
Tier 1	15.5%	17.2%	(170 bps)	16.9%	(140 bps)

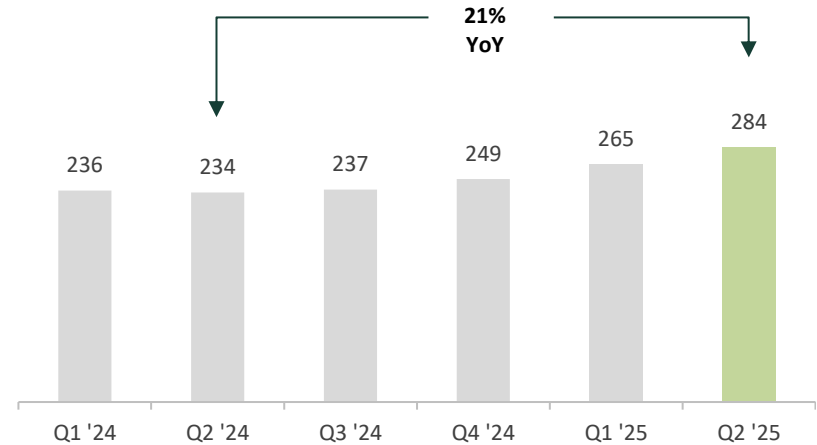
H1'25 Highlights

- **Net Financing Assets** grew by 12% YTD on the back of gross new financing of AED 49 Bn in retail and wholesale business.
- **Sukuk Portfolio** also grew strongly by 9% YTD to AED 89 Bn.
- Robust increase of 14% YTD in **Customer Deposits** to AED 284 Bn.
- Sustained improvements in Asset Quality with **NPF Ratio** improving by 64 bps to 3.36%.
- **Capital ratios** remain solid with CET1 ratio of 13.0% and CAR ratio of 16.7%

Total Assets (AED Bn)

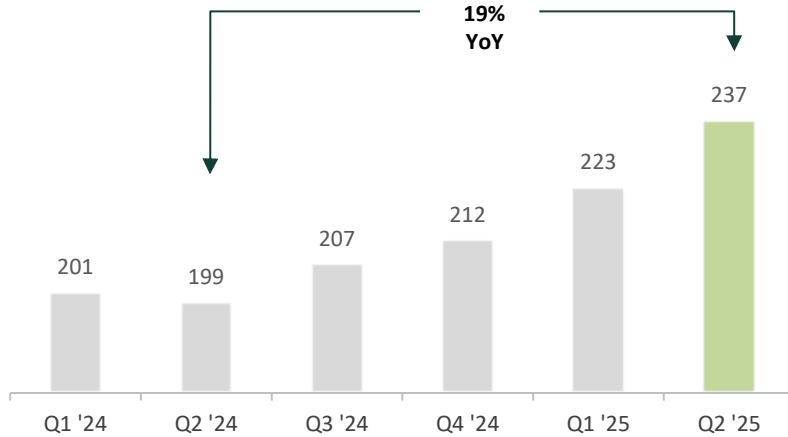


Total Deposits (AED Bn)

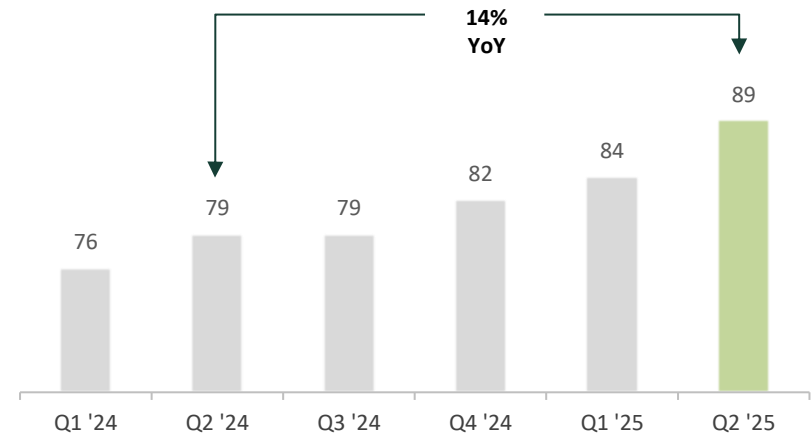


Total Assets: Financing Portfolio remains well-diversified; Real Estate exposure is now only 11% of bank's financing book

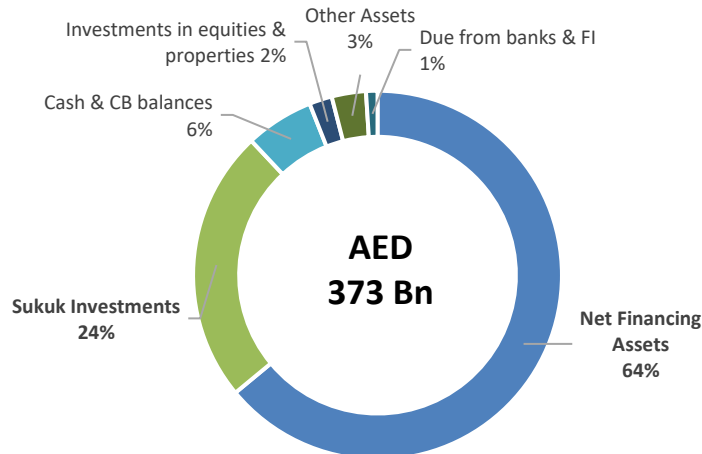
Net Financing Assets (AED Bn)



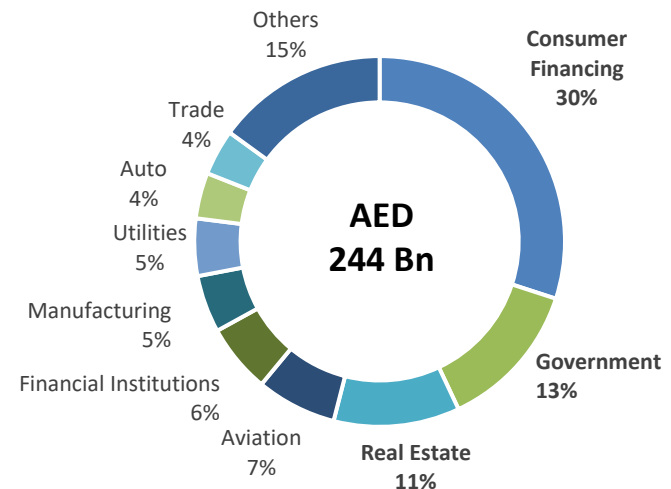
Sukuk Investments (AED Bn)



Total Asset Composition (Q2 '25,%)

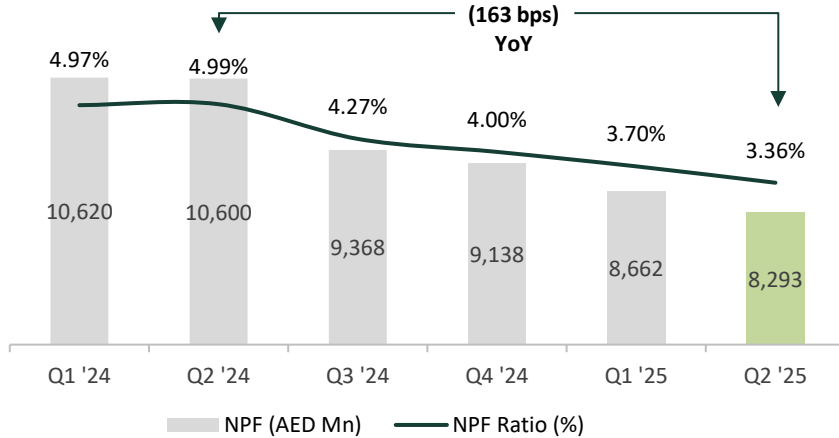


Gross Financing by Sector (Q2 '25,%)

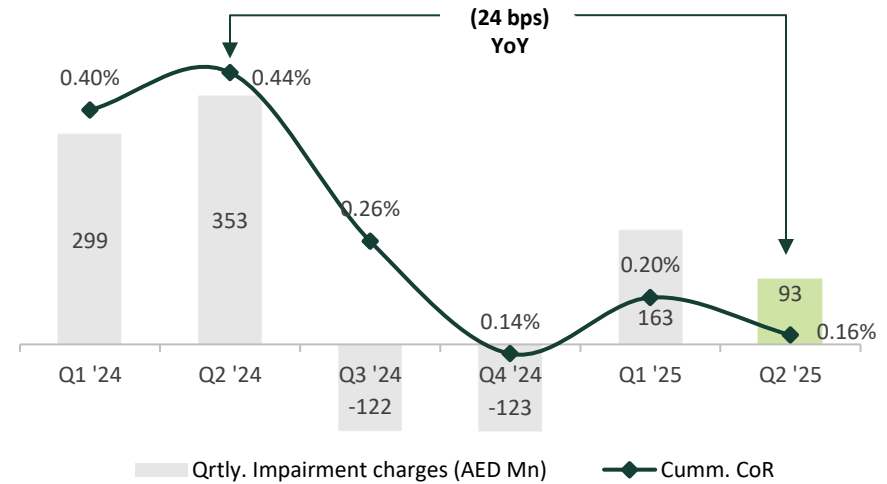


Asset Quality (1/2) : NPF ratio fell to its lowest level in the last 5 years while Coverage ratios further strengthened

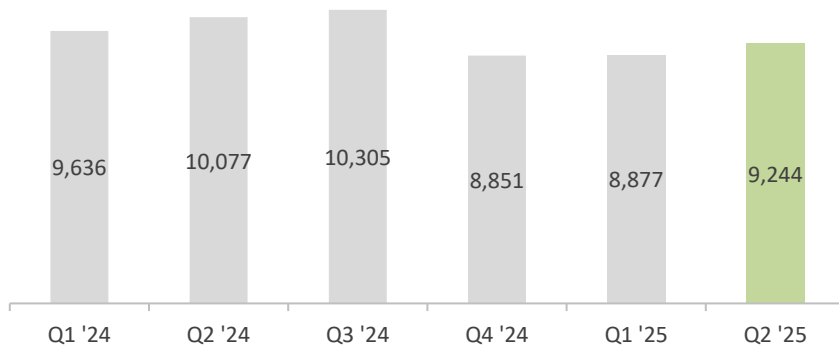
NPF* (AED Mn) and NPF Ratio¹ (%)



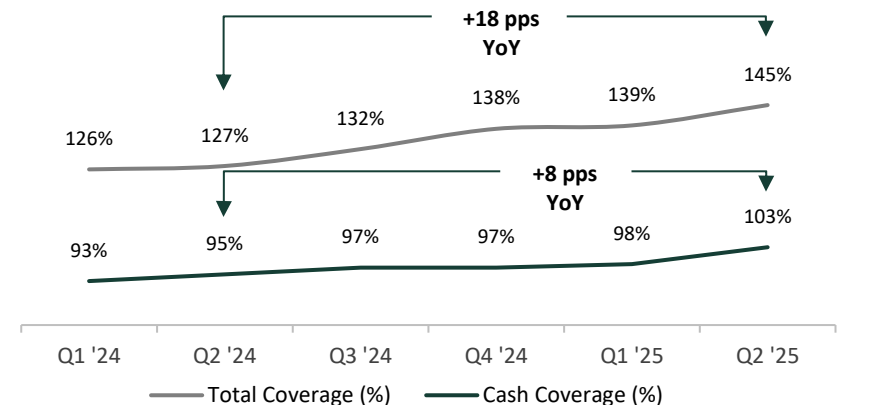
Impairment charges (AED Mn) and Cost of Risk (CoR %)



Total Provisions (AED Mn)



Total² and Cash Coverage Ratios (%)



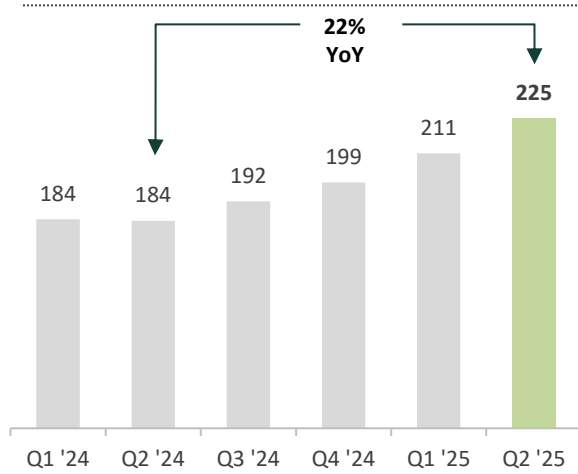
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Total Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition

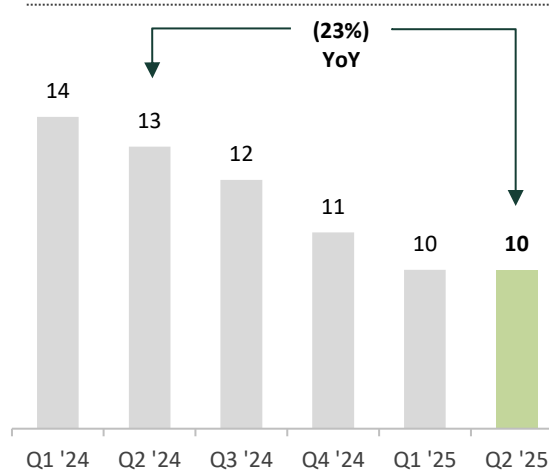
Cost of Risk – Being ratio of net impairment charge on financing assets, Sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality (2/2) : Marked decline in stage 2 & stage 3 exposures to 7.5% of gross financing book

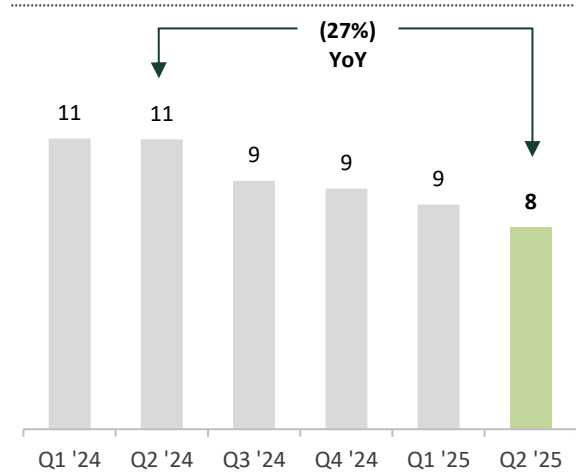
Stage 1 Gross Exposures (AED Bn)



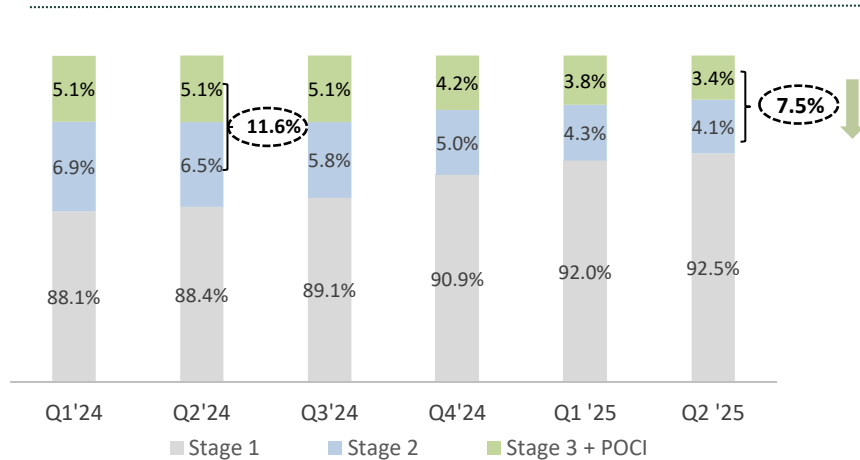
Stage 2 Gross Exposures (AED Bn)



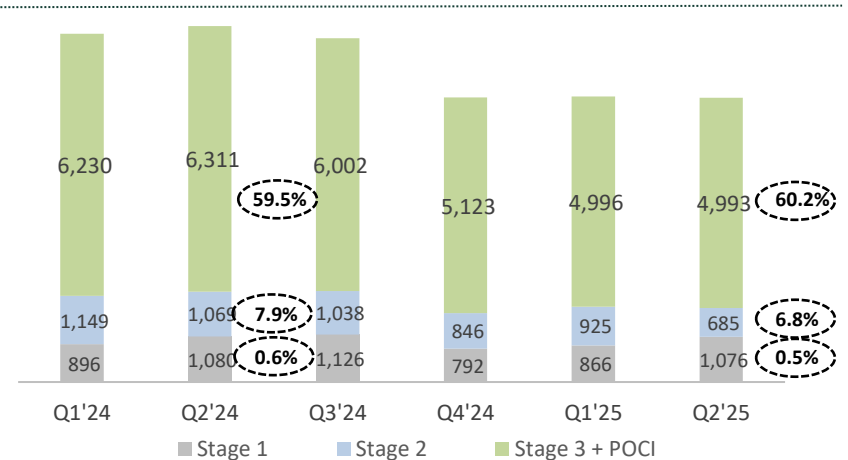
Stage 3 Gross Exposures (AED Bn)



Gross Financing Assets by Stage (%)

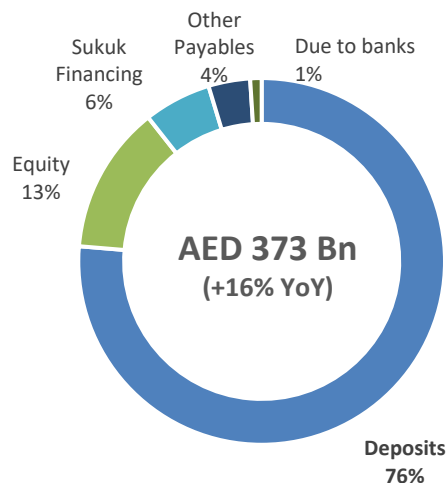


ECL Provisions & ECL Coverage by Stage (AED Mn, %)

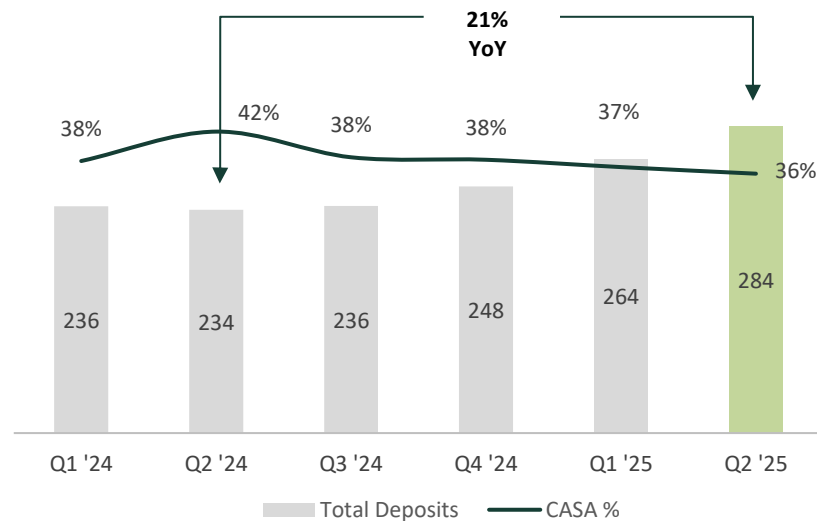


Liquidity: Customer deposits grew by 14% YTD with stable CASA levels

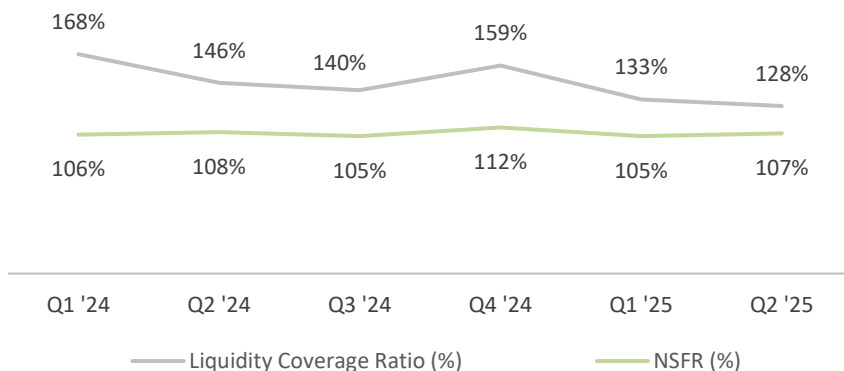
Funding Sources (Q2 '25, %)



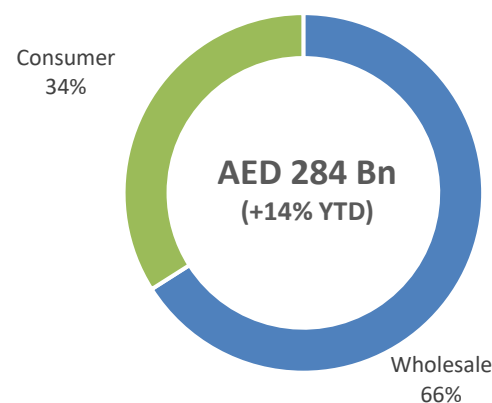
Deposits (AED Bn) and CASA (%)



LCR and NSFR Ratio (%)

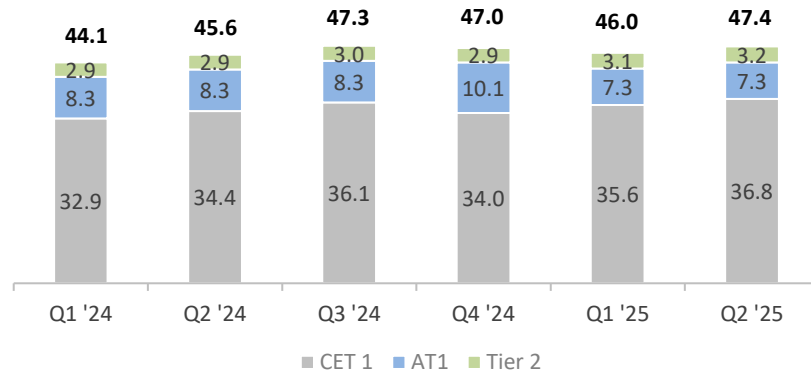


Customer Deposits Breakdown (Q2 '25, %)

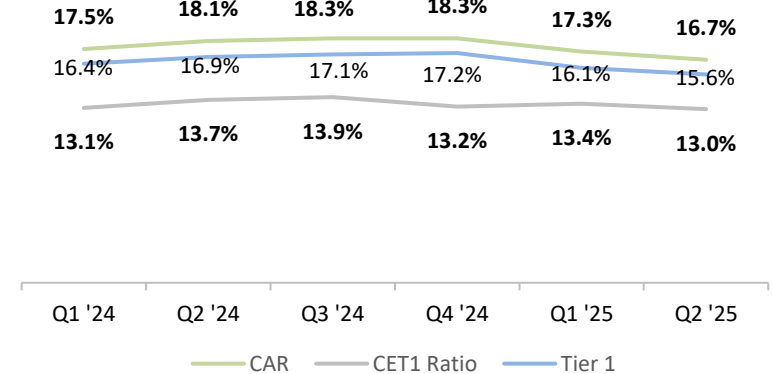


Regulatory Capital: Optimal capital levels maintained despite strong H1'25 growth

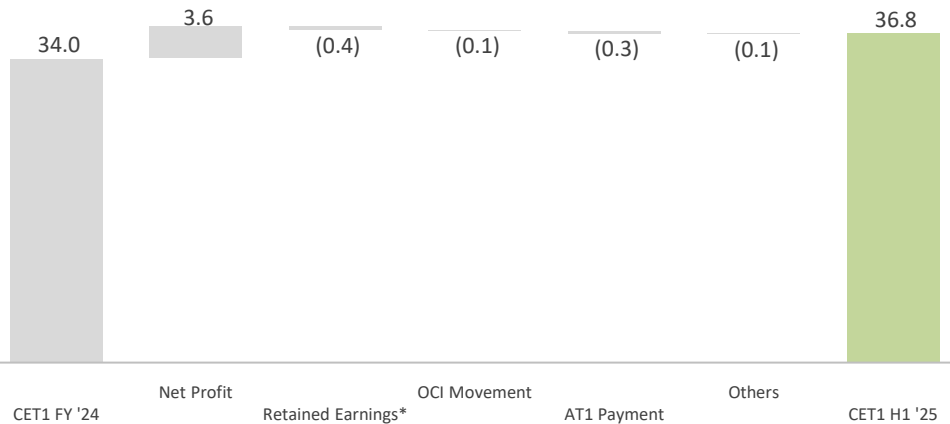
Regulatory Capital¹ (AED Bn)



Regulatory Capital Ratios (%)



CET1 Movement (AED Bn)



RWA Movement (AED Bn)



¹ Refers to Regulatory Capital under Basel III;
 * RCRR movement (Retained Earnings)

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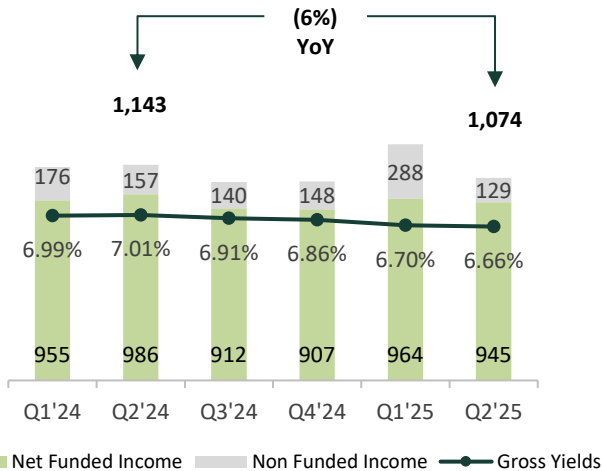
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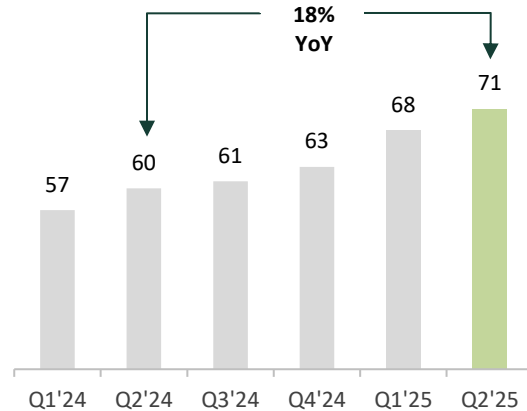
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Consumer Business: Strong growth across asset products; customer deposits grew by 9% YTD

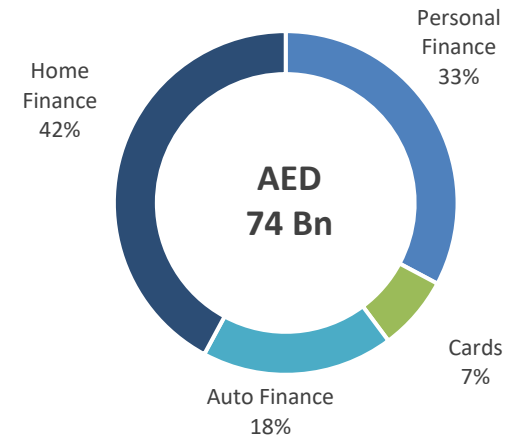
Revenue and Gross Yields (AED Mn, %)*



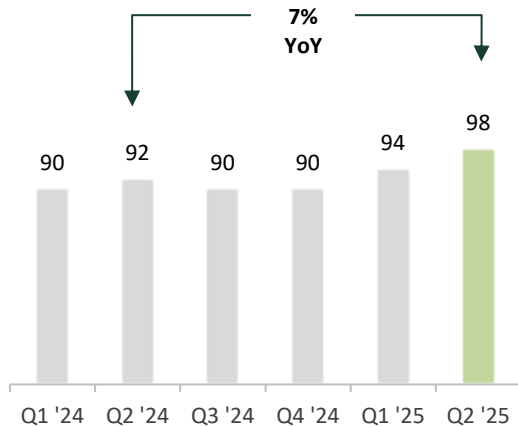
Net Financing Assets (AED Bn)



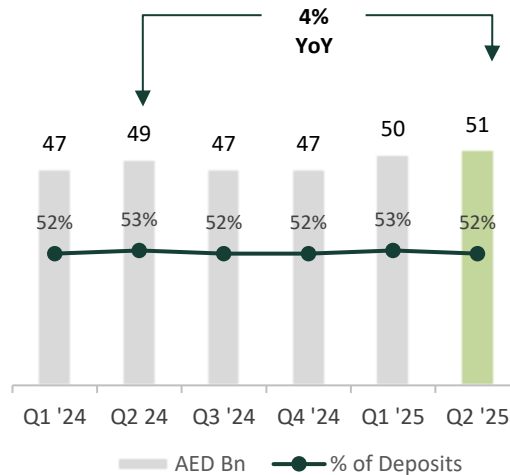
Gross Assets by product (H1'25, %)



Deposits (AED Bn)



CASA Balances (AED Bn)

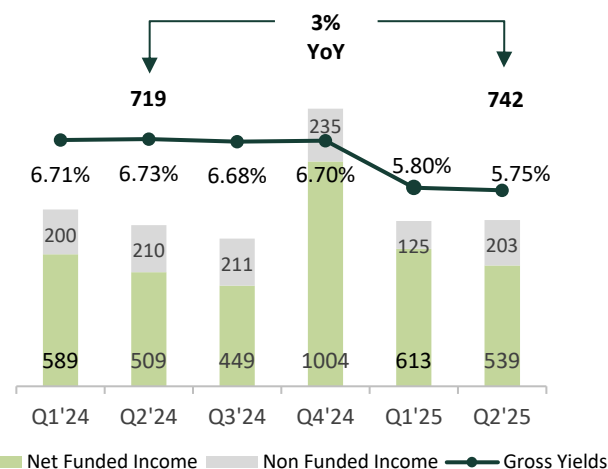


Key Highlights:

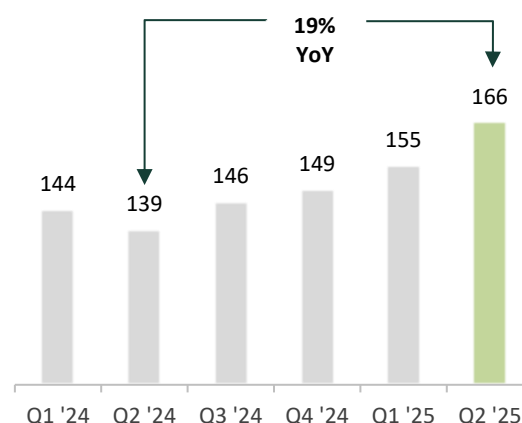
- Strong growth momentum in consumer business continues with 13% YTD growth in net assets to AED 71 Bn.
- Growth was led by strong performance across home finance, auto finance and cards
- The bank added nearly 60k new customers in H1'25.
- H1'25 revenue grew by 2% YoY to AED 2.3 Bn.

Local & Cross-Border Corporate Business: Solid H1'25 performance led by 11% YTD growth in assets & 18% YTD growth in deposits

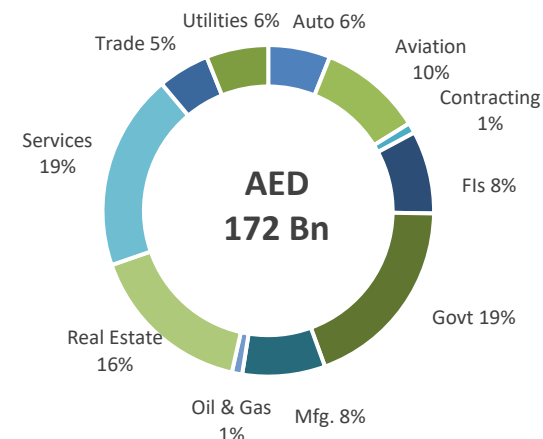
Revenue and Gross Yields (AED Mn, %)*



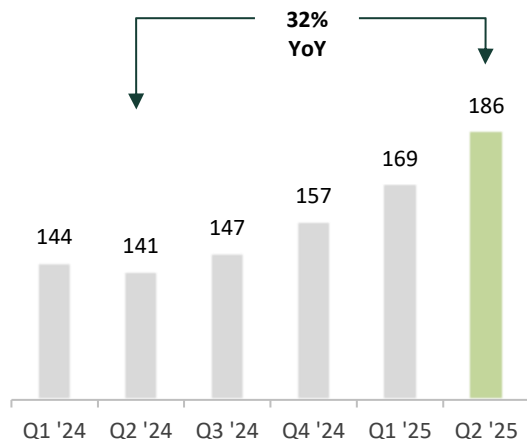
Net Financing Assets (AED Bn)



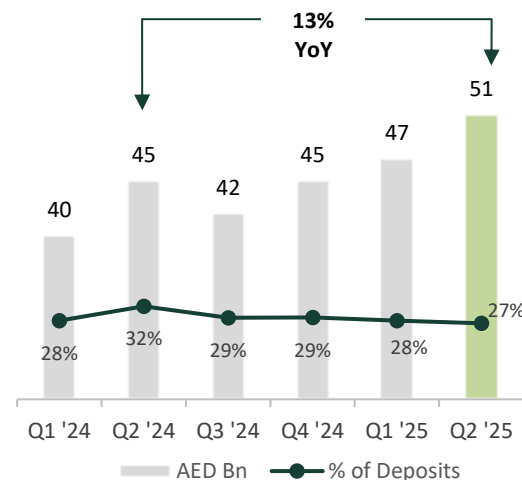
Gross Assets by sector (H1'25, %)



Deposits (AED Bn)



CASA Balances (AED Bn)

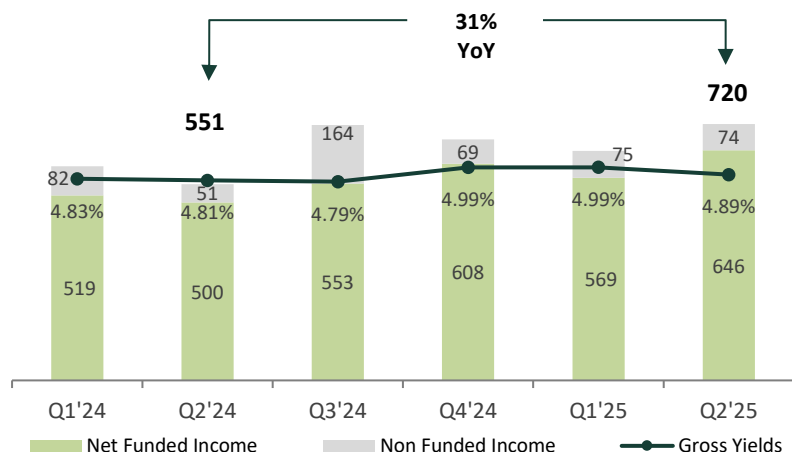


Key Highlights:

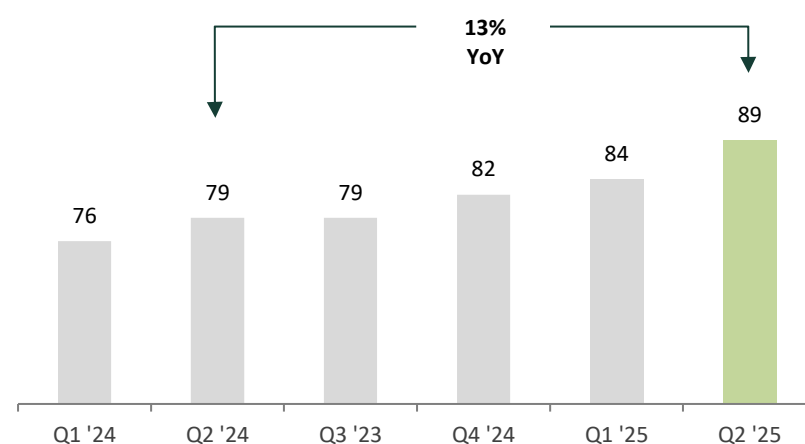
- Assets grew by 11% YTD to now reach AED 166 Bn, supported by AED 30 Bn in Gross new financing in H1'25, a strong increase of 78% vs H1'24.
- Growth was driven by key sectors such as aviation, Fls and utilities.
- The Cross-Border business grew strongly, especially within the GCC region

Treasury Business: 9% YTD growth in the sukuk portfolio; revenue growth driven by continued high yields

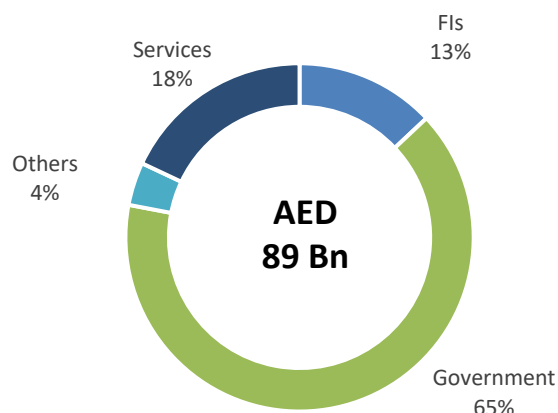
Revenue and Gross Yields (AED Mn, %)*



Sukuk (AED Bn)



Gross Sukuk by sector (H1'25, %)



Key Highlights

- Sukuk portfolio grew by 9% YTD to AED 89 Bn.
- H1'25 Treasury revenue grew by 18% YoY to AED 1.4 Bn.
- Sovereigns & FIs are the largest portion of the book combining 78% of total Sukuk portfolio.

Digital: Bank continues to add more digital users with increased pace of customer acquisition digitally



Digital Channels Adoption

- # of registered digital users grew by **13% YoY** and **7% YTD**, reflecting sustained adoption & deeper engagement across digital platforms.
- **98% of all transactions were processed digitally**, reflecting the efficiency and scalability of our end-to-end digital infrastructure.
- **DIB Mobile App** maintained high user ratings, with **4.3** on Google Play and **4.4** on the Apple store.



Digital Customer Acquisition

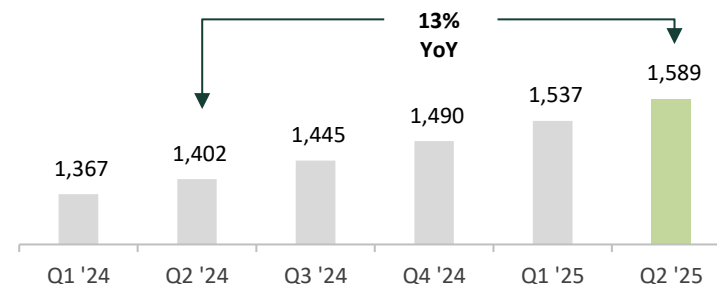
- **80% of New-to-Bank customers onboarded digitally**, contributing to the bank's CASA balances' growth.
- **Over AED 55 Mn Personal Finance disbursements** were through fully digitalized services.



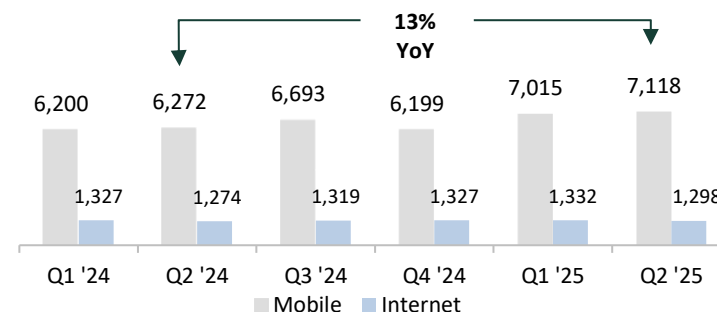
Digitization and Automation

- All customer contracts for **Personal Finance, Auto Finance, and Covered Cards** are digitalized.
- **WhatsApp Banking** offers 30+ services with subscribers reaching 269K, a strong growth of 62% YoY.
- **CyberSource payments gateway** supports e-commerce transactions, with **over 1300 direct merchants onboarded**.
- **Business Banking (BB)** onboarding model transformed significantly contributing to 227% YoY growth in BB client acquisition.

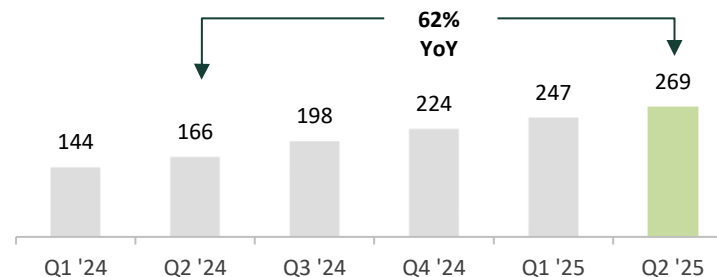
Digital Registered User Base* ('000)



Digital Banking Transactions ('000)



Whats App Subscribers ('000)



H1 '25 Sustainability Highlights

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.



Published first of its kind Sustainability-Linked Finance Facilities financing Framework by an Islamic bank, enabling tailored funding solutions for emerging sustainability priorities



Gross underwritten amount of AED 2.7 Bn in new sustainable finance H1'25, including more than 1,800 electric vehicles



Facilitated AED 14 Bn of Sustainable Sukuk during H1'25, accelerating the growth of sustainable issuances in the Islamic capital markets space



Submitted inaugural UNGC Communication of Progress, reinforcing transparency and accountability in our global sustainability journey



Empowered **200+ employees with customized sustainability training** and engaged an additional 250+ staff in a wellbeing drive totaling 24 Mn steps



Planted over 119,000 trees and helped save 708,594 plastic bottles through our One Tree for Everyone and Dubai Can initiatives since inception

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2 Financial Performance

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Summary

✓ Robust growth in Net Financing and Sukuk portfolio achieved on the back of higher gross new financing in H1'25 of more than AED 60 Bn.

✓ Delivered Net Financing and Sukuk portfolio growth of 11% YTD, reflecting DIB's focus on growth of its core businesses.

✓ Bank's RoTE of 21% reflective of cost efficiencies and low credit costs.

✓ Consistent and sustained asset quality improvement; NPF ratio of 3.36% and Total Coverage Ratio of 145%.

Target Metrics	H1'25 Performance	FY'25 Guidance
Net Financing & Sukuk growth	11%	15.0%
Net Profit Margin	2.7%	2.8% - 3.0%
Cost-to-Income Ratio	28%	26%
Return on Tangible Equity (pre-tax)	21%	21%
Return on Assets (pre-tax)	2.4%	2.4%
NPF Ratio	3.36%	3.50%
Total Coverage*	145%	140%

* Including collateral

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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 373Bn 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

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

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 profit-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 financing**
- ❖ **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**

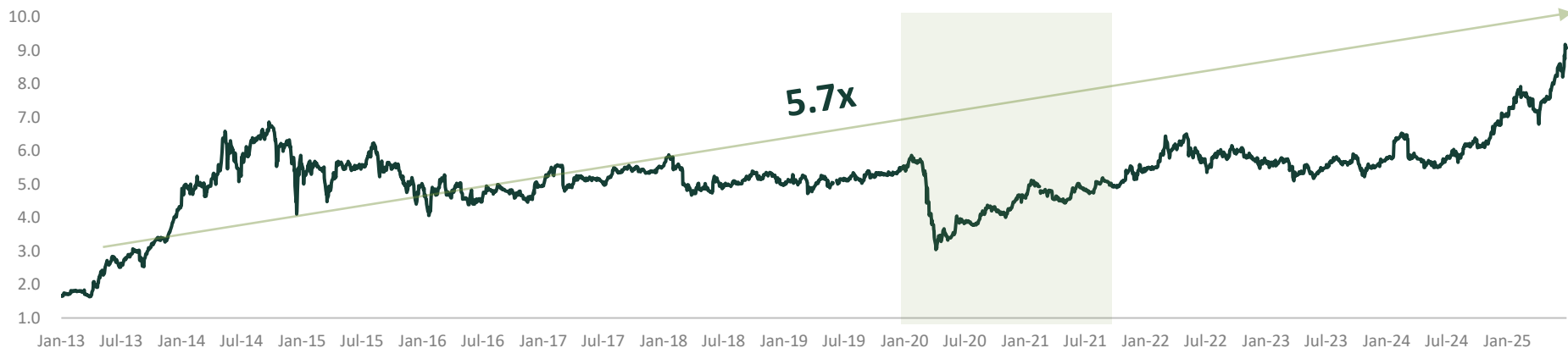


Investing In The Future

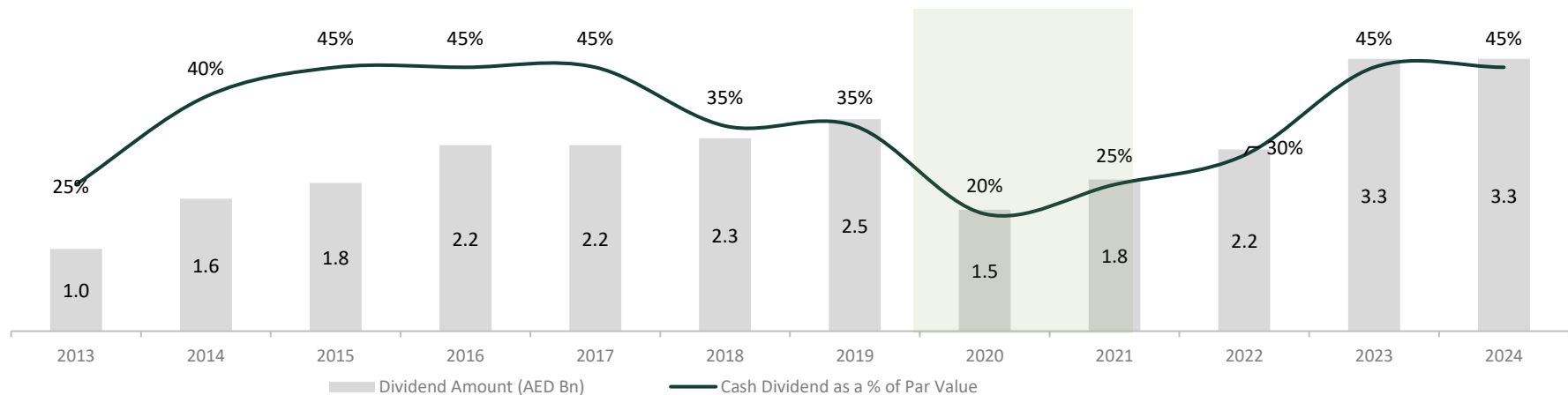
- ❖ **ESG truly embedded in the bank's DNA**; ESG MSCI rating of "A" shows bank's progress so far
- ❖ **Considerable progress on digitalization**; sizeable investments in technology infrastructure
- ❖ **Focused on building AI/ML capabilities** to deliver relevant and engaging customer solutions

Decade of delivering Strong shareholder returns

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



Dividend Payout (% , AED Bn)



Note: Shaded area represents the pandemic period;

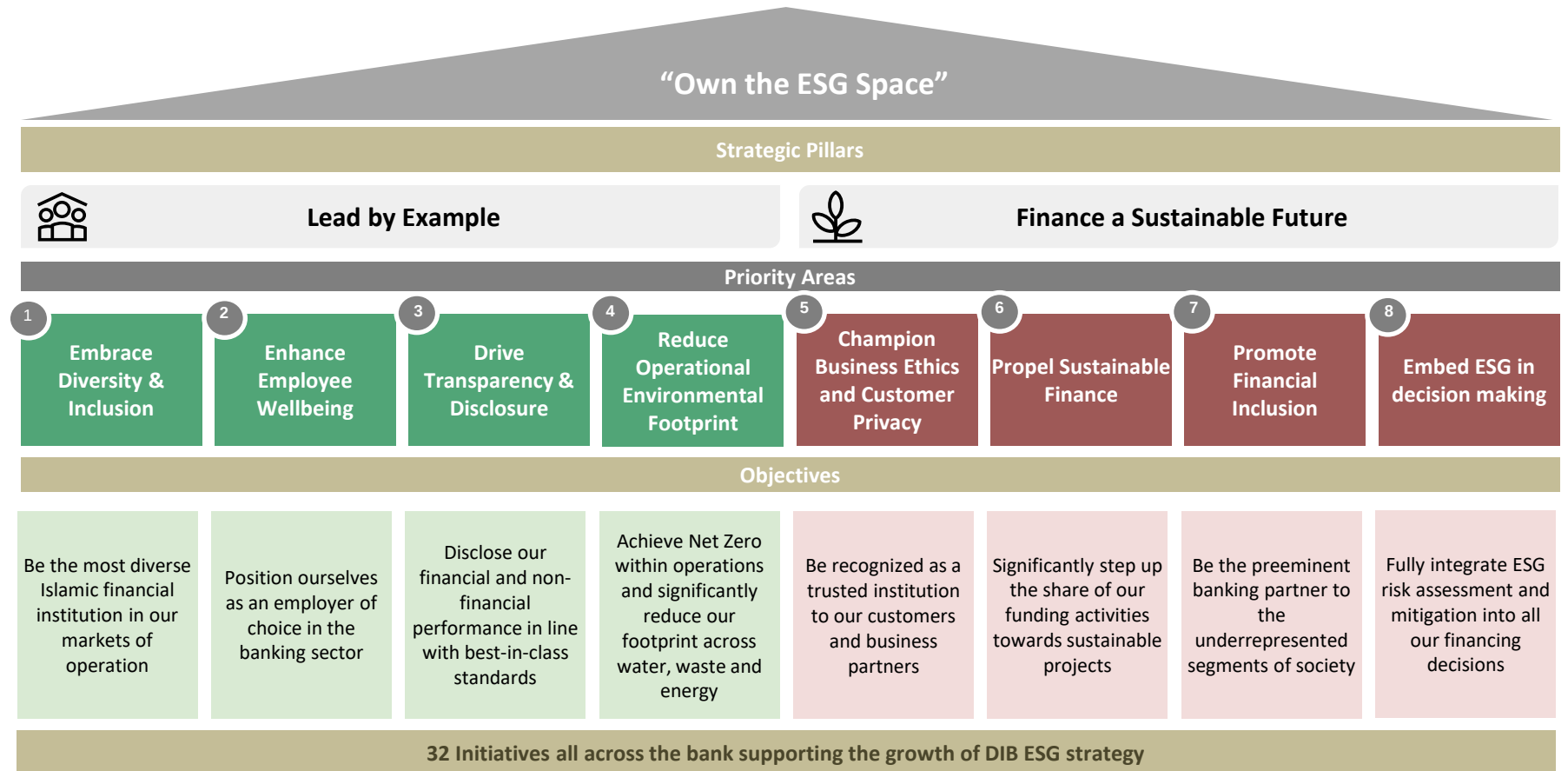
Consolidated Income Statement

AED Mn	H1'25	H1'24
Net Income		
Income from Islamic financing and investing transactions	9,295	9,517
Fees & Commission	932	912
Income / (loss) from other investments measured at fair value	9	13
Income from properties held for development and sale	223	139
Income from investment properties	381	385
Share of profit from associates and joint ventures	244	143
Other Income	270	183
Total Income	11,354	11,292
Depositors' and Sukuk holders' share of profit	(4,981)	(5,234)
Net Income	6,373	6,058
Operating Expenses		
Personnel expenses	(1,073)	(968)
General and administrative expenses	(599)	(594)
Depreciation of investment properties	(28)	(34)
Depreciation of property, plant and equipment	(107)	(90)
Total Operating Expenses	(1,807)	(1,685)
Profit before net impairment charges and income tax expense	4,565	4,373
Impairment charge for the period, net	(256)	(652)
Profit for the period before income tax expense	4,309	3,721
Income tax expense	(579)	(343)
Net Profit for the period	3,730	3,378
Attributable to		
Owners of the Bank	3,598	3,270
Non-Controlling Interests	133	108

Consolidated Balance Sheet

<i>AED Mn</i>	30 Jun 2025	31 Dec 2024
Assets		
Cash and balances with central banks	22,950	26,700
Due from banks and financial institutions	3,440	5,642
Islamic financing and investing assets, net	237,376	212,427
Investments in Islamic Sukuk measured at amortized cost	89,285	82,161
Other investments at fair value	619	785
Investments in associates and joint ventures	3,081	2,503
Properties held for sale	1,152	988
Investment properties	4,612	4,520
Receivables and other assets	9,053	7,082
Property, plant and equipment	1,912	1,878
Total Assets	373,479	344,687
Liabilities		
Customers' deposits	283,663	248,546
Due to banks and financial institutions	3,004	5,854
Sukuk financing instruments	21,397	24,154
Payables and other liabilities	15,250	13,279
Total Liabilities	323,314	291,834
Equity		
Share Capital	7,241	7,241
Tier 1 Sukuk	7,346	10,101
Other Reserves and Treasury Shares	16,275	15,875
Investments Fair Value Reserve	(1,212)	(1,267)
Exchange Translation Reserve	(2,136)	(2,029)
Retained Earnings	19,601	19,904
Equity Attributable to owners of the banks	47,114	49,825
Non-Controlling Interest	3,051	3,028
Total Equity	50,165	52,853
Total Liabilities and Equity	373,479	344,687

DIB'S ESG Vision and 2030 ESG Strategy



DIB Debt Capital Markets – Deal Experience

GRE and Corporate Transactions in 2025

Sovereigns and Supranationals

June 2025



Republic of Turkiye
US\$ 2.50bn
6.750% 2030 Sukuk

JLM & Bookrunner

April 2025



Kingdom of Bahrain
US\$ 1.75bn
6.250% 2033 Sukuk

JLM & Bookrunner

March 2025



Islamic Development Bank
US\$ 1.75bn
4.211% 2030 Sukuk

JLM & Bookrunner

Financial Institutions

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 ATI

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
US\$ 1.5bn
6.250% 20230 Sukuk ATI

JLM & Bookrunner

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

GRES

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

Corporates

May 2025



Sobha Realty
US\$ 500mn
7.996% 2029 Sukuk

JLM & Bookrunner

April 2025



Omnihat
US\$ 500mn
8.375% 2028 Sukuk

JLM & Bookrunner

March 2025



Aldar Investment
US\$ 500mn
5.250% 2035 Sukuk

JLM & Bookrunner

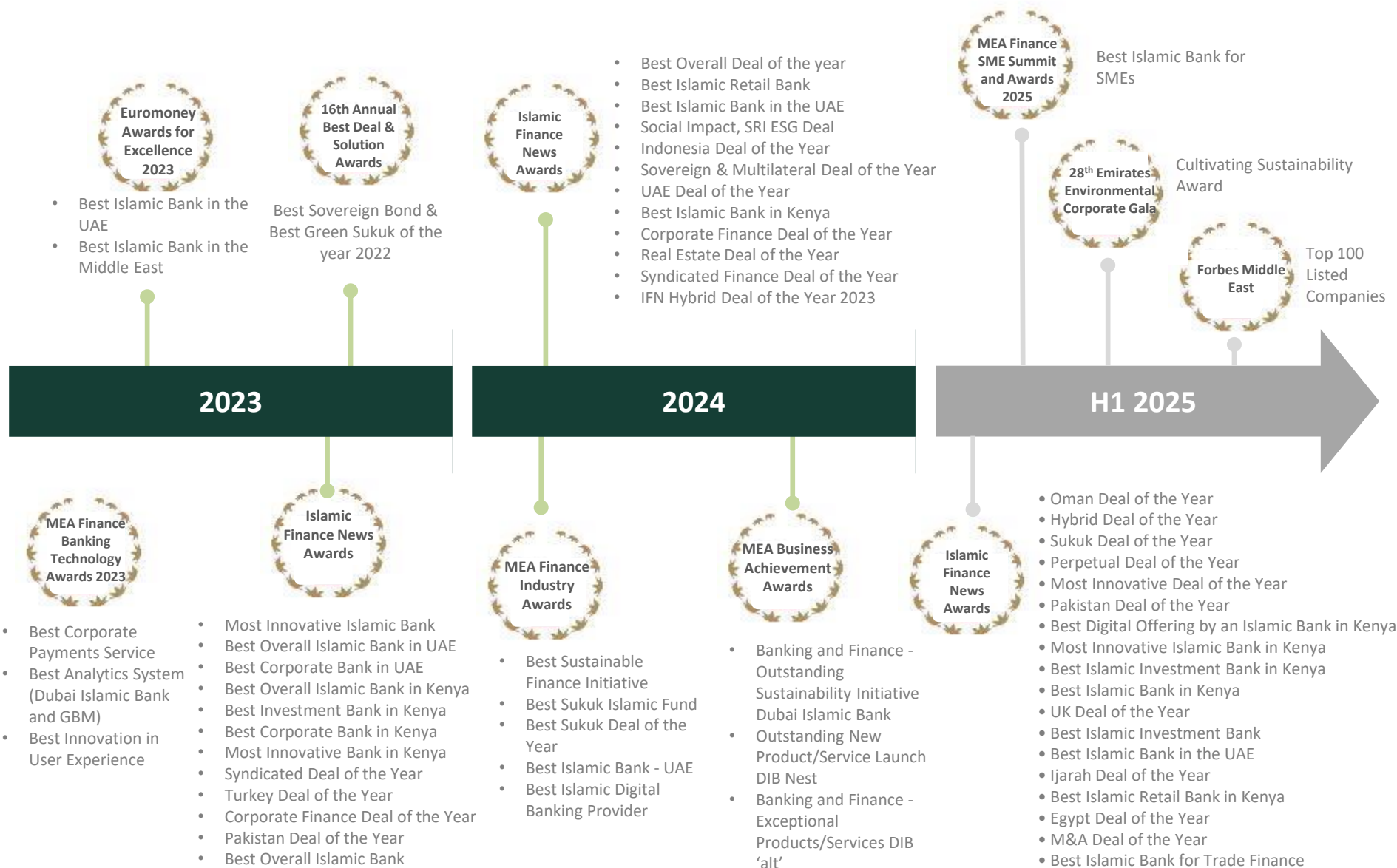
February 2025



Damac Real Estate Development Limited
US\$ 750mn
7.000% 20028 Sukuk

JLM & Bookrunner

Select Award & Accolades





Progress Never Stops...