



دبي الإسلامي

DIB

Ethical Finance.
Sustainable Future.

A conceptual image with a teal color palette. A hand is shown holding a small, detailed tree that is growing out of a stack of coins. The stack is placed on a surface covered with many other coins, some of which are also stacked. The background is dark and out of focus.

Progressive Future

At DIB, sustainability is integral to our identity. As the world's first Sharia-compliant bank, we are committed to embedding environmental, social, and governance (ESG) principles at the core of our business strategy. Our vision for the future is to establish DIB as the regional leader in sustainable finance with the goal of owning the ESG space.

STRATEGIC PILLARS



Lead by Example

DIB is leading the Middle East's green transition with Sustainable Finance Frameworks that sets the standard across Islamic Finance by ensuring every deal is engineered to meet and exceed the highest levels of international investor scrutiny.



Finance a Sustainable Future

As a key driver of the UAE's NetZero 2050 agenda, DIB has pledged 15% of group gross financing to sustainable projects by 2030. We at DIB are mobilising multi-billion-dollar sustainable liquidity specifically for wholesale deployment by connecting Sharia-compliant capital with high-impact climate solutions.

A composite image featuring weathered driftwood, green moss, purple flowers, and dark crystals against a teal background. The driftwood is the central focus, with various pieces of wood showing different textures and grain patterns. The moss is vibrant green and covers some of the wood. The purple flowers are delicate and add a touch of color. The dark crystals are sharp and angular, scattered throughout the scene. The overall composition is layered and textured.

Partnering for Impact

Moving beyond traditional banking and becoming a strategic partner in your sustainability journey



Enabling Client Transition

Financing the transition to a sustainable future by enabling client transformation, reducing costs, and mitigating ESG risks.



Bespoke Solutions

Guiding clients through every stage of ESG readiness with tailored ESG advisory and innovative capital solutions.



Collaboration Opportunities

Co-creating landmark transactions that leverage DIB's market leadership to position your brand as a regional sustainability benchmark.



Global Standard Alignment

Pioneering Sharia-compliant instruments fully aligned with ICMA Green & Social Bond Principles and LMA Sustainability-Linked Loan Principles, providing global investors with verified, high-integrity ESG assets.



Regulatory Synergy

Fully aligned with UAE Net Zero 2050, Dubai's D33 Agenda, and Federal Decree-Law No. 11 of 2024 to ensure seamless compliance.

An aerial, high-angle view of a highly structured and symmetrical garden. The garden is composed of numerous rectangular and hexagonal plots, each containing intricate, repeating geometric patterns. A central vertical axis features a series of fountains and a large, ornate central fountain. The overall design is reminiscent of traditional Islamic garden architecture, such as the Alhambra in Granada, Spain. The entire image is overlaid with a semi-transparent green filter.

Innovative Sharia Products & Structures

DIB raises investor funds through two robust frameworks, Sustainable Finance Framework – May 2026, and Sustainability Linked Financing Framework June 2026.



Sustainable Finance

Driving systemic transition and deep decarbonisation via our recently updated framework, specifically re-engineered to address unique GCC structural assets and regional transition challenges.



Sustainability-Linked Finance (SLF)

Incentivising corporate borrowers to achieve ambitious, predefined sustainability metrics through the broadest and most comprehensive framework currently available to international corporate clients. This structure deploys an expansive portfolio of core and secondary KPIs, building directly on our legacy of pioneering the region's very first Sustainability-Linked Framework.

ESG-Driven Offerings for Wholesale Banking Clients





Structuring & Facilitation

Beyond issuing its own Sustainable Sukuks and Sustainable Linked Sukuk, DIB supports clients through sukuk structuring and facilitation services. DIB participated in 78% of all ESG AAOFI issuances globally facilitating over 27bn AED of DCM transactions in 2025.



Eligible Green & Social Categories for Financing

DIB finances projects that create real, measurable impact. As of 31st December 2025, our Asset Register stands at AED 12.7 billion, spanning the following categories:



Eligible Green and Social Projects,
with United Nations Sustainable
Development Goals (SDGs)

Eligible Green Categories

Clean Energy



Energy Efficiency



Water Management



Circular Economy



Climate Change



Clean Transportation



Pollution Prevention



Biodiversity



Sustainable Industries



Green Buildings



Eligible Social Categories

Employment Generation



Affordable & Social Housing



Essential Infrastructure



Essential Services



Empowered Society



Food Security



Sustainable Digitalisation





Sustainable Finance Portfolio

Allocation Highlights

₹ 10.10 Bn (USD 2.75 Bn) worth of Sustainable Sukuk Issued

₹ 3.67 Bn (USD 1.00 Bn) worth of Sustainability-Linked Sukuk Issued

₹ 12.67 Bn (USD 3.45 Bn) in Eligible Sustainable Assets

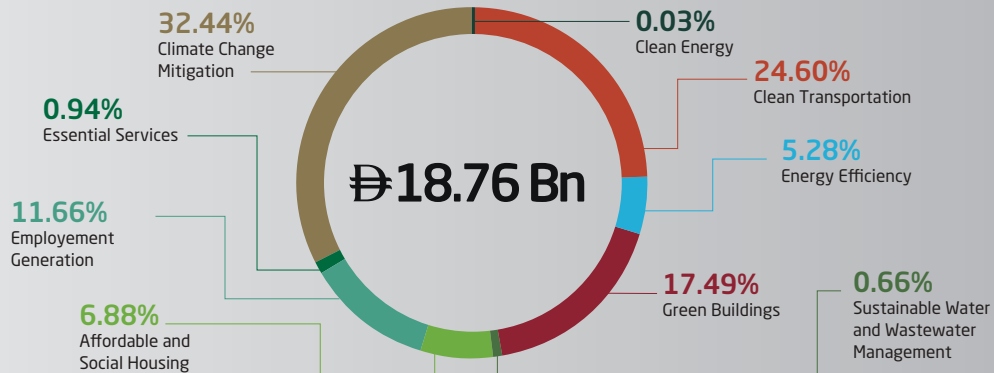
₹ 6.08 Bn (USD 1.66 Bn) in Eligible Sustainability-Linked Financing

100% allocation across all the Sustainable Sukuk Issued

100% allocation across all the Sustainability-Linked Sukuk Issued

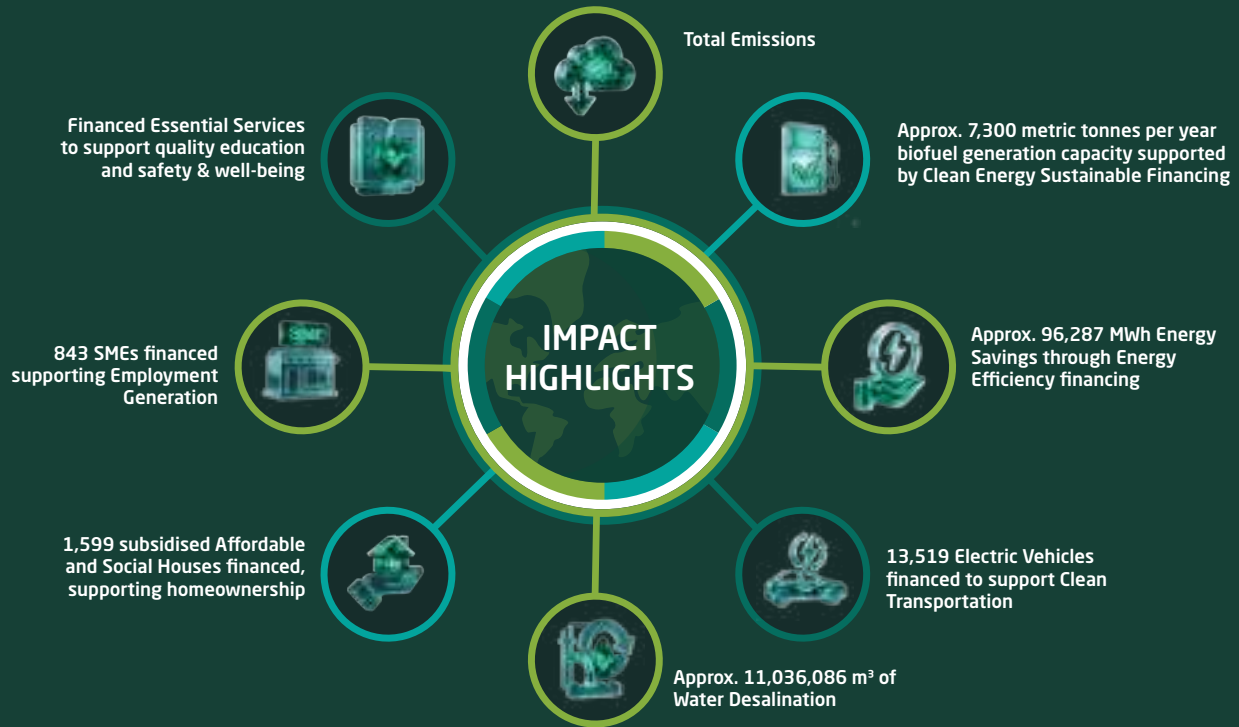
(1 USD = 3.673 AED)

Sustainable Financing





Impact & Ratings



Strong ESG Ratings from Leading Global Agencies

Ratings	MSCI	Sustainalytics	S&P Global	LSEG
2025	A ↔	20.5 (↑)	36 (↑)	68 (↑)
2024	A	24.9	27	61

A glass globe with a grid pattern, resting on a bed of green moss. The globe is slightly out of focus, and the moss is in sharp focus. The background is a soft, out-of-focus green. The text is centered over the globe and moss.

Driving Value Beyond Banking: Our Commitment to ESG

ESG Advisory & Green Concierge

Capability Building for clients from setting the foundation, to defining strategy and integrating ESG in Financing. Launching Green Concierge Services which include:

1 Strategic ESG
Advisory
& Framework

2 Partnerships &
Ecosystem Services

3 DCM Facilitation &
Market Execution

4 Allocation, Impact, &
Reporting

5 Thought
Leadership

1

Strategic ESG Advisory & Framework





Strategic Framework Development:

Designing and renewing Sustainable Finance Frameworks aligned with international benchmarks (ICMA, LMA) and Sharia principles.



ESG Positioning & Goal Setting:

Defining client-specific ESG aspirations, including baseline assessments and the development of five-year Sustainable Finance roadmaps to ensure regional and global leadership.



KPI & SPT Structuring:

Pioneering the development of Sustainability-Linked Finance (SLF) Facilities by defining measurable Key Performance Indicators and Sustainability Performance Targets.

A conceptual illustration of a balance scale. The left pan contains a green pinwheel, and the right pan contains a dark cloud with the text 'CO2' inside. The scale is balanced on a globe of the Earth. The background is a solid teal color.

2

Partnerships & Ecosystem Services

Leveraging a broader ecosystem to provide tangible, value - added benefits.



Strategic NGO Partnerships:

Collaborative programs with organisations for community-driven climate action.



ESG Data Providers:

Partnering with certified ESCOs to deliver turnkey energy-saving solutions for corporate and retail clients, ensuring that financed projects achieve measurable carbon reductions.



Sustainable Logistics & Mobility:

Partnerships for EV chauffeur and charging services for premium cardholders and corporate clients.



Eco-Home Services:

White-glove concierge support for solar panel installations and green property upgrades under the DIB Nest program.

ESG Consultants & Industry Experts:

Coordinating a vetted network of world-class sustainability advisors and technical specialists to deliver bespoke decarbonization roadmaps, precise materiality assessments, and gap analyses tailored to complex corporate sector.



3

DCM Facilitation & Market Execution

Full-spectrum support for Debt Capital Markets (DCM) activities, leveraging DIB's expertise in large-scale sustainable transactions.



Facilitation of Landmark Transactions:

With over AED 27 Billion in ESG AAOIFI Sukuk transactions facilitated in 2025, DIB has established itself as the go-to partner for complex, sustainable structuring globally. Our portfolio of landmark transactions spans the Republic of Indonesia, Oman Electricity, Binghatti, and SOBHA, a body of work that earned DIB the award for Best Sustainability Sukuk in both the UAE and Saudi Arabia.



Road Shows & Global Outreach:

Facilitating investor road shows to connect issuers with a growing pool of global, ESG-focused investors.



Book Building & Pricing Optimization:

Advanced book-building techniques designed to attract diverse capital and secure **preferential financing rates** for high-performing ESG issuers.

GREEN

July 2025



Republic of Indonesia

US\$ 2.20bn
4.550% 2030 Sukuk

5.200% 2035 Sukuk
JLM & Bookrunner

GREEN

October 2025



Oman Electricity
Transmission
Company

US\$ 750mn
4.662% 2030 Sukuk

JLM & Bookrunner

GREEN

September 2025




Sobha Realty

US\$ 750mn
7.125% 2030 Sukuk

Global Coordinator,
JLM & Bookrunner

GREEN

September 2025



Binghatti Holdings

US\$ 500mn
7.750% 2029 Sukuk

Global Coordinator,
JLM & Bookrunner



4

Allocation, Impact, & Reporting

Ensuring transparency and credibility post-issuance through robust data management.



Allocation Closing & Verification:

Managing the complete allocation process with third-party verification to ensure proceeds are used exclusively for Eligible Green and Social projects.



Annual Impact Reporting:

Managing relationships with external providers for Sustainable Finance Impact Reports that track environmental and social outcomes against specified sub-targets.



Third-Party Review Coordination:

Managing relationships with external reviewers for Second Party Opinions (SPOs) and annual assessments.

A person is seen from the side, working on a laptop. The entire image is overlaid with a semi-transparent green filter. In the foreground, there are stylized icons of wind turbines and solar panels. A dark square containing the number '5' is positioned above the main title.

5

Thought Leadership

DIB drives the global ESG conversation forward, bringing together Sharia principles and sustainable finance to set the benchmark for ethical capital on the world stage.



Sector Catalyst:

Spearheading industry roundtables to drive consensus and standard setting across the Islamic finance ecosystem.



Blueprint for Innovation:

Authoring world-class Sustainable Finance Frameworks, including the first-ever global Sustainability- Linked Finance framework for an Islamic bank to serve as a primary industry roadmap.



Global Influence:

Delivering expert perspective at international conferences and panels bridging regional expertise with global ESG demands.



Green Concierge Services:

White-glove concierge support and strategic advisory facilitating complex sustainable transformations across all operational sectors. We seamlessly coordinate a premier ecosystem of specialized data partners, top-tier consultants, and industry experts to deliver end-to-end, data-driven transition solutions for our clients.



Strategic Sector Mobilisation: Capital for a Future-Ready Economy

Our commitment spans critical sectors, where we translate global ESG standards into tangible regional impact:

1

The Built Environment

Decarbonising the skyline through Real Estate & Green Building.

2

The Connectivity Corridor

Modernising Transport & Logistics and building the Telecommunications & Digital Infrastructure of the Digital Silk Road.

3

The Resource Foundation

Financing Renewable Energy & Utilities and the decarbonisation of Manufacturing & Heavy Industry.

4

The Social Fabric

Strengthening the real economy through unprecedented investment in Healthcare & Education and SMEs.

The following pages showcase our landmark credentials across these seven sectors and demonstrates DIB's unmatched ability to mobilise ethical capital for large-scale transformation.



Lorem ipsum

Real Estate & Green Building



The Challenge

The built environment accounts for nearly 40% of global CO2 emissions. Rising energy costs and new UAE green building regulations are putting traditional assets at a valuation risk.



The DIB Solution

We provide Full-Lifecycle Sustainable Financing that powers your project from ground-break to habitation. This includes Sharia-compliant facilities for Green Land Acquisition, Sustainable Construction Bridge Loans, and specialized Retrofitting Finance for existing assets. Our Green Concierge elevates the experience by providing white-glove access to Certified ESCO Providers for energy audits and strategic partnerships with suppliers of Circular & Eco-Friendly Materials. We close the loop with Nest Consumer Finance, offering preferential profit rates for end-users of LEED-certified properties.



The Credentials

Best Product Launch (Retail) Awarded for Nest Sustainable Home Finance at the Middle East Banking Awards.

Volume Leader

Managed an Eligible Sustainable Asset Portfolio worth over AED 3.2 Billion, with Green Buildings representing a top-four allocation category.

Net Zero Pioneer

Committed to achieving Net Zero Scope 1 and 2 emissions by 2030 across DIB's own UAE buildings, including its energy-optimized headquarters.

Operational Commitment Transitioned DIB's own footprint with 11 premises meeting LEED standards (including LEED Platinum and Gold) by 2025 and 7 more undergoing certification.



Transport & Logistics



The Challenge

With the UAE's Net Zero 2050 mandate, logistics providers face immense pressure to decarbonise fleets and "last mile" delivery while maintaining operational margins.



The DIB Solution

Our EVolve Fleet Program offers end-to-end support, from financing heavy-duty EVs to funding private charging infrastructure. We pair this with Green Concierge services that provide priority EV valet and maintenance networks.



The Credentials

Scalable Mobility

Financed over 13,500+ clean transportation assets and, contributed to a Clean Transportation portfolio of AED 4.6 Billion.

Innovation Leader

Received the "Best Innovation in Retail Banking" award for the Evolve EV financing platform, a key driver for personal and commercial low-carbon mobility.



Renewable Energy & Utilities



The Challenge

Scaling renewable capacity requires massive upfront capital and complex risk-sharing frameworks that traditional financing often struggles to bridge.



The DIB Solution

We offer Strategic ESG Advisory for large-scale solar, wind, and BESS (Battery Energy Storage) projects. In addition to providing project financing, our team manages DCM Facilitation, from framework design to Book Building, ensuring your project attracts the right global ESG investors.



The Credentials

Powering Capacity

Financed solar towers, solar PV plants, and biofuel plants to support the UAE's Energy Strategy 2050, of increasing clean energy in the total energy mix to 30% by 2031, and to an overall 44% by 2050 to ensure the country is on track to achieve its climate change mitigation goals

Strong Future Pipeline

DIB continues to support the financing of wind and solar plants, biogas, biofuel plants.



Healthcare & Education

Investing in Humanity: Sharia-Principles Meeting Social Impact.



The Challenge

Expanding essential services requires a balance between high-quality infrastructure and affordability, often in a landscape of shifting social regulations and ESG disclosure requirements.



The Credentials

Landmark Sector Transformation

Acted as the lead financier for a historic AED 6 Billion Sustainability-Linked Financing for a global leader in private education - the largest transaction of its kind in the sector's history.

Social Portfolio

Managed 3.7 Billion in Social Assets including Access to Essential Services like healthcare and education.



The DIB Solution

We utilise Sustainable Frameworks to fund "High-Impact" assets like smart hospitals and inclusive schools. Our ESG Advisory helps institutions align their operations with the best global practices in social governance and financial inclusion.



Small & Medium
Enterprises (SMEs)



The Challenge

SMEs are the backbone of the economy but often lack the specialised resources to navigate complex ESG regulations or the capital to invest in green technology without disrupting cash flow.



The DIB Solution

Our Green SME Accelerator provides "right-sized" sustainable financing for energy-efficient machinery, solar rooftop installations, and digital transformation. We lower the barrier to entry with subsidized ESG Advisory and access to a curated network of certified ESCO partners for technical audits.



The Credentials

Empowering Local Economies

Focused 60% of social assets on Employment Generation (AED 2.2 Billion), supporting local businesses and job creation.

Regional Champion

Leveraging our expertise for supporting SMEs as reflected by the MEA Awards as the "Best Islamic Bank for SMEs" in 2025, DIB also received the "Cultivating Sustainability Award" by the Emirates Environmental Group in 2025 for driving community-level environmental action.



Telecommunications & Digital Infrastructure



The Challenge

The digital explosion has made Telecoms one of the highest consumers of base-load power. For operators, the pressure is on to decarbonise massive data centers and cell towers while maintaining 99.9% uptime.



The DIB Solution

Providing Green Infrastructure Financing for high-efficiency cooling systems and renewable-powered data centers.

Our Strategic ESG Advisory assists in structuring Sustainability-Linked Sukuk with KPIs tied directly to “Energy Intensity per terabyte,” incentivising real-world operational efficiency.



The Credentials

Strategic Advisory

Rapid deployment of Sharia-compliant digital banking solutions that have significantly reduced operational friction for SMEs.

Expansion of Frameworks

Expanding Sustainable and Sustainability linked Frameworks to support sustainable digitalisation through investment towards expanding 5G, Data Centres and cloud optimisation, with potential transactions for telco operators and sovereign entities.

Operational Footprint

DIB is advancing its digital first strategy through innovation partnerships to increase digital penetration and bolster infrastructure resilience in order to reduce operational carbon footprint via paperless workflows which earned us the “Best digital Bank” and “Most Innovative Bank” accolades from multiple regional and global bodies.



Manufacturing & Heavy Industry

The New Industrial Revolution: Forging a Low-Carbon Path for Growth.



The Challenge

"Hard-to-abate" sectors face the steepest climb toward Net Zero, requiring intensive capital for carbon capture, waste-heat recovery, and the transition from fossil fuels to green hydrogen.



The DIB Solution

DIB facilitates the shift through Strategic Frameworks that fund industrial-scale energy audits and waste-to-energy conversion. We connect manufacturers with certified ESCOs to implement turnkey decarbonization projects that pay for themselves through energy savings.



The Credentials

Catalysing Industrial Transition

With AED 1 Billion already deployed toward energy efficiency, DIB provides the strategic roadmap for heavy industry's shift to a circular economy.

Expansion of Frameworks

Our evolving Sustainable Financing Frameworks now unlock even greater opportunities to finance the infrastructure of a low-carbon, circular future at scale.

The image features a group of white paper cutouts of stylized human figures holding hands in a circle, set against a background of green grass. The cutouts are arranged in two rows, with the front row being more prominent. The text 'Meet the Team' is centered over the middle of the group.

Meet the Team



Kashif Moosa Chief Sustainability Officer

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Kashif Moosa is a seasoned banking executive with over 30 years of experience across consumer and wholesale banking, transaction banking, credit, risk, investor relations, strategic communications, sustainability, and corporate transformation. Having held leadership roles at Citibank, ABN AMRO, Standard Chartered, and Dubai Islamic Bank, he has managed businesses across 16 countries in the Middle East and South Asia. He has advised executive leadership on growth, stakeholder engagement, and strategic transformation, while successfully raising over USD 15 billion through debt, equity, and sustainable finance issuances.



Saba Beg Head of Commercial Growth Sustainability

Email: saba.beg@dib.ae

Saba is a sustainable finance leader with 20+ years of global GBM experience across HSBC and Merrill Lynch. She holds Sustainability Leadership and Sustainable Finance qualifications from Imperial College and Cambridge University in the UK. At Dubai Islamic Bank, she leads the strategic expansion of its multi-billion dollar sustainable asset portfolio across the MENAT region.

Her core expertise spans green finance architecture and strategy, driving sustainable financing, carbon markets, and Treasury risk management. She successfully navigated GBM businesses through intense macroeconomic crises, securing record regional growth before going on to drive \$500 billion in global sustainable finance volumes.



Snehal Khade AVP Commercial Growth, Sustainability

Email: snehal.khade@dib.ae

Snehal Khade is an experienced professional with over 12 years of global experience across North America, Australasia, MENA and South Asia in corporate banking, sustainable finance and ESG advisory solutions.

She has worked for leading organizations like Royal Bank of Canada, Scotiabank, JP Morgan, Abu Dhabi Commercial Bank, Statistics New Zealand and Competent Boards and holds a Master of Environment and Business from the University of Waterloo. Her expertise lies in mobilizing capital for sustainable infrastructure, designing advanced ESG frameworks and advising clients on their decarbonization strategies.



Dubai Islamic Bank (Public Joint Stock Company)