Dubai Islamic Bank P.J.S.C.

Review report and condensed consolidated interim financial information
for the nine-month period ended 30 September 2026

Dubai Islamic Bank P.J.S.C.

Review report and condensed consolidated interim financial information (Unaudited)
for the nine-month period ended 30 September 2026

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Independent Auditors' Report on Review of Condensed Consolidated Interim Financial Information

To the Board of Directors of Dubai Islamic Bank PJSC

Introduction

We have reviewed the accompanying 30 September 2026 condensed consolidated interim financial information of Dubai Islamic Bank PJSC ("the Bank") and its subsidiaries ("the Group"), consisting of:

- the condensed consolidated interim statement of financial position as at 30 September 2026;
- the condensed consolidated interim statement of profit or loss for the three-month and nine-month periods ended 30 September 2026;
- the condensed consolidated interim statement of comprehensive income for the three-month and nine-month periods ended 30 September 2026;
- the condensed consolidated interim statement of changes in equity for the nine-month period ended 30 September 2026;
- the condensed consolidated interim statement of cash flows for the nine-month period ended 30 September 2026; and
- notes to the condensed consolidated interim financial information.

Management is responsible for the preparation and presentation of this condensed consolidated interim financial information in accordance with IAS 34, 'Interim Financial Reporting'. Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

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Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of condensed consolidated interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying 30 September 2026 condensed consolidated interim financial information is not prepared, in all material respects, in accordance with IAS 34, 'Interim Financial Reporting'.

KPMG Lower Gulf Limited

Maher AlKatout
Registration No.: 5453
Dubai, United Arab Emirates

Date: 20 OCT 2026

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Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of financial position
as at 30 September 2026

	Note	(Unaudited) 30 September 2026 AED'000	(Audited) 31 December 2025 AED'000
ASSETS			
Cash and balances with central banks	*4*	**29,578,228**	36,869,986
Due from banks and financial institutions	*5*	**4,955,837**	5,386,903
Islamic financing and investing assets, net	*6*	**287,093,380**	262,055,139
Investments in Sukuk	*7*	**85,008,347**	90,588,649
Other investments measured at fair value	*8*	**914,769**	606,599
Investments in associates and joint ventures		**2,617,206**	2,934,712
Properties held for development and sale		**1,042,687**	1,117,731
Investment properties	*9*	**4,360,736**	4,756,131
Receivables and other assets	*10*	**9,409,802**	9,887,781
Property and equipment		**2,025,971**	1,744,612
Total assets		**427,006,963**	415,948,243
LIABILITIES AND EQUITY			
LIABILITIES			
Customers' deposits	*11*	**323,493,329**	320,184,425
Due to banks and financial institutions	*12*	**14,320,306**	1,966,428
Sukuk issued	*13*	**16,626,003**	25,070,676
Payables and other liabilities		**16,857,594**	15,591,230
Total liabilities		**371,297,232**	362,812,759
EQUITY			
Share capital	*14*	**7,240,744**	7,240,744
Tier 1 Sukuk	*15*	**7,346,000**	7,346,000
Other reserves and treasury shares	*16*	**16,506,768**	16,476,768
Investments fair value reserve		**(1,063,723)**	(1,196,843)
Exchange translation reserve		**(2,546,344)**	(2,371,129)
Retained earnings		**24,909,183**	22,412,432
Equity attributable to owners and Sukuk-holders of the Bank		**52,392,628**	49,907,972
Non-controlling interests		**3,317,103**	3,227,512
Total equity		**55,709,731**	53,135,484
Total liabilities and equity		**427,006,963**	415,948,243

To the best of our knowledge, the condensed consolidated interim financial information present fairly in all material respects the financial position, financial performance and cash flows of the Group as of, and for, the periods presented therein.

The condensed consolidated interim financial information was approved by the Board of Directors and authorized for issue on 20 October 2026 and signed on its behalf:

Fadhel Abdulbaqi Alali	**Yahya Saeed Lootah**	**Dr. Adnan Chilwan**
Chairman	***Vice Chairman***	***Group Chief Executive Officer***

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of profit or loss (Unaudited)

for the nine-month period ended 30 September 2026

	Note	Three-month period ended 30 September		Nine-month period ended 30 September	
		2026	2025	**2026**	2025
		AED'000	AED'000	**AED'000**	AED'000
NET INCOME					
Income from Islamic financing and investing transactions		**5,262,565**	5,049,642	**15,497,152**	14,344,437
Commissions, fees and foreign exchange income		**434,343**	505,383	**1,340,648**	1,437,192
Income from other investments measured at fair value, net		**2,314**	3,970	**6,510**	13,354
Income from properties held for development and sale, net		**98,806**	142,310	**334,962**	365,197
Income from investment properties		**33,668**	45,109	**113,370**	425,845
Share of profit from associates and joint ventures		**140,550**	98,512	**333,288**	342,290
Other income		**171,935**	175,142	**957,185**	445,526
Total income		**6,144,181**	6,020,068	**18,583,115**	17,373,841
Less: depositors' and sukuk holders' share of profit		**(3,006,319)**	(2,716,740)	**(8,650,716)**	(7,698,003)
Net income		**3,137,862**	3,303,328	**9,932,399**	9,675,838
OPERATING EXPENSES					
Personnel expenses		**(373,630)**	(579,534)	**(1,534,903)**	(1,652,376)
General and administrative expenses		**(366,182)**	(322,146)	**(1,049,702)**	(921,409)
Depreciation of investment properties		**(13,002)**	(13,464)	**(39,670)**	(41,454)
Depreciation of property and equipment		**(62,840)**	(51,202)	**(162,642)**	(158,391)
Total operating expenses		**(815,654)**	(966,346)	**(2,786,917)**	(2,773,630)
Net operating income before impairment charges		**2,322,208**	2,336,982	**7,145,482**	6,902,208
Impairment charges, net	*18*	**(120,750)**	(35,559)	**(610,048)**	(291,787)
Net profit for the period before income tax expense		**2,201,458**	2,301,423	**6,535,434**	6,610,421
Income tax expense	*19.1*	**(330,089)**	(350,518)	**(927,757)**	(929,027)
Net profit for the period		**1,871,369**	1,950,905	**5,607,677**	5,681,394
Attributable to:					
Owners of the Bank		**1,799,656**	1,863,006	**5,371,641**	5,460,706
Non-controlling interests		**71,713**	87,899	**236,036**	220,688
Net profit for the period		**1,871,369**	1,950,905	**5,607,677**	5,681,394
Basic and diluted earnings per share (AED per share)	*20*	**0.25**	0.26	**0.72**	0.72

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of comprehensive income (Unaudited)

for the nine-month period ended 30 September 2026

	Three-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	**2026**	2025
	AED'000	AED'000	**AED'000**	AED'000
Net profit for the period	**1,871,369**	1,950,905	**5,607,677**	5,681,394
Other comprehensive income / (loss) items				
Items that will not be reclassified subsequently to profit or loss:				
Fair value gain / (loss) on other investments carried at FVTOCI, net	**(13,663)**	(50,312)	**(26,068)**	669
Items that may be reclassified subsequently to profit or loss:				
Exchange differences on translation of foreign operations, net	**(31,977)**	(226,179)	**(175,215)**	(333,834)
Fair value gain / (loss) on sukuk investment carried at FVTOCI, net	**(1,956)**	3,925	**(2,261)**	7,577
Other comprehensive loss for the period	**(47,596)**	(272,566)	**(203,544)**	(325,588)
Total comprehensive income for the period	**1,823,773**	1,678,339	**5,404,133**	5,355,806
Attributable to:				
Owners of the Bank	**1,761,042**	1,592,129	**5,178,119**	5,135,740
Non-controlling interests	**62,731**	86,210	**226,014**	220,066
Total comprehensive income for the period	**1,823,773**	1,678,339	**5,404,133**	5,355,806

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of changes in equity (Unaudited)

for the nine-month period ended 30 September 2026

	Equity attributable to owners and Sukuk-holders of the Bank								
	Share capital AED'000	**Tier 1 Sukuk AED'000**	**Other reserves and treasury shares AED'000**	**Investments fair value reserve AED'000**	**Exchange translation reserve AED'000**	**Retained earnings AED'000**	**Total AED'000**	**Non-controlling interests AED'000**	**Total equity AED'000**
Balance at 1 January 2025	7,240,744	10,100,750	15,874,668	(1,267,060)	(2,028,690)	19,904,386	49,824,798	3,028,081	52,852,879
Net profit for the period	-	-	-	-	-	5,460,706	5,460,706	220,688	5,681,394
Other comprehensive gain / (loss) for the period	-	-	-	8,868	(333,834)	-	(324,966)	(622)	(325,588)
Total comprehensive income / (loss) for the period	-	-	-	8,868	(333,834)	5,460,706	5,135,740	220,066	5,355,806
Transaction directly in equity:									
Dividend (note 26)	-	-	-	-	-	(3,252,200)	(3,252,200)	(120,379)	(3,372,579)
Zakat adjustment	-	-	-	-	-	-	-	(4,431)	(4,431)
Tier 1 Sukuk redemption	-	(2,754,750)	-	-	-	-	(2,754,750)	-	(2,754,750)
Tier 1 Sukuk profit distribution	-	-	-	-	-	(250,223)	(250,223)	-	(250,223)
Transfer on disposal of investments carried at FVTOCI	-	-	-	22,543	-	(22,543)	-	-	-
Regulatory credit risk reserve	-	-	(270,000)	-	-	270,000	-	-	-
Others	-	-	-	-	-	2,404	2,404	14,889	17,293
Balance at 30 September 2025	7,240,744	7,346,000	15,604,668	(1,235,649)	(2,362,524)	22,112,530	48,705,769	3,138,226	51,843,995
Balance at 1 January 2026	**7,240,744**	**7,346,000**	**16,476,768**	**(1,196,843)**	**(2,371,129)**	**22,412,432**	**49,907,972**	**3,227,512**	**53,135,484**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**5,371,641**	**5,371,641**	**236,036**	**5,607,677**
Other comprehensive loss for the period	**-**	**-**	**-**	**(18,307)**	**(175,215)**	**-**	**(193,522)**	**(10,022)**	**(203,544)**
Total comprehensive income / (loss) for the period	**-**	**-**	**-**	**(18,307)**	**(175,215)**	**5,371,641**	**5,178,119**	**226,014**	**5,404,133**
Transaction directly in equity:									
Dividend (note 26)	**-**	**-**	**-**	**-**	**-**	**(2,529,473)**	**(2,529,473)**	**(120,379)**	**(2,649,852)**
Zakat adjustment	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(4,930)**	**(4,930)**
Tier 1 Sukuk issuance	**-**	**3,673,000**	**-**	**-**	**-**	**-**	**3,673,000**	**-**	**3,673,000**
Tier 1 Sukuk redemption	**-**	**(3,673,000)**	**-**	**-**	**-**	**-**	**(3,673,000)**	**-**	**(3,673,000)**
Tier 1 Sukuk profit distribution	**-**	**-**	**-**	**-**	**-**	**(164,137)**	**(164,137)**	**-**	**(164,137)**
Transfer on disposal of investments carried at FVTOCI	**-**	**-**	**-**	**151,427**	**-**	**(151,427)**	**-**	**-**	**-**
Regulatory credit risk reserve	**-**	**-**	**30,000**	**-**	**-**	**(30,000)**	**-**	**-**	**-**
Others	**-**	**-**	**-**	**-**	**-**	**147**	**147**	**(11,114)**	**(10,967)**
Balance at 30 September 2026	**7,240,744**	**7,346,000**	**16,506,768**	**(1,063,723)**	**(2,546,344)**	**24,909,183**	**52,392,628**	**3,317,103**	**55,709,731**

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of cash flows (Unaudited)
for the nine-month period ended 30 September 2026

	Nine-month period ended 30 September	
	2026	2025
	AED'000	AED'000
Operating activities		
Profit for the period before income tax expense	**6,535,434**	6,610,421
Adjustments for:		
Share of profit from associates and joint ventures	**(333,288)**	(342,290)
Dividend income	**(6,510)**	(13,354)
Gain on sale of investments in Sukuk	**(36,308)**	(344)
Gain on disposal of investment properties	**(14,962)**	(330,024)
Depreciation of property and equipment	**162,642**	158,391
(Gain) / loss on disposal of property and equipment	**(195)**	132
Depreciation of investment properties	**39,670**	41,454
Provision for employees' end-of-service benefits	**2,034**	31,279
Amortization of Sukuk premium	**-**	(668)
Amortization of intangible assets	**-**	5,273
Impairment charge for the period, net	**610,048**	291,787
Operating cash flow before changes in operating assets and liabilities	**6,958,565**	6,452,057
Decrease in due from banks and financial institutions	**988,250**	-
Increase in Islamic financing and investing assets	**(25,649,006)**	(36,472,172)
Decrease / (increase) in receivables and other assets	**511,171**	(2,142,539)
Decrease / (increase) in property held for development and sale	**71,509**	(135,170)
Increase in customers' deposits	**3,239,497**	53,421,075
Increase / (decrease) in due to banks and financial institutions	**12,353,878**	(2,360,450)
Increase in payables and other liabilities	**437,636**	835,246
Cash (used in) / generated from operations	**(1,088,500)**	19,598,047
Employees' end-of-service benefits paid	**(9,461)**	(19,102)
Tax paid	**(67,780)**	(759,436)
Net cash (used in) / generated from operating activities	**(1,165,741)**	18,819,509
Investing activities		
Addition in investment in Sukuk	**(7,241,168)**	(17,895,752)
Proceeds from disposal / maturity of investment in Sukuk	**12,839,469**	4,932,465
Purchase of investment properties	**(33,030)**	(34,054)
Proceeds from disposal of investment properties	**80,376**	424,646
Purchase of property and equipment, net	**(442,453)**	(229,688)
Purchase of other investments measured at fair value	**(5,559)**	-
Proceeds from other investments measured at fair value	**37,374**	38,095
Dividend received	**6,510**	13,354
Addition in investments in associates and joint ventures	**(138,430)**	(195,199)
Capital repayment in investment in associates and joint ventures	**503,490**	-
Dividend received from investments in associates and joint ventures	**102,616**	4,313
Net cash generated from / (used in) investing activities	**5,709,195**	(12,941,820)

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

Dubai Islamic Bank P.J.S.C.

Condensed consolidated interim statement of cash flows (Unaudited)
for the nine-month period ended 30 September 2026

	Nine-month period ended 30 September	
	2026	2025
	AED'000	AED'000
Financing activities		
Repayment of Sukuk financing instruments	**(8,447,947)**	(2,754,750)
Tier 1 Sukuk issuance	**3,673,000**	-
Tier 1 Sukuk redemption	**(3,673,000)**	(2,754,750)
Tier 1 Sukuk profit distribution	**(164,137)**	(250,223)
Tier 1 Sukuk issuance cost	**(7,940)**	(608)
Dividend paid	**(2,649,852)**	(3,372,579)
Net cash used in financing activities	**(11,269,876)**	(9,132,910)
Net decrease in cash and cash equivalents	**(6,726,422)**	(3,255,221)
Cash and cash equivalents at the beginning of the period	**40,166,739**	32,342,578
Effect of exchange rate changes on the balance of cash held in foreign currencies	**(8,152)**	(34,978)
Cash and cash equivalents at the end of the period (note 21)	**33,432,165**	29,052,379

The notes on pages 9 to 31 form an integral part of the condensed consolidated interim financial information.

1. General information

Dubai Islamic Bank (Public Joint Stock Company) (the "Bank") was incorporated by an Amiri Decree issued on 29 Safar 1395 Hijri, corresponding to 12 March 1975 by His Highness, the Ruler of Dubai, to provide banking and related services based on Islamic Sharia principles. It was subsequently registered under the Commercial Companies Law number 8 of 1984 (as amended) as a Public Joint Stock Company.

The condensed consolidated interim financial information combines the activities of the Bank and its subsidiaries as disclosed in Note 28 to these condensed consolidated interim financial information (together referred to as the "Group").

The Bank is listed on the Dubai Financial Market (Ticker: "DIB").

The Group is primarily engaged in corporate, retail and investment banking activities in accordance with Islamic Sharia principles under the guidance of Internal Sharia Supervision Committee ("ISSC") and Higher Sharia Authority of Central Bank of UAE ("HSA") and carries out its operations through its local branches and overseas subsidiaries. The principal activities of the Group entities are described in note 28 (a) to the condensed consolidated interim financial information.

The registered head office of the Bank is at P.O. Box 1080, Dubai, United Arab Emirates ("U.A.E.").

2. Application of new and revised International Financial Reporting Standards ("IFRS")

2.1 New and revised IFRS applied with no material effect on the condensed consolidated interim financial information

The following new and revised IFRS, which became effective for annual periods beginning on or after 1 January 2026, have been adopted in the condensed consolidated interim financial information. The application of these revised IFRS has not had any material impact on the amounts reported for the current and prior years but may affect the accounting for future transactions or arrangements.

- Amendment to IFRS 9 and IFRS 7 relating to classification and measurement of financial instruments.
- Annual improvements to IFRS Accounting Standards

2.2 New and revised IFRSs in issue but not yet effective

The Group has not early adopted the following new and revised standards that have been issued but are not yet effective. The management is in the process of assessing the impact of the new requirements.

New and revised IFRS	Effective for annual periods beginning on or after
IFRS 18 *Presentation and Disclosures in Financial Statements*	01 January 2027
Amendment to IFRS 10 *Consolidated Financial Statements* and IAS 28 *Investments in Associates and Joint Ventures* relating to treatment of sale or contribution of assets between an investor and its associate or joint venture.	Effective date deferred indefinitely.

Management anticipates that these new standards, interpretations and amendments will be adopted in the Group's financial statements for the period of initial application.

3. Basis of preparation

3.1 Statement of compliance

The condensed consolidated interim financial information is prepared in accordance with International Accounting Standard 34, "*Interim Financial Reporting*" issued by the International Accounting Standards Board and applicable requirements of the laws of the U.A.E., including the UAE Federal Law No. 32 of 2021 as amended and the Decretal Federal Law No. (6) of 2025.

The condensed consolidated interim financial information does not include all the information required for a complete set of IFRS consolidated financial statements and should be read in conjunction with the Group's audited consolidated financial statements for the year ended 31 December 2025. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group's financial position and performance since the last annual audited consolidated financial statements as at and for the year ended 31 December 2025. The accounting policies applied by the Group in preparation of the condensed consolidated interim financial information are consistent with those applied by the Group in its annual consolidated financial statements as at and for the year ended 31 December 2025.

3.2 Judgments and estimates

The preparation of the condensed consolidated interim financial information requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, equity, income and expense. Actual amount may differ from these estimates.

In preparing the condensed consolidated interim financial information, the significant judgments made by management in applying the Group's accounting policies and the key sources of estimates uncertainty were the same as those which were applied to the audited consolidated financial statements as at and for the year ended 31 December 2025.

3.2.1 Amounts arising from ECL

In determining the expected credit loss ("ECL") for the period ended 30 September 2026, the Group considered the potential effects of the ongoing geopolitical developments in the region, based on the best available information and measures under Resilience Program issued by the Central Bank of UAE.

Macroeconomic factors, forward looking information and multiple scenarios

IFRS 9 requires an unbiased and probability weighted estimate of credit losses by evaluating a range of possible outcomes that incorporates forecasts of future economic conditions.

Macroeconomic variables and forward-looking information are required to be incorporated into the measurement of ECL as well as the determination of whether there has been a significant increase in credit risk since origination. Measurement of ECLs at each reporting period should reflect reasonable and supportable information at the reporting date about past events, current conditions and forecasts of future economic conditions. The inputs and models used for calculating ECLs may not always capture all characteristics of the market at the date of the consolidated financial statements. To reflect this, qualitative adjustments or overlays are occasionally made as temporary adjustments when such differences are significantly material.

When estimating the ECLs, the Bank considers three scenarios (a base case, an upside and a downside) with a weightage of 40%, 30% and 30% respectively. Each of these is associated with different PDs. When relevant, the assessment of multiple scenarios also incorporates how defaulted financing are expected to be recovered, including the probability that the financing will cure and the value of collateral or the amount that might be received for selling the asset.

In measuring Expected Credit Losses (ECL) as at 30 September 2026, the Group applies base, upside and downside scenarios. The updated ECL models incorporate the effects of the more recent macroeconomic variables, with the baseline already reflecting the impact of regional conflict.

3.2 Judgments and estimates (continued)

3.2.1 Amounts arising from ECL (continued)

The most recent macroeconomic variables are also consistent with the range of macroeconomic views available from external sources, accordingly, support reverting to symmetric scenario weights of 30% for the upside, 40% for the base case and 30% for the downside. The Group will continue to monitor regional developments, market data and portfolio performance and reassess its assumptions, model inputs and overlays as appropriate. Actual outcomes may differ from the estimates applied at the reporting date.

DIB Group continues to maintain active business continuity frameworks and rigorous risk management practices to safeguard its operations. In response to these conditions, the Central Bank of the UAE ("CBUAE") introduced the Financial Institution Resilience Package ("FIRP") on 18 March 2026. During the period the Group provided formal relief measures under the FIRP, granting payment deferrals to certain corporate customers.

Assessment of significant increase in credit risk

Under IFRS 9, financial assets are transferred from Stage 1 to Stage 2 where there has been a significant increase in credit risk since initial recognition. The assessment of significant increase in credit risk is based on changes in the risk of default over the expected life of the exposure and incorporates both quantitative and qualitative information.

As the current geopolitical uncertainty remains uncertain, the Group continues to closely monitor all portfolios, including retail in order to assess whether any financial difficulties experienced by customers are temporary, arising from the current circumstances, or whether they are indicative of a more sustained deterioration in creditworthiness.

The Group remains fully committed to participating in the CBUAE led Resilience Program, reflecting its determination to support customers through periods of uncertainty and to contribute to the stability and resilience of the UAE economy. As at 30 September 2026, payment deferral programs, comprising principal and profit deferrals in accordance with Resilience Program's requirements, were under implementation. No significant payment deferrals were granted during the period, as these programs were in the initial phase of operational readiness and subject to customer eligibility and demand.

The Group continues to reassess the long-term viability of affected borrowers, and stage classification is determined in accordance with IFRS 9, the Credit Risk Management Standards ("CRMS"), the Group's internal policies and applicable CBUAE guidelines.

4. Cash and balances with central banks

4.1 Analysis by category

	Note	**Unaudited 30 September 2026 AED'000**	Audited 31 December 2025 AED'000
Cash on hand		**2,244,432**	2,230,239
Balances with the central banks:			
Balances and reserve requirements with central banks	*4.3*	**17,270,718**	18,582,894
International Murabaha with the Central Bank of the U.A.E.		**10,063,078**	16,056,853
Total		**29,578,228**	36,869,986

Balances with Central Banks are in stage 1 as at 30 September 2026 and 31 December 2025.

4.2 Analysis by geography

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Within the U.A.E.	**29,191,155**	36,515,157
Outside the U.A.E.	**387,073**	354,829
Total	**29,578,228**	36,869,986

4.3 Statutory cash reserve requirements

The reserve requirements are kept with the Central Banks of the U.A.E., Pakistan and Kenya in the respective local currencies and US Dollar. These reserves are available for use in the Group's day to day operations under specified conditions. The level of reserve required by Central Bank of the UAE changes every 14 days whereas for other jurisdictions changes every month in line with the requirements of the respective central banks' directives.

5. Due from banks and financial institutions

5.1 Analysis by category

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Current accounts	**2,785,412**	2,369,216
Wakala deposits	**1,071,443**	816,805
Treasury Placement (Commodity Murabaha) - short term	**1,101,900**	2,203,800
Less: Provision for impairment	**(2,918)**	(2,918)
Total	**4,955,837**	5,386,903

5.2 Analysis by geography

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Within the U.A.E.	**2,225,189**	1,725,563
Outside the U.A.E.	**2,730,648**	3,661,340
Total	**4,955,837**	5,386,903

Due from banks and financial institutions are in stage 1 at 30 September 2026 and 31 December 2025.

6. Islamic financing and investing assets, net

6.1 Analysis by category

	Note	**Unaudited 30 September 2026 AED'000**	Audited 31 December 2025 AED'000
Islamic financing assets			
Vehicles Murabaha		**19,357,714**	16,549,650
Commodity Murabaha - long term		**107,687,423**	102,625,508
Other Murabaha		**5,753,186**	2,429,564
Total Murabahas		**132,798,323**	121,604,722
Ijarah		**36,774,630**	35,080,426
Home Finance Ijarah		**40,193,054**	33,530,338
Personal Finance		**35,316,599**	29,692,635
Istisna'a & Forward Ijarah		**1,001,178**	473,798
Credit/covered cards		**4,686,394**	4,234,931
		250,770,178	224,616,850
Less: deferred income		**(5,671,757)**	(5,440,718)
Total Islamic financing assets		**245,098,421**	219,176,132
Islamic investing assets			
Musharaka		**3,647,397**	4,241,364
Mudaraba		**8,981,766**	8,609,837
Wakala		**35,099,767**	35,655,350
Total Islamic investing assets		**47,728,930**	48,506,551
Gross Islamic financing and investing assets at amortized cost		**292,827,351**	267,682,683
Less: provisions for impairment	*6.3*	**(6,025,505)**	(5,915,075)
Islamic financing and investing assets at amortized cost, net		**286,801,846**	261,767,608
Islamic financing and investing assets measured at FVTPL		**291,534**	287,531
Total Islamic financing and investing assets, net		**287,093,380**	262,055,139

6. Islamic financing and investing assets, net (continued)

6.2 Carrying value of exposure by internal risk rating category and by stage

As at 30 September 2026 (Unaudited)

	Gross book values (AED'000)					Expected credit loss (AED'000)				
	Stage 1	**Stage 2**	**Stage 3**	**POCI**	**Total**	**Stage 1**	**Stage 2**	**Stage 3**	**POCI**	**Total**
Low	**104,827,219**	**-**	**-**	**-**	**104,827,219**	**39,230**	**-**	**-**	**-**	**39,230**
Moderate	**164,494,494**	**6,346,413**	**-**	**-**	**170,840,907**	**1,067,845**	**308,860**	**-**	**-**	**1,376,705**
Fair	**5,681,001**	**4,368,953**	**-**	**-**	**10,049,954**	**207,079**	**391,072**	**-**	**-**	**598,151**
Default	**-**	**-**	**7,043,100**	**66,171**	**7,109,271**	**-**	**-**	**3,965,965**	**45,454**	**4,011,419**
Total	**275,002,714**	**10,715,366**	**7,043,100**	**66,171**	**292,827,351**	**1,314,154**	**699,932**	**3,965,965**	**45,454**	**6,025,505**

As at 31 December 2025 (Audited)

	Gross book values (AED'000)					Expected credit loss (AED'000)				
	Stage 1	**Stage 2**	**Stage 3**	**POCI**	**Total**	**Stage 1**	**Stage 2**	**Stage 3**	**POCI**	**Total**
Low	96,907,462	-	-	-	96,907,462	25,043	-	-	-	25,043
Moderate	147,427,023	6,490,538	-	-	153,917,561	921,588	406,731	-	-	1,328,319
Fair	6,084,293	3,606,501	-	-	9,690,794	159,032	328,937	-	-	487,969
Default	-	-	6,926,761	240,105	7,166,866	-	-	4,053,468	20,276	4,073,744
Total	250,418,778	10,097,039	6,926,761	240,105	267,682,683	1,105,663	735,668	4,053,468	20,276	5,915,075

6. Islamic financing and investing assets, net (continued)

6.3 Provision for impairment

2026 (Unaudited)	***Note***	**Stage 1 AED'000**	**Stage 2 AED'000**	**Stage 3 AED'000**	**POCI AED'000**	**Total AED'000**
Balance at 1 January		**1,105,663**	**735,668**	**4,053,468**	**20,276**	**5,915,075**
Net charge during the period	*18*	**211,244**	**122,456**	**329,521**	**25,178**	**688,399**
Transfer to other stages		**-**	**(196,726)**	**196,726**	**-**	**-**
Write off		**-**	**-**	**(447,204)**	**-**	**(447,204)**
Exchange and other adjustments		**(2,753)**	**38,534**	**(166,546)**	**-**	**(130,765)**
Balance at 30 September		**1,314,154**	**699,932**	**3,965,965**	**45,454**	**6,025,505**

2025 (Audited)	**Stage 1 AED'000**	**Stage 2 AED'000**	**Stage 3 AED'000**	**POCI AED'000**	**Total AED'000**
Balance at 1 January	791,679	846,164	4,832,180	290,669	6,760,692
Net charge during the year	323,902	13,269	300,271	-	637,442
Transfer to other stages	(41,329)	(126,528)	167,857	-	-
Write off	-	-	(1,416,930)	(300,393)	(1,717,323)
Exchange and other adjustments	31,411	2,763	170,090	30,000	234,264
Balance at 31 December	1,105,663	735,668	4,053,468	20,276	5,915,075

6.4 Analysis by geography

	Note	**Unaudited 30 September 2026 AED'000**	Audited 31 December 2025 AED'000
Within the U.A.E.		**245,012,124**	221,812,602
Outside the U.A.E.		**48,106,761**	46,157,612
Total Islamic financing and investing assets		**293,118,885**	267,970,214
Less: provisions for impairment	*6.3*	**(6,025,505)**	(5,915,075)
Total Islamic financing and investing assets, net		**287,093,380**	262,055,139

7. Investments in Sukuk

7.1 Analysis by geography

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
At amortized cost		
Within the U.A.E.	**24,224,628**	27,673,160
Other G.C.C. Countries	**40,910,848**	39,108,579
Rest of the world	**19,175,252**	23,809,104
	84,310,728	90,590,843
Less: provision for impairment	**(196,014)**	(222,346)
Total investment at amortized cost	**84,114,714**	90,368,497
Investment measured at fair value through other comprehensive income	**206,688**	220,152
Investment measured at fair value through profit or loss	**686,945**	-
Total	**85,008,347**	90,588,649

Investments in Sukuk include investments in bilateral Sukuk amounting to AED 2.6 billion as at 30 September 2026 (31 December 2025: AED 2.6 billion).

Investment in Sukuk classified at stage 3 at 30 September 2026 amounts to AED 31.6 million (31 December 2025: AED 35.0 million) with the remaining investment classified at Stage 1.

8. Other investments measured at fair value

30 September 2026 (Unaudited)	**Within the U.A.E. AED'000**	**Other G.C.C. countries AED'000**	**Rest of the world AED'000**	**Total AED'000**
Investments measured at fair value through other comprehensive income				
Quoted instruments	**3,553**	**20,220**	**3,334**	**27,107**
Unquoted instruments	**531,106**	**21,912**	**334,644**	**887,662**
Total	**534,659**	**42,132**	**337,978**	**914,769**

31 December 2025 (Audited)	**Within the U.A.E. AED'000**	**Other G.C.C. countries AED'000**	**Rest of the world AED'000**	**Total AED'000**
Investments measured at fair value through other comprehensive income				
Quoted instruments	140,616	22,784	6,134	169,534
Unquoted instruments	40,485	23,167	373,413	437,065
Total	181,101	45,951	379,547	606,599

9. Investment properties

30 September 2026 (Unaudited)	Other real estate AED'000	Investment properties under construction AED'000	Land AED'000	Total AED'000
Carrying Amount:				
Within the U.A.E.	**1,847,358**	**1,223,966**	**1,236,607**	**4,307,931**
Outside the U.A.E.	**139**	**-**	**52,666**	**52,805**
Total	**1,847,497**	**1,223,966**	**1,289,273**	**4,360,736**
31 December 2025 (Audited)				
Carrying Amount:				
Within the U.A.E.	1,882,494	1,223,966	1,596,880	4,703,340
Outside the U.A.E.	139	-	52,652	52,791
Total	1,882,633	1,223,966	1,649,532	4,756,131

10. Receivables and other assets

Other receivables include overdraft balances that do not meet the definition of Islamic financing and investing assets, net of provision amounting to AED 72.9 million (31 December 2025: AED 46.4 million) in stage 3.

11. Customers' deposits

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Current accounts	**47,236,104**	47,525,138
Saving accounts	**62,524,639**	62,197,456
Investment deposits (Term deposits based on Mudaraba and Wakala)	**212,886,592**	209,737,184
Margin accounts	**563,003**	484,837
Depositors' investment risk reserve	**23,503**	22,197
Depositors' share of profit payable	**259,488**	217,613
Total	**323,493,329**	320,184,425

12. Due to banks and financial institutions

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Current accounts with banks	**39,889**	30,261
Investment deposits (Term deposits based on Mudaraba)	**14,280,417**	1,936,167
Total	**14,320,306**	1,966,428

13. Sukuk issued

The analysis of the Sukuk instruments issued by the Group is as follows:

	Expected annual profit rate	Maturity	**2026 AED'000**	2025 AED'000
Listed Sukuk - Irish Stock Exchange / Nasdaq Dubai				
Sukuk issued by the Bank	2.95%	January 2026	**-**	4,774,947
Sukuk issued by the Bank	1.96%	June 2026	**-**	3,673,000
Sukuk issued by the Bank	2.74%	February 2027	**2,754,750**	2,754,750
Sukuk issued by the Bank	5.49%	November 2027	**2,754,750**	2,754,750
Sukuk issued by the Bank	4.80%	August 2028	**3,673,000**	3,673,000
Sukuk issued by the Bank	5.24%	March 2029	**3,673,000**	3,673,000
Sukuk issued by the Bank	4.57%	November 2030	**3,673,000**	3,673,000
Private placement				
Sukuk issued by a subsidiary	6M Kibor + 70 bps	December 2032	**55,544**	52,912
Sukuk issued by a subsidiary	3M Kibor + 175 bps	December 2028	**41,959**	41,317
Total			**16,626,003**	25,070,676

14. Share capital

As at 30 September 2026, 7,240,744,377 authorised ordinary shares of AED 1 each (2025: 7,240,744,377 ordinary shares of AED 1 each) were fully issued and paid up.

15. Tier 1 Sukuk

SPV ("the Issuer")	**Date of issuance**	**Discretionary profit rate**	**Callable period**	**Issuance amount Equivalent AED '000**	
				(Unaudited) 30 September 2026	**(Audited) 31 December 2025**
DIB Tier 1 Sukuk (4) Limited	November 2020	4.63% per annum paid semi-annually	On or after May 2026	**-**	3,673,000
DIB Tier 1 Sukuk (5) Limited	April 2021	3.38% per annum paid semi-annually	On or after October 2026	**1,836,500**	1,836,500
DIB Tier 1 Sukuk (6) Limited	October 2024	5.25% per annum paid semi-annually	On or after April 2030	**1,836,500**	1,836,500
DIB Tier 1 Sukuk (7) Limited	June 2026	6.25% per annum paid semi-annually	On or after June 2032	**3,673,000**	-
				7,346,000	7,346,000

15. Tier 1 Sukuk (continued)

Tier 1 Sukuk is a perpetual security in respect of which there is no fixed redemption date and constitutes direct, unsecured, subordinated obligations (senior only to share capital) of the Bank subject to the terms and conditions of the Mudaraba Agreement. The Tier 1 Sukuk are listed on the Irish Stock Exchange and Dubai Financial Market / Nasdaq Dubai, callable by the Bank after the "First Call Date" or any profit payment date thereafter subject to certain redemption conditions.

The net proceeds of Tier 1 Sukuk are invested by way of Mudaraba with the Bank (as Mudarib) on an unrestricted co-mingling basis, by the Bank in its general business activities carried out through the Mudaraba Common pool.

At the Issuer's sole discretion, it may elect not to make any Mudaraba profit distributions expected and the event is not considered an event of default. In such event, the Mudaraba profit will not be accumulated but forfeited to the issuer. If the Issuer makes a non-payment election or a non-payment event occurs, then the Bank will not (a) declare or pay any distribution or dividend or make any other payment on, and will procure that no distribution or dividend or other payment is made on ordinary shares issued by the Bank, or (b) directly or indirectly redeem, purchase, cancel, reduce or otherwise acquire ordinary shares issued by the Bank.

16. Other reserves and treasury shares

Movement of other reserves and treasury shares during the period / year ended 30 September 2026 and 31 December 2025 is as follows:

	Statutory reserve AED'000	**General reserve AED'000**	**Regulatory credit risk reserve AED'000**	**Treasury shares AED'000**	**Total AED'000**
2026 (Unaudited)					
Balance at 1 January	**11,465,984**	**2,350,000**	**2,692,100**	**(31,316)**	**16,476,768**
Transfer from retained earnings	**-**	**-**	**30,000**	**-**	**30,000**
Balance at 30 September	**11,465,984**	**2,350,000**	**2,722,100**	**(31,316)**	**16,506,768**
2025 (Audited)					
Balance at 1 January	11,465,984	2,350,000	2,090,000	(31,316)	15,874,668
Transfer from retained earnings	-	-	602,100	-	602,100
Balance at 31 December	11,465,984	2,350,000	2,692,100	(31,316)	16,476,768

The Group holds 13,633,477 treasury shares (2025: 13,633,477 shares) amounting to AED 31.3 million (2025: AED 31.3 million).

17. Contingent liabilities and commitments

The analysis of contingent liabilities and commitments as at 30 September 2026 and 31 December 2025 is as follows:

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Contingent liabilities:		
Letters of guarantee	**12,425,769**	11,383,041
Letters of credit	**1,841,773**	1,560,251
Undrawn facilities commitments	**25,682,399**	21,651,684
Total contingent liabilities	**39,949,941**	34,594,976
Other commitments:		
Capital expenditure and others	**2,510,532**	1,743,762
Total other commitments	**2,510,532**	1,743,762
Total contingent liabilities and commitments	**42,460,473**	36,338,738

18. Impairment charges, net

Impairment charges include net impairment charge on Islamic financing and investing assets amounting to AED 688.4 million (refer note 6.3) (30 September 2025: AED 392.8 million), net charge on other financial assets amounting to AED 19.8 million (30 September 2025: net release AED 78.5 million) and net release on non-financial assets amounting to AED 98.2 million (30 September 2025: AED 22.5 million).

19. Taxation

On 9 December 2022, the United Arab Emirates (UAE) Ministry of Finance (MoF) released Federal Decree-Law No 47 of 2022 on the Taxation of Corporations and Businesses, Corporate Tax Law ("CT Law") to enact a new CT regime in the UAE. The new CT regime became effective for accounting periods beginning on or after 1 June 2023. The Group is subject to CT Law starting 1 January 2024. The taxable income of the entities that are in scope for UAE CT purposes is subject to tax at 9%.

The effective tax rate (ETR) for the period ended 30 September 2026 is 14.2% which includes Top-up tax (30 September 2025: 14.1%). The deviation from the statutory tax rate is primarily driven by the geographical mix, Top-up tax and partly offset by certain exempt income and exempt gains under the CT Law in the UAE.

Aligning with the OECD's Global Minimum Tax effort (Pillar Two), the UAE MoF has announced certain amendments to the CT Law introducing a Domestic Minimum Top-Up Tax of 15% for Multinational Enterprises (MNEs) with effect from financial years starting on or after 01 January 2025. The Group is within the scope of Pillar Two legislation and as such is subject to the Pillar Two rules.

The Group applies the exception to recognizing and disclosing information about deferred tax assets and liabilities related to Pillar Two income taxes, as provided in the amendments to IAS 12 issued in May 2023.

The Group estimates current tax expense related to Pillar Two an amount of AED 327.8 million for the period ended 30 September 2026 (30 September 2025: AED 284.6 million). The Pillar Two impact is in relation to the entities operating in the UAE.

19. Taxation (continued)

19.1 Income tax expense

		Unaudited 30 September 2026 AED'000	Unaudited 30 September 2025 AED'000
Current tax	*19.2*	**911,104**	926,256
Deferred tax	*19.3*	**16,653**	2,771
Total		**927,757**	929,027

19.2 Provision for taxation

		Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Balance at 1 January		**1,127,301**	730,669
Charged during the period	*19.1*	**911,104**	1,183,136
Paid during the period		**(67,780)**	(786,657)
Foreign exchange effect		**(2,356)**	153
Total		**1,968,269**	1,127,301

19.3 Deferred tax asset

		Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Balance at 1 January		**123,533**	126,997
Expense during the period	*19.1*	**(16,653)**	(11,976)
Others		**(148)**	8,512
Total		**106,732**	123,533

20. Basic and diluted earnings per share

Basic and diluted earnings per share are calculated by dividing the profit for the period attributable to owners of the Bank, net of directors' remuneration and profit attributable to Tier 1 Sukuk-holders by the weighted average number of shares outstanding during the period as follows:

	Three-month period ended 30 September		**Nine-month period ended 30 September**	
	2026 AED'000	2025 AED'000	**2026 AED'000**	2025 AED'000
Profit for the period attributable to the owners of the Bank	**1,799,656**	1,863,006	**5,371,641**	5,460,706
Profit attributable to Tier 1 Sukuk-holders	**-**	-	**(164,137)**	(250,223)
	1,799,656	1,863,006	**5,207,504**	5,210,483
Weighted average number of shares outstanding during the period ('000)	**7,227,111**	7,227,111	**7,227,111**	7,227,111
Basic and diluted earnings per share (AED per share)	**0.25**	0.26	**0.72**	0.72

21. Cash and cash equivalents

	Unaudited 30 September 2026 AED'000	Unaudited 30 September 2025 AED'000
Cash and balances with central banks	**29,578,228**	25,577,791
Due from banks and financial institutions	**4,955,837**	3,474,588
	34,534,065	29,052,379
Less: Balances with Banks and financial institutions over three months	**(1,101,900)**	-
Total	**33,432,165**	29,052,379

22. Segmental information

22.1 Reportable segments

Reportable segments are identified on the basis of internal reports about the components of the Group that are regularly reviewed by the Group's chief operating decision maker in order to allocate resources to the segment and to assess its performance.

The Group's reportable segments are organised into below major segments as follows:

- Consumer banking:	Principally handling individual customers' deposits, providing consumer Murabaha, Salam, Home Finance, Ijarah, Credit Cards and funds transfer facilities, priority banking and wealth management.
- Corporate banking:	Principally handling financing, other credit facilities, deposits, current accounts, cash management and risk management products for corporate and institutional customers.
- Commercial banking:	Principally handling financing, other credit facilities, deposits, current accounts, cash management and risk management products for emerging corporate and SME customers.
- Treasury:	Principally responsible for managing the Bank's overall liquidity and market risk and provides treasury services to customers. Treasury also runs its own Sukuk and specialised financial instruments book to manage the above risks.
- Other:	Functions other than above core lines of businesses including international business and properties.

The accounting policies of the above reportable segments are the same as the Group's accounting policies.

22. Segmental information (continued)

22.2 Segment profitability

The following table presents summarised condensed consolidated interim statement of profit or loss related to Group's reportable segments:

	Consumer banking		Corporate banking		Commercial banking		Treasury		Other		Total	
	Nine-month period ended 30 September		Nine-month period ended 30 September		Nine-month period ended 30 September		Nine-month period ended 30 September		Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026 (Unaudited) AED'000	2025 (Unaudited) AED'000	**2026 (Unaudited) AED'000**	2025 (Unaudited) AED'000	**2026 (Unaudited) AED'000**	2025 (Unaudited) AED'000	**2026 (Unaudited) AED'000**	2025 (Unaudited) AED'000	**2026 (Unaudited) AED'000**	2025 (Unaudited) AED'000	**2026 (Unaudited) AED'000**	2025 (Unaudited) AED'000
Net operating revenue	**2,936,639**	2,882,452	**2,552,227**	2,159,864	**815,948**	766,886	**1,748,101**	1,868,312	**1,879,484**	1,998,324	**9,932,399**	9,675,838
Operating expenses	**(1,402,924)**	(1,287,845)	**(434,633)**	(460,430)	**(88,865)**	(91,422)	**(65,036)**	(80,549)	**(795,459)**	(853,384)	**(2,786,917)**	(2,773,630)
Net operating profit	**1,533,715**	1,594,607	**2,117,594**	1,699,434	**727,083**	675,464	**1,683,065**	1,787,763	**1,084,025**	1,144,940	**7,145,482**	6,902,208
Impairment charge, net											**(610,048)**	(291,787)
Profit before income tax expense											**6,535,434**	6,610,421
Income tax expense											**(927,757)**	(929,027)
Profit for the period											**5,607,677**	5,681,394

22. Segmental information (continued)

22.3 Segment financial position

The following table presents assets and liabilities regarding the Group's reportable segments:

	Consumer banking		Corporate banking		Commercial banking		Treasury		Other		Total	
	30 September 2026 (Unaudited) AED'000	31 December 2025 (Audited) AED'000	**30 September 2026 (Unaudited) AED'000**	31 December 2025 (Audited) AED'000	**30 September 2026 (Unaudited) AED'000**	31 December 2025 (Audited) AED'000	**30 September 2026 (Unaudited) AED'000**	31 December 2025 (Audited) AED'000	**30 September 2026 (Unaudited) AED'000**	31 December 2025 (Audited) AED'000	**30 September 2026 (Unaudited) AED'000**	31 December 2025 (Audited) AED'000
Segment assets	**91,439,273**	76,805,516	**182,444,055**	171,962,704	**8,421,929**	8,019,892	**91,503,444**	97,448,226	**53,198,262**	61,711,905	**427,006,963**	415,948,243
Segment liabilities	**88,111,816**	87,438,201	**211,336,533**	212,941,218	**25,656,680**	21,796,168	**4,900,022**	3,969,921	**41,292,181**	36,667,251	**371,297,232**	362,812,759

23. Related party transactions

Parties are considered to be related if one party has the ability to control or influence the other party in making financial or operating decisions.

The Bank enters into transactions with shareholders, associates, directors, key management personnel and their related concerns in the ordinary course of business at terms agreed between both parties on arm's length basis.

Balances and transactions between the Bank and its subsidiaries, which are related parties of the Bank, have been eliminated on consolidation and are not disclosed in this note.

As at 30 September 2026 and 31 December 2025, the major shareholder of the Bank is Investment Corporation of Dubai ("ICD"), a company in which the Government of Dubai is the majority shareholder, which holds 27.97% shareholding of the Bank.

The significant balances and transactions with related parties included in the condensed consolidated interim financial information are as follows. The Group has applied the exemption in IAS 24 Related Party Disclosures that allows to present reduced related party disclosures regarding transactions with government related parties.

	Major shareholders AED'000	Directors and key management personnel AED'000	Associates and joint ventures AED'000	Total AED'000
As at 30 September 2026 (Unaudited)				
Islamic financing and investing assets	**1,497,801**	**51,473**	**12,285**	**1,561,559**
Investment in Sukuk	**804,778**	**-**	**-**	**804,778**
Customers' deposits	**519,427**	**145,016**	**7,737**	**672,180**
Contingent liabilities and commitments	**-**	**81,688**	**591**	**82,279**
As at 31 December 2025 (Audited)				
Islamic financing and investing assets	1,528,159	605,060	16,389	2,149,608
Investment in Sukuk	817,368	-	-	817,368
Customers' deposits	662,776	774,400	13,427	1,450,603
Contingent liabilities and commitments	-	419,938	591	420,529
For the nine-month period ended 30 September 2026 (Unaudited)				
Income from Islamic financing transactions	**47,407**	**1,946**	**684**	**50,037**
Income from investment in Sukuk	**29,827**	**-**	**-**	**29,827**
Depositors' share of profits	**41,852**	**996**	**-**	**42,848**
For the nine-month period ended 30 September 2025 (Unaudited)				
Income from Islamic financing transactions	61,361	20,455	1,032	82,848
Income from investment in Sukuk	29,872	-	-	29,872
Depositors' share of profits	38,364	16,601	-	54,965

Related party balances are at stage 1 as at 30 September 2026 and 31 December 2025. The Group recognizes impairment allowance against related party balances in accordance with the IFRS accounting standards. The impairment allowance is immaterial as of 30 September 2026 and 30 September 2025.

23. Related party transactions (continued)

(a) The compensation paid to / accrued for key management personnel of the Bank during the nine-month period ended 30 September 2026 and 2025 was as follows:

	Unaudited 30 September 2026 AED'000	Unaudited 30 September 2025 AED'000
Salaries and other benefits	**71,014**	67,589
End of service benefits	**1,079**	1,447

24. Fair value of financial instruments

24.1 Fair value of the Group's financial assets and financial liabilities that are measured at fair value on a recurring basis

The table below summarises the Group's financial instruments' fair value according to fair value hierarchy:

30 September 2026 (Unaudited)	**Level 1 AED'000**	**Level 2 AED'000**	**Level 3 AED'000**	**Total AED'000**
Financial assets at fair value through profit or loss				
Islamic financing and investing assets	**-**	**-**	**291,534**	**291,534**
Investment in Sukuk	**686,945**	**-**	**-**	**686,945**
Financial assets at fair value through other comprehensive income				
Investment in Sukuk	**206,688**	**-**	**-**	**206,688**
Other investments – quoted	**27,107**	**-**	**-**	**27,107**
Other investments - unquoted	**-**	**-**	**887,662**	**887,662**
Other assets				
Sharia-compliant Islamic derivative assets	**-**	**1,339,268**	**-**	**1,339,268**
Total financial assets measured at fair value	**920,740**	**1,339,268**	**1,179,196**	**3,439,204**
Other liabilities				
Sharia-compliant Islamic derivative liabilities	**-**	**1,256,498**	**-**	**1,256,498**

24. Fair value of financial instruments (continued)

24.1 Fair value of the Group's financial assets and financial liabilities that are measured at fair value on a recurring basis (continued)

31 December 2025 (Audited)	Level 1 AED'000	Level 2 AED'000	Level 3 AED'000	Total AED'000
Financial assets measured at fair value through profit or loss				
Islamic financing and investing assets	-	-	287,531	287,531
Investment in Sukuk	-	-	-	-
Financial assets measured at fair value through other comprehensive income				
Investment in Sukuk	220,152	-	-	220,152
Other investments - quoted	169,534	-	-	169,534
Other investments - unquoted	-	-	437,065	437,065
Other assets				
Sharia-compliant Islamic derivative assets	-	1,401,426	-	1,401,426
Total financial assets measured at fair value	389,686	1,401,426	724,596	2,515,708
Other liabilities				
Sharia-compliant Islamic derivative liabilities	-	1,294,604	-	1,294,604

There were no transfers between Level 1, 2 and 3 during the period ended 30 September 2026 and year ended 31 December 2025.

24.2 Reconciliation of Level 3 fair value measurement of financial assets measured at fair value

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Balance at 1 January	**724,596**	849,985
Loss in other comprehensive income	**(6,057)**	(11,691)
Reclassification	**498,632**	(117,788)
Others	**(37,975)**	4,090
Balance at period end	**1,179,196**	724,596

25. Capital adequacy ratio

The Group lead regulator, the Central Bank of U.A.E. (CBUAE), sets and monitors capital requirements for the Group as a whole. The Group and individual banking operations within the Bank are directly supervised by their respective local regulators.

The Group regulatory capital is analysed into following tiers:

- Common Equity Tier 1 (CET1), which includes fully paid up capital, statutory reserve, general reserve, retained earnings, exchange translation reserve and investment fair value reserve. Regulatory adjustments under Basel III, which includes deductions of deferred tax assets, investments in banking and financial entities and other threshold deductions;
- Tier 1 capital, includes CET1, with additional items that consist of Tier 1 capital instruments and certain non-controlling interests in subsidiaries; and
- Tier 2 capital, which includes collective impairment allowance and qualifying subordinated liabilities, if any.

The Bank was recognized as Domestic Systemically Important Bank (D-SIB) during the year ended 31 December 2018 and is accordingly required to keep a D-SIB buffer of 0.5% in addition to the CCB of 2.5%.

As per the Central Bank regulation for Basel III, the minimum capital requirement as at 30 September 2026 is 13.6% inclusive of capital conservation buffer of 2.5% and D-SIB buffer of 0.5% and applicable countercyclical buffers. From 01 January 2026, counter cyclical buffer of 0.5% on the private sector credit exposures in the UAE is also required to be maintained, however, the implementation of counter cyclical buffer has been suspended under the CBUAE resilience program.

	Unaudited 30 September 2026 AED'000	Audited 31 December 2025 AED'000
Capital base		
Common Equity Tier 1	**41,839,002**	36,897,720
Additional Tier 1 capital	**7,346,000**	7,346,000
Tier 1 Capital	**49,185,002**	44,243,720
Tier 2 Capital	**2,252,815**	2,106,086
Total capital base	**51,437,817**	46,349,806
Risk weighted assets		
Credit risk	**284,107,075**	272,839,586
Market risk	**3,575,435**	3,204,327
Operational risk	**23,468,655**	22,863,353
Total risk weighted assets	**311,151,165**	298,907,266
Capital Ratios		
Total capital ratio	**16.5%**	15.5%
Tier 1 capital ratio	**15.8%**	14.8%
Common equity Tier 1 capital ratio	**13.4%**	12.3%

26. Dividend

At the Annual General Meeting of the shareholders held on 01 April 2026, the shareholders approved a cash dividend of AED 0.35 per outstanding share amounting to AED 2,529.5 million for the year ended 31 December 2025.

For the year ended 31 December 2024, the shareholders approved a cash dividend of AED 0.45 per share (AED 3,252.2 million) at the Annual General Meeting held on 13 March 2025.

27. Seasonality of results

No income of seasonal nature was recorded in the condensed consolidated interim statement of profit or loss for the nine-month periods ended 30 September 2026 and 30 September 2025.

28. Subsidiaries

(a) The Group's material interest held directly or indirectly in the subsidiaries is as follows:

	Name of subsidiary	Principal activity	Place of incorporation and operation	Ownership interest and voting power	
				30 September 2026	31 December 2025
1.	Dubai Islamic Bank Pakistan Limited	Banking	Pakistan	**100.0%**	100.0%
2.	Noor Bank P.J.S.C.	Banking	U.A.E	**100.0%**	100.0%
3.	Tamweel P.S.C.	Financing	U.A.E	**92.3%**	92.0%
4.	DIB Bank Kenya Limited	Banking	Kenya	**100.0%**	100.0%
5.	Dubai Islamic Financial Services L.L.C.	Brokerage services	U.A.E.	**-**	100.0%
6.	Deyaar Development P.J.S.C.	Real estate development	U.A.E	**44.9%**	44.9%
7.	Dar Al Sharia Islamic Finance Consultancy L.L.C.	Islamic finance advisory	U.A.E.	**100.0%**	100.0%
8.	Al Tanmyah Services L.L.C.	Labour services	U.A.E.	**100.0%**	100.0%
9.	Al Tatweer Al Hadith Real Estate Investment	Real estate development	Egypt	**100.0%**	100.0%
10.	Al Tameer Modern Real Estate Investment	Real estate development	Egypt	**100.0%**	100.0%
11.	Al Tanmia Modern Real Estate Investment	Real estate development	Egypt	**100.0%**	100.0%
12.	Instaprint L.L.C. (formerly Dubai Islamic Bank Printing Press L.L.C.)	Printing	U.A.E.	**100.0%**	100.0%
13.	Creek Union Limited FZ LLC	Investments	U.A.E	**100.0%**	100.0%
14.	Madinat Bader Properties Co. L.L.C	Real Estate Development	U.A.E	**100.0%**	100.0%

(b) The following Special Purpose Vehicles ("SPV") were formed to manage specific transactions including funds and are expected to be closed upon their completion.

	Name of SPV	Principal activity	Place of incorporation and operation	Ownership interest and voting power	
				30 September 2026	31 December 2025
15.	Al Islami Trade Company Limited	Investments	U.A.E.	**100.0%**	100.0%
16.	Sequoia Investments L.L.C.	Investments	U.A.E.	**100.0%**	100.0%
17.	DIB FM Ltd	Investments	Cayman Islands	**100.0%**	100.0%
18.	Star Digital Investments SPV Limited	Investments	U.A.E	**100.0%**	100.0%

(c) The Bank has liquidated entity 5 during the period and acquired certain shares for entity 3 during the period.

29. Comparative information

Certain comparative amounts in the notes to the condensed consolidated interim financial information have been reclassified to conform to the current presentation.

30. Approval of the condensed consolidated interim financial information

The condensed consolidated interim financial information was approved by the Board of Directors and authorized for issue on 20 October 2026.