



Operational highlights

Operational snapshot of 2024

Launched Dubai Islamic Bank's ACCESS Auto Finance for People of Determination

The launch of ACCESS Auto Finance reflects a key milestone in the Bank's ESG strategy. It highlights our commitment to inclusivity and innovation, providing seamless access and autonomy in mobility.

By enhancing mobility for People of Determination, we are not just complying with, but actively driving forward the UAE's vision for a more inclusive community.



Launched the SHAMS covered card in partnership with Visa

The Bank launched the SHAMS Covered Card in partnership with Visa, a world leader in digital payments. Tailored to serve the diverse needs of every segment, including the affluent and emerging affluent, the SHAMS Covered Card goes beyond rewards by offering a comprehensive suite of daily relevance and lifestyle benefits.



Announced landmark transaction for GEMS Education

The Bank spearheaded a landmark USD 3.25 billion financing facility for GEMS Education, the largest private K-12 education provider in the world, underscoring our leadership in the financial sector particularly in structuring and underwriting significant deals that foster growth and development in key industries. This financing has enabled GEMS to refinance its existing debt and exit the majority of the position of minority shareholders.

USD 3.25bn
financing GEMS Education facility

Priced USD 1 billion Sustainable Sukuk successfully

The Bank successfully priced its third Sustainable Sukuk – a landmark USD 1 billion five-year senior issue, the largest sustainable issuance by a Middle East financial institution in nearly one year.

The Sukuk had a profit rate of 5.243% per annum, representing a spread of 95 basis points (bps) over five-year US treasuries. The Sukuk, issued in line with the Bank's Sustainable Finance Framework, was created to facilitate financing of green, social initiatives and other ESG projects.

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