



DUBAI INVESTMENTS PJSC

For the three-month period ended
31st March 2025 (“Q1 2025”)

Investor Presentation



Inspired by the Past,
to Empower the Future.



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Dubai Investments Overview

A Diversified Investment Company Listed on DFM

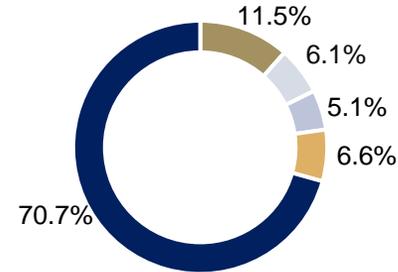
A Glance at Dubai Investments

ESTABLISHMENT	OWNERSHIP TYPE
In 1995 as an on-shore investment company to encourage investments across various sectors	Publicly listed on Dubai Financial Market since 2000
MANAGEMENT	CAPITAL
Chairman of the Board Abdulrahman Ghanem A. Al Mutaiwee Vice Chairman and CEO Khalid Jassim Mohamed Bin Kalban	Share Capital – AED 4.3bn Shareholders – c.16,000

An incubator of more than **37 subsidiaries / associate companies** with more than **3,500 employees** categorized across **3 broad business segments** –

REAL ESTATE	Undertakes real estate development projects / leasing of real estate portfolio
MANUFACTURING, CONTRACTING & SERVICES	Includes a comprehensive range of products and services – pharmaceutical, glass manufacturing and processing, building materials & construction related activities
INVESTMENTS	Investments in financial assets along with acquiring stakes in entities within different sectors such as healthcare, education and financial services among others

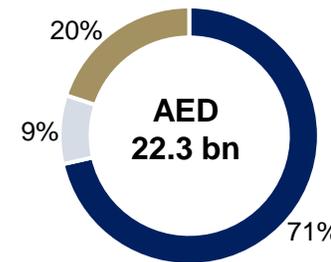
Shareholders (March 2025)



- Investment Corp. of Dubai
- Al Fardan Real Estate
- Mohamed Saif Darwish Ahmed Al Ketbi
- Salem Abdulla Salem Alhosani
- Public

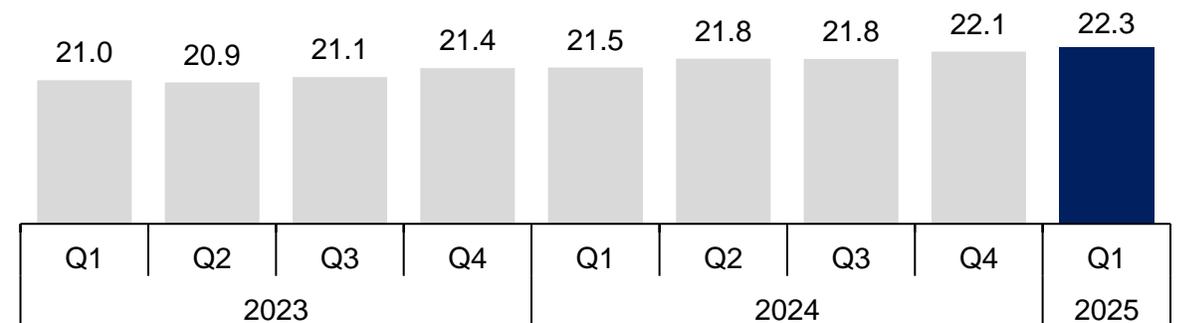
Source: Dubai Financial Market

Business Segments by Assets (March 2025)

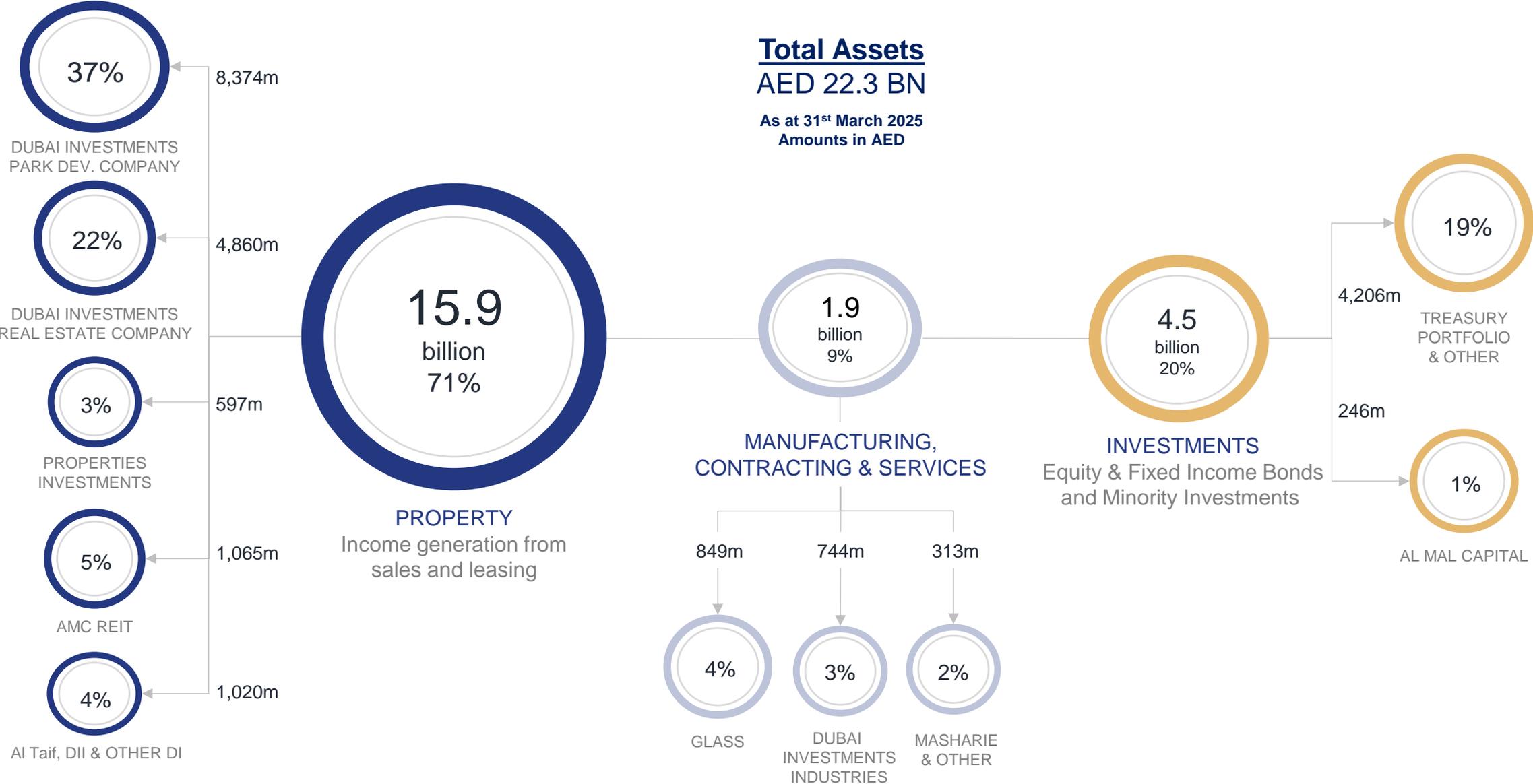


- Property
- Manufacturing, Contracting & Services
- Investments

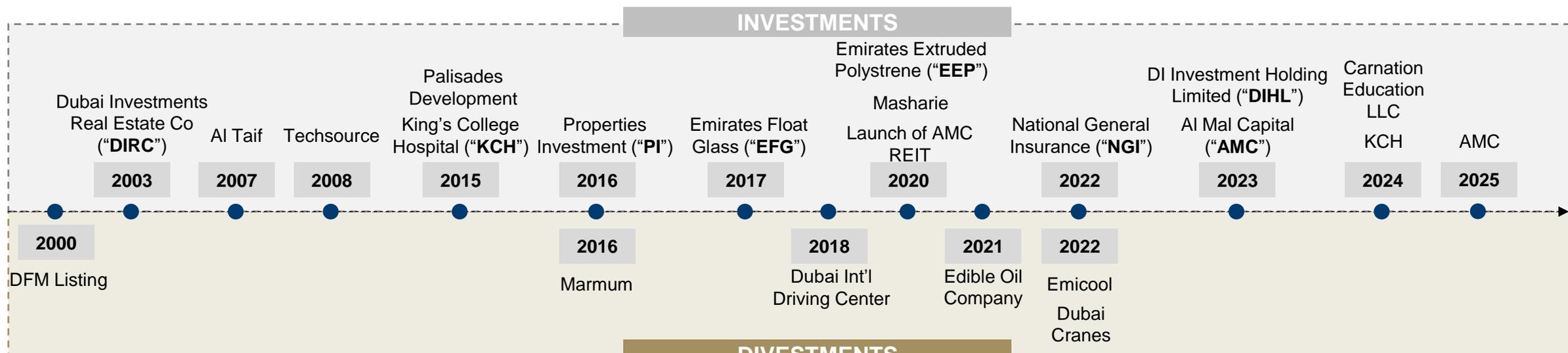
Total Assets (in AED bn)



Diversified Portfolio of Assets Across Property, Manufacturing and Investments



30 Years of Building Businesses and Creating Shareholder Value



Divestments

Company Name	Year of last Divestment	Stake	Total Current Stake
Marmum	2016	100.0%	-
Dub Int'l Driving Center	2018	50.0%	-
Edible Oil Company	2021	100.0%	-
Dubai Cranes	2022	80.0%	-
Emicool	2022	50.0%	50.0%

Investments

Company Name	Year of last Investment	Stake	Total Current Stake
DIRC	2003	100.0%	100.0%
Al Taif	2007	60.0%	60.0%
Techsource	2008	100.0%	100.0%
Palisades Development	2015	50.0%	50.0%
PI	2016	20.0%	70.0%
EFG	2017	12.6%	100.0%
Masharie	2020	22.2%	97.9%
EEP	2020	49.0%	100.0%
NGI	2022	3.2%	48.4%
KCH	2024	5.0%	31.8%
Carnation Education LLC	2024	100.0%	100.0%
AMC	2025	10.8%	84.0%

Consistent Dividend Paying Company

Shareholder Returns – DIC vs. DFMGI Index



The above chart presents normalized price movements of Dubai Investments PJSC in comparison to DFM General Index with a base of 100, during the period – Jan 2020 to Mar 2025.

Price movement of Dubai Investments PJSC is in line with DFM General Index during the period Jan 2020 to Mar 2025 (capital gain) as shown in the chart above. In addition to the price movement, Dubai Investments PJSC paid cash dividends to its shareholders (dividend income) as shown in the chart in the right.

Annual Dividends Paid (AED mn) & Annual Dividend Per Share (AED)



The above chart presents cash dividend paid out historically for a particular period except for cash dividend proposed by the Board of Directors

* At the Annual General Meeting held on 16 April 2025, the shareholders approved a 18% (AED 0.18 per share) cash dividend proposed by the Board of Directors for the 12-month period ending 31st December 2024. This was subsequently paid out on 14 May 2025.



Note: Figures are rounded to the nearest decimal

Board of Directors – A Well Seasoned and Experienced Team



Chairman – Abdulrahman Ghanem A. Al Mutaiwee

Mr. Abdulrahman Ghanem A. Al Mutaiwee is a high-ranking diplomat and has held senior management positions in various ministries and government establishments. He served as the Ambassador of the UAE to the Court of St. James and Iceland for 7 years. He was also the Director in the Ministry of Foreign Affairs and International Cooperation for three and half years till the end of 2019. He holds a Bachelor's Degree in Economics from Cairo University and Diploma in Banking and Financial Studies from New York.



Director – Ali Fardan Ali Fardan

Mr. Ali Fardan Ali Fardan has significant experience in Real Estate Management, Property Investments, Capital Investment Management and Hospitality Management. He holds a Bachelor of Science in Management and Information System. He is also currently the Chairman of Al Fardan Group, Managing Director of Al Fardan Real Estate LLC, CEO of First Investor LLC, Board Member of Al Mal Capital PSC, Board Member of Commercial Bank of Dubai PJSC and Board Member of National General Insurance PJSC.



Director – Khaled Mohammad Al Kamda

Khaled Al Kamda has over three decades of senior management experience across a number of sectors including airlines, private equity and banking and has also held senior management positions in government establishments. He holds a Bachelor's Degree in Electrical Engineering from Florida Institute of Technology, USA and a MBA Degree from Cranfield School of Management, England.



Director – Hind Abdulrahman AlAli

Hind Abdulrahman AlAli joined the Dubai Investments PJSC Board in 2023 and brings extensive experience in the industrial sector, with a strong focus on supply chain management, industrial investments, asset management, and M&A transactions. She holds a degree in Financial Management from Zayed University, has passed Level 1 of the CFA program, and completed executive programs at INSEAD and the London School of Economics.



Director – Faisal Abdulaziz Alshaikh Mohamed Alkhazraji

Faisal Abdulaziz Alshaikh Mohamed Alkhazraji is a business leader with a strong presence within the corporate landscape. Holding prominent positions across various other organizations, Alkhazraji continues to exhibit his expertise across different industries and in 2023 became a part of the Dubai Investments PJSC board.



Vice Chairman & CEO – Khalid Jassim Bin Kalban

Mr. Khalid Bin Kalban has extensive experience in Manufacturing & Industrial sectors as well as Financial, Investment and Real Estate sectors. He holds a degree in Business Management from USA and is a Management Major from Metropolitan State College, USA. He is also currently the Chairman Al Mal Capital PSC, Board Member of National General Insurance PJSC, Board Member of Arcapita Investment Management B.S.C. - Bahrain



Director – Mohamed Saif Darwish Ahmed Al Ketbi

Mr. Mohamed Al Ketbi has experience in Investments & Projects, Real Estate and Hospitality Sectors. He holds a Bachelor Degree in Business Administration majoring in Business Management. He is currently the Board Member of AHI Carrier FZC, Director – Investment & Business Development of Darwish Bin Ahmed & Sons LLC, Board Member of Al Mal Capital PSC and Board Member of National General Insurance PJSC.



Director – Hussain Nasser Ahmed Lootah

Hussain Nasser Lootah is a prominent business figure in the UAE, holding, throughout his career, chairmanship and membership of several government committees. Among several key positions held by him, included his association with Dubai Municipality for over 30 years, culminating in his 12 years tenure as the Director General of Dubai Municipality till the year 2018. He also played a prominent role in establishing the Society of Engineers where he chaired its board for 4 years. Currently he is the Chairman of Hussain Lootah Group (HLG). He holds a degree in Civil Engineering from the University of Arizona.



Director – Ahmed Salem Abdulla Salem Alhosani

Ahmed Salem Abdulla AlHosani is a business professional and has joined the board of Dubai Investments PJSC in 2023. AlHosani continues to extend his diverse skill sets across a wide range of sectors and is currently serving as the Managing Director and Director at Sharjah Insurance Co. AlHosani plays a crucial role in overseeing the strategic direction and overall operations of the company.



Management Summary –
Q12025 Financial Highlights

Q1 2025 – Financial Information

SUMMARY OF PROFITS AND LOSSES

(AED' 000)	Q1 2025	Q1 2024
	for 3-month period ended 31 st Mar	
Sales of goods and provision of services	302,903	276,980
Rental income	289,887	246,202
Contract revenue	78,541	41,164
Sale of properties	91,184	167,751
Gain on fair valuation of investment properties	29,375	-
Gain on sale of investments properties	582	-
(Loss) / Gain on fair valuation of investments	(14,899)	23,439
Gain on sale of investments	2,391	3,445
Dividend income	15,451	10,816
Share of profit from equity accounted investees	27,493	22,091
Total Income	822,908	791,888
Cost of sales and providing services	(441,093)	(470,778)
Administrative expenses	(142,210)	(111,905)
Finance costs	(80,797)	(106,914)
Net impairment losses on trade receivables	(13,693)	(2,582)
Finance income and other income	39,773	22,633
Operating Expenses	(638,020)	(669,546)
Profit before tax	184,888	122,342
Current tax expenses	(15,416)	(6,857)
Deferred tax expenses	(2,288)	(3,122)
Profit after tax	167,184	112,363
Profit / (loss) after tax attributable to:		
Profit attributable to owners of the Company	170,889	119,961
Non-controlling Interests	(3,705)	(7,598)
Earnings per share (AED)	0.040	0.028

SUMMARY OF FINANCIAL POSITION

(AED' 000)	31 st Mar 2025	31 st Dec 2024	31 st Mar 2024
Property, plant and equipment	1,458,832	1,469,398	1,463,421
Right-of-use-assets	282,349	291,876	314,190
Goodwill & Intangible Assets	234,335	237,098	241,098
Investment properties	10,940,426	11,189,467	10,123,337
Investments in equity accounted investees	1,517,582	1,490,089	1,560,272
Other non-current assets	479,021	530,194	610,004
Total non-current assets	14,912,545	15,208,122	14,312,322
Inventories	1,010,272	1,022,660	1,287,181
Investments at fair value through profit & loss	2,359,793	2,234,782	2,063,893
Trade & other receivables and due from related parties	2,871,434	2,626,874	2,701,791
Cash and cash equivalents	839,916	1,006,399	956,897
Assets held for sale	280,650	-	142,000
Total current assets	7,362,065	6,890,715	7,151,762
Total assets	22,274,610	22,098,837	21,464,084
Long-term bank borrowings	3,433,447	3,606,743	3,288,938
Lease liabilities	295,945	305,154	319,729
Other payables	56,844	56,096	73,858
Deferred tax liability	97,700	94,792	22,697
Total non-current liabilities	3,883,936	4,062,785	3,705,222
Bank borrowings	1,812,859	1,797,678	1,798,562
Lease liabilities	37,784	37,579	36,254
Trade and other payables and due to related parties	2,055,271	1,866,789	2,115,051
Total current liabilities	3,905,914	3,702,046	3,949,867
Share capital	4,252,020	4,252,020	4,252,020
Retained earnings	6,335,373	6,170,427	5,930,331
Other reserves	3,704,464	3,692,506	3,398,525
Equity attributable to owners of the company	14,291,857	14,114,953	13,580,876
Non-controlling interest	192,903	219,053	228,119
Total equity	14,484,760	14,334,006	13,808,995
Total equity and liabilities	22,274,610	22,098,837	21,464,084

Q1 2025 – Financial Highlights: Well Capitalized and Profitable Company

Key Facts & Figures

TOTAL INCOME 822.9 AED million	EBITDA 283.6 AED million	PROFIT ATT. TO SHAREHOLDERS 170.9 AED million	EPS 0.04 AED per share	ROE* 4.8%
TOTAL ASSETS 22,274.6 AED million	CASH/CASH EQUIVALENTS & LIQUID INV. 2,212.7 AED million	NET DEBT** 3,033.6 AED million	EQUITY ATT. TO SHAREHOLDERS 14,291.9 AED million	NET DEBT / TOTAL ATT. EQUITY 21.2%

Note: Figures are rounded to the nearest decimal

*Based on Net Profit and Equity Attributable to Owners of the Company

** Net Debt is the Group's total debt less Cash and Cash Equivalents

Key Messages: Q1 2025

Group Result

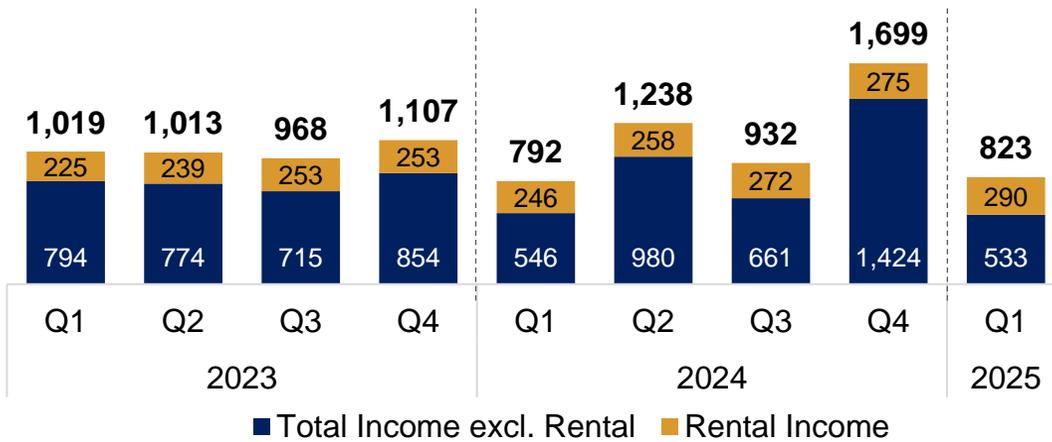
- The Group reported a solid overall performance in Q1 2025 with total income rising to AED 822.9 million, up from AED 791.9 million during the prior period
- The Group reported a higher income from sale of goods and provision of services of AED 302.9 million during Q1 2025 as compared to AED 277.0 million during the prior period and a higher contract revenue of AED 78.5 million during Q1 2025 as compared to AED 41.1 million during the prior period
- Within the property segment, rental income increased by 18% to AED 289.9 million in Q1 2025 as compared to AED 246.2 million in previous period, contributing 35.2% of total income in Q1 2025, underpinned by strong occupancy levels under the property segment
- Earnings per share was recorded at AED 0.04/share in Q1 2025
- The Group's total assets stood at AED 22,274.6 million as at 31st March 2025
- The Group remains well capitalized with Total Equity (attributable to owners) at AED 14,291.9 million as at 31st March 2025 and has adequate liquidity with Net Debt/Total Attributable Equity (%) of 21.2%.

Key Events

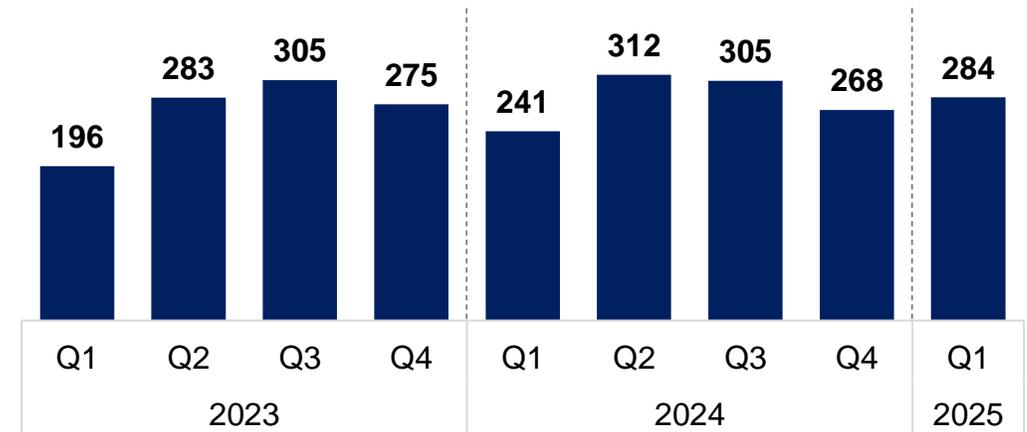
- Key events (financial and non-financial):
 - Globalpharma unveiled its plans for 2025, by launching 25 innovative products across key therapeutic areas, including diabetes, cardiovascular, gastroenterology and orthopedics
 - DIC announced that its subsidiaries – Globalpharma and Emirates Float Glass (“EFG”) have signed strategic memorandum of understanding (MOUs) during the 5th higher committee meeting of the integrated industrial partnership for sustainable economic development, held in Qatar
 - Globalpharma collaborated with India’s ZIM laboratories to bring EU-certified oral dispersible film (ODF) technology to its growing portfolio
 - Dubai Investment Real Estate (“DIR”) proudly announced the exceptional milestone of achieving 5 million safe working man-hours without a lost-time injury (LTI) at the Danah Bay project in Ras al Khaimah
 - Building on the remarkable success of its flagship Mirdif Hills development, DIR introduced Asayel Avenue – a premium residential cluster that redefines modern urban living
 - Al Mal Capital REIT (“AMC REIT”) announced final dividend for the financial year 2024 amounting to AED 20.6 million. The final dividend of AED 0.04 per unit combined with the interim dividend of AED 0.03 per unit resulted in an annualized yield of 7.0%
 - Dubai Investments announced the distribution of 18% cash dividend amounting to AED 765.4 million for the financial year ended December 31, 2024 subsequent to approval by shareholders during the Company’s 29th Annual General Meeting (AGM) held on April 16, 2025

Evolution by Quarter: Rental Income remains key contributor to Total Income

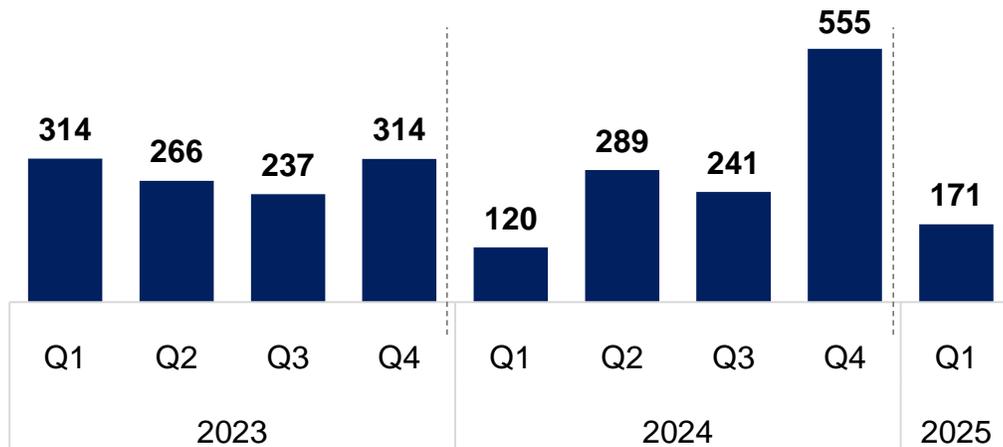
Total Income and Rental Income (AED Million)



EBITDA (AED Million)



Attributable Profit (AED Million)



Key Highlights

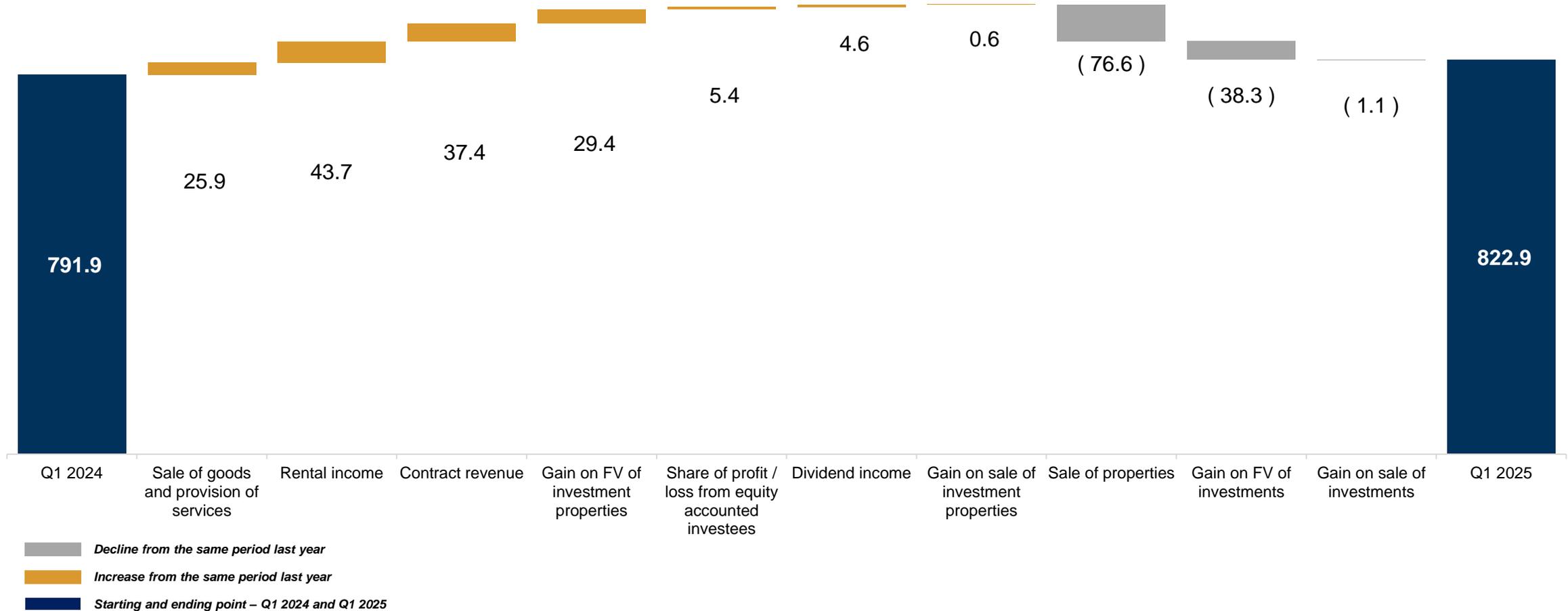
- Total income increased by AED 31.0 million in Q1 2025 as compared to the prior period to reach AED 822.9 million
- Within the property segment, the Group reported total income from sale of properties of AED 91.2 million during Q1 2025 as compared to AED 167.8 million during the prior period. Rental income was AED 289.9 million in Q1 2025 as compared to AED 246.2 million during the prior period (Q1 2024), contributing 35.2% of total income in Q1 2025, underpinned by strong occupancy levels under the property segment
- The Group reported gain on fair value of investment properties of AED 29.4 million in Q1 2025 as compared to no gain/loss during the prior period
- The Group reported a higher EBITDA of AED 283.6 million in Q1 2025 as compared to AED 240.5 million reported during the prior period
- The Group generated higher profits after tax (attributable to owners) of AED 170.9 million in Q1 2025, as compared to AED 120.0 million during the prior period.

Note 1: Figures are rounded to the nearest decimal

EBITDA is calculated by excluding depreciation, amortization, finance expense, finance income, gain on FV of investments, gain on FV of investment properties, net impairment losses and income tax expense

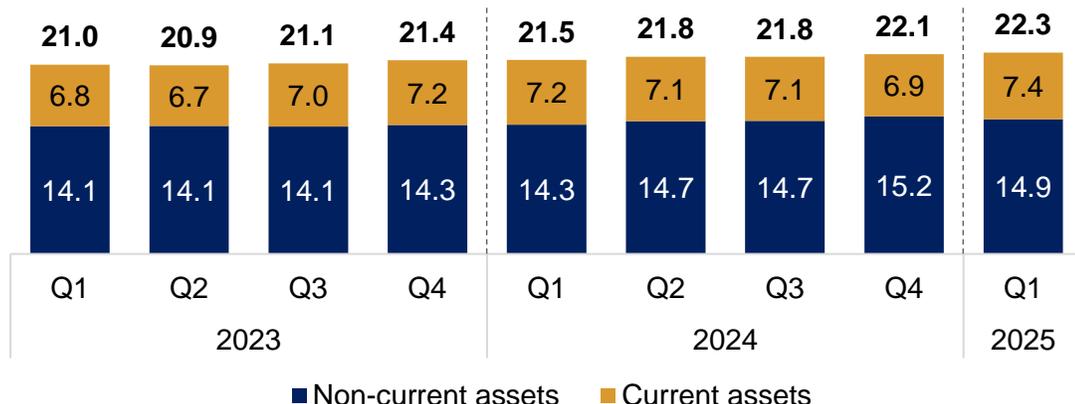
Total Income Movement Year-on-Year

Total Income Bridge (AED Million)

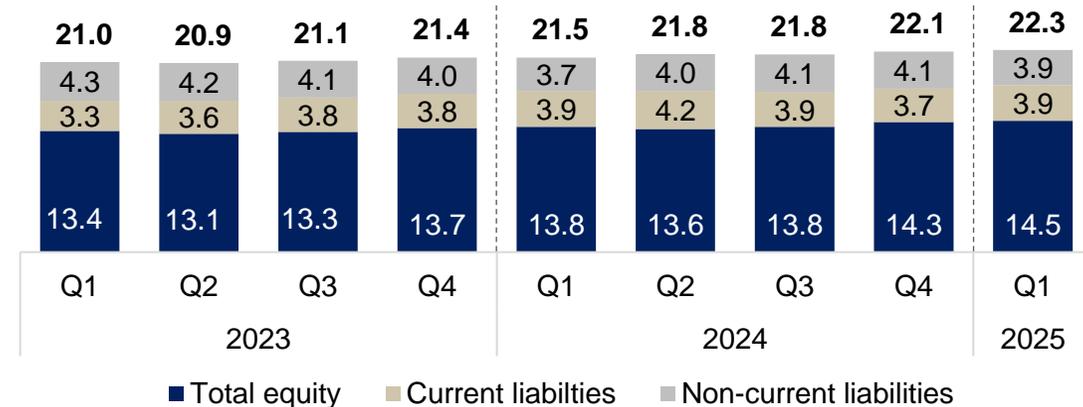


Growth in Assets & Liabilities due to Acquisitions & Growth in Real Estate Portfolio

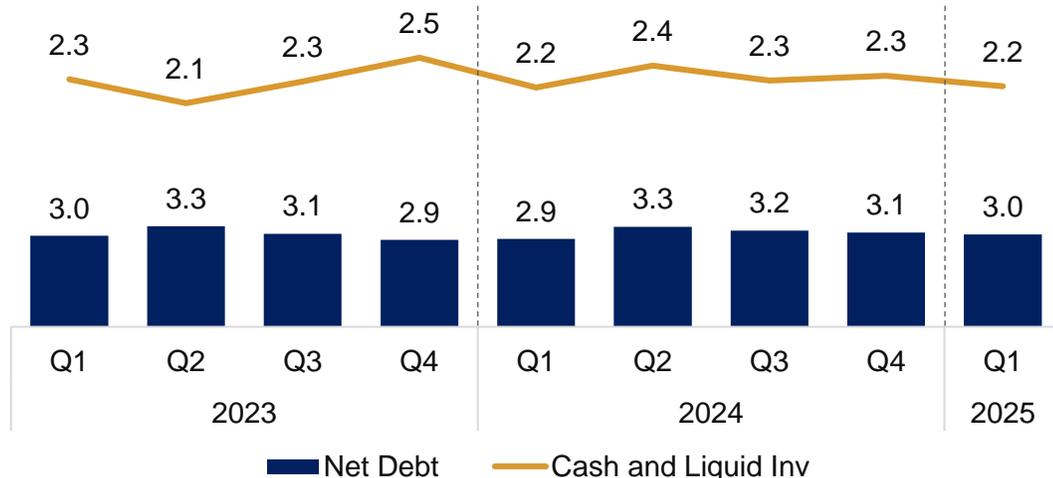
Total Assets (AED Billion)



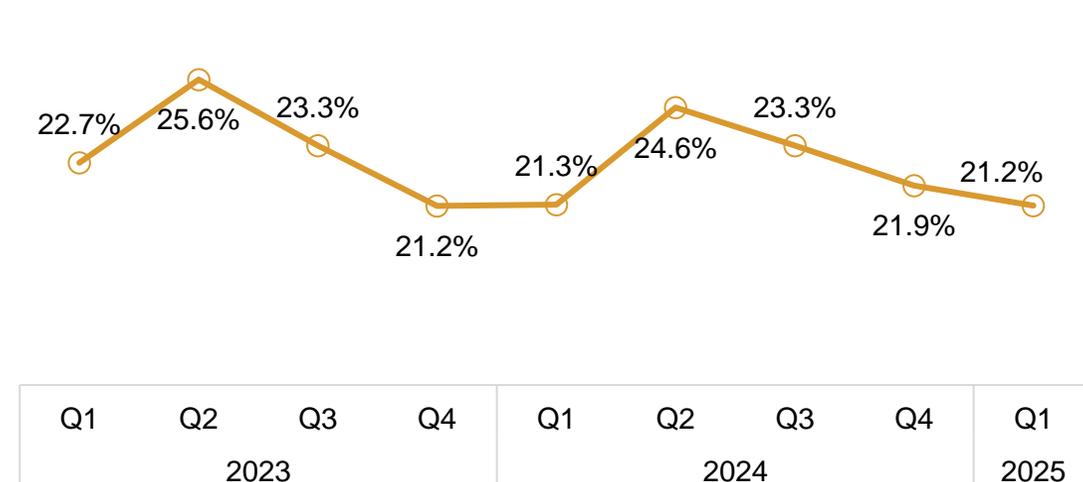
Total Liabilities & Total Equity (AED Billion)



Net Debt and Total Cash & Liquid Inv. (AED Billion)



Net Debt / Total Attributable Equity (%)





Operational Performance by
Business Segment –
Q12025

Property Segment – Development of Real Estate for Sale and Leasing

Property

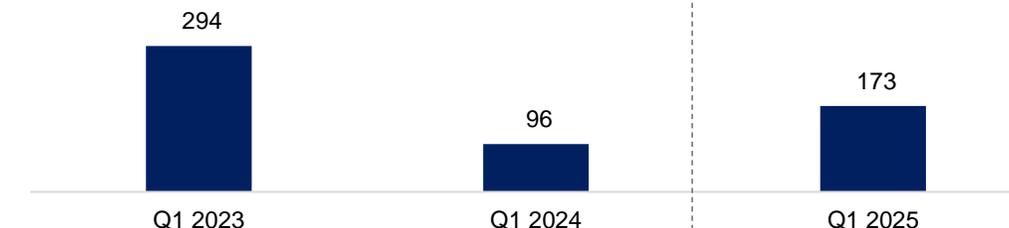
- Rental income increased by 18% to AED 289.9 million in Q1 2025 from AED 246.2 million during the prior period, contributing 35.2% of total income in Q1 2025, underpinned by strong occupancy levels in this segment
- Additionally, gain on fair valuation of investment properties was higher at AED 29.4 million in Q1 2025 compared to no gain/loss during the prior period. The gain was mainly on account of (I) classification of certain plots of land amounting AED 280.7 million as assets held for sale on which the group recorded gain of AED 16.15 million (II) gain on fair valuation gain of AED 13.2 million on a vacant plot of land
- The above increase in rental income and fair valuation gain was offset by lower income from sale of properties of AED 91.2 million in Q1 2025 as compared to AED 167.8 million during the prior period
- As a result of the above, the Group reported a marginally lower total income from this segment of AED 437.5 million in Q1 2025 as compared to AED 439.5 million reported during the prior period
- As a result of lower costs overall, the Group reported higher profit before tax from this segment of AED 173.5 million during Q1 2025 as compared to AED 96.5 million during the prior period
- Total assets for this business segment stood at AED 15,916.4 million as at 31st March 2025, investment properties (AED 10,940.4 million) is the largest contributor, out of which infrastructure and ancillary facilities account for majority as at 31st March 2025
- Given the asset intensive nature of this business segment, the total liabilities of this segment stood at AED 5,278.3 million, comprising approx. 68% of the Group's total liabilities as at 31st March 2025
- The Group is well poised to accelerate growth within this segment with the upcoming handover of the first phase of Danah Bay on Al Marjan Island, RAK, Violet Tower at JVC in Q4 2026 and the recent launch of Asayel Avenue as part of the Mirdif Hills project in Dubai. The growth of Al Mal Capital REIT also remains central, reinforcing its role as a steady source of dividend income.

Financial highlights

Total Income (AED m)



Total Profit Before Tax (AED m)



Total Assets and Liabilities (AED m)



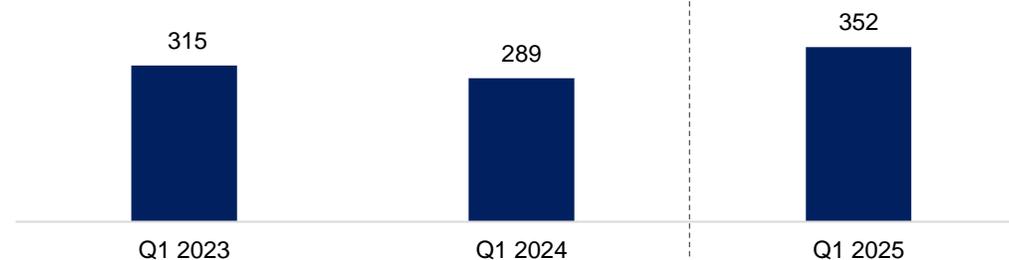
Manufacturing Segment – Manufacturing, District Cooling, Healthcare and Education

Manufacturing, Contracting & Services

- Total income from manufacturing segment increased to AED 352.1 million in Q1 2025 as compared to AED 289.3 million during the prior period
- Profit before tax from this segment was AED 17.2 million in Q1 2025, as compared to AED 3.3 million during the prior period
- The total assets for this segment stood at AED 1,906.4 million as at 31st March 2025.

Financial highlights

Total Income (AED m)



Total Profit Before Tax (AED m)



Total Assets and Liabilities (AED m)



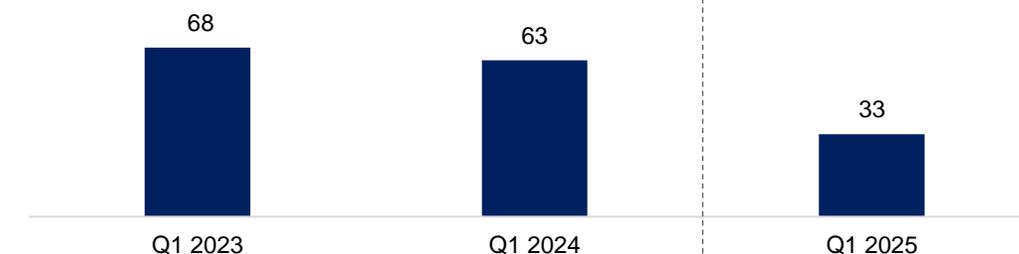
Financial Inv. Segment – Strategic Interests in Associates & Financial Investments

Financial Investments

- Total income from this segment was AED 33.3 million in Q1 2025 as compared to AED 63.1 million during the prior period
- As a result of the above, this segment reported a loss of AED 5.8 million in Q1 2025 as compared to a profit of AED 22.6 million during the prior period
- During the three-month period ended 31st March 2025, the Group acquired an additional 10.76% equity interest in its existing subsidiary Al Mal Capital PSC. Post acquisition of additional interest, the Company's shareholding in Al Mal Capital PSC increased to 83.95%
- The total assets for this segment stood at AED 4,451.9 million as at 31st March 2025.

Financial highlights

Total Income (AED m)



Total Profit Before Tax (AED m)



Total Assets and Liabilities (AED m)





Management Strategy & Outlook

Management Strategy & Outlook: Generate Sustainable Cash Flows to Maximize Shareholder Returns

Profitability

- Continue to generate steady income, backed by recurring cash flow & rental income streams
- Focus on monetizing real estate investment portfolio to deleverage the balance sheet

Diversification

- Acquire sustainable income generating assets within AMC REIT, to provide consistent flow of cash dividends
- Monitor and nurture investments in high-performing UAE sectors, including healthcare, education, industrial assets and other profitable companies

Synergy & Scale

- Replicate successful business models across the region with strong growth potential (e.g. DIP) in new markets
- Bolt on acquisitions/invest in a range of industrial companies and mature businesses that complement the existing portfolio and enhance synergies

Risk Management

- Prudent approach to balance sheet and portfolio risk management
- Maintain healthy cash position and liquid investment portfolio and non-core long term investments

Return Focused

- Divest stakes in mature businesses to enhance shareholder value
- Maintain attractive dividend return profile for shareholders



Portfolio Information – Flagship Assets

Dubai Investment Park - A “City within a City”

TOTAL AREA 23 million m ²	NET LEASE AREA 17 million m ²
LEASED PLOTS ~1,200	INDUSTRIAL 60%
LEASED 97%	RESIDENTIAL 33%
Q1 2025 TOTAL INCOME 236 AED million	COMMERCIAL 7%



Glass LLC – The Glass Pioneer in the Middle East



ESTABLISHED

2006

FACILITY

~45,000

Sqm. of Built-up Area



PRODUCTION

~5.8Mn

Sqm. (Q1 25)



EXPORTS

65+

Countries

Key Projects (UAE & Global)



Dubai Airport T3
(UAE)



Abu Dhabi Airport
T3 (UAE)



Index Tower
(UAE)



Al Ain Stadium
(UAE)



Flame Towers
(Azerbaijan)



King Abdullah Int'l
Airport
(Saudi Arabia)



Index Tower
(UAE)



Gate Towers
(Egypt)



Nanyang University
(Singapore)



Lyons
(Australia)



Langham Palace
(Hong Kong)



Hamp Tower
(Azerbaijan)

Mirdif Hills – Mixed-use Residential, Commercial and Retail Development

Janayen Avenue – 350+ Residential Units



Nasayem Avenue – 400+ Residential Units



Multaqa Avenue – 4-star Hotel – Millennium Place



Asayel Avenue – 190+ Residential Units



Danah Bay – “Pearl by the Bay”



TOTAL PROJECT
AREA

90,000
SQM

BEACHES

40,000
SQM

HOTEL

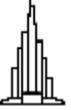
4-STAR
UPPER SCALE

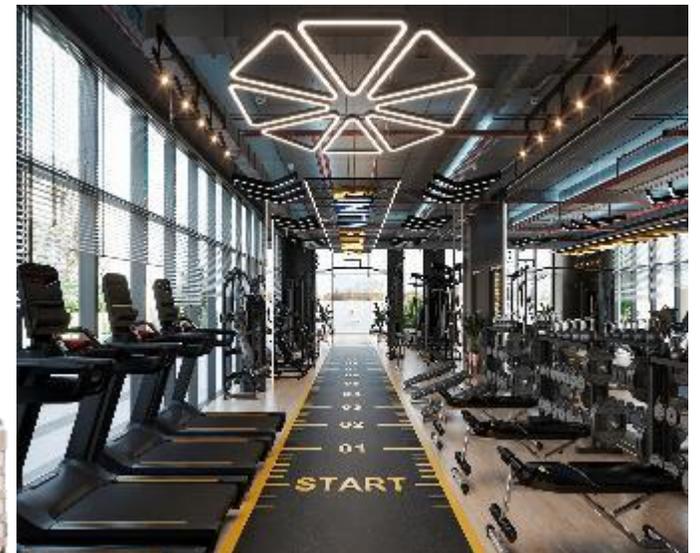
LUXURY
**TOWNHOUSES
& VILLAS**



Violet Tower – JVC'S Newest Residential Tower

RESIDENTIAL FLOORS	RESIDENTIAL UNITS	MINS FROM DOWNTOWN
27	287	15

 <p>7 minutes Dubai Hills Mall</p>	 <p>7 minutes Mall of the Emirates</p>
 <p>10 minutes Dubai Marina</p>	 <p>20 minutes Jumeirah Beach</p>
 <p>15 minutes Downtown Dubai</p>	 <p>15 minutes Burj al Arab</p>
 <p>20 minutes Palm Jumeirah</p>	 <p>20 minutes Museum of the Future</p>
 <p>30 minutes Dubai Int'l Airport</p>	 <p>30 minutes Dubai World Trade Center</p>



Investor Relations Contact



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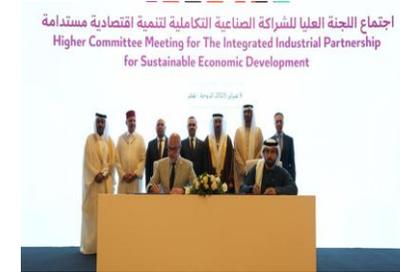
Key Events and Awards



Emicool partnerd with Quant Gulf to Launch AI-driven predictive maintenance for enhanced cooling efficiency



Globalpharma launched 25 innovative products across key therapeutic areas including diabetes, cardiovascular, gastroenterology and orthopedics



اجتماع اللجنة العليا للشراكة الصناعية التكاملية لتنمية اقتصادية مستدامة
Higher Committee Meeting for The Integrated Industrial Partnership
for Sustainable Economic Development

DICs subsidiaries Globalpharma and EFG signed strategic MOUs during the 5th higher committee meeting held in Doha, Qatar



Globalpharma collaborated with India's ZIM laboratories to bring EU-certified oral dispersible film (ODF) technology to its growing portfolio



DIR proudly announced the exceptional milestone of achieving 5 million safe working man-hours without a lost-time injury (LTI) at the Danah Bay project in RAK



DIR expands Mirdif Hills with launch of Asayel Avenue

Disclaimer – Forward Looking Statements

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Important factors that could cause our actual results of operational and financial conditions to differ materially from those indicated in the forward looking statements include, among others: our ability to maintain adequate revenue levels and cost control; economic and financial conditions in the global markets and regional markets in which we operate, including volatility in interest rates, commodity and equity prices and the value of assets; the implementation of our strategic initiatives, including our ability to effectively manage the redeployment of our balance sheet and the expansion of our strategic businesses; the reliability of our risk management policies, procedures and methods; continued volatility in the capital or credit markets; developments and changes in laws and regulations, including increased regulation of the financial services industry through legislative action and revised rules and standards applied by the regulators.

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