



بنك دبي الإسلامي

Dubai Islamic Bank

#ReadyForTheNew

DUBAI ISLAMIC BANK

SUSTAINABLE FINANCE FRAMEWORK



JULY 2022



1 Introduction

Dubai Islamic Bank P.J.S.C. ("DIB" or the "Bank") was officially inaugurated in 1975 by H.H Shaikh Rashid bin Al Maktoum as the first full-service Islamic bank to adopt the principles of Shariah in all its practices. It is now an established leading Islamic bank in UAE and amongst one of the largest in the world, continuously working to fulfil its vision of being the most progressive Islamic financial institution. DIB primarily engages its growing customer base through its corporate, retail, treasury and investing bank activities and increasing number of innovative sharia compliant products and services. DIB currently serves over 5 million customers across the group through its multiple branches and self-service banking channels inside the UAE and overseas at subsidiaries and associates located in Pakistan, Bosnia, Kenya, Sudan and Indonesia.

The Bank has 5 core values under its "I Care" approach:

- I** : Inclusive – Accessible to all, and most importantly, without bias.
- C** : Collaborative – Connected together as a team to deliver banking with ease.
- A** : Agile - Deliver faster solutions and provide happy experiences.
- R** : Responsible - Fair, transparent and accountable in making responsible decisions.
- E** : Engaged - Passionate and committed to deliver fulfilling journeys.

As one of the world's leading Islamic Banks, ESG and CSR have always been part of DIB's business model and DNA. Sustainability is integrated into its purpose: to instil simplicity and convenience in all offerings through a personal and engaging experience closely aligned with global sustainable practices for a better future. This is aligned with the initiatives of the UAE government and regulators within the country for the collective objective of achieving global standards and building a longstanding culture that will enable the UAE and the world to be an improved place to live in for all. As a result, DIB supports key sustainability initiatives in Dubai and the wider UAE, such as the Integrated Energy Strategy 2030, Clean Energy Strategy 2050 and the Demand Side Management Strategy.

1.1 DIB's Approach to Sustainability

Driven by international and country-specific sustainability initiatives and committed leadership. DIB's overall sustainability approach is expected to be governed under a proposed bank-wide ESG governance structure and sustainability medium-term strategy.

In 2021, DIB was awarded 'Best ESG Strategy' by the MEA Finance Award, an approach defined under 5 ESG-compliant pillars:

- ethics and integrity
- thriving workplace
- positive community impact
- environmental stewardship
- sustainable finance and investments.



Sharia Compliance

DIB aims for high levels of Sharia compliance by offering all its products and services in strict conformity with the parameters approved by the Sharia Board.

DIB has an effective Sharia governance in place to manage and mitigate Sharia non-compliance risk. DIB's Board of Directors is ultimately responsible for DIB's compliance with the principles of Sharia with respect to all its licensed activities and businesses through the implementation of a robust Sharia governance framework that conforms to the resolutions of the Higher Shariah Authority by the UAE Central Bank.

To ensure DIB's Sharia compliance, all products, services, transactions and matters are duly approved by the Internal Shariah Supervisory Committee ("ISSC") of DIB. DIB maintains effective internal Sharia controls comprising three distinct lines of defence, including (i) the business (which adopts robust policies, procedures and controls approved by ISSC), (ii) the internal Sharia control department (which supports the ISSC), and (iii) the internal Sharia audit department (which undertakes Sharia audits and monitors on-going compliance).

This helps to ensure that DIB's reputation as a premier Islamic bank is maintained at all times.

1.2 DIB's Commitment to Sustainable Finance

DIB has participated in nearly USD 6 billion of green Islamic capital market transactions and become increasingly active in the issuance of ESG sukuk since 2018. ESG sukuk work to secure stable returns on Sharia-compliant bonds whilst also having a positive impact.

DIB is committed to driving sustainability by financing companies and projects that are at the forefront of the energy transition in the UAE. As an example, DIB is a lead financier of Bee'ah, one of the region's leading sustainability pioneers. Bee'ah operates across industries to create ground-breaking environmental innovations and provide solutions for future ready cities.

Another innovative approach by DIB is the bank's effort to incentivise sustainability through auto financing for electric vehicles ("EV") and hybrid cars. The Bank offers discounted profit rates for personal auto finance specifically for the utilisation for the purchase of EV or hybrid cars. Since inception, this programme has led to the issuance of more than 360 financings. The programme was consolidated in 2019 when DIB entered into a partnership with Dubai Electricity and Water Authority ("DEWA") to offer such financings. The partnership represented pioneering government and private sector cooperation to encourage customers to buy environmentally friendly electric vehicles.

One key area of focus for DIB in its social development agenda is affordable housing. By collaborating with the UAE Government, DIB is able to offer bespoke housing schemes and financing solutions to provide affordable housing to UAE nationals in all seven emirates, for both ready and under-construction projects. Key partnership programmes include the Mohammed Bin Rashid Housing Establishment ("MBHRE") and



Sheikh Zayed Housing Programmes ("SZHP") which offer UAE nationals financial support schemes, including profit free financing and subsidies, with increased support offered to those with lower earnings to maximise the social impact.

Another cornerstone of DIB's social financing agenda is support to the small and medium enterprises ("SME") sector which is recognised as being a key driver for growth in Dubai and the UAE. In an effort to address the challenges UAE's start-ups and SMEs face in accessing funding from banks, DIB has signed a Memorandum of Understanding with Emirates Development Bank ("EDB") on a credit guarantee scheme for SMEs in the UAE. The scheme is extended to start-ups which are 51 to 100 percent owned by UAE nationals and also to expat-owned start-ups in priority sectors such as healthcare, manufacturing, agriculture and technology. The focus is on entities that operate in the country. Within the scope of the MoU, EDB will provide the credit guarantee programme to DIB's small business customers, while DIB will offer up to AED 10m in financing, with half of the facility amount guaranteed by EDB. In total, DIB will aim to disburse AED 200m.

DIB is committed to managing and disclosing environmental-related data in order to take full responsibility of its role in protecting the environment and safeguarding the planet for future generations. This has consequentially led to multiple operational improvements. For example, through the installation of water saving technologies across its buildings and the circulation of awareness campaigns DIB has reduced water consumption at the DIB headquarters in Dubai by 27% since 2020. Another key pillar of these improvements is the focus on sustainability in buildings, programmes here include the fitting of high efficiency LED installed light fittings, use of renewable materials and the reduction of electricity and power consumption

1.3 Corporate Social Responsibility

DIB has given over AED 245 million of charitable contributions to individuals and 24 charities and NGOs inside the UAE across four impact areas: quality education, good health, affordable housing, and community support.

DIB works to address the social inequalities in education systems through multiple avenues, such as the donation of laptops to students. 141 children and young adults from low-income families in the UAE were able to benefit from DIB's community support services in 2020. DIB views the provision of financial literacy and banking education activities as an integral part of customer service. At the start of 2022, the bank launched a program to spread in-depth financial knowledge to the next generation by partnering with KFI Global Financial to rollout programs and campaigns targeted at schools and universities in the UAE for students aged 14-21.

Over AED 20 million was directed towards 'good health' programs in 2020 and included partnerships with the Emirates Red Crescent Medical Centre, Emirates Thalassaemia Society, Al Jalila Foundation and the Islamic Affairs and Charitable Activities Department. For example, by supporting the Dubai Charity Association, DIB was able to pay the costs of kidney operations for 63 patients in hospitals and medical centres inside the UAE. Other support includes funds such as the Faraj Fund which was set up to alleviate hardship of inmates held in Penal and Correctional Institutions and its families. A further example is the 'Year of the 50th' Program which DIB has contributed over AED 7 million to help settle the liabilities of local families. These efforts are strongly aligned with the government goals towards responsibility and strengthening family stability.

1.4 Sustainable Development Goal Mapping

DIB has mapped its impact to the following eight United Nations' Sustainable Development Goals through its business activities and charitable contributions:

SDG	Impact
	<ul style="list-style-type: none"> In 2021, over 3 million AED in charitable contributions were made to projects that support patients in need DIB Active encourages employees to physical exercise
	<ul style="list-style-type: none"> In 2021, over 5 million AED in charitable contributions were made to projects with educational purposes
	<ul style="list-style-type: none"> Growing number of women in the work force Equal amount of 10 training hours to female and male employees
	<ul style="list-style-type: none"> Stable economic performance with total income of AED 11.8 billion in 2021 3763 direct jobs in the UAE
	<ul style="list-style-type: none"> 9 branches across the UAE that are fully accessible for people of determination: including wheelchair accessible teller counters, bathrooms, ramps and handrails
	<ul style="list-style-type: none"> Integration of climate change and intensified natural disasters in our risk assessments models Internally circulating awareness campaigns on environmental actions Focus on sustainable construction practices in newly built offices Discounted profit rates for auto finance for electric vehicle
	<ul style="list-style-type: none"> In 2021, around 14 million AED charitable contributions were made to projects supporting affordable housing of strengthening the local community and its families
	<ul style="list-style-type: none"> Strict anti-bribery policies Close collaboration with the UAE government, due to ownership structures, to contribute to positive decision-making at all levels Inclusive collaboration with NGOs and charities



2. Sustainable Finance Framework

DIB intends to use this Framework as the basis to issue Green, Social or Sustainability Sukuks and other Financing instruments ("Sustainable Financing Instruments"). The Sustainable Financing Instruments will fund Eligible Sustainable Projects that conform to the sustainable finance principles listed below:

- the International Capital Market Association ("ICMA") Green Bond Principles ("GBPs") 2021¹, Social Bond Principles ("SBPs") 2021² and Sustainability Bond Guidelines ("SBGs") 2021³; and/or
- the Loan Market Association ("LMA") Green Loan Principles ("GLPs") 2021⁴ and Social Loan Principles ("SLPs") 2021⁵.

In aligning with the above principles and guidelines, the Bank's Sustainable Finance Framework is presented through the four core components of the GBPs, SBPs, SBGs, GLPs and SLPs (collectively, the "Principles") as well as their recommendation for external review:

- a) Use of Proceeds
- b) Process for Project Evaluation and Selection
- c) Management of Proceeds
- d) Reporting

Sukuks issued under this Framework may take the form of public transactions or private placements, in bearer or registered format, and may take the form of senior unsecured or subordinated issuances. Such Sukuks and financing entered into under this Framework will be standard recourse-to-the-issuer obligations and investors will not bear the credit risk of the underlying allocated eligible asset exposures.

2.1 Use of Proceeds

Dubai Islamic Bank will allocate an amount at least equivalent to the net proceeds of the Sustainable Financing Instruments issued under this Framework to finance and/or re-finance, in whole or in part, sustainable projects which meet the eligibility criteria of the following Eligible Green and/or Social Project categories ("Eligible Sustainable Projects"), as defined as below.

A maximum 3-year look-back period would apply for refinanced projects and Dubai Islamic Bank expects each issuance under this framework to be fully allocated within 2 years from the date of issuance.

1 In alignment with ICMA Green Bond Principles, June 2021, <https://www.icmagroup.org/green-social-and-sustainability-bonds/green-bond-principles-gbp/>

2 In alignment with ICMA Social Bond Principles, June 2021, <https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/social-bond-principles-sbp/>

3 In alignment with ICMA Sustainability Bond Guidelines, June 2021, <https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/sustainability-bond-guidelines-sbg/>

4 In alignment with LMA Green Loan Principles, February 2021, <https://www.lsta.org/content/green-loan-principles/>

5 In alignment with LMA Social Loan Principles, April 2021, <https://www.lsta.org/content/social-loan-principles-slp/>



Eligible Green Project Categories

GBP Category

Eligibility Criteria

Renewable Energy



Projects related to the production, transmission and storage of energy from the following renewable sources:

- Solar (PV and Concentrated Solar Power with a minimum 85% of power generation derived from solar sources)
- Wind energy (including onshore and offshore)
- Biofuels produced from waste sources, such as used cooking oil
- Biomass from sustainable feedstock only⁶

Projects related to production of green hydrogen projects (including either hydrogen produced (a) under a GHG emissions threshold of $3tCO_2e/tH_2$ OR (b) by electrolysis powered using 100% wind and/or solar power) with, storage and distribution and R&D

Energy Efficiency



Projects that reduce energy consumption by at least 20% compared to the average of national energy consumption of an equivalent project or technology, such as:

- District cooling systems
- Upgrade in grid infrastructure to improve electricity transmission efficiency and reduce transmission losses
- Investment in smart energy grids, energy meters, management systems and battery storage facilities

For the avoidance of doubt, improvement activities that result in the lock in of fossil fuel technologies will be excluded

Clean Transportation



Financing related to electric and low carbon vehicles and associated infrastructure for public, passenger and freight transportation, including auto financing programs

- Nonelectric vehicles will meet the following criteria:
 - passenger cars and public rail transportation (under $75gCO_2/p\text{-km}$ up to 2020, and $50gCO_2/p\text{-km}$ thereafter up till 2030);
 - freight transportation (under $25gCO_2/t\text{-km}$ up till 2030, $21gCO_2/t\text{-km}$ from 2030 up to 2050)

Projects supporting the deployment of electric vehicles including charging infrastructure

⁶ Feedstock is from sustainable sources of local raw material that is sourced from agricultural residues or forestry residue and does not deplete existing terrestrial carbon pools or compete with food production



Green Buildings



Projects related to acquisition, development, construction and refurbishment of buildings that belongs to the top 15% in terms of energy efficiency of their local market or have received, or expect to receive based on its design, construction and operational plans, certification according to third-party verified green building standards, including:

- LEED "Gold" or above
- BREEAM "Excellent" or above
- Estidama Pearl Building Rating System⁷ (4 Pearl and above)
- Global Sustainability Assessment System (GSAS) "4 star" or above

Pollution Prevention and Control



Projects related to construction, upgrades and renovation of facilities for collection, sorting, processing and conversion and treatment of waste, including:

- Waste collection and storage
- Waste sorting, separation and material recovery
- Recycling and reuse
- Biological treatment facilities (including anaerobic digestion and composting facilities)
- Waste to energy plants, where recyclables are sorted and there is bottom ash recovery

Sustainable Water and Wastewater Management



Projects related to construction, operation, maintenance or upgrades, of water collection, recycling, transportation and treatment technologies, including:

- Water and wastewater treatment plants (WWTP) including reuse of WWTP effluents
- Sewer systems and pumping stations

Projects that increase water-use efficiency by at least 20%, such as water recycling and reuse projects, water saving systems, water saving technologies and water metering

Water desalination projects running on reverse osmosis technology with a carbon intensity of less than 100gCO₂e/kWh over the residual asset life. (The asset may be partially powered by renewables)

7 <https://www.dmt.gov.ae/en/Urban-Planning/Pearl-Building-Rating-System>



Eligible Social Project Categories

SBP Category

Eligibility Criteria

Employment Generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises

Financing and/or refinancing to Small and Medium Enterprises⁸ (SME) and microfinance clients, as well as the provision of support measures to these clients such as offering extension of payment periods and exemption of facility fees during natural disasters and pandemics



Target Populations

- SMEs
- Women-owned businesses
- SMEs whose economic activities have been affected by pandemics and natural disasters

Affordable Housing



Financing and/or refinancing of government-supported or government-subsidized mortgages for the provision of affordable housing as well as projects related to the development and construction of homes covered under such programmes⁹

Target Population

Populations meeting the criteria for government-supported affordable housing mortgage financing schemes

Access to Essential Services



Projects related to the construction or expansion of public hospitals and schools for the provision of not-for-profit, free or subsidised healthcare and education for the:

- Provision / distribution of healthcare equipment and public healthcare services
- Infrastructure for the provision of emergency medical response and disease control services
- Provision of child, youth or adult education and vocational training services

Projects related to provision of essential public services including manufacturing of firefighting and other emergency equipment

Target Population

General population, including populations that lack quality access to essential healthcare and education services

⁸ In line with the UAE Central Bank Circular No. 1/2021 dated 26/02/2021 under Article 1 point a. & b. definition of SMEs, DIB uses the following definitions for SMEs: micro – annual turnover < AED 3 million for trading and manufacturing clients, < AED 2 million for services companies; small – annual turnover of AED 3-50 million for trading and manufacturing, AED 2-20 million for services; medium – AED 50-250 million for trading and manufacturing, AED 20-200 million for services.

⁹ DIB supports a number of government-supported and subsidized initiatives in the UAE, such as the Mohamed bin Rashid Housing Establishment and the Sheikh Zayed Housing Programme. Financing under such programmes includes profit-free financing by DIB with an upfront subsidy received from the relevant government ministry by DIB. <https://u.ae/en/information-and-services/housing/housing-authorities-and-programmes>



Exclusions Criteria: For avoidance of doubt, financing toward any expenditures or projects involving the following activities will be excluded.

- Coal or gas fired power generation and distribution assets
- Coal mining and transportation
- Fossil fuel-related exploration and distribution
- Conflict Minerals
- Extractive industries and mining
- Military Contracting and Weapons
- Nuclear power generation and distribution assets
- Activities involving modern slavery, or forced labour

In addition, there are several excluded projects or sectors as a result of them being non-Shariah compliant activities, such as:

- Payday loans
- Gambling
- Adult Entertainment
- Alcohol
- Tobacco

2.2 Project Evaluation and Selection Process

The Project Evaluation and Selection Process will ensure that the proceeds of any DIB Sustainable Financing Instrument are allocated to finance or refinance Eligible Sustainable Projects that meet the criteria and objectives set out above in section 2.1, Use of Proceeds.

A working group will be established and will be responsible for governing and implementing the initiatives set out in the Framework.

The working group is comprised of certain Bank management personnel from relevant departments, for the selection and evaluation of the Eligible Sustainable Projects. The members will be made up of senior representatives from the Businesses (Corporate, Treasury and Investment banking), Finance, Risk, Credit and Investor Relations. This working group will be established as a sub-committee of DIB's Management Credit Committee and will also be monitored by the Risk Management Committee and Board Risk, Compliance and Governance Committee.



The working group will:

- Meet at least quarterly, endeavoured to be distributed evenly throughout the year
- Ratify Eligible Sustainable Projects, which are initially identified during the credit approval process
- Ensure that all Eligible Sustainable projects have been assessed from an environmental and social risk management perspective
- Undertake regular monitoring of the asset pool to ensure the eligibility of Sustainable Projects with the criteria set out above in section 2.1, Use of Proceeds, whilst replacing any ineligible Sustainable Projects with new eligible Sustainable Projects
- Facilitate regular reporting on any Sustainable issuance in alignment with our Reporting commitments
- Manage any future updates to this Framework
- Ensure that the approval of Eligible Sustainable Projects will follow the Bank's existing financing/ investment approval processes

DIB manages a rigorous process of ongoing identification and monitoring of a comprehensive risk management framework that follows international and national policies. Since 2020, the Bank has imposed risks from natural disasters which arises as a result of climate change and is a key core factor in the Bank's risk screening. The Bank understands that the probability of these events will be occurring more frequently and more intensely with a very high likelihood and therefore the Bank targets to implement more assessment tools, addressing climate and ESG matters into the Bank's operations.

DIB has a two-tier strategy ESG road map for Risk Management;

Tier 1 – The Bank has put in place a first generation ESG risk tolerance which will evolve over the period of time as the Bank enhances its abilities in respect of ESG risk governance.

Tier 2 – The Bank has started working (project is in progress) on putting in place ESG scorecard to be used to assess customers for ESG compliance.



2.3 Management of Proceeds

The proceeds of each DIB Sustainable Financing Instrument will be deposited in DIB's sustainability-related funding accounts and earmarked for allocation towards the Eligible Sustainable Projects using the Sustainable Finance Register.

The Sustainable Finance Register will contain the following information:

- I.** Sustainable Financing Instrument (Sukuk, Financing etc.) details: pricing date, maturity date, principal amount of proceeds, coupon, ISIN number, etc.
- II.** Allocation of Proceeds:
 - a.** The Eligible Sustainable Projects List, including for each Eligible Sustainable Project, the Eligible Sustainable Project category, project description, project location, Bank's ownership percentage, total project cost, amount allocated, settled currency, etc.
 - b.** Amount of unallocated Proceeds

Any proceeds temporarily unallocated will be invested according to the Bank's standard liquidity policy into cash or cash equivalents.

2.4 Reporting

On an annual basis, DIB will publish an allocation report and an impact report on its Eligible Sustainable Projects, as detailed below. This reporting will be updated annually until full allocation of the net proceeds of any Sustainable Financing Instrument issued, or until the Sustainable Financing Instrument is no longer outstanding.

2.4.1 Allocation Reporting

- a.** List of eligible Sustainable projects
- b.** The amount of Proceeds allocated to each Eligible Sustainable Project category
- c.** When possible, descriptions of the Eligible Sustainable Projects financed, such as project locations, amount allocated, etc.
- d.** Share of new financing vs. refinancing
- e.** Selected examples of projects financed
- f.** Amount of unallocated Proceeds



2.4.2 Impact Reporting

The Bank will provide reporting on the environmental benefits of the Eligible Sustainable Projects. Subject to data availability and confidentiality, impact reporting may cover the following impact reporting metrics listed below, and where available, taking reference from the relevant indicators suggested in the ICMA Harmonized Framework for Impact Reporting¹⁰. In addition, calculation methodologies and key assumptions will be disclosed.

Eligible Sustainable Project Categories	Impact Reporting Metrics
Green Project Categories	
Renewable energy	<ul style="list-style-type: none"> Capacity of renewable energy plant(s) constructed or rehabilitated in MW Annual renewable energy generation in MWh/GWh (electricity) and GJ/TJ (other energy) Annual GHG emissions reduced/avoided in tonnes of CO2 equivalent (where possible)
Energy Efficiency	<ul style="list-style-type: none"> Annual energy savings in MWh (electricity) and GJ/TJ (other energy savings)
Clean Transportation	<ul style="list-style-type: none"> Number and type of clean transportation infrastructure financed Annual GHG emissions reduced/avoided in tonnes of CO2 equivalent
Green Buildings	<ul style="list-style-type: none"> Type of scheme, certification level Energy efficiency gains in MWh or % versus baseline/building code
Pollution Prevention and Control	<ul style="list-style-type: none"> Waste reduced/avoided (tonnes) Annual GHG emissions reduced/avoided (tonnes of CO2 equivalent)
Sustainable Water and Wastewater Management	<ul style="list-style-type: none"> Annual reduction in water use in % Annual amount of wastewater treated, reused or avoided before and after the project in m3/a
Social Project Categories	
Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises	<ul style="list-style-type: none"> Number and amount of financing to SMEs Number and amount of financing to women-owned SMEs Number and amount of financing to microfinance entities Number and amount of microfinance financing
Affordable Housing	<ul style="list-style-type: none"> Number of housing units constructed / financed Number of individuals and families benefiting from subsidized housing
Access to Essential Services	<ul style="list-style-type: none"> Number of people benefited (e.g. patients benefited or students supported) Number of public hospitals, clinics and health care centres financed Numbers of places and beds Number of schools and universities financed Number of firefighting equipment produced



3. External Review

3.1 Second Party Opinion

DIB has appointed ISS ESG to assess this Sustainable Finance Framework and its alignment with the GBPs, SBPs, SBGs, GLPs and SLPs and issue a Second Party Opinion (SPO) accordingly.

The Second Party Opinion will be made publicly available on the Bank's official website.¹¹

3.2 Post issuance external verification

In order to provide timely and transparent information about the reporting of the funds from Sustainable Financing Instruments issued under this Framework, the Bank intends to engage a third party reviewer to provide an annual assessment on the alignment of the allocation of funds with the Framework's criteria.

The post issuance external verification will be made publicly available on DIB's official website.

4. Amendments to this Framework

The working group will review this Framework on a regular basis, including its alignment to updated versions of the Principles as and when they are released, with the aim of adhering to best practices in the market. Such review may result in this Framework being updated and amended. The updates, if not minor in nature, will be subject to the prior approval of the Bank and ISS ESG or with a corresponding update in the form of a new SPO. Any future updated version of this Framework that may exist will either keep or improve the current levels of transparency and reporting disclosures, including the corresponding review by an external reviewer. The updated Framework, if any, will be published on our website and will replace this Framework.

5. Glossary

DIB	Dubai Islamic Bank
GBP	Green Bond Principles
GLP	Green Loan Principles
ICMA	International Capital Market Association
LMA	Loan Market Association
Principles	GBPs, SBPs, SBGs, GLPs and SLPs
SBG	Sustainability Bond Guidelines
SBP	Social Bond Principles
SLP	Social Loan Principles
SPO	Second Party Opinion

¹¹ <https://www.dib.ae/about-us/investor-relations>



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