



بنك دبي الإسلامي
Dubai Islamic Bank

#شكراً_خط_دفاعنا_الأول
#ThankYouHeroes



Investor Presentation
For the period ending 30 June 2020

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1. Overview of Economic Environment

2. Strategy Realignment in COVID times

3. Financial Performance

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UAE continues to demonstrate resilience amidst the ongoing global pandemic

Strong leadership and robust underlying macro economic fundamentals of the UAE to accelerate recovery and advance growth



New government structure announced, ensuring stronger and flexible government that will prepare the country towards the post Covid-19 future.

More than AED 6 billion in total stimulus for Dubai's key sectors to reinforce economic activities and support liquidity in businesses.

UAE recently cited amongst the safest destinations in the world



In July 2020, the World Travel and Tourism Council (WTTTC) has recognized the Emirate as a safe destination receiving a “**safe travels stamp**” and validating its stringent hygiene and safety protocols that the city has put in place to address Covid-19.

A comprehensive global report released in July 2020 ranks UAE #11 amongst 200 countries to be amongst safest countries in the world for Covid-19. The study is spread across various parameters such as government efficiency of risk management, healthcare readiness, quarantine efficiency and monitoring & detection.

“**Dubai Assured**” – compliance program certifying tourism and retail establishments comply with health and safety protocols.



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Strategy Realignment in COVID times



**Preserving Quality of
Assets**



**Focusing on Low Risk
Assets / Sectors**



**Protecting the
Franchise**



**Maximizing
Integration Synergies**

1H2020 Strategic Business Highlights

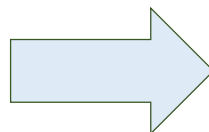
Strategic Highlights

Proactive management of Covid-19 crisis

Strong growth across digital channels

Robust balance sheet growth

Strategy shift towards low risk sectors



Progress

Business continuity in place and resources (branches & staff) gradually returning to optimum capacity

20% YTD growth in internet banking and 28% YTD growth in mobile banking app transactions

Customer financing and deposits crossing the AED 200 billion mark

Strong quality credit growth with a focus on sovereigns

Bloomberg League Tables

EMEA Islamic Financing MLA – 1H2020

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	Dubai Islamic Bank	687	3
2	Abu Dhabi Islamic Bank	684	3
3	Al Rajhi Banking Corp.	289	3
4	HSBC	271	3
5	Banque Saudi Fransi	220	1

EMEA Islamic Financing Book runner – 1H2020

Rank	Bookrunner	Vol (MM USD)	Deals
1	Abu Dhabi Islamic Bank	658	2
2	Dubai Islamic Bank	575	1
3	International Islamic Trade Finance Corp.	300	1
4	Citi	253	2
5	Standard Chartered	253	2

US Dollar International Sukuk – 1H2020

Rank	Manager	Vol (MM USD)	Issues
1	Standard Chartered	2,991	18
2	HSBC	2,028	13
3	Dubai Islamic Bank	1,391	11
4	Islamic Development Bank	803	7
5	First Abu Dhabi Bank	801	7

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Overall Financial Performance (for the period ended 30 June 2020)

Preserving long term value for our customers and shareholders

Balance Sheet

AED million	Dec 2019	June 2020	Change
Net Financing Assets & Sukuk Investments	184,157	237,099	29%
Total Assets	231,796	294,797	27%
Customers' Deposits	164,418	206,521	26%
Sukuk Financing Instruments	14,852	18,607	25%
Equity	34,732	39,230	13%
Total Liabilities and Equity	231,796	294,797	27%

Financial Highlights

Key Ratios	Dec 2018	Dec 2019	June 2020
Net Financing to Deposit	93%	92%	97%
Total Capital Adequacy	17.5%	16.5%	16.7%
CET1	12.4%	12.0%	12.3%
Non-Performing Financing ("NPF")	3.4%	3.9%	4.5%
ROE	18%	17%	16%
ROA	2.32%	2.25%	1.94%
Net Profit Margin ("NPM")	3.14%	3.15%	2.82%
Cost to Income ¹	28.3%	26.9%	29.4%
Dividend Per Share (% of par value)	35%	35%	--

Income Statement

AED million	1H2019	1H2020	Change
Total Income	6,982	6,824	-2%
Net Operating Revenue	4,699	4,723	0.5%
Operating Expenses	(1,201)	(1,470)	22%
Profit before Impairment and Tax Charges	3,498	3,253	-7%
Extraordinary Impairment, ECL and Overlay	(725)	(2,120) ²	192%
Gain on Bargain Purchase	-	1,015	100%
Income Tax	(20)	(30)	44%
Group Net Profit	2,753	2,118	-23%

Highlights

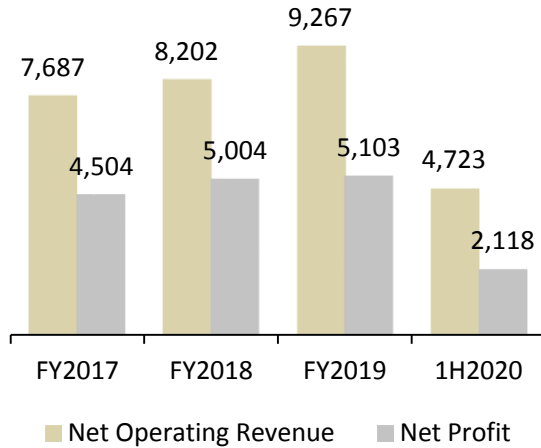
- **Strong balance sheet growth** with financing assets and customer deposits crossing the AED 200 billion mark.
- **Total Income** remained stable despite a challenging environment, reaching **AED 6,824 million**.
- **Strong CASA growth**, now constituting 41% of overall deposits, compared to 33% at YE2019.
- Net profit amounted to AED 2,118 million, despite one-off extraordinary impairments during 1Q2020 and prudent provisioning.

¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income (normalized with synergies).

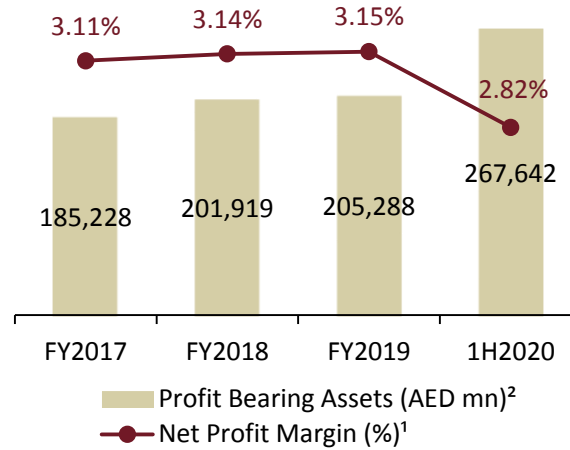
² Impairment provision of AED 2.1 bn includes one offs

Operating Performance

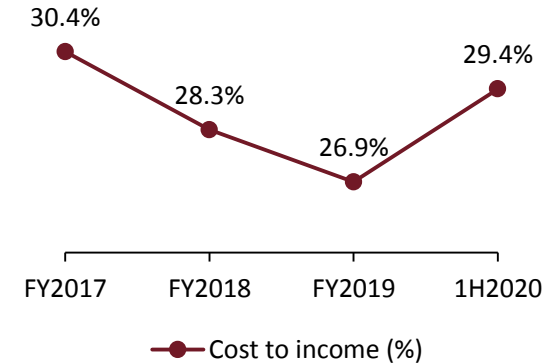
Profitability (AED mn)



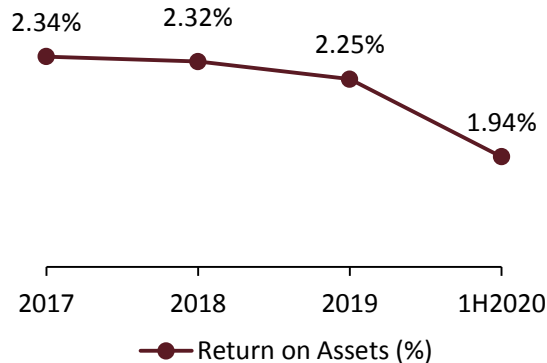
Sustained Strong Margins



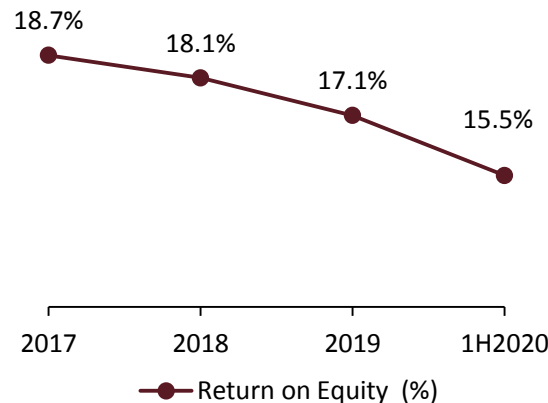
Cost to income ratio (%)



ROA (%)



ROE (%)



Highlights

- Despite a subdued macro environment, profitability remains healthy with net operating revenue reaching AED 4,723 million and net profit at AED 2,118 million.
- Cost to income ratio improved to 29.4%, as impact of Noor Bank integration synergies start to flow through.
- Dilution of margins expected in the short-term, due to deliberate strategy to focus on sovereign and related businesses.

¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets transactions divided by Average Profit Bearing Assets.

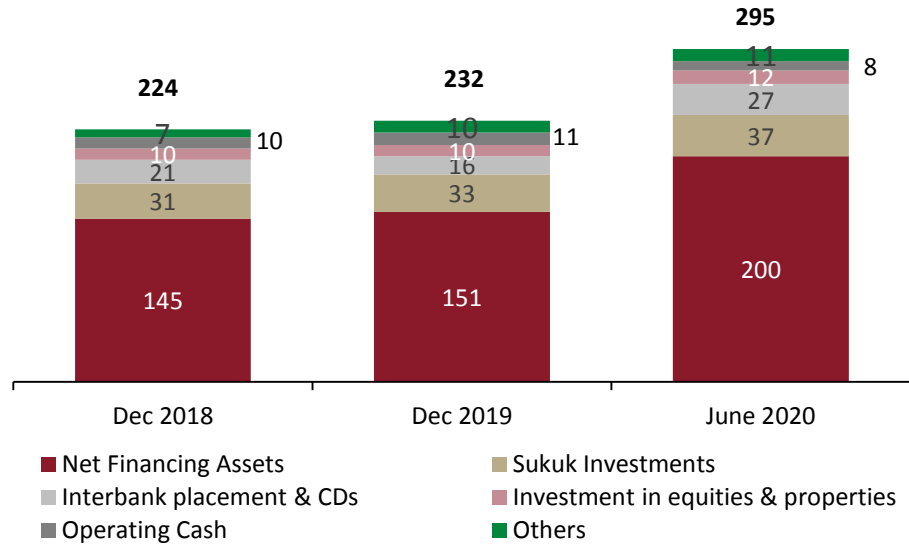
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

ROE - Being the ratio of annualized net profit (excluding one off / exceptional items) attributable to equity holders to average shareholders' equity, adjusted for estimated dividend distribution.

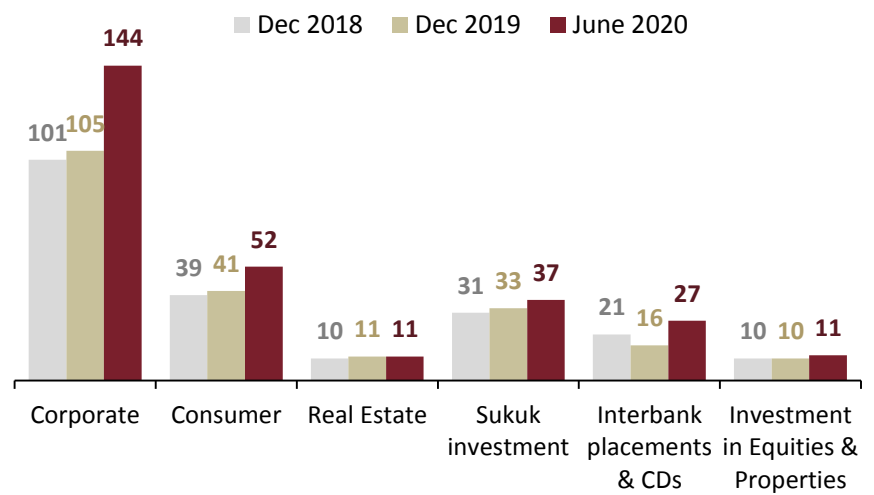
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds / Financings

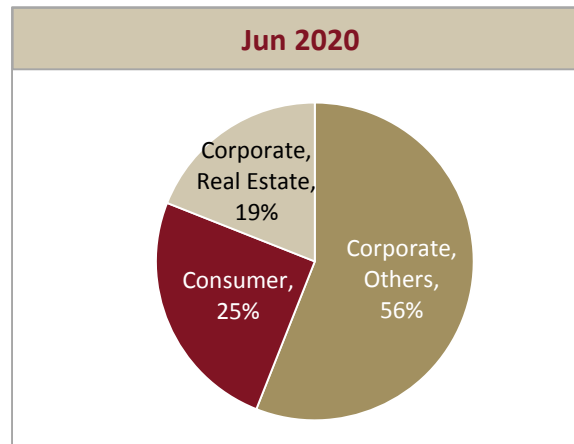
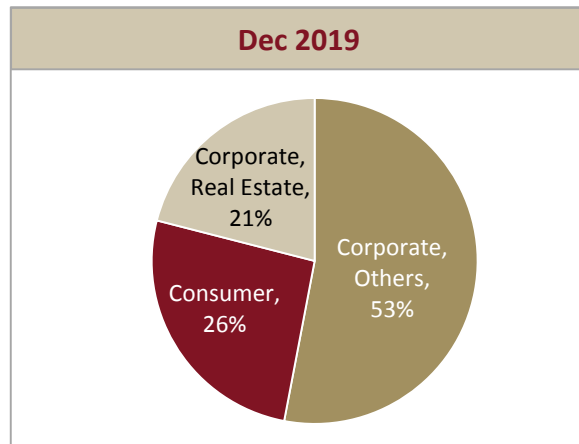
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

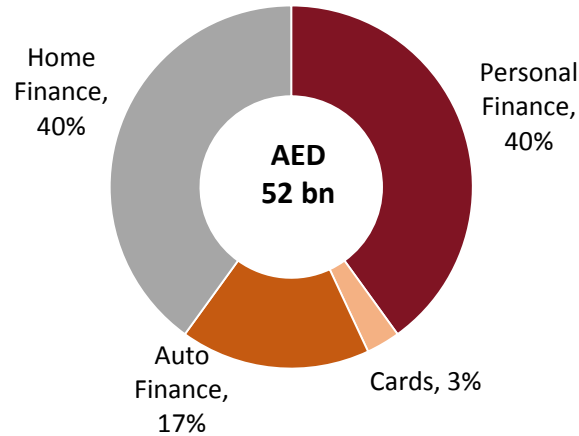
- **Customer financing crosses the AED 200 billion mark.**
- **The corporate financing book continued its healthy growth trend to reach AED 144 bn.**
- **Gross new consumer financing** amounted to AED 6.1 bn during 1H2020.
- **The combined real estate concentration** is maintained within the guidance, at 19%.

Segmental Overview – Consumer

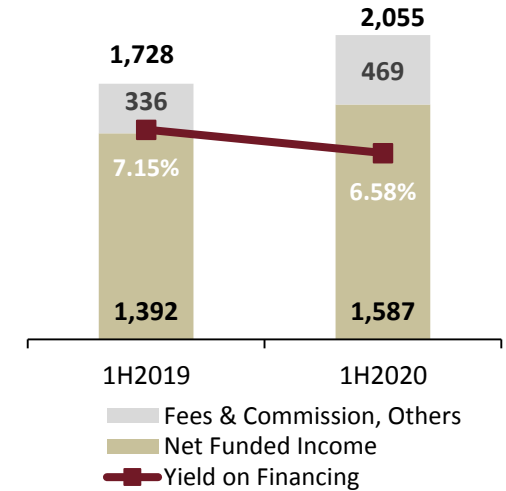
Management Commentary

- Consumer financing currently stands at AED 52 billion, supported by gross new consumer financing of AED 6.1 billion during 1H2020.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.
- Net operating revenue increased 19% YoY to AED 2,055 million.
- Significant jump in CASA by nearly 43% YTD.

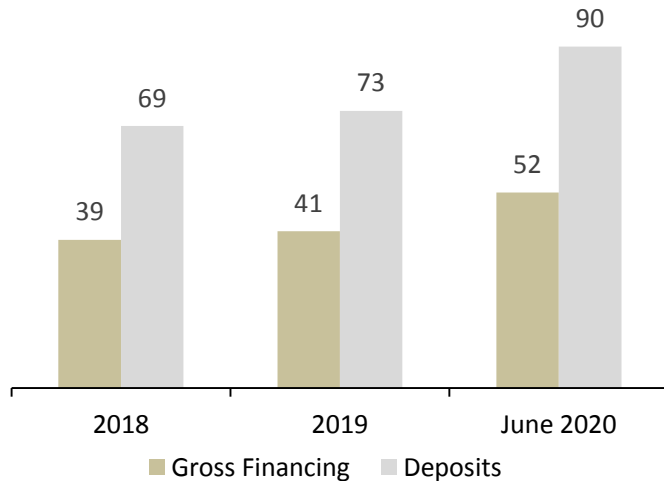
Breakdown by Portfolio – June 2020



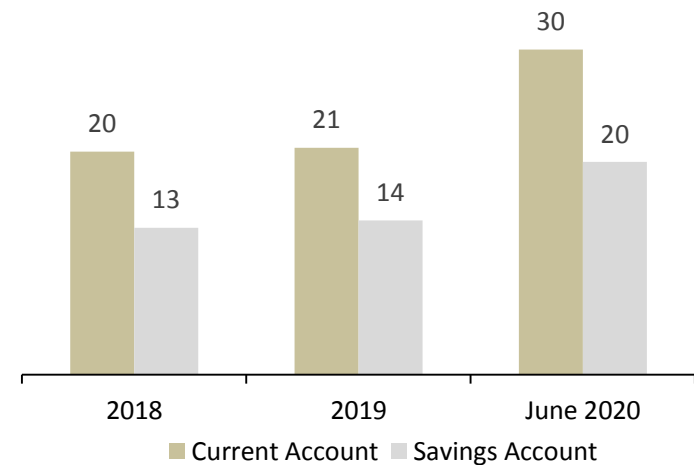
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

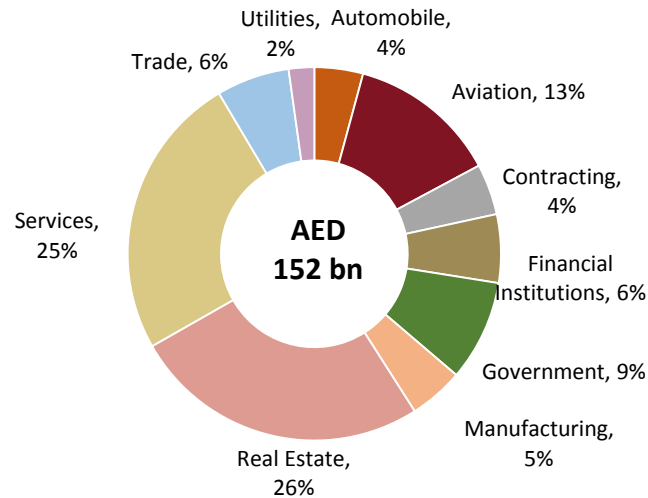


Segmental Overview – Corporate

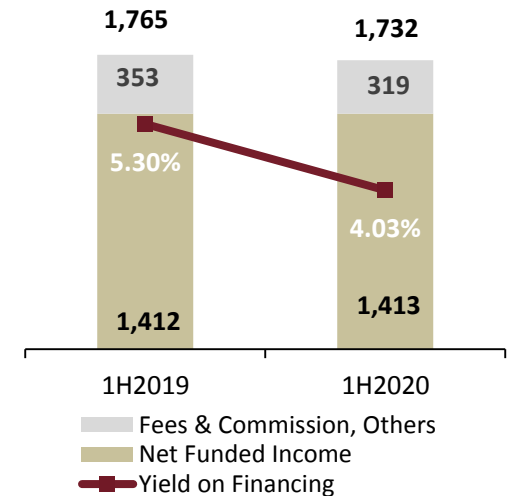
Management Commentary

- Gross corporate financing amounted to AED 152 billion, a growth of 33% YTD.
- Net operating revenue reached AED 1,732 million.
- DIB has continued to maintain a well-diversified corporate portfolio, across all key sectors of the economy, thus helping ensure robust asset quality. Furthermore, the bank is realigning its strategy to focus on lower risk sectors such as sovereign and related entities.
- Focus on operating accounts helps CASA to jump by 80% YTD.

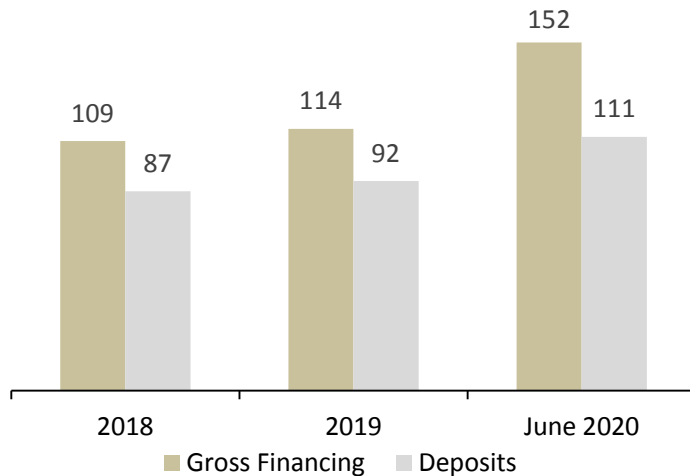
Breakdown by Portfolio – June 2020



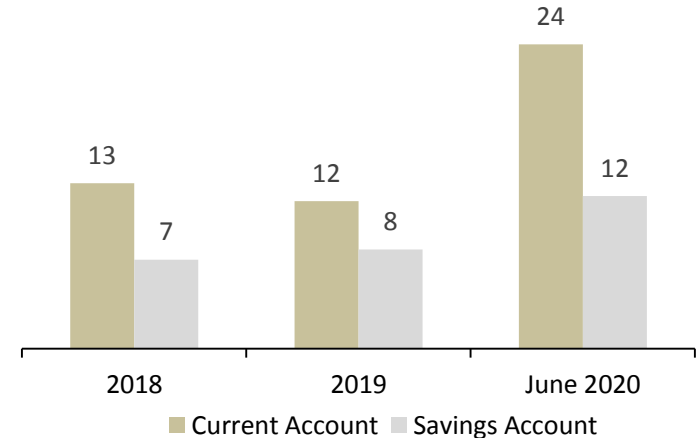
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

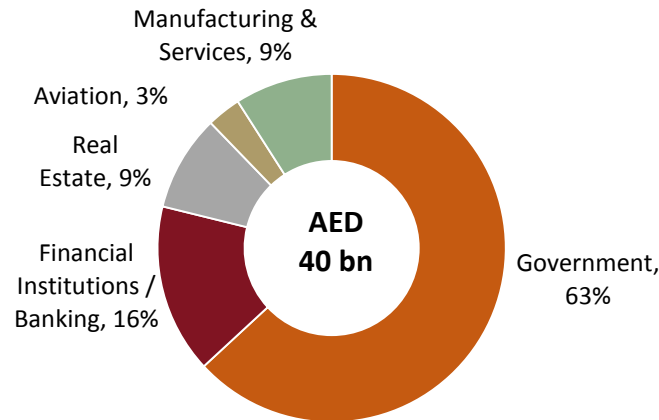


Segmental Overview – Treasury

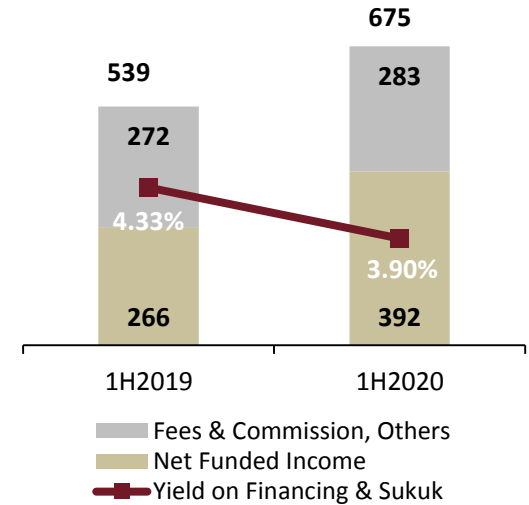
Management Commentary

- Gross Treasury Financing and Sukuk Investments reached AED 40 billion.
- Net operating revenue saw a marked improvement (+25% YoY) to AED 675 million during 1H2020.
- Treasury yields remained healthy at nearly 4%.

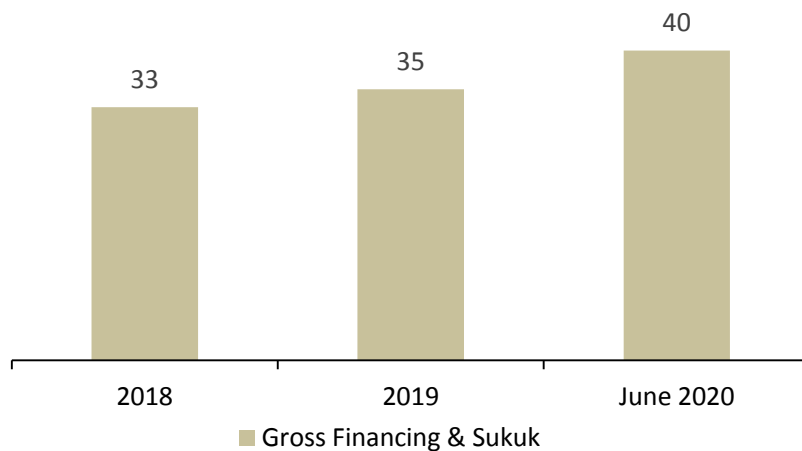
Breakdown by Portfolio – June 2020



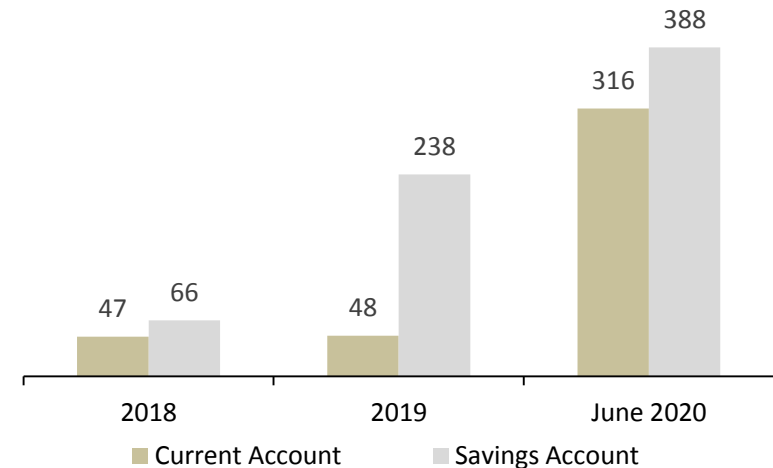
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)



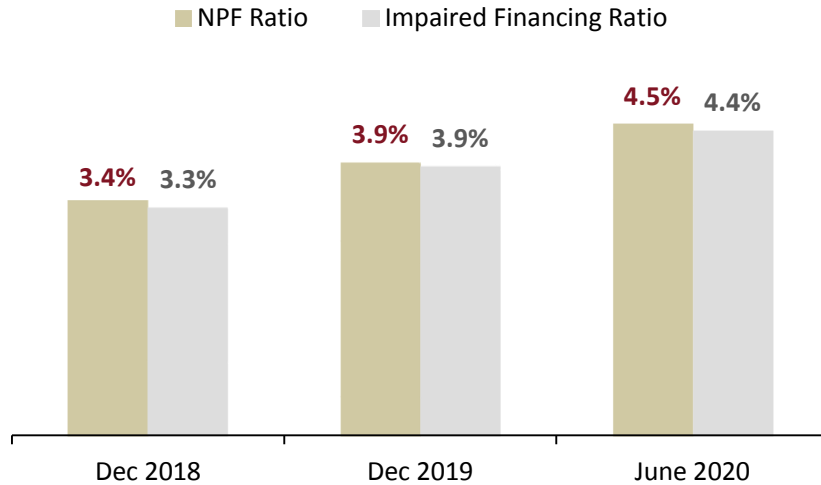
CASA (AED mn)



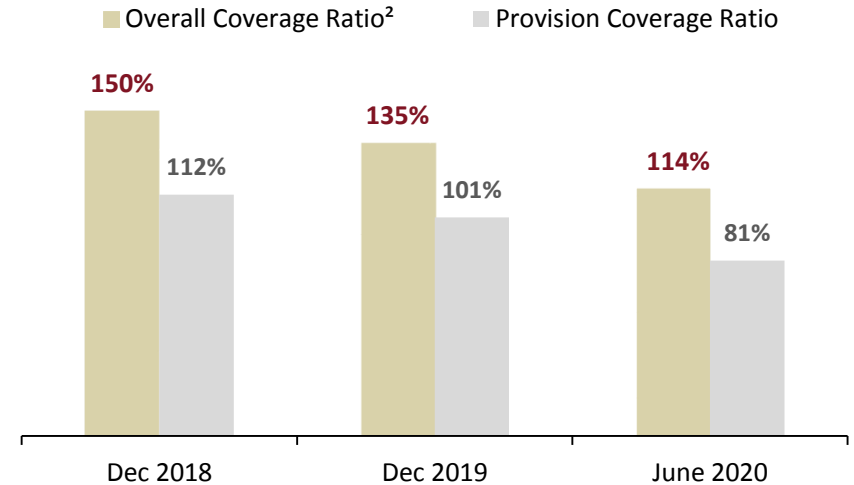
* Based on shadow accounting for fees and commissions

Asset Quality

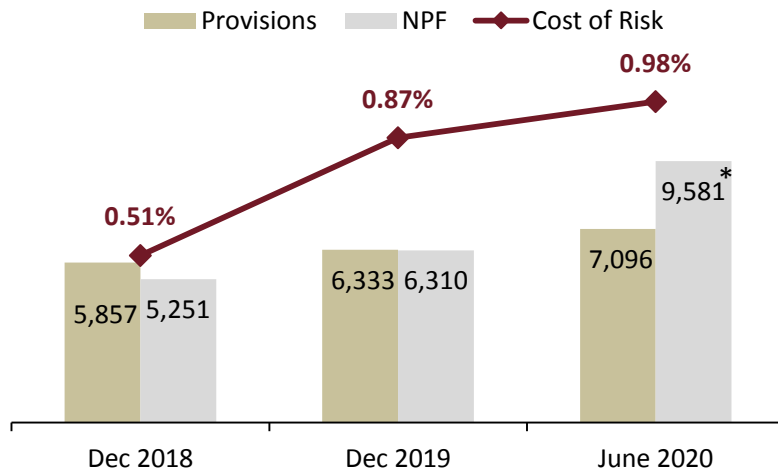
Non-Performing Financing (“NPF”)¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

- Provisioning approach continuously ensures optimal coverage and protection against any significant material impact on asset quality.
- Non-performing financing (NPF) ratio and impaired financing ratio stood at 4.5% and 4.4% respectively. Normalized cost of risk for the period was 98 bps (excluding one-off charges).
- Despite current economic pressures, overall NPF ratio is likely to improve, given a strong business pipeline.

¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

*Includes AED 1,242 million of Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition

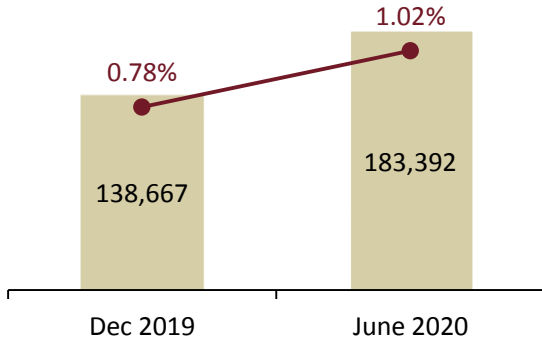
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment in Sukuk.

Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

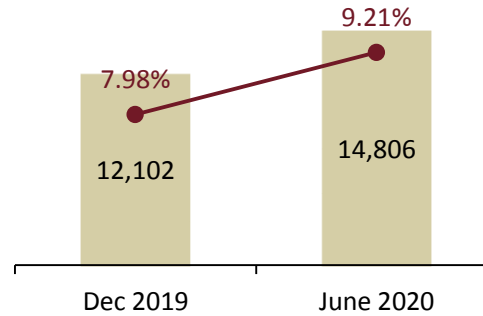
Stage 1 (AED million)

Gross Exposure ECL Coverage



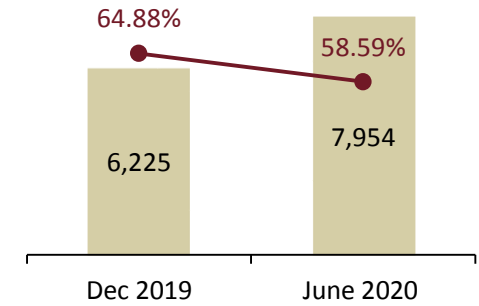
Stage 2 (AED million)

Gross Exposure ECL Coverage



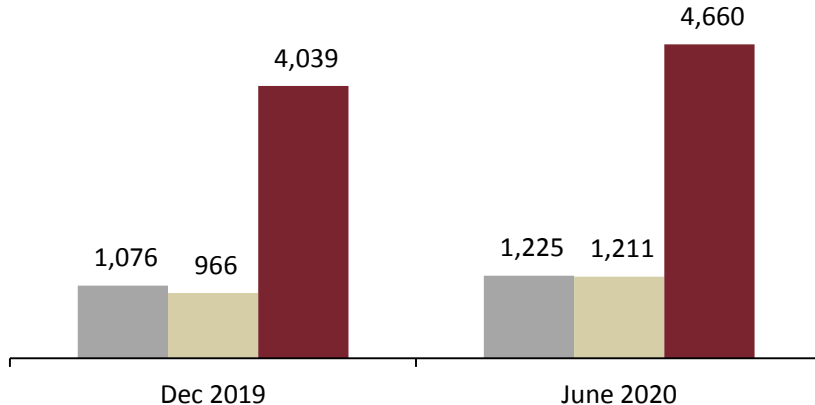
Stage 3 (AED million)

Gross Exposure ECL Coverage



Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3

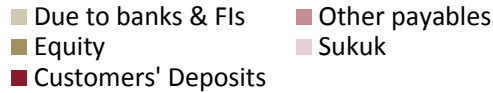


Highlights

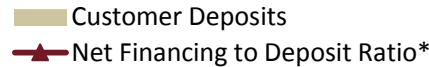
- Proactive approach to enhance coverage of performing stage 1 and 2 exposures, in view of uncertain economic conditions.
- Stage 1 provision coverage improved from 0.78% to 1.02%, while Stage 2 coverage increased from 7.98% to 9.21%.
- The above provisions will help in mitigating any future impacts due to macro-economic conditions.

Funding Sources and Liquidity

Funding Sources (AED bn)



Customers' Deposits (AED bn)

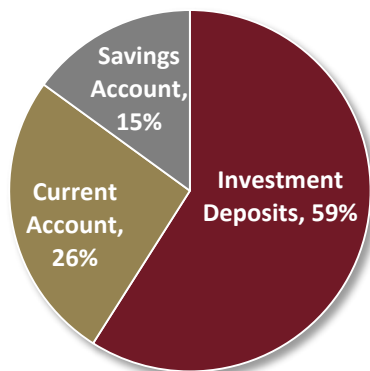


Liquidity Coverage Ratio (LCR)

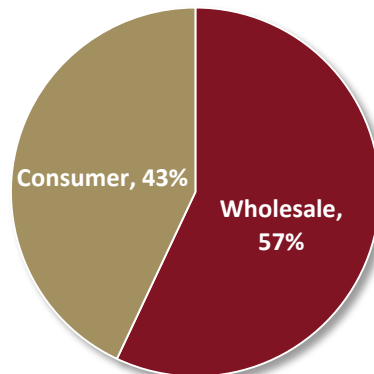


Customer Deposits (AED 207 bn as at 30 June 2020)

By Type



By Business



Highlights

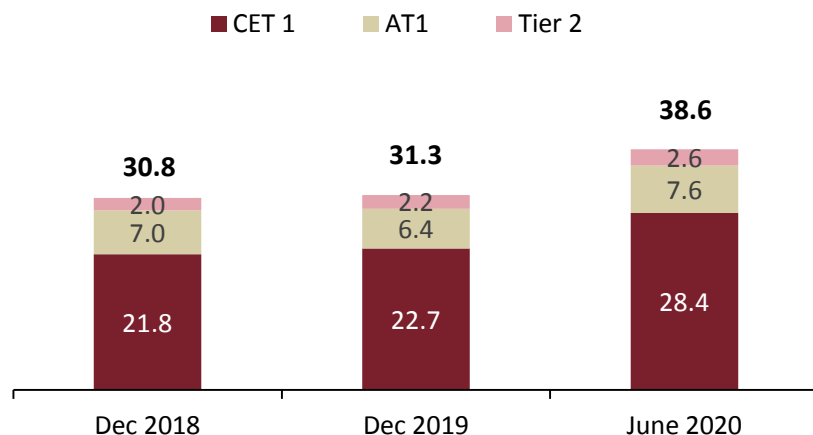
- **Strong growth in deposits, with an increase of 26% YTD.**
- **Liquidity remains robust, with Financing to deposit ratio at 97%.**
- **Deposit base remains diverse** across corporate and consumer businesses.
- **CASA jumps 57% YTD, now constituting 41% of deposits.**

*Net Financing to Deposit Ratio excludes Bilateral Sukuk.

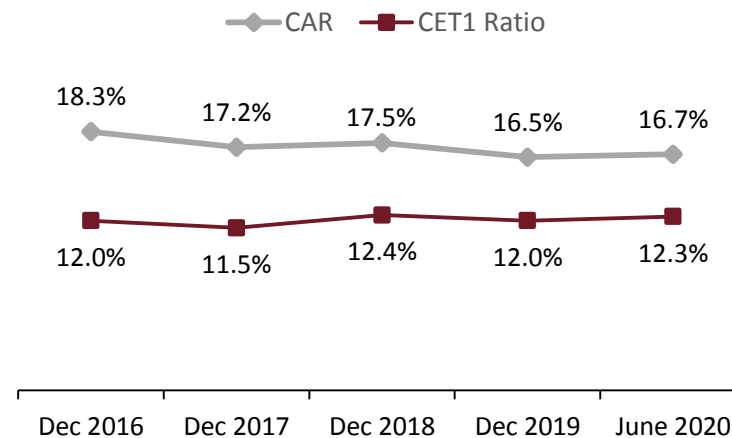
^Note: As per CBUAE's Targeted Economic Support Scheme (TESS), the new regulatory limit for LCR is 70%

Capitalization Overview

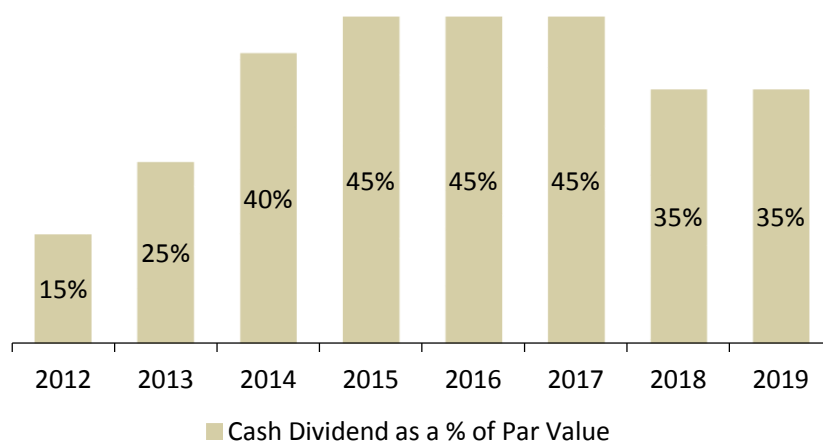
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- **Equity position is now at AED 38.6 billion**, up by 23% compared to YE2019.
- **CAR and CET1 ratios remain robust**, at 16.7% and 12.3%, respectively.
- Capitalization remains well above the regulatory requirements.

¹ Refers to Regulatory Capital under Basel III;

² Dividend is calculated as dividend per share divided by par value of a share ;

*This graph reflects ratios under Basel III regime

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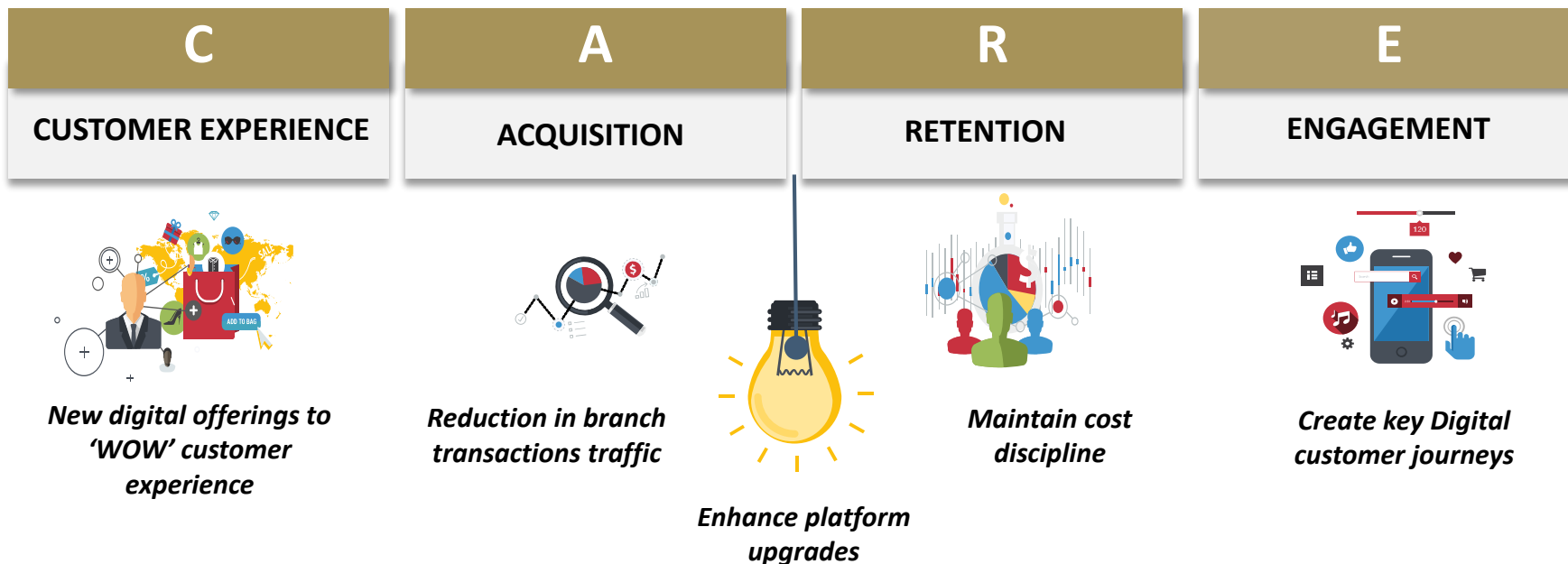
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Digitally Intelligent Bank (DIB)

CARE IDEOLOGY

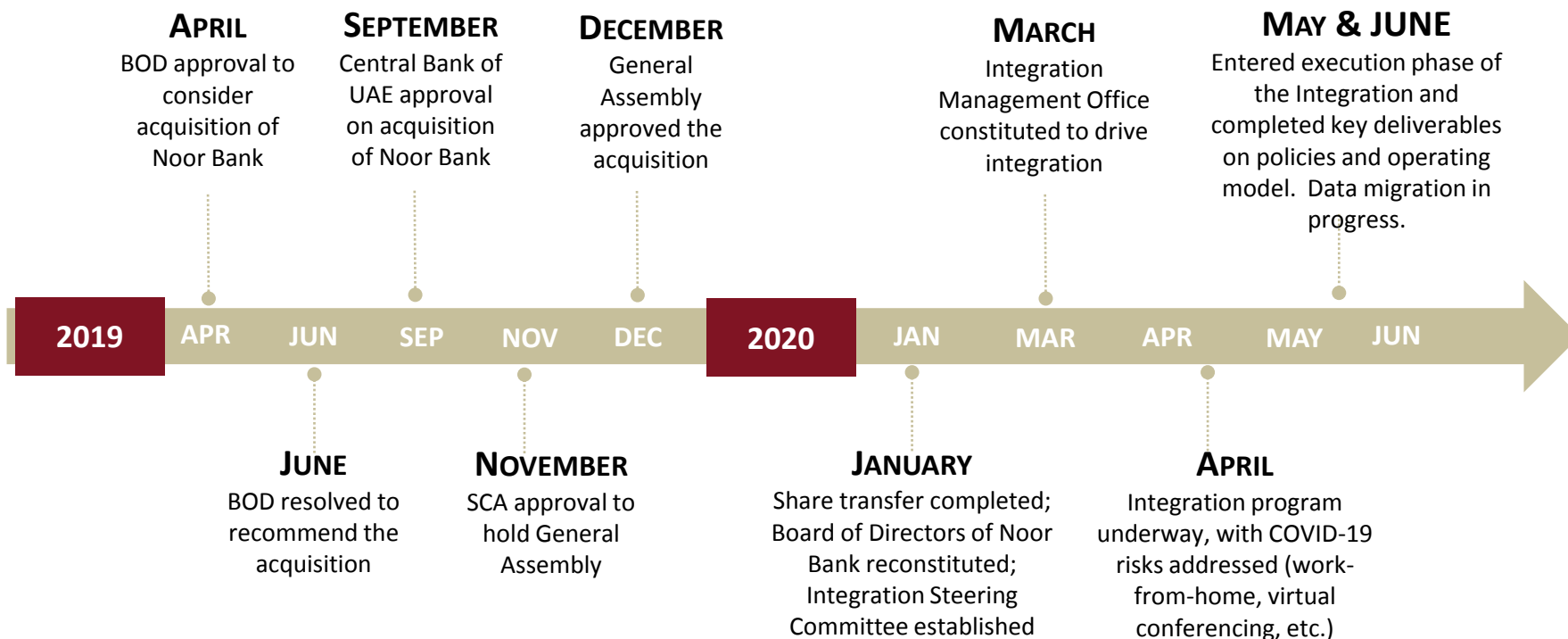


2020 – Target Metrics

Growth	8% to 10% 29%	NPF	4.0% 4.5%	Real Estate Concentration	~ 20% 19%	Return on Assets	2.10% to 2.20% 1.94%
Net Profit Margin	3.00% to 3.15% 2.82%	Cash Coverage	100% 81%	Cost Income Ratio	26% to 27% 29.4%	Return on Equity	17% to 18% 16%

Acquisition of Noor Bank – key milestones

From a pioneering Islamic bank to becoming a powerhouse in Islamic finance



Key Highlights

- ✓ The Bank has established a **fully operational governance and oversight structure** for the integration, including the establishment of the Integration Steering Committee, an Integration Management Office and formulation of highly-experienced integration workstreams.
- ✓ The **integration program is on track with all key milestones met**, including establishment of the destination organization chart and the establishment of a unified leadership team.
- ✓ The Bank continues to **progress** in terms of its **technology platforms' integration** and **end-to-end product and process harmonization**, with **no impact to the customer portfolios and services**.

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Consolidated Income Statement

<i>AED million</i>	1H2020	1H2019	FY 2019	FY 2018
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Income from Islamic financing and investing transactions	5,537	5,413	10,723	9,481
Commission	873	770	1,483	1,476
Income / (loss) from other investments measured at fair value	44	63	65	45
Income from properties held for development and sale	30	47	126	124
Income from investment properties	34	257	295	156
Share of profit from associates and joint ventures	(1)	67	58	137
Other Income	307	364	934	311
Total Income	6,824	6,982	13,684	11,730
Depositors' and Sukuk holders' share of profit	(2,101)	(2,283)	(4,418)	(3,528)
Net Income	4,723	4,699	9,266	8,202
Operating Expenses				
Personnel expenses	(927)	(806)	(1,587)	(1,580)
General and administrative expenses	(447)	(332)	(632)	(608)
Depreciation of investment properties	(27)	(19)	(37)	(35)
Depreciation of property, plant and equipment	(69)	(44)	(102)	(99)
Total Operating Expenses	(1,470)	(1,201)	(2,358)	(2,322)
Profit before net impairment charges and income tax expense	3,253	3,498	6,908	5,880
Impairment charge for the period, net	(2,120)	(725)	(1,763)	(834)
Gain on Bargain Purchase	1,015	-		
Profit for the period before income tax expense	2,148	2,774	5,145	5,046
Income tax expense	(30)	(21)	(42)	(43)
Net Profit for the period	2,118	2,753	5,103	5,004
Attributable to				
Owners of the Bank	2,121	2,719	5,015	4,916
Non-Controlling Interests	(3)	34	88	88

Consolidated Balance Sheet

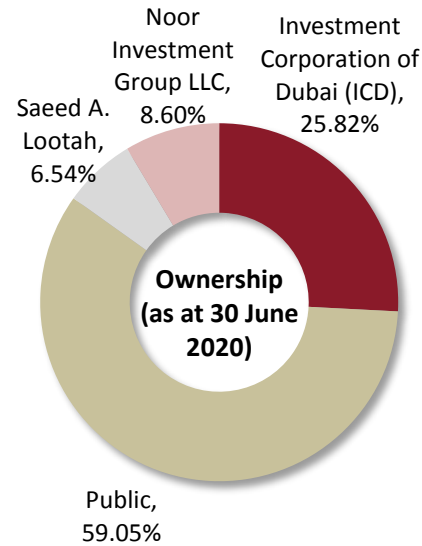
<i>AED million</i>	30 June 2020	31 Dec 2019	31 Dec 2018
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	27,526	21,268	22,546
Due from banks and financial institutions	8,003	6,248	8,297
Islamic financing and investing assets, net	200,298	150,913	144,739
Investments in Islamic Sukuk measured at amortized cost	36,801	33,244	31,179
Other investments at fair value	1,587	1,266	1,687
Investments in associates and joint ventures	1,972	1,977	1,928
Properties held for sale	1,352	1,337	1,449
Investment properties	6,573	5,209	4,495
Receivables and other assets	9,257	8,743	6,048
Property, plant and equipment	1,428	1,590	1,314
Total Assets	294,797	231,796	223,682
Liabilities and Equity			
Liabilities			
Customers' deposits	206,521	164,418	155,657
Due to banks and financial institutions	22,070	9,147	13,203
Sukuk financing instruments	18,607	14,852	12,371
Payables and other liabilities	8,368	8,646	8,323
Total Liabilities	255,567	197,063	189,555
Equity			
Share Capital	7,241	6,590	6,590
Tier 1 Sukuk	8,264	6,428	7,346
Other Reserves and Treasury Shares	13,785	11,113	10,861
Investments Fair Value Reserve	(1,281)	(1,175)	(850)
Exchange Translation Reserve	(1,212)	(1,095)	(1,052)
Retained Earnings	9,707	10,131	8,569
Equity Attributable to owners of the banks	36,504	31,993	31,464
Non-Controlling Interest	2,726	2,739	2,663
Total Equity	39,230	34,732	34,127
Total Liabilities and Equity	294,797	231,796	223,682

Dubai Islamic Bank at a Glance

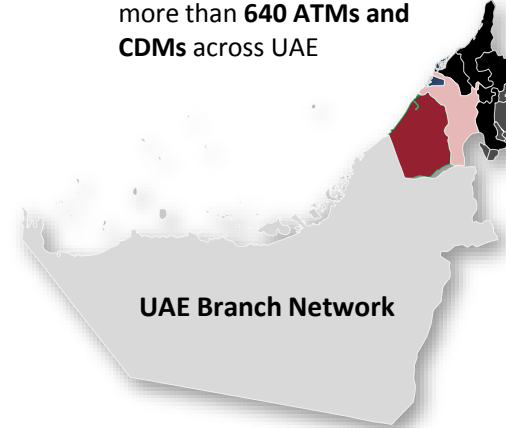
Preserving long term value for our customers and shareholders



- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **largest Islamic bank in the UAE by total assets, providing** a range of retail and wholesale banking, treasury and investment banking, and capital markets products and services to **individual, corporate and institutional customers.**
- **Robust credit ratings** reflecting strong domestic franchise, healthy profitability, sound funding & liquidity and adequate capital ratios.
- In January 2020, **DIB successfully completed the acquisition of Noor Bank**, with the integration of the latter’s operations currently underway.



Around **71 branches** and more than **640 ATMs and CDMs** across UAE



3 million + customers globally



Designated (“D-SIB”)* in 2018
*Domestic – Systemically Important Bank



More than 9,000 employees across the Group



FOL increase to 40% approved by shareholders

Significant Subsidiaries and Associates



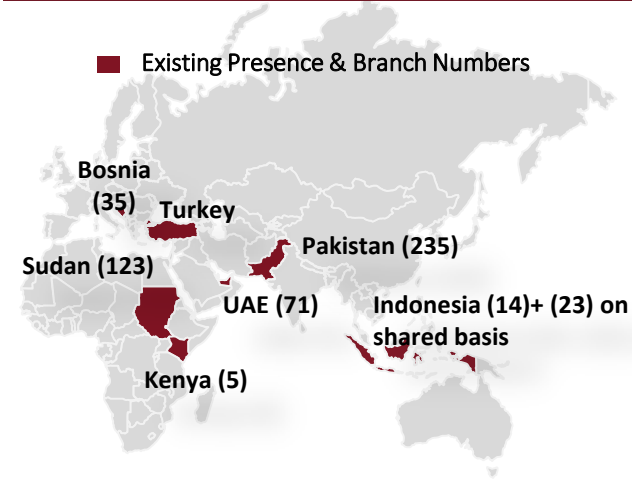
Credit Ratings

Moody’s
A3
Negative

Fitch
A
Stable





Islamic International Rating Agency (IIRA)
A/A1
Positive

International Geographic Presence






Response to Date on COVID-19 - In It Together with Our People, Clients & Communities





Our People

-  **Gradual progression to Work from Office** with social distancing guidelines implemented
-  **Encourage flexible working hours**, relocations and installing acrylic sheets on work stations where social distancing is a challenge
-  **Protecting Touchpoints** via thorough sanitization of DIB Offices, Branches & ATM spots, deployment of hand sanitizers in all locations and temperature scanning at all DIB sites
-  **Educating our staff** on precautionary actions via regular emails and on-site posters




SME & Corporate Customers

-  **Effective 15 March 2020** and based on eligibility customer may get deferment of finance with no additional charges for existing customers
-  **Introduced Low profit rates**, reduction in processing fees and simplified documentation process
-  **Facilitating clients** to manage operations through digital channels

Retail Customers

-  Effective 15 March 2020 and based on eligibility, special finance postponement schemes as well as waivers and benefits on various consumer products have been put in place to help customers during this difficult time
-  Encouraging customers to use contactless payments accessible by activating Apple Pay or Samsung Pay
-  Bank From Home with wide range of banking services available via DIB Online Banking and Mobile App
-  Regular Updates via DIB Digital channels such as SMS, Emailers, Social Media & Phone Banking

Supporting Community

-  The Bank announced largest Contribution of AED120 million in UAE to the Community Solidarity Fund Against Covid-19. The gesture represents bank's commitment to supporting all national humanitarian initiatives
-  Crisis Management Team setup to monitor the situation
-  Circulate inspiring and uplifting messages across various social media channels

DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving more than 2 million customers in the UAE

Offers its retail and business banking services through a network of 71 branches and more than 640 ATMs and CDMs across UAE

Broad range of retail products and services that include: Auto Finance; Sharia-compliant Cards; Personal Finance; Mortgages and SME Solutions.

Corporate Banking



Corporate Banking has sector-specific focus units which target clients across both private and public sectors.

Corporate Banking manages relationships (including sovereigns/ GREs, middle market, contracting finance and real estate finance companies) and is instrumental in leveraging its client relationships to cross-sell other products offered by DIB, including investment banking and treasury services.

Investment Banking



DIB's Investment Banking business is primarily responsible for management of DIB's proprietary investment portfolios, strategic stakes and international operations and expansion.

The business group provides advisory and related services to DIB's corporate clients both within UAE and across borders.

Treasury



Treasury offers a comprehensive range of products backed by DIB's expert understanding of local and international markets.

Its principal customers are corporate clients, financial institutions, high net worth individuals, SME companies and similar businesses.

It is responsible for managing DIB's liquidity requirements, fixed income portfolio and capital markets funding.

PAPERLESS BRANCHES INTRODUCED

Simplified branch visit with handheld devices to fill forms and complete transactions



SUCCESSFULLY LAUNCHED



Tablet-based banking



Instant Credit Card printing in branches



Single page account opening form

DIGITAL DEPARTMENT CREATED



Introduction of DIB Chatbot



Revamp of DIB Website, Online Banking, DIB Mobile App

JOURNEY TOWARDS DIGITALLY INTELLIGENT BANK



Credit Cards on Mobile App – Salary transfer (existing customers)



Remote signing of contracts – non digital customers

2014

2015

2016

2017

2018

2019

2020

CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

Department setup to promote design, research, develop, analyze and suggest new marketing concepts as well as strategies



ADVANCED THE YEAR WITH



Initiating the development of End to End customer journey through digital channels



Express Transfer / Instant Remittances

DIGITAL STRATEGY FORMULATION



Successful launch of DIB's Digital Lab



Digital customer journeys launched



"Banking-in-Minutes" concept launched with public introduction of New to Bank CASA account opening and Credit Card Journeys





































Personal Finance for Salary Transfer Relationship customer (New /Existing) was launched on Internet Banking and Tablet



Set Foundation for Digital Academy & Advanced Analytics

Select DIB Debt Capital Market Transactions

 <p>DP World</p> <p>USD 1,500,000,000</p> <p>6.000% Perpetual Sukuk</p> <p>JLM & Bookrunner</p> <p>Jun 2020 </p>	 <p>Dubai Islamic Bank (Tap)</p> <p>USD 300,000,000</p> <p>2.950% Long 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Jun 2020 </p>	 <p>Republic of Indonesia</p> <p>USD 2,500,000,000</p> <p>USD 750mn 2.300% 5yr USD 1,000mn 2.800% 10yr USD 750mn 3.800% 30yr</p> <p>JLM & Bookrunner</p> <p>Jun 2020 </p>	 <p>Sharjah Islamic Bank</p> <p>USD 500,000,000</p> <p>2.850% 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Jun 2020 </p>	 <p>Dubai Islamic Bank</p> <p>USD 1,000,000,000</p> <p>2.950% Long 5yr Sukuk</p> <p>Sole Arranger JLM & Bookrunner</p> <p>Jun 2020 </p>	 <p>Government of Sharjah</p> <p>USD 1,000,000,000</p> <p>2.942% 7yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Jun 2020 </p>
<p>DAR AL ARKAN دار الأركان DAR Al-Arkan</p> <p>USD 400,000,000</p> <p>6.875% 7yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Feb 2020 </p>	 <p>Islamic Development Bank</p> <p>USD 2,000,000,000</p> <p>1.809% 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Feb 2020 </p>	 <p>First Abu Dhabi Bank</p> <p>USD 500,000,000</p> <p>2.500% 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Jan 2020 </p>	 <p>Dubai Islamic Bank</p> <p>USD 750,000,000</p> <p>2.950% Long 5yr Sukuk</p> <p>Sole Arranger JLM & Bookrunner</p> <p>Nov 2019 </p>	 <p>Majid Al Futtaim</p> <p>USD 600,000,000</p> <p>3.933% Long 10yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Oct 2019 </p>	 <p>Government of Sharjah</p> <p>USD 750,000,000</p> <p>3.234% 10yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Oct 2019 </p>
 <p>Aldar Investment</p> <p>USD 500,000,000</p> <p>3.875% 10yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Oct 2019 </p>	<p>DAR AL ARKAN دار الأركان Dar Al-Arkan</p> <p>USD 600,000,000</p> <p>6.750% Long 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Oct 2019 </p>	 <p>DP World</p> <p>USD 500,000,000</p> <p>3.750% Long 10yr</p> <p>JLM & Bookrunner</p> <p>Sep 2019 </p>	 <p>Warba Bank</p> <p>USD 500,000,000</p> <p>2.982% 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Sep 2019 </p>	 <p>Emaar Properties</p> <p>USD 500,000,000</p> <p>3.875% 10yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Sep 2019 </p>	 <p>Emirates Strategic Investments Company</p> <p>USD 600,000,000</p> <p>3.939% 5yr Sukuk</p> <p>JLM & Bookrunner</p> <p>Jul 2019 </p>

Select Syndicated / Club Transactions

Allana

Allana International

USD 600,000,000

MLA & Bookrunner

Feb 2019 

TECOM INVESTMENTS

Tecom Investments LLC

AED 7,000,000,000

MLA & Bookrunner

Feb 2019 

Ziraat Katılım
Dubai Ziraat Katılım

Ziraat Katılım Bankası

USD 245,000,000

MLA & Bookrunner

Apr 2019 



Government of Pakistan

USD 225,000,000

MLA & Bookrunner

Apr 2019 

Ittihad
International Investment L.L.C.

Alternative Investments

USD 300,000,000

Mandated Lead Arranger

Apr 2019 

DUBAI ASSET MANAGEMENT

Dubai Asset Management

USD 545,000,000

MLA & Bookrunner

Jun 2019 



Government of Pakistan

USD 375,000,000

MLA & Bookrunner

Jun 2019 



Investment Corp. of Dubai

USD 1,200,000,000

MLA & Bookrunner

Sep 2019 



Government of Pakistan

USD 195,000,000

MLA & Bookrunner

Sep 2019 

دبا

Aluminum Bahrain BSC

USD 1,500,000,000

Mandated Lead Arranger

Oct 2019 

flydubai

Fly Dubai (Dubai Aviation Group)

USD 500,000,000

MLA & Bookrunner

Oct 2019 

INTERNATIONAL AIRFINANCE CORPORATION

International Airfinance Corporation (SPVs)

USD 310,494,437

MLA & Bookrunner

Nov 2019 



Government of Pakistan

USD 250,000,000

MLA & Bookrunner

Nov 2019 

Merex Investments

Merex Investments LLC

AED 2,425,000,000

Mandated Lead Arranger

Dec 2019 

EMAAR

Emaar Development PJSC

USD 1,000,000,000

Sole Coordinator

Dec 2019 

Network
International Payment Solutions

Network International

USD 525,000,000

MLA

Mar 2020 

TOPAZ
ENERGY AND MARINE

Topaz Energy & Marine Ltd.

USD 392,000,000

MLA

Apr 2020 

PFZW

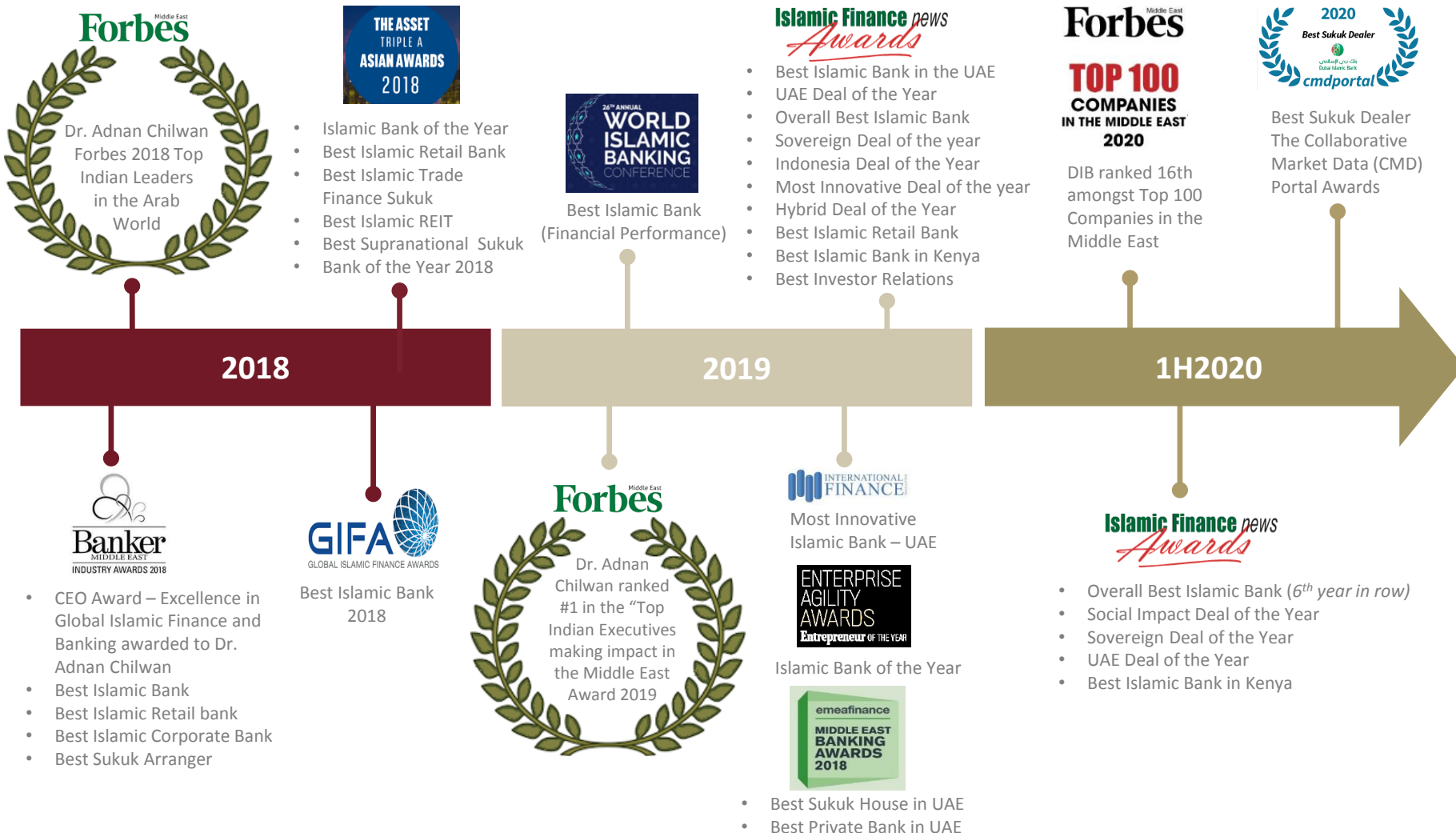
Ports & Free Zone World

USD 9,000,000,000

MLA & Bookrunner

Apr 2020 

2018 – 2020 Select Awards & Accolades





بنك دبي الإسلامي
Dubai Islamic Bank

THANK YOU!

Our latest financial information, events and announcements can now be accessed by downloading **DIB Investor Relations App**:



You may also contact us as follows:



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