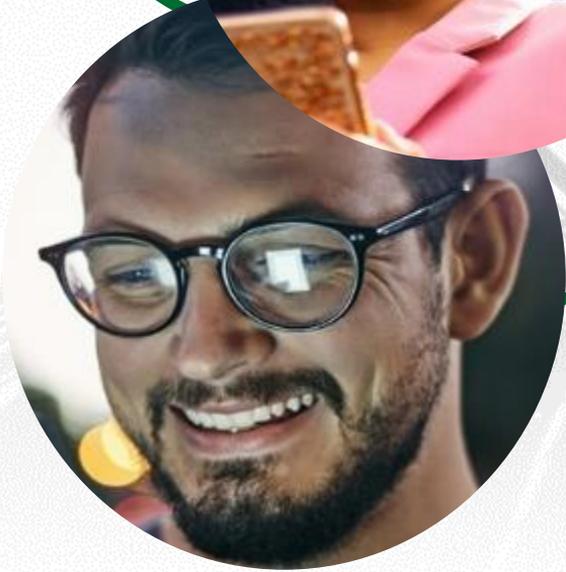




#ReadyForTheNew



# Investor Presentation

For the period ending 30 September 2021

# Disclaimer

By attending the meeting where this presentation is made, or by reading the presentation slides, you agree to be bound by the following limitations:

This presentation may contain statements about future events and expectations that are forward-looking statements. These statements typically contain words such as “expects” and “anticipates” and words of similar import. Any statement in this presentation that is not a statement of historical fact is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from those expressed or implied by such forward-looking statements. None of the future projections, expectations, estimates or prospects in this presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the presentation. Neither Dubai Islamic Bank P.J.S.C. (“DIB”), nor any of its shareholders, directors, officers or employees assume any obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

This presentation and its contents are confidential and are being provided to you solely for your information and may not be retransmitted, further distributed to any other person or published, in whole or in part, by any medium or in any form for any purpose. In particular, this presentation is not for distribution to retail clients. If handed out at a physical investor meeting or presentation, this presentation should be returned promptly at the end of such meeting or presentation. If this presentation has been received in error it must be returned immediately to DIB. The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice. DIB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

No reliance may be placed for any purposes whatsoever on the information contained in this presentation, or any other material discussed verbally, or on its completeness, accuracy or fairness. The information in this presentation is subject to verification, completion and change. The contents of this presentation have not been independently verified. Accordingly, no representation or warranty, express or implied, is made or given by or on behalf of DIB or any of its shareholders, directors, officers or employees or any other person as to, and no reliance should be placed on, the accuracy, completeness or fairness of the information or opinions contained in this presentation. Neither DIB nor any of their shareholders, directors, officers or employees nor their respective advisers and/or agents undertake any obligation to provide the recipient with access to any additional information or to update this presentation or any additional information or to correct any inaccuracies in any such information which may become apparent.

Any investment activity to which this communication may relate is only available to, and any invitation, offer, or agreement to engage in such investment activity will be engaged in only with, relevant persons. Any person who is not a relevant person should not act or rely on this presentation or any of its contents.

The distribution of this presentation in other jurisdictions may also be restricted by law, and persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions.

This presentation contains data compilations, writings and information that are proprietary and protected under copyright and other intellectual property laws, and may not be redistributed or otherwise transmitted by you to any other person for any purpose. Additionally, this presentation contains translations of currency amounts solely for the convenience of the reader, and these translations should not be construed as representations that these amounts actually represent such U.S. dollar amounts or could be converted into U.S. dollars at the rate indicated.

# Contents

**1** Overview

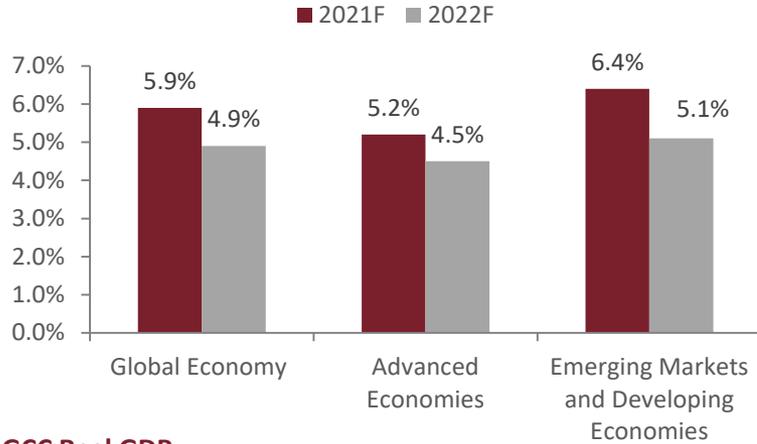
**2** Financial Performance

**3** Strategic Focus & Theme - 2021

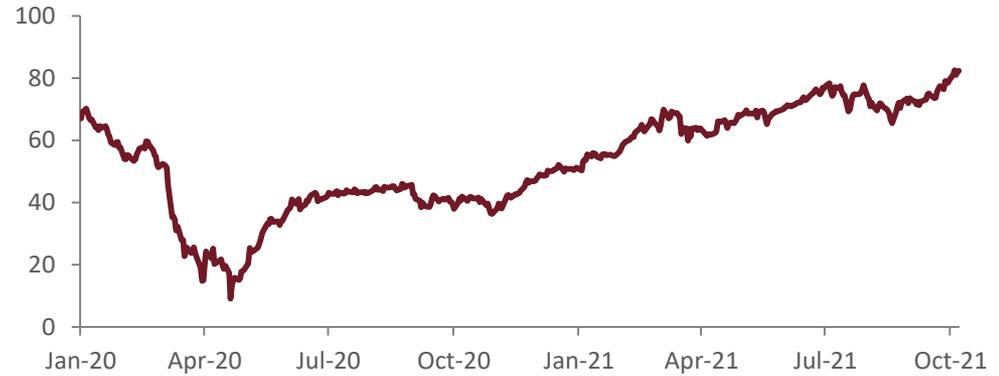
**4** Appendix

# Global and regional recoveries gathering pace, with oil prices breaching the USD 80 level

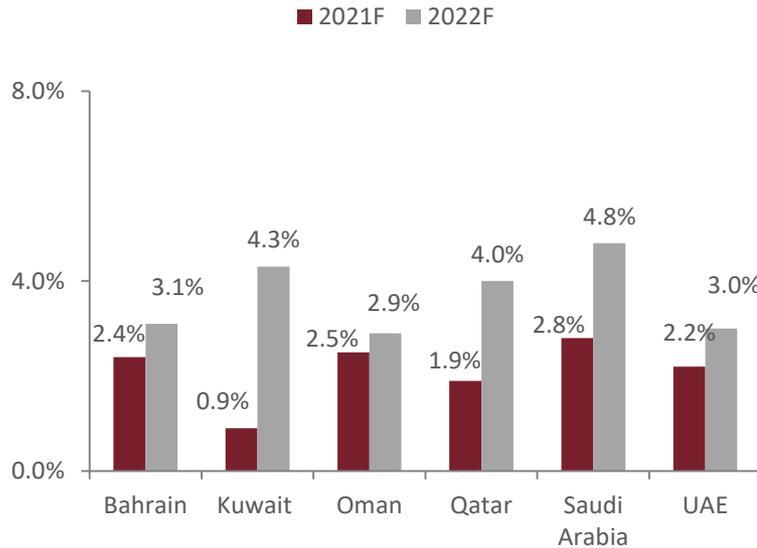
## World Real GDP



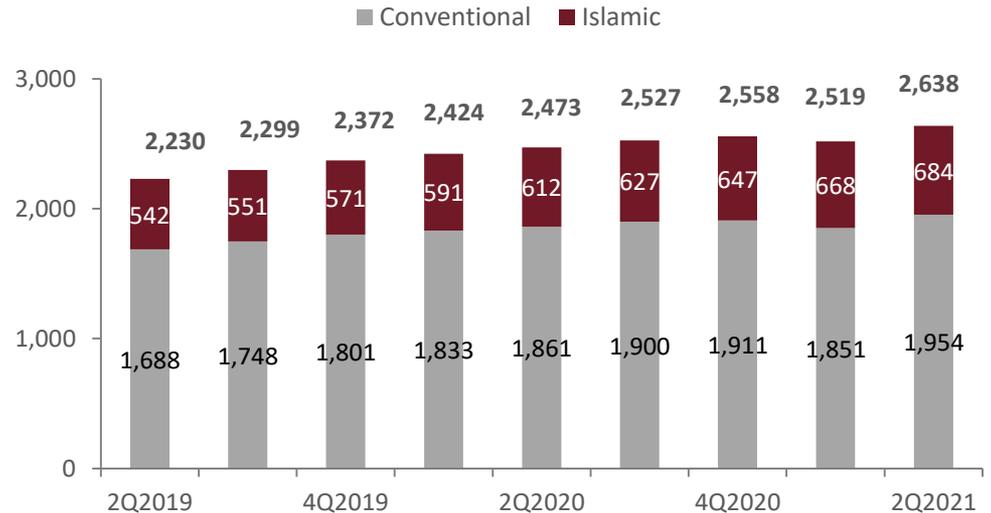
## Brent Crude Oil Prices (USD per barrel)



## GCC Real GDP



## GCC Banking Sector Assets (USD bn)



# EXPO 2020 and UAE golden jubilee programs to boost economic recovery

## EXPO 2020



OPPORTUNITY  
MOBILITY  
SUSTAINABILITY



4.38 sq. km.



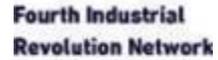
25 mn  
expected  
visitors



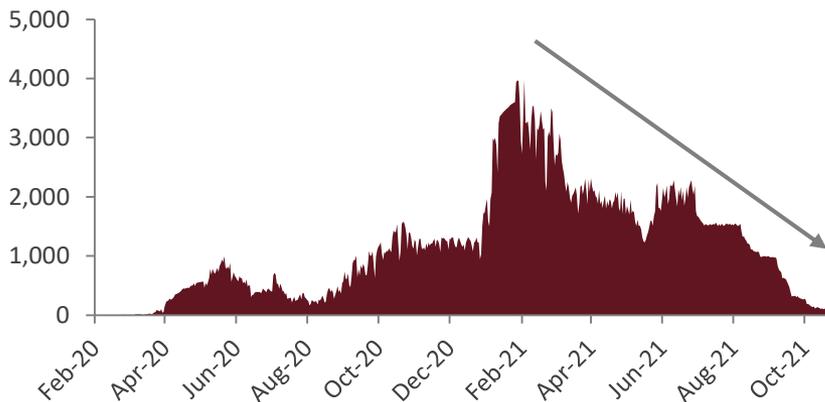
192  
countries

## Preparing for the next 50

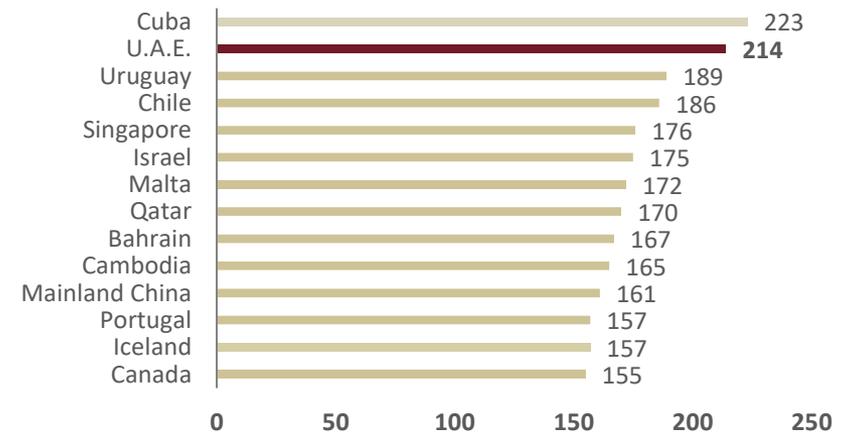
- Liberalization of visa & work permits
- Project 5 bn (support Emirati initiatives in priority sectors)
- Global Economic Partnerships
- In-country Value programme
- Emirates Investment Summit
- 100 Coders Every Day (increase the no. of coders from 64K to 100K in 1 year)



## UAE Covid-19 daily diagnosed cases

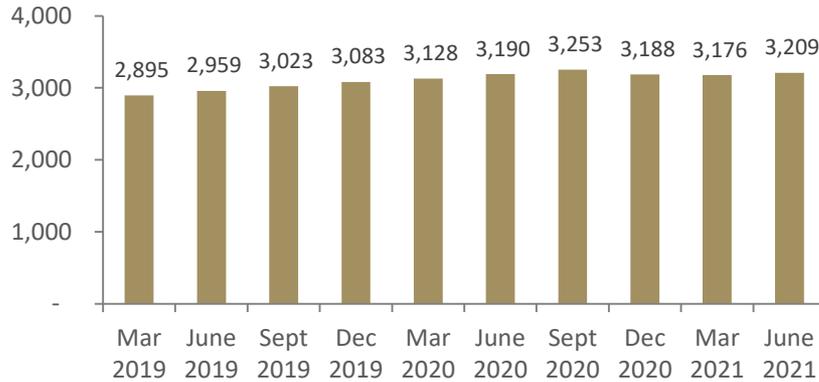


## COVID-19 vaccine doses administered per 100 people (25 Oct 2021)

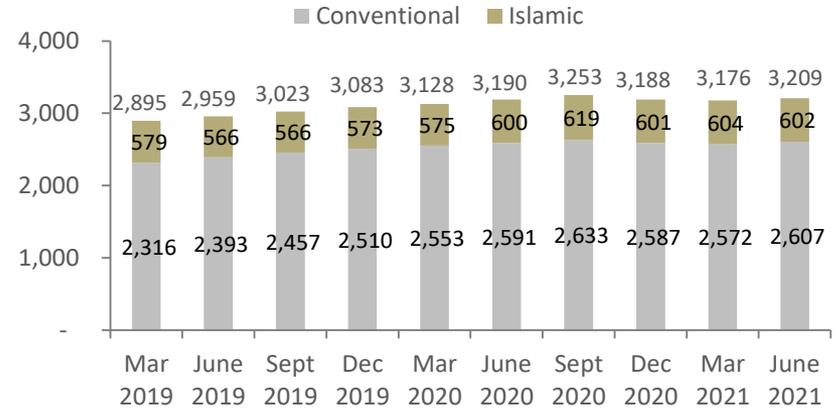


# UAE banking sector continues to expand and remains well-capitalized

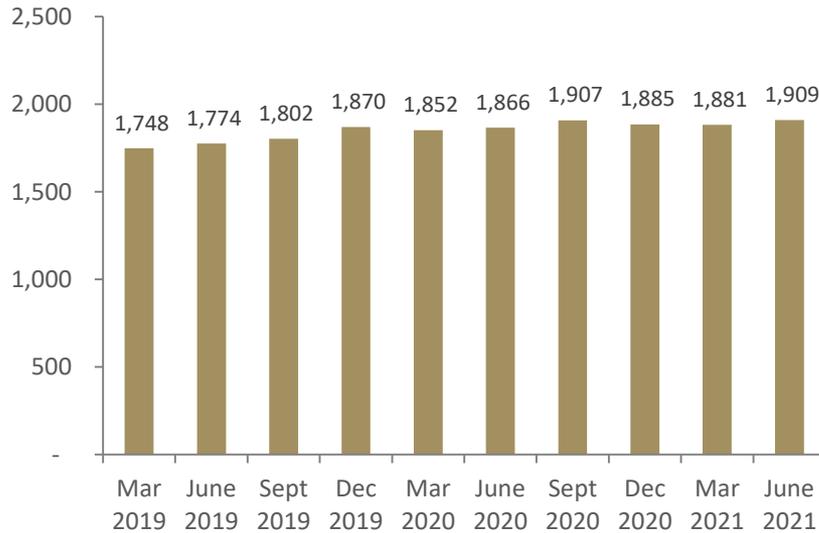
## UAE Banking Assets (AED bn)



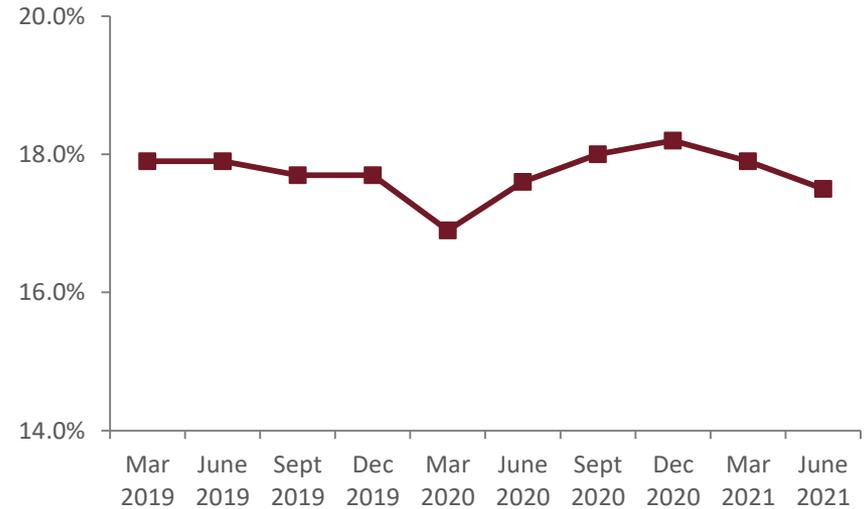
## UAE Banking Assets by type (AED bn)



## UAE Banking Deposits (AED bn)



## UAE Banks' Capital Adequacy



# Contents

**1** Overview

**2** Financial Performance

**3** Strategic Focus & Theme - 2021

**4** Appendix

# Overall Financial Performance (for the period ending 30 September 2021)

## Balance Sheet

AED million	Dec 2020	Sept 2021	Change
Net Financing Assets & Sukuk Investments	232,044	232,691	0.3%
<b>Total Assets</b>	<b>289,556</b>	<b>289,389</b>	-
Customers' Deposits	205,925	214,124	4.0%
Sukuk Financing Instruments	18,744	20,573	9.8%
<b>Equity</b>	<b>43,130</b>	<b>40,676</b>	<b>-5.7%</b>
<b>Total Liabilities and Equity</b>	<b>289,556</b>	<b>289,389</b>	-

## Income Statement

AED million	9M2020	9M2021	% Change
<b>Total Income</b>	<b>9,891</b>	<b>8,946</b>	<b>(10%)</b>
<b>Net Operating Revenue</b>	<b>6,935</b>	<b>7,149</b>	3%
Operating Expenses	(2,134)	(1,874)	(12%)
<b>Profit before Impairment and Tax Charges</b>	<b>4,801</b>	<b>5,275</b>	<b>10%</b>
Impairments	(2,650)	(2,174)	(18%)
Gain on bargain purchase	(1,015)	-	-
Income Tax	(41)	(32)	(22%)
<b>Group Net Profit</b>	<b>3,124</b>	<b>3,069</b>	<b>(2%)</b>

## Key Ratios

	Dec 2019	Dec 2020	Sept 2021
Net Financing to Deposit	92%	96%	90%
Total Capital Adequacy	16.5%	18.5%	17.5%
CET1	12.0%	12.0%	12.8%
Non-Performing Financing ("NPF")	3.9%	5.7%	6.7%
ROE	17%	10.4%	10.9%
ROA	2.2%	1.2%	1.4%
Net Profit Margin ("NPM")	3.2%	2.6%	2.6%
Cost to Income <sup>1</sup>	26.9%	29.4%	26.2%
Dividend Per Share (% of par value)	35%	20%	-

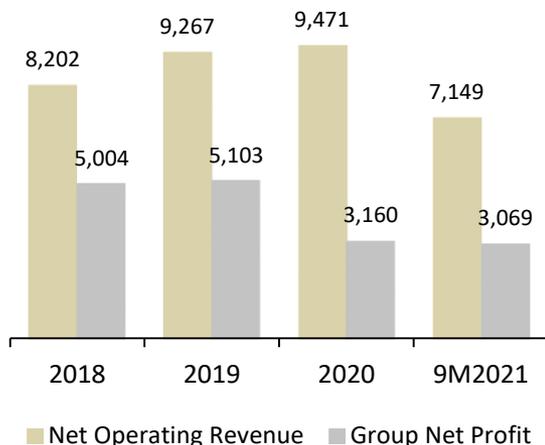
## Highlights

- Balance sheet maintained, with **total assets at nearly AED 290 billion**, despite maturities and prepayments.
- Liquidity coverage ratio (LCR)** at 160% remains well above regulatory requirement, which, along with the finance to deposit ratio of 90% depicts comfortable liquidity position.
- Robust growth in **customer deposits** of 4% YTD to reach AED 214 billion.
- Cost to income ratio** improved almost 320bps to 26.2%, due to a continued and disciplined approach to cost management.
- The bank sustained a strong sequential growth of **net profit** of over 19% QoQ, signifying an improving business trend. **ROA** at 1.4% and **ROE** at 10.9% depicting a significant growth YTD.

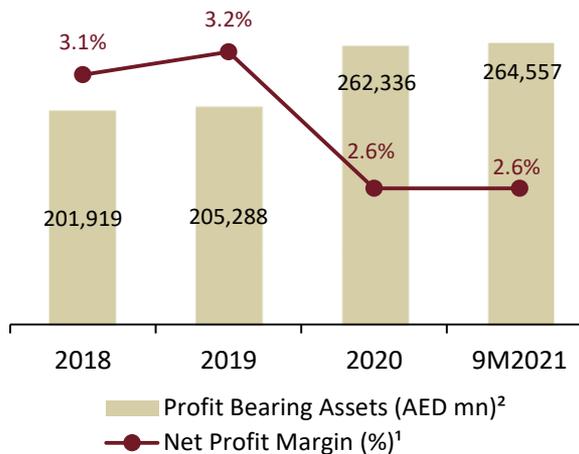
<sup>1</sup> Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

# Operating Performance

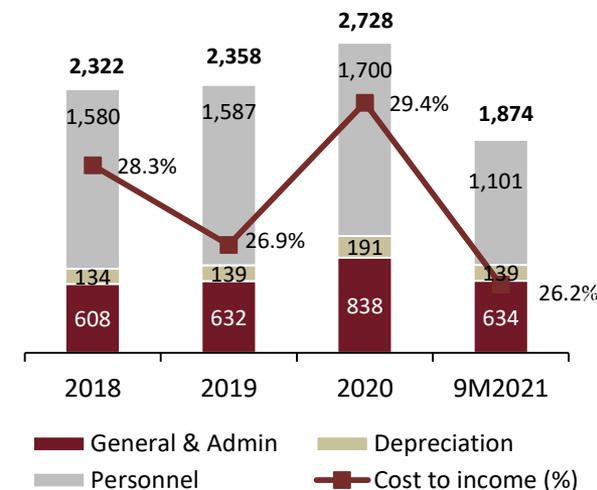
## Profitability (AED mn)



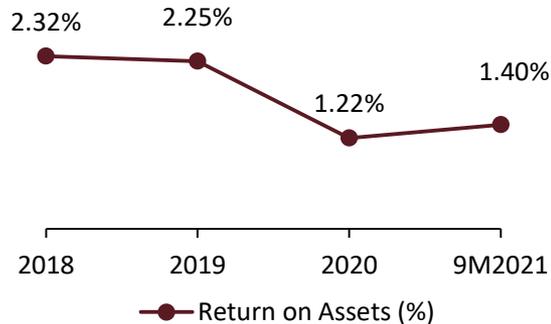
## Net Profit Margin



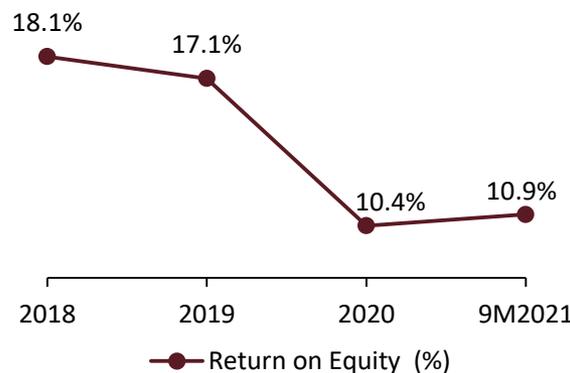
## OPEX trends (AED mn) & Cost to Income



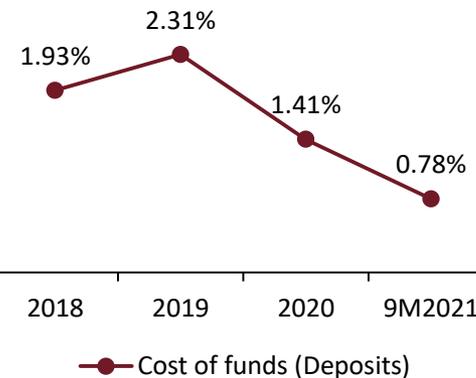
## ROA (%)



## ROE (%)



## Cost of Funds



<sup>1</sup>Net 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.

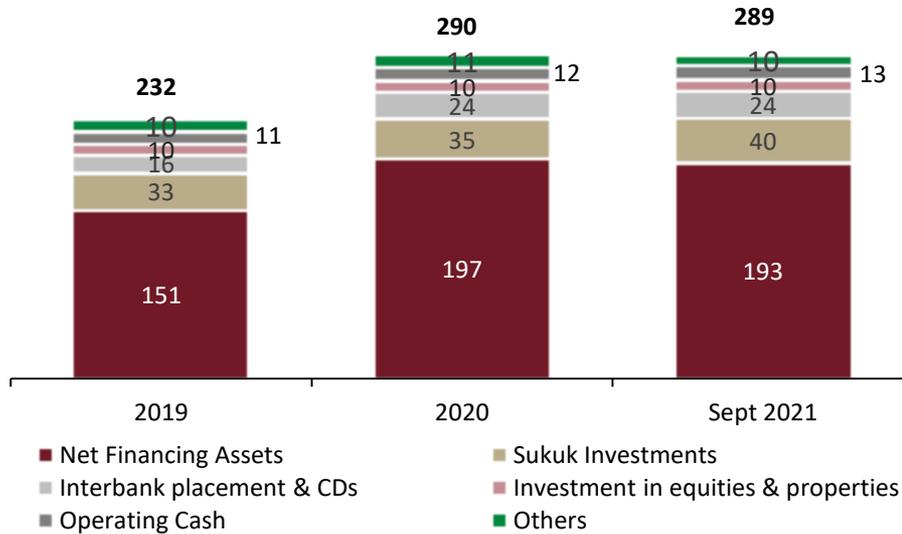
<sup>2</sup>Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

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.

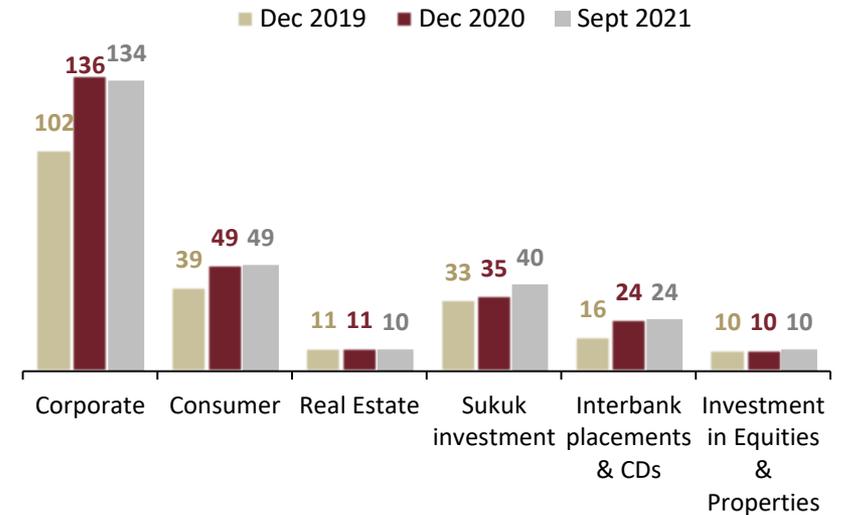
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

# Overview of Deployment of Funds/Financing

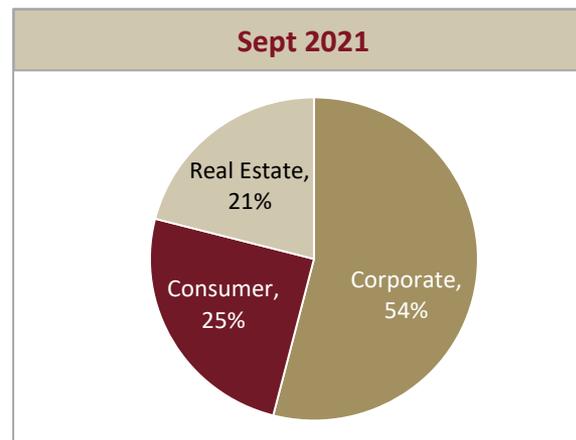
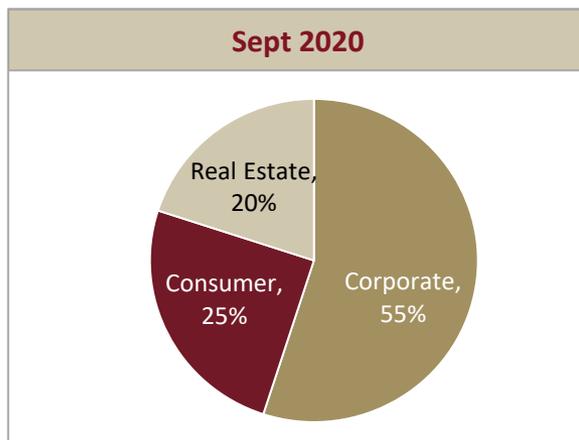
## Deployed Funds Composition (AED bn)



## Deployment by Segment (AED bn)



## Breakdown of Financing Portfolio by Sector (%) \*



## Highlights

- Sukuk investments now stand at AED 40 billion depicting a solid growth of 13% YTD.
- Gross new consumer financing amounted to AED 10.2 billion YTD, supported by a pick up in new home financing in addition to corporate gross new financing of AED 18.5 billion.

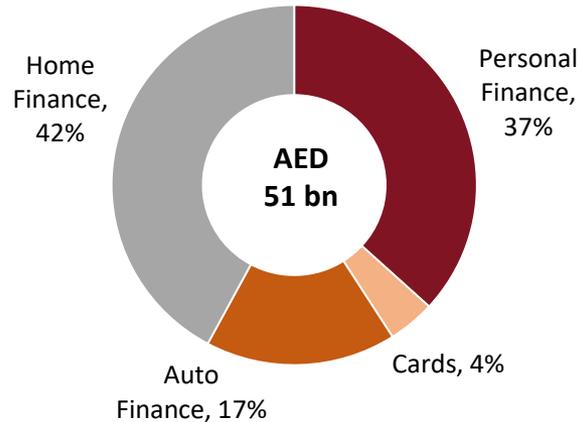
\* Corporate covers all sectors except Real Estate

# Segmental Overview – Consumer

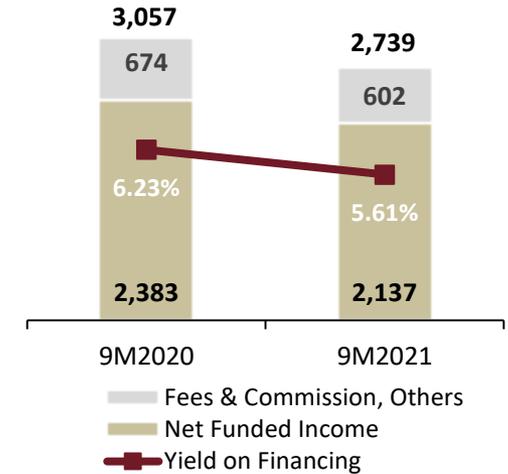
## Management Commentary

- Gross consumer financing now stands at **AED 51 billion**, with gross new financing amounting to AED 10.2 billion, a 9% increase over the same period last year, supported by a pick up in new home financing.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.

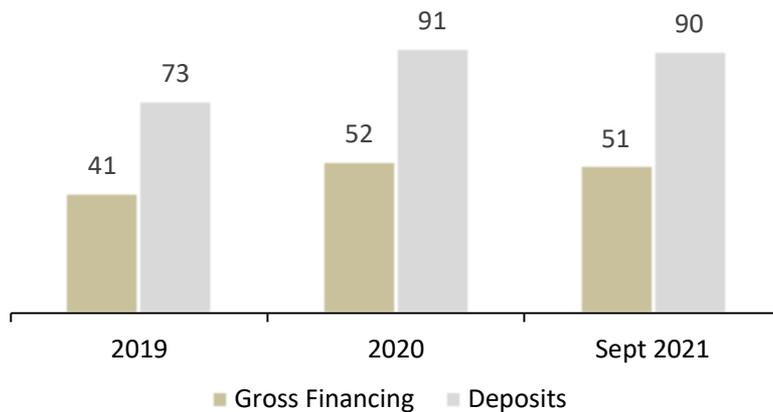
## Breakdown by Portfolio – Sept 2021



## Revenue Trends (AED mn)



## Segment Gross Financing / Deposits (AED bn)



## CASA (AED bn)

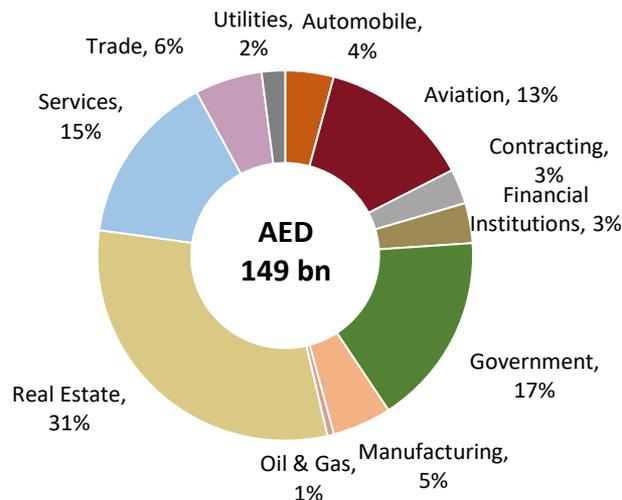


# Segmental Overview – Corporate

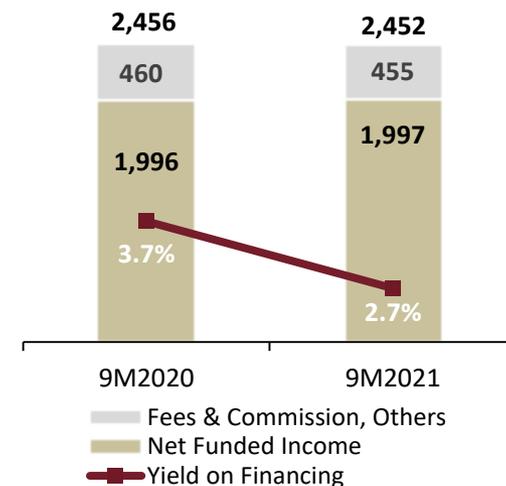
## Management Commentary

- **Gross corporate financing** stable at 149 billion, despite significant pre-payments during the period.
- **Net operating revenue** maintained at AED 2,452 million in 9M2021.
- DIB has continued to maintain a well-diversified corporate financing book, across the primary sectors of the economy. Focus has remained on lower risk sectors such as sovereign and related entities.

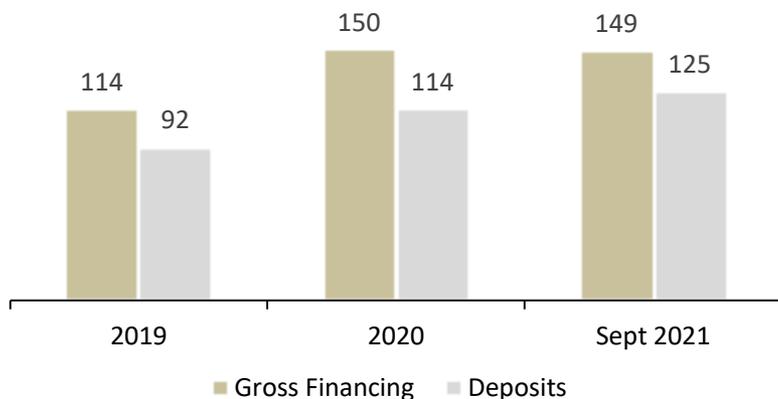
## Breakdown by Portfolio – Sept 2021



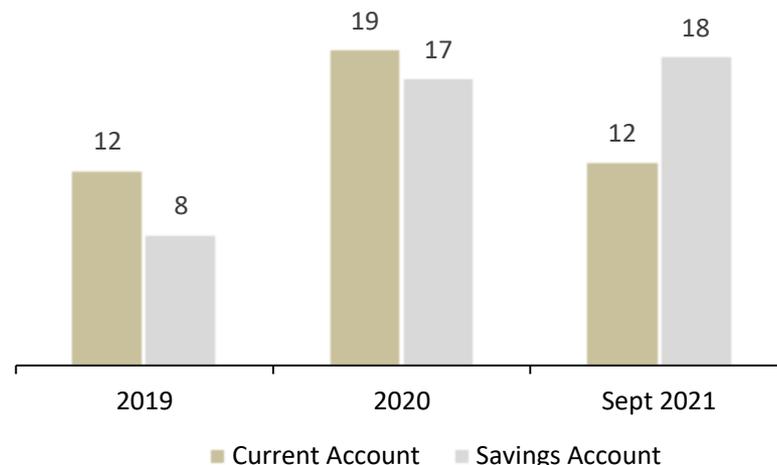
## Revenue Trends (AED mn)



## Segment Gross Financing / Deposits (AED bn)



## CASA (AED bn)



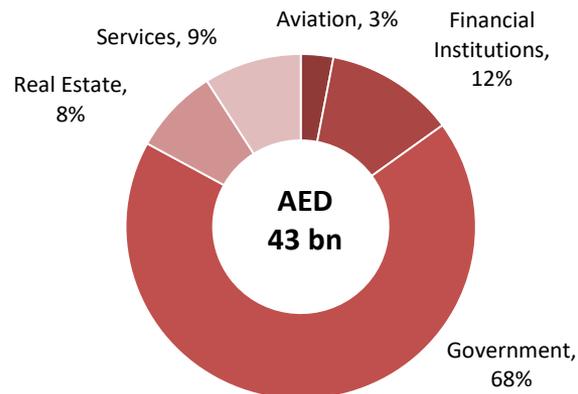
Corporate banking charts reflect corporate and real estate, excluding treasury

# Segmental Overview – Treasury

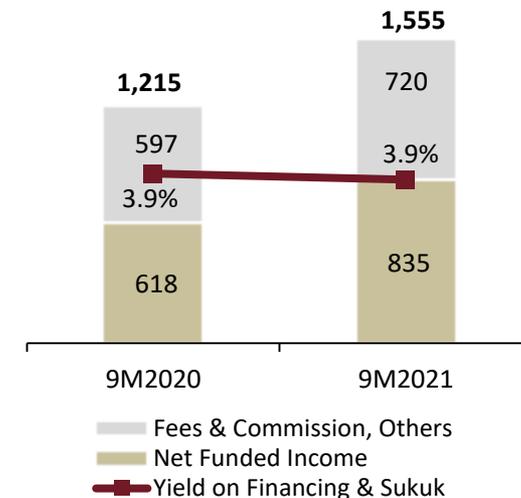
## Management Commentary

- **Gross Financing and Sukuk Investments** increased 13% YTD, to AED 43 billion, despite the challenging environment.
- Significant improvement in **net operating revenue** (+28% YoY) to AED 1.6 billion.
- Rising revenues supported by growth in both **net funded income and fees & commissions** (+35% YoY, and +21% YoY, respectively).
- Treasury yields remained stable at nearly 4%.

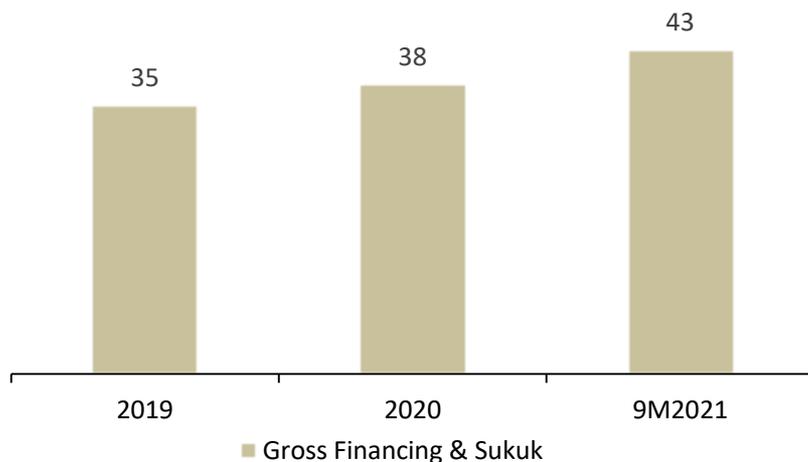
## Breakdown by Portfolio – Sept 2021



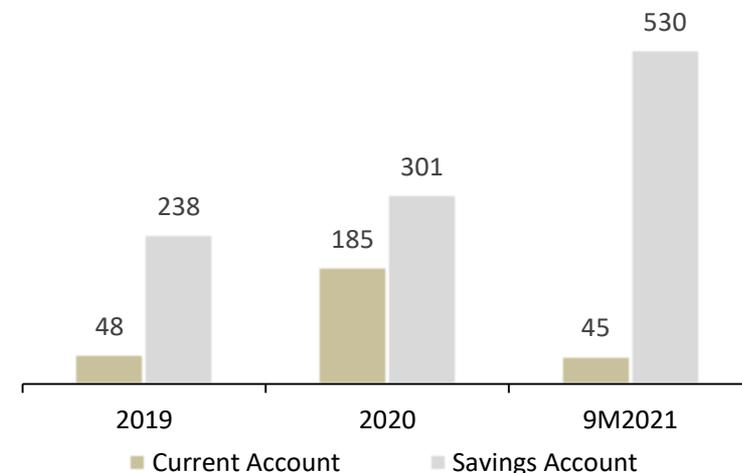
## Revenue Trends (AED mn)\*



## Segment Gross Financing & Sukuk (AED bn)



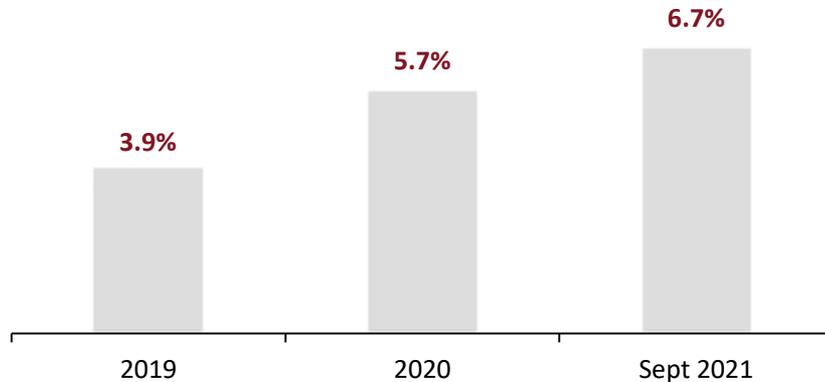
## CASA (AED mn)



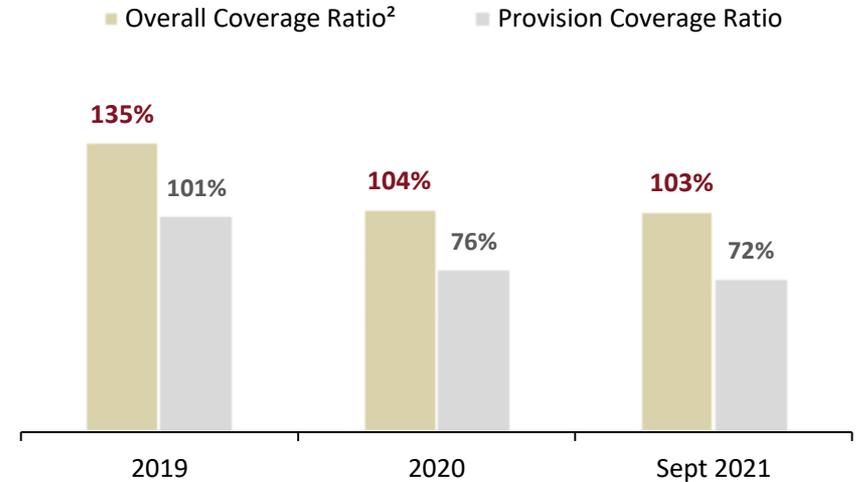
\* Based on shadow accounting for fees and commissions

# Asset Quality

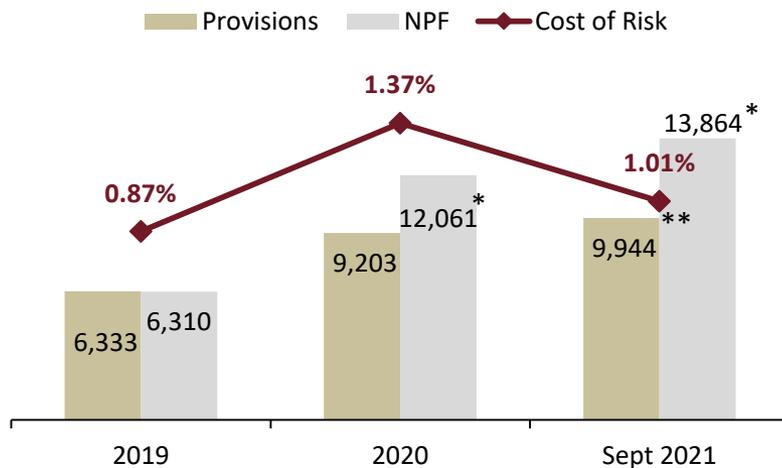
## Non-Performing Financing ("NPF")<sup>1</sup>



## Financing Provisions and Coverage Ratios



## Cumulative Provisioning (AED million)



## Highlights

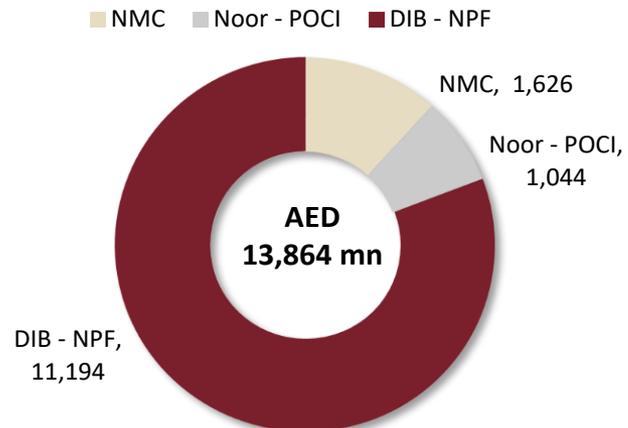
- **NPF ratio** increased marginally by 40 bps QoQ to 6.7%:
  - Core DIB NPF (excluding NMC and Noor POCl) is at 5.4%
- **Coverage ratio** including collateral has remained above 100%.
- Declining **cost of risk** at 101 bps compared to 137 bps at YE2020.

<sup>1</sup>NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; <sup>2</sup>Overall 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.

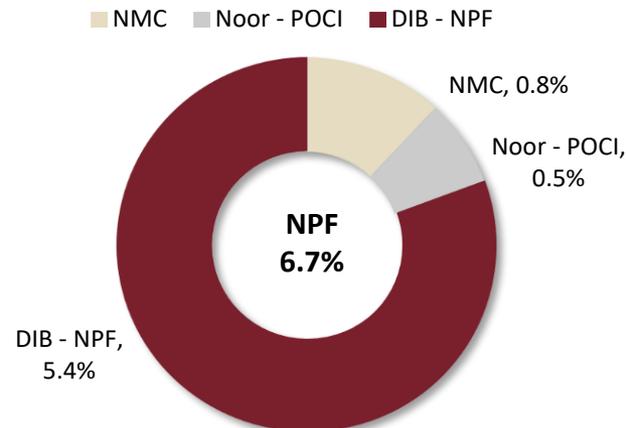
\*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition; \*\* Total provision includes stage 1 & 2 ECL held in Noor Bank and PPA adjustments  
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment in Sukuk.

# Asset Quality – Detailed Insights

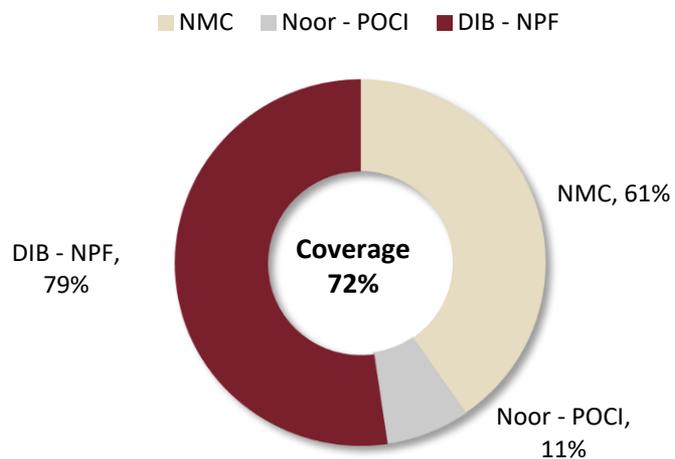
**NPF (AED mn)**



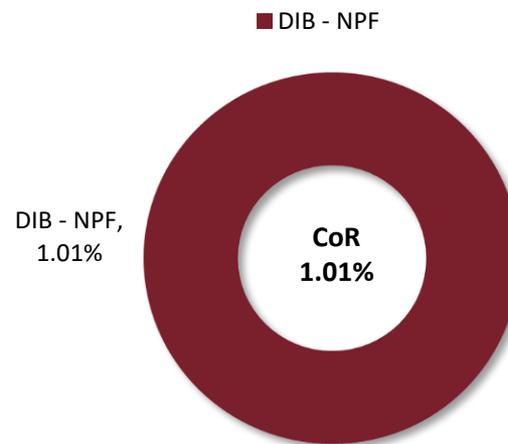
**NPF Ratio (%)**



**Coverage Ratio (%)**



**CoR (%)**



# Asset Quality (contd.)

## Islamic financing and investing assets (Gross Exposure by stages)

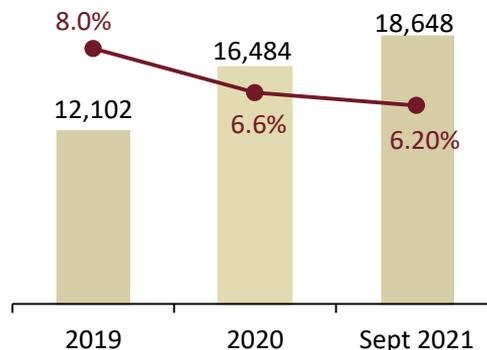
### Stage 1 (AED million)

Gross Exposure ECL Coverage\*



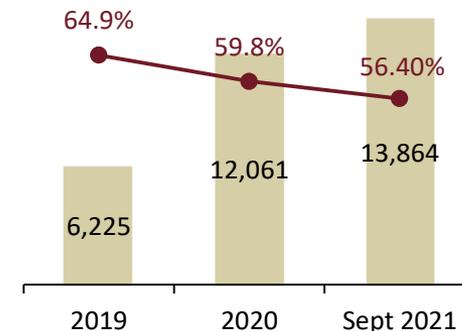
### Stage 2 (AED million)

Gross Exposure ECL Coverage\*



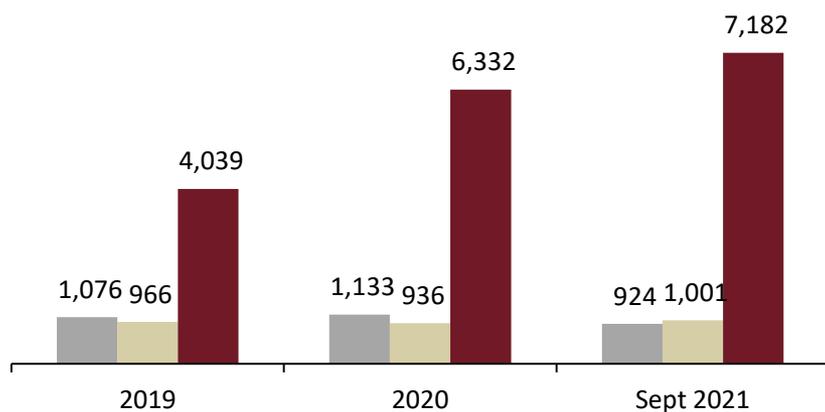
### Stage 3 and POCI (AED million)

Gross Exposure ECL Coverage\*



### Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3 and POCI



### Highlights

- Sustained and conservative approach towards provisioning continued during 9M 2021.
- Stage 1 provision coverage maintained at nearly 1%, whilst Stage 2 coverage at 6.2%, is only slightly lower than 2020.
- Stage 3 coverage continues to remain robust.

## Analysis of TESS (as at 30 September 2021)

Segment (AED mn)	Outstanding deferrals	Exposure	Provisions	Collaterals
<b>Group 1*</b>				
Corporate Banking	2,151	22,305	250	24,513
Consumer Banking	5	3,392	28	2,296
<b>Group 1 Total</b>	<b>2,156</b>	<b>25,697</b>	<b>278</b>	<b>26,809</b>
<b>Group 2**</b>				
Corporate Banking	864	7,645	412	11,006
Consumer Banking	1	853	336	446
<b>Group 2 total</b>	<b>865</b>	<b>8,498</b>	<b>748</b>	<b>11,452</b>
<b>TOTAL</b>	<b>3,021</b>	<b>34,195</b>	<b>1,026</b>	<b>38,261</b>

AED mn	Corporate Banking	Consumer Banking	Total
TESS deferrals	9,104	571	9,675
Settled / expired deferrals	(6,090)	(565)	(6,655)
<b>Outstanding deferrals as at 30 September 2021</b>	<b>3,014</b>	<b>6</b>	<b>3,020</b>
<b>Outstanding deferrals as at 31 December 2020</b>	<b>3,613</b>	<b>14</b>	<b>3,627</b>

\* **Group 1:** Customers that are not expected to face substantial changes in their creditworthiness, beyond liquidity issues and are temporarily and mildly impacted by the COVID-19 crisis.

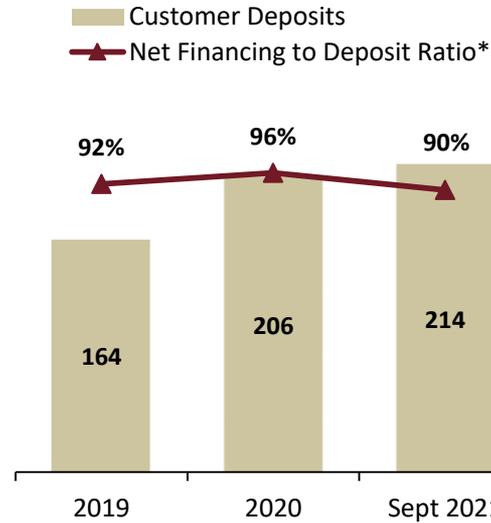
\*\* **Group 2:** Customers that are expected to face substantial changes in their creditworthiness, in addition to liquidity issues that will be addressed by payment deferrals.

# Funding Sources and Liquidity

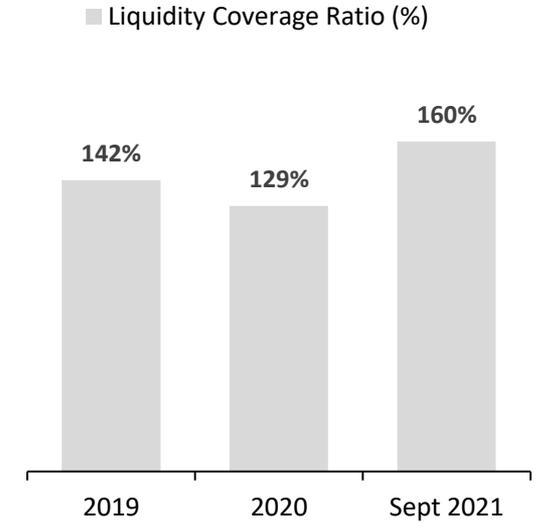
## Funding Sources (AED bn)



## Customers' Deposits (AED bn)

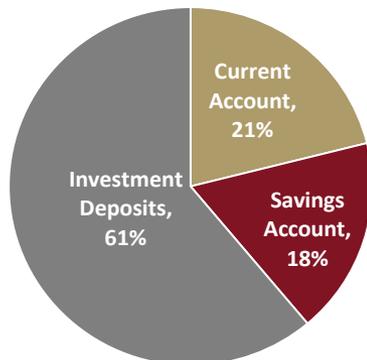


## Liquidity Coverage Ratio (LCR)

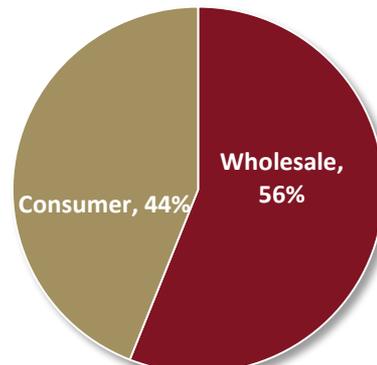


## Customer Deposits (AED 214 bn as at 30 Sept 2021)

### By Type



### By Business

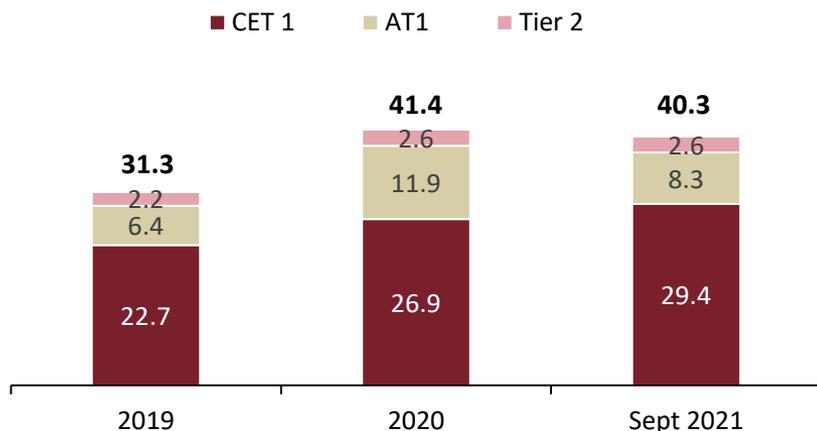


## Highlights

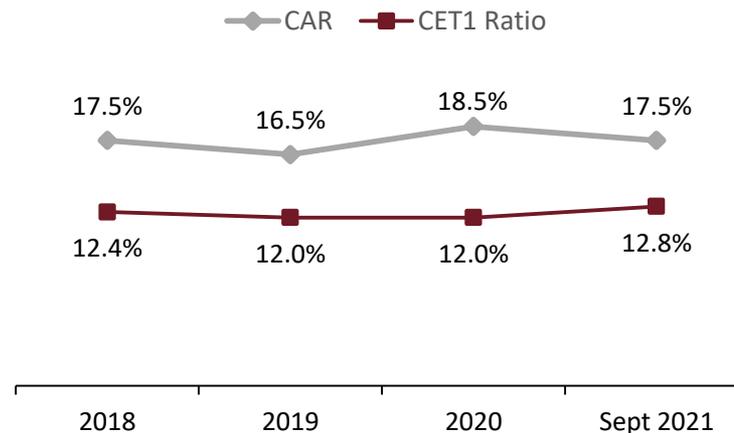
- Improving liquidity position:
  - LCR up 3,120 bps to 160%.
  - NSFR up 80 bps to 104%.
- Customer deposits grew 4% YTD, now reaching AED 214 billion.
- CASA now stands at AED 84 billion and accounts for 39% of overall deposits.
- Wholesale banking continues to be the key contributor to deposit growth.

# Capitalization Overview

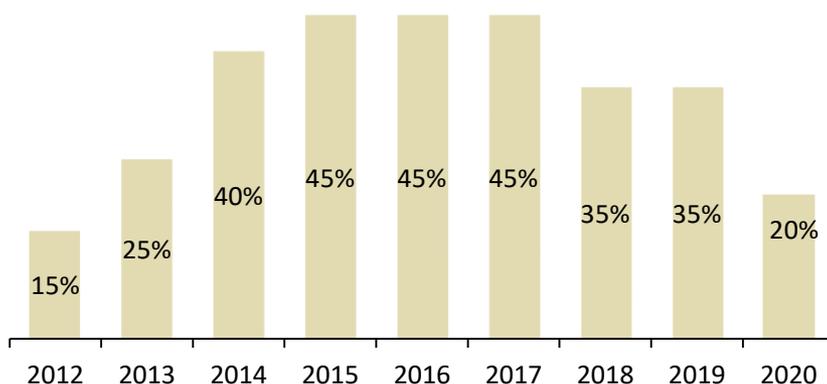
## Regulatory Capital<sup>1</sup> (AED billion)



## Capital Ratios\*



## Dividend History<sup>2</sup>



## Highlights

- **Capital ratios continue to be stable as at 30 September 2021, and are well above the regulatory requirements:**
  - CAR is at 17.5% remains robust despite planned prepayment of Tier 1 instrument in early 2021.
  - CET1 ratio is at 12.8%

<sup>1</sup> Refers to Regulatory Capital under Basel III;

<sup>2</sup> Dividend is calculated as dividend per share divided by par value of a share ;

\*This graph reflects ratios under Basel III regime

# Contents

**1** Overview

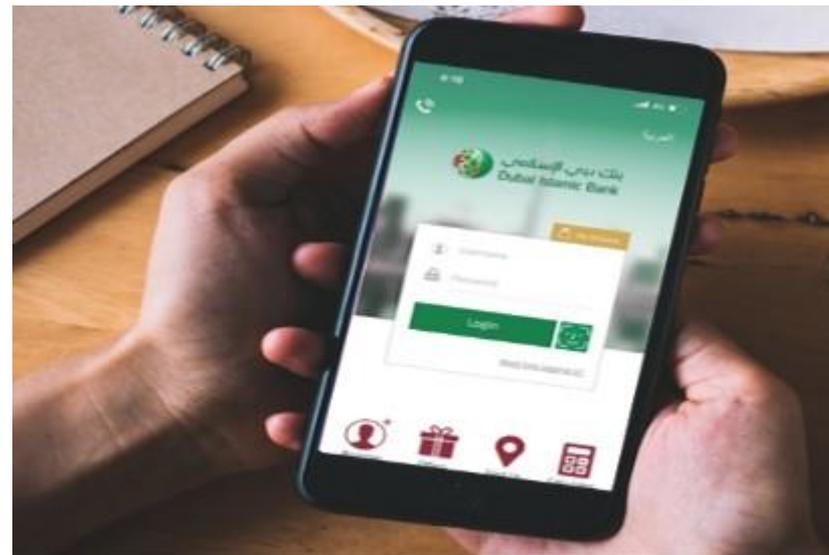
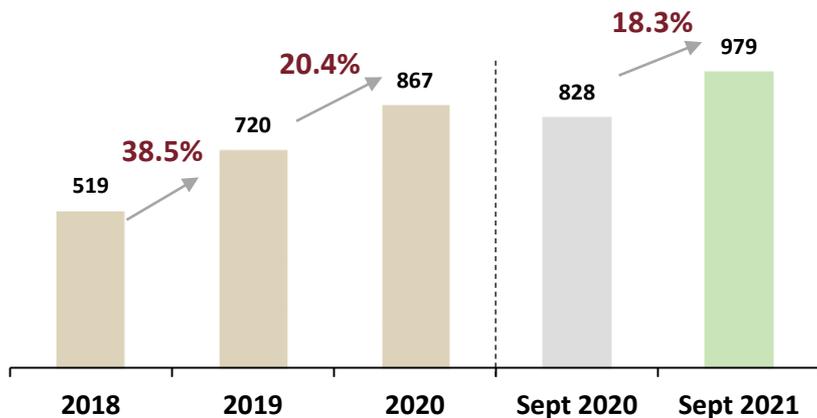
**2** Financial Performance

**3** Strategic Focus & Theme - 2021

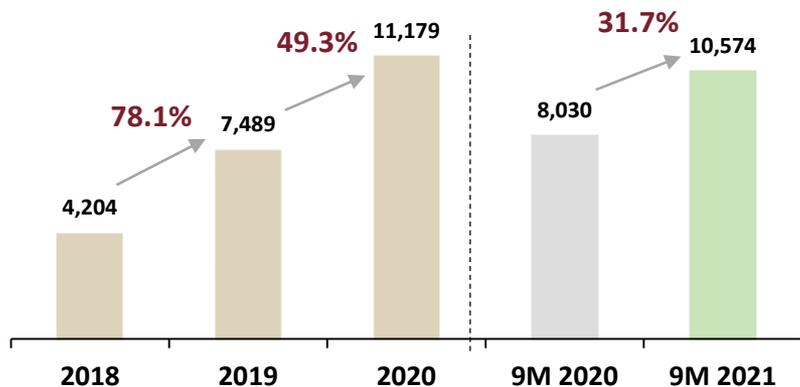
**4** Appendix

# Digital drive to support the New DIB

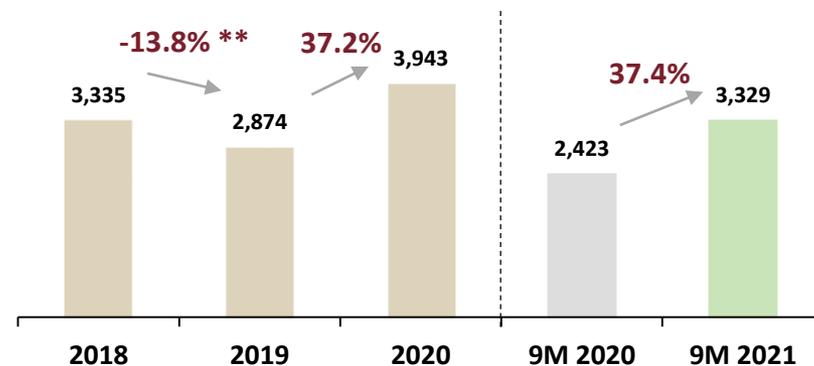
## Digital Registered User Base - BTD\* (000)



## Mobile Banking Transactions (000)



## Internet Banking Transactions (000)



\* Digital Registered User Base: overall registered internet banking / mobile banking app users

\*\* In 2019, the drop in Internet Banking volume is mainly due to customer migration to DIB Mobile App following regular campaigns / offers to promote Mobile App usage.

# Strategic Theme – 2021 (P.I.N.G)



## Progress on Strategic Theme

- **Physical footprint optimization** (ATMs and Branches).
- **Big data ecosystem** (360 view of customer with 1000's data points) to support real time decision making.
- **Customer service augmentation** (nurturing and protecting relationships as well as monitoring through comprehensive dashboard).
- **Digitization of contracts** in Personal and Home Finance.
- **Transformation office established** to ensure seamless execution of strategic projects.

## 2021 – Target Metrics

Growth	5% 0.3%	NPF	5.5% 6.7%	Real Estate Concentration	~ 20% 21%	Return on Assets	1.4% 1.4%
Net Profit Margin	2.5% - 2.6% 2.6%	Total Coverage*	110% 103%	Cost Income Ratio	~ 28% 26.2%	Return on Equity	11% 10.9%

\* Including collateral

# Contents

**1** Overview

**2** Financial Performance

**3** Strategic Focus & Theme - 2021

**4** Appendix

# Consolidated Income Statement

<i>AED million</i>	9M2021	9M2020	FY2020	FY 2019
<b>Net Income</b>	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Income from Islamic financing and investing transactions	6,787	7,973	10,370	10,723
Commission	1,250	1,318	1,646	1,483
Income / (loss) from other investments measured at fair value	20	45	50	65
Income from properties held for development and sale	73	42	54	126
Income from investment properties	124	50	83	295
Share of profit from associates and joint ventures	117	13	20	58
Other Income	577	450	919	934
<b>Total Income</b>	<b>8,946</b>	<b>9,892</b>	<b>13,142</b>	<b>13,684</b>
Depositors' and Sukuk holders' share of profit	(1,797)	(2,957)	(3,671)	(4,418)
<b>Net Income</b>	<b>7,149</b>	<b>6,935</b>	<b>9,471</b>	<b>9,266</b>
<b>Operating Expenses</b>				
Personnel expenses	(1,101)	(1,311)	(1,699)	(1,587)
General and administrative expenses	(634)	(679)	(838)	(632)
Depreciation of investment properties	(48)	(40)	(57)	(37)
Depreciation of property, plant and equipment	(91)	(104)	(134)	(102)
<b>Total Operating Expenses</b>	<b>(1,874)</b>	<b>(2,134)</b>	<b>(2,728)</b>	<b>(2,358)</b>
<b>Profit before net impairment charges and income tax expense</b>	<b>5,275</b>	<b>4,801</b>	<b>6,743</b>	<b>6,908</b>
Impairment charge for the period, net	(2,174)	(2,650)	(4,552)	(1,763)
Gain on Bargain Purchase	-	1,015	1,015	
<b>Profit for the period before income tax expense</b>	<b>3,101</b>	<b>3,166</b>	<b>3,206</b>	<b>5,145</b>
Income tax expense	(32)	(41)	(46)	(42)
<b>Net Profit for the period</b>	<b>3,069</b>	<b>3,124</b>	<b>3,160</b>	<b>5,103</b>
<b>Attributable to</b>				
<b>Owners of the Bank</b>	3,059	3,125	3,294	5,015
Non-Controlling Interests	10	(1)	(134)	88

# Consolidated Balance Sheet

<i>AED million</i>	30 Sept 2021	31 Dec 2020	31 Dec 2019
<b>Assets</b>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	34,741	29,206	21,268
Due from banks and financial institutions	2,228	6,448	6,248
Islamic financing and investing assets, net	192,756	196,689	150,913
Investments in Islamic Sukuk measured at amortized cost	39,935	35,355	33,244
Other investments at fair value	1,251	1,111	1,266
Investments in associates and joint ventures	1,951	1,939	1,977
Properties held for sale	1,374	1,391	1,337
Investment properties	5,456	5,947	5,209
Receivables and other assets	8,215	10,040	8,743
Property, plant and equipment	1,482	1,431	1,590
<b>Total Assets</b>	<b>289,389</b>	<b>289,556</b>	<b>231,796</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Customers' deposits	214,124	205,925	164,418
Due to banks and financial institutions	6,373	13,496	9,147
Sukuk financing instruments	20,573	18,744	14,852
Payables and other liabilities	7,643	8,261	8,646
<b>Total Liabilities</b>	<b>248,713</b>	<b>246,426</b>	<b>197,063</b>
<b>Equity</b>			
Share Capital	7,241	7,241	6,590
Tier 1 Sukuk	8,264	11,937	6,428
Other Reserves and Treasury Shares	13,945	13,785	11,113
Investments Fair Value Reserve	(960)	(1,102)	(1,175)
Exchange Translation Reserve	(1,295)	(1,177)	(1,095)
Retained Earnings	10,885	9,860	10,131
<b>Equity Attributable to owners of the banks</b>	<b>38,080</b>	<b>40,544</b>	<b>31,993</b>
Non-Controlling Interest	2,596	2,587	2,739
<b>Total Equity</b>	<b>40,676</b>	<b>43,131</b>	<b>34,732</b>
<b>Total Liabilities and Equity</b>	<b>289,389</b>	<b>289,556</b>	<b>231,796</b>

# DIB - A more resilient franchise enters 2021



**Increasing domestic  
market share**



**Strengthened and  
diversified balance  
sheet**



**Sustained  
profitability through  
the years**



**Robust capital and  
liquidity**



**Growing  
international  
footprint**



**Strong advancement  
of digital capabilities**



**Strengthened  
disclosures &  
transparency**



**Noor Bank fully  
integrated**

## Introducing the NEW: V-P-V-P (Vision – Purpose – Values – Proposition)

### Our Vision

To be the most progressive Islamic financial institution in the world.

### Our new Purpose

To make financial solutions simple, convenient and accessible through a personal and engaging experience.

### Our new Values



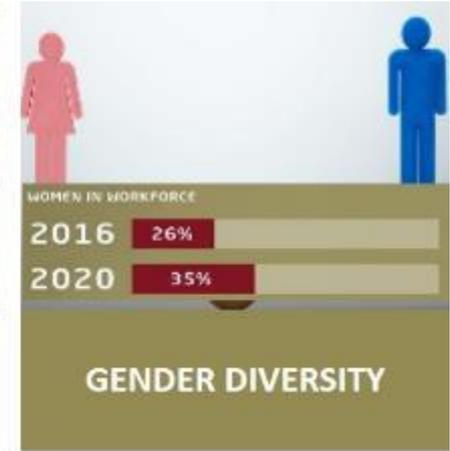
INCLUSIVE COLLABORATIVE AGILE RESPONSIBLE ENGAGED

### Our new Tagline

#ReadyForTheNew



# Aligning towards UAE's sustainable ambitions (ESG)



## Prominent player in the Green Islamic Capital Market

### Sovereign Green Sukuk

### Corporate Green Sukuk



**Etihad Airways**

USD 600,000,000

2.394% 5yr Transition Sukuk

JLM & Bookrunner

Oct 2020 

**World's 1<sup>st</sup> Aviation**

Sustainability-linked Issue



**Republic of Indonesia**

USD 3,000,000,000

USD 1,250mn 3.750% 5.5yr\*

USD 1,750mn 4.400% 10yr

JLM & Bookrunner

Feb 2018 

\*Green Tranche

**World's 1<sup>st</sup> Sovereign**

Green Issue



**Republic of Indonesia**

USD 2,000,000,000

USD 750mn 3.900% 5yr\*

USD 1,250mn 4.450% 10yr

JLM & Bookrunner

Feb 2019 

\*Green Tranche

**2<sup>nd</sup> Sovereign**

Green Sukuk Issued by Indonesia



**Republic of Indonesia**

USD 2,500,000,000

USD 750mn 2.30% 5yr\* (Green)

USD 1,000mn 2.80% 10yr

USD 750mn 3.80% 30yr

JLM & Bookrunner

Jun 2020 

\*Green Tranche

**3<sup>rd</sup> Sovereign**

Green Sukuk Issued by Indonesia



**Majid Al Futtaim**

USD 600,000,000

4.638% 10yr Sukuk

JLM & Bookrunner

May 2019 

**World's 1<sup>st</sup> Int'l Corp Sukuk**

Green Issue



**Majid Al Futtaim**

USD 600,000,000

3.933% Long 10yr Sukuk

JLM & Bookrunner

Oct 2019 

**2<sup>nd</sup> Int'l Corp Sukuk**

Green Issue

# 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



More than **10,000** employees across the Group



**3 million +** customers globally



FOL increased to **40%**

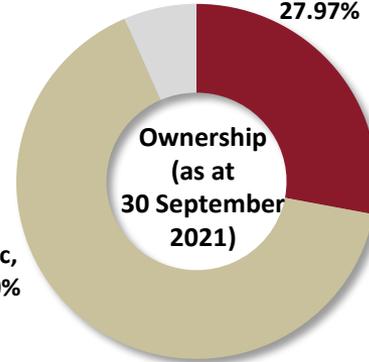


Designated (“D-SIB”)\* in 2018

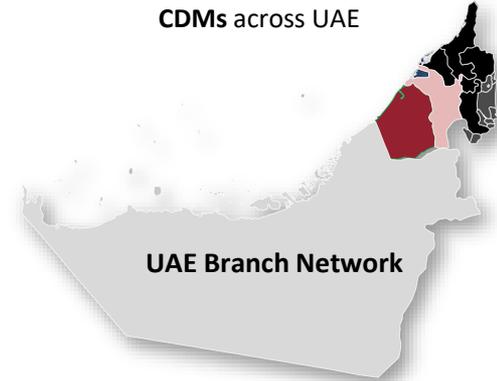
\*Domestic Systemically Important Bank

Saeed A. Lootah, 6.54%

Investment Corporation of Dubai (ICD), 27.97%



Around **54 branches** and more than **568 ATMs and CDMs** across UAE



## Significant Subsidiaries and Associates

 DAB AL SHARIA	100.0%	 TAMWEEL THE HOME OF HOME FINANCE	92.0%
 بنك دبي الإسلامي Dubai Islamic Bank	100.0%	 بنك الخرطوم Bank of Khartoum	29.5%
 Bosna Bank International	27.3%	 Panin Dubai Syariah Bank	25.1%
 دييار DEYAAR	44.9%	 DIB Bank Kenya Limited A subsidiary of Saeed Loomis Bank PSC	100.0%
		 NOOR BANK	100%

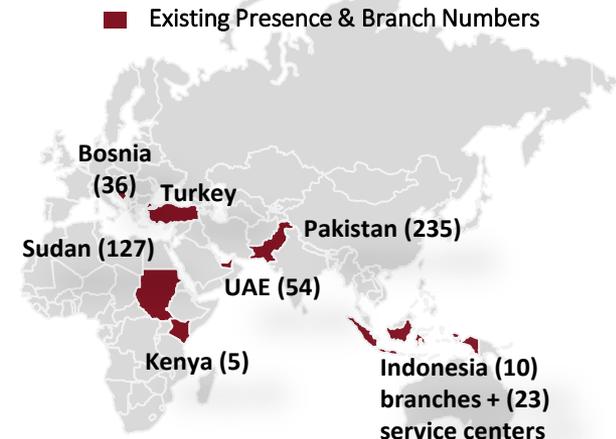
## Credit Ratings

Moody's  
**A3**  
Negative

Fitch  
**A**  
Stable

Islamic International Rating Agency (IIRA)  
**A+/A1**  
Positive

## International Geographic Presence



# 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 54 branches and more than 568 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, large corporates, 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.

# DIB's Digital Journey

## 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



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



Remote signing of contracts – non digital customers



Implementation of E-cheque-Digitally authenticated by the customer replacing physical cheque

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



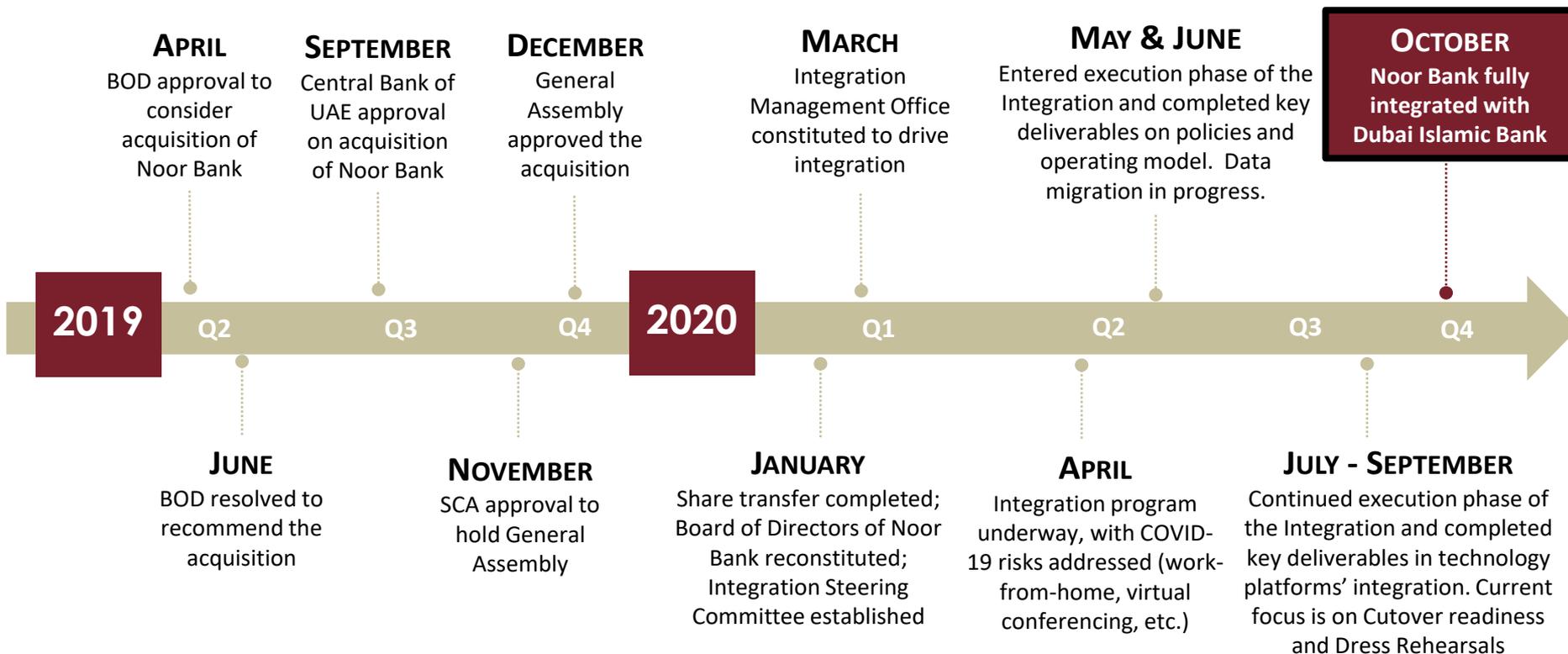
Personal Finance for Salary Transfer Relationship customer (New /Existing) was launched on Internet Banking and Tablet



Set Foundation for Digital Academy & Advanced Analytics

# Acquisition of Noor Bank – key milestones

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



## Key Highlights

- ✓ **8 MONTHS** To deliver the programme- **A record in UAE Banking History**
- ✓ Around **125K** Number of customers migrated
- ✓ **100+** Number of Systems involved

# Debt Capital Market and Syndicated Deals

## Sovereign Deals



**Government of Sharjah**  
USD 750,000,000  
3.200% 10yr Sukuk  
JLM & Bookrunner  
Jul 2021



**Republic of Turkey**  
USD 2,500,000,000  
5.125% Trust Certificates due 2026  
JLM & Bookrunner  
Jun 2021



**Republic of Indonesia**  
USD 3,000,000,000  
USD 1,250mn 1.500% 5yr  
USD 1,000mn 2.550% 10yr  
USD 750mn 3.550% 30yr  
JLM & Bookrunner  
Jun 2021



**HM Treasury**  
**Government of the United Kingdom**  
GBP 500,000,000  
0.333% Long 5yr Sukuk  
JLM & Bookrunner  
Mar 2021

## GRE and Corporate Deals



**Emaar Properties**  
USD 500,000,000  
3.700% 10yr Sukuk  
JLM & Bookrunner  
Jun 2021



**Saudi Aramco**  
USD 6,000,000,000  
USD 1,000mn 0.946% 3yr Sukuk  
USD 2,000mn 1.602% 5yr Sukuk  
USD 3,000mn 2.694% 5yr Sukuk  
JLM & Bookrunner  
Jun 2021

## Financial Institutions Deals



**Ahli United Bank**  
USD 600,000,000  
2.615% 5yr Sukuk  
JLM & Bookrunner  
Sep 2021



**KUVEYTTÜRK**  
KuveytTürk  
USD 350,000,000  
6.125% 10.25yr Sukuk  
JLM & Bookrunner  
Sep 2021



**Kuwait Finance House**  
USD 750,000,000  
3.600% Perp NC6 Sukuk  
JLM & Bookrunner  
Jun 2021



**Dubai Islamic Bank**  
USD 1,000,000,000  
1.959% 5yr Sukuk  
JLM & Bookrunner  
Jun 2021



**Dubai Islamic Bank**  
USD 500,000,000  
3.375% Perp NC6 Sukuk  
JLM & Bookrunner  
Apr 2021



**First Abu Dhabi Bank**  
USD 500,000,000  
1.411% 5yr Sukuk  
JLM & Bookrunner  
Jan 2021

## Syndicated Deals



**Government of Pakistan**  
USD 215,000,000  
MLA & Bookrunner  
Jul 2021



**Julphar**  
Gulf Pharmaceutical Industries  
AED 1,010,000,000  
MLA & Bookrunner  
Apr 2021

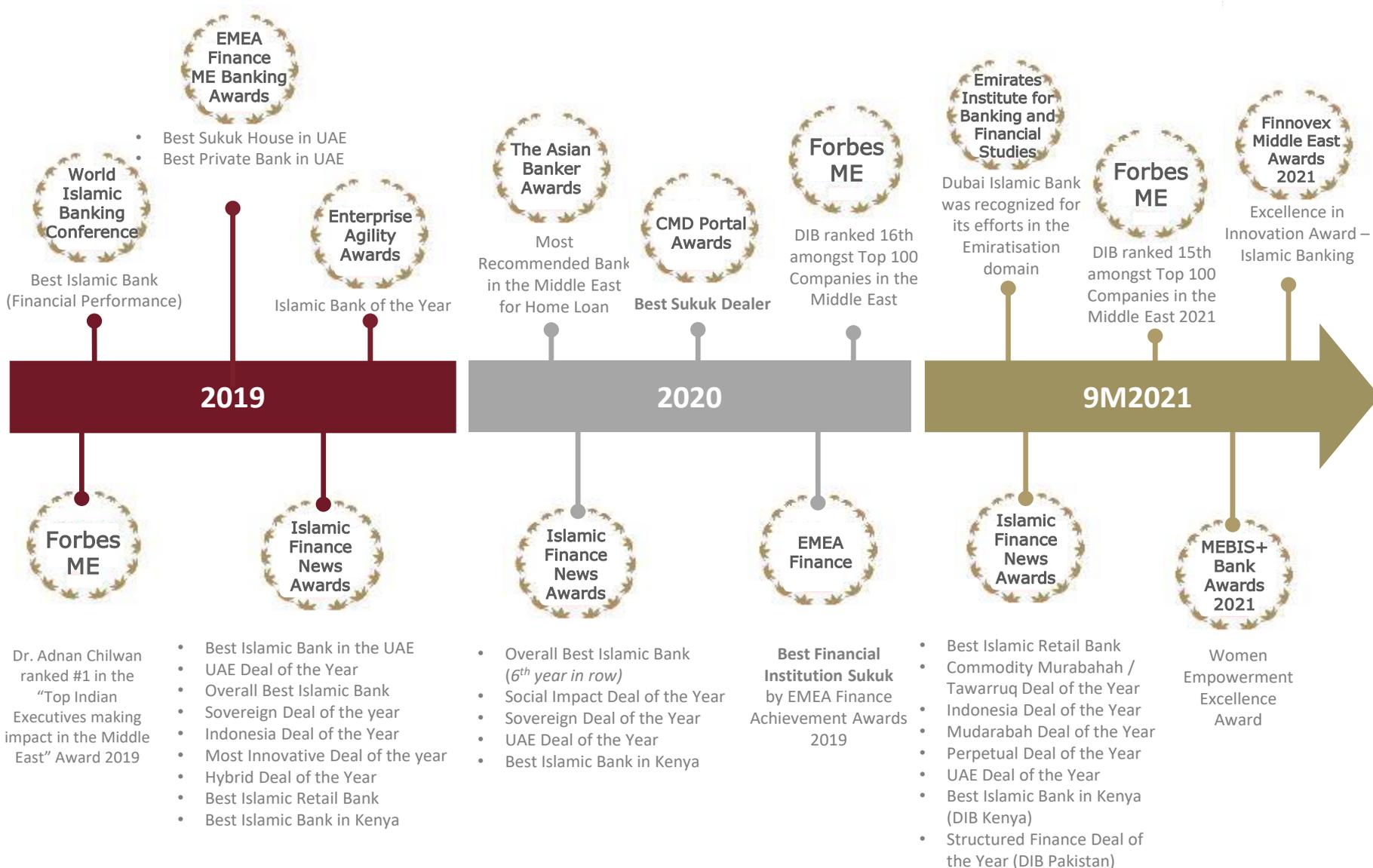


**Mazoon Electricity Company**  
SAOC  
USD 235,000,000  
MLA  
Mar 2021



**ICD Brookfield Place**  
AED 2,300,000,000  
MLA & Bookrunner  
Jan 2021

# Select Award & Accolades



# 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:

 P. O. Box: 1080, Dubai, UAE

 +971 4 2075 454

 [investorrelations@dib.ae](mailto:investorrelations@dib.ae)

 [www.dib.ae/about-us/investor-relations](http://www.dib.ae/about-us/investor-relations)

