



بنك دبي الإسلامي
Dubai Islamic Bank

#شكراً_خط_دفاعنا_الأول
#ThankYouHeroes



Investor Presentation
For the period ending 31 March 2020

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1. Overview of Economic Environment

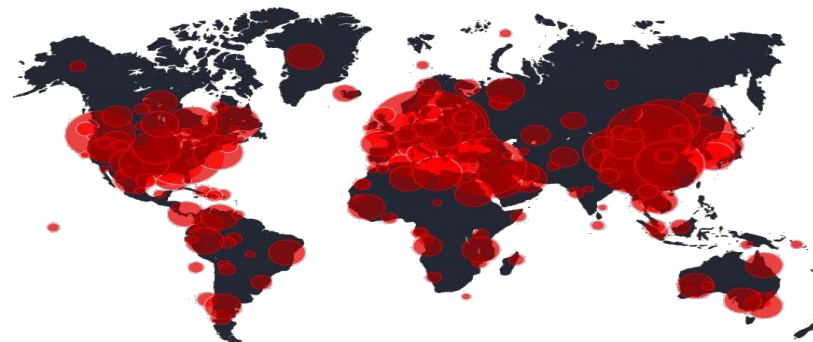
2. Financial Performance

3. Strategic Focus

4. Appendix

UAE leading the GCC in undertaking significant economic measures to curb impact of COVID-19

- More than USD 70 bn in stimulus packages released by the Federal government and the Central Bank, in addition to implementation of several fiscal and monetary policies to support the domestic economy, enhance liquidity and reduce stress in key sectors.



Key economic measures



UAE Central Bank stimulus package

- AED 50bn of funds from banks' capital buffers
- AED 50bn in zero-cost collateralized loans to all banks
- AED 95bn to ensure liquidity in banking sector
- AED 61bn cut in cash reserve requirements for banks



AED 16 bn additional from Federal Government: to support the national economy, business continuity, and mitigate the coronavirus impact



UAE Banks rolled out a host of relief measures for their individual and corporate customers to combat the impact of coronavirus



Real Estate:

First time home buyers – LTV increased by 5%. In addition, rental evictions suspended for few months (Abu Dhabi & Dubai).



UAE Ministry of Economy : reduction in fees of more than 90 services related to business activities, investments as well as trade.

Considered the best credit in the region
(April 2020 issuances)

USD 7 bn

- Abu Dhabi bonds;
- USD 44 bn in orders

DIB's Response to COVID-19 - In It Together with Our People, Clients & Communities

Our People



Business Continuity formulated by implementing work-from-home for majority of our employees

Protecting Touchpoints via Sanitization of DIB Offices, Branches & ATM spots, deployment of hand sanitizers in all locations and temperature scanning at all DIB office sites

Critical Staff working from office and those deployed in branches to wear masks and gloves at all times

Mandatory Self Quarantine for those exposed to positive COVID case

Regular Updates news and information on banking services, branch timings, safety measures, relief schemes & much more via DIB Digital channels

E-learning Academy for continued, uninterrupted learning and development launched for DIB staff. Virtual learning, anytime, anywhere

Supporting Community



The Bank announced largest Contribution so far in UAE to the Community Solidarity Fund Against Covid-19 of Dh120 million, which was to mitigate the health, economic and social repercussions of coronavirus. The gesture represents bank's commitment to supporting all national humanitarian initiatives

Crisis Management Team setup to monitor the situation with regular meetings

Circulate inspiring and uplifting messages across various social media channels

Retail Customers



Effective 15 March 2020 and based on eligibility If the customer's salary has been reduced or if the customer is being sent on unpaid leave), the customer may get a temporary deferment of finance (auto, personal, mortgage) for up to a maximum of 3 months.

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

Credit & Charge Cards:

- 50% reduction on Cash Withdrawal charges
- Easy Payment Plan (EPP) for School Fees with 0% Profit & 0% Fee for 6 months tenor.
- Balance Transfer with 0% profit and 0% fees.
- Refund of Foreign Currency fee charged for cancellations of Travel related transactions upon request.

Debit Cards:

- Waiver of AED 2 Fee for using non-DIB ATMs in UAE on all type of Debit Cards.
- Refund of Foreign Currency fee charged for cancellations of Travel related transactions upon request.

Regular Updates via DIB Digital channels such as SMS, Emailers, Social Media & Phone Banking

SME & Corporate Customers



Effective 15 March 2020 and based on eligibility customer may get temporary postponement /deferment of finance for up to a maximum of 3 months

Facilitating clients manage operations through digital channels

1. Overview of Economic Environment

2. Financial Performance

3. Strategic Focus

4. Appendix

Overall Financial Performance (for the period ending 31 March 2020)

Preserving long term value for our customers and shareholders



بنك دبي الإسلامي
Dubai Islamic Bank

Balance Sheet

AED million	Dec 2019	Mar 2020	Change
Net Financing Assets & Sukuk Investments	184,157	216,167	17%
Total Assets	231,796	276,421	19%
Customers' Deposits	164,418	199,867	22%
Sukuk Financing Instruments	14,852	18,224	23%
Equity	34,732	38,218	10%
Total Liabilities and Equity	231,796	276,421	19%

Income Statement

AED million	1Q2019	1Q2020	Change
Total Income	3,407	3,559	4%
Net Operating Revenue	2,307	2,431	5%
Operating Expenses	(599)	(839)	40%
Profit before Impairment and Tax Charges	1,708	1,592	(6.8%)
Extraordinary Impairment, ECL and Overlay	(347)	(1,483)	327%
Gain on Bargain Purchase	-	1,015	100%
Income Tax	(6)	(13)	143%
Group Net Profit	1,355	1,111	(18%)

Financial Highlights

Key Ratios	Dec 2018	Dec 2019	Mar 2020
Net Financing to Deposit	93%	92%	90%
Total Capital Adequacy	17.5%	16.5%	16.5%
CET1	12.4%	12.0%	12.1%
Non-Performing Financing ("NPF")	3.4%	3.9%	4.3%
ROE	18%	17%	16%
ROA	2.32%	2.25%	2.08%
Net Profit Margin ("NPM")	3.14%	3.15%	3.00%
Cost to Income ¹	28.3%	26.9%	29.8%
Dividend Per Share (% of par value)	35%	35%	--

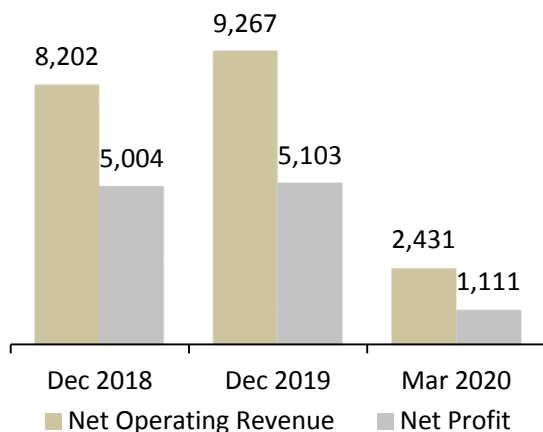
Highlights

- **Total Income reached AED 3,559 million**, compared to AED 3,407 million in 1Q2019.
- **Group Net Profit** for the quarter stood at AED 1,111 million supported by robust total income.
- **Deliberate, conservative and prudent approach** adopted to create additional provisions and buffers of nearly AED 1.5 bln (substantially offsetting the gain on bargain purchase of Noor Bank) to manage the impact, if any, of the COVID-19 pandemic, as well as lower oil prices and interest rates.
- Cost income ratio will improve to normalized level by end of the year as synergies arise from integration.

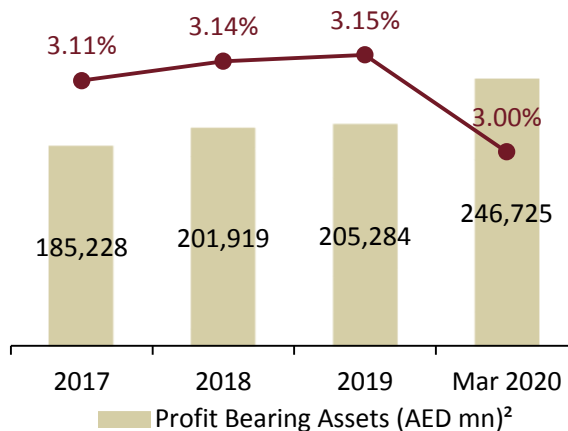
¹ Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance

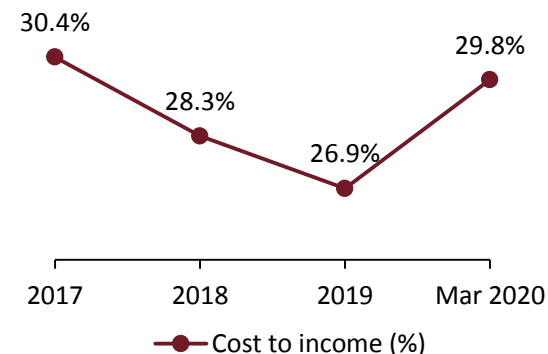
Profitability (AED mn)



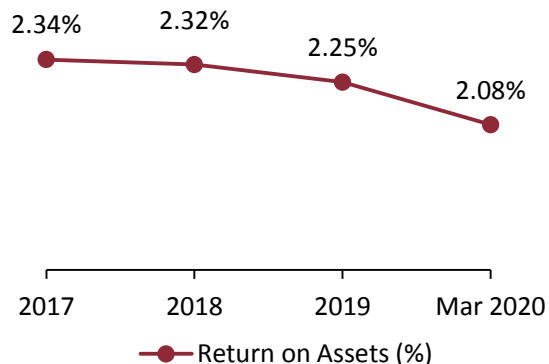
Sustained Strong Margins



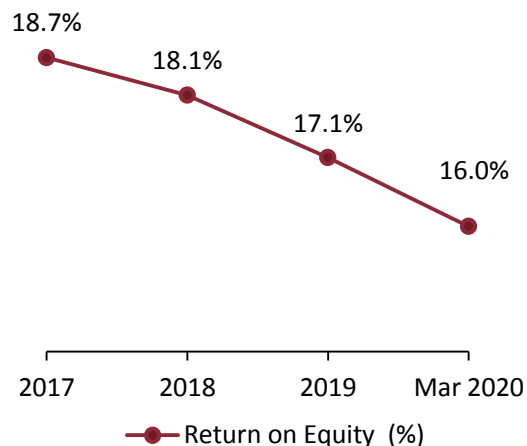
Cost to income ratio (%)



ROA (%)



ROE (%)



Highlights

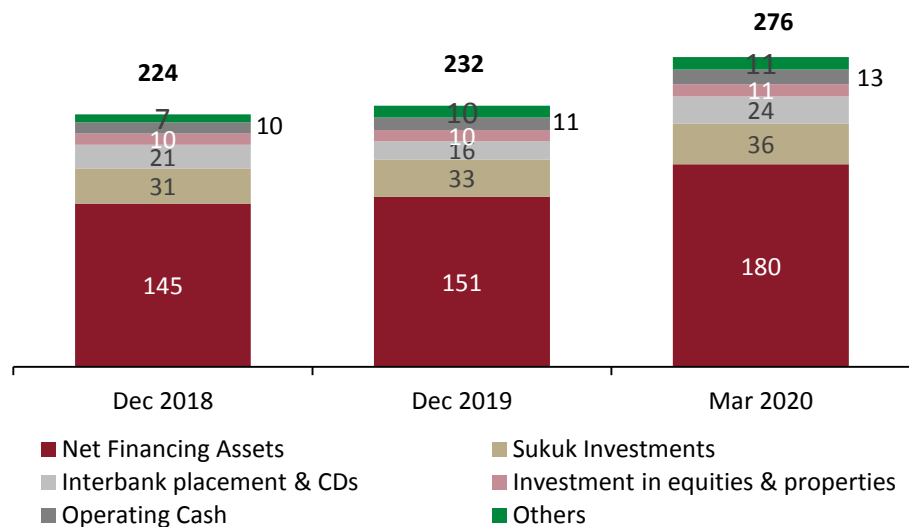
- **ROA and ROE** are impacted on account of conservative provisioning in Q1 2020. This is less likely to repeat in remaining quarters, hence, both ratios are likely to improve.
- Cost income ratio likely to improve in coming quarters in line with projected increase in revenue and expected synergies.

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.

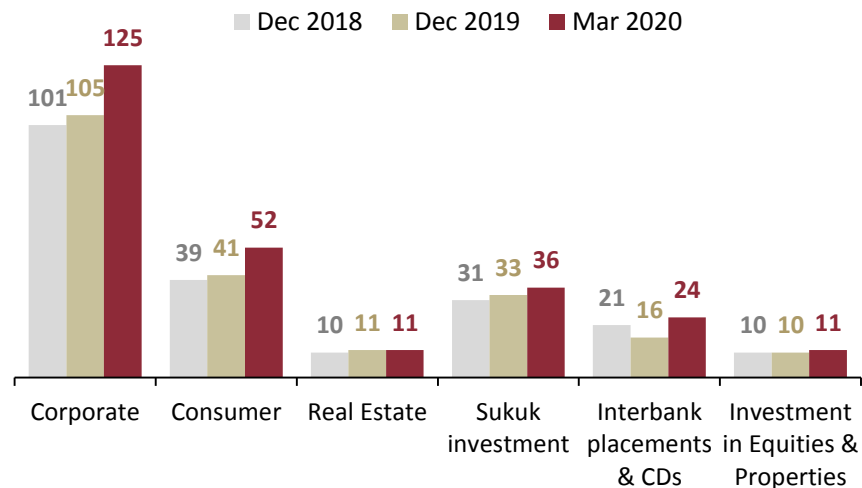
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

Overview of Deployment of Funds / Financings

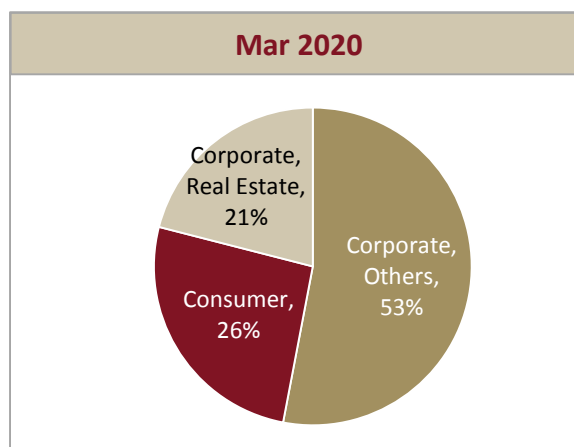
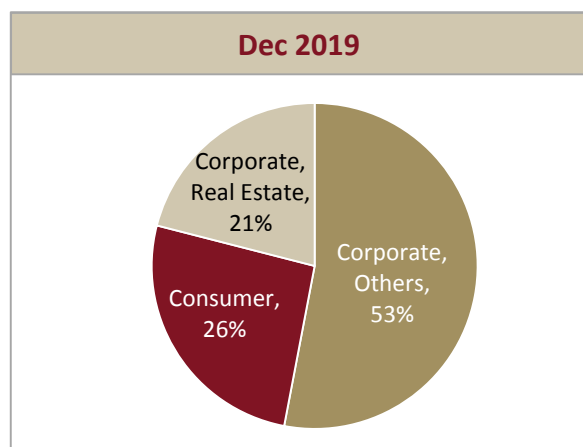
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

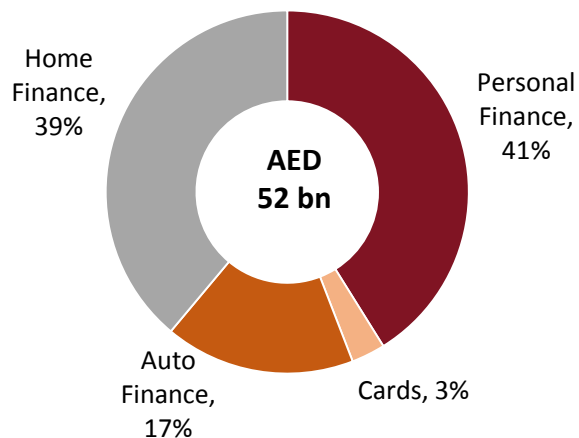
- The corporate financing book continued its healthy growth trend to reach AED 125 bn.
- Gross new consumer financing amounted to nearly AED 4 bn during the quarter.
- The combined real estate concentration maintained at 21%.

Segmental Overview – Consumer

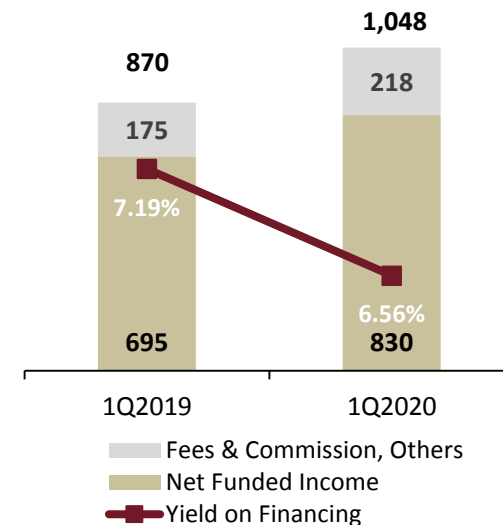
Management Commentary

- Consumer financing currently stands at AED 52 billion, supported by gross new consumer financing of nearly AED 4 billion during the quarter.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.
- Gross yield on consumer financing stands at a strong level of 6.56%.

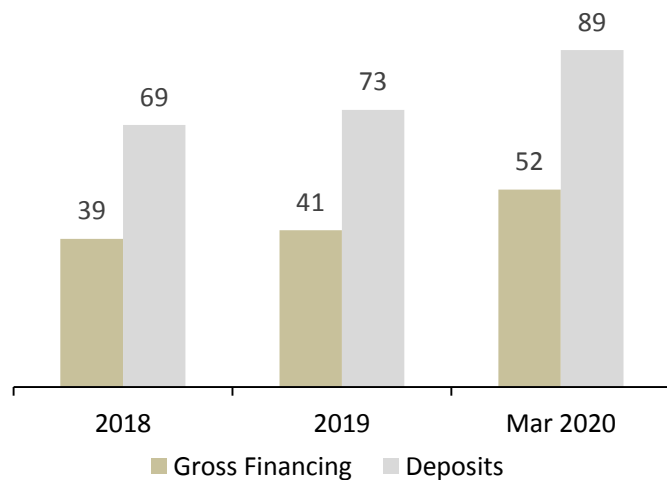
Breakdown by Portfolio – Mar 2020



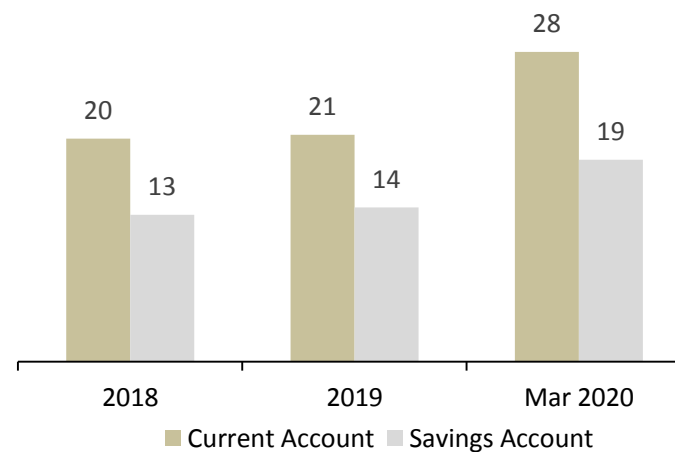
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

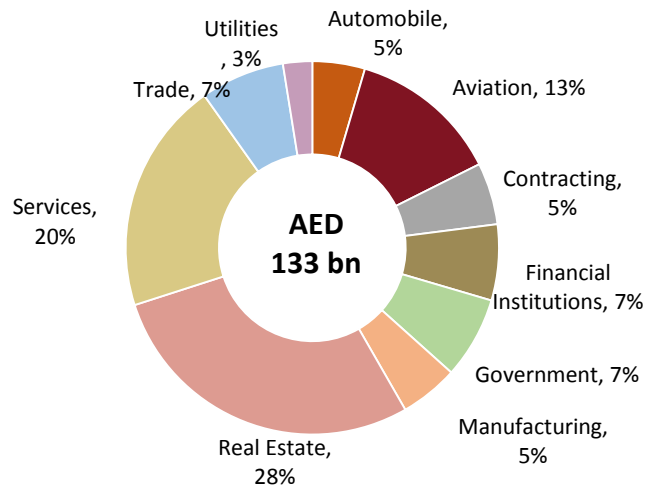


Segmental Overview – Corporate

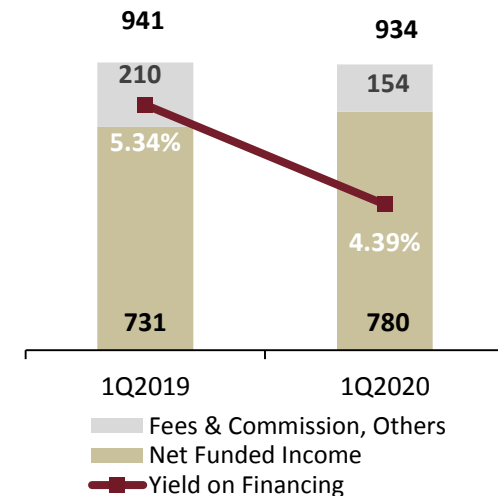
Management Commentary

- Gross corporate financing amounted to AED 133 billion.
- Net operating revenue reached AED 934 million, with a rise in net funded income.
- Overall corporate portfolio yields now stand at 4.39%.
- DIB has continued to maintain a well-diversified corporate portfolio, with minimal exposure to any particular sector of the economy, thus helping to ensure a robust asset quality.

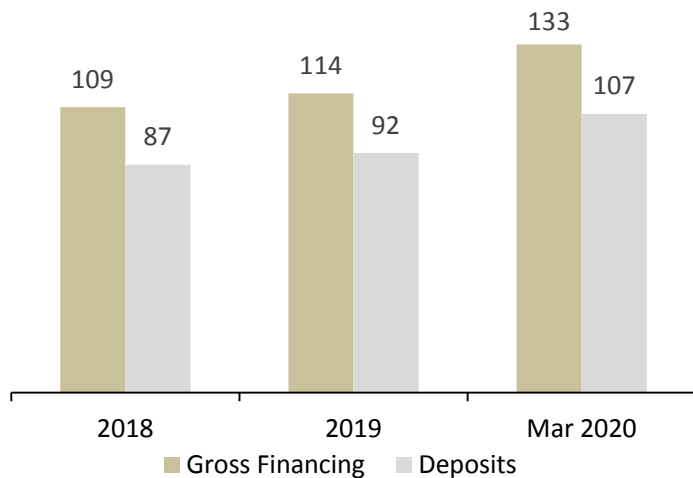
Breakdown by Portfolio – Mar 2020



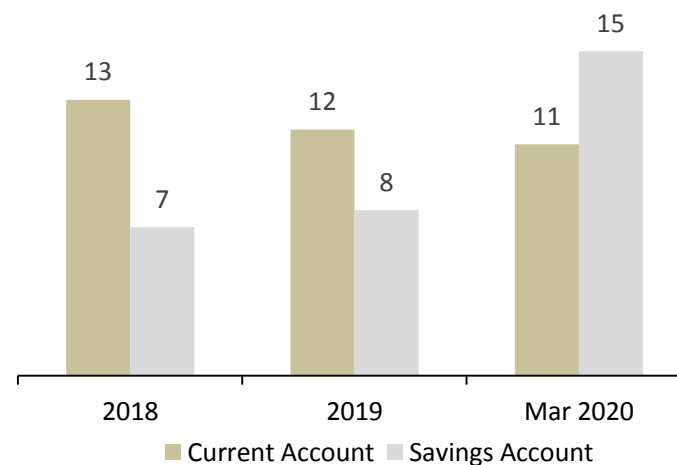
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

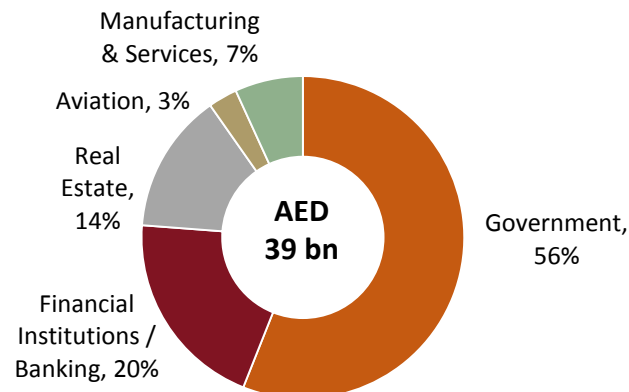


Segmental Overview – Treasury

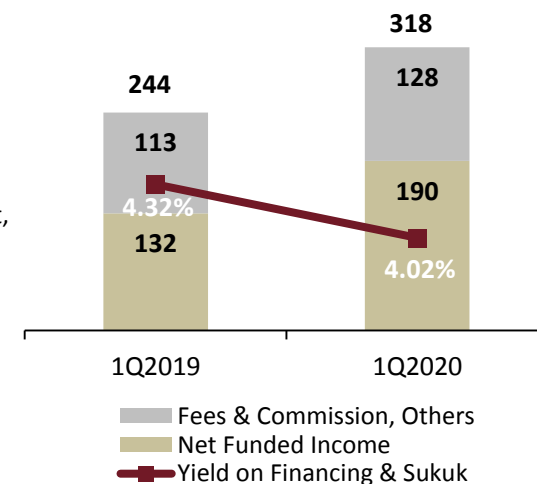
Management Commentary

- Gross Treasury Financing and Sukuk Investments reached AED 39 billion.
- Net operating revenue improved to AED 318 million during the quarter.
- Treasury yields, remain healthy at above 4%

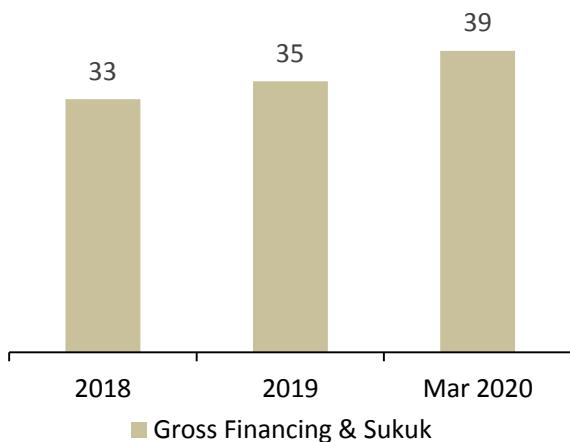
Breakdown by Portfolio – Mar 2020



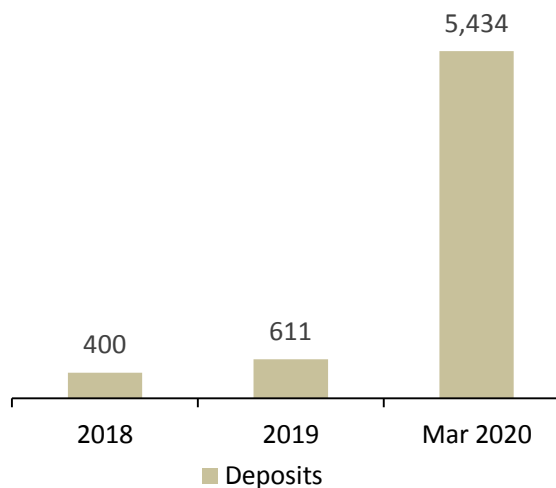
Revenue Trends (AED mn)*



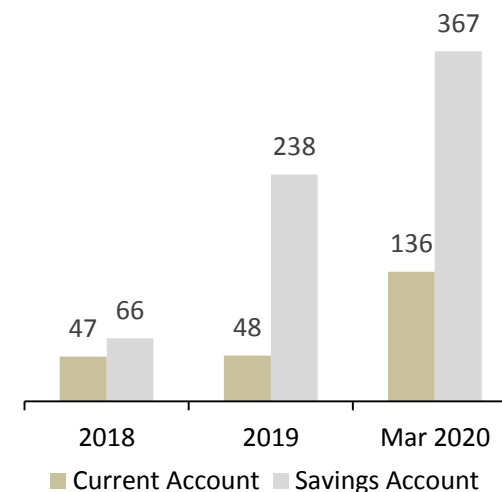
Segment Gross Financing & Sukuk (AED bn)



Segment Deposits (AED mn)



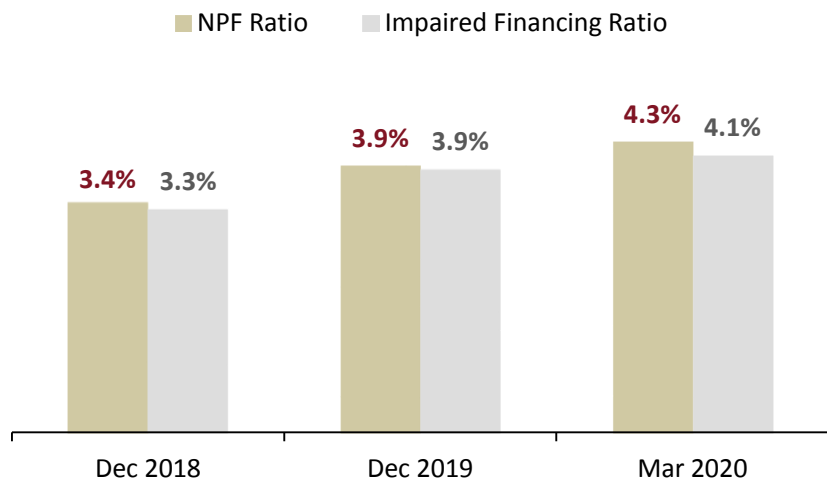
CASA (AED mn)



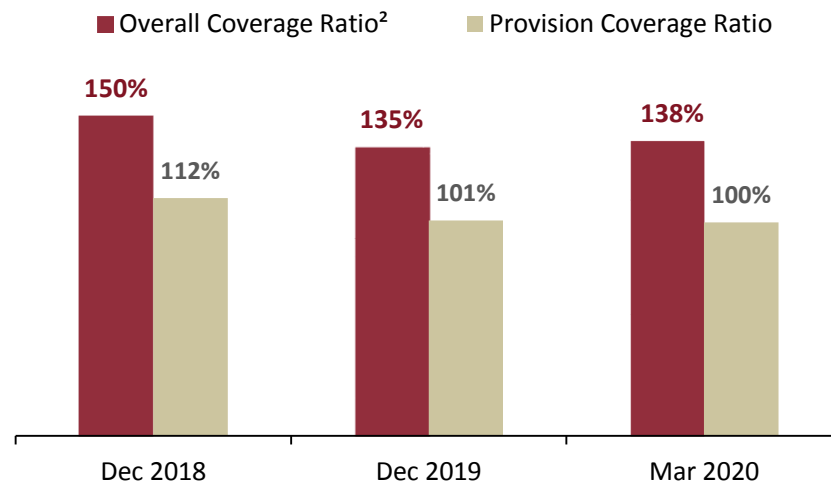
* Based on shadow accounting for fees and commissions

Asset Quality

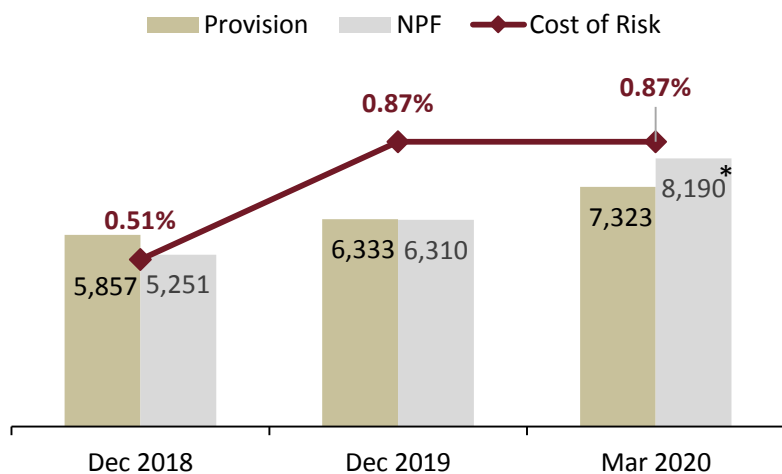
Non-Performing Financing (“NPF”)¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

- Conservative approach adopted, specific coverage on legacy accounts improved and provision raised on accounts which are showing symptoms of lower expected recoveries.
- Despite current economic pressures, overall NPF ratio is likely to improve given strong business pipeline.
- The provisions taken will help address the changes in ECL due to macro economic conditions, in post COVID 19 scenario.

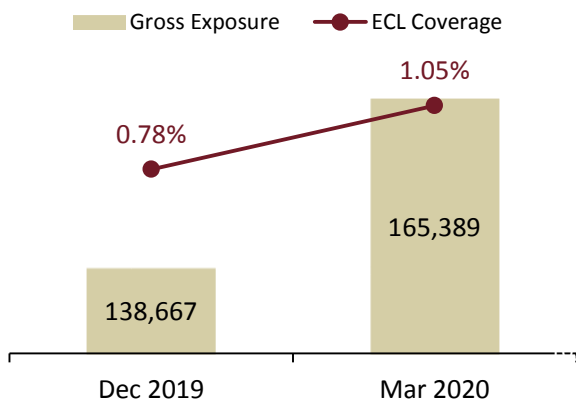
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve and collateral held relating to facilities individually determined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

*Includes AED 1,241 million of Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition

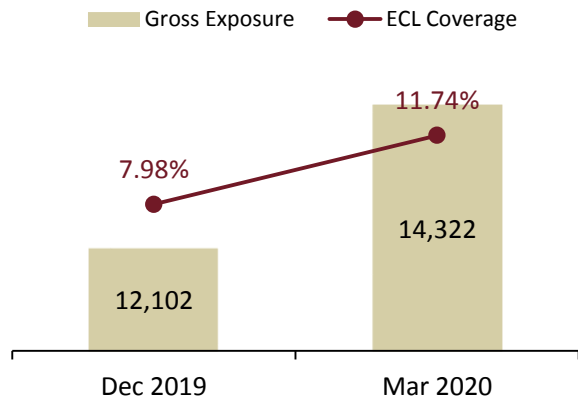
Asset Quality (cont.)

Islamic financing and investing assets, Gross Exposure by stages

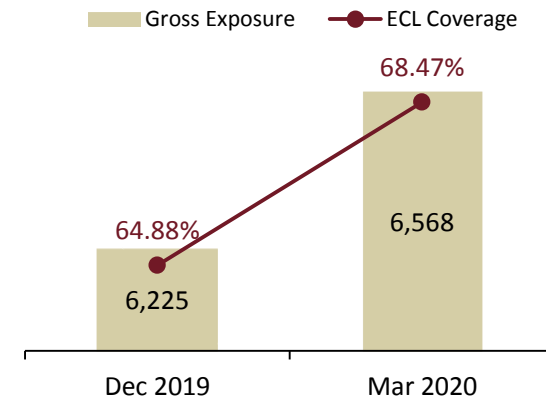
Stage 1 (AED million)



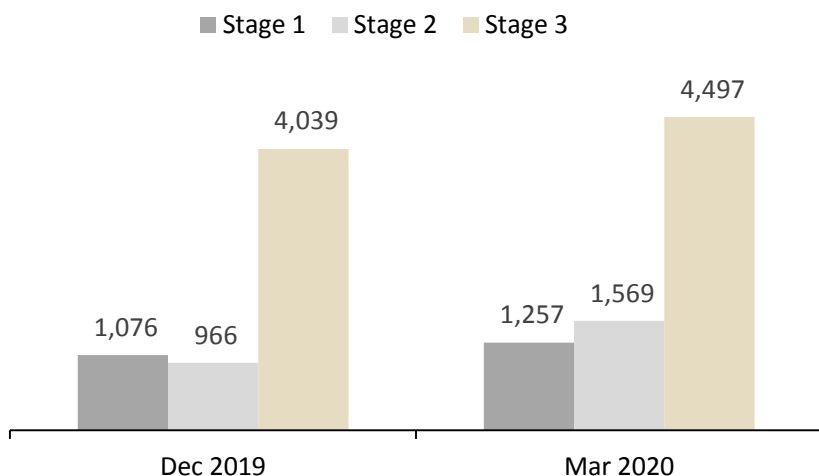
Stage 2 (AED million)



Stage 3 (AED million)



Expected Credit Loss (AED million)

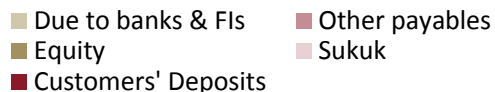


Highlights

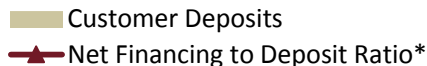
- Proactive approach to enhance coverage of performing stage 1 and 2 exposure in view of uncertain economic conditions.
- Stage 1 provision coverage improve from 0.78% to 1.05% and Stage 2 coverage increased from 7.98% to 11.74%.
- The above provisions will help address the changes in ECL due to macro economic conditions, in post COVID 19 scenario.

Funding Sources and Liquidity

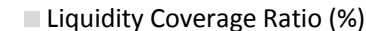
Funding Sources (AED bn)



Customers' Deposits (AED bn)

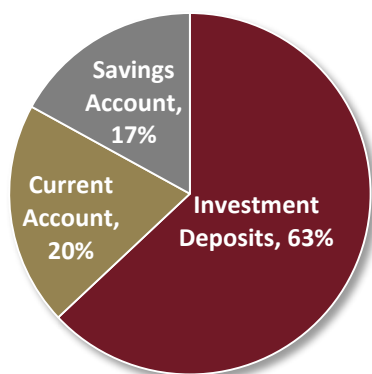


Liquidity Coverage Ratio (LCR)

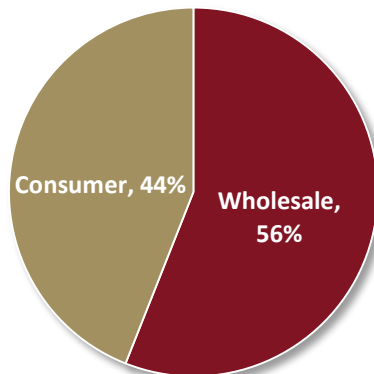


Customer Deposits (AED 200 bn as at 31 Mar 2020)

By Type



By Business



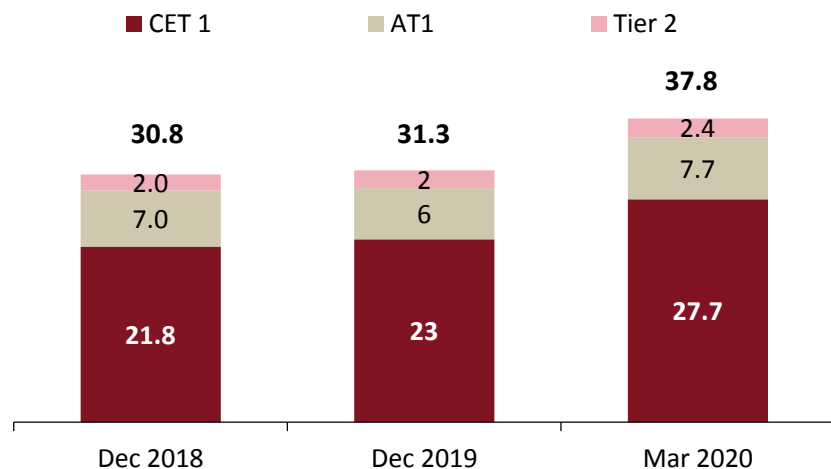
Highlights

- **Liquidity position remains strong**, with more than 70% of funding generated by customer deposits.
- **Customer deposits reached AED 200 bn and Financing to deposit ratio stood at 90%**, thus depicting a continuing trend of ample liquidity (to support continued growth plan/strategy).

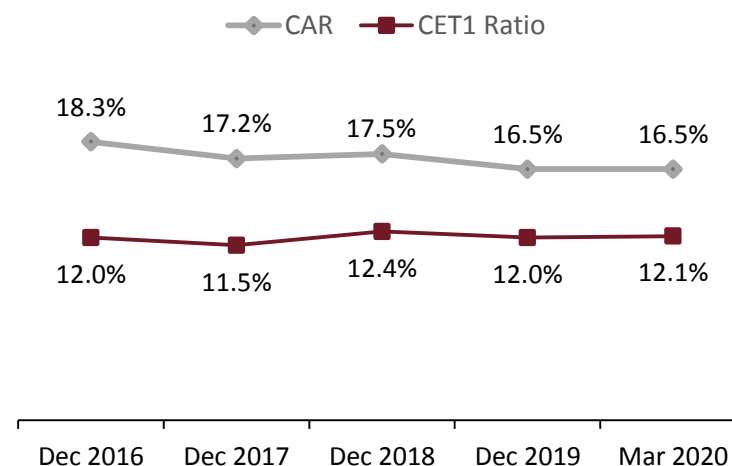
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

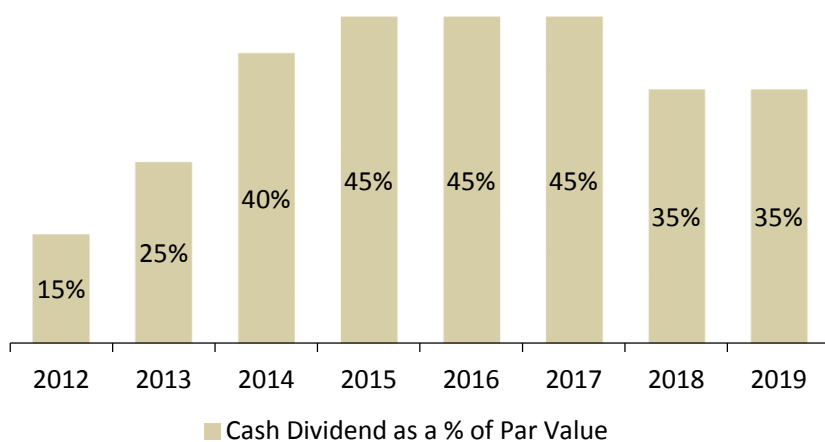
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- **CAR and CET1 ratios remain robust**, at 16.5% and 12.1%, respectively.
- Capitalization remains well above the regulatory requirement, **indicating significant room to grow**.
- Following the AGM held in March, DIB's shareholders approved the Board's recommendation of an **increase in FOL from 25% to 40%**.

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

1. Overview of Economic Environment

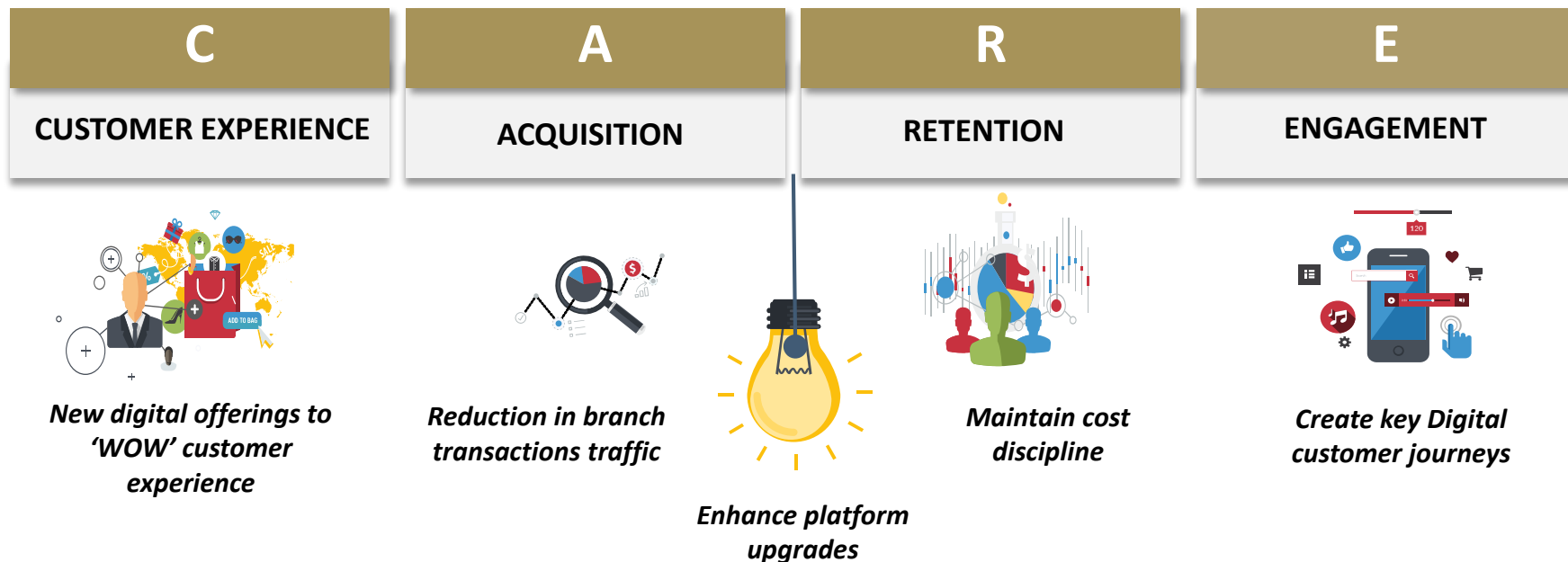
2. Financial Performance

3. Strategic Focus

4. Appendix

Digitally Intelligent Bank (DIB)

CARE IDEOLOGY

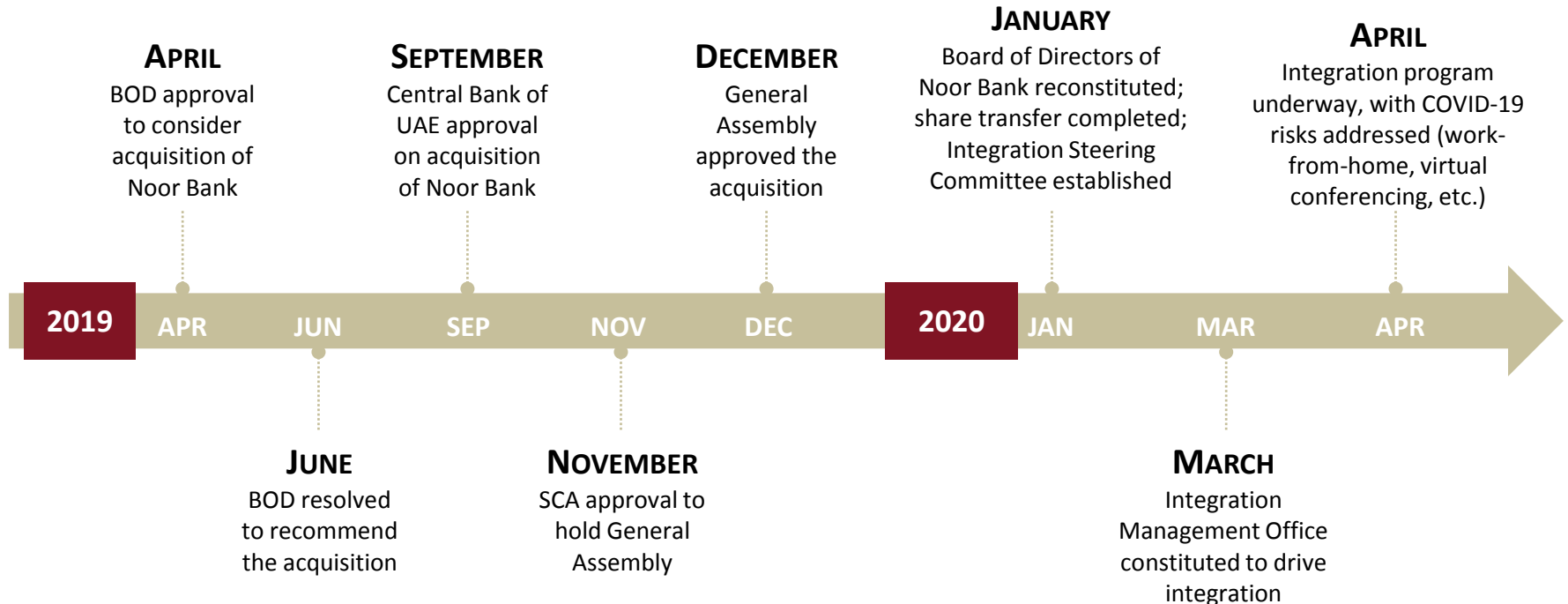


2020 – Target Metrics

Growth	8% to 10% 17%	NPF	4.0% 4.3%	Real Estate Concentration	~ 20% 21%	Return on Assets	2.10% to 2.20% 2.08%
Net Profit Margin	3.00% to 3.15% 3.00%	Cash Coverage	100% 100%	Cost Income Ratio	26% to 27% 29.8%	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 **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 portfolio**.
- ✓ 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.

In Summary

Despite current environment, 2020 so far...

 <p>Continued core growth</p> <p>Total Income +4% Net Revenue +5%</p>	 <p>Strong returns</p> <p>ROE 16% ROA 2.08%</p>	 <p>Effective and aligned risk management</p> <p>Extraordinary gain & recurring profits allowed build up of stage 1, 2 & 3 provisions adding to the ECL management overlay totaling AED c.1.5 bln</p>	 <p>Normalized profit growth</p> <p>Net profit up 8% YoY excluding the impact of Extraordinary items (Impairments & ECL overlay and integration costs) amounting to AED 1.37 bn</p>
 <p>Sufficient liquidity</p> <p>Deposit growth 22% FDR at 90% LCR at 132%</p>	 <p>Robust capitalization</p> <p>CET 1 : 12.1% Overall CAR : 16.5%</p>	 <p>Proactive management of COVID 19 crisis</p> <p>Customer engagement Relief measures</p>	 <p>Business continuity</p> <p>No impact despite restriction in current environment</p>

2020 going forward...

 <p>Franchise positioned for sustained performance</p>	 <p>Noor Bank Integration program on track</p>	 <p>Significant synergies from Noor Bank integration yet to materialize</p>
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Contents

1. Overview of Economic Environment

2. Financial Performance

3. Strategic Focus

4. Appendix

Consolidated Income Statement

<i>AED million</i>	1Q2020	1Q2019	2019	2018
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Income from Islamic financing and investing transactions	2,917	2,683	10,723	9,481
Commission	413	435	1,483	1,476
Income / (loss) from other investments measured at fair value	21	20	65	45
Income from properties held for development and sale	23	27	126	124
Income from investment properties	22	18	295	156
Share of profit from associates and joint ventures	-	14	58	137
Other Income	163	212	934	311
Total Income	3,559	3,407	13,684	11,730
Depositors' and Sukuk holders' share of profit	(1,128)	(1,100)	(4,418)	(3,528)
Net Income	2,431	2,307	9,266	8,202
Operating Expenses				
Personnel expenses	(558)	(404)	(1,587)	(1,580)
General and administrative expenses	(234)	(163)	(632)	(608)
Depreciation of investment properties	(11)	(9)	(37)	(35)
Depreciation of property, plant and equipment	(36)	(23)	(102)	(99)
Total Operating Expenses	(839)	(599)	(2,358)	(2,322)
Profit before net impairment charges and income tax expense	1,592	1,708	6,908	5,880
Impairment charge for the period, net	(1,483)	(347)	(1,763)	(834)
Gain on Bargain Purchase	1,015			
Profit for the period before income tax expense	1,124	1,361	5,145	5,046
Income tax expense	(13)	(6)	(42)	(43)
Net Profit for the period	1,111	1,355	5,103	5,004
Attributable to				
Owners of the Bank	1,112	1,336	5,015	4,916
Non-Controlling Interests	(1)	19	88	88

Consolidated Balance Sheet

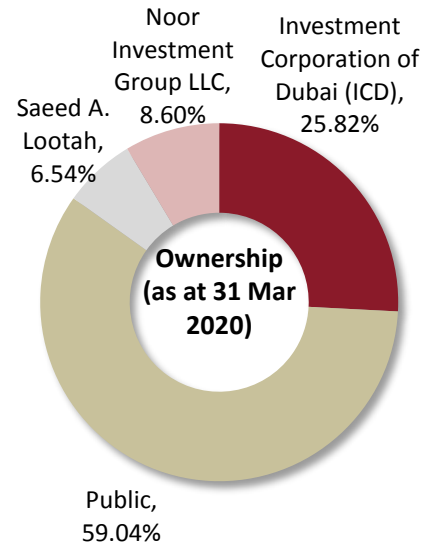
<i>AED million</i>	As at		
	31 Mar 2020	31 Dec 2019	31 Dec 2018
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	28,238	21,268	22,546
Due from banks and financial institutions	9,117	6,248	8,297
Islamic financing and investing assets, net	180,197	150,913	144,739
Investments in Islamic Sukuk measured at amortized cost	35,970	33,244	31,179
Other investments at fair value	1,599	1,266	1,687
Investments in associates and joint ventures	1,930	1,977	1,928
Properties held for sale	1,360	1,337	1,449
Investment properties	6,447	5,209	4,495
Receivables and other assets	10,108	8,743	6,048
Property, plant and equipment	1,455	1,590	1,314
Total Assets	276,421	231,796	223,682
Liabilities and Equity			
Liabilities			
Customers' deposits	199,867	164,418	155,657
Due to banks and financial institutions	8,230	9,147	13,203
Sukuk financing instruments	18,224	14,852	12,371
Payables and other liabilities	11,882	8,646	8,323
Total Liabilities	238,203	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	(1,310)	(1,175)	(850)
Exchange Translation Reserve	(1,246)	(1,095)	(1,052)
Retained Earnings	8,755	10,131	8,569
Equity Attributable to owners of the banks	35,489	31,993	31,464
Non-Controlling Interest	2,729	2,739	2,663
Total Equity	38,218	34,732	34,127
Total Liabilities and Equity	276,421	231,796	223,682

Dubai Islamic Bank at a Glance

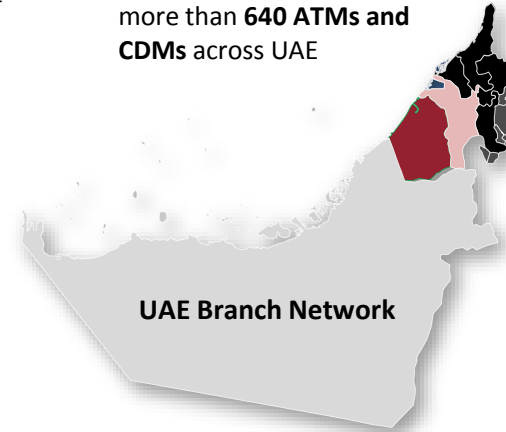
Preserving long term value for our customers and shareholders



- 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 **73 branches** and more than **640 ATMs and CDMs** across UAE



3 million + customers globally



Designated (“D-SIB”)* in 2018

*Domestic – Systemically Important Banks



More than 9,000 employees across the Group



FOL increase to 40% recently approved by shareholders

Significant Subsidiaries and Associates



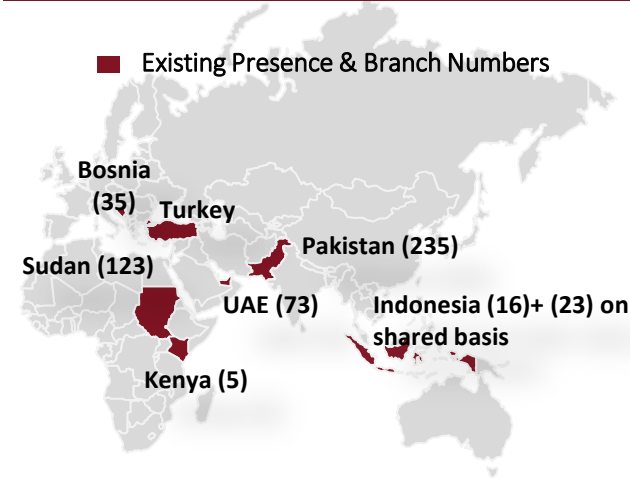
Credit Ratings

Moody’s
A3
Stable

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 73 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



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

Corporate Banking manages various relationships (including 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 group 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



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

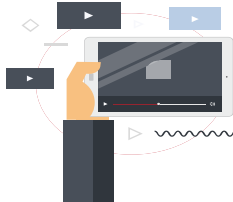
Its principal customers are corporate clients, financial institutions, high net worth individuals, SME companies and similar businesses.

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

Our Digital Journey thus far...

2014 PAPERLESS BRANCHES INTRODUCED

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



2016 SUCCESSFULLY LAUNCHED:



- Tablet-based banking
- Instant Credit Card printing in branches
- Single page account opening form

2018 DIGITAL STRATEGY FORMULATION

- Digitalization Department created
- Introduction of DIB Chatbot



Revamp of:

- DIB Website
- Online Banking
- DIB Mobile App



2015 CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

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



2017 ADVANCED YEAR WITH:



- Express Transfer / Instant Remittances
- Initiated the development of End to End customer journey through digital channels

2019 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




First Abu Dhabi Bank

USD 850,000,000

3.875% 5yr Sukuk

JLM & Bookrunner

Jan 2019 



Dubai Islamic Bank

USD 750,000,000

6.250% PerpNC6 Sukuk

JLM & Bookrunner

Jan 2019 



First Abu Dhabi Bank (Tap)

USD 150,000,000

3.875% 5yr Sukuk

JLM & Bookrunner

Feb 2019 



Republic of Indonesia

USD 2,000,000,000

USD 750mn 3.900% 5.5yr
USD 1,250mn 4.450% 10yr

JLM & Bookrunner

Feb 2019 



Government of Sharjah

USD 1,000,000,000

3.854% 7yr Sukuk

JLM & Bookrunner

Mar 2019 



Majid Al Futtaim

USD 600,000,000

4.638% 10yr Sukuk

JLM & Bookrunner

May 2019 



Kuwait International Bank

USD 300,000,000

5.625% PerpNC5 Sukuk

JLM & Bookrunner

May 2019 



Sharjah Islamic Bank

USD 500,000,000

5.000% PerpNC6 Sukuk

JLM & Bookrunner

Jun 2019 



DP World

USD 1,000,000,000

3.875% 10yr Sukuk

JLM & Bookrunner

Jul 2019 



Emirates Strategic Investments Company

USD 600,000,000

3.939% 5yr Sukuk

JLM & Bookrunner

Jul 2019 



Emaar Properties

USD 500,000,000

3.875% 10yr Sukuk

JLM & Bookrunner

Sep 2019 



Warba Bank

USD 500,000,000

2.982% 5yr Sukuk

JLM & Bookrunner

Sep 2019 



DP World

USD 500,000,000

3.750% Long 10yr Sukuk

JLM & Bookrunner

Sep 2019 




Dar Al-Arkan Real Estate Development Co.

USD 600,000,000

6.750% Long 5yr Sukuk

JLM & Bookrunner

Oct 2019 



Aldar Investment

USD 500,000,000

3.875% 10yr Sukuk

JLM & Bookrunner

Oct 2019 



Government of Sharjah

USD 750,000,000

3.234% 10yr Sukuk

JLM & Bookrunner

Oct 2019 




Majid Al Futtaim

USD 600,000,000

3.933% Long 10yr Sukuk

JLM & Bookrunner

Oct 2019 




Dubai Islamic Bank

USD 750,000,000

2.950% Long 5yr Sukuk

Sole Arranger
JLM & Bookrunner

Nov 2019 

Select Syndicated / Club Transactions



Emirates Global Aluminium

USD 6,545,000,000

MLA & Bookrunner

Jan 2019 



Islami Bank Bangladesh Ltd

USD 100,000,000

MLA & Bookrunner

Feb 2019 

Allana

Allana International

USD 600,000,000

MLA & Bookrunner

Feb 2019 



Tecom Investments LLC

AED 7,000,000,000

MLA & Bookrunner

Feb 2019 



Ziraat Katilim Bankası

USD 245,000,000

MLA & Bookrunner

Apr 2019 



Government of Pakistan

USD 225,000,000

MLA & Bookrunner

Apr 2019 



Alternative Investments

USD 300,000,000

Mandated Lead Arranger

Apr 2019 



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 



Aluminum Bahrain BSC

USD 1,500,000,000

Mandated Lead Arranger

Oct 2019 



Fly Dubai (Dubai Aviation Group)

USD 500,000,000

MLA & Bookrunner

Oct 2019 



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 Development PJSC

USD 1,000,000,000

Sole Coordinator

Dec 2019 

2017 – 2019 Select Awards & Accolades



- CEO Award – Excellence in Islamic Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger



- Islamic Bank of the Year
- Best Islamic Retail Bank
- Best Islamic Trade Finance Sukuk
- Best Islamic REIT
- Best Supranational Sukuk
- Bank of the Year 2018



- Best Sukuk House in UAE
- Best Private Bank in UAE



Best Islamic Bank
(Financial Performance)



Islamic Bank of the Year

2017



- Dr. Adnan Chilwan - Most Social Executive in the UAE
- Dubai Islamic Bank nominated for the Best Talent Acquisition Team Award



- Best Overall Bank
- Best Islamic Bank in the UAE
- Most Innovative Islamic Bank
- Best Retail Islamic Bank
- Deal of the Year
- UAE Deal of the Year
- Hybrid Deal of the Year
- Pakistan Deal of the Year
- Syndicated Deal of the Year
- Real Estate Deal of the Year
- Indonesia Deal of the Year
- Kuwait Deal of the Year

2018



Best Islamic Bank
2018



- CEO Award – Excellence in Global Islamic Finance and Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger

2019



Most Innovative
Islamic Bank – UAE



- Best Islamic Bank in the UAE
- UAE Deal of the Year
- Overall Best Islamic Bank
- Sovereign Deal of the year
- Indonesia Deal of the Year
- Most Innovative Deal of the year
- Hybrid Deal of the Year
- Best Islamic Retail Bank
- Best Islamic Bank in Kenya
- Best Investor Relations



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**:



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