



بنك دبي الإسلامي
Dubai Islamic Bank



Investor Presentation
For the period ending 31 December 2019

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1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

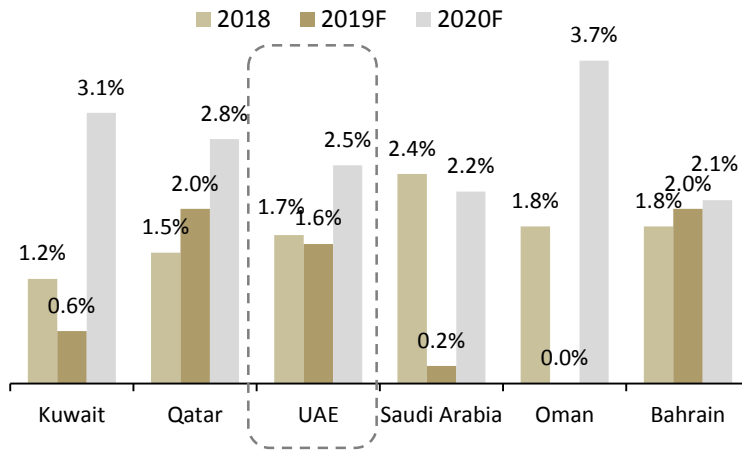
3. Financial Performance

4. Strategic Focus

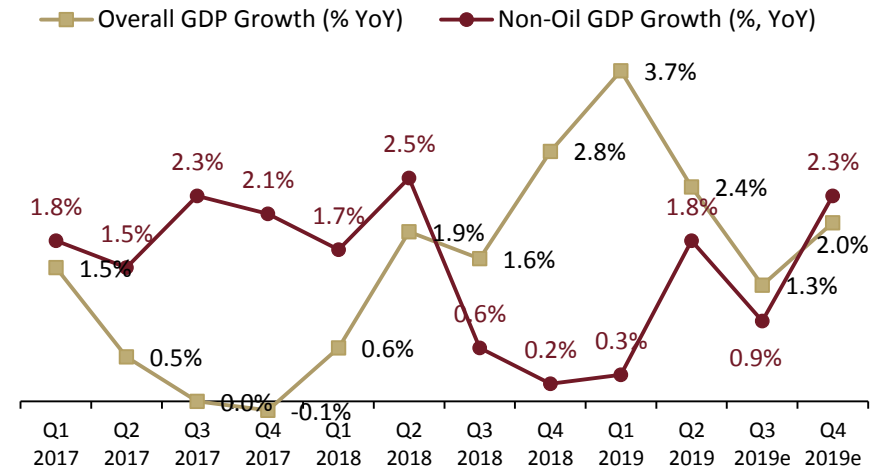
5. Appendix

The UAE economy continues to advance as one of the most competitive and diversified economies in the region

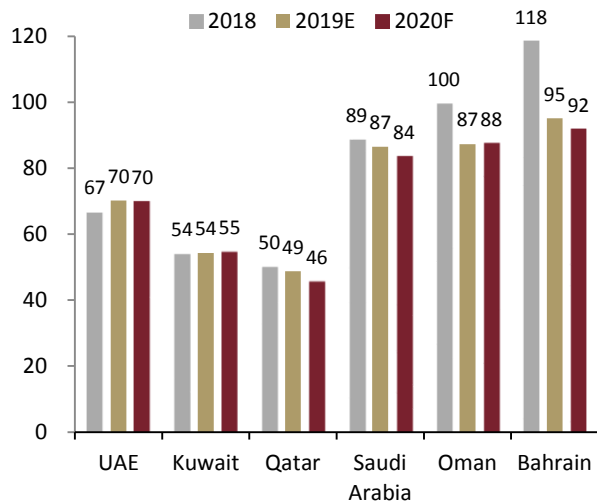
Real GDP Change (%)¹



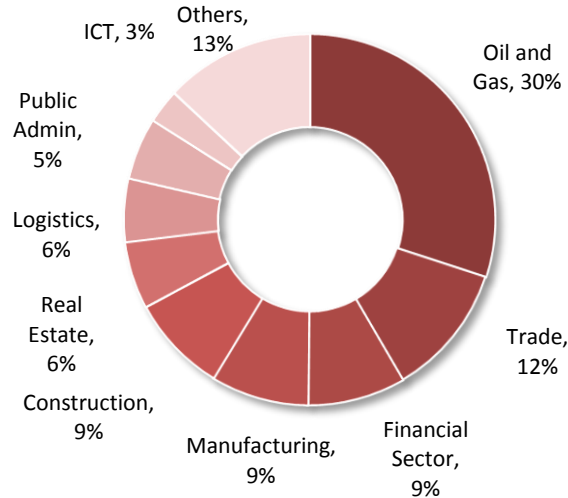
UAE Macroeconomic Indicators²



Fiscal Breakeven Oil Price (USD/bbl)



UAE Real GDP breakdown by sector - 2018³



GCC Sovereign Ratings

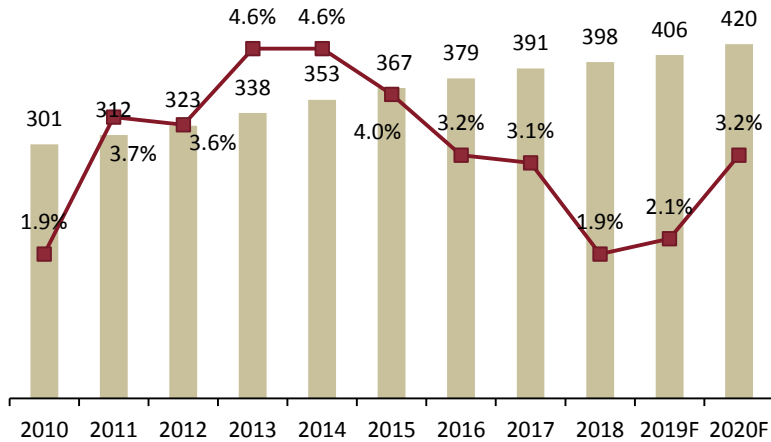
	Moody's		Fitch	
	Rating	Outlook	Rating	Outlook
Bahrain	B2	Stable	BB-	Stable
Kuwait	Aa2	Stable	AA	Stable
Oman	Ba1	NEG	BB+	Stable
Qatar	Aa3	Stable	AA-	Stable
Saudi Arabia	A1	Stable	A	Stable
UAE – (Abu Dhabi)	Aa2	Stable	AA	Stable

Sources:

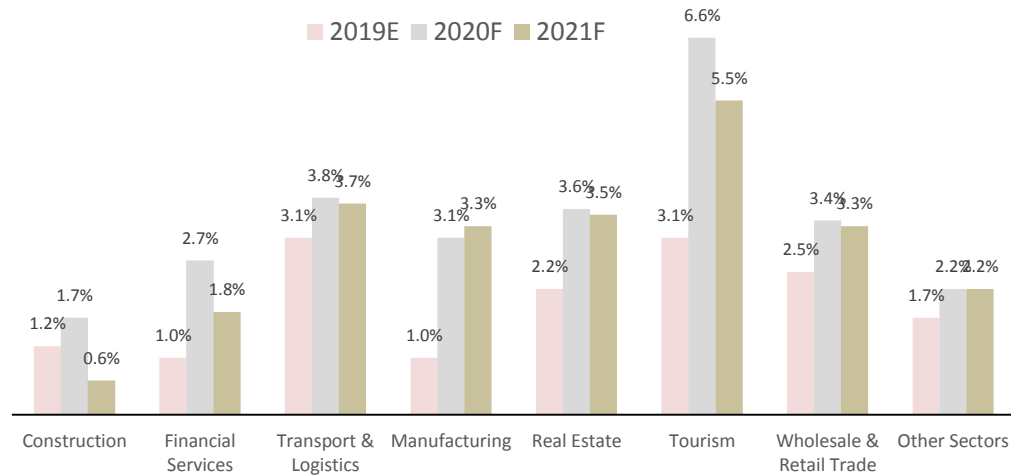
¹ IMF World Economic Outlook October 2019; Regional Economic Outlook October 2019, ² UAE Central Bank estimates and projections for 2019 Q2-Q4, ³ UAE Federal Competitiveness and Statistics Authority

Dubai continues to have a favorable outlook supported by an expansionary budget and leading policies & investment reforms

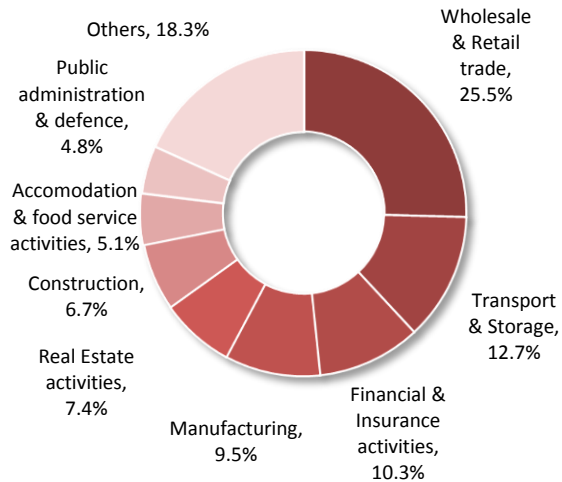
Dubai Real GDP (AED bn) and Growth Rates (% YoY)



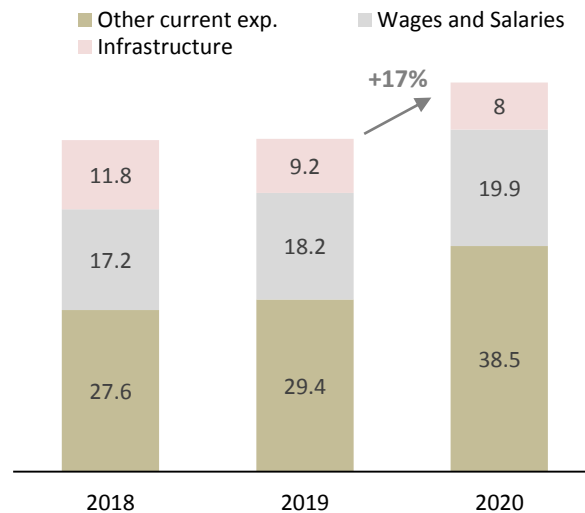
Dubai, GDP & Sector-Level Growth Outlook 2019-2021



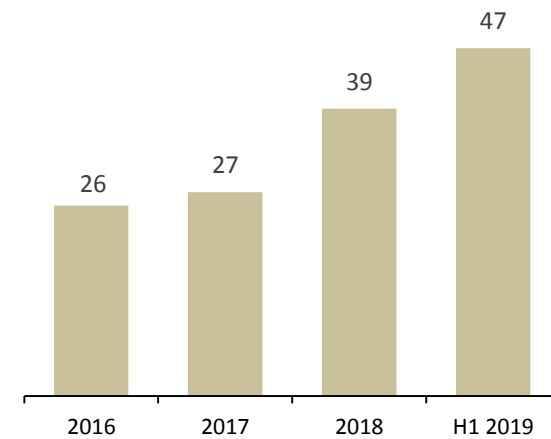
Dubai GDP breakdown by sector H12019 (%)



Dubai Budget (AED bn)



Dubai FDI Inflows (AED bn)



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1. Overview of Economic Environment

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3. Financial Performance

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Dubai Islamic Bank at a Glance

Industry leading financial institution with a growing balance sheet and franchise



- 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** and provides a range of retail banking, wholesale banking, treasury and investment banking, and capital markets products and services **to individual, corporate and institutional customers.**



3 million + customers globally



Designated (‘D-SIB’)* in 2018

*Domestic – Systemically Important Banks



More than 9,000 employees across the Group



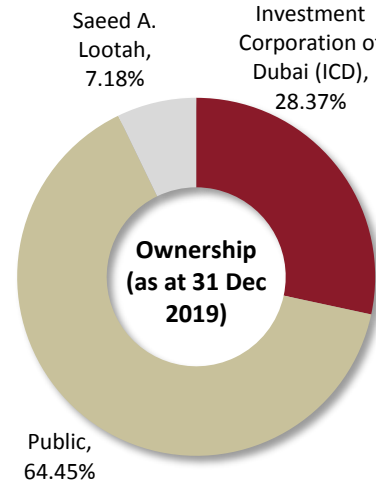
Mkt Cap 2019: ~USD 10bn
Shares (mn): **6,590**



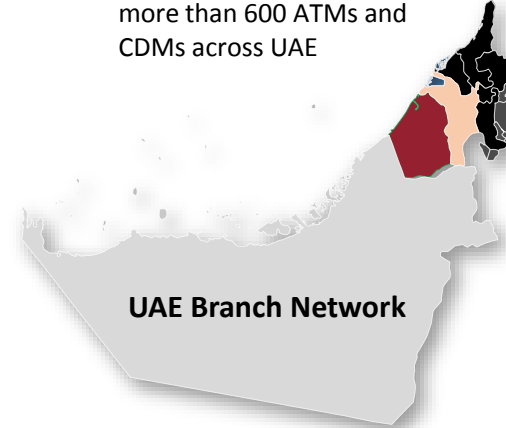
Growing presence in emerging markets



65% Free float -Listed on Dubai Financial Market (DFM)



Around 66 branches and more than 600 ATMs and CDMs across UAE



UAE Branch Network

Significant Subsidiaries and Associates

	60.0%		92.0%
	100.0%		29.5%
	27.3%		38.3%
	44.9%		100.0%

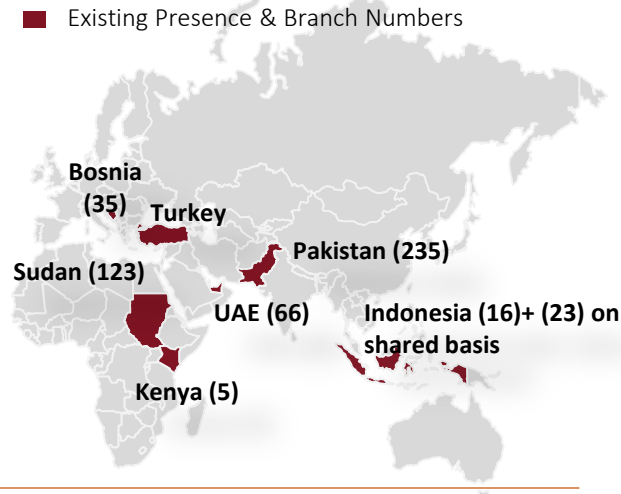
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

Islamic International Rating Agency (IIRA)
A/A1
Positive

International Geographic Presence

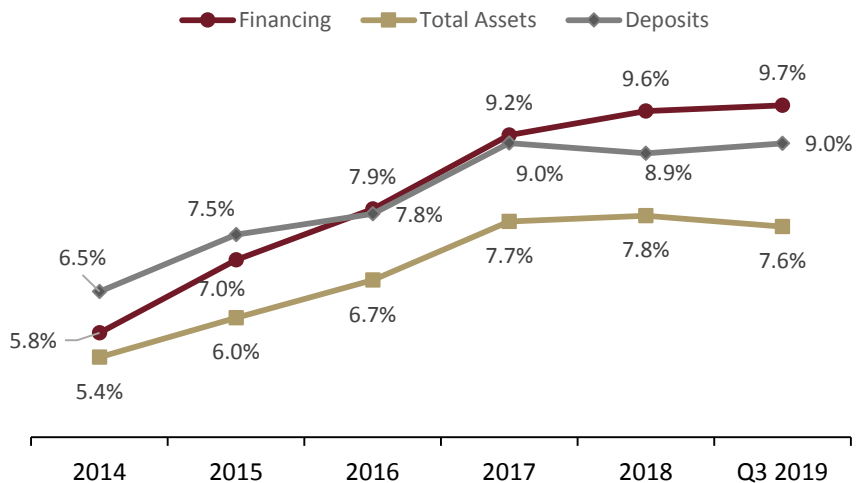


Dubai Islamic Bank at a Glance

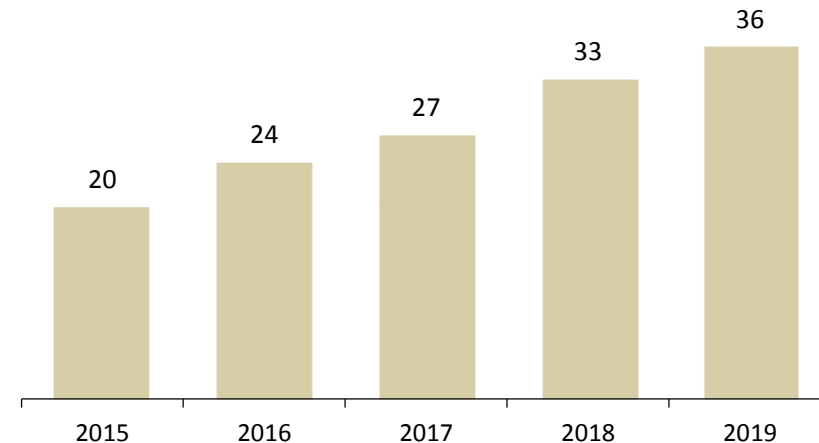
Growing market share and a dominant position in Islamic financing & capital markets league tables



Increasing Domestic Market Share (%)



DIB Rising Market Cap (AED bn)



EMEA Islamic Financing MLA – FY2019

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	Dubai Islamic Bank	2,294	17
2	ITFC	2,044	9
3	HSBC	1,651	10
4	Samba Capital	1,314	6
5	Emirates NBD	1,108	14

US Dollar International Sukuk - FY2019

Rank	Manager	Vol (MM USD)	Issues
1	Standard Chartered	4,878	34
2	HSBC	2,408	20
3	Dubai Islamic Bank	1,920	20
4	First Abu Dhabi Bank	1,711	18
5	Emirates NBD	1,647	18

EMEA Islamic Financing Book runner – FY2019

Rank	Bookrunner	Vol (MM USD)	Deals
1	Dubai Islamic Bank	2,726	14
2	ITFC	2,044	9
3	Emirates NBD	1,538	14
4	HSBC	1,366	6
5	Samba Capital	1,172	4

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Overall Financial Performance (for the period ending 31 December 2019)

Increasing market share driven by robust growth in core businesses



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Dubai Islamic Bank

Balance Sheet

AED million	Dec 2018	Dec 2019	Change
Net Financing Assets & Sukuk Investments	175,917	184,157	5%
Total Assets	223,682	231,796	4%
Customers' Deposits	155,657	164,418	6%
Sukuk Financing Instruments	12,371	14,852	20%
Equity	34,127	34,732	2%
Total Liabilities and Equity	223,682	231,796	4%

Income Statement

AED million	FY2018	FY2019	Change
Total Income	11,730	13,684	17%
Net Operating Revenue	8,202	9,267	13%
Operating Expenses	(2,322)	(2,358)	2%
Profit before Impairment and Tax Charges	5,880	6,908	17%
Impairment Losses	(833)	(1,763)	112%
Income Tax	(43)	(42)	-
Group Net Profit	5,004	5,103	2%

Financial Highlights

Key Ratios	Dec 2017	Dec 2018	Dec 2019
Net Financing to Deposit Ratio	91%	93%	92%
Total Capital Adequacy Ratio	17.2%	17.5%	16.5%
CET1 Ratio	11.5%	12.4%	12.0%
Non-Performing Financing Ratio "NPF")	3.4%	3.4%	3.9%
ROE	18.7%	18.1%	17.1%
ROA	2.34%	2.32%	2.25%
Net Profit Margin ("NPM")	3.11%	3.14%	3.15%
Cost to Income Ratio ¹	30.4%	28.3%	26.9%
Dividend Per Share (% of par value)	45%	35%	35%*

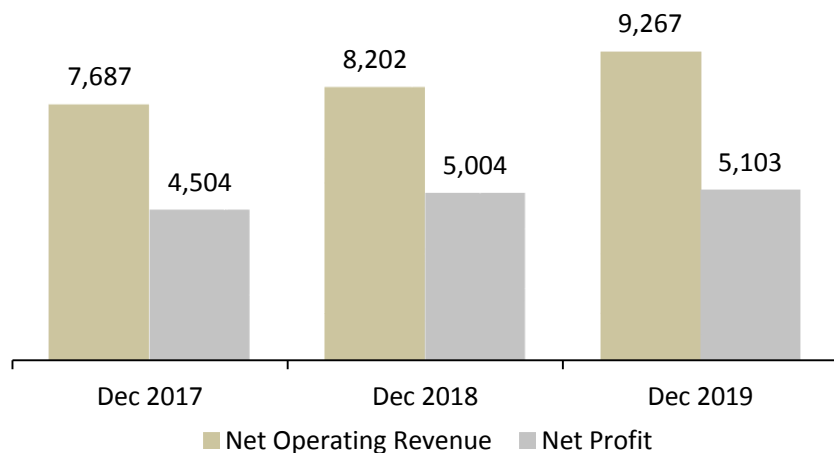
Highlights

- Consistently strong growth over the past few years, with 5-year Asset CAGR of 13%, and assets now crossing AED 231 bn.
- The bank's focus to diversify into key sectors of the domestic economy have supported the **core revenue growth** over the past few years.
- Disciplined cost management continues to support the **profitability trend**.
- Improving cost efficiencies** have resulted in cost to income ratio reducing to 26.9%.

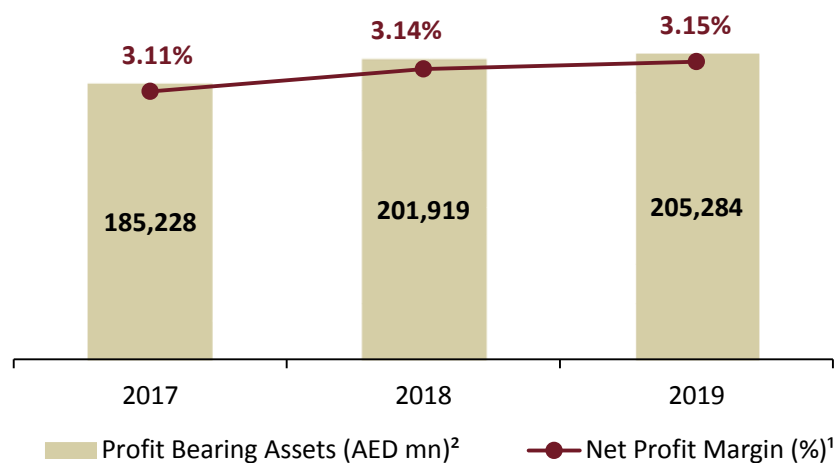
¹ Cost to income ratio is calculated as operating expenses divided by operating income. *DPS is subject to AGM approval

Operating Performance & Profitability

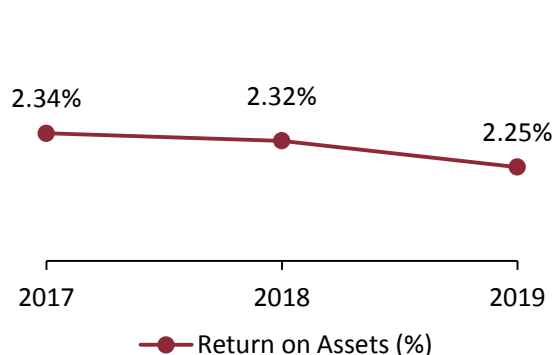
Robust & Growing Profitability (AED mn)



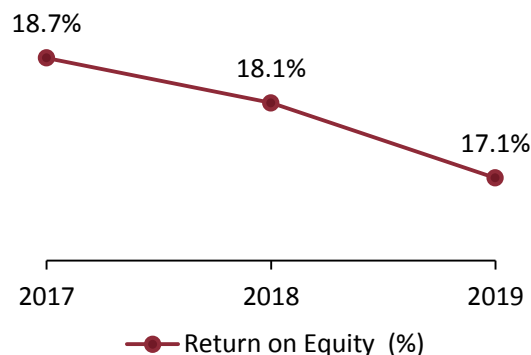
Sustained Strong Margins



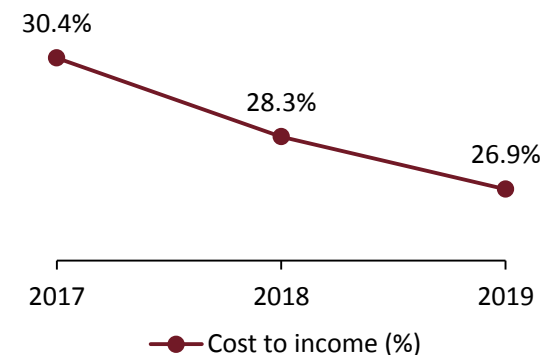
ROA (%)



ROE (%)



Cost to income ratio (%)

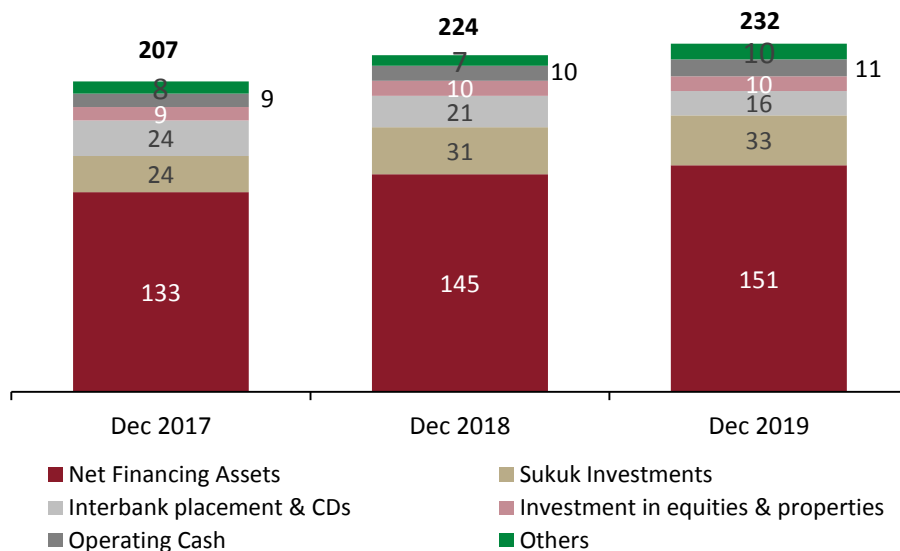


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets transactions divided by Average Profit Bearing Assets.

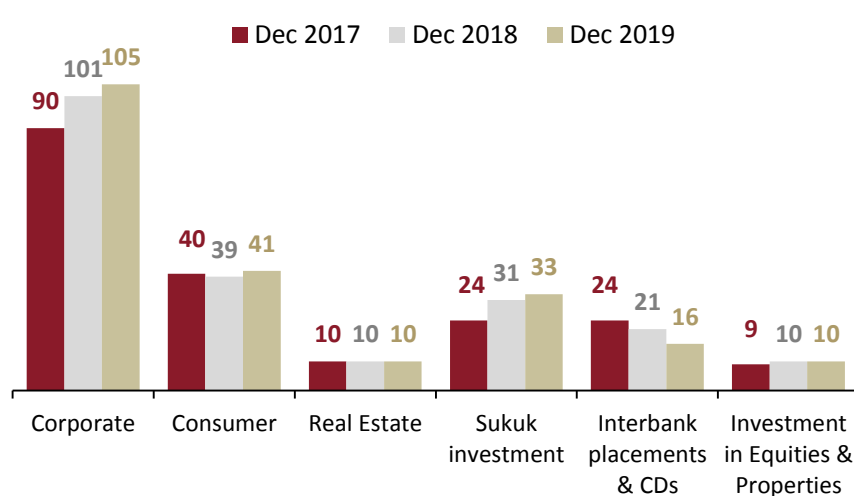
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

Overview of Deployment of Funds / Financings

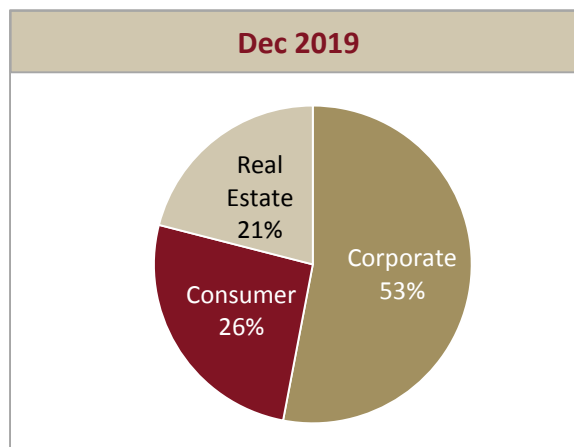
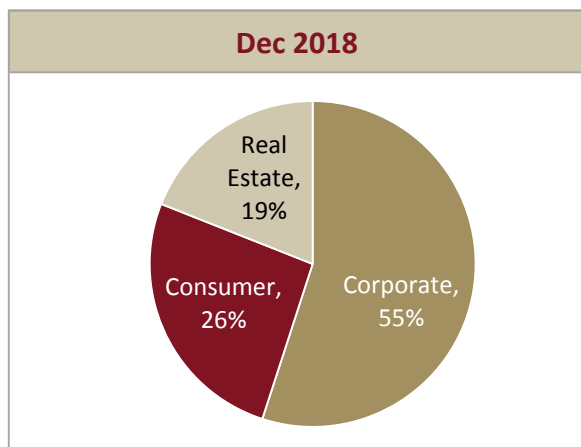
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

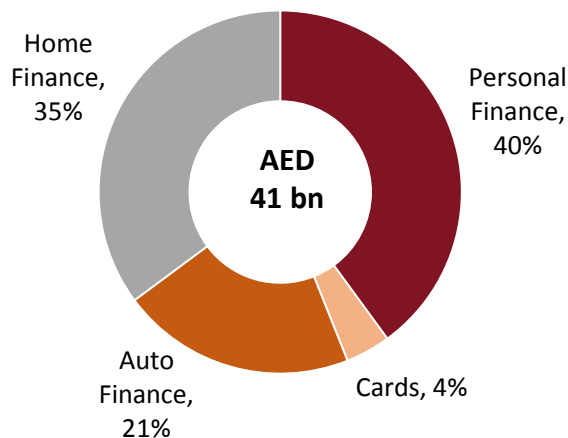
- **Corporate financing continues its healthy growth trend**, now reaching AED 105 bn, up by nearly 4% YoY.
- **Gross new consumer financing** amounted to AED 14.1 billion during FY2019.
- **Real estate concentration** maintained within guidance.

Segmental Overview – Consumer

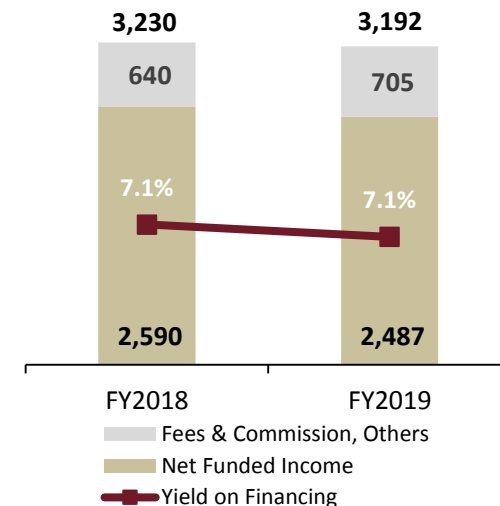
Management Commentary

- Consumer financing currently stands at AED 41 billion, supported by gross new consumer financing of AED 14.1 billion during FY2019.
- Auto, personal and home finance continue to be the key contributors to the consumer portfolio.
- Gross yield on consumer financing continues to stand at a healthy level of 7.1%.
- The newly launched “Banking in Minutes” is set to push the customer acquisition strategy across all consumer product lines.

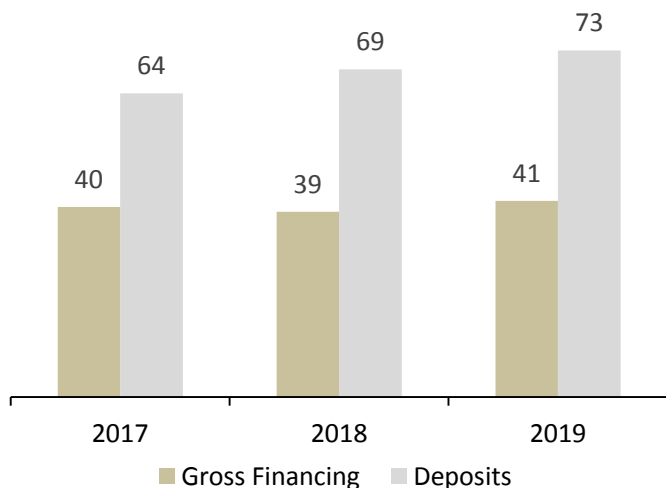
Breakdown by Portfolio – Dec 2019



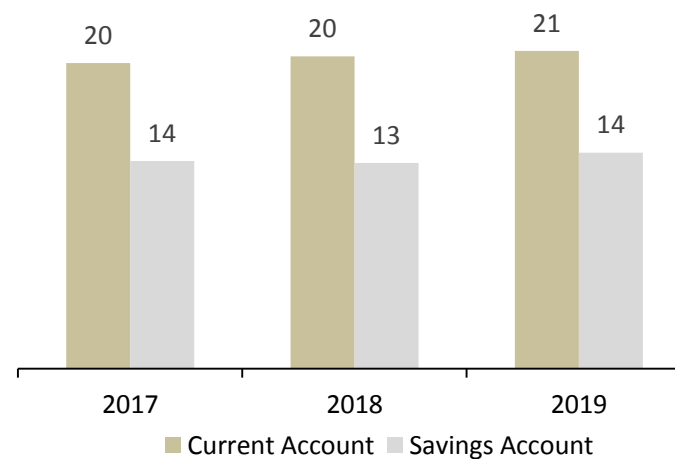
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

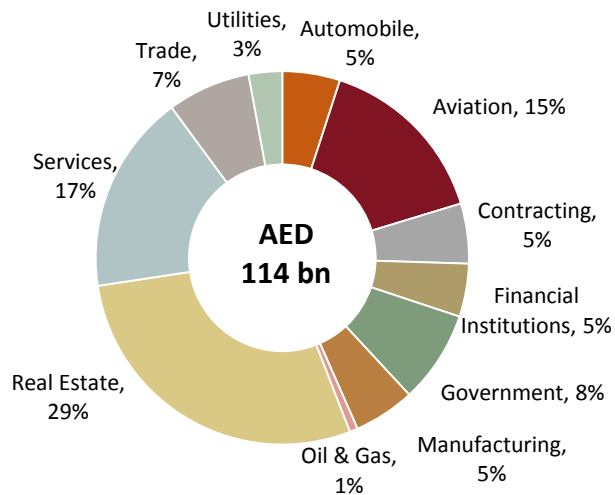


Segmental Overview – Corporate

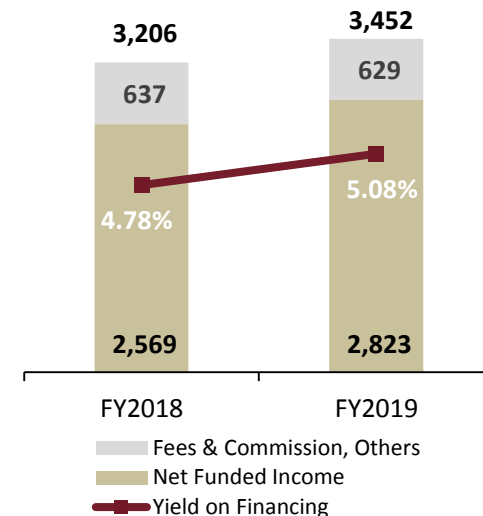
Management Commentary

- Gross corporate financing currently stands at AED 114 billion, thus representing an increase of 5% YoY.
- Net operating revenue increased 8% YoY to reach AED 3,452 million driven by strong growth in net funded income (+10% YoY).
- Overall corporate portfolio yields have improved by 30 bps.
- DIB continued to be at the forefront of the Islamic financing and capital markets space having completed over 30 transactions valued at a total of USD 30bn in 2019.

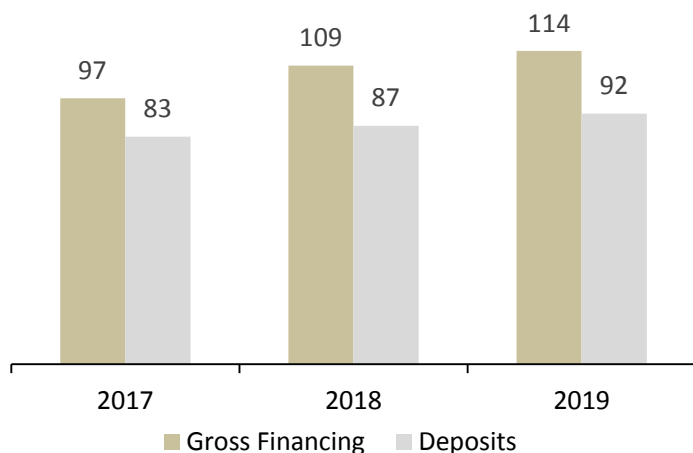
Breakdown by Portfolio – Dec 2019



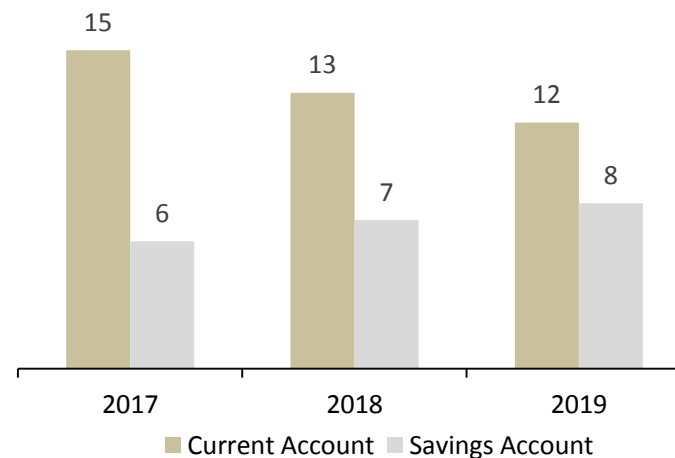
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

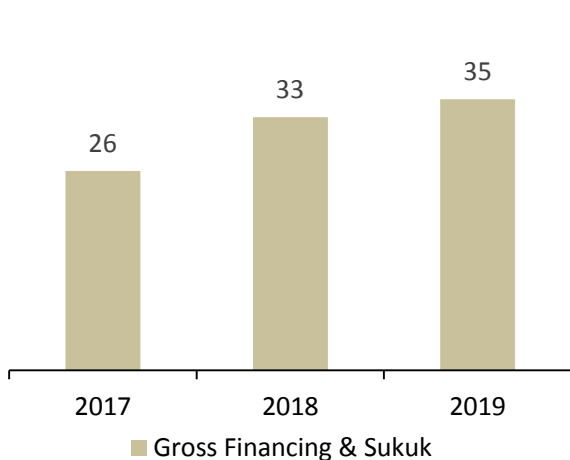


Segmental Overview – Treasury

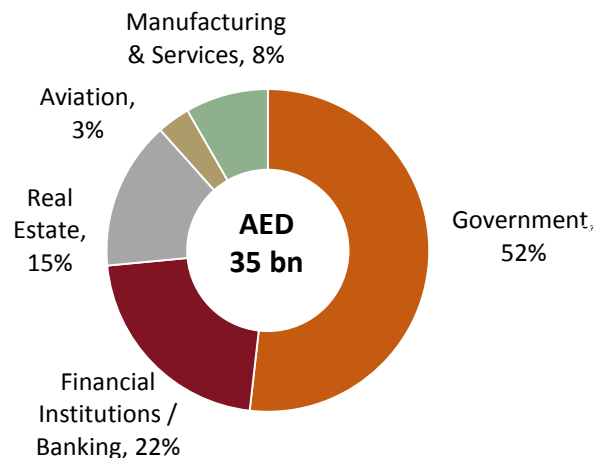
Management Commentary

- Gross Treasury Financing and Sukuk Investments increased by nearly 6% YoY to reach AED 35 billion.
- Net operating revenue improved to AED 1,382 million, an increase of 63% YoY.
- In Q4 2019, DIB successfully closed a USD 750 million 5-year Sukuk with a profit rate of 2.950% per annum.
- Treasury yields increased by about 16 bps. Fees and commissions jumped by a significant 151% to AED 591 million

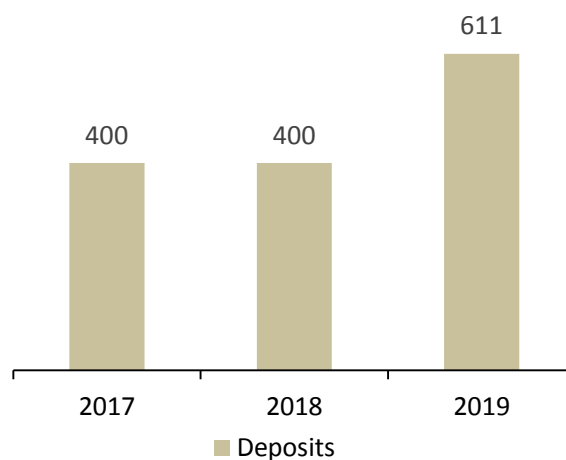
Segment Gross Financing & Sukuk (AED bn)



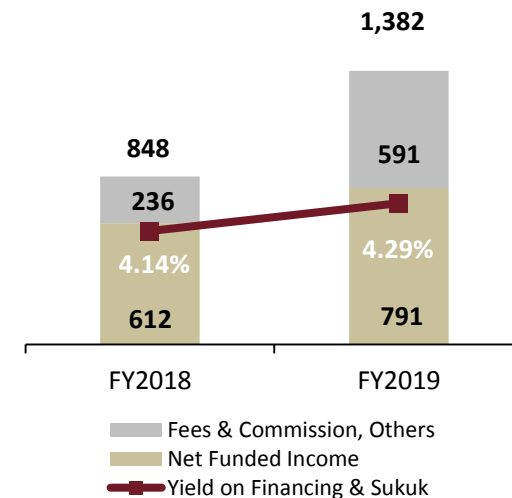
Breakdown by Portfolio – Dec 2019



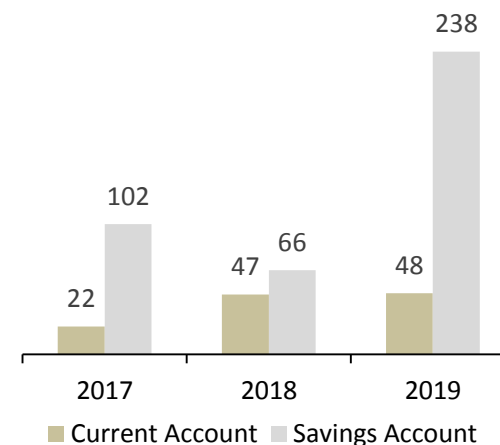
Segment Deposits (AED mn)



Revenue Trends (AED mn)*



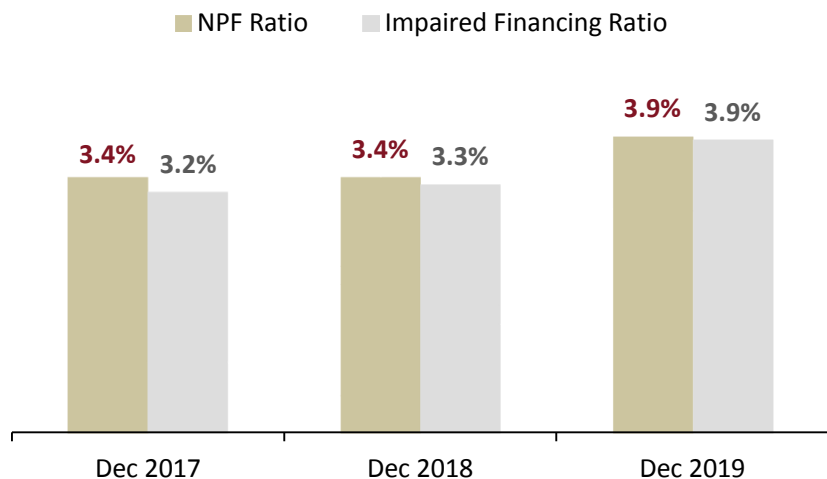
CASA (AED mn)



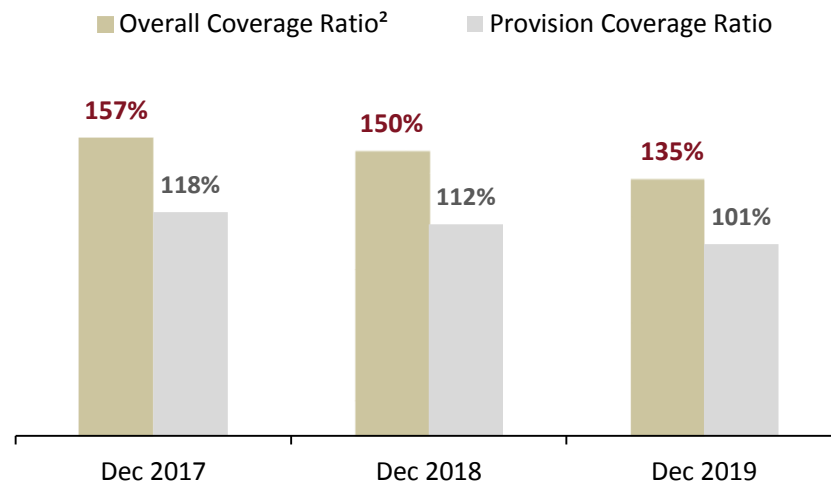
* Based on shadow accounting for fees and commissions

Asset Quality

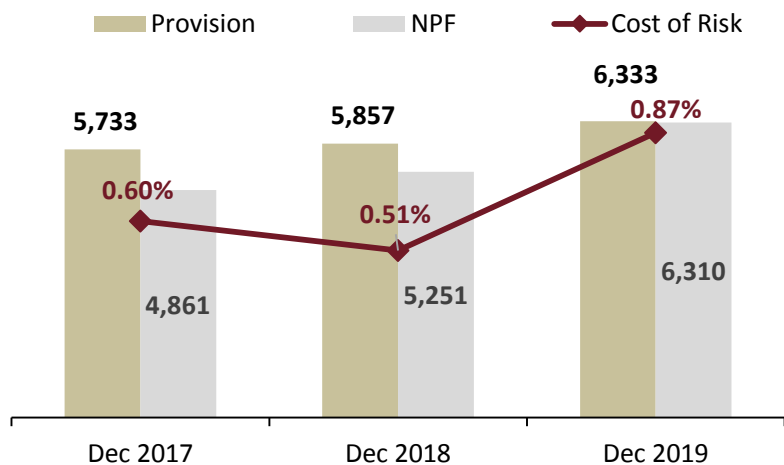
Non-Performing Financing (“NPF”)¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

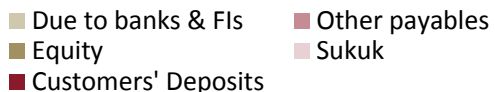
- Continued focus on the growth of the balance sheet, supported by prudent risk management practices, with NPFs declining from 11% at the start of the growth phase in 2013 to just under 4% in 2019.
- Cash provision coverage remains healthy** at 101%, with significant collateral providing added comfort.
- The bank continues to build provisions in line with IFRS-9 (both collective as well as specific).

¹Non-Performing Financing ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets.

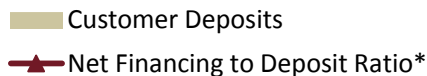
²Overall Coverage Ratio calculated as the sum of provisions held including regulatory credit risk reserve and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

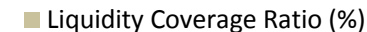
Funding Sources (AED bn)



Customers' Deposits (AED bn)

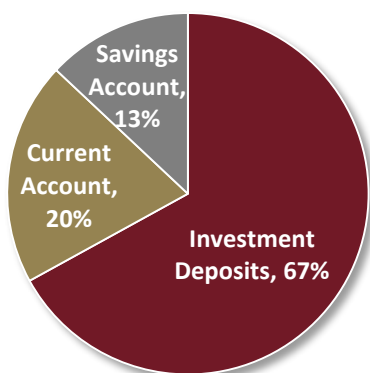


Liquidity Coverage Ratio (LCR)

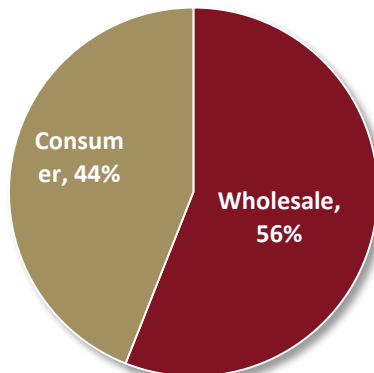


Customer Deposits (AED 164 bn as at 31 Dec 2019)

By Type



By Business



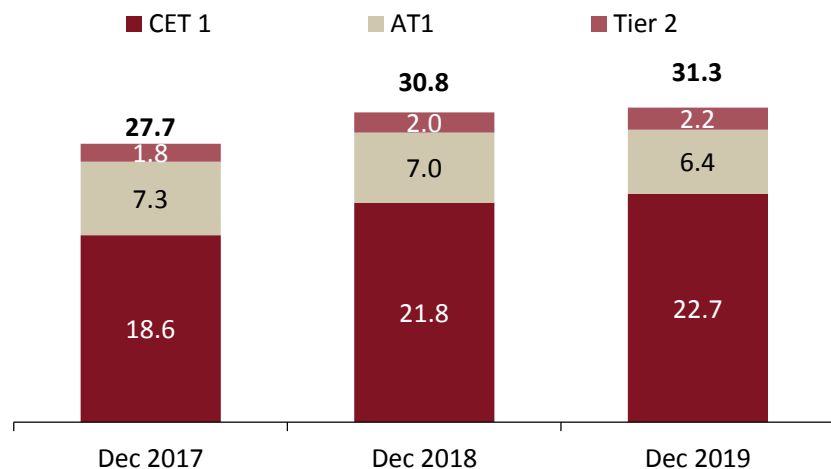
Highlights

- **Liquidity position remains strong**, with over 70% of funding generated by customer deposits.
- **Customer deposits** reached AED 164 bn and **Financing to deposit ratio** stood at 92%, depicting a continuing trend of ample liquidity.
- **Liquidity Coverage Ratio (LCR)** is at a healthy 142%.

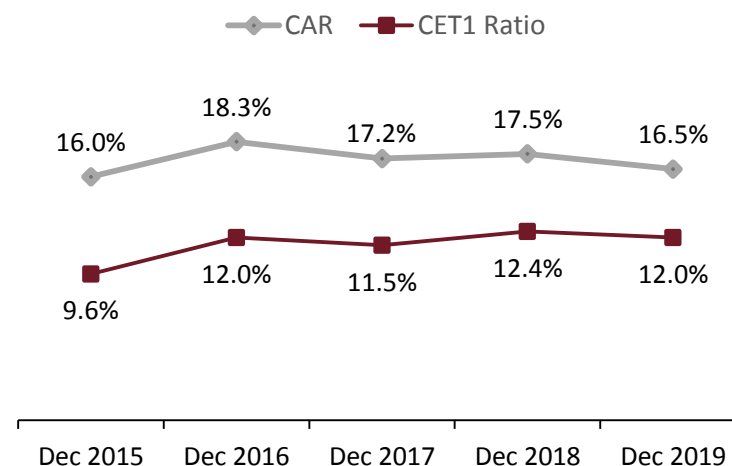
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

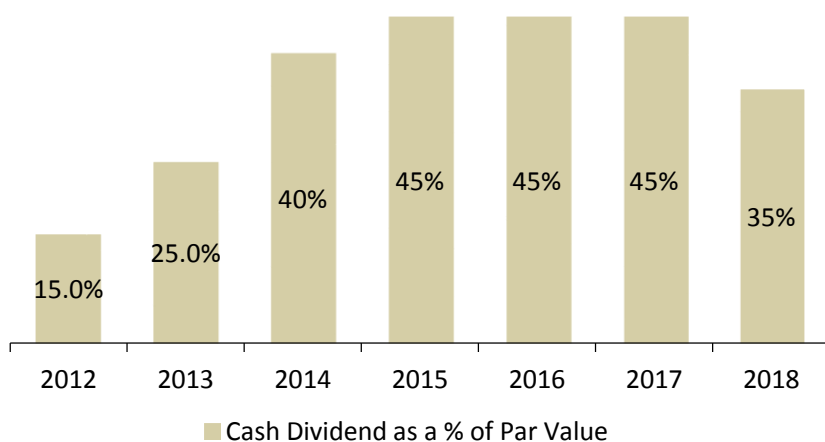
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²

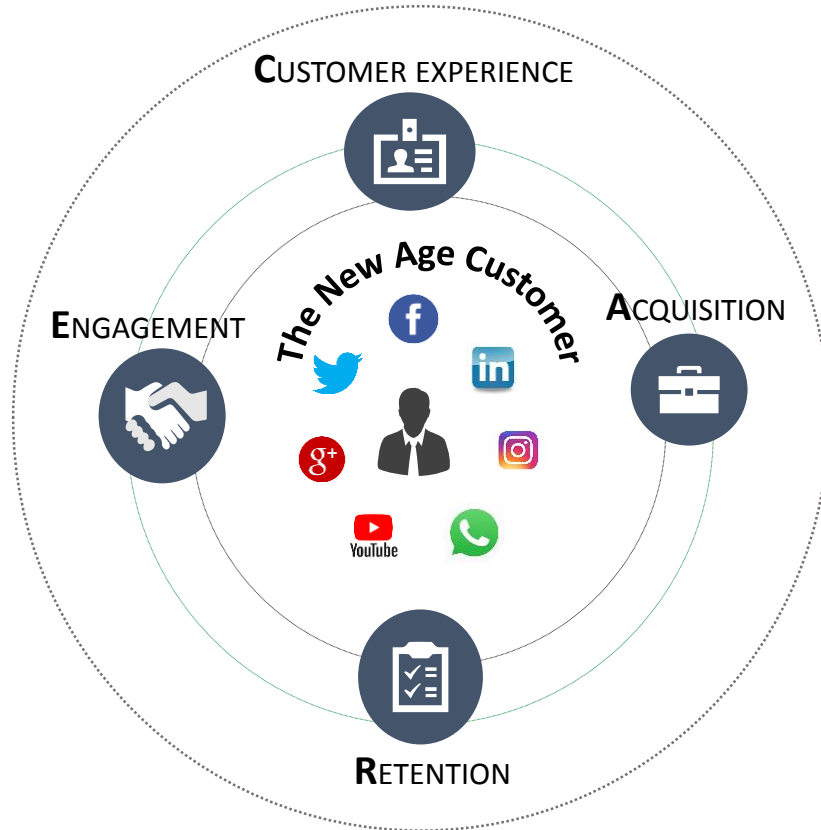


Highlights

- **CAR and CET1 ratios remain robust**, at 16.5% and 12.0%, respectively.
- Capitalization remains well above the regulatory requirement, indicating significant room to grow.
- DIB's Board of Directors recommends the distribution of a cash dividend of 35% for 2019, subject to AGM approval.

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

CARE IDEOLOGY



Digitally Intelligent Bank (DIB)



**Quality
Credit
Growth**



**Enhance
Customer
Experience**



**Maintain
cost
discipline**



**Adopt
C.A.R.E.
Ideology**



**Embrace
Digital
Transformation**



**Align
Capacity to
Growth**

2019 – Target Metrics

Growth	10% to 15% 5%	NPF	3% 3.94%	Real Estate Concentration	~20% 21%	Return on Assets	2.20% to 2.25% 2.25%
Net Profit Margin	3% to 3.15% 3.15%	Cash Coverage	120% 101%	Cost Income Ratio	~30% 26.9%	Return on Equity	17% to 18% 17.1%

1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

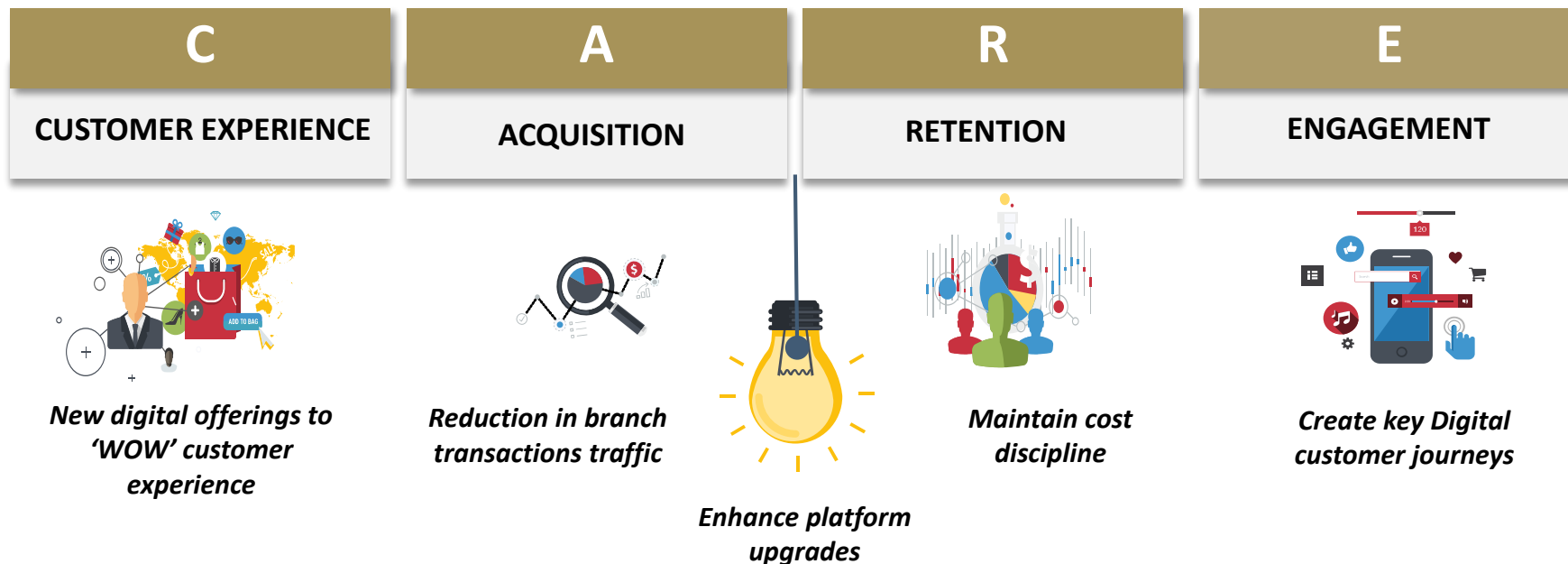
3. Financial Performance

4. Strategic Focus

5. Appendix

Digitally Intelligent Bank (DIB)

CARE IDEOLOGY



2020 – Target Metrics

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

Acquisition of Noor Bank – key milestones

From pioneering Islamic banking to becoming a global powerhouse in Islamic finance



23 APRIL
BOD approval to consider acquisition of Noor Bank

18 SEPTEMBER
Central Bank of UAE approval on acquisition of Noor Bank

25 NOVEMBER
BOD final approval for the acquisition

17 DECEMBER
General Assembly approved the acquisition

8 JANUARY
Board of Directors of Noor Bank reconstituted

2019

APR

JUN

SEP

NOV

DEC

2020

JAN

9 JUNE
BOD resolved to recommend the acquisition

21 NOVEMBER
SCA approval to hold General Assembly received

26 NOVEMBER
General Assembly notice & shareholder circular issued

22 JANUARY
Listing and allocation of new DIB shares to strategic investors

Strategic Rationale

- DIB is set to position itself as one of the largest Islamic Banks in the world with total assets exceeding AED 275 billion (~USD 75 bn).
- Acquisition will strengthen Dubai's position as a global center for Islamic finance.
- Deal offers opportunities for DIB to further its successful growth strategy.
- Noor Bank's operations are to be fully integrated into DIB.

Terms of the transaction

- The acquisition has taken place via an increase in DIB's share capital from **6,589.6 million shares** to **7,240.7 million shares**, through the issuance of **651.2 million new DIB shares**.
- The approved share swap ratio is: **1 new DIB share** for every **5.49 Noor Bank shares**

Focus on shareholder returns – Propose FOL increase to 40%

DIB's Board recommends FOL increase from 25% to 40%, subject to regulatory and corporate approvals

Decision Drivers

- Strong investor demand
- Most liquid stock within the sector
- Least available room in FOL, amongst peer group

Potential Impact of FOL Increase

- Increase weightage in both Global and Regional Indices
- Expected inflows from MSCI and FTSE Emerging Market trackers
- Further complements shareholder returns, alongside potential synergies from Noor Bank acquisition

1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

3. Financial Performance

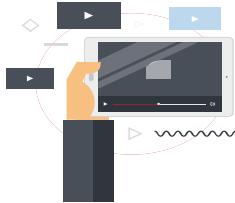
4. Strategic Focus

5. Appendix

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

DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving around 1.9 million customers in the UAE

Offers its retail and business banking services through a network of 66 branches and more than 600 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.

Consolidated Income Statement

<i>AED million</i>	2019	2018	2017
Net Income	Audited	Audited	Audited
Income from Islamic financing and investing transactions	10,723	9,481	7,795
Commission	1,483	1,476	1,406
Income / (loss) from other investment	65	45	31
Income from properties held for sale	126	124	197
Income from investment properties	295	156	119
Share of profit from associates and joint ventures	58	137	122
Other Income	934	311	529
Total Income	13,684	11,730	10,199
Depositors' and Sukuk holders' share of profit	(4,418)	(3,528)	(2,512)
Net Income	9,266	8,202	7,687
Operating Expenses			
Personnel expenses	(1,587)	(1,580)	(1,568)
General and administrative expenses	(632)	(608)	(602)
Depreciation of investment properties	(37)	(35)	(46)
Depreciation of property, plant and equipment	(102)	(99)	(119)
Total Operating Expenses	(2,358)	(2,322)	(2,335)
Profit before net impairment charges and income tax expense	6,908	5,880	5,352
Impairment charge for the period, net	(1,763)	(834)	(824)
Profit for the period before income tax expense	5,145	5,046	4,528
Income tax expense	(42)	(43)	(24)
Net Profit for the period	5,103	5,004	4,504
Attributable to			
Owners of the Bank	5,015	4,916	4,322
Non-Controlling Interests	88	88	182

Consolidated Balance Sheet

<i>AED million</i>	As at		
	31 Dec 2019	31 Dec 2018	31 Dec 2017
Assets	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	21,268	22,546	27,885
Due from banks and financial institutions	6,248	8,297	4,677
Islamic financing and investing assets, net	150,913	144,739	133,334
Investments in Islamic Sukuk measured at amortized cost	33,244	31,179	24,023
Other investments at fair value	1,266	1,687	1,962
Investments in associates and joint ventures	1,977	1,928	2,136
Properties held for sale	1,337	1,449	1,274
Investment properties	5,209	4,495	3,570
Receivables and other assets	8,743	6,048	7,339
Property, plant and equipment	1,590	1,314	1,137
Total Assets	231,796	223,682	207,337
Liabilities and Equity			
Liabilities			
Customers' deposits	164,418	155,657	147,181
Due to banks and financial institutions	9,147	13,203	14,877
Sukuk financing instruments	14,852	12,371	8,659
Payables and other liabilities	8,646	8,323	7,739
Total Liabilities	197,063	189,555	178,456
Equity			
Share Capital	6,590	6,590	4,942
Tier 1 Sukuk	6,428	7,346	7,346
Other Reserves and Treasury Shares	11,113	10,861	7,786
Investments Fair Value Reserve	(1,175)	(850)	(615)
Exchange Translation Reserve	(1,095)	(1,052)	(485)
Retained Earnings	10,131	8,569	6,964
Equity Attributable to owners of the banks	31,993	31,464	25,938
Non-Controlling Interest	2,739	2,663	2,943
Total Equity	34,732	34,127	28,881
Total Liabilities and Equity	231,796	223,682	207,337

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 



FlyDubai (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



- 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



Best Islamic Bank
2018



Dr. Adnan Chilwan ranked #1 in the "Top Indian Executives making impact in the Middle East Award 2019"

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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