



The better way to bank



Investor Presentation
First Quarter 2016 Financial Results



بنك دبي الإسلامي
Dubai Islamic Bank

Disclaimer

THIS PRESENTATION IS NOT FOR PUBLICATION, RELEASE, OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, INTO AUSTRALIA, CANADA, SOUTH AFRICA, JAPAN OR THE UNITED STATES. THIS PRESENTATION DOES NOT CONSTITUTE OR FORM PART OF AN OFFER TO SELL OR TO ISSUE ANY SECURITIES OR SOLICITATION OF AN OFFER TO PURCHASE, SUBSCRIBE OR SELL SECURITIES IN ANY JURISDICTION. IT IS SOLELY FOR USE AT AN INVESTOR PRESENTATION AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. THIS PRESENTATION DOES NOT CONTAIN ALL OF THE INFORMATION THAT IS MATERIAL TO AN INVESTOR.

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 contains 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 any future results, performance or achievements 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. None of DIB, the Issuer, nor any of their respective shareholders, directors, officers or employees nor any of Dubai Islamic Bank P.J.S.C., HSBC Bank plc or Standard Chartered Bank (together, the “**Joint Lead Managers**”) 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.

This presentation does not constitute an offer or invitation to sell, or any solicitation of any offer to subscribe for or purchase any securities in any jurisdiction, and nothing contained herein shall form the basis of any contract or commitment whatsoever. 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 the Issuer, DIB or any of the Joint Lead Managers (or any of their respective 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. None of DIB, the Issuer nor any of their shareholders, directors, officers or employees nor the Joint Lead Managers nor any of their shareholders, affiliates (within the meaning of Rule 405 under the U.S. Securities Act of 1933, as amended (the “**Securities Act**”), directors, officers or employees nor any other person accepts any liability (in negligence or otherwise) whatsoever for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection therewith. In giving this presentation, none of DIB, the Issuer, the Joint Lead Managers 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.

Investment in the Certificates will also involve certain risks. A summary of the material risks relating to the Offering will be set out in the section headed “Risk Factors” in a separate prospectus published in relation to the Offering. There may be additional material risks that are currently not considered to be material or of which DIB and the Issuer and their respective advisors or representatives are unaware. Investors and prospective investors in the Certificates are required to make their own independent investigation and appraisal of the business and financial condition of DIB, the Issuer and the nature of the Certificates. Any such appraisal should involve, inter alia, an assessment (with relevant professional advisers as necessary) of the legal, tax, accounting, regulatory, financial, credit and other related aspects and risks of any of the Certificates. This presentation does not constitute a recommendation regarding the Certificates. Any decision to purchase Certificates in the context of the proposed Offering should be made solely on the basis of information contained in a separate prospectus published in relation to the Offering, and, in such case, the information contained herein will be superseded in its entirety by such prospectus.

This document is an advertisement for the purposes of the applicable measures implementing Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area (the “**Prospectus Directive**”). A prospectus prepared pursuant to the Prospectus Directive is intended to be published, which, if published, can be obtained in accordance with the applicable rules.

This presentation and its contents have not been approved by the UK Financial Conduct Authority or an authorised person (as defined in the Financial Services and Markets Act 2000 (the “**FSMA**”)) for distribution. This document is only being distributed to and is only directed at: (A) if the distribution is being effected by a person who is not an authorised person under the FSMA, only the following persons: (i) persons who are Investment Professionals as defined in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the “**Financial Promotion Order**”); (ii) persons falling within any of the categories of persons described in Article 49(2) of the Financial Promotion Order; and (iii) any other person to whom it may otherwise lawfully be made in accordance with the Financial Promotion Order; and (B) if the distribution is being effected by a person who is an authorised person under the FSMA, only the following persons: (i) persons falling within one of the categories of Investment Professional as defined in Article 14(5) of the Financial Services and Markets Act 2000 (Promotion of Collective Investment Schemes) (Exemptions) Order 2001 (the “**Promotion of CIsS Order**”), (ii) persons falling within any of the categories of person described in Article 22(a)-(d) (High net worth companies, unincorporated associations, etc.) of the Promotion of CIsS Order and (iii) any other person to whom it may otherwise lawfully be made in accordance with the Promotion of CIsS Order (all such persons together being referred to as “**relevant persons**”). Persons of any other description in the United Kingdom may not receive and should not act or rely on this presentation. 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 information in this presentation is given in confidence and the recipients of this presentation should not engage in any behaviour in relation to qualifying investments or related investments (as defined in the FSMA and the Code of Market Conduct made pursuant to the FSMA) which would or might amount to market abuse for the purposes of FSMA.

Neither this presentation nor any copy of it may be taken or transmitted into, or distributed, directly or indirectly in, the United States of America, its territories or possessions. This presentation is not a public offer of securities for sale in the United States. The Certificates have not been, and will not be, registered under the Securities Act and may not be offered or sold in the United States or to, or for the account or benefit of U.S. persons (as such term is defined under Regulation S under the Securities Act) absent registration or an exemption from, or pursuant to a transaction not subject to, the registration requirements under the Securities Act. Neither DIB nor the Issuer intends to register any portion of the proposed Offering under the applicable securities laws of the United States, or conduct a public offering of any Certificates in the United States. Subject to certain exceptions, the Certificates may not be offered or sold within or to any national, resident or citizen of any other country where it is unlawful to do so. Any failure to comply with these restrictions may constitute a violation of U.S., or other countries’ securities laws, as applicable.

No action has been taken or will be taken that would permit a public offering of the Certificates in any jurisdiction in which action for that purpose is required. No offers, sales, resales or delivery of the Certificates or distribution of any offering material relating to the Certificates may be made in or from any jurisdiction except in circumstances which result in compliance with any applicable laws and regulation. 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.

The Joint Lead Managers are acting for DIB and the Issuer and for no one else and will not be responsible to anyone other than DIB and the Issuer for providing the protections afforded to clients of the Joint Lead Managers, nor for providing advice in relation to the proposed Offering or any other matter referred to herein. Any prospective purchaser of the Certificates is recommended to seek its own independent financial advice. The Joint Lead Managers have not prepared or authorised the contents of, or any part of, this presentation.

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.

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Appendix

Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

Snapshot of Dubai Islamic Bank

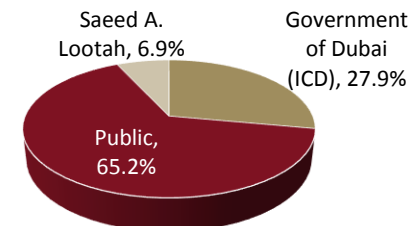
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **4th largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant products and services to consumer, wholesale and institutional clients.
- DIB’s principal strategy is to expand its core Islamic finance business and continue to maintain its position as the leading Islamic financial institution in the region as well as in other selected strategic markets.
- DIB enjoys a robust market position and strong brand recognition on the back of its focused strategy.

Geographic Presence

- Existing Presence
- Location added in 2014
- Planned Expansion



Ownership (as at 31st March 2016)








MOODY'S

FitchRatings

Long Term Rating	Outlook
Baa1	Stable
A	Stable

Significant Subsidiaries and Associates

 <p>92%</p>	<p>Tamweel is a provider of regional real estate financing and was established in 2000</p>	 <p>29.5%</p>	<p>DIB holds a strategic stake in Bank of Khartoum, one of the largest banks in Sudan by branches and ATMs</p>
 <p>60.0%</p>	<p>Dar Al Sharia is a <i>Sharia</i> legal and financial consultancy firm established in 2008</p>	 <p>20.8%</p>	<p>Jordan Dubai Islamic Bank provides banking services in Jordan</p>
 <p>100.0%</p>	<p>Dubai Islamic Bank Pakistan was established in 2006 as a banking service provider</p>	 <p>44.9%</p>	<p>Deyaar Development is a real estate development company established in 2002</p>
<p>39.6%</p>	<p>Stake enhanced to nearly 40% in Q4 2015.</p>	 <p>27.3%</p>	<p>Bosna Bank International was established in 2000 as the first <i>Sharia</i>-compliant bank in Europe</p>

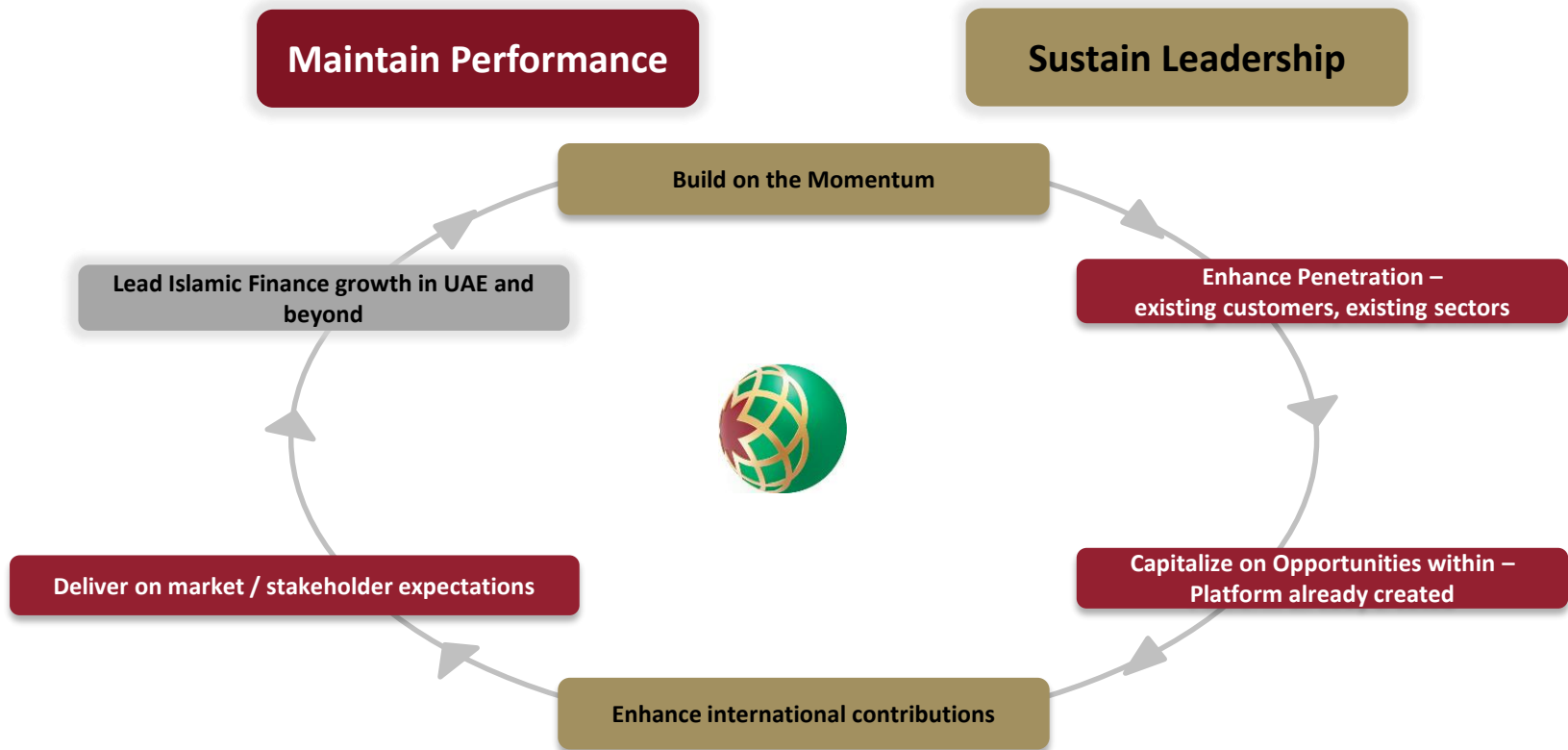
¹According to 2015 financial statements available for the largest Islamic banks in the world.

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Appendix



2016 – Target Metrics							
Loan Growth	10% - 15%	NPLs	4.0%	Real Estate Concentration	Mid 20s%	Return on Assets	2.3% - 2.5%
NIMs	3.25% - 3.50%	Cash Coverage	~110%	Cost Income Ratio	Low – Mid 30s%	Return on Equity	17% - 18%

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Appendix

Overall Financial Performance (as at 31st March 2016)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	2015	Q1 2016	Change
Net Financing Assets	97,220	102,919	6%
Sukuk Investments	20,066	21,137	5%
Total Assets	149,898	164,867	10%
Customers' Deposits	109,981	122,498	11%
Sukuk Financing Instruments	5,602	7,438	33%
Equity	22,794	21,719	(5%)
Total Liabilities and Equity	149,898	164,867	10%

Income Statement Items

AED million	Q1 2015	Q1 2016	Change
Total Income	1,728	2,105	22%
Net Operating Revenue	1,519	1,693	11%
Operating Expenses	(528)	(571)	8%
Profit before Impairment and Tax Charges	991	1,123	13%
Impairment Losses	(136)	(118)	(13%)
Income Tax	(5)	(4)	(28%)
Group Net Profit	850	1,001	18%

Financial Highlights

Key Ratios	2014	2015	Q1 2016
Net Financing to Deposit Ratio ¹	80%	88%	84%
Total Capital Adequacy Ratio	14.9%	15.7%	15.6%
Tier 1 Capital Adequacy Ratio	14.7%	15.5%	15.4%
Non-Performing Asset Ratio	8.0%	5.0%	4.7%
ROE	18.1%	19.0%	17.7%
ROA	2.30%	2.71%	2.55%
Net Profit Margin ("NPM")	3.48%	3.63%	3.26%
Cost to Income Ratio	35.1%	34.3%	33.7%
Dividend Per Share (in %)	40%	45%	-

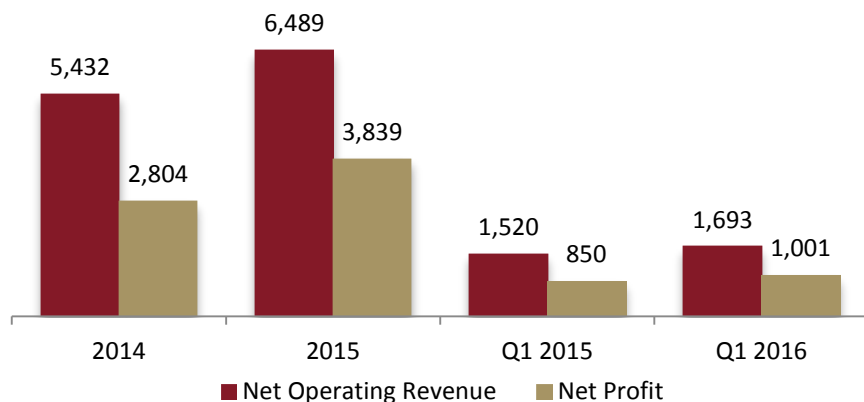
Highlights

- Strong growth in Net Financing Assets up by 6% stemming from core business and in line with growth & penetration.
- Robust Net Operating Revenue Growth of 11% due to consistent growth in core banking assets across all business segments.
- Capital adequacy ratio stands at 15.6% as of March 31, 2016, and T1 ratio at 15.4%, both ratios are well above regulatory requirement

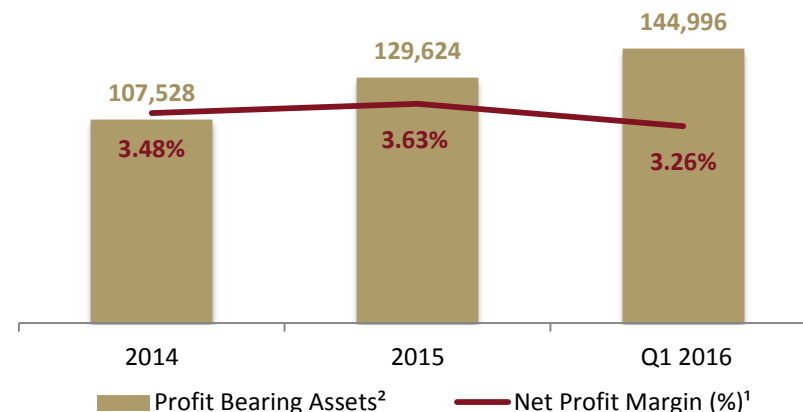
¹Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Operating Performance & Profitability

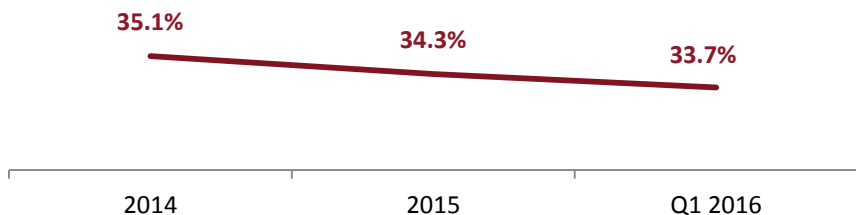
Robust & Growing Profitability (AED million)



Sustained Strong Margins (AED million)



Cost to Income Ratio³ (%)



Highlights

- Group Net Profit increased to over AED 1 billion, up 18% compared with AED 850 million in Q1 2015.
- Operating expenses increased by 8% compared to Q1 2015.
 - largely attributed to variable operating costs in line with increase in business volumes.
- Cost to income ratio improved to 33.7% compared to 34.8% for the same period in 2015 driven by higher revenues and better business efficiencies.

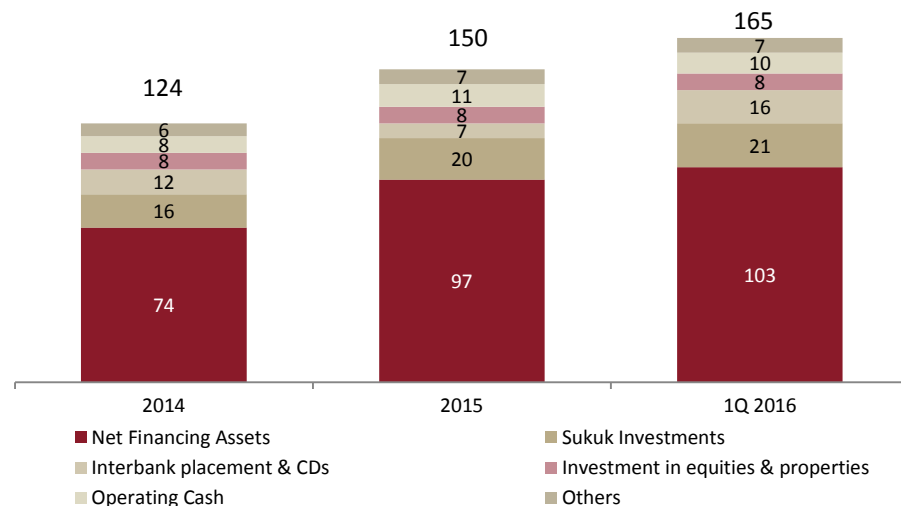
¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Earning Assets.

²Profit Bearing Assets are calculated as the sum of International Murababat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions.

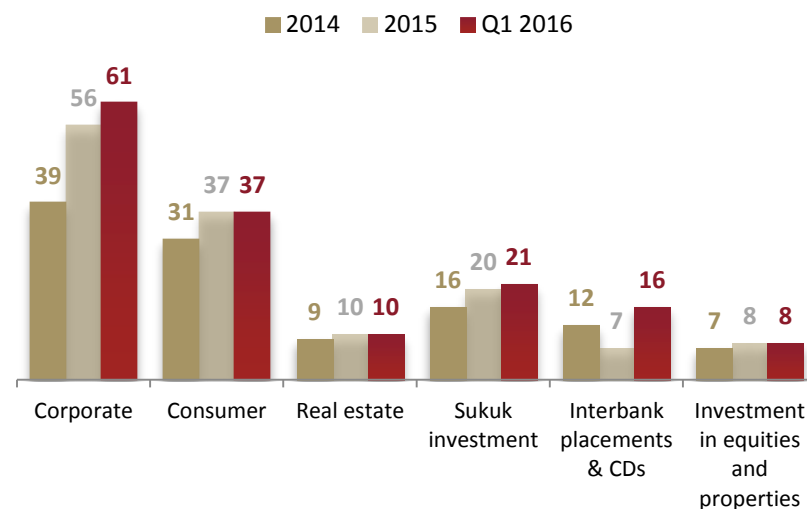
³Cost to income ratio calculated as operating expenses divided by operating income.

Overview of Deployment of Funds / Financings

Deployed Funds Composition (AED bn)

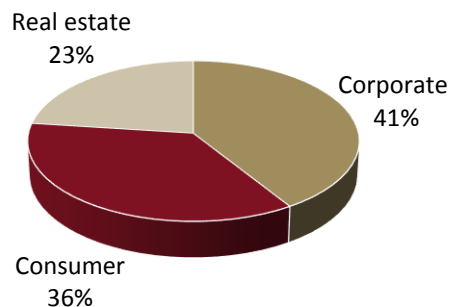


Deployment by Segment (AED bn)

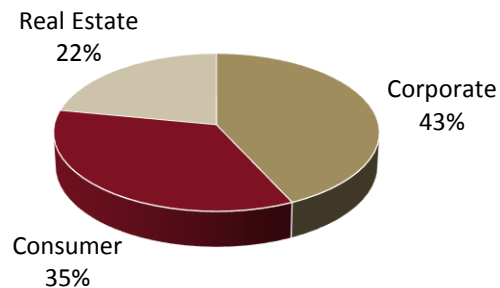


Breakdown of Financing Portfolio by Sector (%)

2015



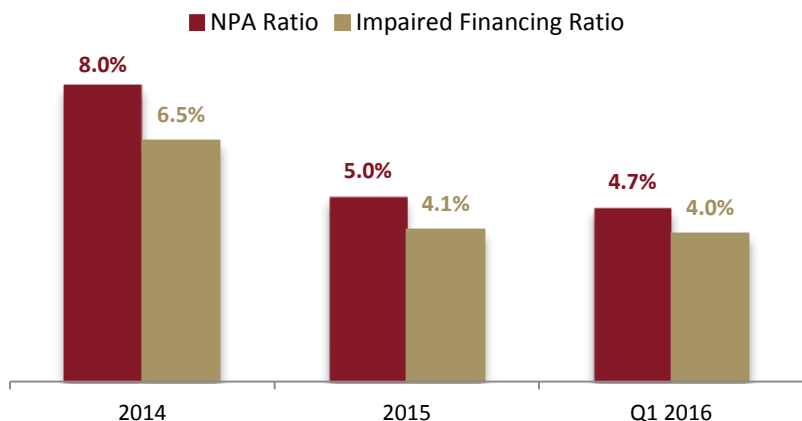
Q1 2016



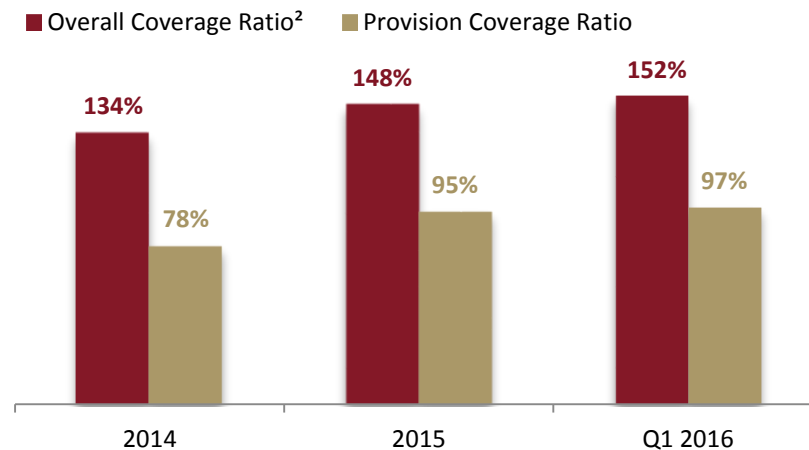
Highlights:

- Net financing assets grew to AED 102.9 billion from AED 97.2 billion as of end of 2015, an increase of 6%.
- Corporate banking gross finance grew to AED 70.7 billion (including Real Estate) for the period ended March 31, 2016, compared with AED 65.7 billion in 2015. Consumer banking gross financing assets increased to AED 37.3 billion for the period ended March 31, 2016, compared with AED 36.5 billion in 2015.

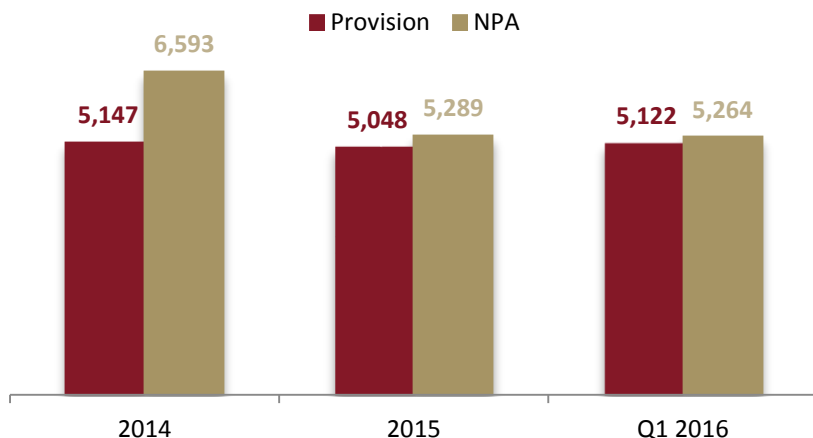
Non-Performing Assets ("NPA")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

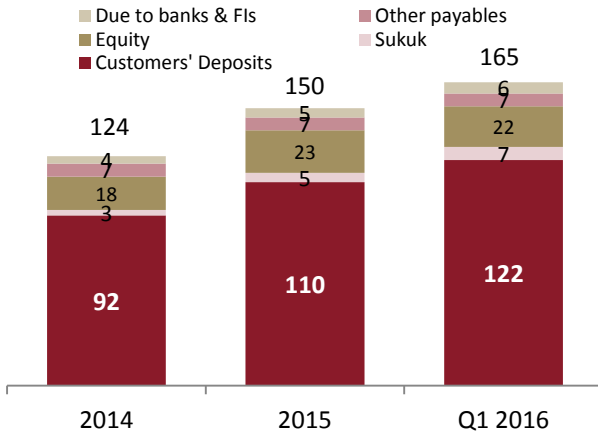
- Continued improvement in asset quality with the NPL ratio now at 4.7%, compared to 5.0% in 2015.
- Impaired Financing Ratio also improved to 4.0%, from 4.1% at the end of 2015 primarily due to reduction in absolute NPLs on account of settlement and recovery.
- Provision Coverage crossed the 97% mark, a consistent improvement compared with 95% in 2015.

¹Non-Performing Assets ratio includes bilateral sukuk and are calculated as the sum of individually impaired and 90-day overdue Financing Assets.

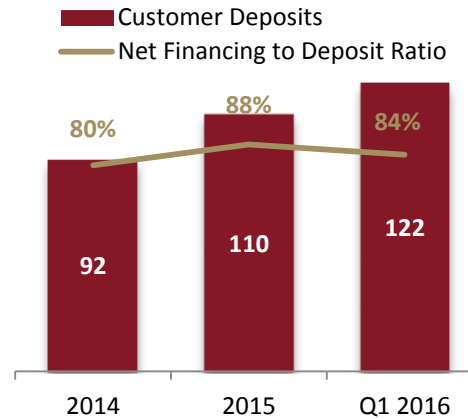
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

Funding Sources and Liquidity

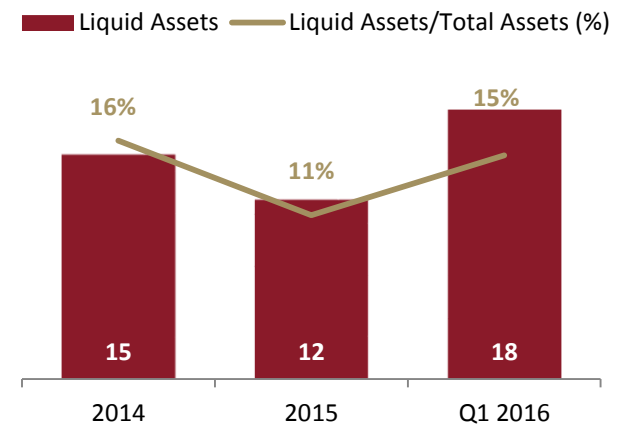
Funding Sources (AED bn)



Customers' Deposits (AED bn)

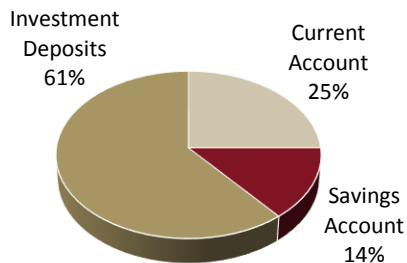


Liquidity Position (AED bn)

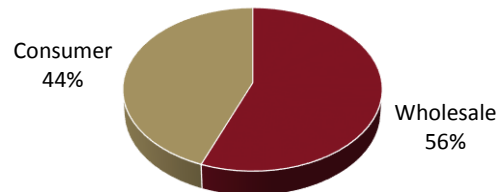


Customer Deposits (AED 122 bn, as at 31 March 2016)

By Type



By Business



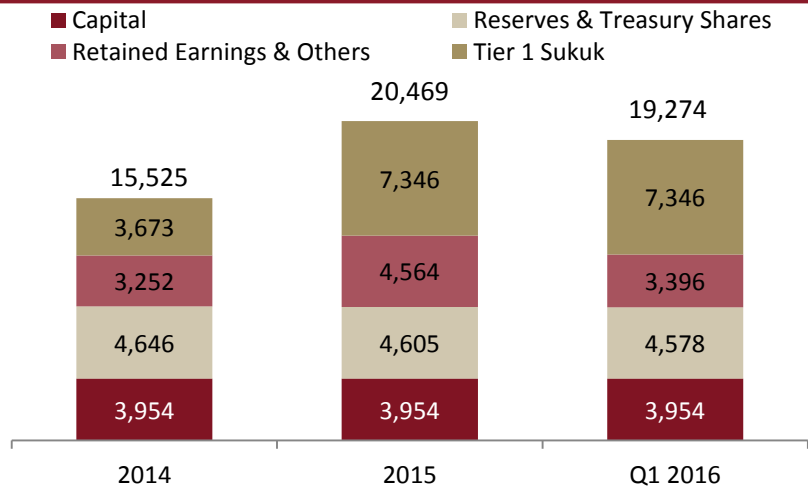
Highlights

- Customer Deposits at AED 122 billion compared to AED 110 billion in 2015, up by 11%, despite the challenging liquidity environment.
- CASA book continues to be strong increasing by nearly 7% in absolute terms amounting to AED 47.6 billion compared with AED 44.6 billion in 2015.
- Successful capital market transaction of USD \$500 million in March 2016 supported the strong liquidity of the bank.

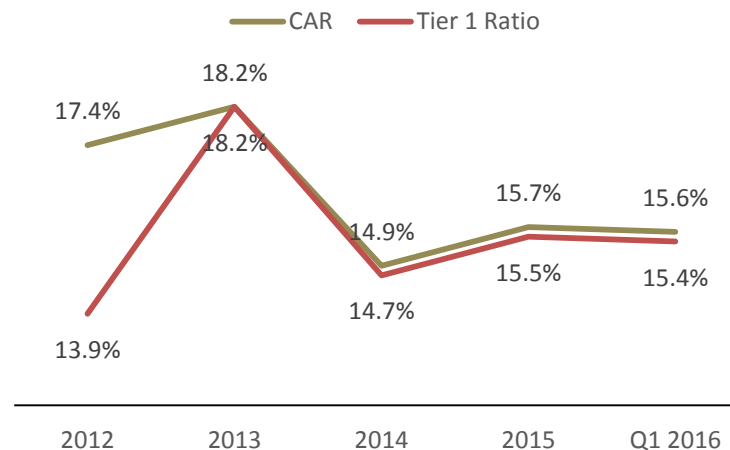
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

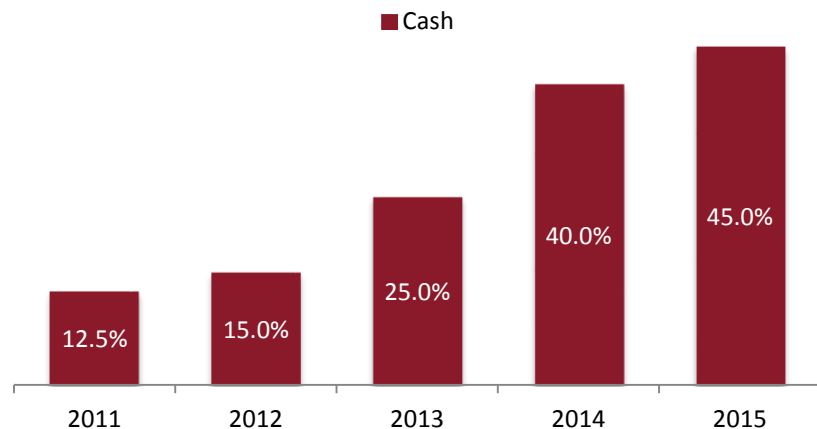
Total Equity¹ Breakdown (AED million)



Capital Ratios*



Dividend Payout History²



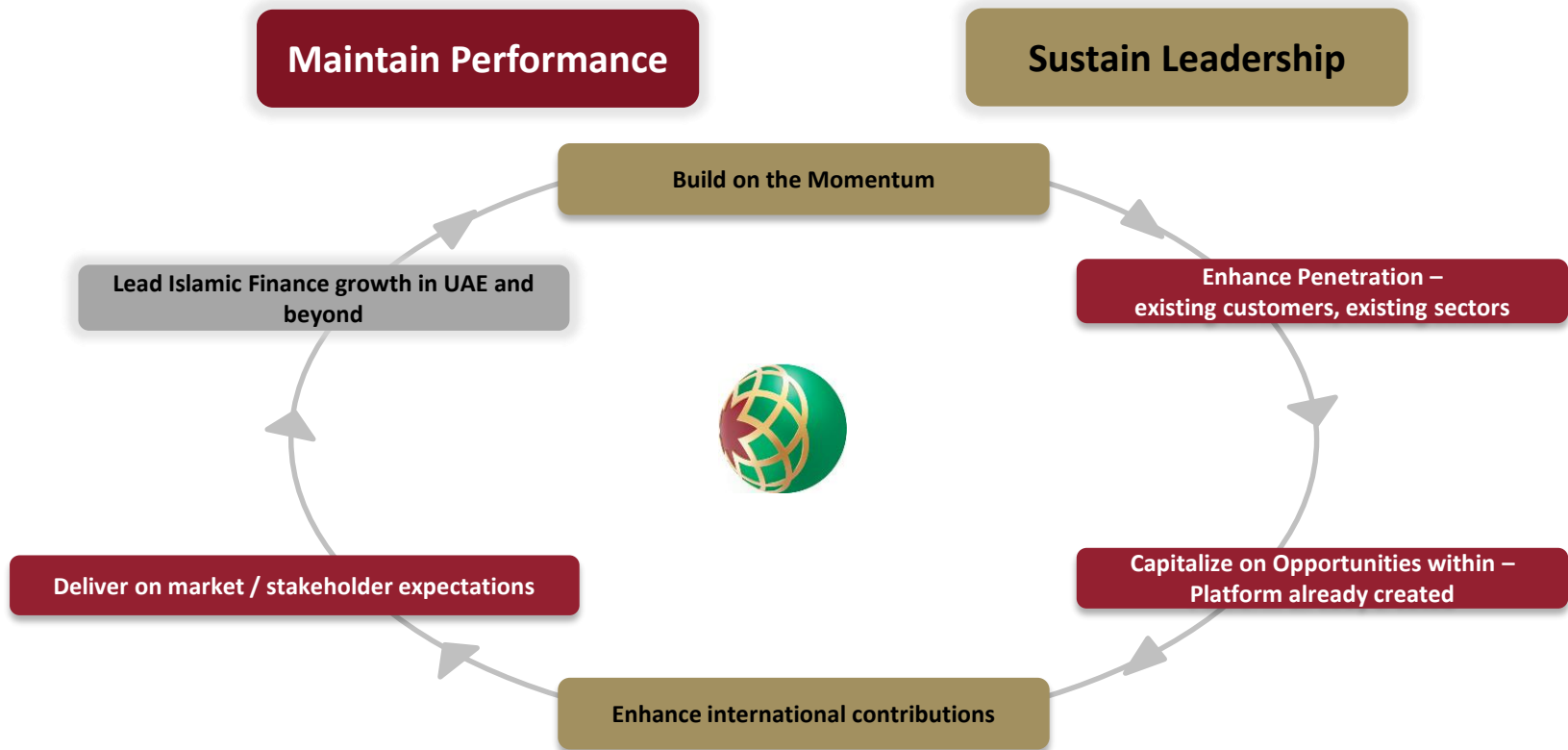
Highlights

- Strong capitalization
 - T1 CAR at 15.4%.
 - Total CAR at 15.6%.
- Both ratios are well above the regulatory level.
- ROA 2.55% & ROE 17.7%.

¹ Refers to Equity Attributable to Equity Holders of the Parent.

² Dividend Payout is calculated as total dividends paid divided by weighted average number of shares outstanding during the year.

* Regulatory Capital Requirements CAR at 12% and Tier 1 at 8%.



2016 – Target Metrics							
Loan Growth	10% - 15%	NPLs	4.0%	Real Estate Concentration	Mid 20s%	Return on Assets	2.3% - 2.5%
NIMs	3.25% - 3.50%	Cash Coverage	~110%	Cost Income Ratio	Low – Mid 30s%	Return on Equity	17% - 18%

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Appendix

Consolidated Income Statement

<i>AED million</i>	31 Mar 2016	31 Mar 2015	2015	2014	
Net Income	<i>Unaudited</i>	<i>Unaudited</i>	<i>Audited</i>	<i>Audited</i>	
<i>Income from Islamic financing and investing transactions</i>	1,527	1,259	5,520	4,444	
<i>Commission</i>	418	305	1,295	1,052	
<i>Income / (loss) from other investment</i>	15	12	37	39	
<i>Income from investment properties</i>	19	22	111	83	
<i>Income from properties held for sale</i>	10	8	246	215	
<i>Other Income</i>	20	32	61	262	
<i>Share of profit from associates and joint ventures</i>	96	90	276	135	
Total Income	2,105	1,728	7,546	6,230	
<i>Depositors' and sukuk holders' share of profit</i>	(412)	(209)	(1,057)	(799)	
Net Income	1,693	1,519	6,489	5,431	
Operating Expense					
<i>Personnel expenses</i>	(387)	(353)	(1,480)	(1,260)	
<i>General and administrative expenses</i>	(143)	(138)	(589)	(510)	
<i>Depreciation of investment properties</i>	(9)	(8)	(29)	(35)	
<i>Depreciation of property, plant and equipment</i>	(32)	(29)	(125)	(102)	
Total Operating Expenses	(571)	(528)	(2,223)	(1,907)	
Profit before net impairment charges and income tax expense	1,123	991	4,265	3,524	
<i>Impairment charge for the period, net</i>	(118)	(136)	(410)	(703)	
Profit for the period before income tax expense	1,005	856	3,855	2,822	
<i>Income tax expense</i>	(4)	(5)	(16)	(18)	
Net Profit for the period	1,001	851	3,839	2,804	
	Attributable to				
	<i>Non-Controlling Interests</i>	126	34	284	143
	<i>Owners of the Bank</i>	875	817	3,555	2,661

Balance Sheet

AED million	As on		
	31 Mar 2016	31 Dec 2015	31 Dec 2014
Assets	<i>Un-audited</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	20,133	13,415	16,317
Due from banks and financial institutions	6,010	5,085	4,316
Islamic financing and investing assets, net	102,919	97,220	73,977
Investments in Islamic Sukuk measured at amortised cost	21,137	20,066	16,119
Other investments at fair value	1,796	1,831	2,037
Investments in associates and joint ventures	2,160	2,085	1,873
Properties held for sale	1,388	1,394	1,512
Investment properties	2,767	2,743	2,042
Receivables and other assets	5,734	5,264	5,114
Property, plant and equipment	823	795	581
Total Assets	164,867	149,898	123,887
Liabilities and Equity			
Liabilities			
Customers' deposits	122,498	109,981	92,345
Due to banks and financial institutions	6,013	4,713	3,940
Sukuk financing instruments	7,438	5,602	2,847
Payables and other liabilities	7,199	6,590	6,854
Zakat payable	-	218	194
Total Liabilities	143,148	127,104	106,181
Equity			0
Share Capital	3,954	3,954	3,954
Tier 1 Sukuk	7,346	7,346	3,673
Other Reserve and Treasury Shares	5,643	5,618	5,494
Investment Fair Value Reserve	(700)	(657)	(568)
Exchange Transaction Reserve	(365)	(355)	(280)
Retained Earning	3,396	4,564	3,252
Equity Attributable to owners of the banks	19,274	20,469	15,525
Non-Controlling Interest	2,445	2,325	2,181
Total Equity	21,719	22,794	17,706
Total Liabilities and Equity	164,867	149,898	123,887

DIB's Key Strategy for the Period Extending 2014-2016

Maintain position as the leading and the most progressive Islamic financial institution in the region as well as in other selected strategic markets

Key Strategic Goals & Initiatives

Following the appointment of Dr. Adnan Chilwan as new CEO in mid-2013, who previously served as Deputy CEO, DIB embarked on a new “growth” strategy aimed at redefining the way DIB operates its business, positioning the bank as a global leader in the world of Islamic finance.

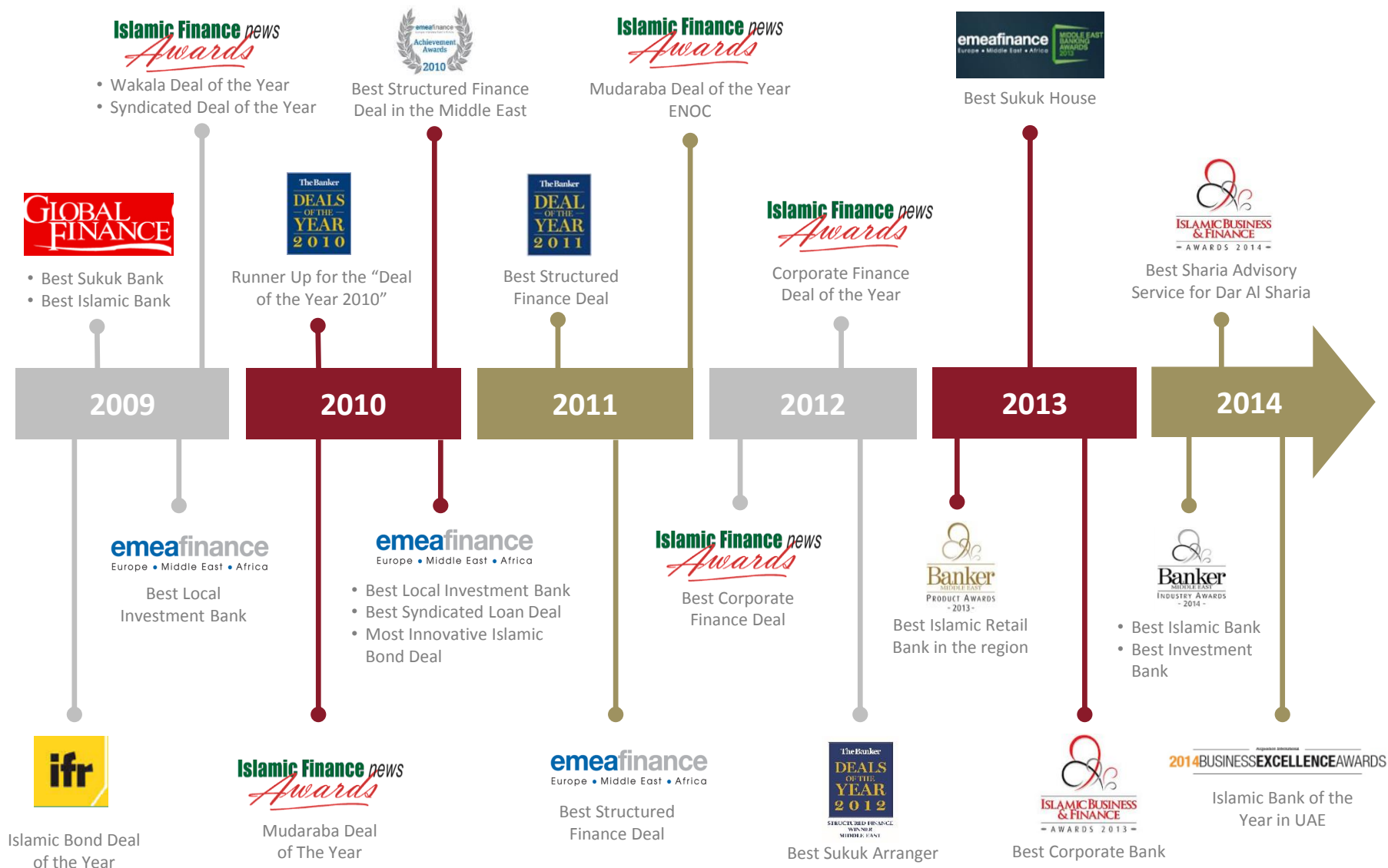
Grow Core Businesses Across All Emirates	Promote Islamic Finance Sector & Growth Agenda of Dubai and the UAE	Customer is at the Centre of DIB's Strategy	Expand Geographic Footprint
<ul style="list-style-type: none">✓ DIB's principal plan for 2014-2016 is to grow its core businesses of consumer, corporate, treasury, and commercial real estate across all Emirates.✓ Consumer momentum remains unchanged with customer acquisition, penetration and increasing cross-sell positioned at the top of the Bank's agenda.✓ Wholesale focus renewed with new segments, markets and customers being targeted.	<ul style="list-style-type: none">✓ DIB is focused on playing a part in promoting the Islamic finance sector as well as the growth agenda of Dubai and the UAE.✓ The Bank is already fully aligned with Dubai's strategic objective to become the global capital of Islamic finance.✓ The innovation at DIB and its representation in local and international fora is paving the way to achieve the above.	<ul style="list-style-type: none">✓ By putting the customer first, DIB aims to strengthen its services, change the customer experience and improve revenues.✓ “Customer First” is a key pillar of DIB's strategic growth theme and is a bank-wide initiative that has been launched to develop a culture of service excellence.✓ DIB will aim to provide an enhanced service experience through an entirely paperless environment (the SMART BANK service).	<ul style="list-style-type: none">✓ DIB aims to expand its existing geographic footprint through a variety of options including acquisitions, establishing new subsidiaries and branches, pursuing strategic partnerships and/or co-operation agreements with local partners in Asia, Africa and the Gulf.✓ The Bank also aims to make Islamic banking a global “norm” rather than an alternative.

Core Business Profiles

The principal activities of DIB are focused around five core business areas: (i) Retail & Business Banking; (ii) Corporate Banking (“CBG”); (iii) Real Estate & Contracting Finance; (iv) Investment Banking; and (v) Treasury.

Consumer Banking	Corporate Banking	Real Estate & Contracting Finance	Investment Banking	Treasury
<ul style="list-style-type: none"> The largest business activity group within DIB. Offers its retail and business banking services through a network of 90+ branches spread across all of the Emirates. Broad range of retail products and services that include: Auto Finance; <i>Sharia</i>-compliant Cards; Personal Finance; Mortgages and SME Solutions. Serving more than 1.4 million customers. 	<ul style="list-style-type: none"> CBG has sector-specific focus units which target clients across both private and public sectors. CBG manages around 880 relationships, leveraging its client relationships to cross-sell other products offered including investment banking and treasury services. CBG offers a range of <i>Sharia</i>-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets. 	<p>Real Estate Finance</p> <ul style="list-style-type: none"> DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates. <p>Contracting Finance</p> <ul style="list-style-type: none"> DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors. 	<ul style="list-style-type: none"> 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 across both the UAE and internationally. 	<ul style="list-style-type: none"> 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, investment portfolio and capital markets funding.

DIB's Unmatched Credentials



2015 Awards & Accolades



Global Islamic Finance Awards

Best Islamic Bank 2015

2014 BUSINESS EXCELLENCE AWARDS

- Islamic Bank of the Year in UAE
- Most Established Islamic Bank UAE

Islamic Retail Banking Awards 2015

The Strongest Islamic Retail Bank in GCC



- Best Islamic Bank
- Best Islamic Retail Bank UAE
- Best Investment Bank
- Best Premium Bank UAE
- Best Sukuk Arranger

Indian Innovator Awards 2015

Banking Innovation Dr. Adnan Chilwan

Islamic Finance news Awards

- Ijarah Deal of the Year
- Pakistan Deal of the Year
- Corporate Finance Deal of the Year
- Cross Border Deal of the Year
- Mudaraba Deal of the Year
- Syndicated Deal of the Year
- UAE Deal of the Year
- Indonesia Deal of the Year
- Commodity Murabaha Deal of the Year

2015



ISLAMIC BUSINESS & FINANCE AWARDS 2015

- Outstanding Contribution to the Islamic Economy
- Dr Adnan Chilwan
- Best Retail Bank ME
- Best Corporate Bank ME
- Best Commercial Bank ME
- Best Sukuk Arranger ME
- Best Sukuk Deal
- Best Consultancy Service Dar Al Sharia



- Best Islamic Card
- Best GCC Equity Fund



Dr. Adnan Chilwan
Forbes 2015 Top 50
Indian Leaders
in the Arab
World

The Asian Banker Middle East & Africa Country Awards 2015



The Best Retail Risk Management in the Middle East




















- Best Investment Grade Sukuk of the Year
- Best Syndicated Loan Deal of the Year by a Debut Issuer
- Best Local Currency Deal of the Year
- Best Financial Institution Deal of the Year
- Best Trade and Export Deal of the Year

Select DIB DCM Transactions

 US\$ 250,000,000 Sukuk Joint Lead Manager & Bookrunner November 2015	 US\$ 500,000,000 Sukuk Joint Lead Manager & Bookrunner November 2015	 US\$ 100,000,000 Sukuk Joint Lead Manager & Bookrunner September 2015	 US\$ 750,000,000 Sukuk Joint Lead Manager & Bookrunner May 2015	 US\$ 500,000,000 Sukuk Structuring Bank JLM & Bookrunner May 2015	 US\$ 2,000,000,000 Sukuk Joint Lead Manager & Bookrunner May 2015
 US\$ 500,000,000 Sukuk Joint Lead Manager & Bookrunner April 2015	 US\$ 913,026,000 Sukuk Joint Lead Manager & Bookrunner March 2015	 US\$ 500,000,000 Sukuk Joint Lead Manager & Bookrunner March 2015	 US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner March 2015	 US\$ 1,000,000,000 Tier 1 Joint Lead Manager & Bookrunner for Tier 1 Perp January 2015	 US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner November 2014
 US\$ 500,000,000 Sukuk Joint Lead Manager & Bookrunner November 2014	 US\$ 700,000,000 Sukuk Joint Lead Manager & Bookrunner November 2014	 US\$ 750,000,000 Sukuk Joint Lead Manager & Bookrunner June 2014	 US\$ 700,000,000 Sukuk Joint Lead Manager & Bookrunner May 2014	 US\$ 750,000,000 Sukuk Joint Lead Manager & Bookrunner April 2014	 US\$ 650,000,000 Sukuk Joint Lead Manager & Bookrunner April 2014

Select Syndicated Transactions

 Emirates International Telecommunications AED 571,000,000 Mandated Lead Arranger September 2015	 Government of Pakistan, Ministry of Finance US\$ 265,000,000 Mandated Lead Arranger September 2015	 GEMS EDUCATION AED 816,000,000 Mandated Lead Arranger & Book-runner July 2015	 INTERNATIONAL AIRFINANCE CORPORATION US\$ 400,000,000 Mandated Lead Arranger June 2015	 ENOC US\$ 1,500,000,000 Mandated Lead Arranger & Book-runner June 2015	 ICD US\$ 300,000,000 Mandated Lead Arranger & Sole Book-runner May 2015
 PACIFIC CONTROLS AED 750,000,000 Mandated Lead Arranger April 2015	 SEVEN TIDES AED 500,000,000 Mandated Lead Arranger March 2015	 Garuda Indonesia USD 400,000,000 Mandated Lead Arranger & Book-runner March 2015	 PFZW US\$ 1,100,000,000 Mandated Lead Arranger & Book-runner March 2015	 NPCC USD 600,000,000 Mandated Lead Arranger & Book-runner January 2015	 TECOM INVESTMENTS US\$ 1,089,000,000 Eqv Mandated Lead Arranger & Book-runner December 2014
 THE INTERNATIONAL BANK OF AZERBAIJAN US\$ 252,000,000 Mandated Lead Arranger & Book-runner December 2014	 DUBAI WORLD TRADE CENTRE US\$ 681,000,000 Mandated Lead Arranger & Book-runner May 2014	 ATLANTIS THE PALM, DUBAI US\$ 1,100,000,000 Mandated Lead Arranger & Book-runner September 2014	 GEMS EDUCATION AED 1,000,000,000 Mandated Lead Arranger & Book-runner July 2014	 Emirates US\$ 425,000,000 Mandated Lead Arranger & Book-runner June 2014	 DP WORLD US\$ 3,000,000,000 Mandated Lead Arranger June 2014

THE DIB VISION

*To be the most progressive
Islamic Financial Institution
in the World.*

