



The better way to bank



**Investor Presentation**  
Full Year 2015 Financial Results



بنك دبي الإسلامي  
Dubai Islamic Bank

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## 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

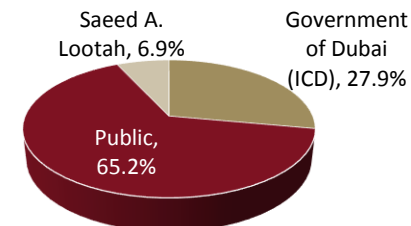
### Snapshot of Dubai Islamic Bank

- 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 **4<sup>th</sup> largest Islamic bank<sup>1</sup> 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



### Ownership (as at 31 Dec 2015)



Long Term Rating	Outlook
Baa1	Stable
A	Stable

MOODY'S

FitchRatings

### Significant Subsidiaries and Associates

 <p><b>91.9%</b></p>	<p>Tamweel is a provider of regional real estate financing and was established in 2000</p>	 <p><b>29.5%</b></p>	<p>DIB holds a strategic stake in Bank of Khartoum, one of the largest banks in Sudan by branches and ATMs</p>
 <p><b>60.0%</b></p>	<p>Dar Al Sharia is a <i>Sharia</i> legal and financial consultancy firm established in 2008</p>	 <p><b>20.8%</b></p>	<p>Jordan Dubai Islamic Bank provides banking services in Jordan</p>
 <p><b>100.0%</b></p>	<p>Dubai Islamic Bank Pakistan was established in 2006 as a banking service provider</p>	 <p><b>44.9%</b></p>	<p>Deyaar Development is a real estate development company established in 2002</p>
<p><b>39.6%</b></p>	<p>Stake enhanced to nearly 40% in Q4 2015.</p>	 <p><b>27.3%</b></p>	<p>Bosna Bank International was established in 2000 as the first <i>Sharia</i>-compliant bank in Europe</p>

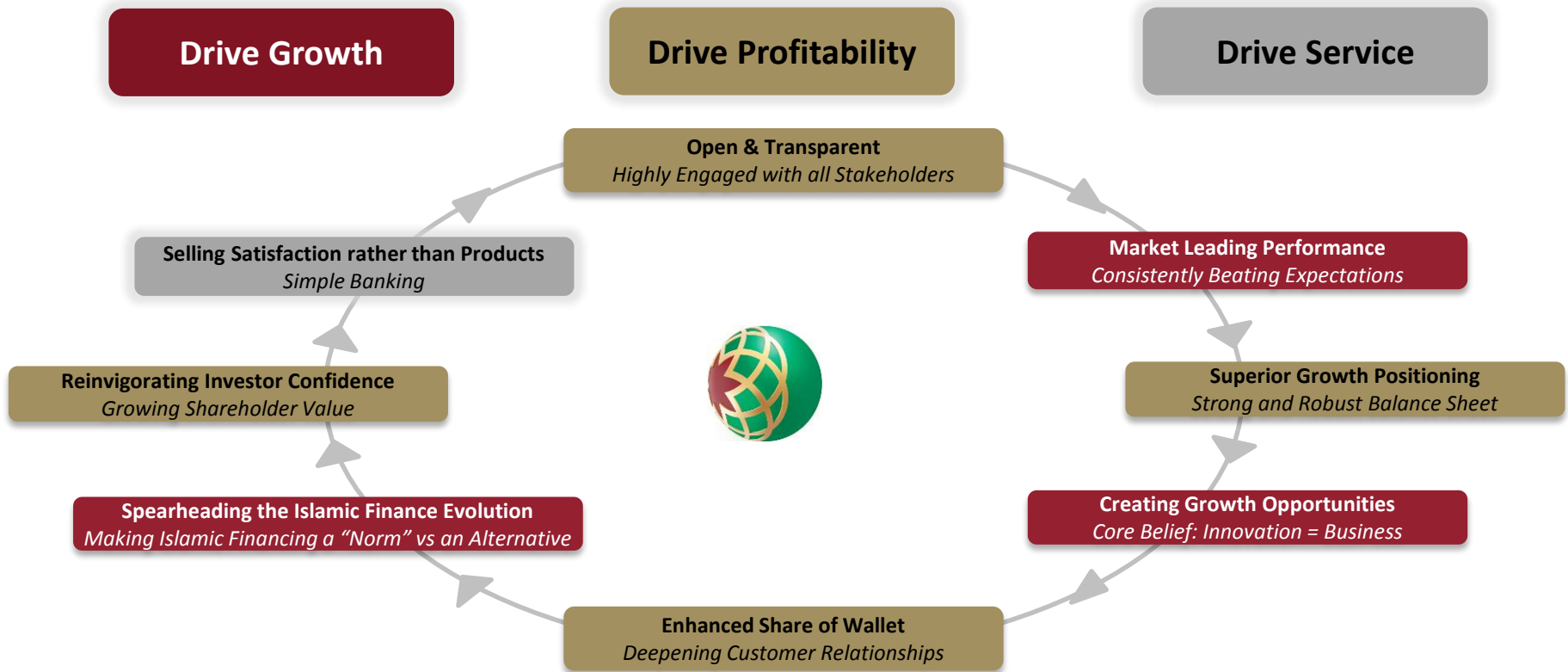
<sup>1</sup>According to 2015 financial statements available for the largest Islamic banks in the world.

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## DOING MORE OF THE SAME

2015 – Target Metrics							
Loan Growth	15%-20%	NPLs	6%	Real Estate Concentration	Mid 20s	Return on Assets	2.5%
NIMs	3.6%	Cash Coverage	85%	Cost Income Ratio	35%	Return on Equity	18%-19%

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# Overall Financial Performance (as at 31 December 2015)

*Strong Financial Performance on the Back of Intense Focus on Growth*

## Balance Sheet Items

AED million	2014	2015	Change
Net Financing assets	73,977	97,220	31%
Sukuk investments	16,119	20,066	24%
<b>Total assets</b>	<b>123,887</b>	<b>149,898</b>	<b>21%</b>
Customers' deposits	92,345	109,981	19%
Sukuk Financing Instruments	2,847	5,602	97%
Equity	17,706	22,794	29%
<b>Total liabilities and equity</b>	<b>123,887</b>	<b>149,898</b>	<b>21%</b>

## Income Statement Items

AED million	2014	2015	Change
Total Income	6,231	7,546	21%
Net Revenue	5,432	6,489	19%
Operating expenses	(1,907)	(2,223)	17%
<b>Profit before impairment and tax charges</b>	<b>3,525</b>	<b>4,265</b>	<b>21%</b>
Impairment losses	(703)	(410)	(42%)
Income tax	(18)	(16)	(13%)
<b>Group net profit</b>	<b>2,804</b>	<b>3,839</b>	<b>37%</b>

## Financial Highlights

Key Ratios	2013	2014	2015
Net Financing to Deposit Ratio <sup>1</sup>	71%	80%	88%
Total Capital Adequacy Ratio	18.2%	14.9%	15.7%
Non-performing Asset Ratio	11.1%	8.0%	5.0%
ROE	13.8%	17.9%	19.8%
ROA	1.6%	2.4%	2.80%
Net Profit Margin ("NPM")	3.34%	3.57%	3.76%
Cost to Income Ratio	39%	35.1%	34.3%
Dividend Per Share (in %)	25.0%	40%	45%

## Highlights

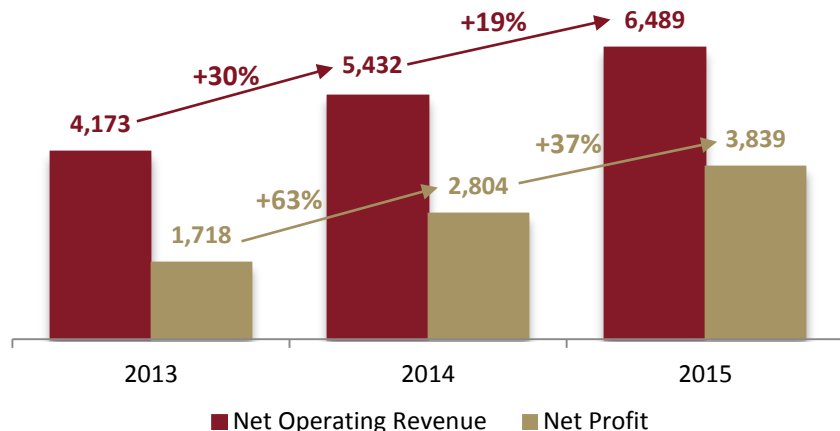
- Strong growth in financing assets up by 31% stemming from core business and in line with growth & penetration.
- Robust net revenue growth of 19% due to consistent growth in core banking assets across all business segments.
- Major milestones:
  - Gross financing crosses AED 100 bn and total assets nearly AED 150 bn.
- Strong capitalization and liquidity position with CAR at 15.7%.

<sup>1</sup> Net Financing to Deposit Ratio excludes Bilateral Sukuk.

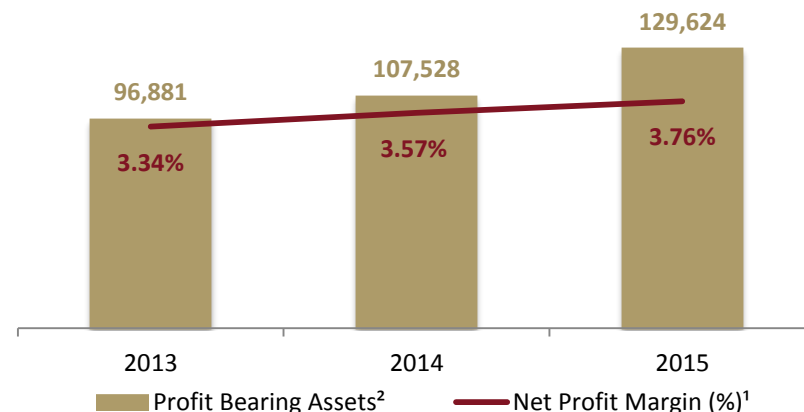


# Operating Performance & Profitability

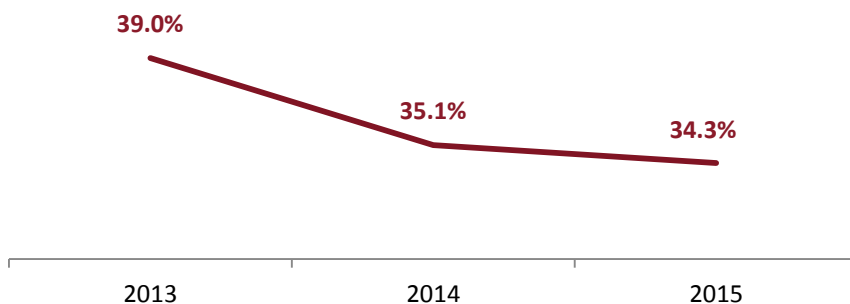
## Robust & Growing Profitability (AED million)



## Sustained Strong Margins (AED million)



## Cost to Income Ratio<sup>3</sup> (%)



## Highlights

- Group Net Profit increased to AED 3,839 million, up 37% compared with AED 2,804 million in 2014. DIB joins the billion dollar profit club in the UAE.
- Operating expenses increased by 17% compared to 2014. - largely attributed to variable operating costs in line with increase in business volumes.
- Cost to income ratio improved to 34.3% - beating guidance for the year.

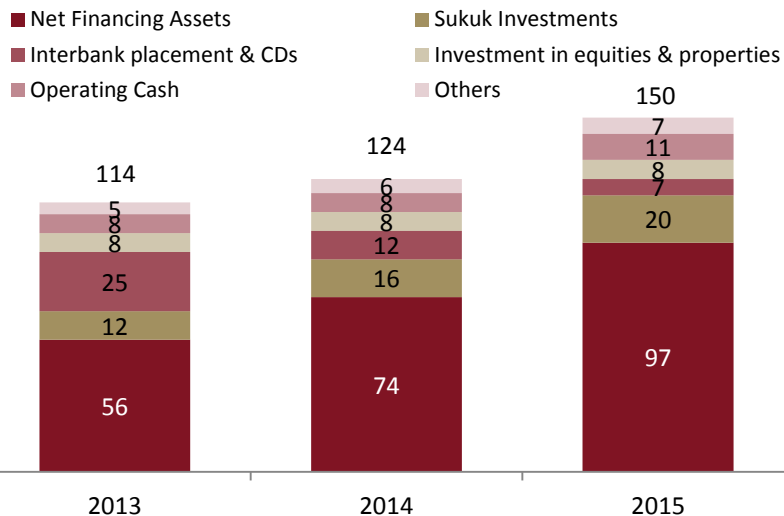
<sup>1</sup>Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murabahaat and Wakala and income from Investments in Islamic Sukuk divided by Average Earning Assets.

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

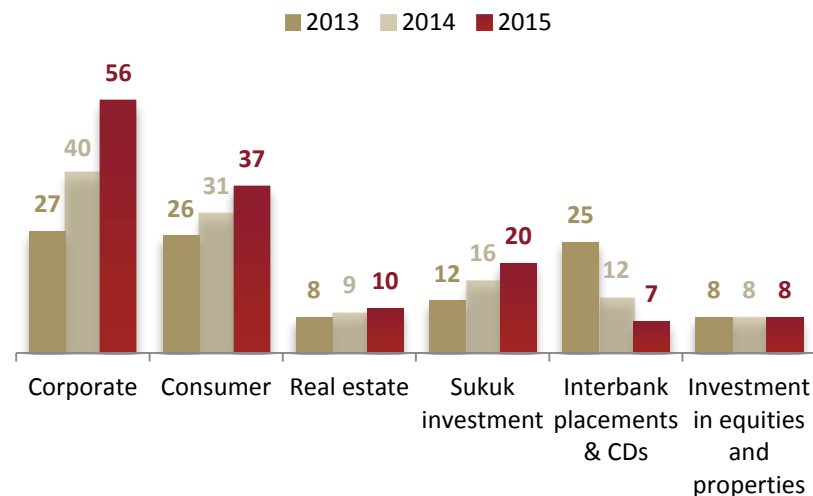
<sup>3</sup>Cost to income ratio calculated as operating expenses divided by operating income.

# Overview of Deployment of Funds / Financings

## Deployed Funds Composition (AED bn)

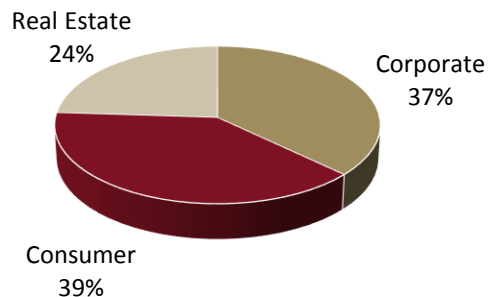


## Deployment by Segment (AED bn)

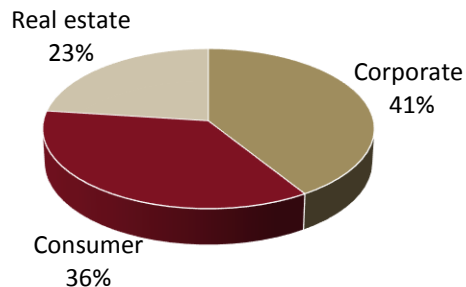


## Breakdown of Financing Portfolio by Sector (%)

2014



2015



### Highlights:

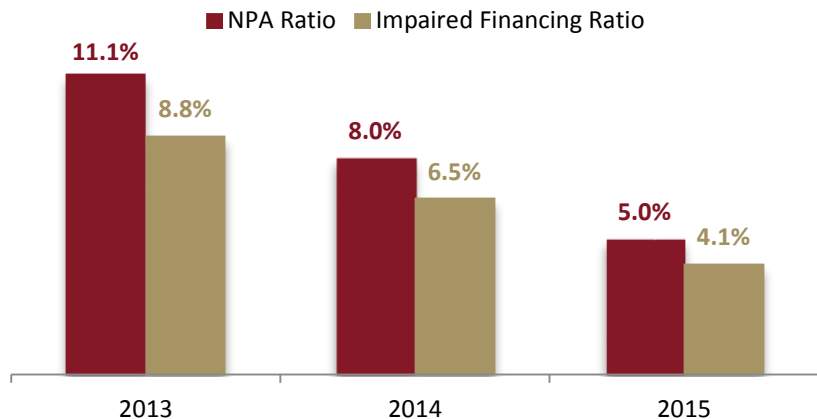
Gross financing assets up by 29%.

- Consumer increased by 19% (AED 36.5bn).
- Corporate by 40% (AED 55.8bn).
- Commercial Real Estate financing selective.

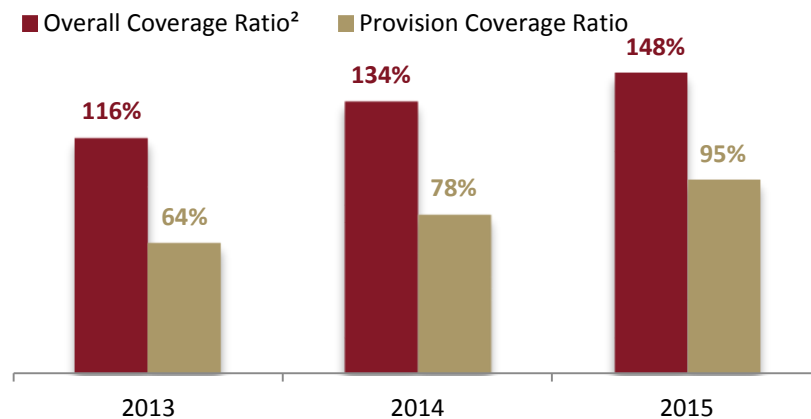
Sukuk investments increased by 24% to AED 20 billion in line with the deliberate strategy to deploy excess liquidity in higher earning assets.

Financing to deposit ratio stood at 88.4%, amongst the strongest in the market.

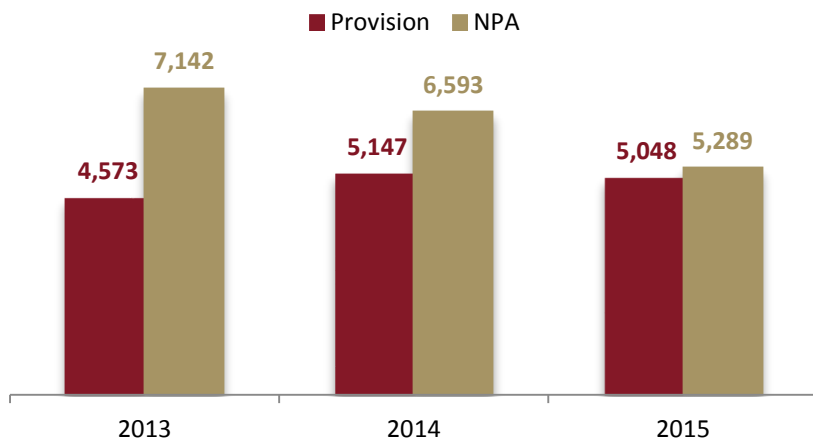
## Non-Performing Assets ("NPA")<sup>1</sup>



## Financing Provisions and Coverage Ratios



## Cumulative Provisioning (AED million)



## Highlights

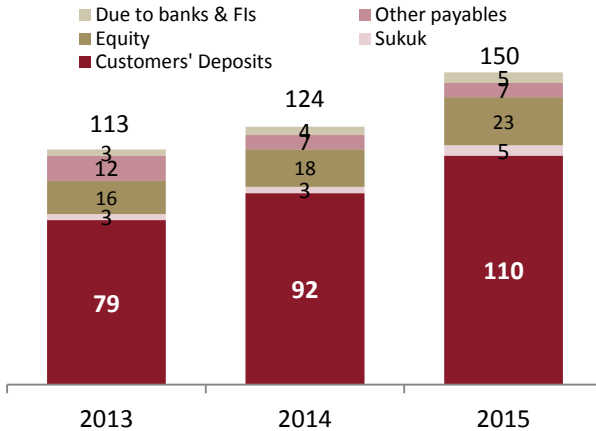
- Significant improvement in asset quality with the NPL ratio now at 5.0%, compared to 8.0% in 2014.
- Impaired financing ratio also improved to 4.1%, from 6.5% at the end of 2014
  - Primarily due to reduction in absolute NPLs on account of settlement and recovery.
- Cash provision coverage crossed the 95% mark, a substantial improvement compared with 78% in 2014.

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

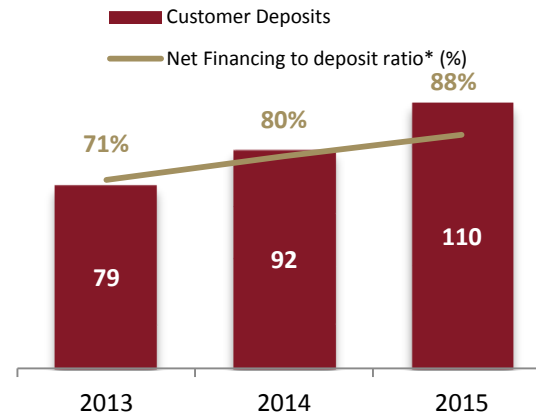
<sup>2</sup>Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

# Funding Sources and Liquidity

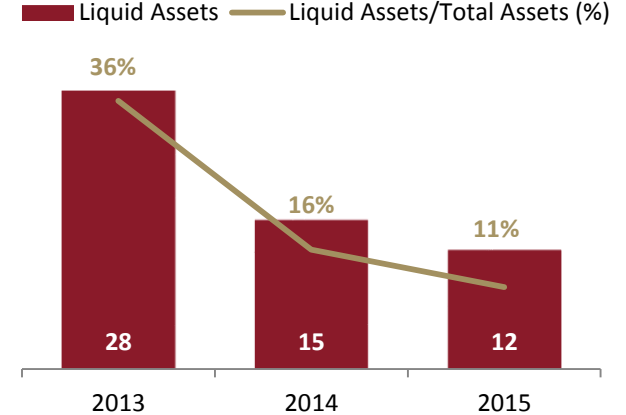
## Funding Sources (AED bn)



## Customers' Deposits (AED bn)

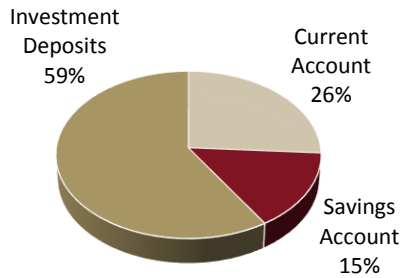


## Liquidity Position (AED bn)

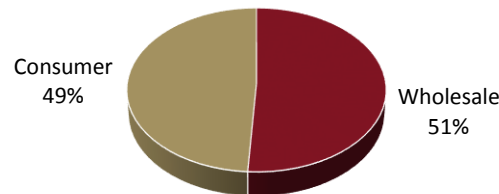


## Customer Deposits (AED 110 bn, as at 31 December 2015)

### By Type



### By Business



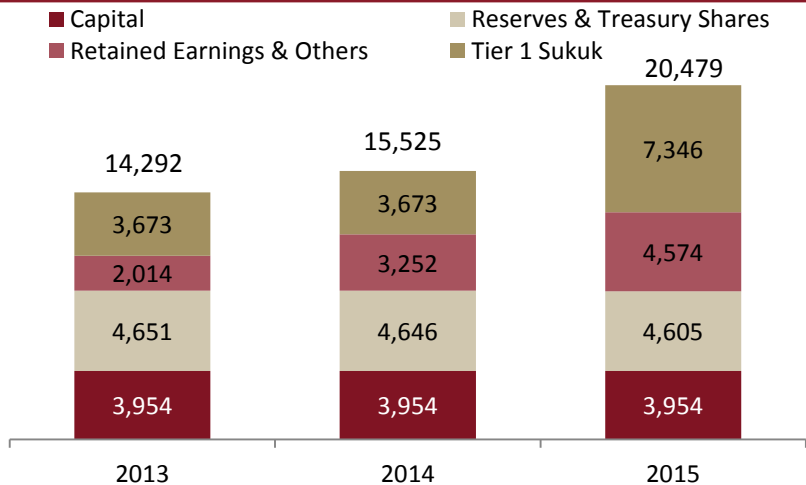
## Highlights

- Customer deposits at AED 110 billion compared to AED 92 billion in 2014, up by 19%, despite the challenging liquidity environment.
- CASA continues to be a significant portion comprising 41% of total deposits, primary reason for the low cost of funds that the bank enjoys.
- Successful capital market transactions supported the strong liquidity of the bank.

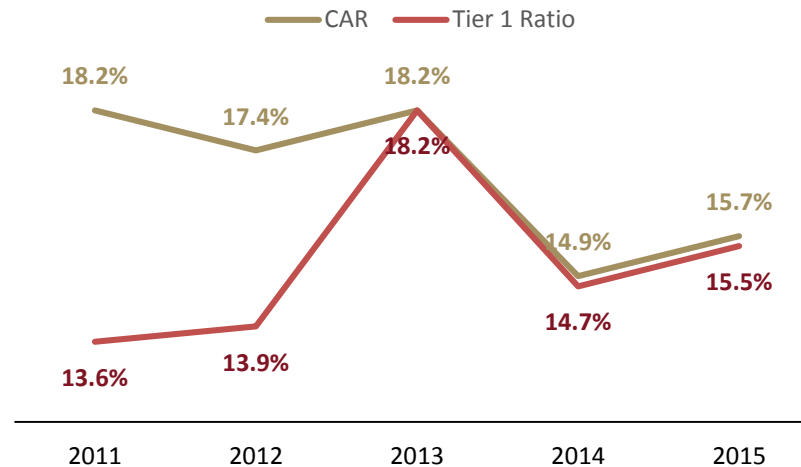
\* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

# Capitalization Overview

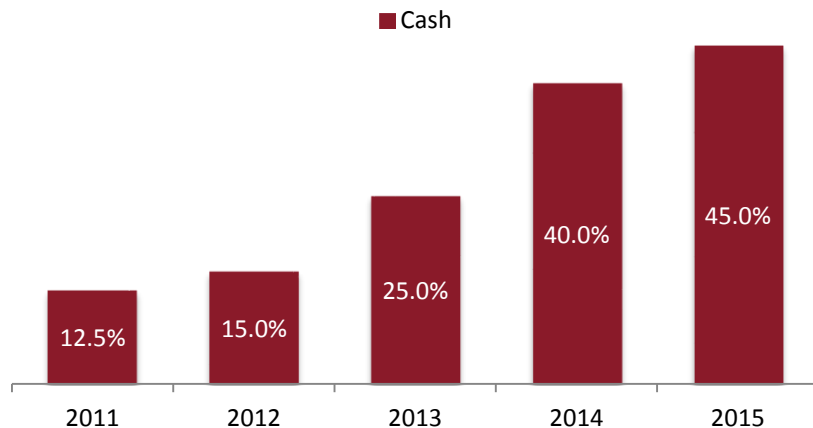
## Total Equity<sup>1</sup> Breakdown (AED million)



## Capital Ratios\*



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



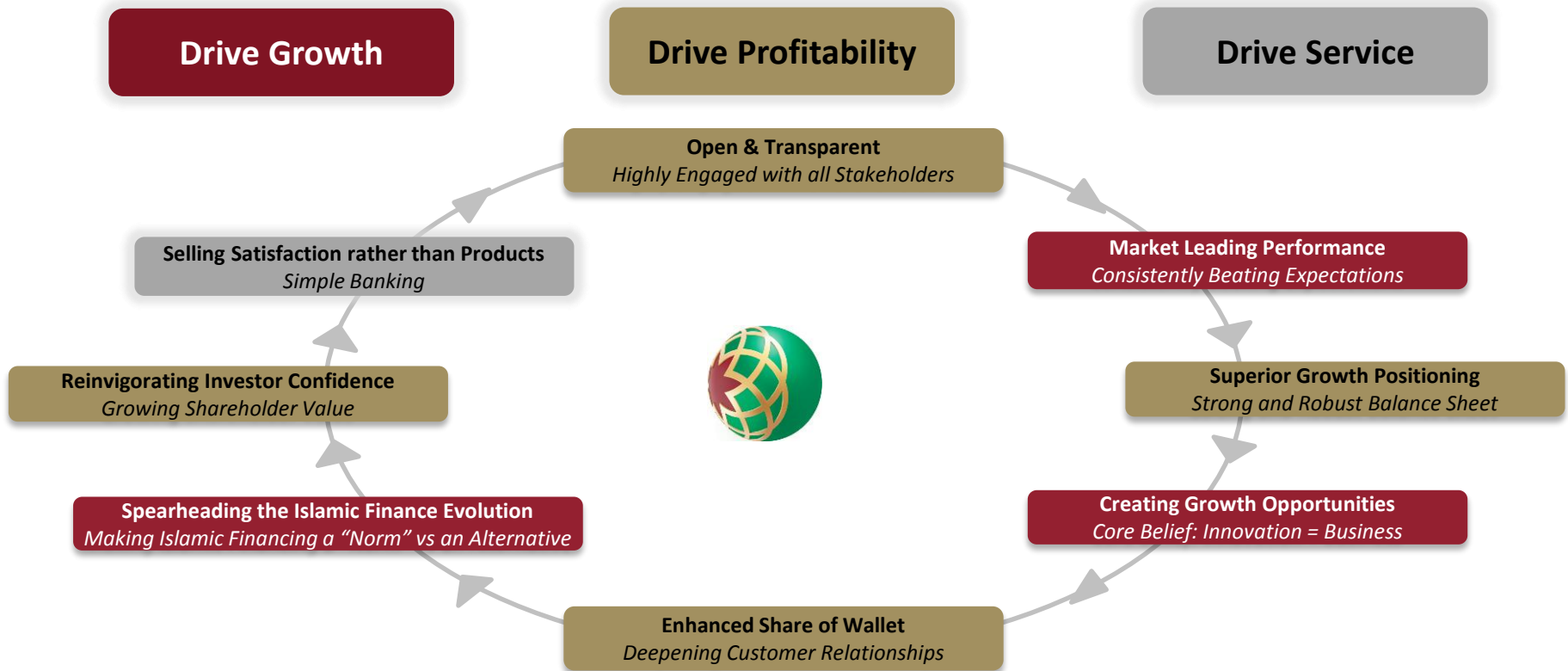
## Highlights

- Strong capitalization
  - T1 CAR at 15.5%.
  - Total CAR at 15.7%.
- Both ratios are well above the regulatory level.
- ROA 2.80% & ROE 19.8% in line with guidance metrics.

<sup>1</sup> Refers to Equity Attributable to Equity Holders of the Parent.

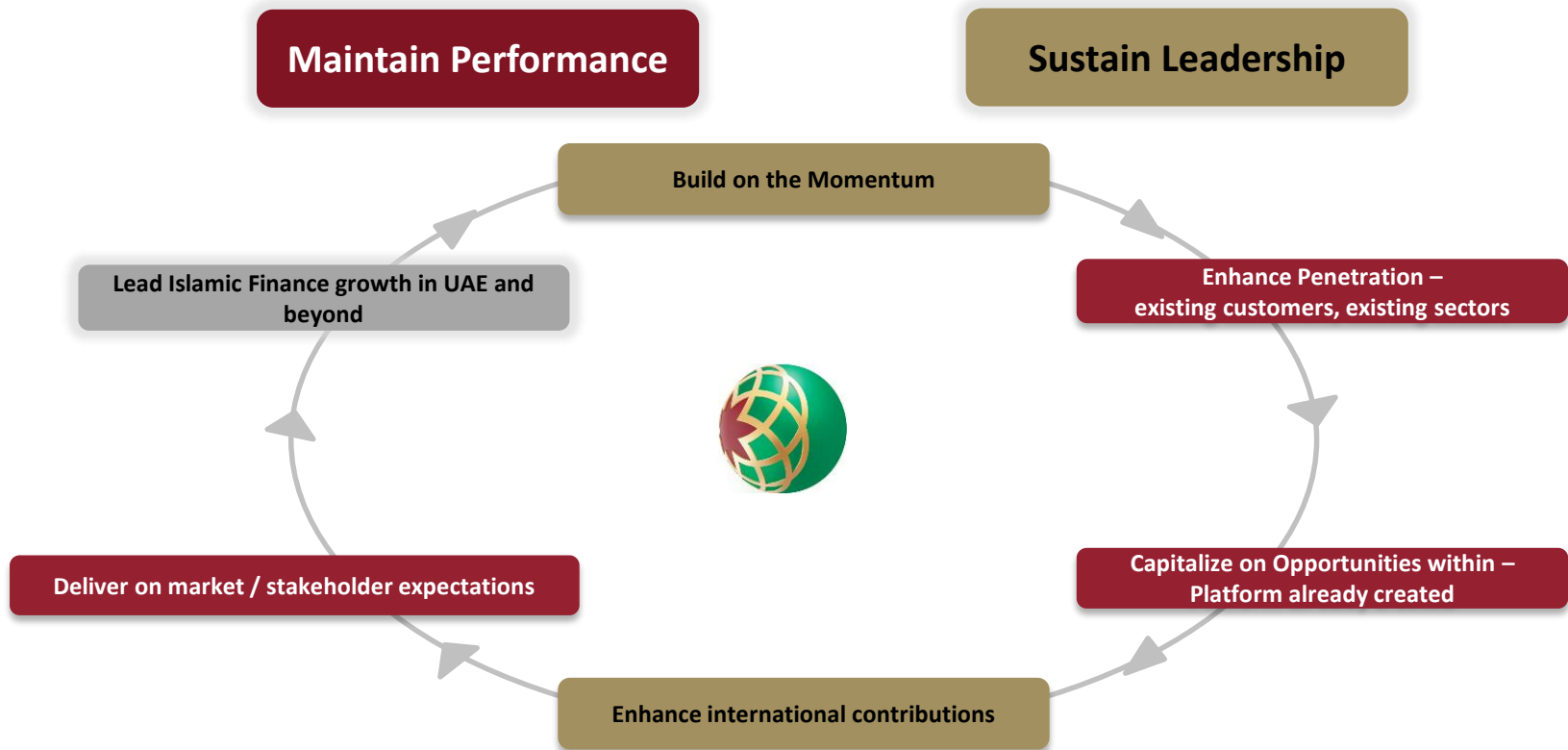
<sup>2</sup> Dividend Payout is calculated as total dividends paid divided by weighted average number of shares outstanding during the year.

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



## DOING MORE OF THE SAME

2015 – Target Metrics							
Loan Growth	15%-20% <b>Beat! 31%</b>	NPLs	6% <b>Beat! 5%</b>	Real Estate Concentration	Mid 20s <b>Met! 23%</b>	Return on Assets	2.5% <b>Beat! 2.80%</b>
NIMs	3.6% <b>Beat! 3.76%</b>	Cash Coverage	85% <b>Beat! 95%</b>	Cost Income Ratio	35% <b>Beat! 34.3%</b>	Return on Equity	18%-19% <b>Beat! 19.8%</b>



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%

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# Consolidated Income Statement

<i>AED million</i>	2015	2014	2013
<b>Net Income</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>
<i>Income from Islamic financing and investing transactions</i>	5,520	4,444	4,030
<i>Commission</i>	1,295	1,052	799
<i>Income / (loss) from other investment</i>	37	39	22
<i>Income from investment properties</i>	111	83	61
<i>Income from properties held for sale</i>	246	215	233
<i>Other Income</i>	61	262	66
<i>Share of profit from associates and joint ventures</i>	276	135	78
<b>Total Income</b>	<b>7,546</b>	<b>6,230</b>	<b>5,288</b>
<i>Depositors' and sukuk holders' share of profit</i>	(1,057)	(799)	(1,054)
<b>Net Income</b>	<b>6,489</b>	<b>5,431</b>	<b>4,235</b>
<b>Operating Expense</b>			
<i>Personnel expenses</i>	(1,480)	(1,260)	(1,051)
<i>General and administrative expenses</i>	(589)	(510)	(502)
<i>Depreciation of investment properties</i>	(29)	(35)	(36)
<i>Depreciation of property, plant and equipment</i>	(125)	(102)	(99)
<b>Total Operating Expenses</b>	<b>(2,223)</b>	<b>(1,907)</b>	<b>(1,689)</b>
<b>Profit before net impairment charges and income tax expense</b>	<b>4,265</b>	<b>3,524</b>	<b>2,546</b>
<i>Impairment charge for the period, net</i>	(410)	(703)	(824)
<b>Profit for the period before income tax expense</b>	<b>3,855</b>	<b>2,822</b>	<b>1,722</b>
<i>Income tax expense</i>	(16)	(18)	(4)
<b>Net Profit for the period</b>	<b>3,839</b>	<b>2,804</b>	<b>1,718</b>
	<b>Attributable to</b>		
	<i>Non-Controlling Interests</i>	284	143
	<i>Owners of the Bank</i>	<b>3,555</b>	<b>2,661</b>
			<b>1,611</b>

# Balance Sheet

<i>AED million</i>	As on		
	31 Dec 2015	31 Dec 2014	31 Dec 2013
<b>Assets</b>	<b><i>Audited</i></b>	<b><i>Audited</i></b>	<b><i>Audited</i></b>
Cash and balances with central banks	13,415	16,317	22,713
Due from banks and financial institutions	5,085	4,316	9,606
Islamic financing and investing assets, net	97,220	73,977	56,071
Investments in Islamic Sukuk measured at amortised cost	20,066	16,119	11,643
Other investments at fair value	1,831	2,037	2,030
Investments in associates and joint ventures	2,085	1,873	1,878
Properties held for sale	1,394	1,512	1,841
Investment properties	2,743	2,042	2,013
Receivables and other assets	5,264	5,114	4,957
Property, plant and equipment	795	581	537
<b>Total Assets</b>	<b>149,898</b>	<b>123,887</b>	<b>113,288</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Customers' deposits	109,981	92,345	79,061
Due to banks and financial institutions	4,713	3,940	2,630
Sukuk financing instruments	5,602	2,847	2,808
Payables and other liabilities	6,590	6,854	12,283
Zakat payable	218	194	166
<b>Total Liabilities</b>	<b>127,104</b>	<b>106,181</b>	<b>96,946</b>
<b>Equity</b>			
Share Capital	3,954	3,954	3,954
Tier 1 Sukuk	7,346	3,673	3,673
Other Reserve and Treasury Shares	5,617	5,494	5,496
Investment Fair Value Reserve	(657)	(568)	(564)
Exchange Transaction Reserve	(355)	(280)	(281)
Retained Earning	4,564	3,252	2,014
<b>Equity Attributable to owners of the banks</b>	<b>20,469</b>	<b>15,525</b>	<b>14,292</b>
Non-Controlling Interest	2,325	2,181	2,051
<b>Total Equity</b>	<b>22,794</b>	<b>17,706</b>	<b>16,342</b>
<b>Total Liabilities and Equity</b>	<b>149,898</b>	<b>123,887</b>	<b>113,288</b>

# 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.

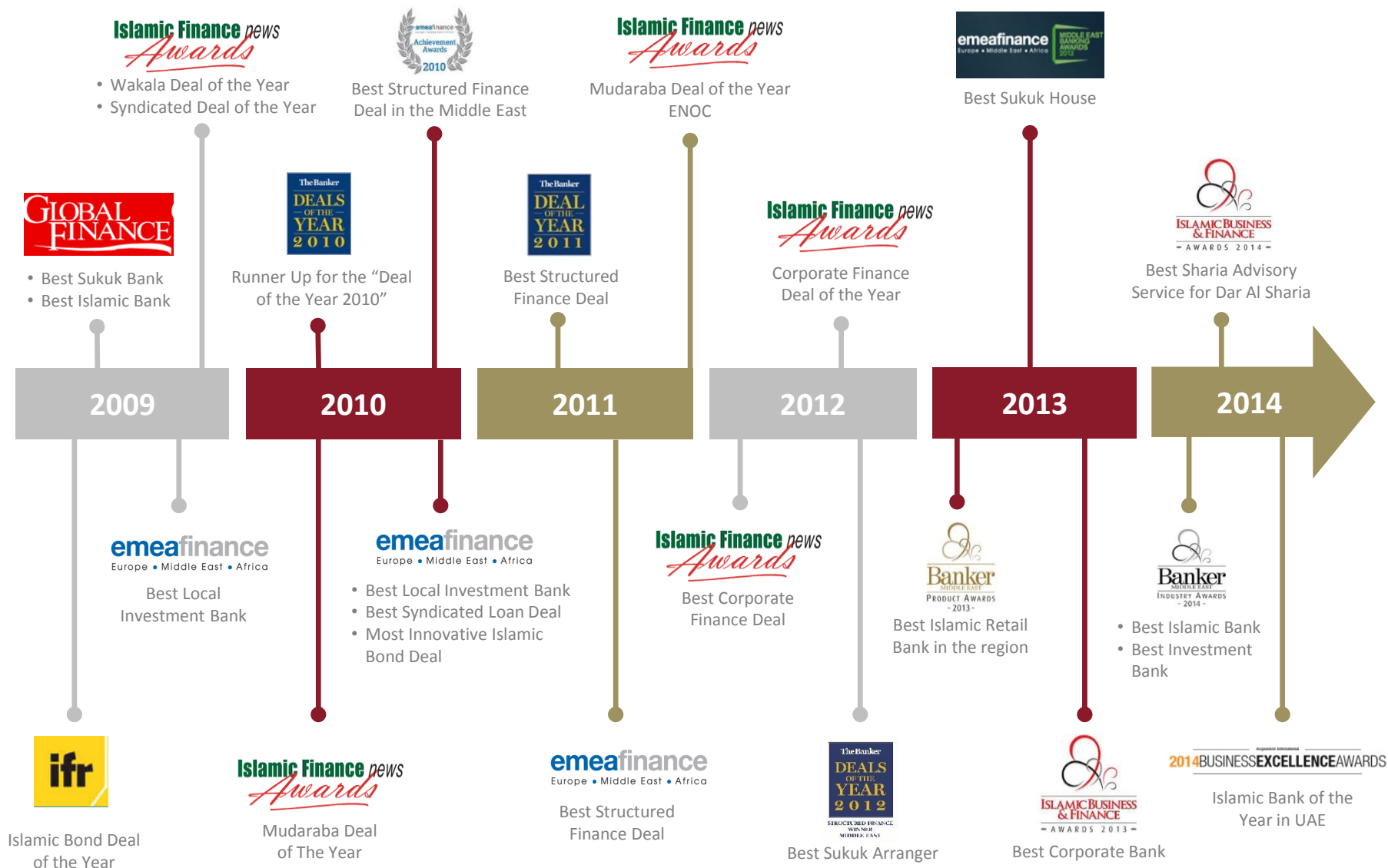
Grow Core Businesses Across All Emirates	Promote Islamic Finance Sector & Growth Agenda of Dubai and the UAE	Customer is at the Centre of DIB's Strategy	Expand Geographic Footprint
<ul style="list-style-type: none"><li>✓ DIB's principal plan for 2014-2016 is to grow its core businesses of consumer, corporate,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

## 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"> <li>The largest business activity group within DIB.</li> <li>Offers its retail and business banking services through a network of 90+ branches spread across all of the Emirates.</li> <li>Broad range of retail products and services that include: Auto Finance; <i>Sharia</i>-compliant Cards; Personal Finance; Mortgages and SME Solutions.</li> <li>Serving more than 1.4 million customers.</li> </ul>	<ul style="list-style-type: none"> <li>CBG has sector-specific focus units which target clients across both private and public sectors.</li> <li>CBG manages around 880 relationships, leveraging its client relationships to cross-sell other products offered including investment banking and treasury services.</li> <li>CBG offers a range of <i>Sharia</i>-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets.</li> </ul>	<p><b>Real Estate Finance</b></p> <ul style="list-style-type: none"> <li>DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates.</li> </ul> <p><b>Contracting Finance</b></p> <ul style="list-style-type: none"> <li>DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors.</li> </ul>	<ul style="list-style-type: none"> <li>DIB's Investment Banking business group is primarily responsible for management of DIB's proprietary investment portfolios, strategic stakes and international operations and expansion.</li> <li>The business group provides advisory and related services to DIB's corporate clients across both the UAE and internationally.</li> </ul>	<ul style="list-style-type: none"> <li>The Treasury Group offers a comprehensive range of products backed by DIB's expert understanding of local and international markets.</li> <li>Its principal customers are corporate clients, financial institutions, high net worth individuals, SME companies and similar businesses.</li> <li>It is responsible for managing DIB's liquidity requirements, investment portfolio and capital markets funding.</li> </ul>

# 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



- 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

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

## Select Syndicated Transactions

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





**THE DIB VISION**  
**“To be the most progressive  
Islamic Financial Institution  
in the World.”**

**بنك دبي الإسلامي**  
**Dubai Islamic Bank**

