



The better way to bank



## Investor Presentation

For the period ended December 31<sup>st</sup> 2016



بنك دبي الإسلامي  
Dubai Islamic Bank

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## 1. Overview of Dubai Islamic Bank

## 2. Strategic Intent

## 3. Financial Performance

## 4. Strategic Focus

## 5. Appendix

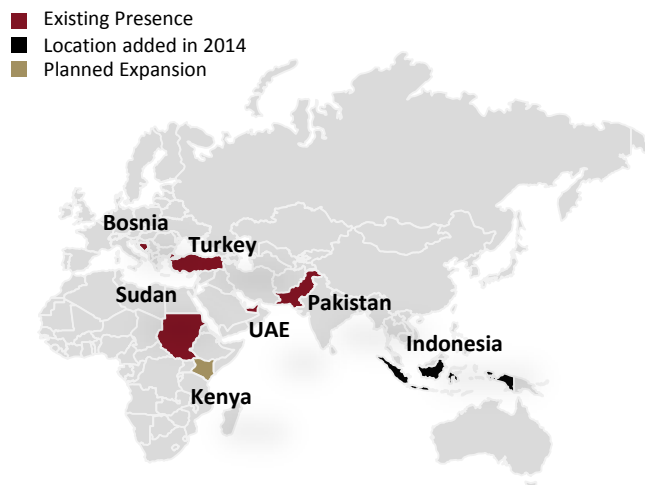
# Dubai Islamic Bank at a Glance

## A leading Islamic bank with a growing international footprint

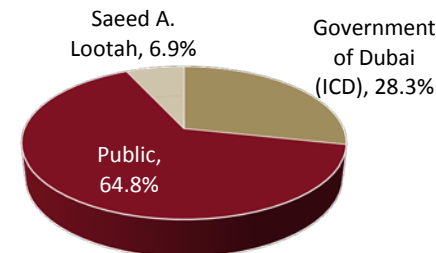
### Snapshot of Dubai Islamic Bank

- 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<sup>st</sup> December 2016)



Long Term Rating	Outlook
Baa1	Positive
A	Stable

MOODY'S  
FitchRatings

### Significant Subsidiaries and Associates



92%

Tamweel is a provider of regional real estate financing and was established in 2000.



29.5%

DIB holds a strategic stake in Bank of Khartoum, one of the largest banks in Sudan.



60.0%

Dar Al Sharia is a *Sharia* legal and financial consultancy firm established in 2008.



44.9%

Deyaar Development is a real estate development company established in 2002.



100.0%

Dubai Islamic Bank Pakistan was established in 2006 as a banking service provider.



27.3%

Bosna Bank International was established in 2000 as the first *Sharia*-compliant bank in Europe.



39.6%

40% ownership in a Shariah compliant player in Indonesia, which has one of the largest Muslim populations in the world.

<sup>1</sup>According to 2015 banks financial statements.

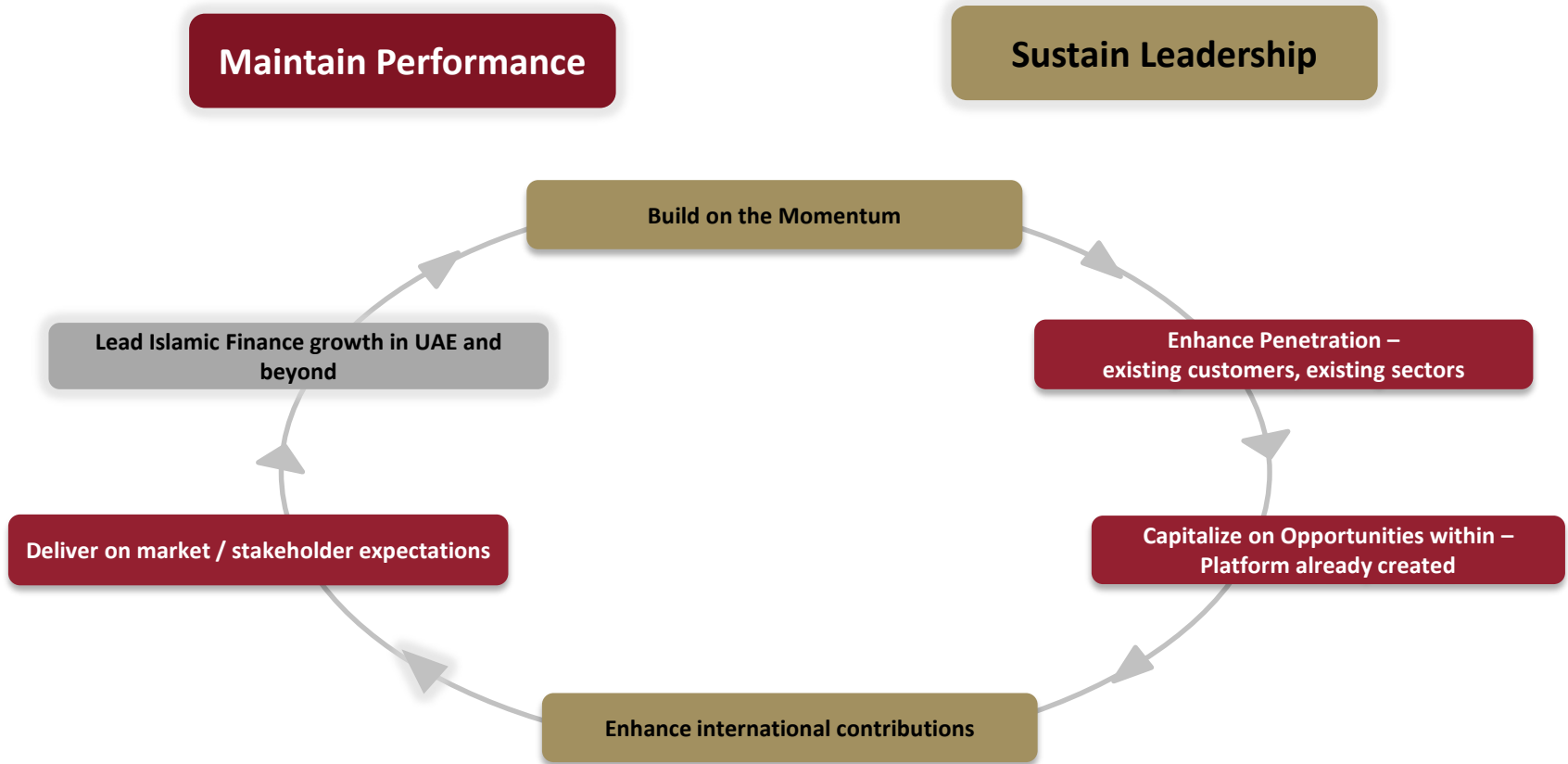
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2016 – Target Metrics							
Loan Growth	10% - 15%	NPLs	4.0%	Real Estate Concentration	Mid 20s%	Return on Assets	2.3% - 2.5%
NIMs	3.25% - 3.50%	Cash Coverage	~110%	Cost Income Ratio	Low – Mid 30s%	Return on Equity	17% - 18%

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# Overall Financial Performance (as at 31<sup>st</sup> December 2016)

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

## Balance Sheet Items

AED million	Dec 2015	Dec 2016	Change
Net Financing Assets	97,220	114,968	18%
Sukuk Investments	20,066	23,409	17%
<b>Total Assets</b>	<b>149,898</b>	<b>174,971</b>	<b>17%</b>
Customers' Deposits	109,981	122,377	11%
Sukuk Financing Instruments	5,602	7,695	37%
Equity	22,794	27,269	20%
<b>Total Liabilities and Equity</b>	<b>149,898</b>	<b>174,971</b>	<b>17%</b>

## Income Statement Items

AED million	2015	2016	Change
Total Income	7,546	8,636	14%
Net Operating Revenue	6,489	6,761	4%
Operating Expenses	(2,224)	(2,297)	3%
<b>Profit before Impairment and Tax Charges</b>	<b>4,265</b>	<b>4,464</b>	<b>5%</b>
Impairment Losses	(410)	(392)	(4%)
Income Tax	(16)	(22)	38%
<b>Group Net Profit</b>	<b>3,839</b>	<b>4,050</b>	<b>6%</b>

## Financial Highlights

Key Ratios	Dec 2014	Dec 2015	Dec 2016
Net Financing to Deposit Ratio <sup>1</sup>	80%	88%	94%
Total Capital Adequacy Ratio	14.9%	15.7%	18.1%
Tier 1 Capital Adequacy Ratio	14.7%	15.5%	17.8%
Non-Performing Asset Ratio	8.0%	5.0%	3.9%
ROE	18.1%	19.0%	17.2%
ROA	2.30%	2.71%	2.43%
Net Profit Margin ("NPM")	3.48%	3.63%	3.23%
Cost to Income Ratio	35%	34.3%	34.0%
Dividend Per Share (in %)	40%	45%	45%*

## Highlights

- Strong growth in Net Profits driven by:
  - Growth in core business
  - Better cost management
  - Containment of impairment losses
- Greater emphasis on maximizing balance sheet efficiency with the aim to protect NIMs.

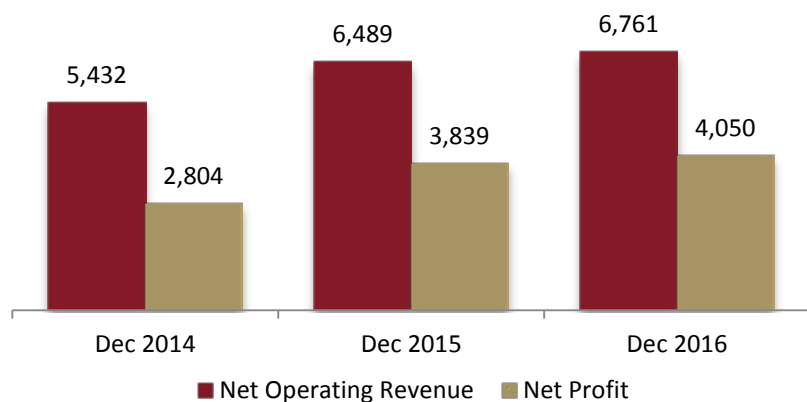
<sup>1</sup> Net Financing to Deposit Ratio excludes Bilateral Sukuk.

\*Subject to AGM approval

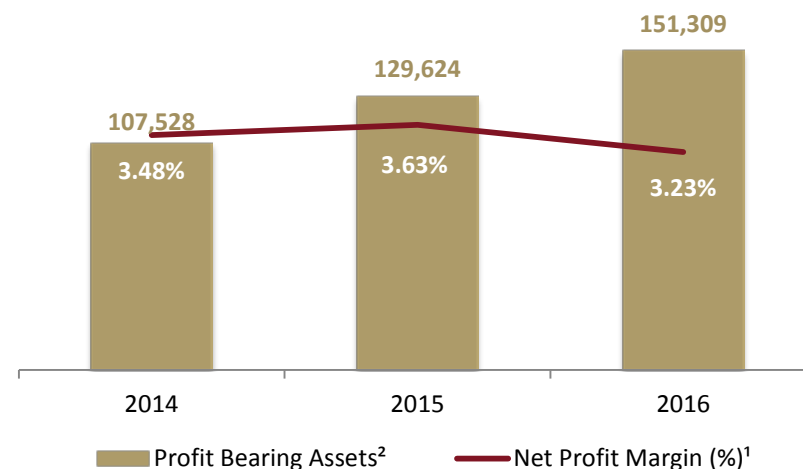


# Operating Performance & Profitability

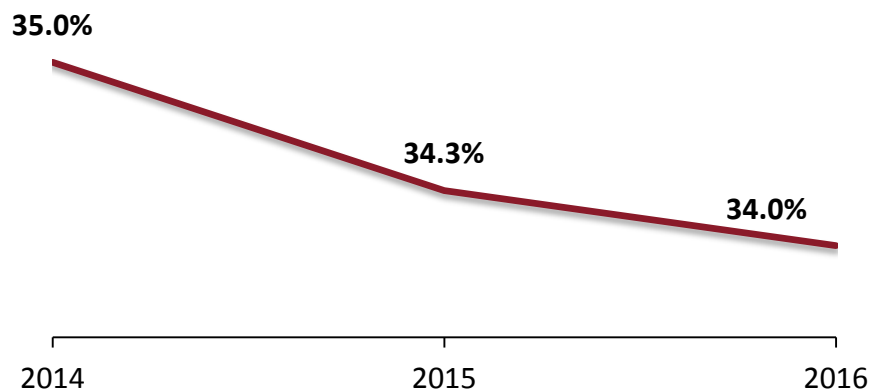
## Robust & Growing Profitability (AED million)



## Sustained Strong Margins (AED million)



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



## Highlights

- Profitability remained strong despite challenging economic environment. Total income for the year 2016 increased to AED 8,636 million from AED 7,546 million in 2015, an increase of 14% driven primarily by sustained growth in core businesses.
- Operating expenses was slightly up by 3.0% to AED 2,297 million in 2016 from AED 2,224 million in 2015. However, cost to income ratio remained stable at 34.0% compared to 34.3% in 2015, in line with guidance for the year.

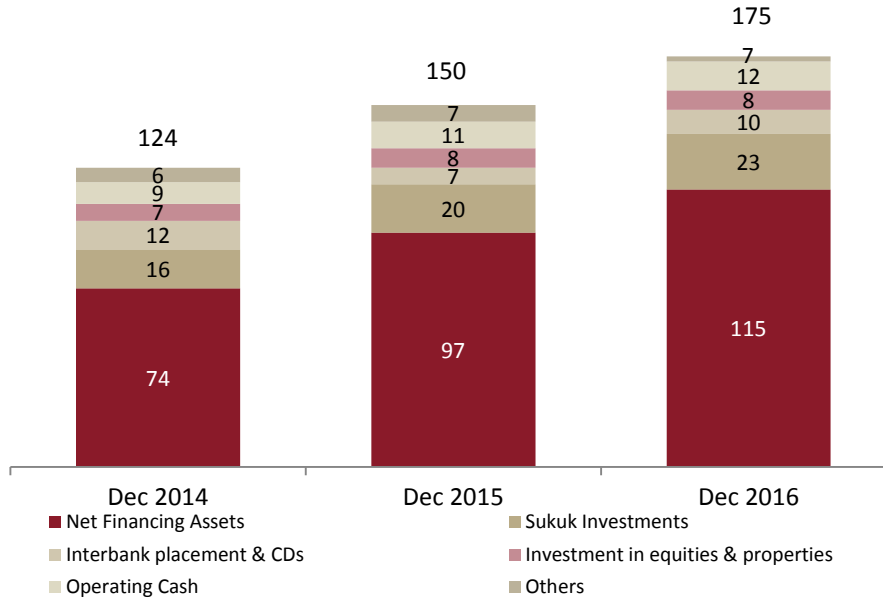
<sup>1</sup>Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

<sup>2</sup>Profit 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.

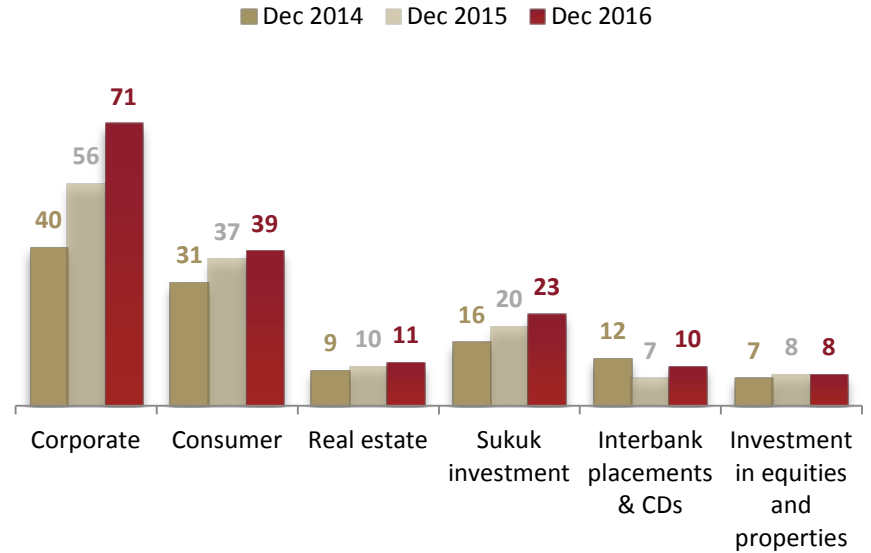
<sup>3</sup>Cost to income ratio calculated as operating expenses divided by operating income.

# Overview of Deployment of Funds / Financings

## Deployed Funds Composition (AED bn)

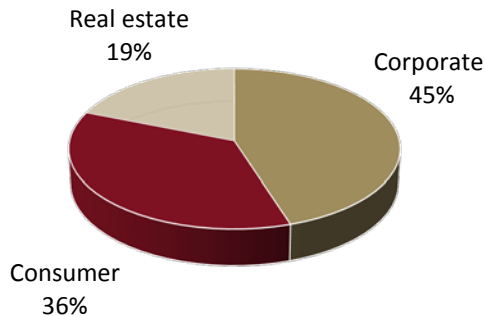


## Deployment by Segment (AED bn)

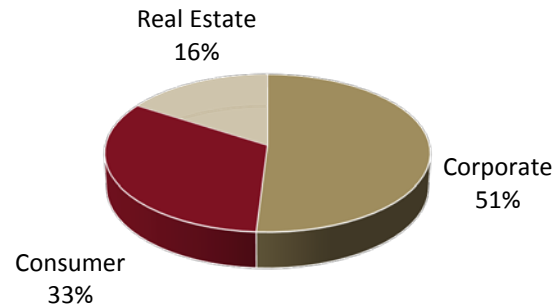


## Breakdown of Financing Portfolio by Sector (%)

### Dec 2015



### Dec 2016

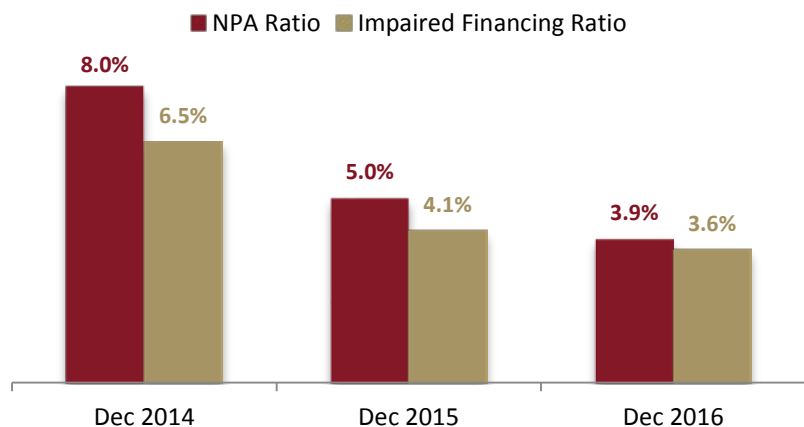


### Highlights:

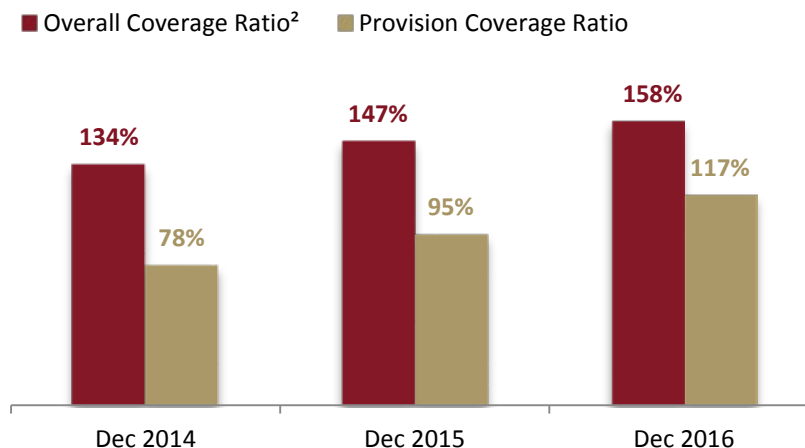
Net financing assets continue on the growth trajectory driven by strong growth in Corporate Banking

- Corporate banking including Real Estate grew by 24% to AED 82 billion.
- Consumer banking grew at 7% to AED 39 billion.

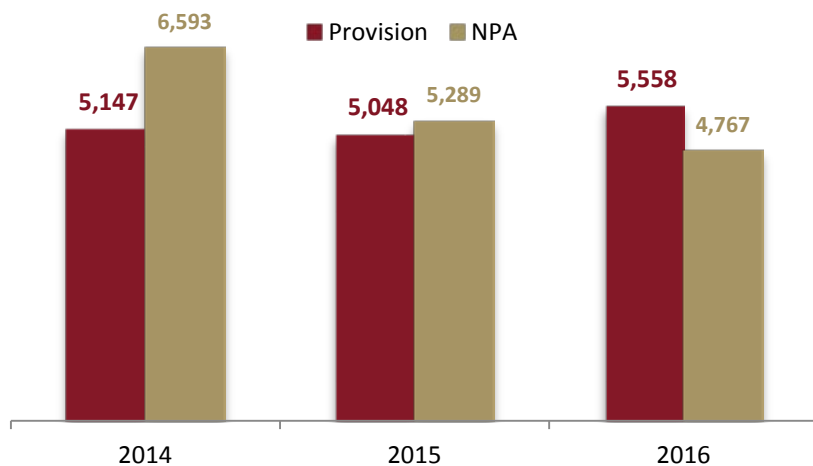
## Non-Performing Assets ("NPA")<sup>1</sup>



## Financing Provisions and Coverage Ratios



## Cumulative Provisioning (AED million)



## Highlights

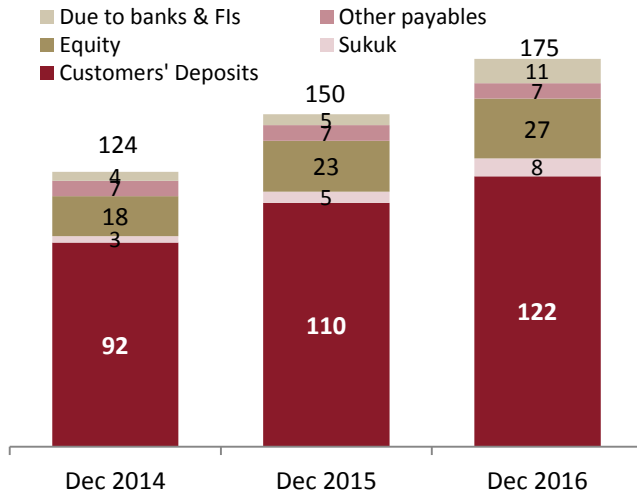
- Non-performing assets have shown a consistent decline with NPL ratio improving to 3.9% for the year ended 2016, compared with 5.0% in 2015.
- Impaired financing ratio also improved to 3.6% in 2016 from 4.1% in 2015.

<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.

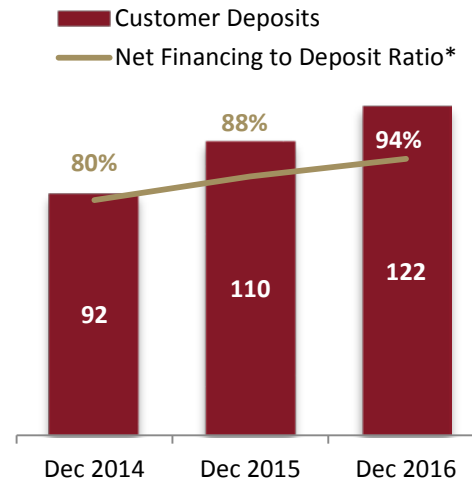
<sup>2</sup>Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

# Funding Sources and Liquidity

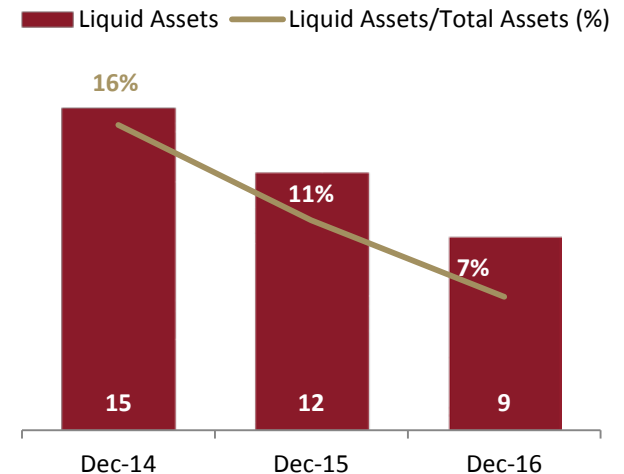
## Funding Sources (AED bn)



## Customers' Deposits (AED bn)

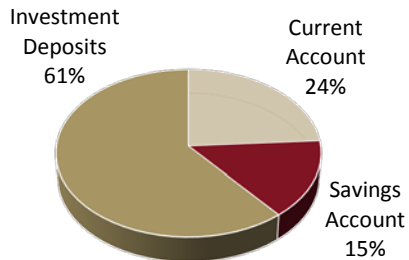


## Liquidity Position (AED bn)

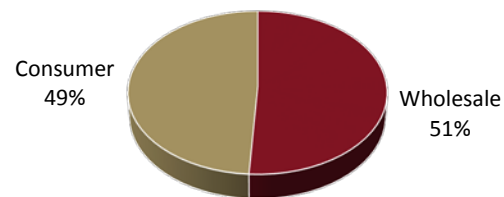


## Customer Deposits (AED 122 bn, as at 31 December, 2016)

### By Type



### By Business



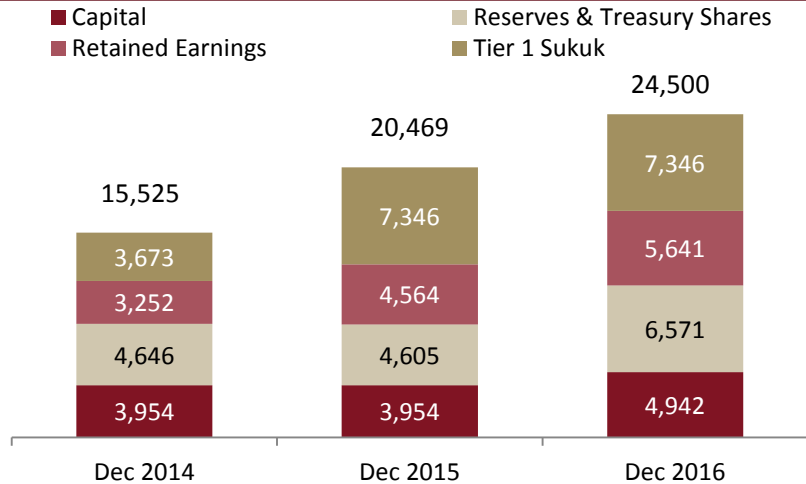
## Highlights

- Customer deposits
  - ✓ Increased by 11% to AED 122 billion in 2016 from AED 110 billion in 2015.
  - ✓ Maintained a diverse deposit base with 50/50 consumer/corporate split.
- CASA book
  - ✓ Increased by 6% to AED 47.4 billion compared with AED 44.6 billion in 2015, depicting the bank's ability to attract low cost deposits.
  - ✓ CASA is now at around 39%.
- Financing to deposit ratio stood at 94% in 2016 compared to 88% at the end of 2015, highlighting a deliberate strategy to enhance balance sheet efficiency to protect margins.

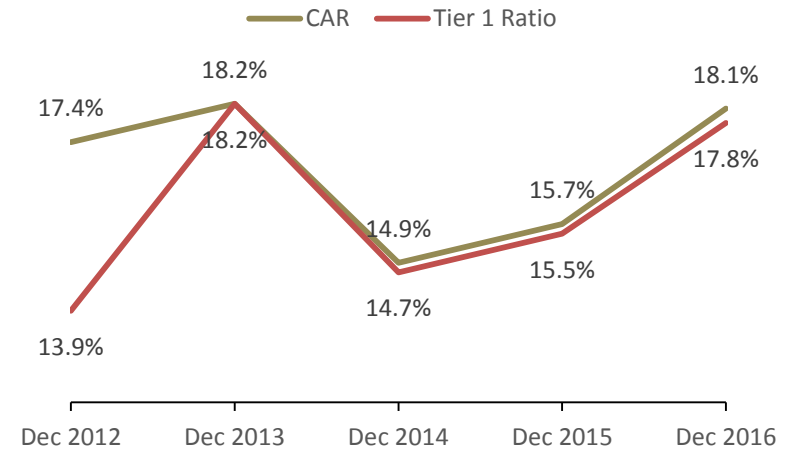
\* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

# Capitalization Overview

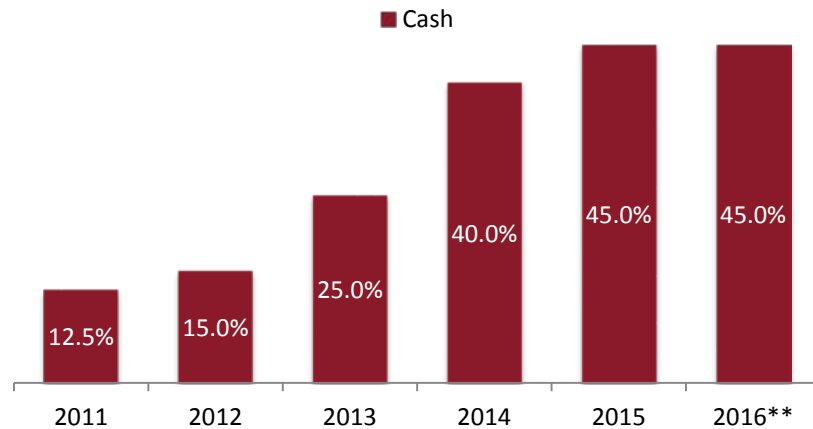
## Total Equity<sup>1</sup> Breakdown (AED million)



## Capital Ratios\*



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



## Highlights

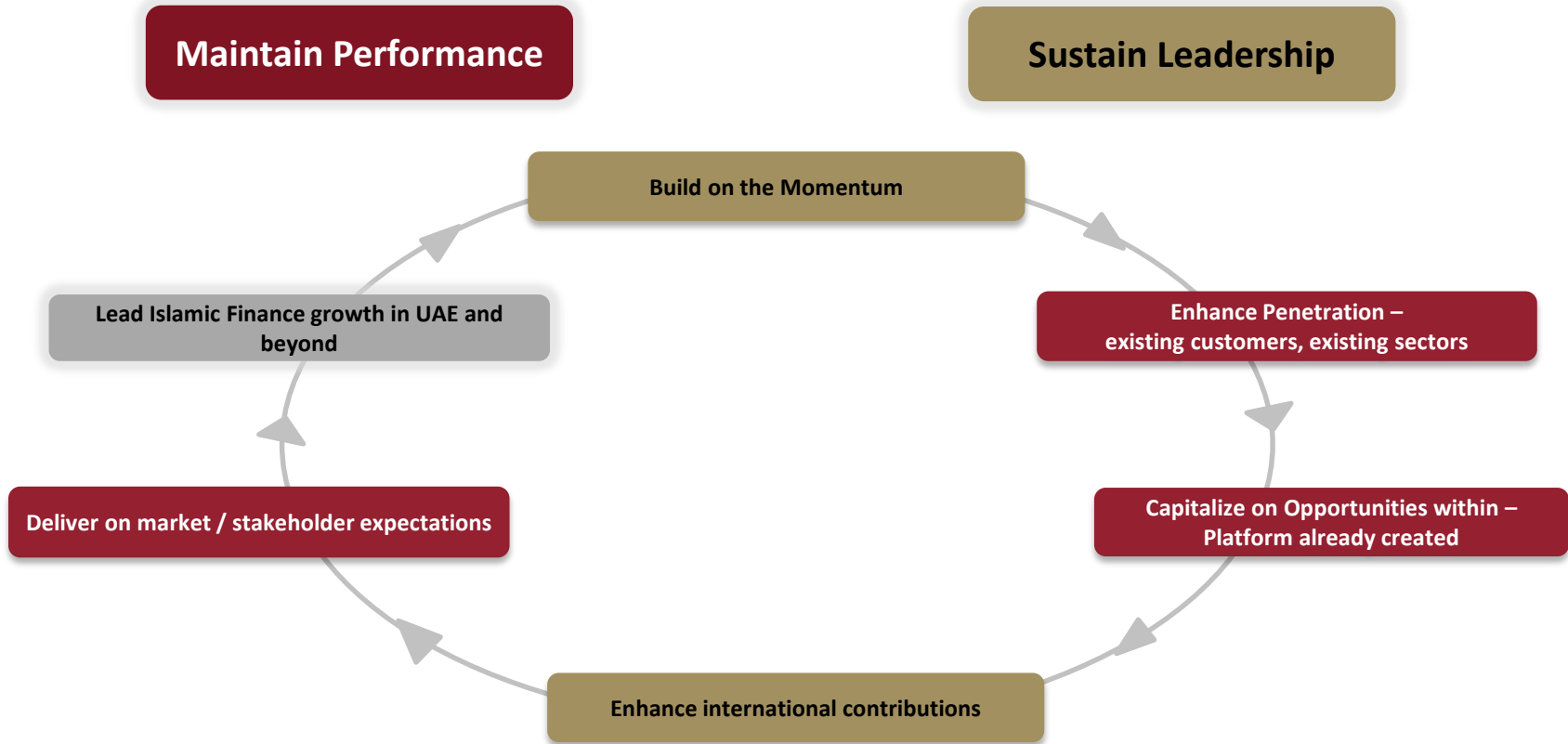
- Strong capitalization levels due to internal generation of profits and the successful rights issue.
- Enhanced capital will continue to support growth in the medium term.
- ROA 2.43% & ROE 17.2% for the full year 2016.

<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%.

\*\* Proposed dividend subject to CB UAE and AGM approval.



2016 – Target Metrics							
Loan Growth	10% - 15% <b><u>18%</u></b>	NPLs	4.0% <b><u>3.9%</u></b>	Real Estate Concentration	Mid 20s% <b><u>16%</u></b>	Return on Assets	2.3% - 2.5% <b><u>2.43%</u></b>
NIMs	3.25% - 3.50% <b><u>3.23%</u></b>	Cash Coverage	~110% <b><u>117%</u></b>	Cost Income Ratio	Low – Mid 30s% <b><u>34.0%</u></b>	Return on Equity	17% - 18% <b><u>17.2%</u></b>

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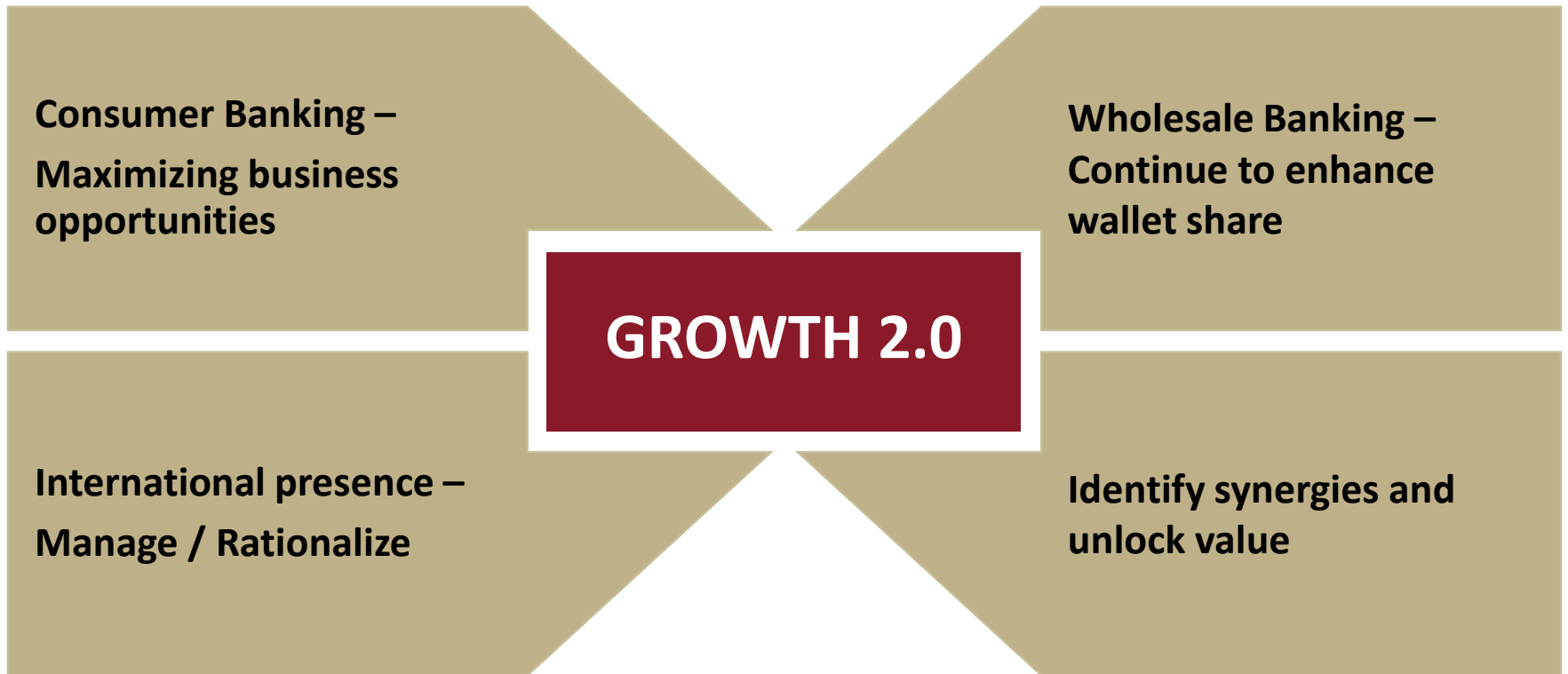
# A decade in a glance....

**1. 2009 – 2013 CONSOLIDATION**

**2. 2014 – 2016 GROWTH**

**3. 2017 – 2018 GROWTH 2.0**





# Strategic Focus 2017



2017 – Target Metrics							
Loan Growth	10% - 15%	NPLs	3.5%	Real Estate Concentration	~ 20%	Return on Assets	2.2% - 2.5%
NIMs	~ 3.25%	Cash Coverage	~ 125%	Cost Income Ratio	Mid 30s%	Return on Equity	17% - 18%

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# Consolidated Income Statement

<i>AED million</i>	2016	2015	2014
<b>Net Income</b>	<i>Unaudited</i>	<i>Audited</i>	<i>Audited</i>
<i>Income from Islamic financing and investing transactions</i>	6,521	5,520	4,444
<i>Commission</i>	1,425	1,295	1,052
<i>Income / (loss) from other investment</i>	36	37	39
<i>Income from investment properties</i>	75	111	83
<i>Income from properties held for sale</i>	159	246	215
<i>Other Income</i>	243	61	262
<i>Share of profit from associates and joint ventures</i>	177	276	135
<b>Total Income</b>	<b>8,636</b>	<b>7,546</b>	<b>6,230</b>
<i>Depositors' and sukuk holders' share of profit</i>	(1,875)	(1,057)	(799)
<b>Net Income</b>	<b>6,761</b>	<b>6,489</b>	<b>5,431</b>
<b>Operating Expense</b>			
<i>Personnel expenses</i>	(1,565)	(1,480)	(1,260)
<i>General and administrative expenses</i>	(575)	(590)	(510)
<i>Depreciation of investment properties</i>	(38)	(29)	(35)
<i>Depreciation of property, plant and equipment</i>	(119)	(125)	(102)
<b>Total Operating Expenses</b>	<b>(2,297)</b>	<b>(2,224)</b>	<b>(1,907)</b>
<b>Profit before net impairment charges and income tax expense</b>	<b>4,464</b>	<b>4,265</b>	<b>3,524</b>
<i>Impairment charge for the period, net</i>	(392)	(410)	(703)
<b>Profit for the period before income tax expense</b>	<b>4,072</b>	<b>3,855</b>	<b>2,821</b>
<i>Income tax expense</i>	(22)	(16)	(18)
<b>Net Profit for the period</b>	<b>4,050</b>	<b>3,839</b>	<b>2,803</b>
	<b>Attributable to</b>		
	<i>Non-Controlling Interests</i>	453	284
	<i>Owners of the Bank</i>	<b>3,597</b>	<b>3,555</b>
			<b>2,661</b>

# Balance Sheet

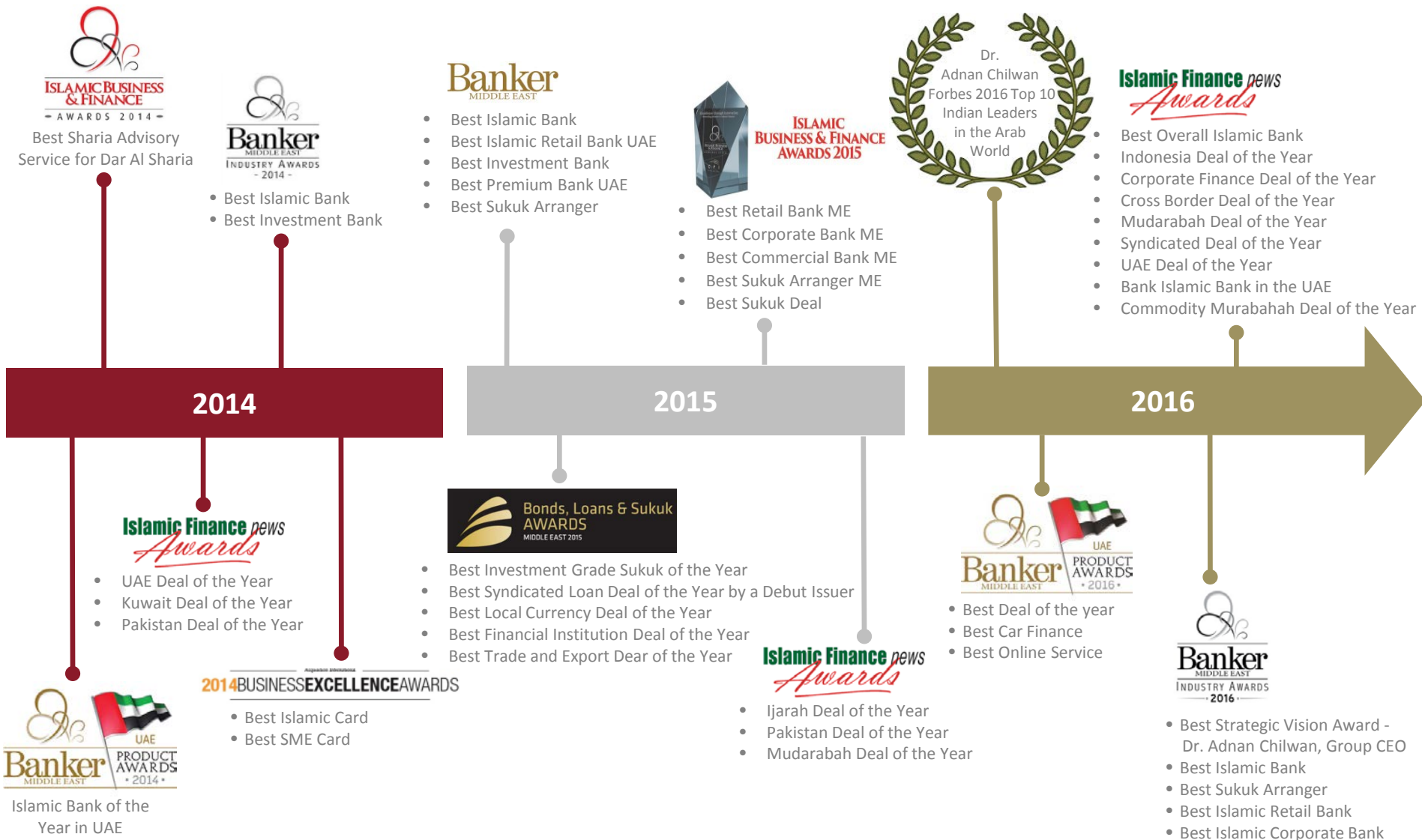
AED million	As on		
	31 Dec 2016	31 Dec 2015	31 Dec 2014
<b>Assets</b>	<i>Un-audited</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	16,655	13,415	16,317
Due from banks and financial institutions	4,546	5,085	4,316
Islamic financing and investing assets, net	114,968	97,220	73,977
Investments in Islamic Sukuk measured at amortised cost	23,409	20,066	16,119
Other investments at fair value	1,717	1,831	2,036
Investments in associates and joint ventures	2,034	2,085	1,873
Properties held for sale	1,348	1,394	1,512
Investment properties	3,058	2,743	2,042
Receivables and other assets	6,308	5,264	5,114
Property, plant and equipment	928	795	581
<b>Total Assets</b>	<b>174,971</b>	<b>149,898</b>	<b>123,887</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Customers' deposits	122,377	109,981	92,346
Due to banks and financial institutions	10,418	4,713	3,940
Sukuk financing instruments	7,695	5,602	2,847
Payables and other liabilities	6,969	6,590	6,854
Zakat payable	242	218	194
<b>Total Liabilities</b>	<b>147,701</b>	<b>127,104</b>	<b>106,181</b>
<b>Equity</b>			
Share Capital	4,942	3,954	3,954
Tier 1 Sukuk	7,346	7,346	3,673
Other Reserve and Treasury Shares	7,786	5,617	5,494
Investment Fair Value Reserve	(752)	(657)	(568)
Exchange Transaction Reserve	(463)	(355)	(280)
Retained Earning	5,641	4,564	3,252
<b>Equity Attributable to owners of the banks</b>	<b>24,500</b>	<b>20,469</b>	<b>15,525</b>
Non-Controlling Interest	2,769	2,325	2,181
<b>Total Equity</b>	<b>27,269</b>	<b>22,794</b>	<b>17,706</b>
<b>Total Liabilities and Equity</b>	<b>174,971</b>	<b>149,898</b>	<b>123,887</b>

## 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 1.6 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>The CB Group manages over 3,800 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.</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 both within UAE and across borders.</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, fixed income portfolio and capital markets funding.</li> </ul>

# 2014 - 2016 Select Awards & Accolades



















2015 - 2016 Select DIB DCM Transactions

 <p>الإتحاد ETIHAD AIRWAYS</p> <p>US\$ 1,500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>November 2016</p>	 <p>KUVEYTTÜRK</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>October 2016</p>	<p>Government of Pakistan</p>  <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>October 2016</p>	 <p>EMAAR</p> <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>September 2016</p>	 <p>مصرف القارة الإسلامية Sharjah Islamic Bank</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>August 2016</p>	 <p>الإمارات الإسلامية EMIRATES ISLAMIC</p> <p>US\$ 250,000,000 Sukuk (Tap Issue)</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>August 2016</p>
 <p>DP WORLD</p> <p>US\$ 1,200,000,000 Sukuk US\$ 1,112,700,000 Tender</p> <p>Joint Lead Manager &amp; Bookrunner (Sukuk) Co-Manager (Tender)</p> <p>May 2016</p>	 <p>NOR BANK</p> <p>US\$ 500,000,000 Tier 1</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>May 2016</p>	 <p>الإمارات الإسلامية EMIRATES ISLAMIC</p> <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>May 2016</p>	<p>Republic of Indonesia</p>  <p>US\$ 2,500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>March 2016</p>	<p>Government of Sharjah</p>  <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>January 2016</p>	 <p>ماجد الفطيم MAJID AL FUTTAIM</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>November 2015</p>
 <p>بنك دبي الإسلامي Dubai Islamic Bank</p> <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>May 2015</p>	 <p>Garuda Indonesia</p> <p>US\$ 500,000,000 Sukuk</p> <p>Structuring Bank JLM &amp; Bookrunner</p> <p>May 2015</p>	<p>Republic of Indonesia</p>  <p>US\$ 2,000,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>May 2015</p>	<p>ECGD Guaranteed</p>  <p>Emirates</p> <p>US\$ 913,026,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>March 2015</p>	 <p>مصرف القارة الإسلامية Sharjah Islamic Bank</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>March 2015</p>	<p>Islamic Development Bank</p>  <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager &amp; Bookrunner</p> <p>March 2015</p>



## 2015 – 2016 Select Syndicated Transactions

<p><b>Bukhatir Industrial Investments</b></p> <p>AED 1,120,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>December 2016</p>	<p> EZDAN إعمار العقارية</p> <p>USD 460,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>November 2016</p>	<p>Government of Pakistan, Ministry of Finance</p> <p></p> <p>USD 200,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>September 2016</p>	<p> سلطة واحة دبي للسيليكون Dubai Silicon Oasis Authority</p> <p>AED 1,000,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>September 2016</p>	<p>INTERNATIONAL <b>AIRFINANCE</b> CORPORATION</p> <p>USD 830,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>August 2016</p>	<p> Six Flags</p> <p>AED 993,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>July 2016</p>
<p> Ziraat Participation Growth through sharing</p> <p>USD 155,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>April 2016</p>	<p> EGA الإمارات العالمية للألمنيوم EMIRATES GLOBAL ALUMINIUM</p> <p>USD 4,900,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>January 2016</p>	<p> الملكية الأردنية ROYAL JORDANIAN</p> <p>USD 275,000,000</p> <p>Mandated Lead Arranger</p> <p>December 2015</p>	<p> AUJAN INDUSTRIES</p> <p>AED 900,000,000</p> <p>Mandated Lead Arranger</p> <p>October 2015</p>	<p>Emirates International Telecommunications</p> <p></p> <p>AED 571,000,000</p> <p>Mandated Lead Arranger</p> <p>September 2015</p>	<p>Government of Pakistan, Ministry of Finance</p> <p></p> <p>USD 265,000,000</p> <p>Mandated Lead Arranger</p> <p>September 2015</p>
<p> GEMS EDUCATION</p> <p>AED 816,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>July 2015</p>	<p> إينوك ENOC</p> <p>USD 1,500,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>June 2015</p>	<p> PACIFIC CONTROLS</p> <p>AED 750,000,000</p> <p>Mandated Lead Arranger</p> <p>April 2015</p>	<p> SEVEN TIDES INDUSTRIES</p> <p>AED 500,000,000</p> <p>Mandated Lead Arranger</p> <p>March 2015</p>	<p> PFZW</p> <p>USD 1,100,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>March 2015</p>	<p> NPCC</p> <p>USD 600,000,000</p> <p>Mandated Lead Arranger &amp; Book-runner</p> <p>January 2015</p>