



The better way to bank



Investor Presentation
For the period ended June 30th 2016



بنك دبي الإسلامي
Dubai Islamic Bank

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1. Overview of Dubai Islamic Bank

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Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

Snapshot of Dubai Islamic Bank

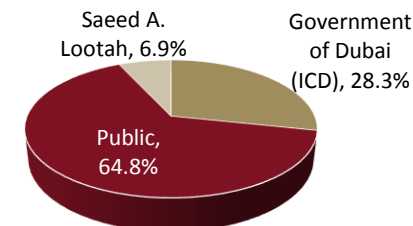
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **4th largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant 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 30th June 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>

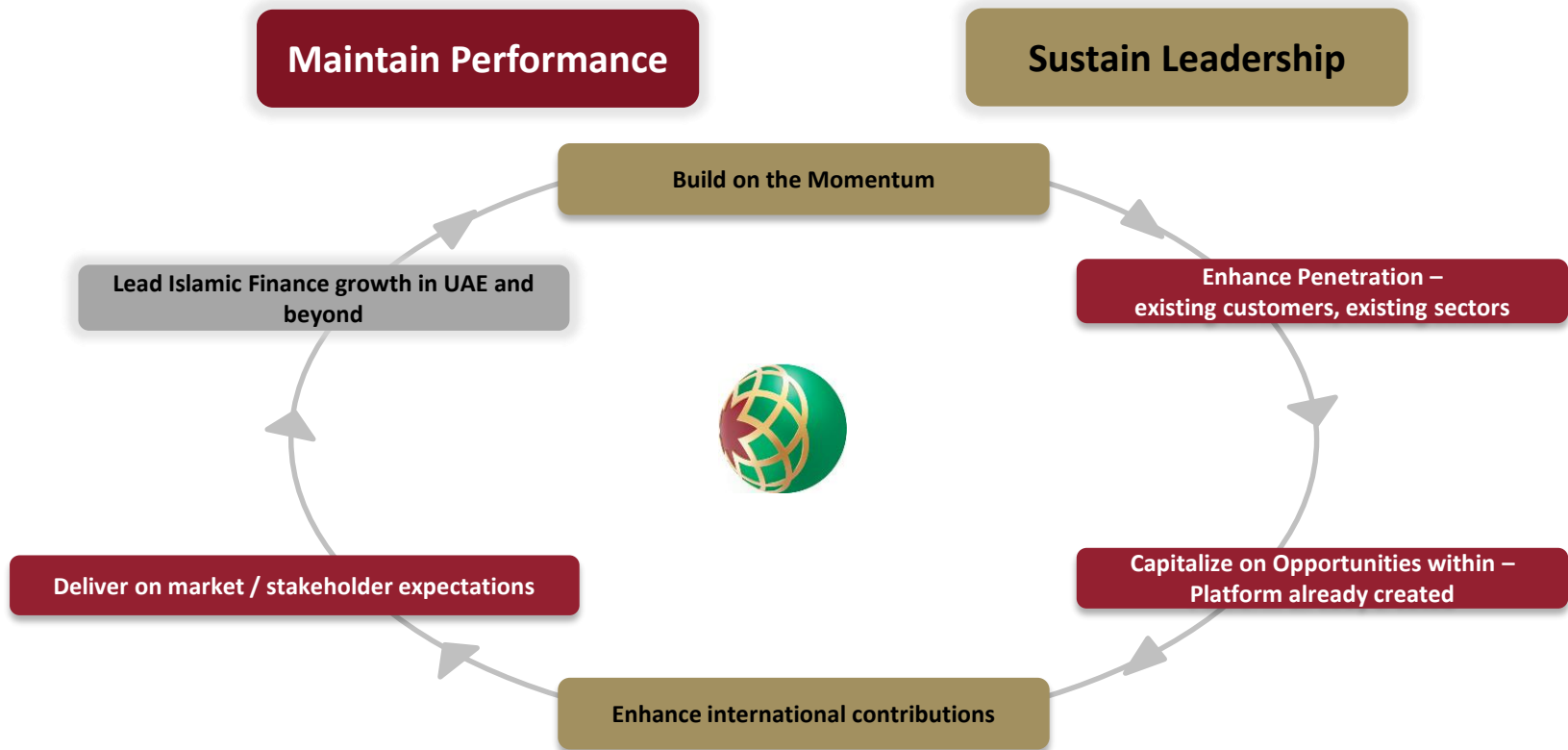
¹According to 2015 financial statements available for the largest Islamic banks in the world.

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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 30th June 2016)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	Dec 2015	June 2016	Change
Net Financing Assets	97,220	108,930	12%
Sukuk Investments	20,066	22,845	14%
Total Assets	149,898	172,032	15%
Customers' Deposits	109,981	124,618	13%
Sukuk Financing Instruments	5,602	7,438	33%
Equity	22,794	25,833	13%
Total Liabilities and Equity	149,898	172,032	15%

Income Statement Items

AED million	H1 2015	H1 2016	Change
Total Income	3,625	4,236	17%
Net Operating Revenue	3,166	3,356	6%
Operating Expenses	(1,080)	(1,151)	7%
Profit before Impairment and Tax Charges	2,086	2,205	6%
Impairment Losses	(276)	(191)	(31%)
Income Tax	(10.0)	(10.0)	-
Group Net Profit	1,801	2,004	11%

Financial Highlights

Key Ratios	Dec 2014	Dec 2015	H1 2016
Net Financing to Deposit Ratio ¹	80%	88%	87%
Total Capital Adequacy Ratio	14.9%	15.7%	18.0%
Tier 1 Capital Adequacy Ratio	14.7%	15.5%	17.8%
Non-Performing Asset Ratio	8.0%	5.0%	4.5%
ROE	18.1%	19.0%	18.1%
ROA	2.30%	2.71%	2.48%
Net Profit Margin ("NPM")	3.48%	3.63%	3.18%
Cost to Income Ratio	35.1%	34.3%	34.3%
Dividend Per Share (in %)	40%	45%	-

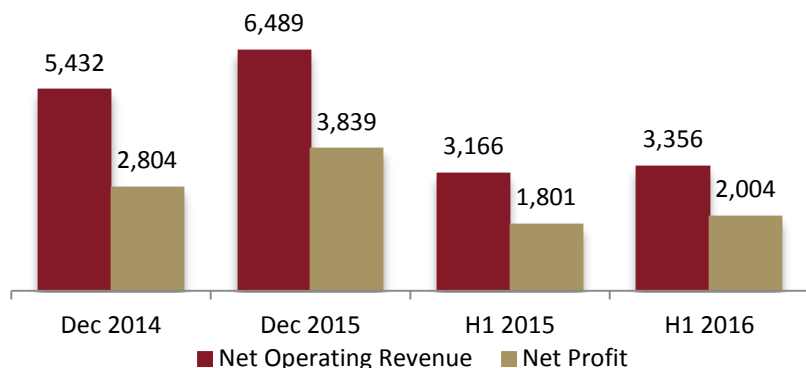
Highlights

- Total income for the period ended June 30, 2016 increased to AED 4,236 million from AED 3,625 million for the same period in 2015, an increase of 17% driven primarily by growth in core businesses.
- Capital adequacy ratio stands at 18.0% as of June 30, 2016, and T1 ratio at 17.8%, both ratios are well above regulatory requirement.
- The recent AED 3.2 bn rights issue gave a significant boost to T1 and overall CAR and was massively oversubscribed by nearly 3 times indicating continuing investor interest and faith in the bank and its management.

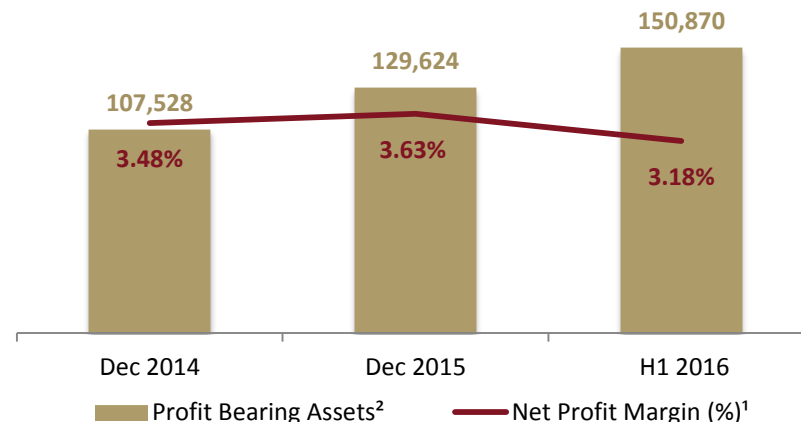
¹ Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Operating Performance & Profitability

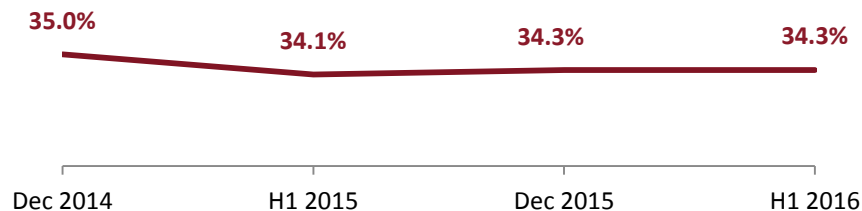
Robust & Growing Profitability (AED million)



Sustained Strong Margins (AED million)



Cost to Income Ratio³ (%)



Highlights

- Net profit for the period ended June 30, 2016, increased to AED 2,004 million from AED 1,801 million in the same period in 2015, an increase by 11%, stemming from higher revenues and declining impairment losses.
- Operating expenses slightly increased by 7.0% to AED 1,152 million for the period ended June 30, 2016, from AED 1,080 million in the same period in 2015. The marginal increase is primarily due to growth in operational expenses in line with increased business volume.
- Cost to income ratio remained stable at 34.3% compared to 34.1% for the same period in 2015, in line with guidance for the year.

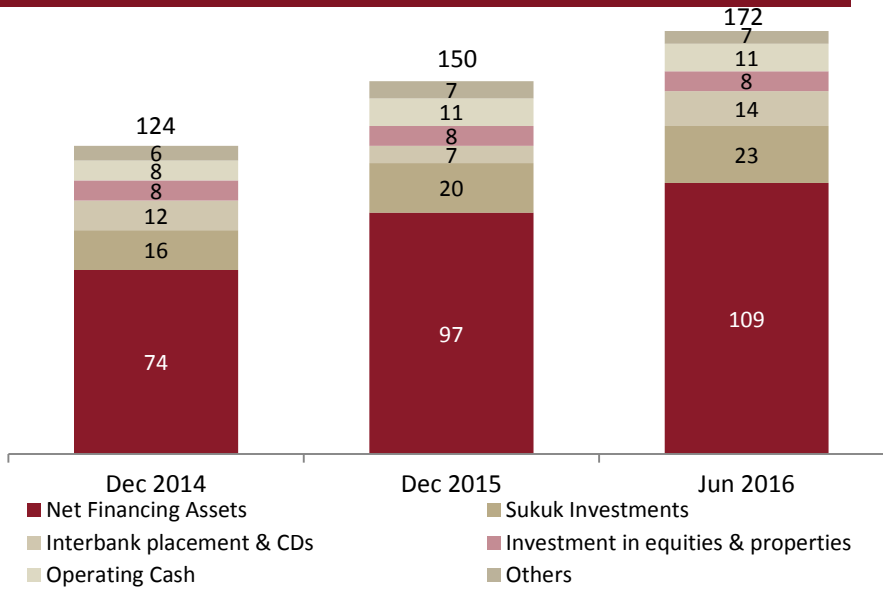
¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

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.

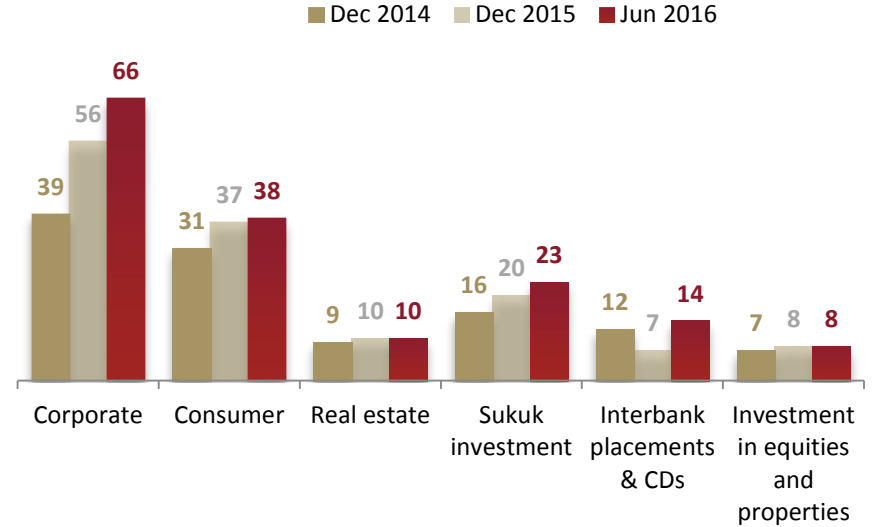
³Cost to income ratio calculated as operating expenses divided by operating income.

Overview of Deployment of Funds / Financings

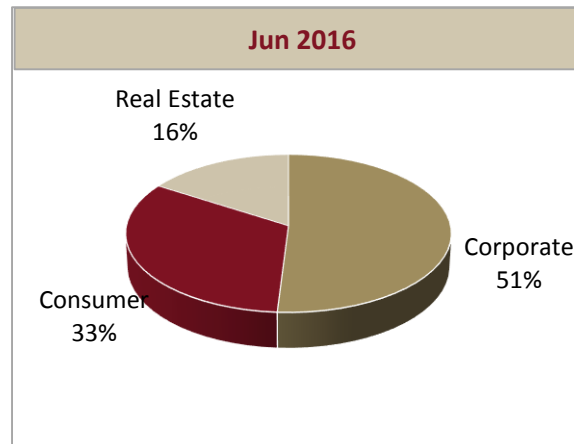
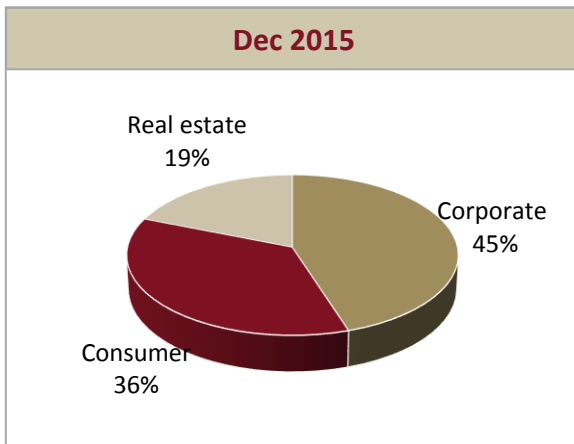
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



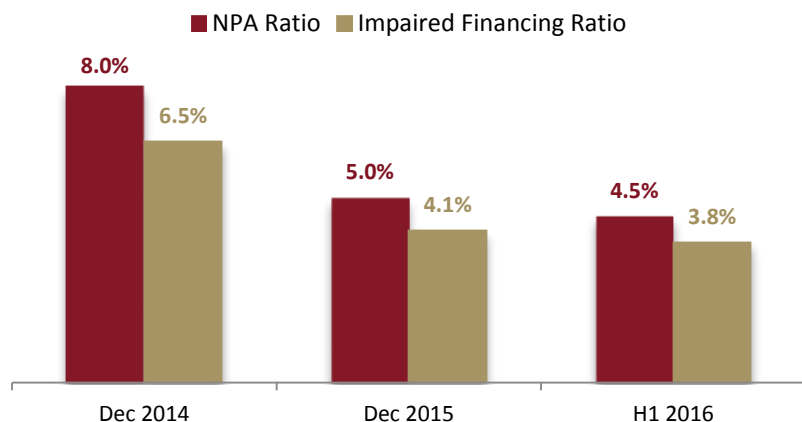
Breakdown of Financing Portfolio by Sector (%)



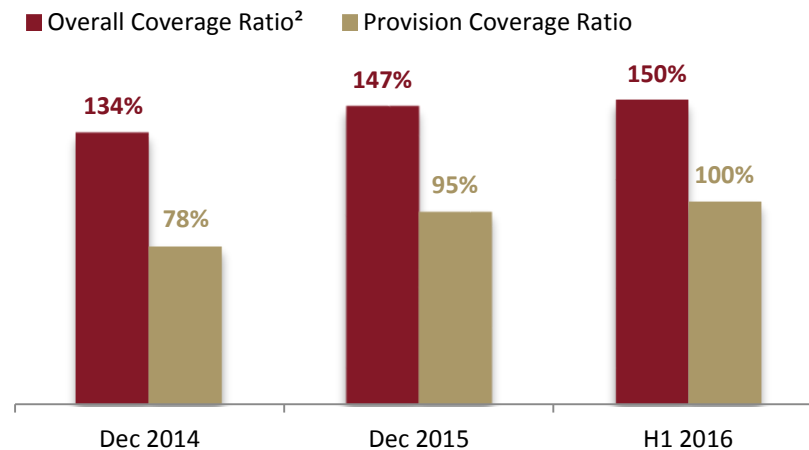
Highlights:

Strong growth in Net Financing Assets up by 12%. This increase was supported by Corporate banking financing growth which rose to AED 76 bn (including commercial real estate) and Consumer Banking which grew to AED 38 bn.

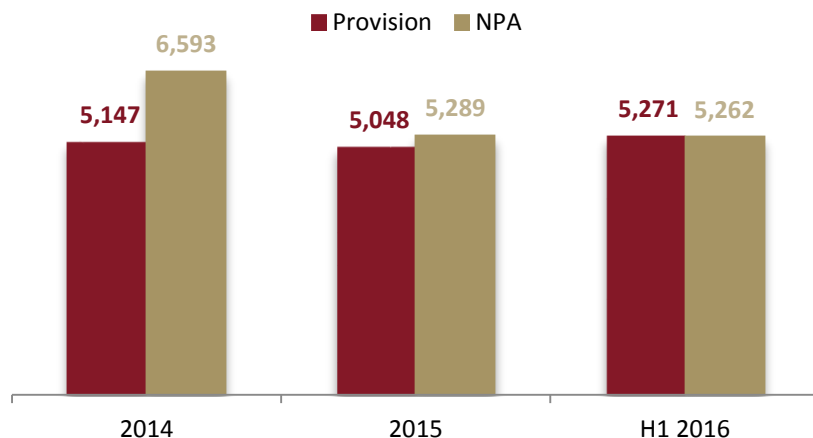
Non-Performing Assets ("NPA")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

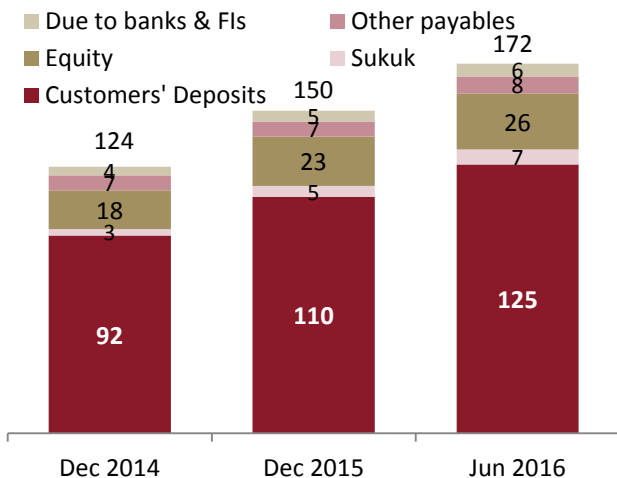
- Non-performing assets have shown a consistent decline with NPL ratio improving to 4.5% for the period ended June 30, 2016, compared with 5.0% at the end of 2015.
- Impaired financing ratio also improved to 3.8% for the period ended June 30, 2016 from 4.1% at the end of 2015.
- The improving NPLs and impaired ratio is primarily driven by recoveries in legacy portfolio as well as continuous growth in the quality asset book.

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

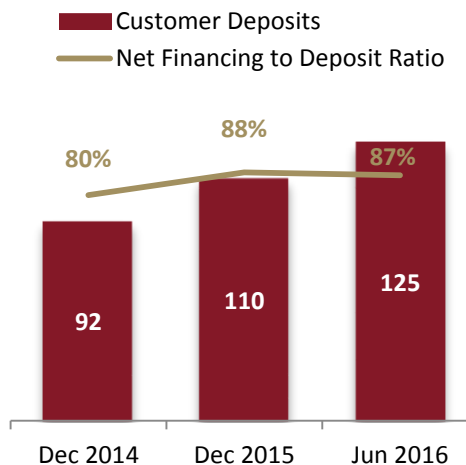
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

Funding Sources and Liquidity

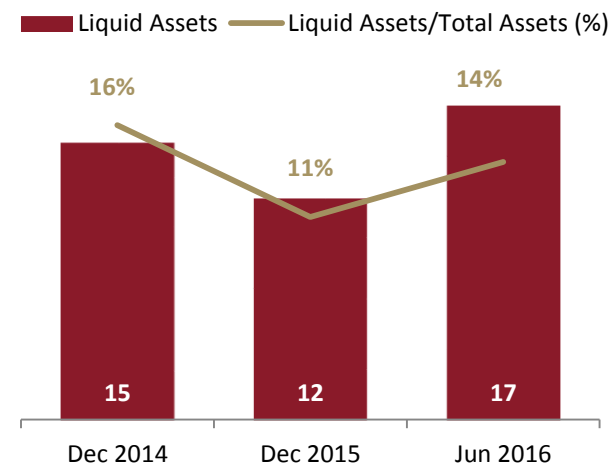
Funding Sources (AED bn)



Customers' Deposits (AED bn)

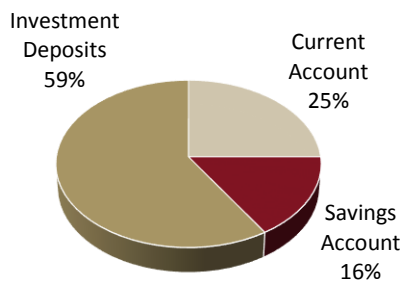


Liquidity Position (AED bn)

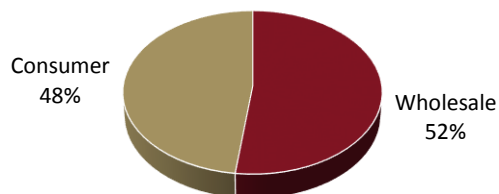


Customer Deposits (AED 125 bn, as at 30 June, 2016)

By Type



By Business

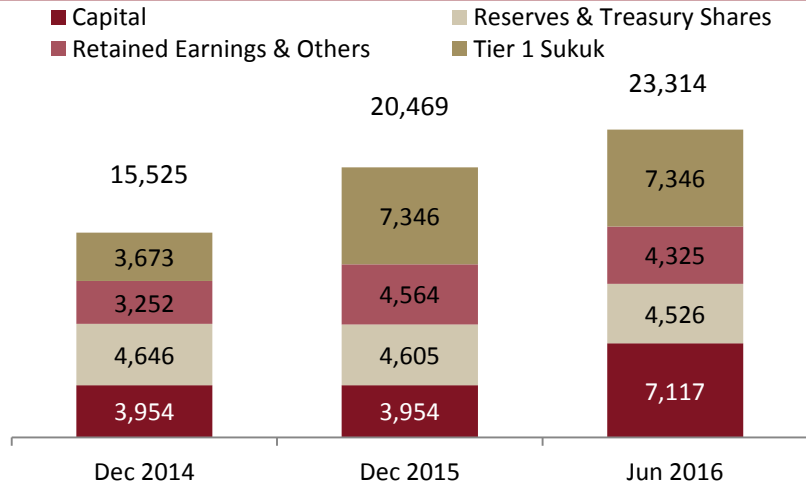


Highlights

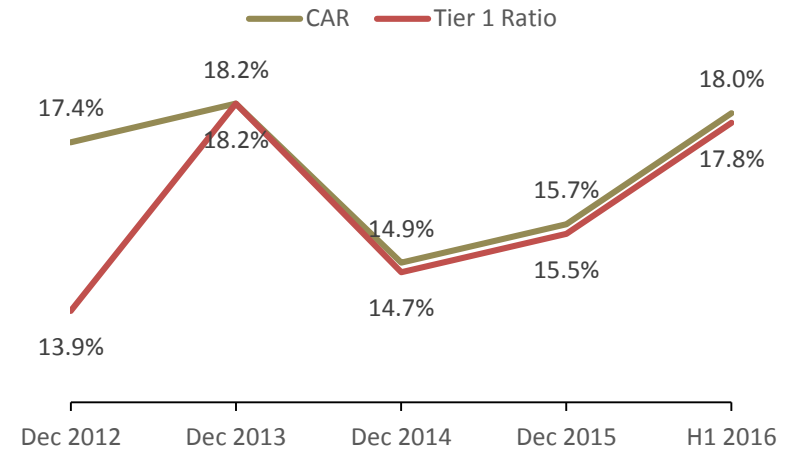
- Customer deposits for the period ended June 30, 2016 increased by 13% to AED 125 billion from AED 110 billion as of end of 2015.
- CASA book increased by 15% to AED 51.3 billion compared with AED 44.5 billion in 2015. Investment deposits grew by 12% for the period ended June 30, 2016 to AED 73.3 billion from AED 65.5 billion as at end 2015.
- Financing to deposit ratio of 87% as of June 2016 compared to 88% at the end of 2015, depicts continuing healthy liquidity.

Capitalization Overview

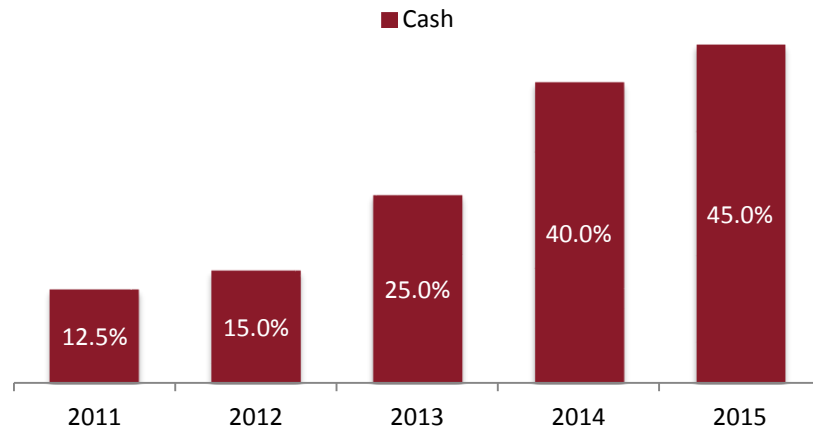
Total Equity¹ Breakdown (AED million)



Capital Ratios*



Dividend Payout History²



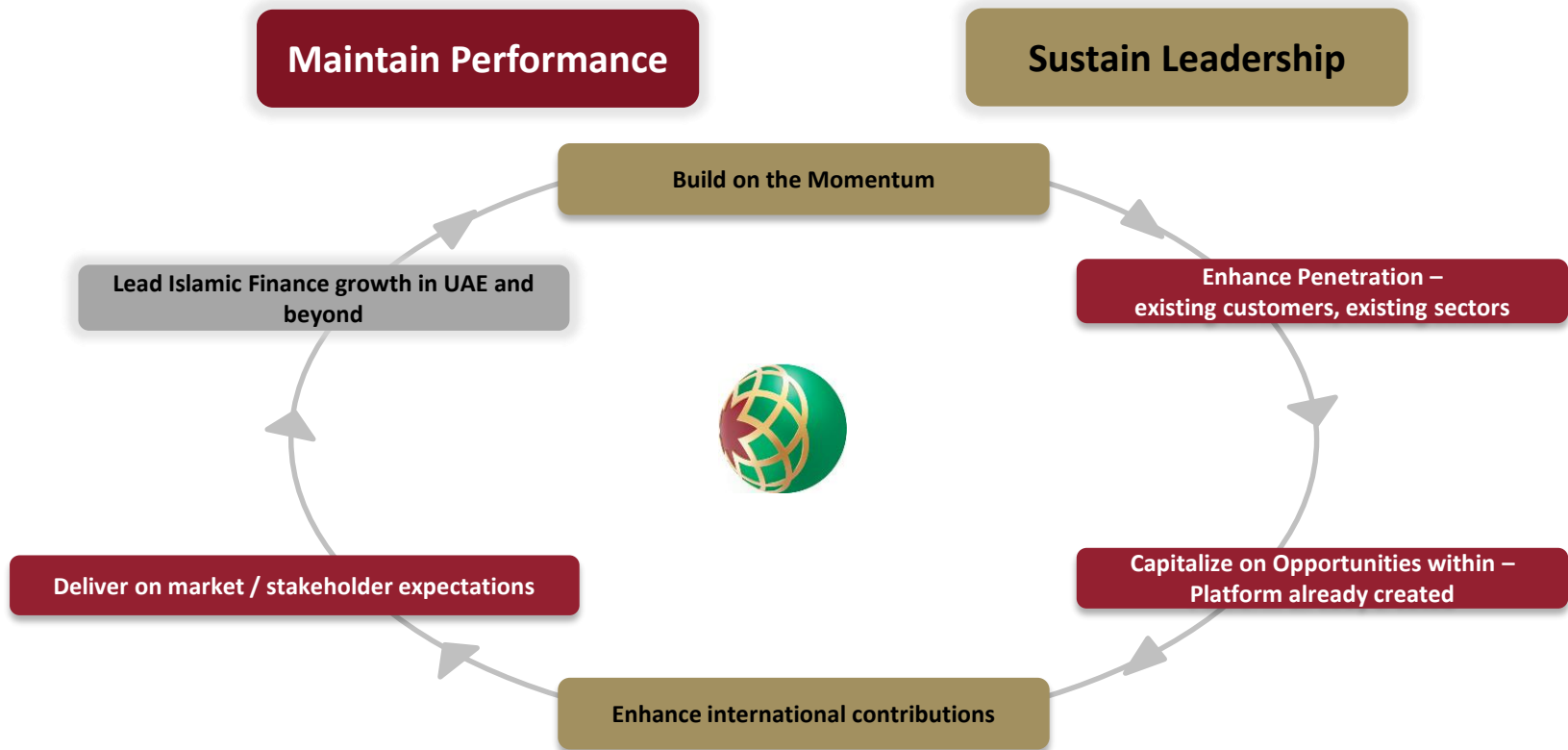
Highlights

- DIB successfully raised additional capital through a rights issuance. The rights issue has increased the share capital of the bank to AED 4.9 billion from AED 3.9 billion and the transaction was nearly three times oversubscribed from a variety of investors.
- Strong capitalization T1 CAR at 17.8% and Total CAR at 18.0%.
- Both ratios are well above the regulatory level.
- ROA 2.48% & ROE 18.1%.

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%

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Consolidated Income Statement

<i>AED million</i>	H1 2016	H1 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>	3,126	2,614	5,520	4,444	
<i>Commission</i>	790	631	1,295	1,052	
<i>Income / (loss) from other investment</i>	26	29	37	39	
<i>Income from investment properties</i>	37	75	111	83	
<i>Income from properties held for sale</i>	67	99	246	215	
<i>Other Income</i>	74	48	61	262	
<i>Share of profit from associates and joint ventures</i>	116	129	276	135	
Total Income	4,236	3,625	7,546	6,230	
<i>Depositors' and sukuk holders' share of profit</i>	(879)	(459)	(1,057)	(799)	
Net Income	3,356	3,166	6,489	5,431	
Operating Expense					
<i>Personnel expenses</i>	(776)	(723)	(1,480)	(1,260)	
<i>General and administrative expenses</i>	(295)	(285)	(589)	(510)	
<i>Depreciation of investment properties</i>	(19)	(16)	(29)	(35)	
<i>Depreciation of property, plant and equipment</i>	(61)	(56)	(125)	(102)	
Total Operating Expenses	(1,151)	(1,080)	(2,223)	(1,907)	
Profit before net impairment charges and income tax expense	2,205	2,086	4,265	3,524	
<i>Impairment charge for the period, net</i>	(191)	(276)	(410)	(703)	
Profit for the period before income tax expense	2,014	1,810	3,855	2,822	
<i>Income tax expense</i>	(10)	(10)	(16)	(18)	
Net Profit for the period	2,004	1,801	3,839	2,804	
	Attributable to				
	<i>Non-Controlling Interests</i>	200	82	284	143
	<i>Owners of the Bank</i>	1,804	1,719	3,556	2,661

Balance Sheet

AED million	As on		
	30 June 2016	31 Dec 2015	31 Dec 2014
Assets	<i>Un-audited</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	22,337	13,415	16,317
Due from banks and financial institutions	2,920	5,085	4,316
Islamic financing and investing assets, net	108,930	97,220	73,977
Investments in Islamic Sukuk measured at amortised cost	22,846	20,066	16,119
Other investments at fair value	1,728	1,831	2,037
Investments in associates and joint ventures	2,184	2,085	1,873
Properties held for sale	1,388	1,394	1,512
Investment properties	2,889	2,743	2,042
Receivables and other assets	5,952	5,264	5,114
Property, plant and equipment	858	795	581
Total Assets	172,032	149,898	123,887
Liabilities and Equity			
Liabilities			
Customers' deposits	124,618	109,981	92,345
Due to banks and financial institutions	6,086	4,713	3,940
Sukuk financing instruments	7,438	5,602	2,847
Payables and other liabilities	8,058	6,590	6,854
Zakat payable	-	218	194
Total Liabilities	146,200	127,104	106,181
Equity			
Share Capital	7,117	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	(758)	(657)	(568)
Exchange Transaction Reserve	(359)	(355)	(280)
Retained Earning	4,325	4,564	3,252
Equity Attributable to owners of the banks	23,314	20,469	15,525
Non-Controlling Interest	2,518	2,325	2,181
Total Equity	25,832	22,794	17,706
Total Liabilities and Equity	172,032	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.

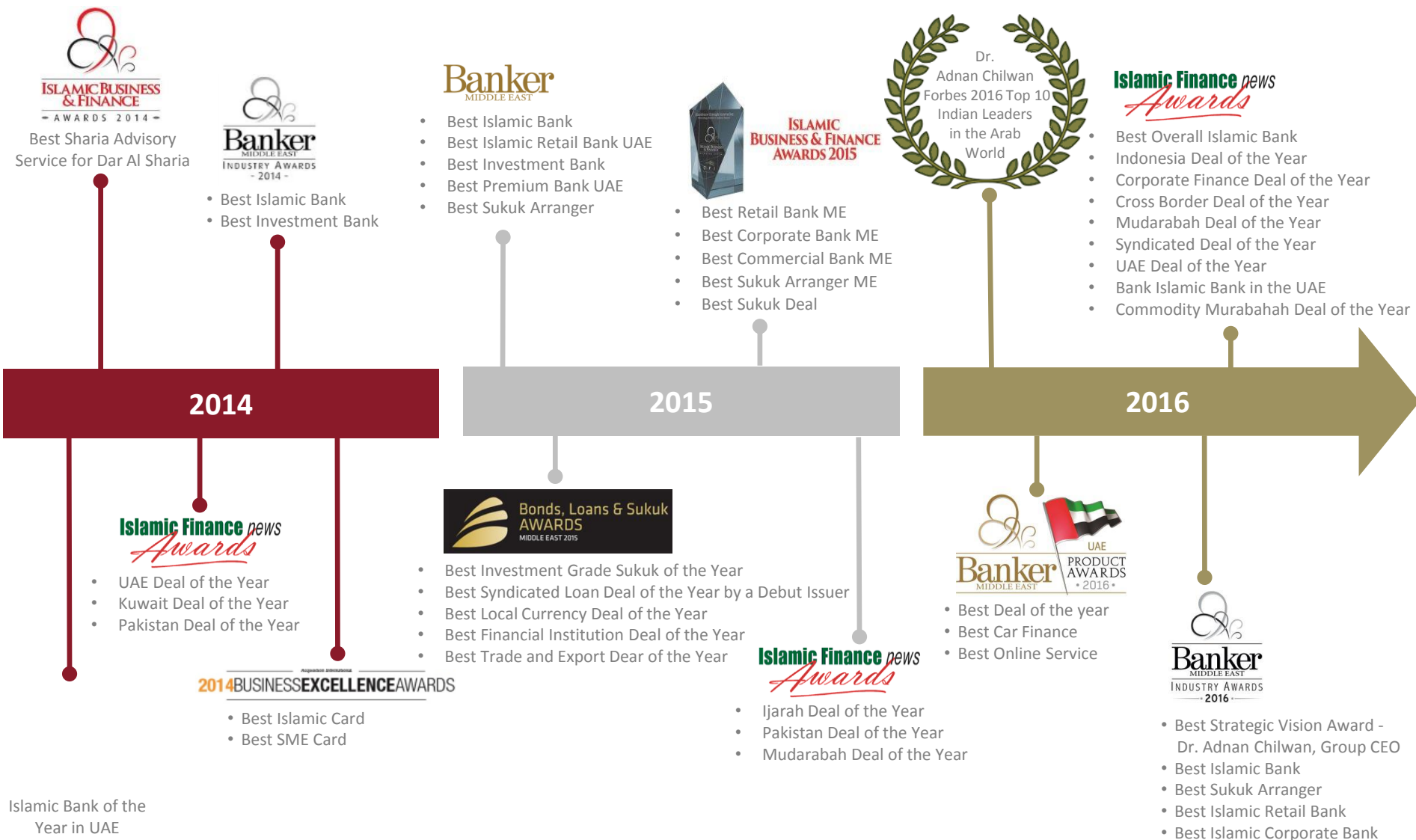
Grow Core Businesses Across All Emirates	Promote Islamic Finance Sector & Growth Agenda of Dubai and the UAE	Customer is at the Centre of DIB's Strategy	Expand Geographic Footprint
<ul style="list-style-type: none">✓ DIB's principal plan for 2014-2016 is to grow its core businesses of consumer, corporate, 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.

2014 - 2016 Select Awards & Accolades



Islamic Bank of the Year in UAE

2014 - 2016 Select DIB DCM Transactions

 <p>US\$ 1,200,000,000 Sukuk US\$ 1,112,700,000 Tender</p> <p>Joint Lead Manager & Bookrunner (Sukuk) Co-Manager (Tender)</p> <p>May 2016</p>	 <p>US\$ 500,000,000 Tier 1</p> <p>Joint Lead Manager & Bookrunner</p> <p>May 2016</p>	 <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>May 2016</p>	 <p>US\$ 2,500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2016</p>	 <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>January 2016</p>	 <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & 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 & Bookrunner</p> <p>May 2015</p>	 <p>US\$ 500,000,000 Sukuk</p> <p>Structuring Bank JLM & Bookrunner</p> <p>May 2015</p>	 <p>US\$ 2,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>May 2015</p>	 <p>US\$ 913,026,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>	 <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>	 <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>
 <p>بنك دبي الإسلامي Dubai Islamic Bank</p> <p>US\$ 1,000,000,000 Tier 1</p> <p>Joint Lead Manager & Bookrunner for Tier 1 Perp</p> <p>January 2015</p>	 <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>November 2014</p>	 <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>November 2014</p>	 <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>June 2014</p>	 <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>April 2014</p>	 <p>US\$ 650,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>April 2014</p>

2014 – 2016 Select Syndicated Transactions

 Ziraat Participation <small>Growth through sharing</small>	 EGA <small>الإمارات العالمية للألمنيوم EMIRATES GLOBAL ALUMINIUM</small>	 ROYAL JORDANIAN <small>الملكية الأردنية</small>	 AUJAN <small>INDUSTRIES</small>	 Emirates International Telecommunications	 Government of Pakistan, Ministry of Finance
USD 155,000,000	USD 4,900,000,000	USD 275,000,000	AED 900,000,000	AED 571,000,000	US\$ 265,000,000
Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger	Mandated Lead Arranger	Mandated Lead Arranger	Mandated Lead Arranger
April 2016	January 2016	December 2015	October 2015	September 2015	September 2015
 GEMS EDUCATION	 ENOC <small>إينوك</small>	 PACIFIC CONTROLS	 SEVEN TIDES <small>SEVEN TIDES</small>	 PFZW	 NPCC
AED 816,000,000	US\$ 1,500,000,000	AED 750,000,000	AED 500,000,000	US\$ 1,100,000,000	USD 600,000,000
Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger	Mandated Lead Arranger	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner
July 2015	June 2015	April 2015	March 2015	March 2015	January 2015
 TECOM INVESTMENTS	 ATLANTIS <small>THE PALM, DUBAI</small>	 GEMS EDUCATION	 Emirates	 DP WORLD	 مركز دبي للتجارة العالمي DUBAI WORLD TRADE CENTRE
US\$ 1,089,000,000 Eqv	US\$ 1,100,000,000	AED 1,000,000,000	US\$ 425,000,000	US\$ 3,000,000,000	US\$ 681,000,000
Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger & Book-runner	Mandated Lead Arranger	Mandated Lead Arranger & Book-runner
December 2014	September 2014	July 2014	June 2014	June 2014	May 2014