



The better way to bank



Investor Presentation
For the period ending 30 June 2018



بنك دبي الإسلامي
Dubai Islamic Bank¹

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1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

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Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

Snapshot of Dubai Islamic Bank

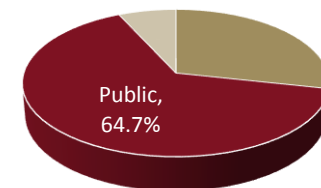
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **3rd largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant 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 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.
- Last rating actions:
 - Moody’s LT issuer rating moved up to ‘A3’.
 - Fitch standalone Viability Rating upgraded to ‘bb+’

Geographic Presence



Ownership (as at 30 June 2018)

Saeed A. Looat, 6.9%
Government of Dubai (ICD), 28.4%



	Long Term Rating	Outlook
Moody’s	A3	Stable
FITCH Ratings	A	Stable

Significant Subsidiaries and Associates



60.0%

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



29.5%

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



100.0%

Dubai Islamic Bank Pakistan was established in 2006 as a fully owned subsidiary



44.9%

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



38.3%

38.3% ownership in a Shariah compliant player in Indonesia, which has one of the largest Muslim populations in the world.



27.3%

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



100.0%

License obtained from Central Bank of Kenya (CBK) in May 2017 exclusively to offer Shariah compliant banking services in Kenya

¹According to 2017 financial statements of the banks

1. Overview of Dubai Islamic Bank

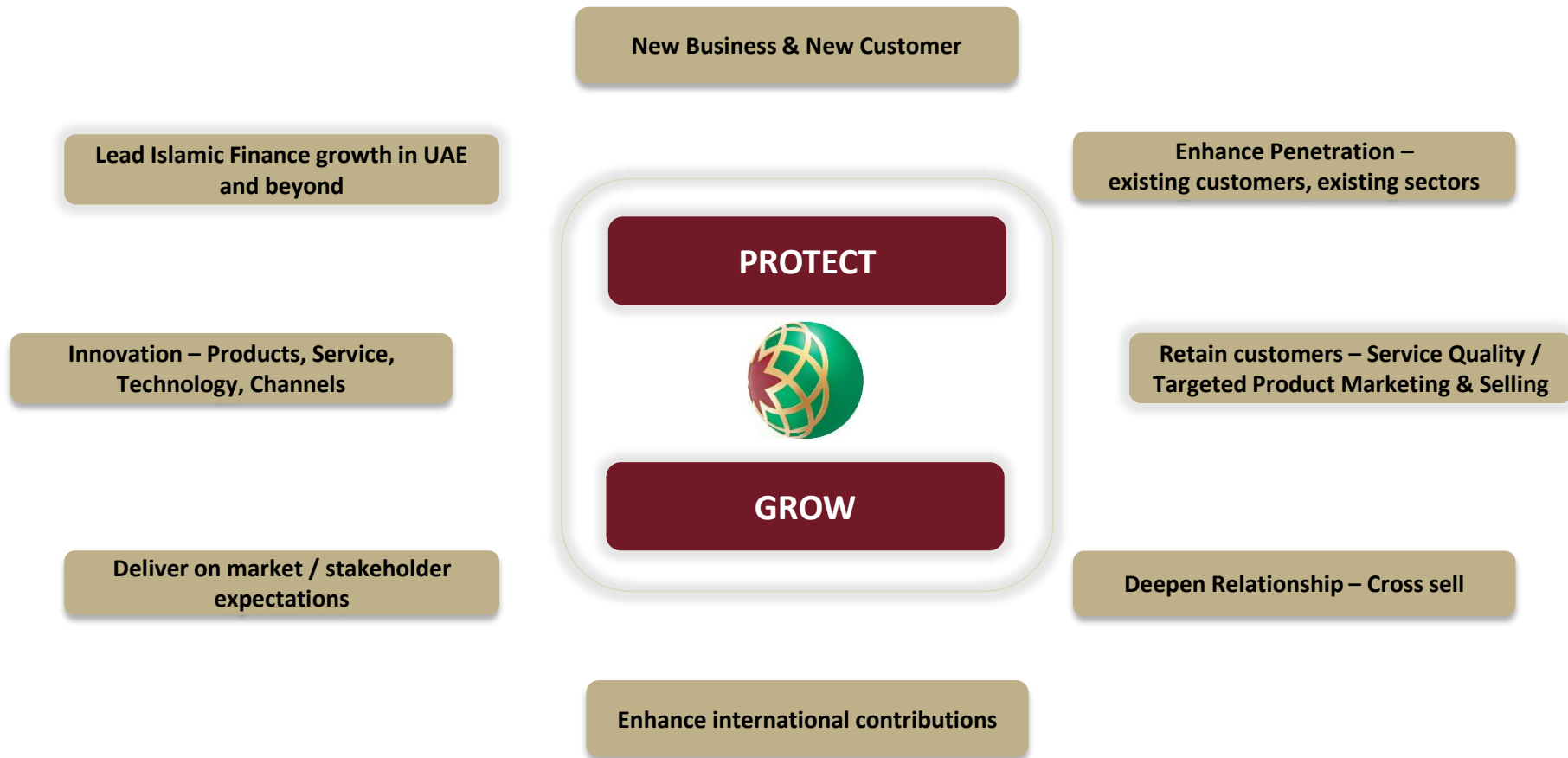
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Strategic Focus 2017-2018



2018 – Target Metrics							
Net Financing Growth	10% - 15%	Non Performing Financing	3.0%	Real Estate Concentration	~ 20%	Return on Assets	2.20% - 2.35%
Net Funded Margin	3% - 3.15%	Cash Coverage	125%	Cost Income Ratio	Low to mid 30's%	Return on Equity	17% - 18%

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Overall Financial Performance (for the period ending 30 June 2018)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	Dec 2017	June 2018	Change
Net Financing Assets	133,334	141,836	6%
Sukuk Investments	24,023	28,448	18%
Total Assets	207,337	215,651	4%
Customers' Deposits	147,181	151,399	3%
Sukuk Financing Instruments	8,659	12,301	42%
Equity	28,881	32,446	12%
Total Liabilities and Equity	207,337	215,651	4%

Income Statement Items

AED million	1H 2017	1H 2018	Change
Total Income	4,865	5,577	15%
Net Operating Revenue	3,677	4,036	10%
Operating Expenses	(1,162)	(1,187)	2%
Profit before Impairment and Tax Charges	2,514	2,849	13%
Impairment Losses	(356)	(392)	10%
Income Tax	(15)	(17)	11%
Group Net Profit	2,143	2,441	14%

Financial Highlights

Key Ratios	Dec 2016	Dec 2017	June 2018
Net Financing to Deposit Ratio*	94%	91%	94%
Total Capital Adequacy Ratio	18.3%	17.2%	18.3%
CET1 Ratio	12.0%	11.5%	13.0%
Non-Performing Financing Ratio	3.9%	3.4%	3.3%
ROE	17.8%	18.7%	18.8%
ROA	2.43%	2.34%	2.33%
Net Profit Margin ("NPM")	3.23%	3.11%	3.15%
Cost to Income Ratio**	34.0%	30.4%	29.4%
Dividend Per Share (% of par value)	45%	45%	-

Highlights

Robust Profitability

- Total income up by 15% YoY to AED 5.6 billion.
- Net profit increased by 14% YoY to AED 2.4 billion.

Sustained balance sheet growth

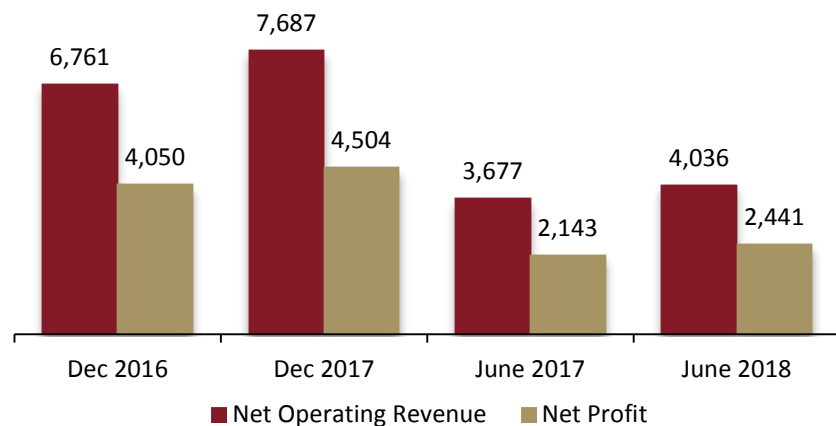
- Net financing assets rose to AED 141.8 billion, up by 6%, compared to AED 133.3 billion at the end of 2017.
- Sukuk investments increased to AED 28.4 billion, a growth of 18%, compared to AED 24.0 billion at the end of 2017.
- Total Assets stood at AED 215.6 billion, up by 4%, compared to AED 207.3 billion at the end of 2017.

*Net Financing to Deposit Ratio excludes Bilateral Sukuk

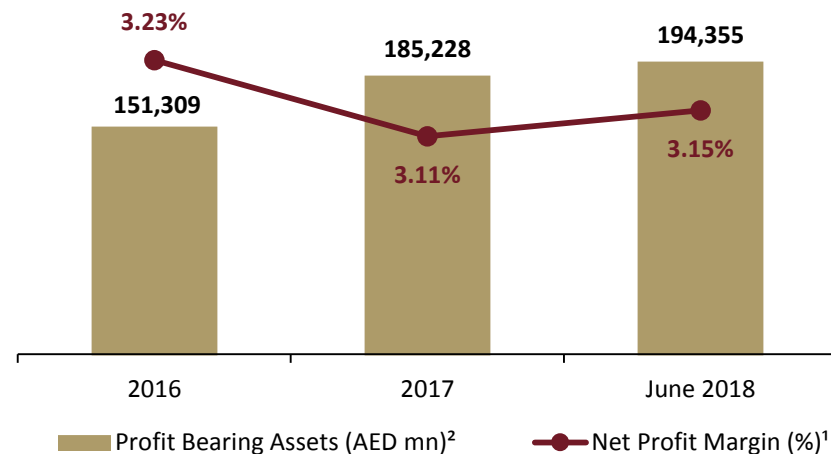
**Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance & Profitability

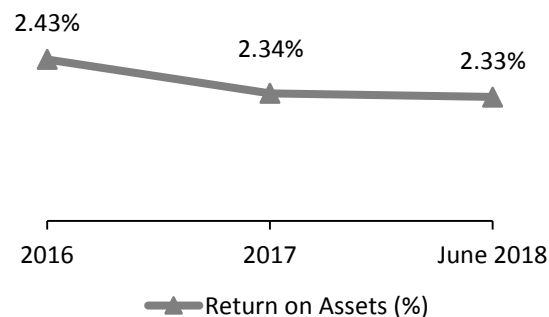
Robust & Growing Profitability (AED mn)



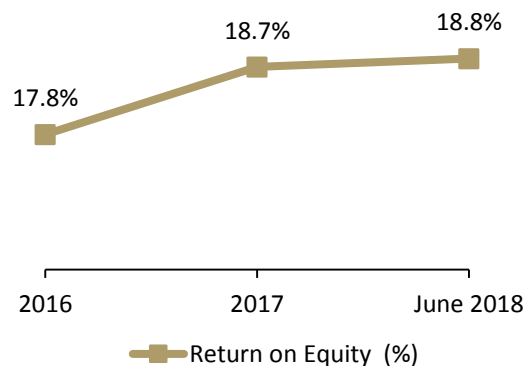
Sustained Strong Margins



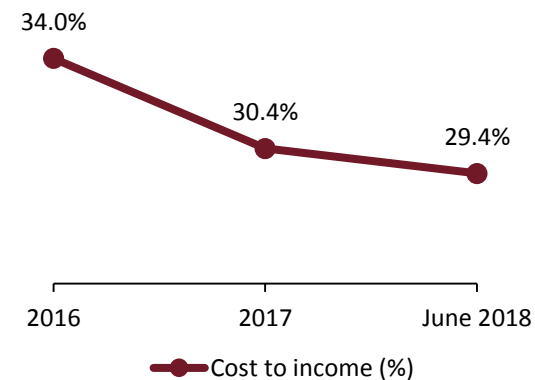
ROA (%)



ROE (%)



Cost to income ratio (%)

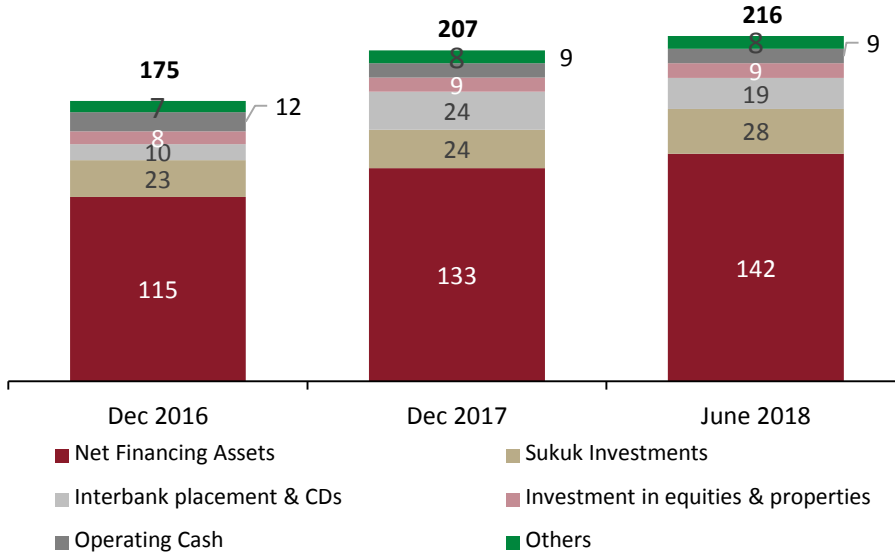


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

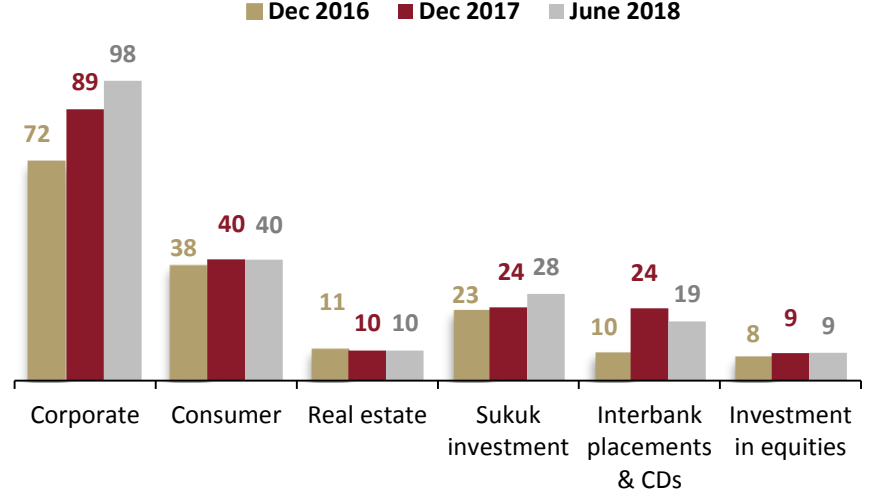
²Profit Bearing Assets are calculated as the sum of International Murababat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions (excluding Current Accounts)

Overview of Deployment of Funds / Financings

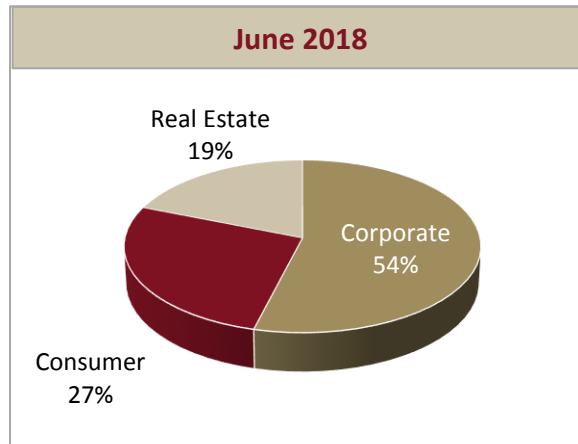
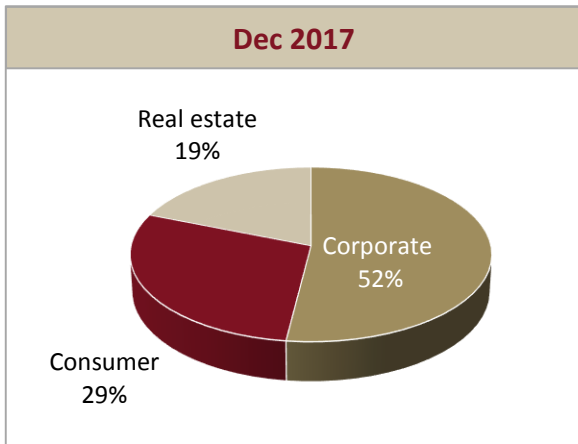
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



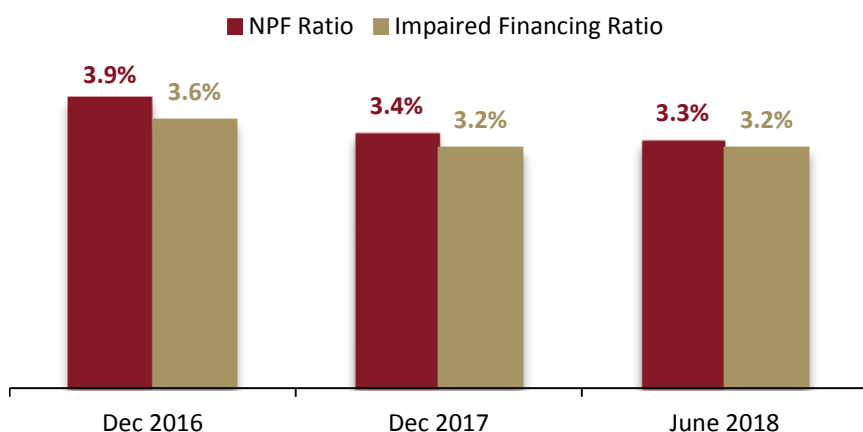
Highlights:

Corporate banking financing assets continued on a strong growth of 10% YTD, whilst consumer business stood at AED 40 billion, with new financing of over AED 1.2 billion.

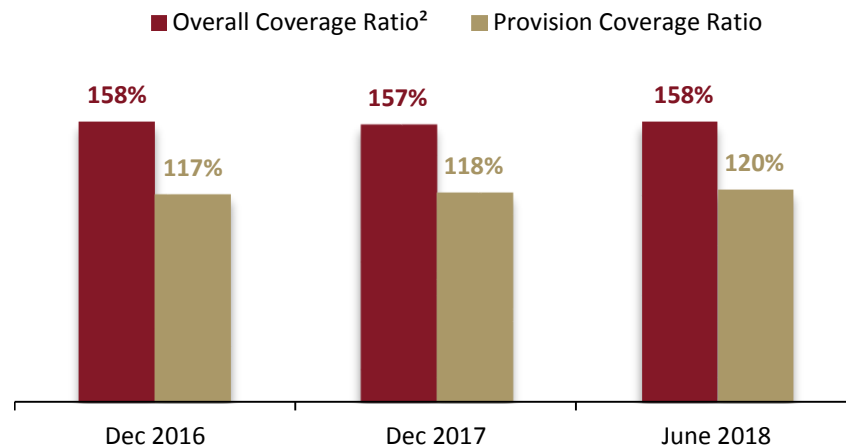
Commercial real estate concentration remained at the desired level.

Improving Asset Quality

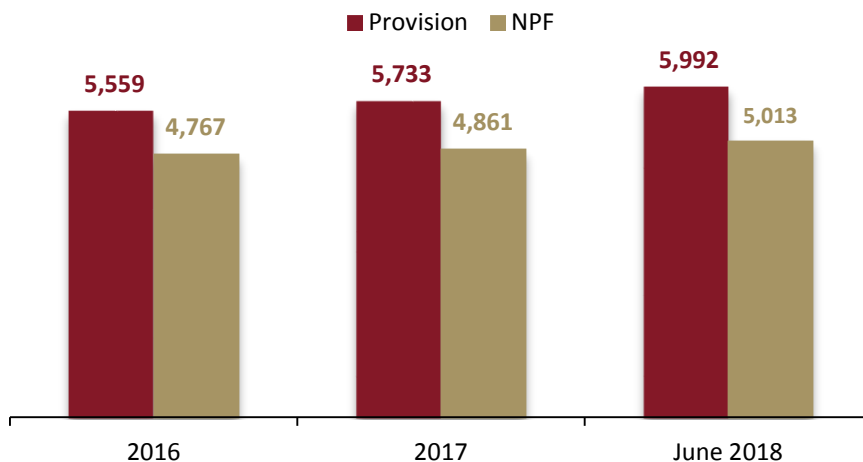
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

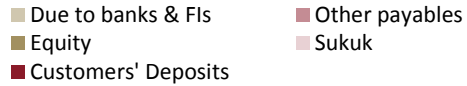
- Non-performing financing ratio and impaired financing ratio improved to 3.3% and 3.2%, respectively, highlighting the quality of new underwriting.
- Cash coverage build up continues, now at 120%.
- Overall coverage ratio including collateral at discounted value reached 158% for the period.

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

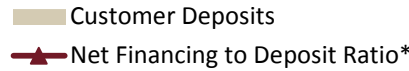
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

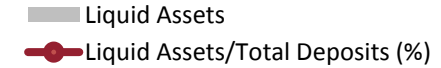
Funding Sources (AED bn)



Customers' Deposits (AED bn)

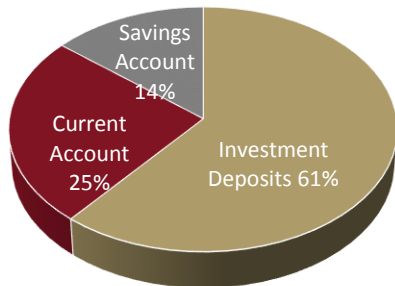


Liquidity Position (AED bn)

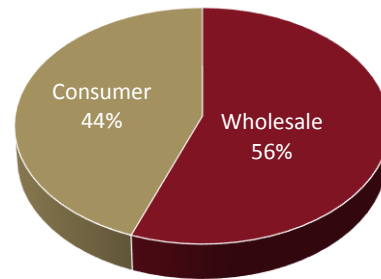


Customer Deposits (AED 151 bn as at 30 June, 2018)

By Type



By Business



Highlights

Customer deposits for the period ending 30 June 2018, increased by 3% to AED 151 billion from AED 147 billion as at the end of 2017.

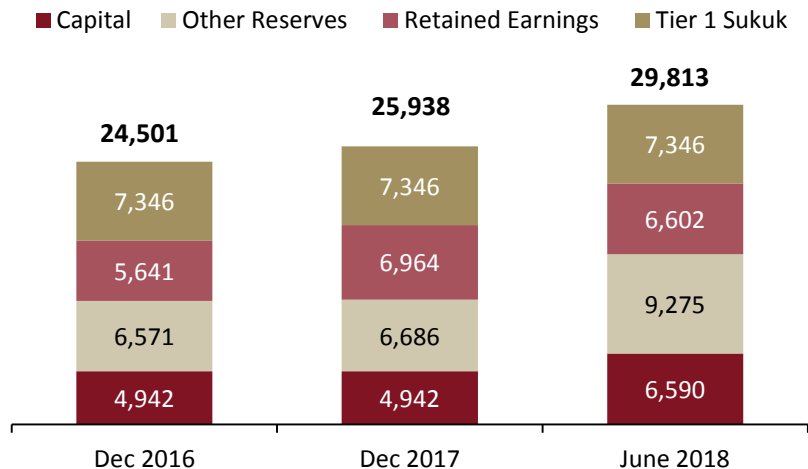
CASA component increased to AED 59.2 billion as of June 30, 2018, as the drive to enhance the low cost deposit base continues.

Financing to deposit ratio stood at 94% as of June 30, 2018, in line with a deliberate strategy to build efficiency and boost margins.

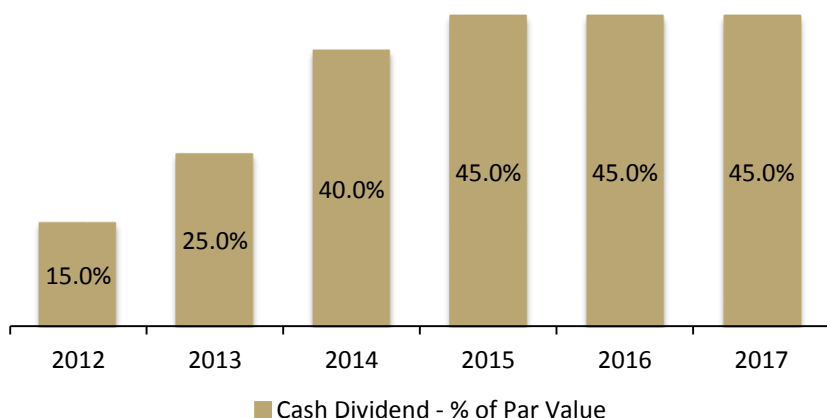
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

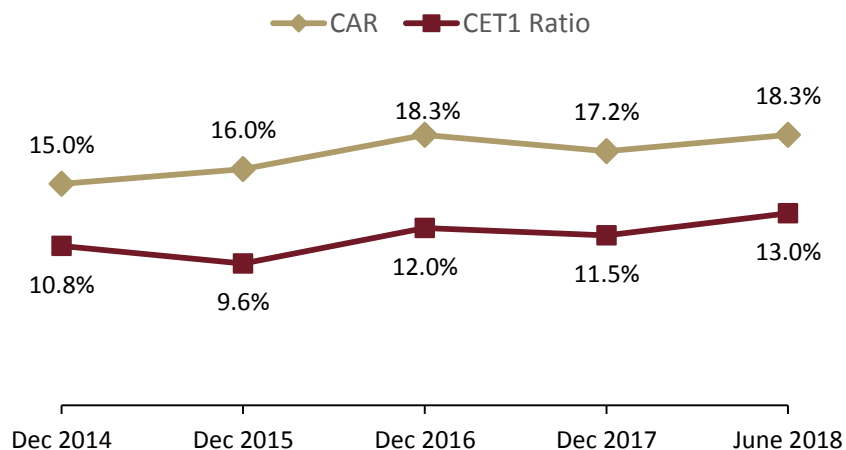
Total Equity¹ Breakdown (AED million)



Dividend History²



Capital Ratios*



Highlights

Capital adequacy ratios remained robust, with overall CAR at 18.3% as of June 30, 2018 and CET 1 ratio at 13.0%.

DIB has been designated a Domestic Systemically Important Bank (D-SIB).

The recent capital raising:

- oversubscribed nearly 3 times
- compliant under the new Basel III regime
- provides room for continued growth

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

² Dividend is calculated as total dividends paid divided by number of shares outstanding at the year-end.

* The above graph reflects amended prior year values under the new Basel III regime

1. Overview of Dubai Islamic Bank

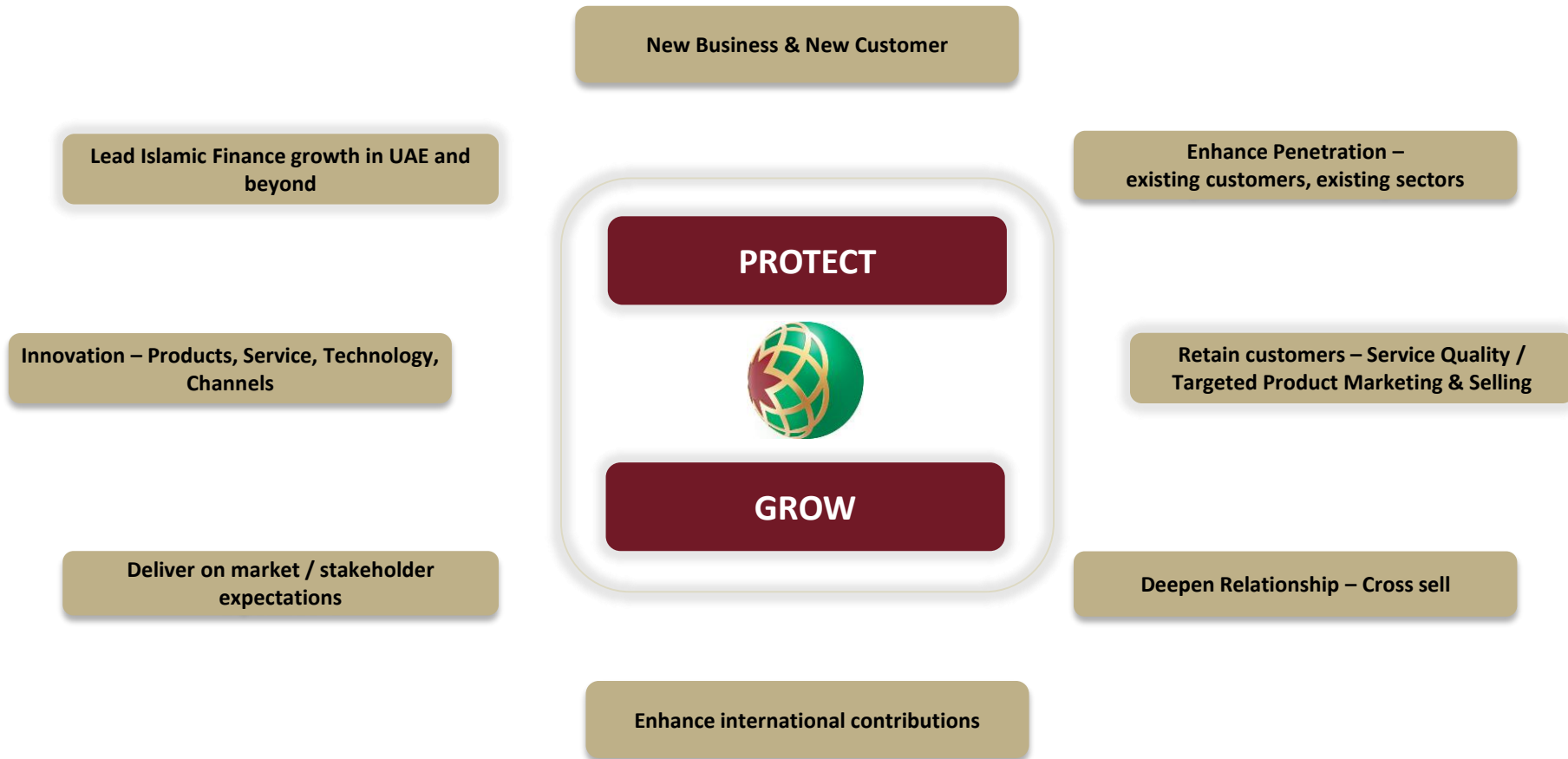
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Strategic Focus 2017-2018



2018 – Target Metrics							
Net Financing Growth	10% - 15% 6%	NPF	3.0% 3.3%	Real Estate Concentration	~ 20% 19%	Return on Assets	2.20% - 2.35% 2.33%
Net Funded Margin	3% - 3.15% 3.15%	Cash Coverage	125% 120%	Cost Income Ratio	Low to mid 30's% 29.4%	Return on Equity	17% - 18% 18.81%

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Consolidated Income Statement

AED million	1H2018	1H2017	2017	2016	
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>	
Income from Islamic financing and investing transactions	4,415	3,713	7,795	6,521	
Commission	781	684	1,407	1,425	
Income / (loss) from other investment	29	29	31	36	
Income from properties held for sale	74	69	197	159	
Income from investment properties	44	68	119	75	
Share of profit from associates and joint ventures	106	67	122	177	
Other Income	128	235	529	243	
Total Income	5,577	4,865	10,199	8,636	
Depositors' and Sukuk holders' share of profit	(1,540)	(1,189)	(2,512)	(1,875)	
Net Income	4,036	3,677	7,687	6,761	
Operating Expense					
Personnel expenses	(803)	(790)	(1,568)	(1,565)	
General and administrative expenses	(306)	(294)	(602)	(575)	
Depreciation of investment properties	(19)	(22)	(46)	(38)	
Depreciation of property, plant and equipment	(59)	(56)	(119)	(119)	
Total Operating Expenses	(1,187)	(1,162)	(2,336)	(2,297)	
Profit before net impairment charges and income tax expense	2,849	2,514	5,351	4,464	
Impairment charge for the period, net	(392)	(356)	(823)	(392)	
Profit for the period before income tax expense	2,458	2,159	4,528	4,072	
Income tax expense	(17)	(15)	(24)	(22)	
Net Profit for the period	2,441	2,143	4,504	4,050	
	Attributable to				
	Owners of the Bank	2,385	2,066	4,322	3,597
	Non-Controlling Interests	56	77	182	453

Balance Sheet

<i>AED million</i>	<i>As at</i>		
	30 June 2018	31 Dec 2017	31 Dec 2016
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	21,886	27,885	16,655
Due from banks and financial institutions	6,860	4,677	4,546
Islamic financing and investing assets, net	141,836	133,334	114,968
Investments in Islamic Sukuk measured at amortized cost	28,448	24,023	23,409
Other investments at fair value	1,860	1,962	1,717
Investments in associates and joint ventures	1,935	2,136	2,034
Properties held for sale	1,250	1,274	1,348
Investment properties	4,056	3,570	3,058
Receivables and other assets	6,282	7,339	6,308
Property, plant and equipment	1,238	1,136	928
Total Assets	215,651	207,337	174,971
Liabilities and Equity			
Liabilities			
Customers' deposits	151,399	147,181	122,377
Due to banks and financial institutions	12,037	14,878	10,418
Sukuk financing instruments	12,301	8,659	7,695
Payables and other liabilities	7,590	7,739	7,211
Total Liabilities	183,205	178,456	147,701
Equity			
Share Capital	6,590	4,942	4,942
Tier 1 Sukuk	7,346	7,346	7,346
Other Reserves and Treasury Shares	10,860	7,786	7,786
Investments Fair Value Reserve	(684)	(615)	(751)
Exchange Transaction Reserve	(901)	(485)	(463)
Retained Earnings	6,602	6,964	5,641
Equity Attributable to owners of the banks	29,813	25,938	24,501
Non-Controlling Interest	2,633	2,943	2,769
Total Equity	32,446	28,881	27,270
Total Liabilities and Equity	215,651	207,337	174,971

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 1.6 million customers. 	<ul style="list-style-type: none"> CBG has sector-specific focus units which target clients across both private and public sectors. The CB Group manages over 4,500 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. 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 both within UAE and across borders. 	<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, fixed income portfolio and capital markets funding.

2015 - 2017 Select Awards & Accolades

Banker MIDDLE EAST

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



ISLAMIC BUSINESS & FINANCE AWARDS 2015

- Best Retail Bank ME
- Best Corporate Bank ME
- Best Commercial Bank ME
- Best Sukuk Arranger ME
- Best Sukuk Deal



Dr. Adnan Chilwan
Forbes 2016 Top 10
Indian Leaders
in the Arab
World

Islamic Finance news Awards

- Best Overall Islamic Bank
- Indonesia Deal of the Year
- Corporate Finance Deal of the Year
- Cross Border Deal of the Year
- Mudarabah Deal of the Year
- Syndicated Deal of the Year
- UAE Deal of the Year
- Bank Islamic Bank in the UAE
- Commodity Murabahah Deal of the Year



- CEO Award – Excellence in Islamic Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger

2015

2016

2017



- 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

Islamic Finance news Awards

- Ijarah Deal of the Year
- Pakistan Deal of the Year
- Mudarabah Deal of the Year



- Best Deal of the year
- Best Car Finance
- Best Online Service



- Best Strategic Vision Award - Dr. Adnan Chilwan, Group CEO
- Best Islamic Bank
- Best Sukuk Arranger
- Best Islamic Retail Bank
- Best Islamic Corporate Bank



























- Corporate Deal of the Year
- Best Car Finance

























Islamic Finance news Awards

- Best Overall Bank
- Best Islamic Bank in the UAE
- Most Innovative Islamic Bank
- Best Retail Islamic Bank
- Deal of the Year
- UAE Deal of the Year
- Hybrid Deal of the Year
- Pakistan Deal of the Year
- Syndicated Deal of the Year
- Real Estate Deal of the Year
- Indonesia Deal of the Year
- Kuwait Deal of the Year

Select DIB Debt Capital Market Transactions

 Noor Bank USD 500,000,000 4.471% 5 year Trust Certificates due 2023 JLM & Bookrunner Apr 2018	 Sharjah Islamic Bank USD 500,000,000 4.231% 5 year Trust Certificates due 2023 JLM & Bookrunner Apr 2018	 DAMAC USD 400,000,000 6.625% 5 year Trust Certificates due 2023 JLM & Bookrunner Apr 2018	 Emirates USD 600,000,000 4.500% 10 year (5 yr WAL) Trust Certificates due 2028 JLM & Bookrunner Mar 2018	 Dar Al-Arkan USD 500,000,000 6.875% 5 year Trust Certificates due 2023 JLM & Bookrunner Mar 2018	 Government of Sharjah USD 1,000,000,000 4.226% 10 year Trust Certificates due 2028 JLM & Bookrunner Mar 2018
 Republic of Indonesia USD 3,000,000,000 3.750% / 4.400% 5 / 10 yr Trust Certificates JLM & Bookrunner Feb 2018	 Dubai Islamic Bank USD 1,000,000,000 3.625% 5 year Trust Certificates due 2023 JLM & Bookrunner Jan 2018	 Emirates REIT USD 400,000,000 5.125% 5 year Trust Certificates due 2022 JLM & Bookrunner Dec 2017	 Government of Pakistan USD 1,000,000,000 5.625% 5 year Trust Certificates due 2022 JLM & Bookrunner Nov 2017	 Islamic Development Bank USD 1,250,000,000 2.261% 5 year Trust Certificates due 2022 JLM & Bookrunner Sep 2017	 Meraas USD 200,000,000 (Tap) 5.112% 5 year Trust Certificates due 2022 JLM & Bookrunner Aug 2017
 Sultanate of Oman USD 2,000,000,000 4.397% 7 year Trust Certificates due 2024 JLM & Bookrunner May 2017	 Meraas USD 400,000,000 5.112% 5 year Trust Certificates due 2022 JLM & Bookrunner May 2017	 Dar Al-Arkan USD 500,000,000 6.875% 5 year Trust Certificates due 2022 JLM & Bookrunner Apr 2017	 Republic of Turkey USD 1,250,000,000 5.004% 6 year Lease Certificates due 2023 JLM & Bookrunner Apr 2017	 Inv. Corp. of Dubai USD 1,000,000,000 5.000% 10 year Trust Certificates due 2027 JLM & Bookrunner Jan 2017	 Etihad Airways USD 1,500,000,000 3.860% 5 year Trust Certificates due 2021 JLM & Bookrunner Nov 2016
 Government of Pakistan USD 1,000,000,000 5.500% 5 year Trust Certificates due 2026 JLM & Bookrunner Oct 2016	 Emaar Properties USD 750,000,000 3.635% 10 year Trust Certificates due 2026 JLM & Bookrunner Sep 2016	 DP World USD 1,112,700,000 (Tender) USD 1,200,000,000 (Sukuk) 3.908% 7 year Trust Certificates due 2023 Co-Manager (Tender) JLM & Bookrunner (Sukuk) May 2016	 Noor Bank USD 500,000,000 6.250% Tier 1 Capital Certificates JLM & Bookrunner May 2016	 Emirates Islamic USD 750,000,000 3.542% 5 year Trust Certificates due 2021 JLM & Bookrunner May 2016	 Republic of Indonesia USD 2,500,000,000 3.400% / 4.550% 5 / 10 yr Trust Certificates JLM & Bookrunner Mar 2016

SELECT SYNDICATED / CLUB TRANSACTIONS

 Emirates International Telecommunications AED 2,261,000,000 Mandated Lead Arranger May 2018	 Al Baraka Turk USD 319,000,000 Mandated Lead Arranger & Bookrunner Apr 2018	 Meydan Group LLC AED 1,300,000,000 Mandated Lead Arranger & Bookrunner Apr 2018	 Investment Corp of Dubai USD 1,200,000,000 Mandated Lead Arranger & Bookrunner Apr 2018	 Dubai Properties Lands AED 381,000,000 Mandated Lead Arranger Mar 2018	 Ajman Bank USD 200,000,000 Mandated Lead Arranger & Bookrunner Mar 2018
 NBB AED 550,000,000 Coordinator, MLA & Bookrunner Mar 2018	 Tecom Investments AED 606,000,000 Mandated Lead Arranger Jan 2018	 Arada Developments AED 1,000,000,000 Mandated Lead Arranger & Bookrunner Dec 2017	 International Air Finance Corporation / Saudia USD 666,000,000 Mandated Lead Arranger & Bookrunner Sep 2017	 ME Investments AED 2,500,000,000 Mandated Lead Arranger & Bookrunner Jul 2017	 Dubai Outlet Mall AED 1,250,000,000 Coordinator, MLA & Bookrunner Jul 2017
 Saudi German Hospitals AED 370,000,000 Mandated Lead Arranger & Bookrunner Aug 2017	 Govt. of Pakistan, Ministry of Finance USD 275,000,000 Mandated Lead Arranger July 2017	 Ziraat Participation Bank USD 235,000,000 Mandated Lead Arranger & Bookrunner May 2017	 Jumeirah Group USD 1,500,000,000 Mandated Lead Arranger & Bookrunner May 2017	 Dubai Airports USD 3,000,000,000 Mandated Lead Arranger & Bookrunner May 2017	 Al Baraka Turk USD 213,000,000 Mandated Lead Arranger & Bookrunner May 2017
 ICD Brookfield AED 1,550,000,000 Mandated Lead Arranger & Bookrunner Dec 2016	 Bukhatir Industrial Investments AED 1,120,000,000 Mandated Lead Arranger & Bookrunner Dec 2016	 Dubai Silicon Oasis AED 1,000,000,000 Mandated Lead Arranger & Bookrunner Sep 2016	 Govt. of Pakistan, Ministry of Finance USD 200,000,000 Mandated Lead Arranger & Bookrunner Sep 2016	 International Air Finance Corporation USD 996,000,000 Mandated Lead Arranger & Bookrunner Aug 2016	 Six Flags / Meraas AED 993,000,000 Mandated Lead Arranger & Bookrunner Jul 2016