



The better way to bank



Investor Presentation

For the period ended September 30th 2016



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

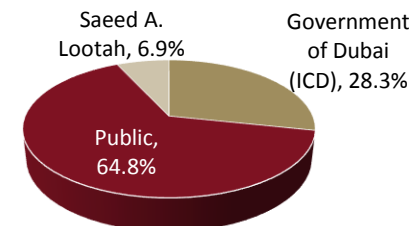
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **4th largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant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

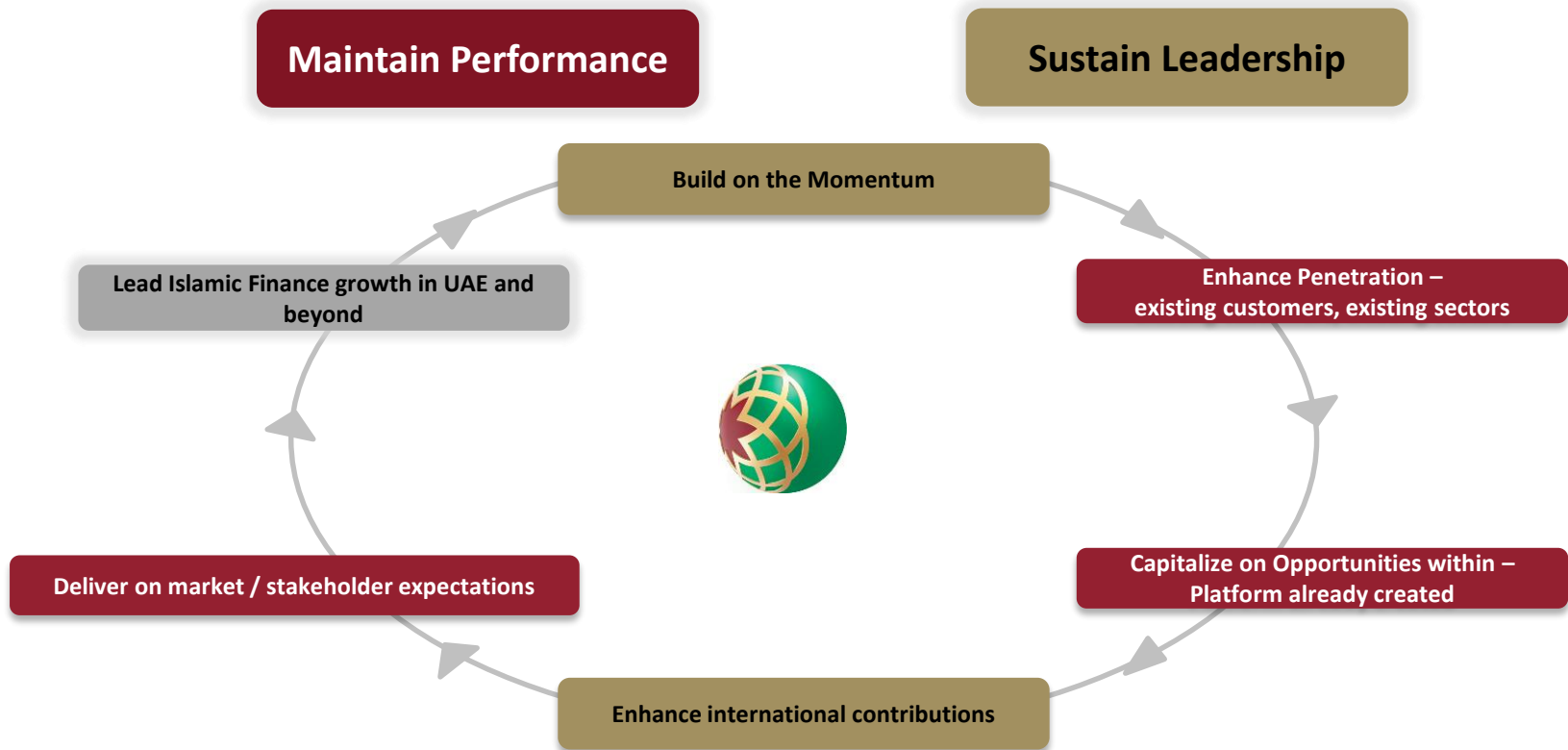
¹According to 2015 financial statements available for the largest Islamic banks in the world.

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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 September 2016)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	Dec 2015	Sep 2016	Change
Net Financing Assets	97,220	111,147	14%
Sukuk Investments	20,066	21,491	7%
Total Assets	149,898	171,492	14%
Customers' Deposits	109,981	121,854	11%
Sukuk Financing Instruments	5,602	7,438	33%
Equity	22,794	26,602	17%
Total Liabilities and Equity	149,898	171,492	14%

Income Statement Items

AED million	9M 2015	9M 2016	Change
Total Income	5,526	6,410	16%
Net Operating Revenue	4,788	5,048	5%
Operating Expenses	(1,634)	(1,716)	5%
Profit before Impairment and Tax Charges	3,154	3,332	6%
Impairment Losses	(341)	(304)	(11%)
Income Tax	(12)	(17)	40%
Group Net Profit	2,801	3,011	7 %

Financial Highlights

Key Ratios	Dec 2014	Dec 2015	Sep 2016
Net Financing to Deposit Ratio ¹	80%	88%	91%
Total Capital Adequacy Ratio	14.9%	15.7%	18.2%
Tier 1 Capital Adequacy Ratio	14.7%	15.5%	18.0%
Non-Performing Asset Ratio	8.0%	5.0%	4.4%
ROE	18.1%	19.0%	17.4%
ROA	2.30%	2.71%	2.44%
Net Profit Margin ("NPM")	3.48%	3.63%	3.20%
Cost to Income Ratio	35%	34.3%	34.0%
Dividend Per Share (in %)	40%	45%	-

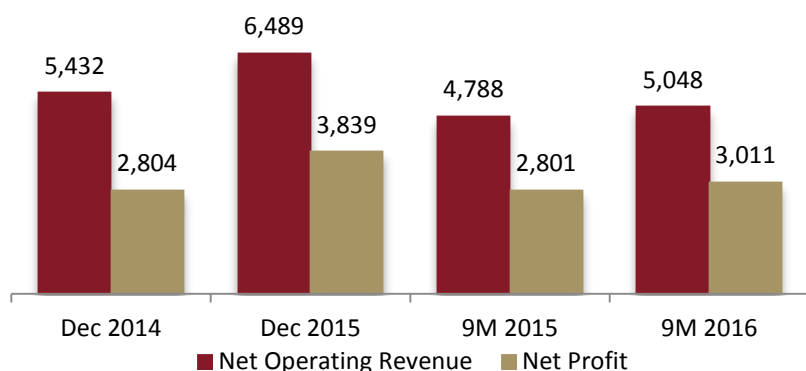
Highlights

- 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.

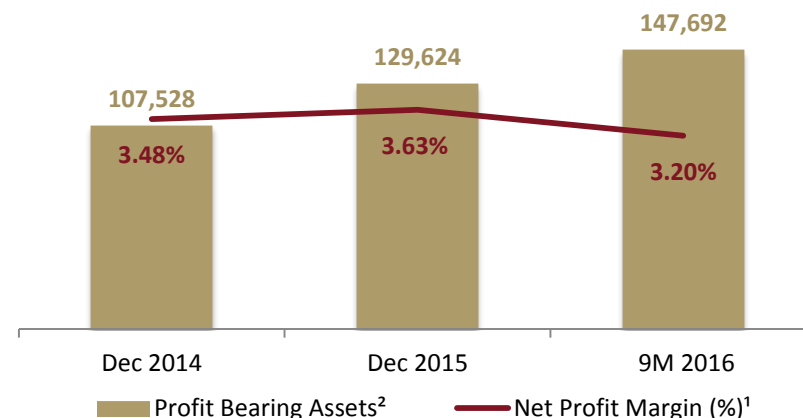
¹ Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Operating Performance & Profitability

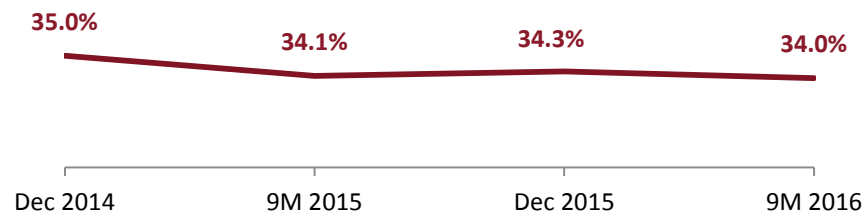
Robust & Growing Profitability (AED million)



Sustained Strong Margins (AED million)



Cost to Income Ratio³ (%)



Highlights

- Net profit for the period ended September 30, 2016, increased to AED 3,011 million from AED 2,801 million in the same period in 2015, an increase by 7%, stemming from higher revenues.
- NIMs continue to remain strong despite pressure on cost of funding.
- Operating expenses slightly increased by 5% to AED 1,716 million for the period ended September 30, 2016, from AED 1,634 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 34.0% compared to 34.1% for the same period in 2015, in line with guidance for the year.

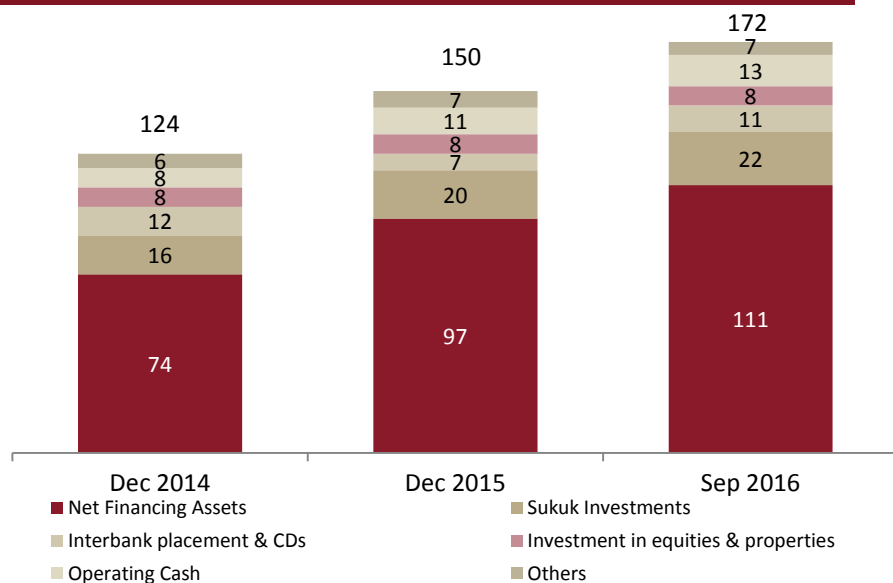
¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

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.

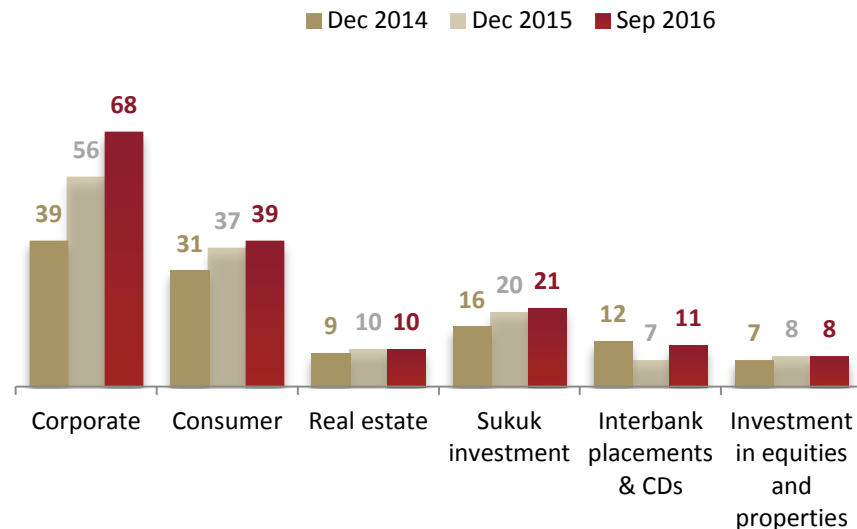
³Cost to income ratio calculated as operating expenses divided by operating income.

Overview of Deployment of Funds / Financings

Deployed Funds Composition (AED bn)

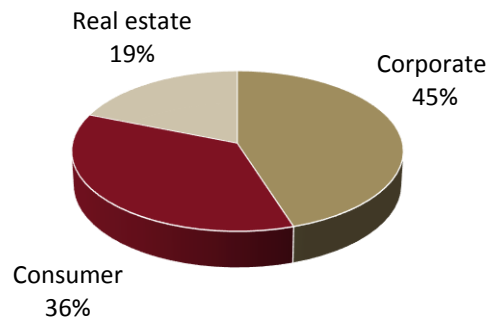


Deployment by Segment (AED bn)

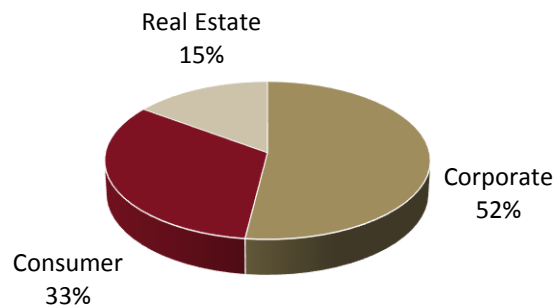


Breakdown of Financing Portfolio by Sector (%)

Dec 2015



Sept 2016

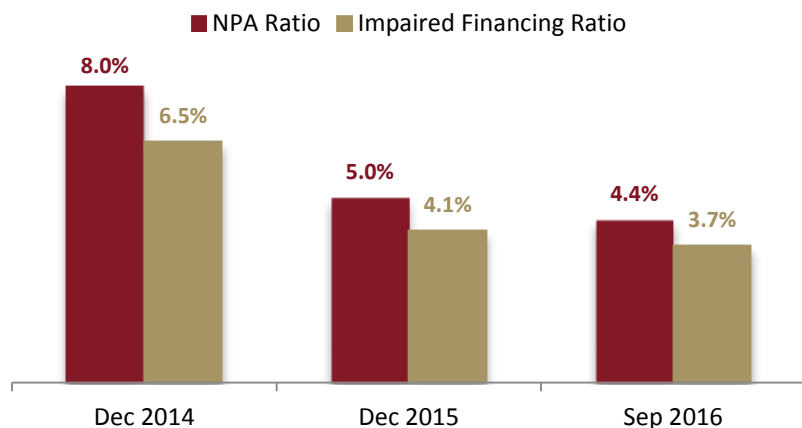


Highlights:

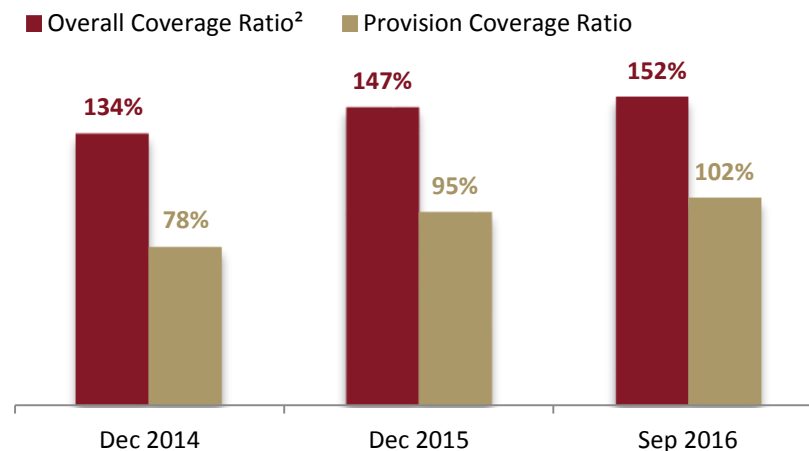
Net financing assets continue on the growth trajectory as the bank enhances its share of wallet across the various sectors of the economy.

- Corporate banking grew at 21% to AED 68 billion.
- Consumer banking grew at 5% to AED 39 billion.
- Real Estate concentration maintained at levels well below guidance.

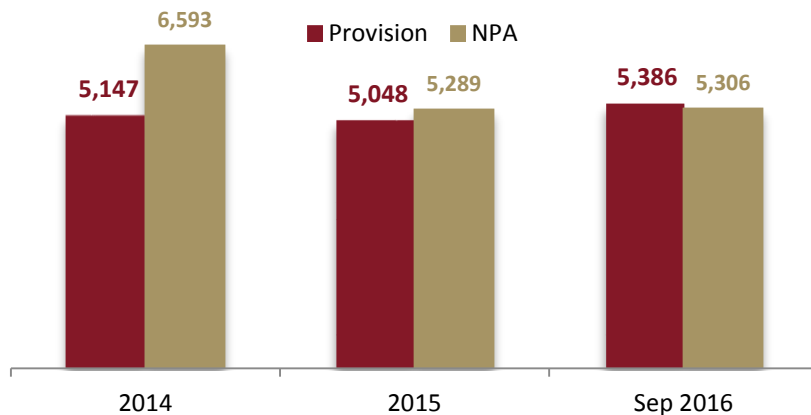
Non-Performing Assets ("NPA")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

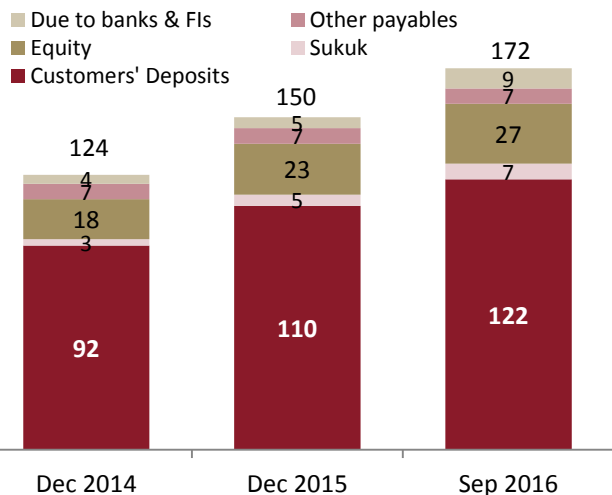
- NPA ratio continues to show a consistent decline improving to 4.4% for the period ended September 30, 2016, compared with 5.0% at the end of 2015.
- Impaired financing ratio also improved to 3.7% for the period ended September 30, 2016 from 4.1% at the end of 2015.
- Cash coverage continues to improve crossing 100% for the first time.

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

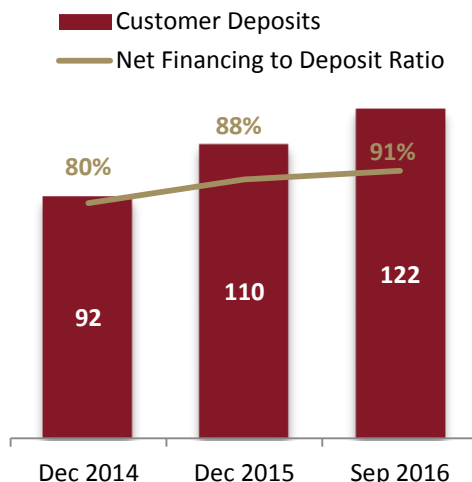
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

Funding Sources and Liquidity

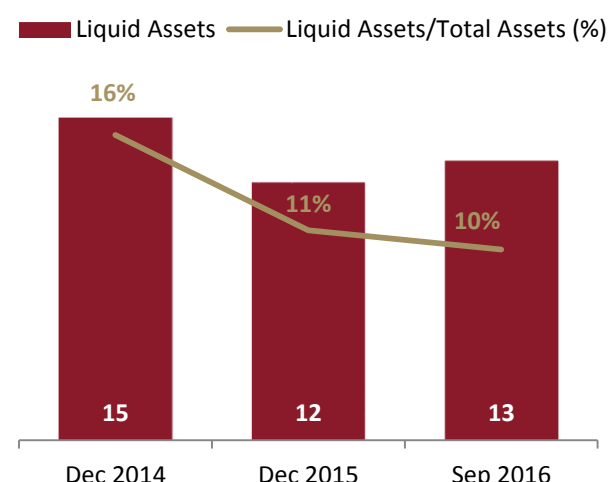
Funding Sources (AED bn)



Customers' Deposits (AED bn)

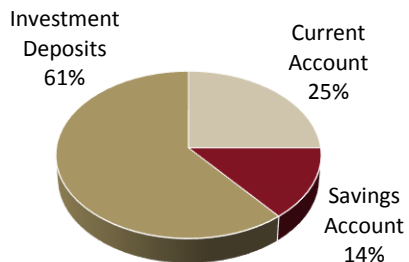


Liquidity Position (AED bn)

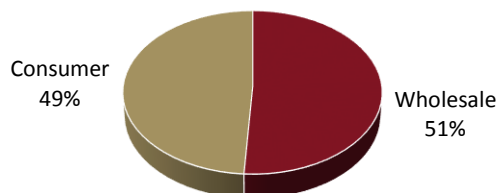


Customer Deposits (AED 122 bn, as at 30 September, 2016)

By Type



By Business



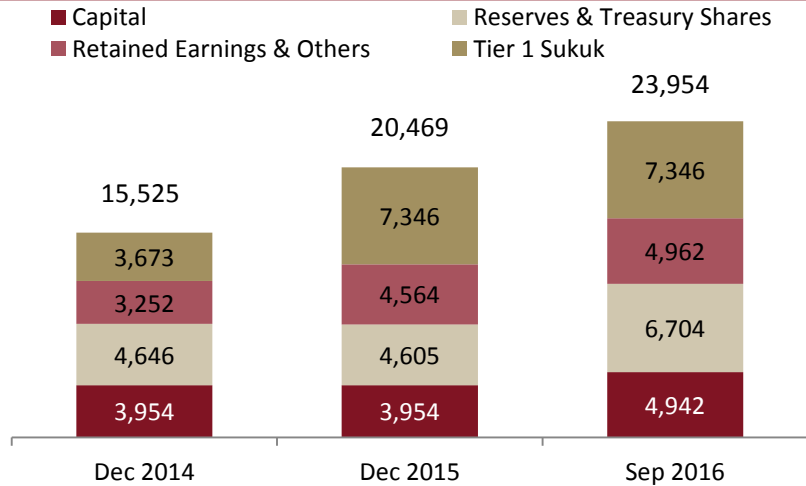
Highlights

- Customer deposits
 - ✓ Increased by 11% to AED 122 billion as of Sep 2016 from AED 110 billion as of end of 2015.
 - ✓ Maintained a diverse deposit base with 50/50 consumer/corporate split.
- CASA book
 - ✓ Increased by 8% to AED 48.2 billion compared with AED 44.6 billion in 2015, depicting the bank's ability to attract low cost deposits.
 - ✓ CASA maintained at around 40%.
- Financing to deposit ratio stood at 91% as of September 30, 2016 compared to 88% at the end of 2015, highlighting a deliberate strategy to enhance efficiency and protect margins.

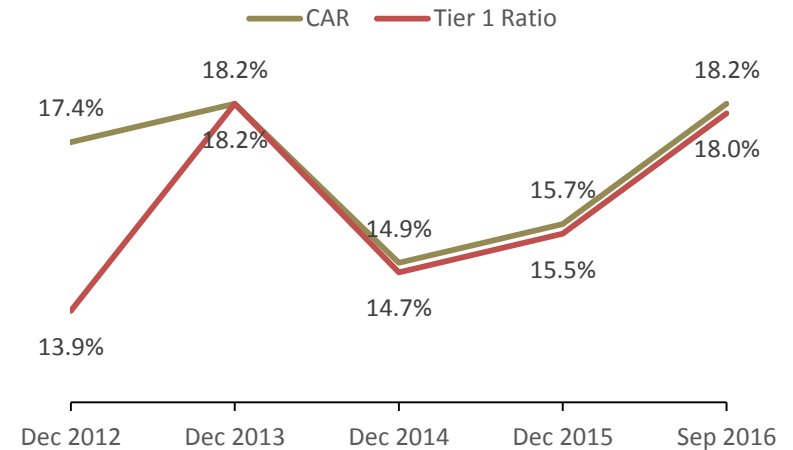
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

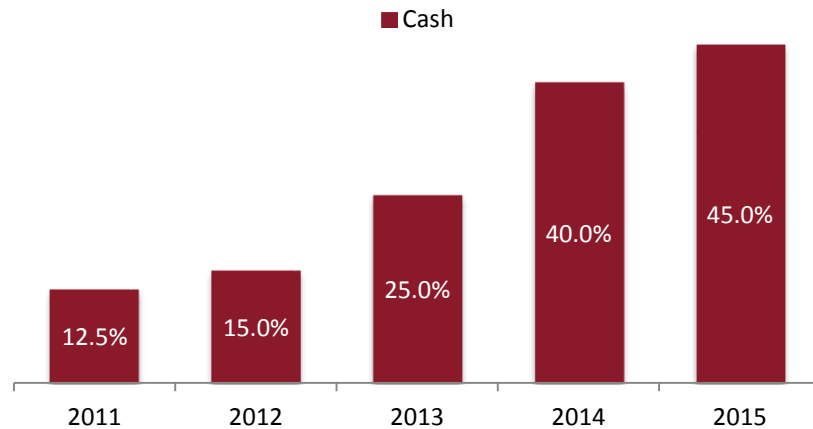
Total Equity¹ Breakdown (AED million)



Capital Ratios*



Dividend Payout History²



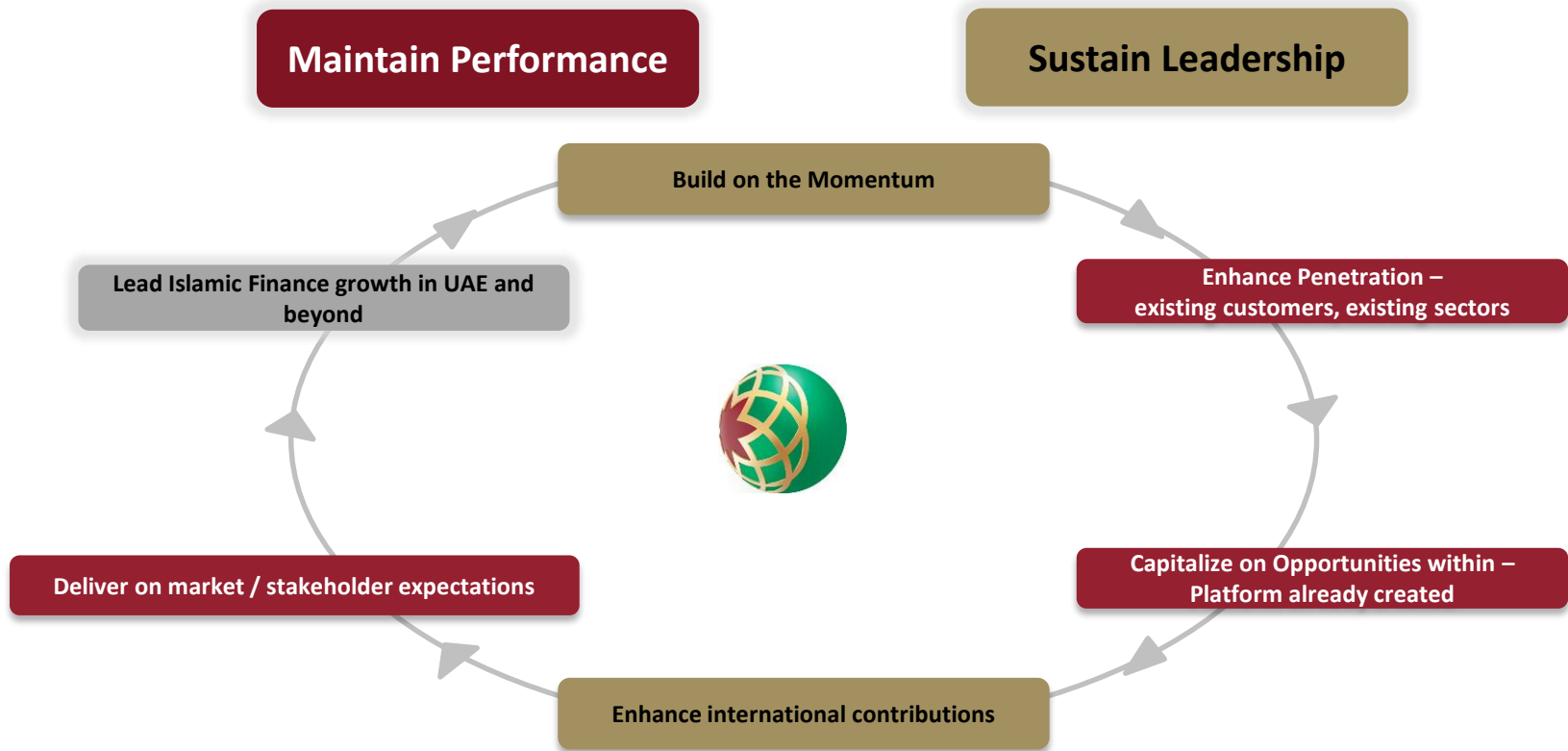
Highlights

- 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 2.44% & ROE 17.4% continues to be in line with guidance.

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% <u>14%</u>	NPLs	4.0% <u>4.4%</u>	Real Estate Concentration	Mid 20s% <u>15%</u>	Return on Assets	2.3% - 2.5% <u>2.44%</u>
NIMs	3.25% - 3.50% <u>3.20%</u>	Cash Coverage	~110% <u>102%</u>	Cost Income Ratio	Low – Mid 30s% <u>34.0%</u>	Return on Equity	17% - 18% <u>17.4%</u>

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Consolidated Income Statement

<i>AED million</i>	9M 2016	9M 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>	4,767	4,043	5,520	4,444	
<i>Commission</i>	1,119	975	1,295	1,052	
<i>Income / (loss) from other investment</i>	27	36	37	39	
<i>Income from investment properties</i>	58	93	111	83	
<i>Income from properties held for sale</i>	119	172	246	215	
<i>Other Income</i>	175	55	61	262	
<i>Share of profit from associates and joint ventures</i>	145	152	276	135	
Total Income	6,410	5,526	7,546	6,230	
<i>Depositors' and sukuk holders' share of profit</i>	(1,362)	(738)	(1,057)	(799)	
Net Income	5,048	4,788	6,489	5,431	
Operating Expense					
<i>Personnel expenses</i>	(1,168)	(1,093)	(1,480)	(1,260)	
<i>General and administrative expenses</i>	(429)	(433)	(589)	(510)	
<i>Depreciation of investment properties</i>	(29)	(22)	(29)	(35)	
<i>Depreciation of property, plant and equipment</i>	(90)	(86)	(125)	(102)	
Total Operating Expenses	(1,716)	(1,634)	(2,223)	(1,907)	
Profit before net impairment charges and income tax expense	3,332	3,154	4,265	3,524	
<i>Impairment charge for the period, net</i>	(304)	(341)	(410)	(703)	
Profit for the period before income tax expense	3,028	2,813	3,855	2,822	
<i>Income tax expense</i>	(17)	(12)	(16)	(18)	
Net Profit for the period	3,011	2,801	3,839	2,804	
	Attributable to				
	<i>Non-Controlling Interests</i>	330	111	284	143
	<i>Owners of the Bank</i>	2,681	2,691	3,556	2,661

Balance Sheet

AED million	As on		
	30 Sep 2016	31 Dec 2015	31 Dec 2014
Assets	<i>Un-audited</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	17,488	13,415	16,317
Due from banks and financial institutions	6,495	5,085	4,316
Islamic financing and investing assets, net	111,147	97,220	73,977
Investments in Islamic Sukuk measured at amortised cost	21,491	20,066	16,119
Other investments at fair value	1,730	1,831	2,037
Investments in associates and joint ventures	2,210	2,085	1,873
Properties held for sale	1,375	1,394	1,512
Investment properties	2,982	2,743	2,042
Receivables and other assets	5,696	5,264	5,114
Property, plant and equipment	878	795	581
Total Assets	171,492	149,898	123,887
Liabilities and Equity			
Liabilities			
Customers' deposits	121,854	109,981	92,345
Due to banks and financial institutions	9,301	4,713	3,940
Sukuk financing instruments	7,438	5,602	2,847
Payables and other liabilities	6,297	6,590	6,854
Zakat payable	-	218	194
Total Liabilities	144,890	127,104	106,181
Equity			
Share Capital	4,942	3,954	3,954
Tier 1 Sukuk	7,346	7,346	3,673
Other Reserve and Treasury Shares	7,811	5,618	5,494
Investment Fair Value Reserve	(749)	(657)	(568)
Exchange Transaction Reserve	(358)	(355)	(280)
Retained Earning	4,962	4,564	3,252
Equity Attributable to owners of the banks	23,954	20,469	15,525
Non-Controlling Interest	2,648	2,325	2,181
Total Equity	26,602	22,794	17,706
Total Liabilities and Equity	171,492	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.

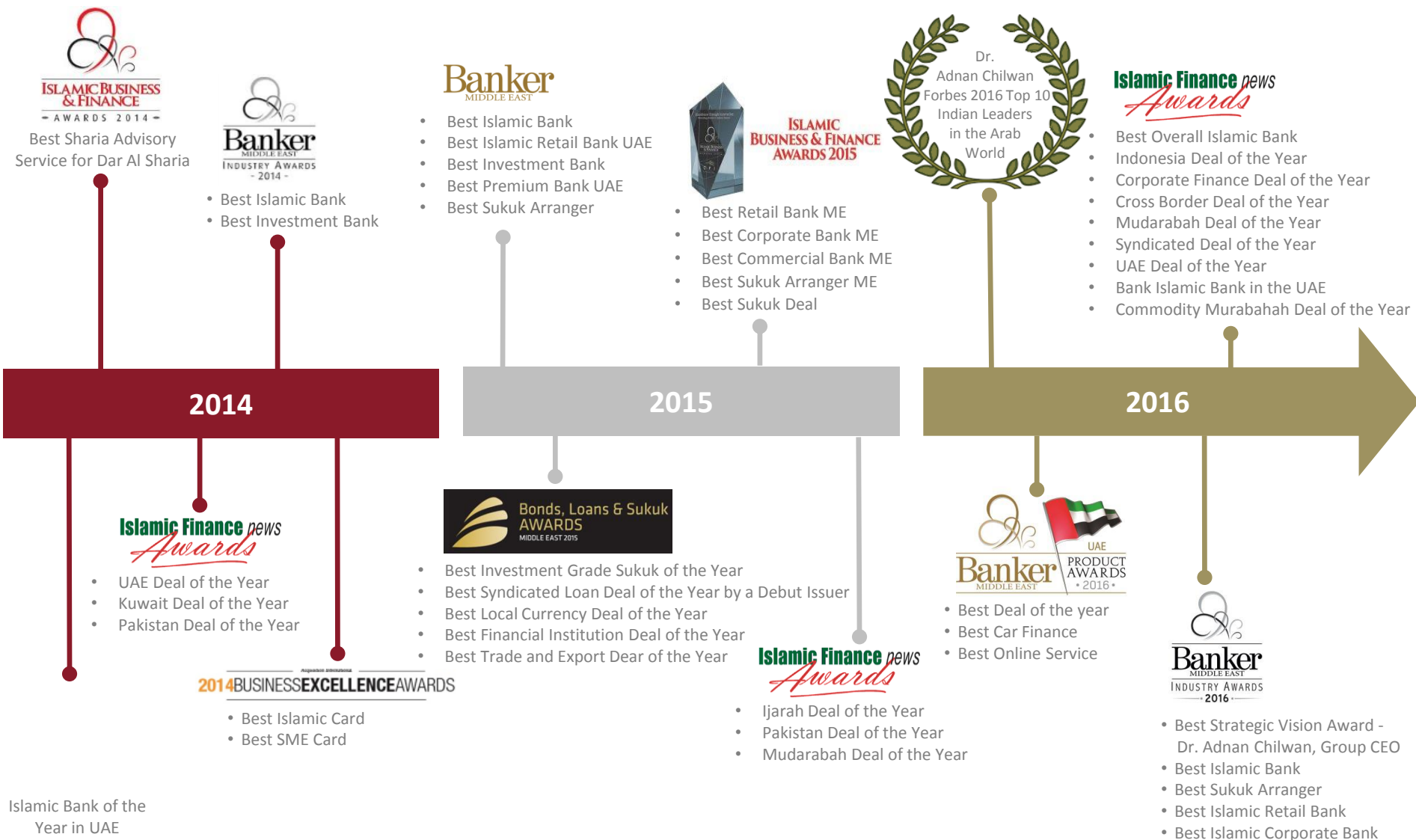
Grow Core Businesses Across All Emirates	Promote Islamic Finance Sector & Growth Agenda of Dubai and the UAE	Customer is at the Centre of DIB's Strategy	Expand Geographic Footprint
<ul style="list-style-type: none">✓ DIB's principal plan for 2014-2016 is to grow its core businesses of consumer, corporate,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



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