



The better way to bank



Investor Presentation

For the period ended September 30th 2017



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

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Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

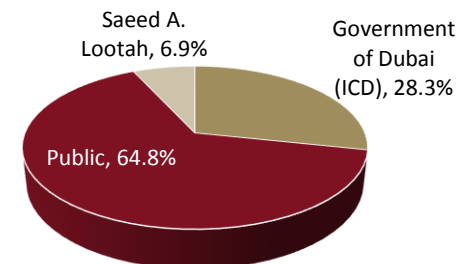
Snapshot of Dubai Islamic Bank

- 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 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.
- Recent rating actions:
 - Moody’s LT issuer rating moved up to ‘A3’.
 - Fitch standalone Viability Rating upgraded to ‘bb+’

Geographic Presence



Ownership (as at 30 September 2017)



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

Significant Subsidiaries and Associates



92.0%

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



60.0%

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



100.0%

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



39.4%

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



29.5%

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



44.9%

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



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 2016 banks financial statements.

1. Overview of Dubai Islamic Bank

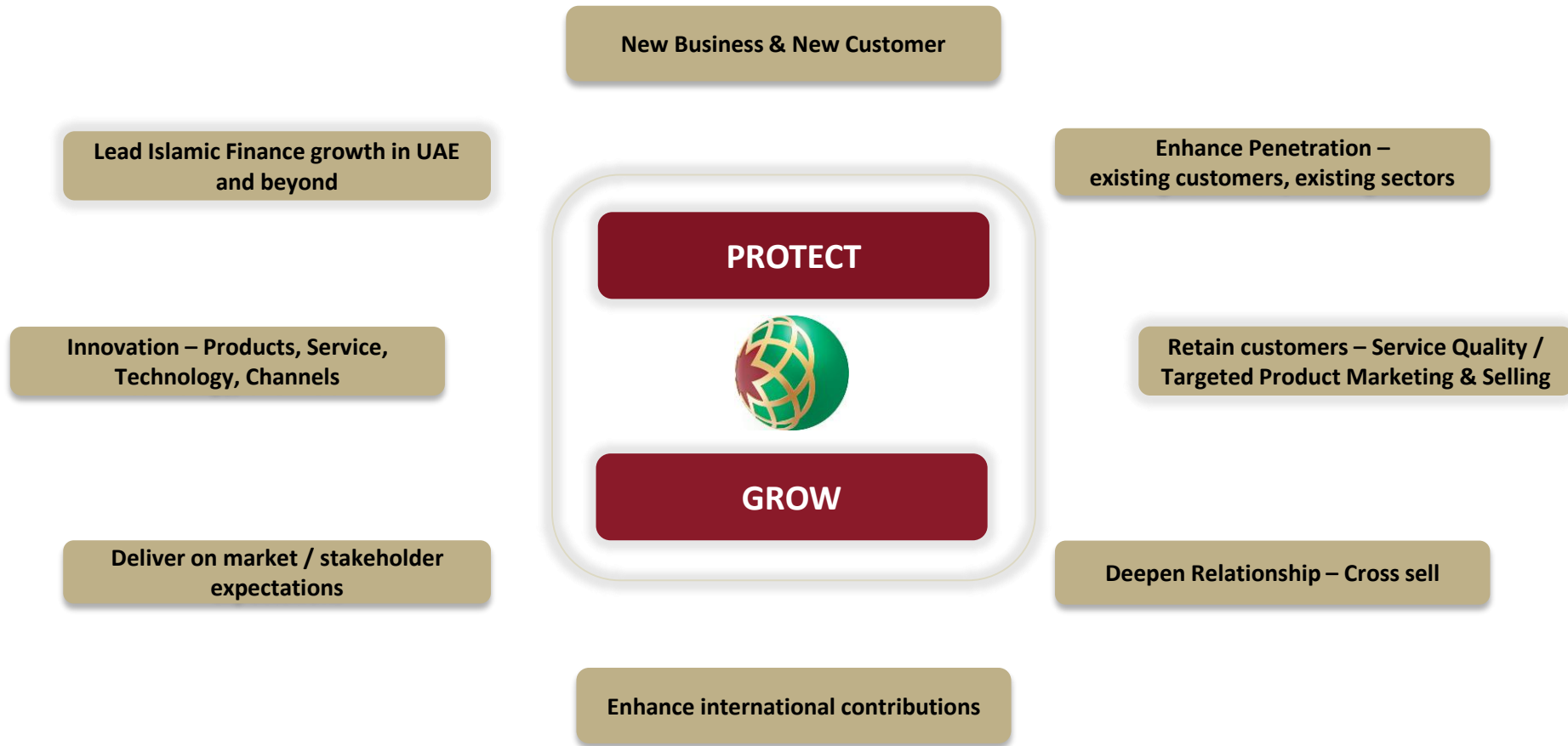
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Strategic Focus 2017



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

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Overall Financial Performance (as at 30th September 2017)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	2016	Sep 2017	Change
Net Financing Assets	114,968	131,284	14%
Sukuk Investments	23,409	25,170	8%
Total Assets	174,971	201,162	15%
Customers' Deposits	122,377	143,528	17%
Sukuk Financing Instruments	7,695	8,663	13%
Equity	27,270	27,944	2%
Total Liabilities and Equity	174,971	201,162	15%

Income Statement Items

AED million	Sep 2016	Sep 2017	Change
Total Income	6,410	7,510	17%
Net Operating Revenue	5,048	5,681	13%
Operating Expenses	(1,716)	(1,741)	1%
Profit before Impairment and Tax Charges	3,332	3,940	18%
Impairment Losses	(304)	(619)	103%
Income Tax	(17)	(20)	17%
Group Net Profit	3,011	3,301	10%

Financial Highlights

Key Ratios	Dec 2015	Dec 2016	Sep 2017
Net Financing to Deposit Ratio ¹	88%	94%	92%
Total Capital Adequacy Ratio	15.7%	18.1%	16.9%
Tier 1 Capital Adequacy Ratio	15.5%	17.8%	16.3%
Non-Performing Asset Ratio	5.0%	3.9%	3.4%
ROE	20.3%	17.8%	18.6%
ROA	2.71%	2.43%	2.34%
Net Profit Margin ("NPM")	3.63%	3.23%	3.13%
Cost to Income Ratio	34.3%	34.0%	30.7%
Dividend Per Share (% of par value)	45%	45%	-

Highlights

Sustained Strong Balance Sheet Growth

- Total assets now reaching AED 201.2 billion, up by 15% YTD.
- Financing assets grew by 14% YTD to AED 131.3 billion primarily driven by growth of the Corporate business.
- Solid deposit growth of 17% YTD now reaching AED 143.5 billion.

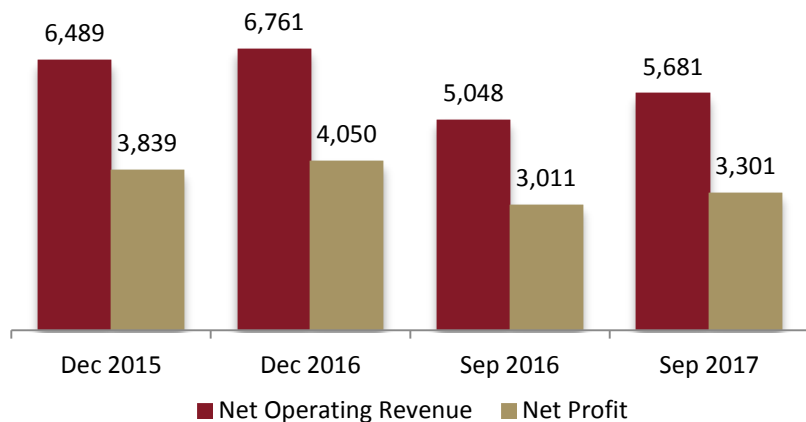
Robust Profitability

- Total income up by 17% to AED 7.5 billion.
- Net profit rising by 10% YoY to AED 3.3 billion.

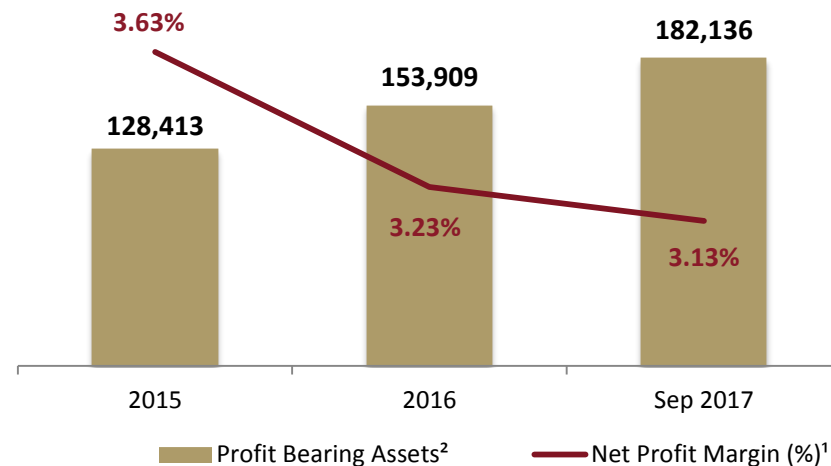
¹ Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Operating Performance & Profitability

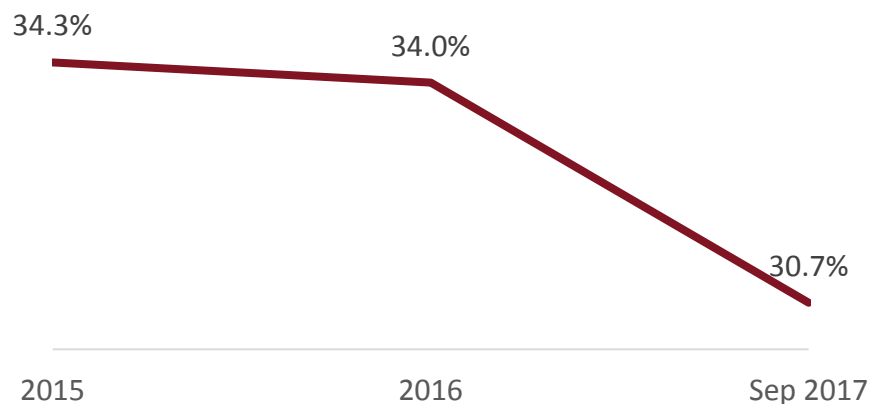
Robust & Growing Profitability (AED million)



Sustained Strong Margins (AED million)



Cost to Income Ratio³ (%)



Highlights

Business growth continues to drive profitability

- Net Operating Revenue increased by 13% to AED 5,681 million.
- Effective cost controls kept operating expenses almost flat allowing for further improvement in cost income ratio now at 30.7%.

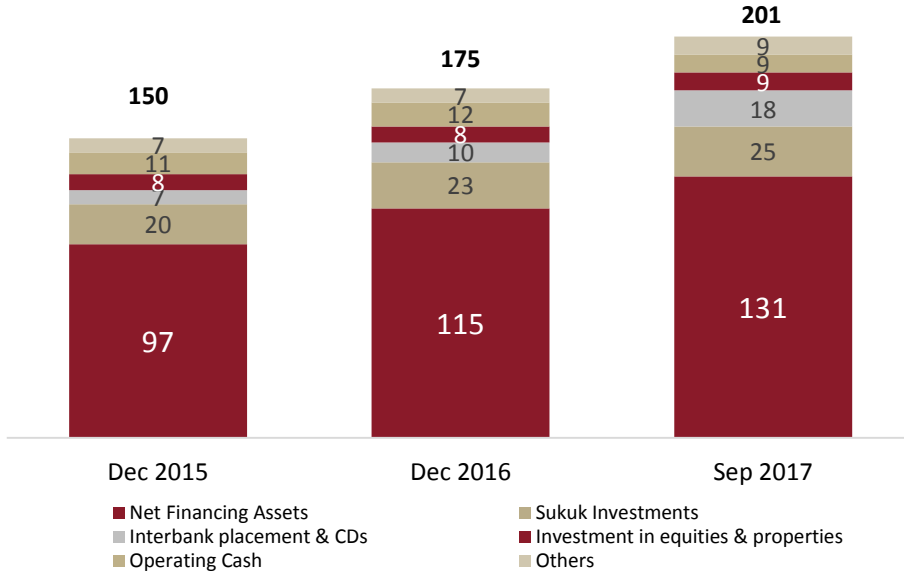
¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murabahaat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

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

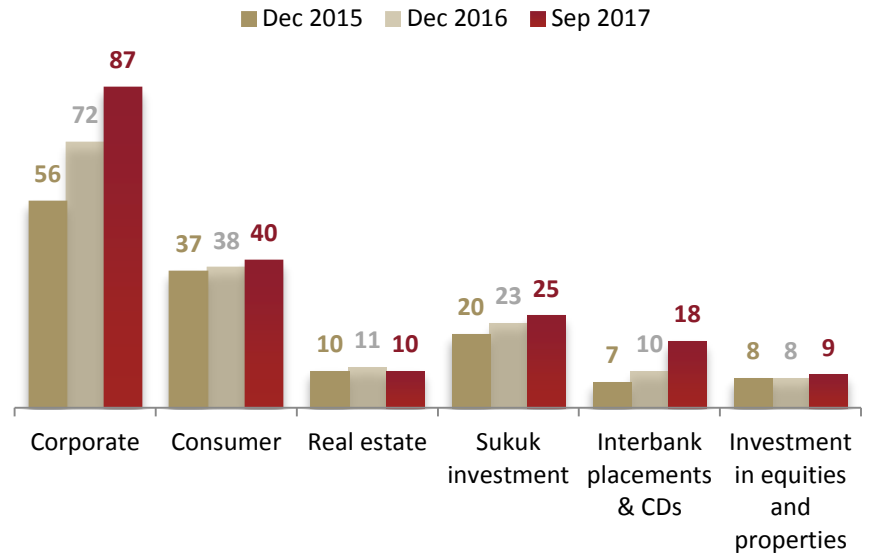
³Cost to income ratio calculated as operating expenses divided by operating income.

Overview of Deployment of Funds / Financings

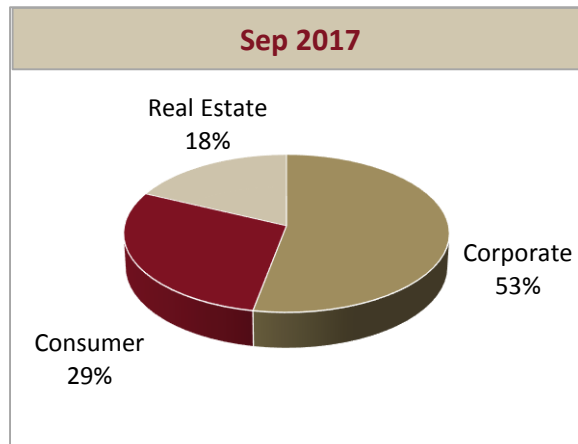
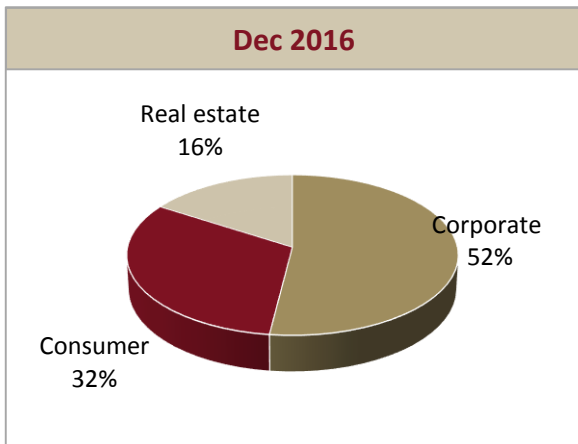
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

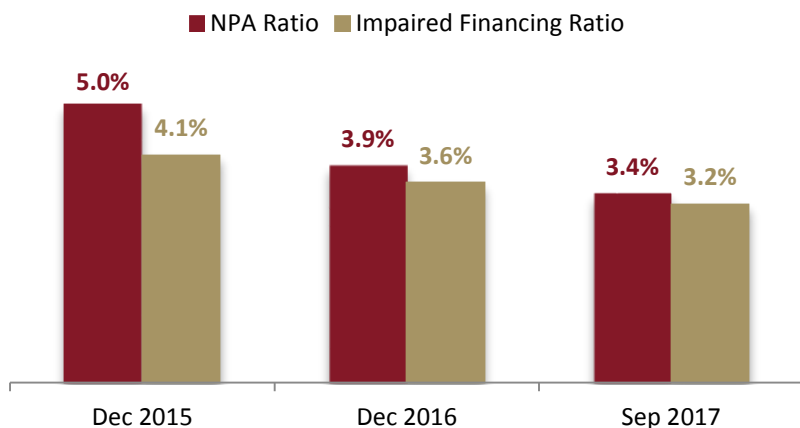
Financing assets continue on the growth trajectory.

- Corporate banking financing assets grew at around 21% to AED 87 billion.
- Consumer business now at AED 40 billion.

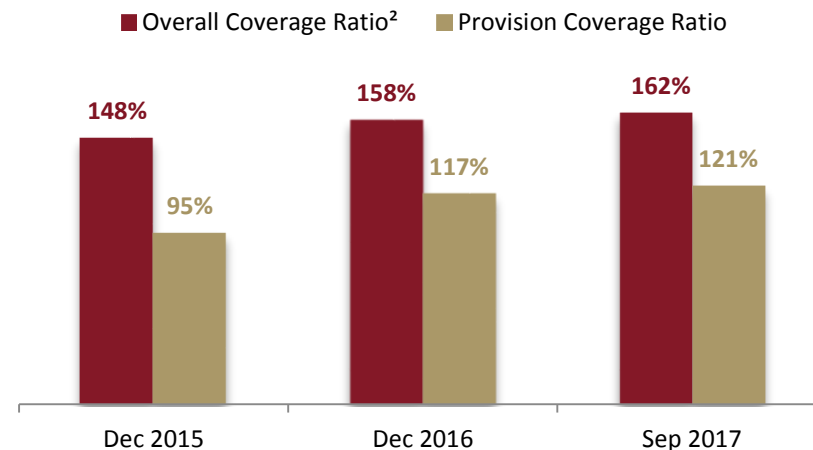
Sukuk portfolio grew by 8% YTD.

Improving Asset Quality

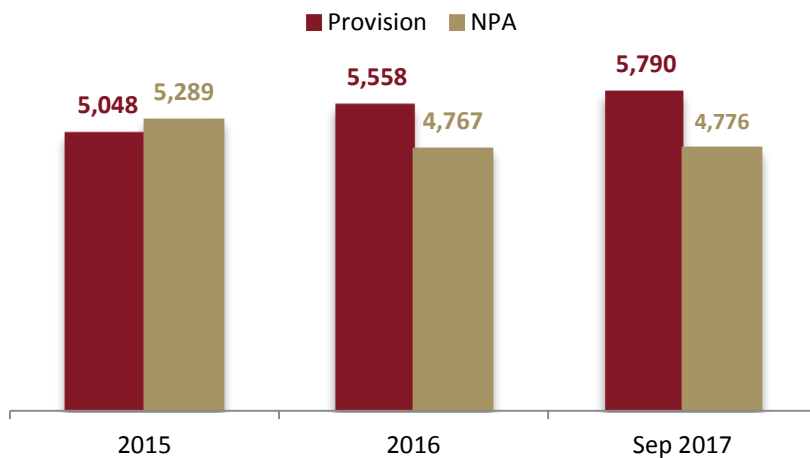
Non-Performing Assets ("NPA")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

Robust risk management and controls

- NPAs ratio decline to 3.4% and impaired financing ratio improved to 3.2% in Sep 2017 driven by continued settlements, recoveries and re-classifications of legacy exposures.

Coverage further strengthened

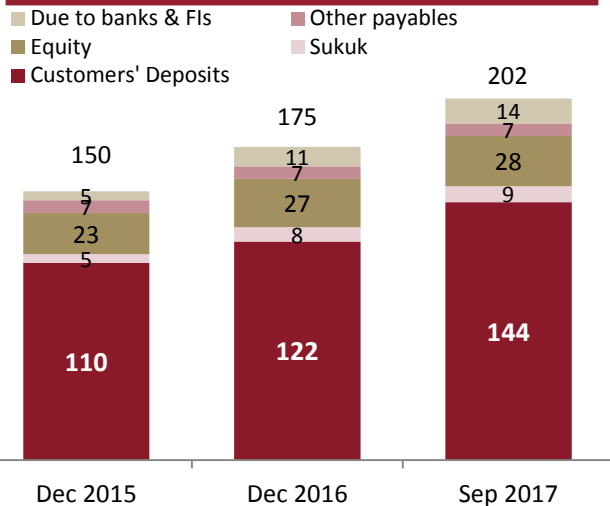
- Cash coverage reaches 121%.
- Overall coverage at 162%.

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

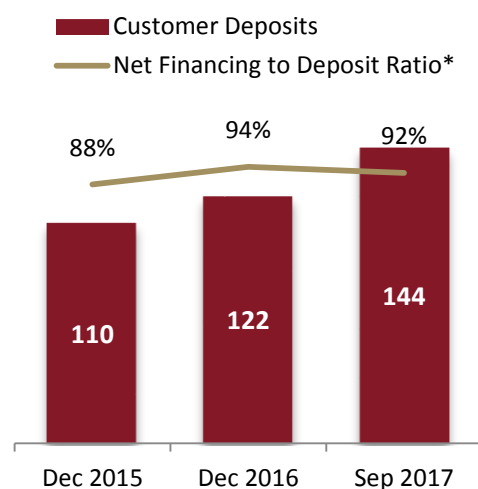
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing assets.

Funding Sources and Liquidity

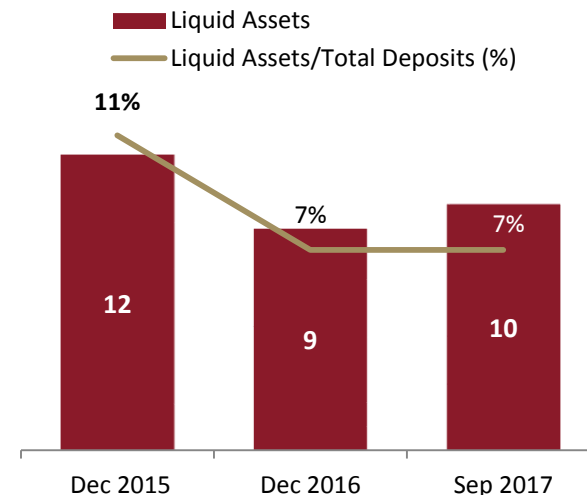
Funding Sources (AED bn)



Customers' Deposits (AED bn)

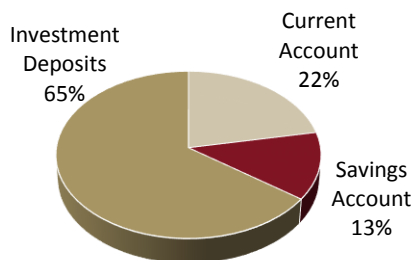


Liquidity Position (AED bn)

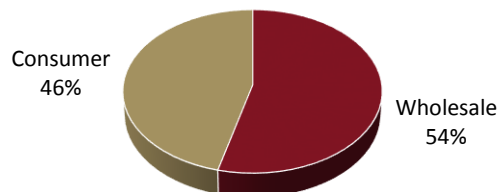


Customer Deposits (AED 144 bn, as at 30 Sep 2017)

By Type



By Business



Highlights

Solid deposit growth

- Increased by 17% to AED 144 billion YTD.
- Diverse deposit base equally split between corporate and consumer.

CASA Deposits

- CASA component stood at AED 50.9 billion as of September 30, 2017 compared with AED 47.4 billion as at end of 2016 showing consistent rise in low cost deposits.

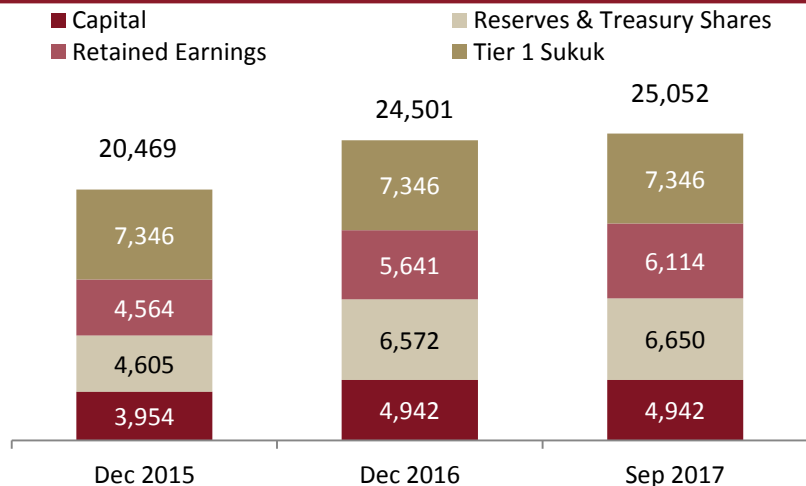
Robust Liquidity

- Financing to deposit ratio stood at 92%, indicating a push towards efficiency and margin protection..

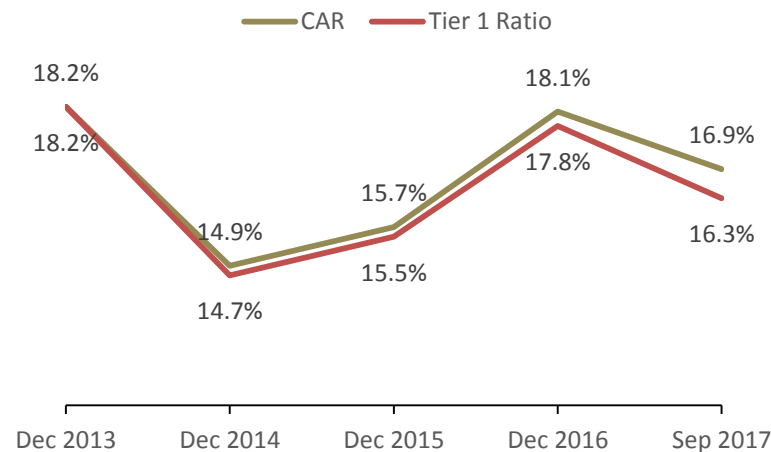
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

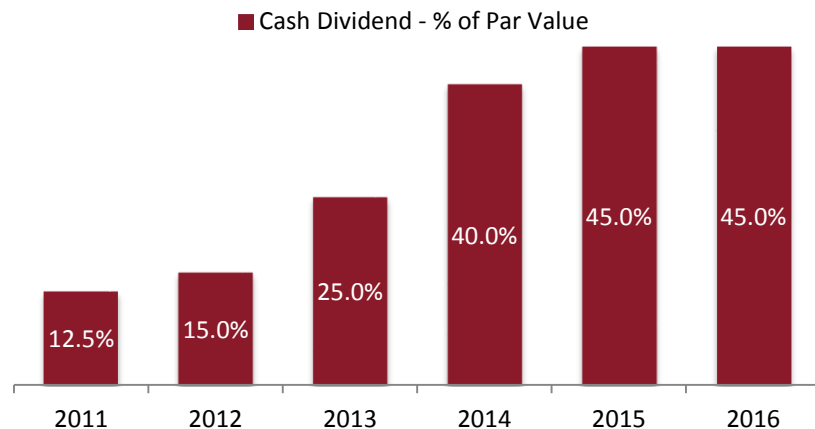
Total Equity¹ Breakdown (AED million)



Capital Ratios*



Dividend History²



Highlights

Robust Capitalization

- Total CAR at 16.9% as of Sep 2017.
- Tier 1 ratio stood at 16.3% as of Sep 2017.

Returns remain strong

- ROA at 2.34% in line with guidance.
- ROE of 18.6% exceeding guidance.

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.

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

1. Overview of Dubai Islamic Bank

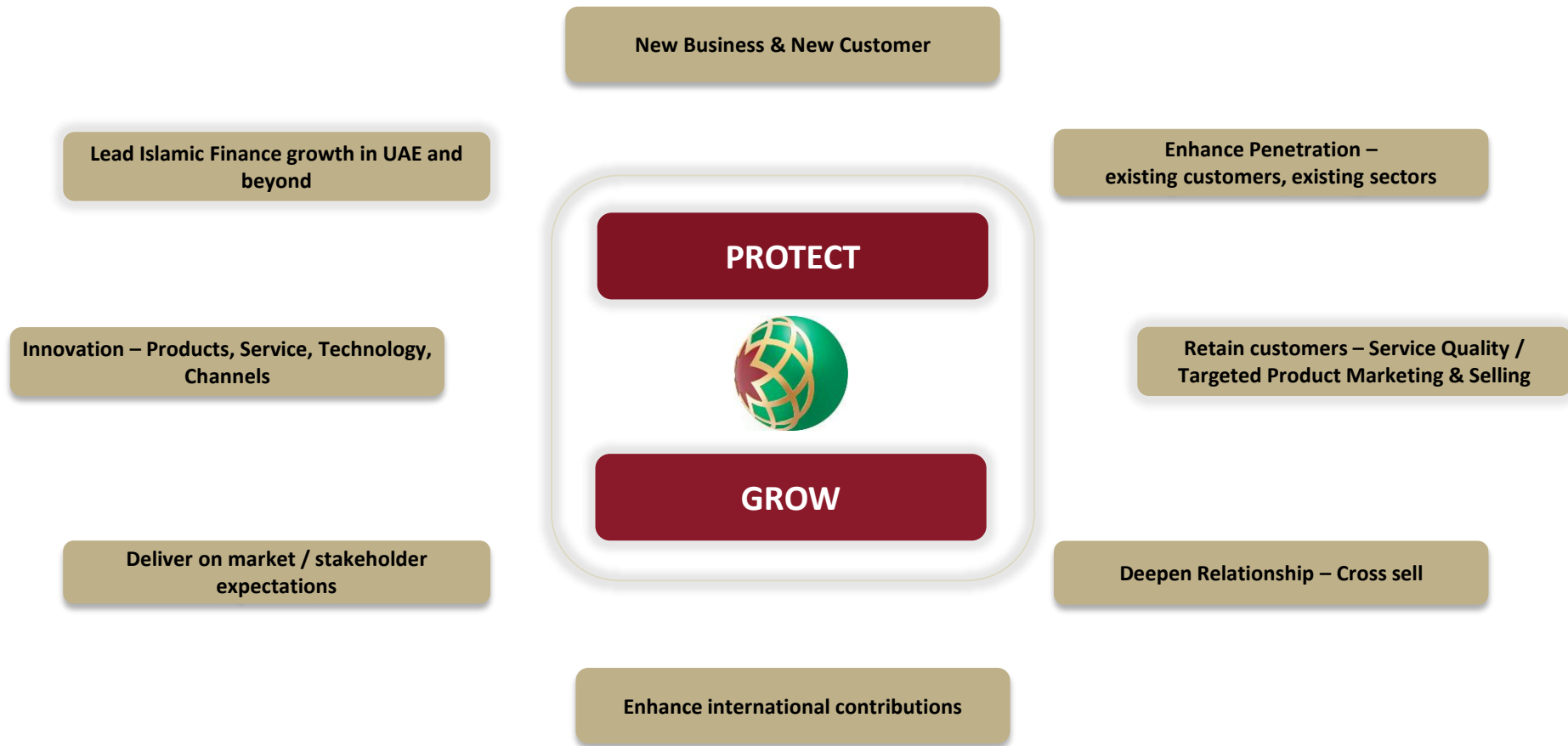
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Strategic Focus 2017



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Net Funded Margin	~ 3.25% 3.13%	Cash Coverage	~ 125% 121%	Cost Income Ratio	Mid 30s% 30.7%	Return on Equity	17% - 18% 18.6%

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Consolidated Income Statement

<i>AED million</i>	Sep 2017	Sep 2016	2016	2015	
Net Income	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>	
<i>Income from Islamic financing and investing transactions</i>	5,722	4,813	6,521	5,520	
<i>Commission</i>	1,027	1,074	1,425	1,295	
<i>Income / (loss) from other investment</i>	31	27	36	37	
<i>Income from investment properties</i>	95	57	75	111	
<i>Income from properties held for sale</i>	119	119	159	246	
<i>Other Income</i>	403	175	243	61	
<i>Share of profit from associates and joint ventures</i>	113	145	177	276	
Total Income	7,510	6,410	8,636	7,546	
<i>Depositors' and sukuk holders' share of profit</i>	(1,829)	(1,362)	(1,875)	(1,057)	
Net Income	5,681	5,048	6,761	6,489	
Operating Expense					
<i>Personnel expenses</i>	(1,174)	(1,168)	(1,565)	(1,480)	
<i>General and administrative expenses</i>	(447)	(429)	(575)	(590)	
<i>Depreciation of investment properties</i>	(33)	(29)	(38)	(29)	
<i>Depreciation of property, plant and equipment</i>	(87)	(90)	(119)	(125)	
Total Operating Expenses	(1,741)	(1,716)	(2,297)	(2,224)	
Profit before net impairment charges and income tax expense	3,940	3,332	4,464	4,265	
<i>Impairment charge for the period, net</i>	(619)	(304)	(392)	(410)	
Profit for the period before income tax expense	3,321	3,028	4,072	3,855	
<i>Income tax expense</i>	(20)	(17)	(22)	(16)	
Net Profit for the period	3,301	3,011	4,050	3,839	
	Attributable to				
	<i>Non-Controlling Interests</i>	128	330	453	284
	<i>Owners of the Bank</i>	3,173	2,681	3,597	3,555

Balance Sheet

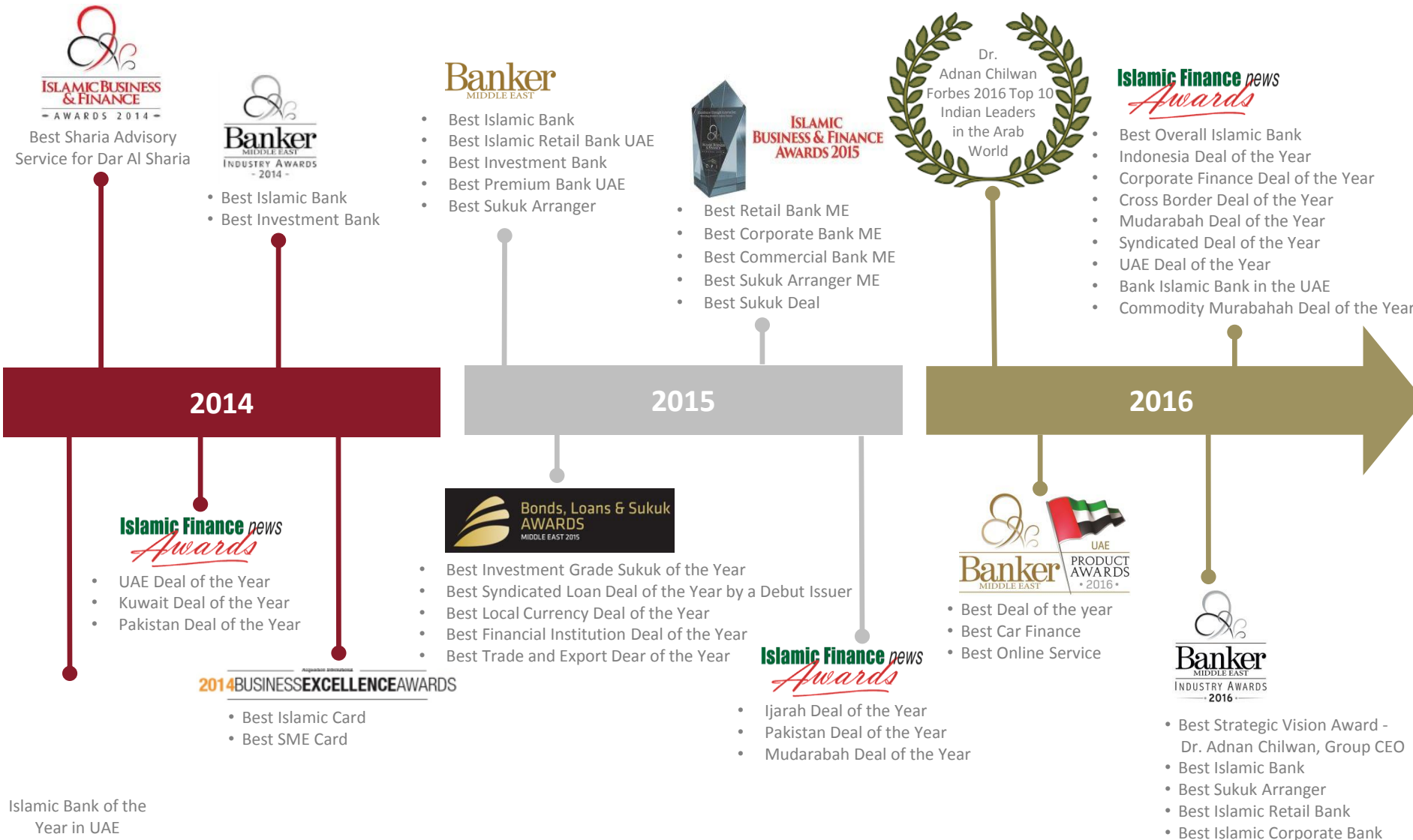
AED million	As on		
	30 Sep 2017	31 Dec 2016	31 Dec 2015
Assets	Reviewed	Audited	Audited
Cash and balances with central banks	22,667	16,655	13,415
Due from banks and financial institutions	4,657	4,546	5,085
Islamic financing and investing assets, net	131,284	114,968	97,220
Investments in Islamic Sukuk measured at amortised cost	25,170	23,409	20,066
Other investments at fair value	1,783	1,717	1,831
Investments in associates and joint ventures	2,131	2,034	2,085
Properties held for sale	1,300	1,348	1,394
Investment properties	3,439	3,058	2,743
Receivables and other assets	7,678	6,308	5,264
Property, plant and equipment	1,054	928	795
Total Assets	201,162	174,971	149,898
Liabilities and Equity			
Liabilities			
Customers' deposits	143,528	122,377	109,981
Due to banks and financial institutions	13,568	10,418	4,713
Sukuk financing instruments	8,663	7,695	5,602
Payables and other liabilities	7,459	7,211	6,808
Total Liabilities	173,218	147,701	127,104
Equity			
Share Capital	4,942	4,942	3,954
Tier 1 Sukuk	7,346	7,346	7,346
Other Reserve and Treasury Shares	7,786	7,786	5,617
Investment Fair Value Reserve	(678)	(751)	(657)
Exchange Transaction Reserve	(458)	(463)	(355)
Retained Earning	6,114	5,641	4,564
Equity Attributable to owners of the banks	25,052	24,501	20,469
Non-Controlling Interest	2,892	2,769	2,325
Total Equity	27,944	27,270	22,794
Total Liabilities and Equity	201,162	174,971	149,898

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 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. 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.

2014 - 2016 Select Awards & Accolades




















Islamic Bank of the Year in UAE

2015 - 2016 Select DIB DCM Transactions

 <p>الإتحاد ETIHAD AIRWAYS</p> <p>US\$ 1,500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>November 2016</p>	 <p>KUVEYTTÜRK</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>October 2016</p>	<p>Government of Pakistan</p>  <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>October 2016</p>	 <p>EMAAR</p> <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>September 2016</p>	 <p>مصرفه القارة الإسلامية Sharjah Islamic Bank</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & 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 & 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 & 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 & Bookrunner</p> <p>May 2016</p>	 <p>الإمارات الإسلامية EMIRATES ISLAMIC</p> <p>US\$ 750,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>May 2016</p>	<p>Republic of Indonesia</p>  <p>US\$ 2,500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2016</p>	<p>Government of Sharjah</p>  <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>January 2016</p>	 <p>ماجد الفطيم MAJID AL FUTTAIM</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>Garuda Indonesia</p> <p>US\$ 500,000,000 Sukuk</p> <p>Structuring Bank JLM & Bookrunner</p> <p>May 2015</p>	<p>Republic of Indonesia</p>  <p>US\$ 2,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>May 2015</p>	<p>ECGD Guaranteed</p>  <p>Emirates</p> <p>US\$ 913,026,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>	 <p>مصرفه القارة الإسلامية Sharjah Islamic Bank</p> <p>US\$ 500,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>	<p>Islamic Development Bank</p>  <p>US\$ 1,000,000,000 Sukuk</p> <p>Joint Lead Manager & Bookrunner</p> <p>March 2015</p>

2015 – 2016 Select Syndicated Transactions

<p>Bukhatir Industrial Investments</p> <p>AED 1,120,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>December 2016</p>	<p> EZDAN إعمار العقارية</p> <p>USD 460,000,000</p> <p>Mandated Lead Arranger & 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 & Book-runner</p> <p>September 2016</p>	<p> سلطة واجهة دبي للسيليكون Dubai Silicon Oasis Authority</p> <p>AED 1,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>September 2016</p>	<p> INTERNATIONAL AIRFINANCE CORPORATION</p> <p>USD 830,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>August 2016</p>	<p></p> <p>AED 993,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>July 2016</p>
<p> Ziraat Participation Growth through sharing</p> <p>USD 155,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>April 2016</p>	<p> EGA إمارات العالمية للألمنيوم EMIRATES GLOBAL ALUMINIUM</p> <p>USD 4,900,000,000</p> <p>Mandated Lead Arranger & 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 & Book-runner</p> <p>July 2015</p>	<p> إينوك ENOC</p> <p>USD 1,500,000,000</p> <p>Mandated Lead Arranger & 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</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 & Book-runner</p> <p>March 2015</p>	<p> NPCC</p> <p>USD 600,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>January 2015</p>