



#ReadyForTheNew



Investor Presentation

For the period ending 31 December 2021

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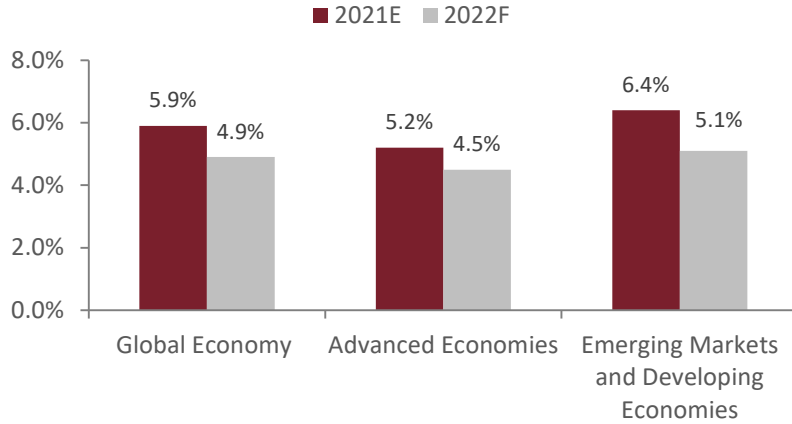
2 Financial Performance

3 Strategic Focus & Theme - 2022

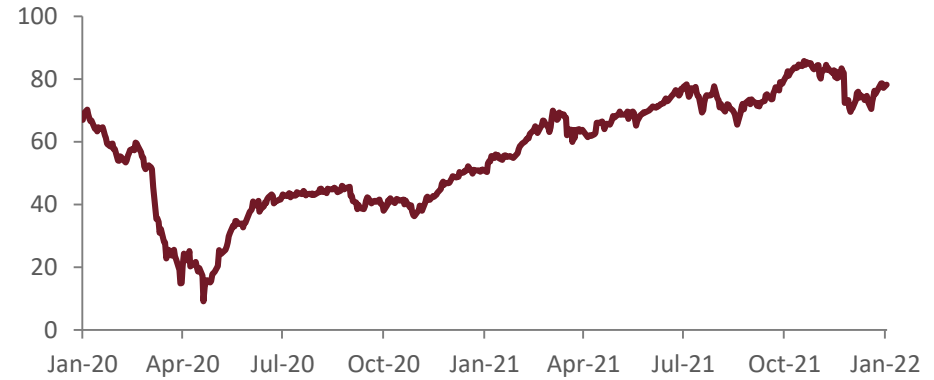
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Global and regional economies on steady recovery, with GCC banking sector still sustaining strength

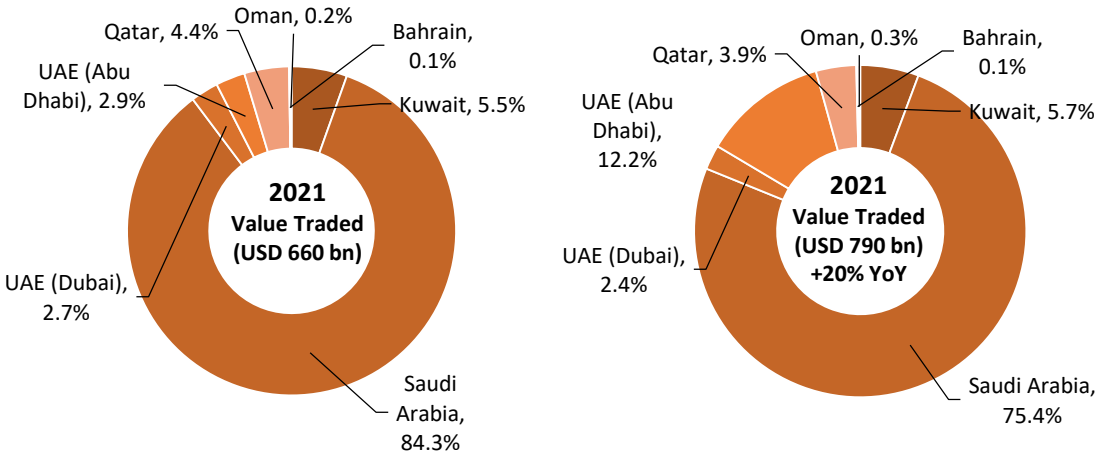
World Real GDP



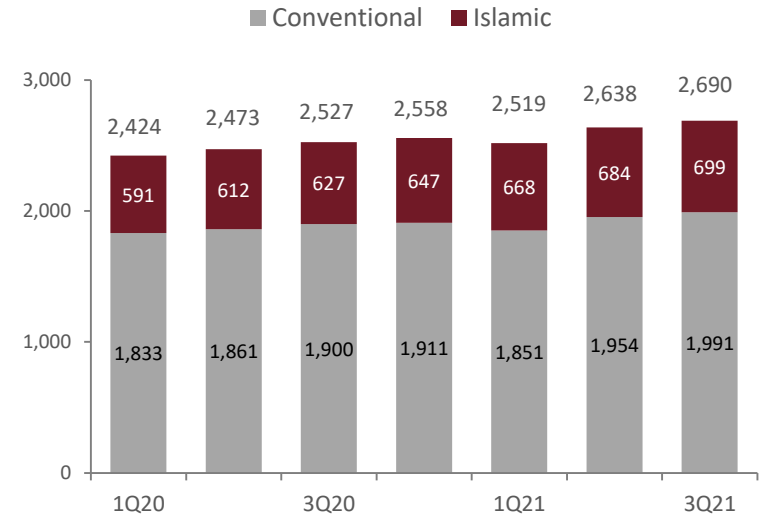
Brent Crude Oil Prices (USD per barrel)



GCC Stock Markets Value Traded



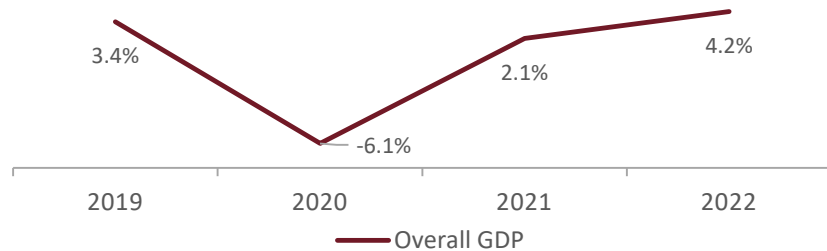
GCC Banking Sector Total Assets (USD bn)



UAE continues to stride on several fronts including legislative reforms, safety and economic recovery

Annual Real GDP Growth Rates in UAE (%)

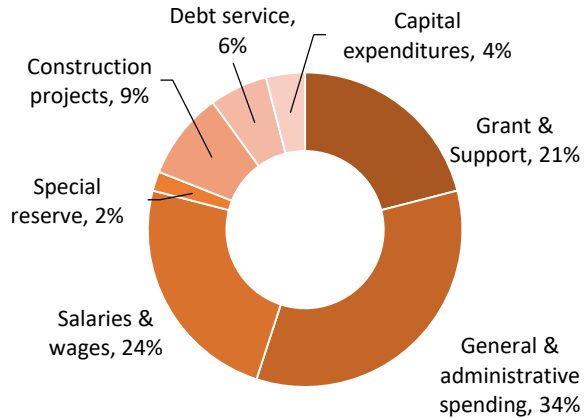
	2019	2020	2021F	2022F
Overall GDP	3.4	-6.1	2.1	4.2
Non-oil GDP	3.8	-6.2	3.8	3.9
Oil GDP	2.6	-6.0	-2.0	5.0



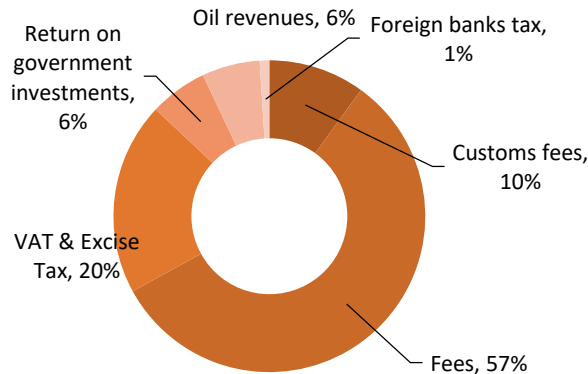
UAE – 2021 key highlights

- Legislative and labor reforms.
- Launch of Expo 2020.
- “Projects of the 50”.
- UAE leads world in dealing with pandemic.
- Dubai is first paperless government in the world.
- UAE announces “UAE Net Zero by 2050 Strategic Initiative”.
- AED 181bn Dubai budget (USD ~50bn) approved for the upcoming 3 years.
- CBUAE extends some measures under TESS until mid-2022 and forecasts a 4.2% growth in real GDP in 2022.

Dubai Budget 2022 distribution (AED 60bn for 2022)







Expected expenditures for 2022



Expected revenues for 2022

Dubai Real Estate Sector Activity in 2021

-  **65%** growth in number of transactions
-  **71%** rise in value of transactions
-  **73%** increase in the number of new investments
-  **66%** growth in number of new investors

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Key Highlights

- DIB remains resilient amidst the on-going global outbreak.
- Strong recovery on profitability with 39% YoY net profit growth supported by well disciplined cost management and strong underwriting standards.
- Strong OPEX management with a sector leading cost-income ratio.
- Impairment losses contained with a significant reduction of 46% YoY.
- Impressive new underwriting of AED 36 billion countered by large early settlements and routine repayments of AED 45 billion.
- Margins maintained despite a global low rate environment.

Overall Financial Performance (for the period ending 31 December 2021)

Balance Sheet

AED million	Dec 2020	Dec 2021	Change
Net Financing Assets & Sukuk Investments	232,044	228,485	(2%)
Total Assets	289,556	279,082	(4%)
Customers' Deposits	205,925	205,845	-
Sukuk Financing Instruments	18,744	20,563	10%
Equity	43,130	41,465	(4%)
Total Liabilities and Equity	289,556	279,082	(4%)

Income Statement

AED million	FY2020	FY2021	% Change
Total Income	13,142	11,795	(10%)
Net Operating Revenue	9,471	9,422	(1%)
Operating Expenses	(2,728)	(2,529)	(7%)
Profit before Impairment and Tax Charges	6,743	6,892	2%
Gain on Bargain Purchase	1,015	-	(100%)
Impairments	(4,552)	(2,448)	(46%)
Income Tax	(46)	(38)	(17%)
Group Net Profit	3,160	4,406	39%

Key Ratios

	Dec 2019	Dec 2020	Dec 2021
Net Financing to Deposit	92%	96%	91%
Total Capital Adequacy	16.5%	18.5%	17.1%
CET1	12.0%	12.0%	12.4%
Non-Performing Financing ("NPF")	3.9%	5.7%	6.8%
ROE	17%	10.4%	11.8%
ROA	2.2%	1.2%	1.5%
Net Profit Margin ("NPM")	3.2%	2.6%	2.6%
Cost to Income ¹	26.9%	29.4%	26.8%
Dividend Per Share (% of par value)	35%	20%	25%*

Highlights

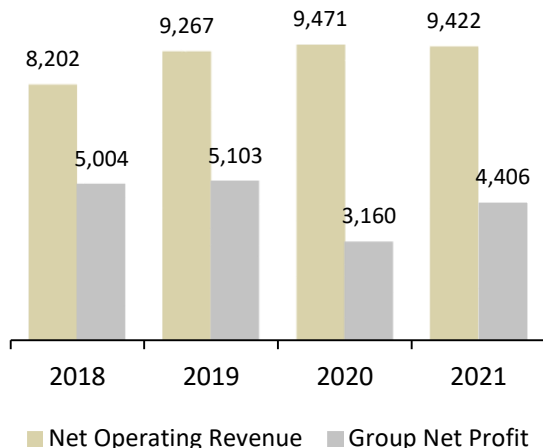
- Despite large early settlements and routine repayments of AED 45 billion, **new gross financing** of AED 36 billion allowed for only a marginal decline in balance sheet.
- Efficient management of **balance sheet** has led to an impressive strong increase in net profits by 39%.
- **Strong cost management** has led to a sector leading cost income ratio.
- **Liquidity** remains robust with CASA growing by 4.4% and now comprising 44% of total customer deposits.
- Low cost deposit growth additionally helped keep **NIMs** stable despite low rate environment.
- Strong **profitability** has led to steady improvement in shareholder returns and capital ratios.

¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

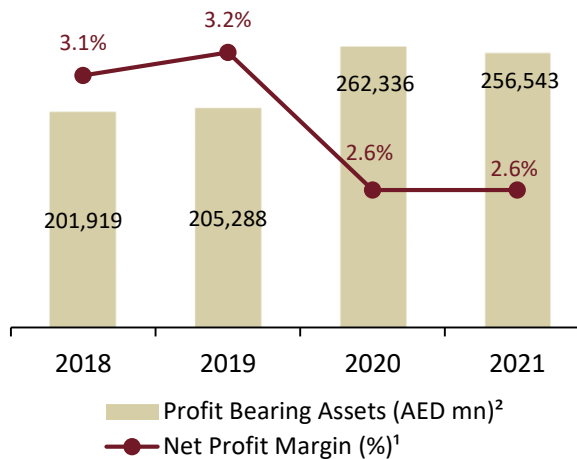
* Proposed dividend, subject to shareholder approval during AGM.

Operating Performance

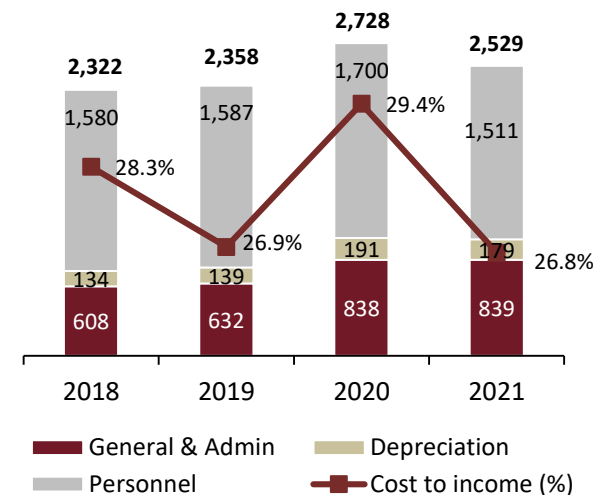
Profitability (AED mn)



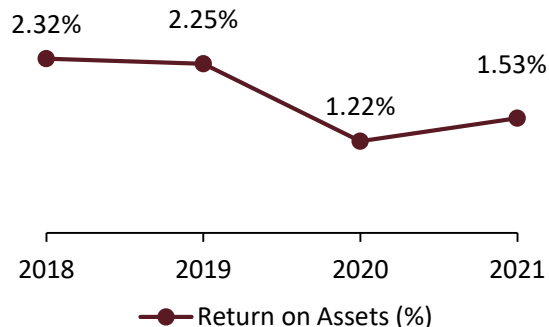
Net Profit Margin



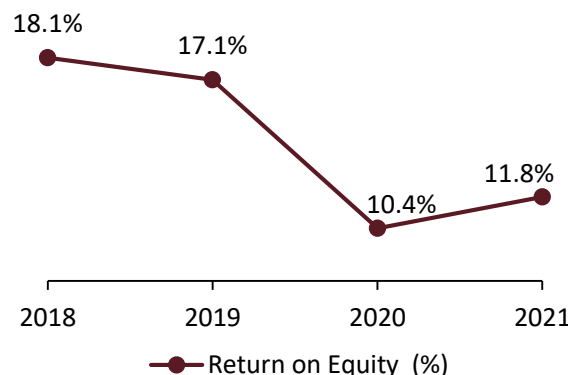
OPEX trends (AED mn) & Cost to Income



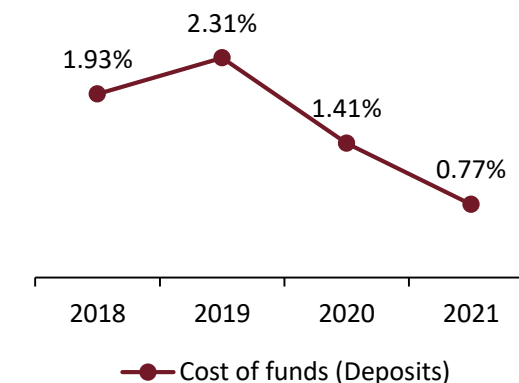
ROA (%)



ROE (%)



Cost of Funds



¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets transactions divided by Average Profit Bearing Assets.

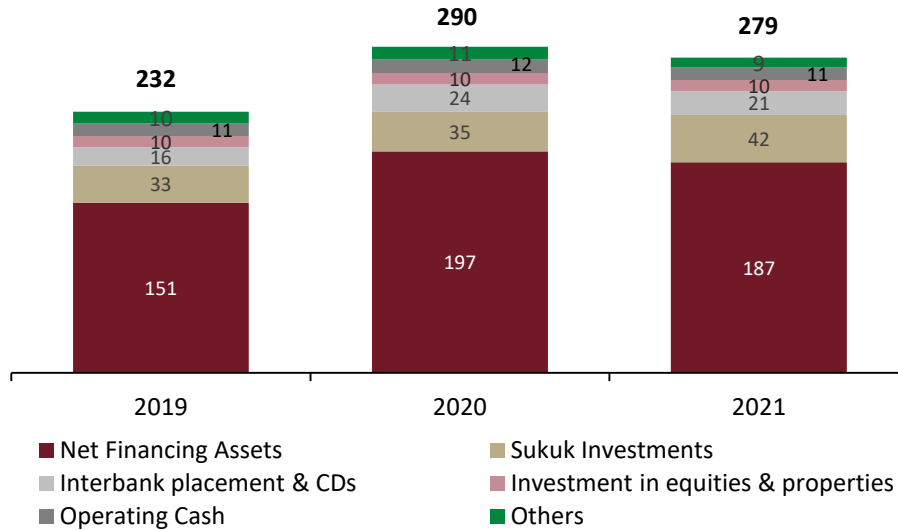
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

ROE - Being the ratio of annualized net profit (excluding one off / exceptional items) attributable to equity holders to average shareholders' equity, adjusted for estimated dividend distribution.

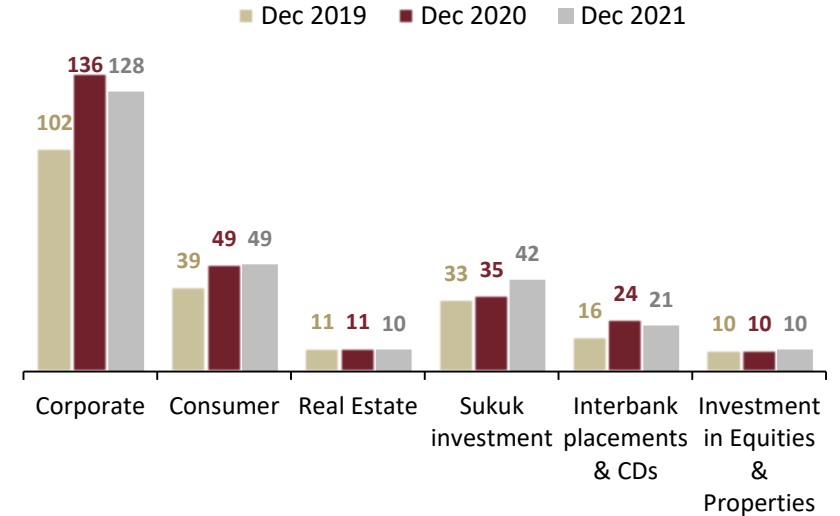
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

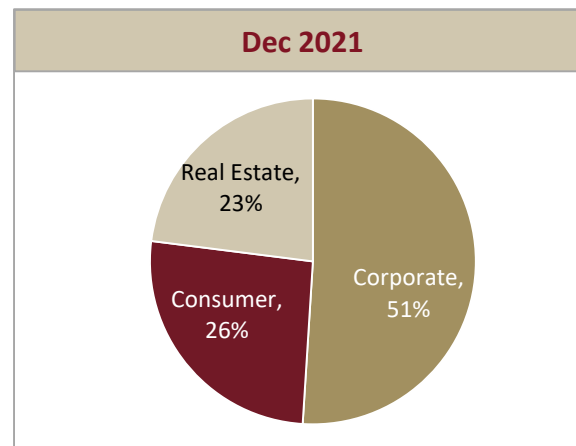
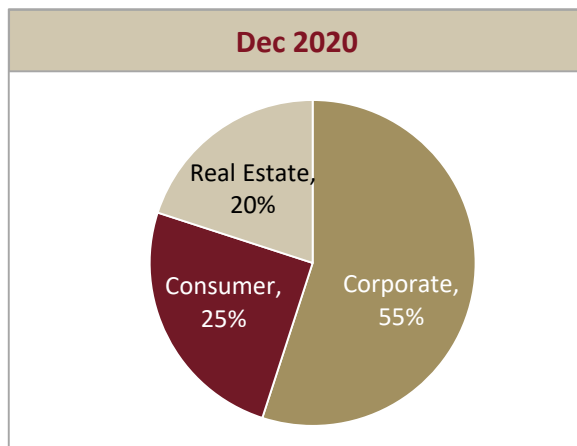
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- **Gross new financing** of AED 36 billion helped mitigate impact of large early settlements and routine repayments.
- **Sukuk investments** continue to grow, up 18% providing a high quality earnings portfolio with average return of nearly 4%.

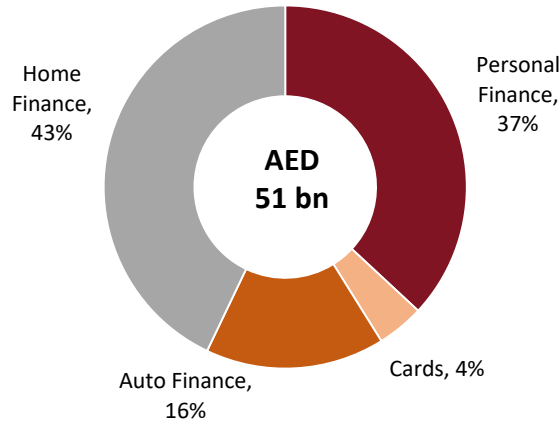
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

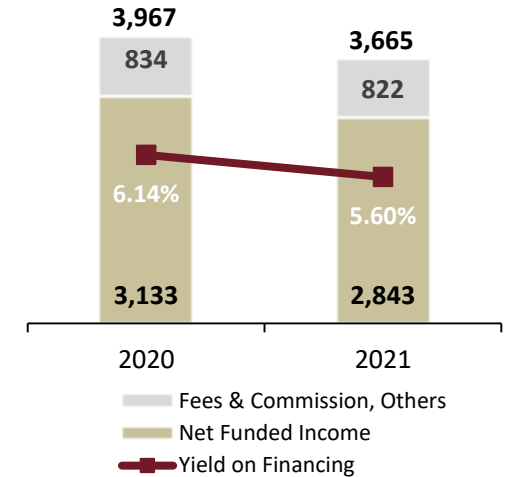
Management Commentary

- Gross new consumer financing amounted to AED 14 billion
 - Home finance and personal finance constituted 75%.
- With salary accounts and **CASA** focus, the consumer deposits base has grown by AED 2 billion, primarily through an uptick in CASA.

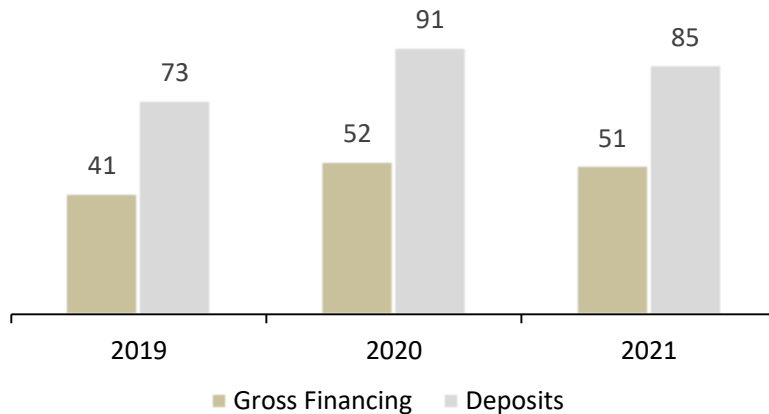
Breakdown by Portfolio – Dec 2021



Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

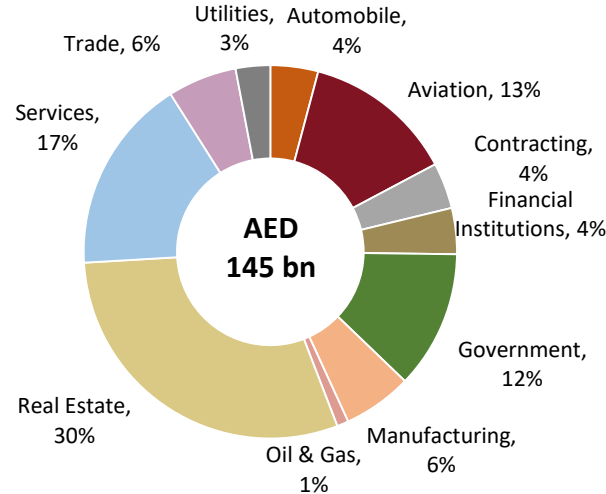


Segmental Overview – Corporate

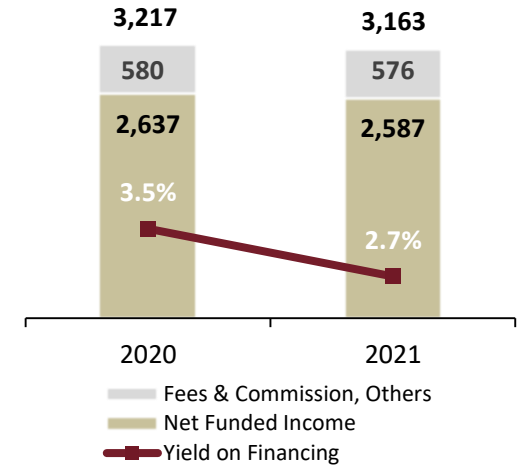
Management Commentary

- **Corporate portfolio** remains well diversified and saw gross new financing of nearly AED 19 billion which helped to largely mitigate the impact of large early settlements and routine repayments.
- Despite the low rate environment, **average yield** on the portfolio remained healthy at 2.7%

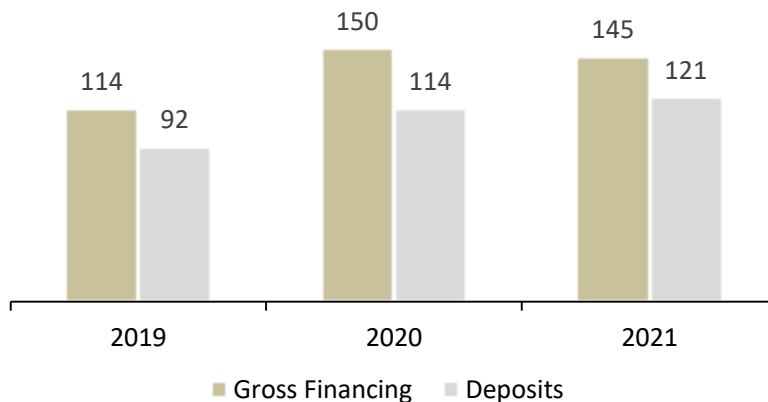
Breakdown by Portfolio – Dec 2021



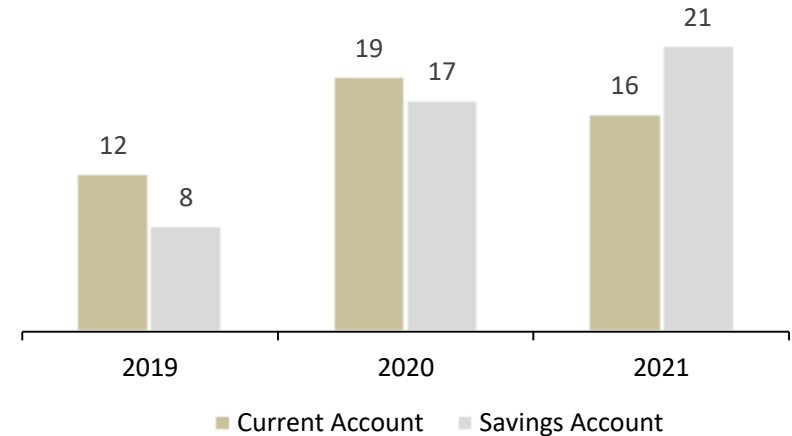
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

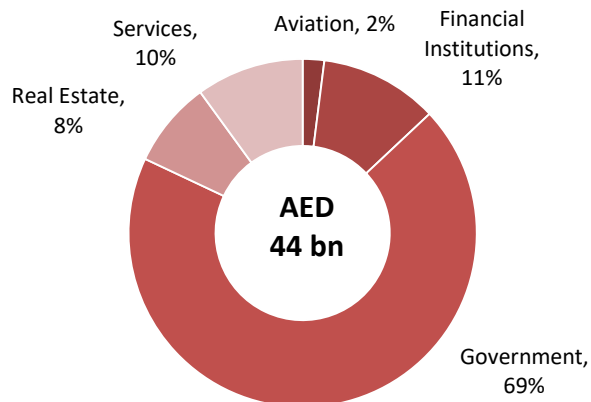


Segmental Overview – Treasury

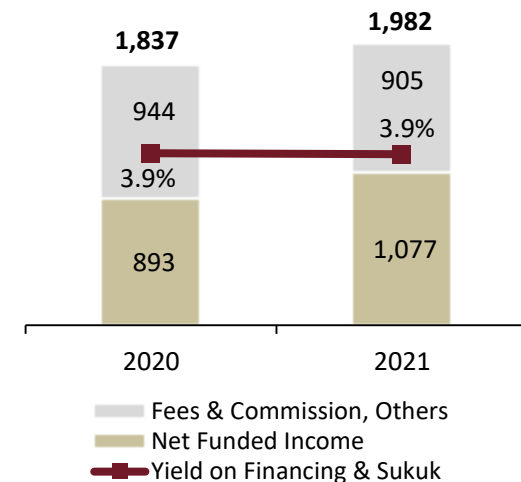
Management Commentary

- Impressive rise in **sukuk portfolio** by 18%.
- Majority of 70% of the portfolio is in **strong rated sovereigns**.
- **Revenues** grew by nearly 8% YoY to reach to almost AED 2 billion supported by a strong 20% growth in treasury net funded income.
- **Treasury yields** remained stable at nearly 4%

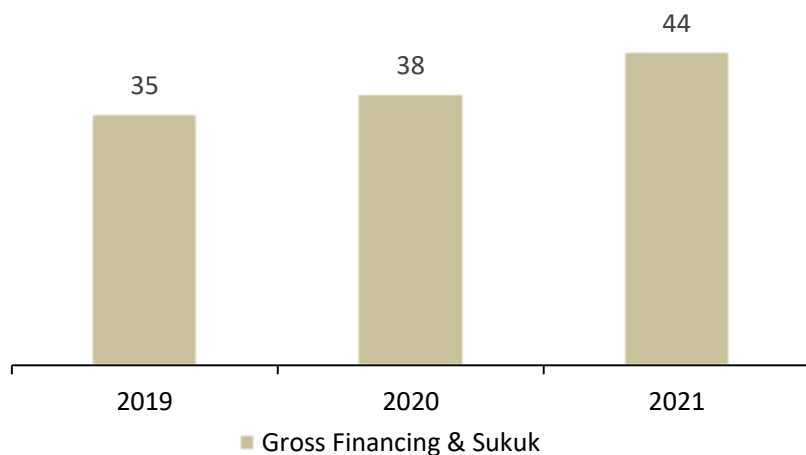
Breakdown by Portfolio – Dec 2021



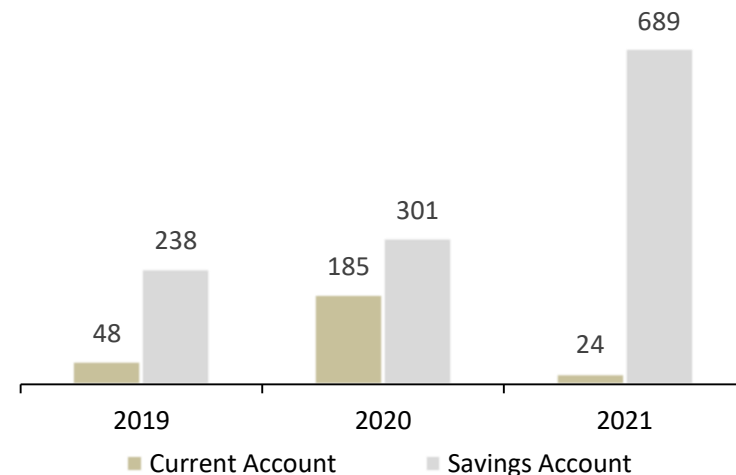
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)

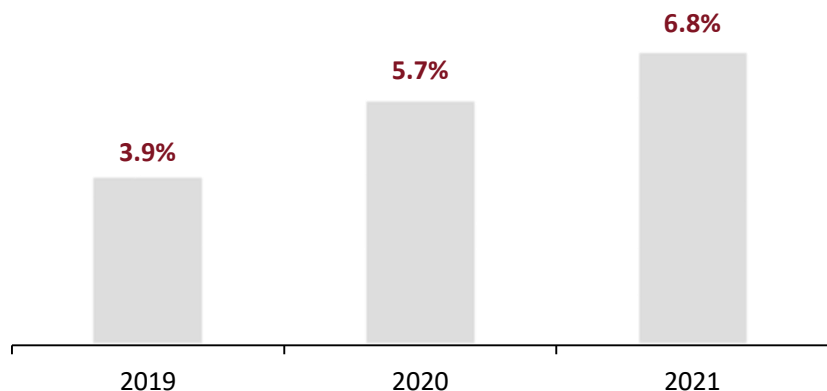


CASA (AED mn)

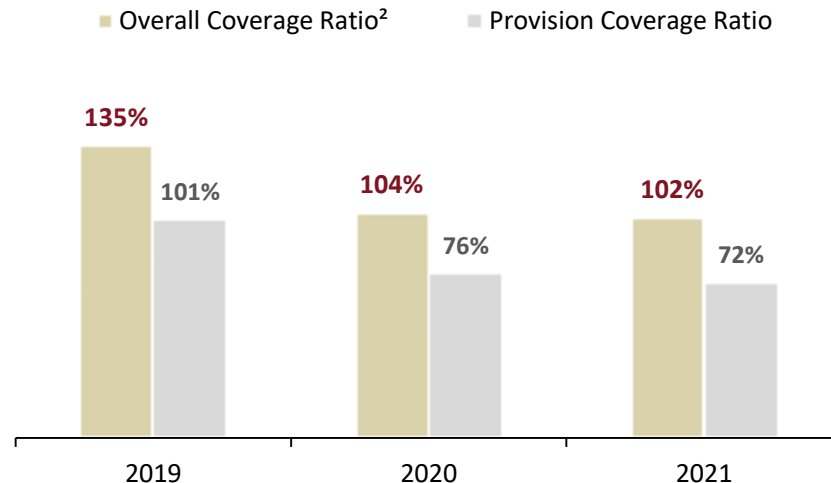


* Based on shadow accounting for fees and commissions

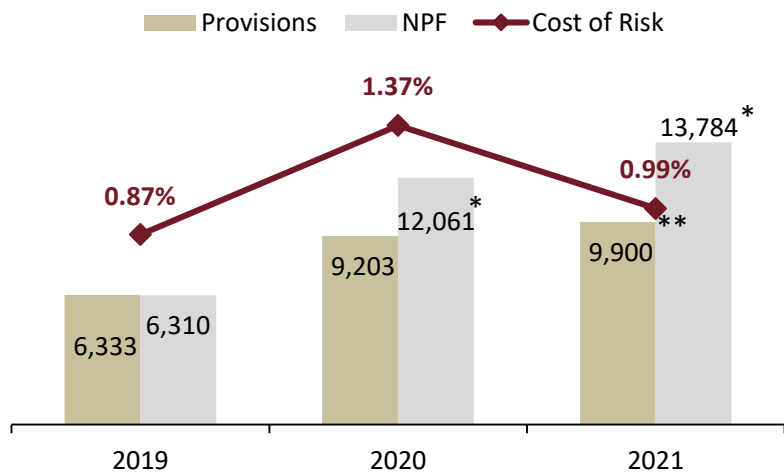
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

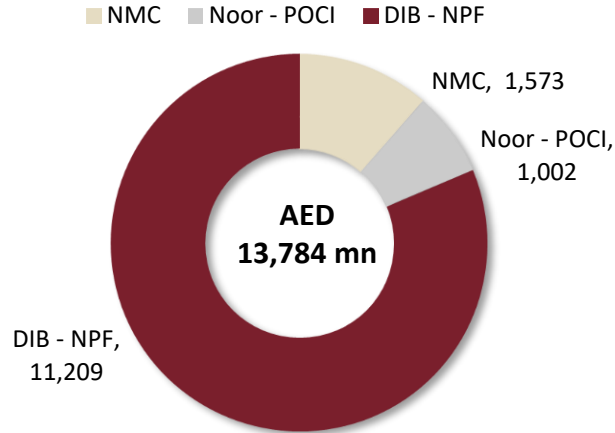
- A marginal increase in **NPF** had a compounded effect on the ratio as the net financing growth was dampened due to large early settlements and routine repayments.
- Good progress on **recoveries** on NMC and Noor POCI as outstanding NPFs on both continue to decline.
- QoQ **NPF** trend very positive.
- Declining **cost of risk** at 99 bps (-38bps YoY) compared to 137bps at YE2020.

¹**NPF ratio** includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²**Overall Coverage Ratio** is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

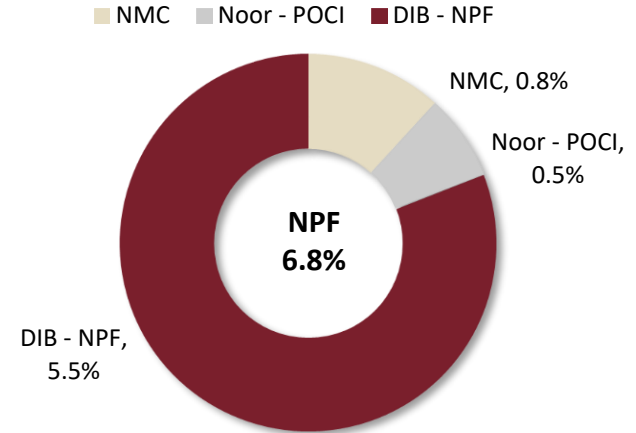
*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition; ** Total provision includes stage 1 & 2 ECL held in Noor Bank and PPA adjustments
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment in Sukuk.

Asset Quality – Detailed Insights

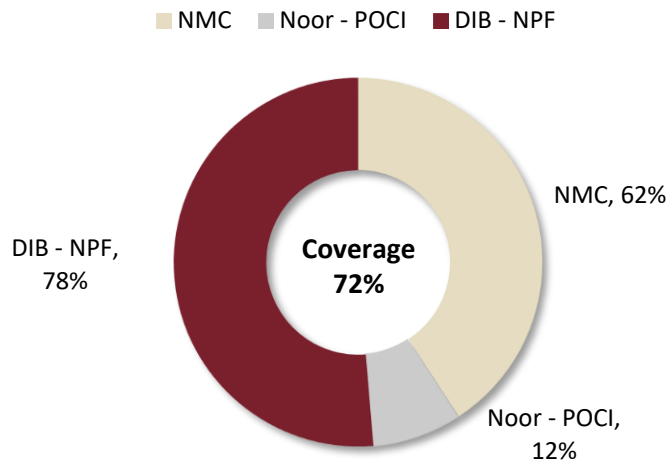
NPF (AED mn)



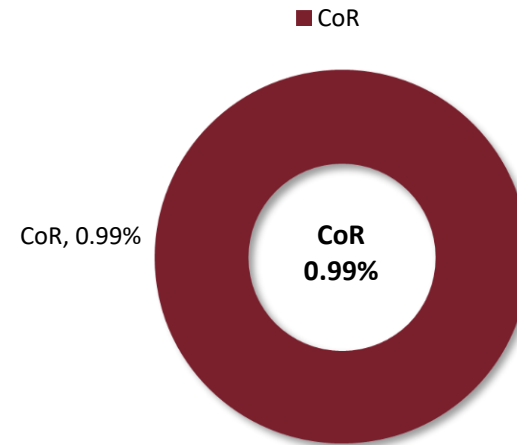
NPF Ratio (%)



Coverage Ratio (%)



CoR (%)

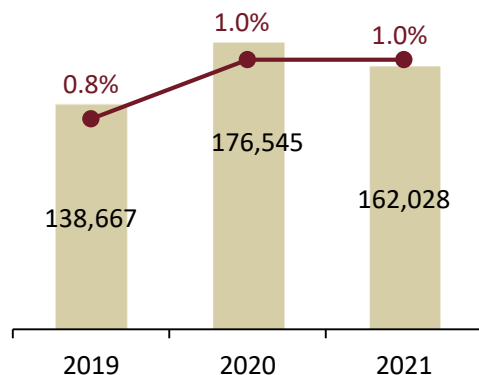


Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

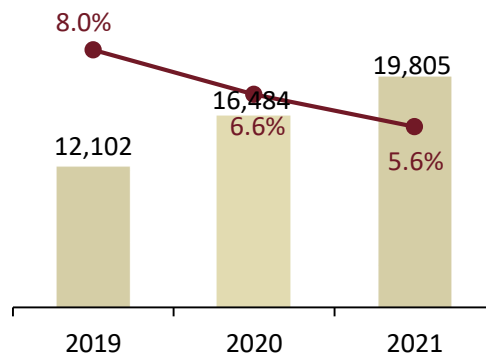
Stage 1 (AED million)

Gross Exposure ECL Coverage*



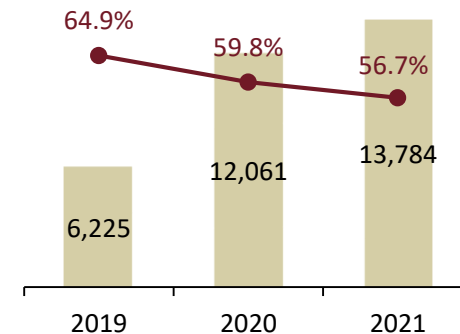
Stage 2 (AED million)

Gross Exposure ECL Coverage*



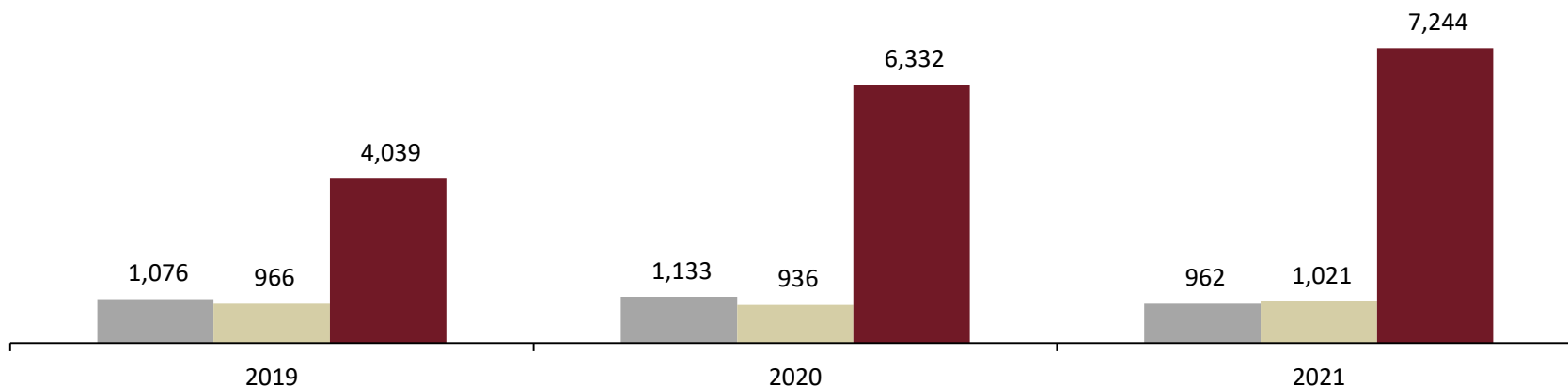
Stage 3 and POCI (AED million)

Gross Exposure ECL Coverage*



Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3 and POCI



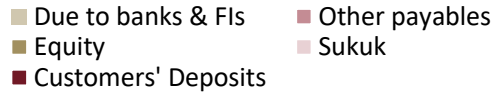
Analysis of TESS (as at 31 December 2021)

AED mn	Corporate Banking	Consumer Banking	Total
TESS instalments deferred	9,123	571	9,694
Exposure related to approved deferrals	27,798	3,859	31,657
Number of customers			55,014

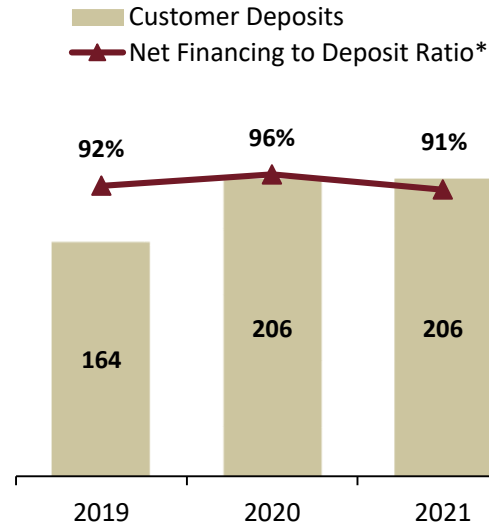
DIB had reduced its Zero Cost Facility (ZCF) to 50% in September 2021, which is now further reduced to zero by 31 December 2021 for temporary deferrals.

Funding Sources and Liquidity

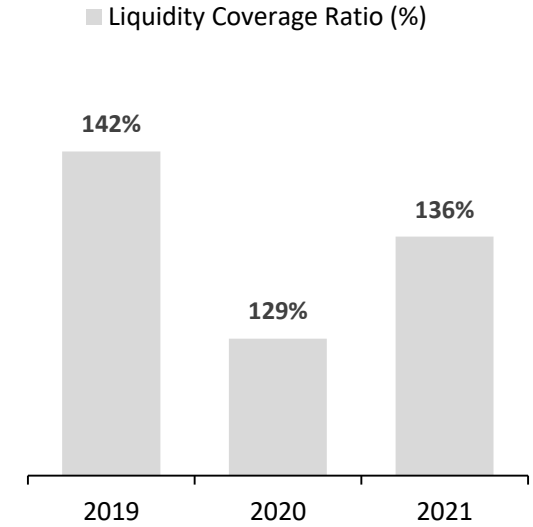
Funding Sources (AED bn)



Customers' Deposits (AED bn)

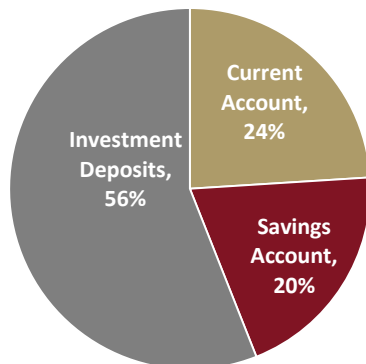


Liquidity Coverage Ratio (LCR)

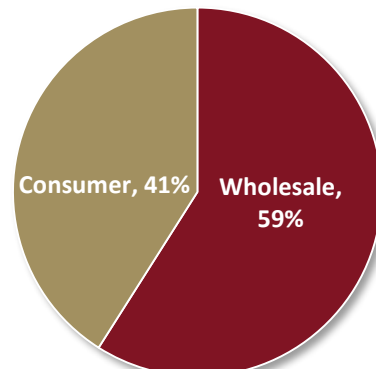


Customer Deposits (AED 206 bn as at 31 Dec 2021)

By Type



By Business



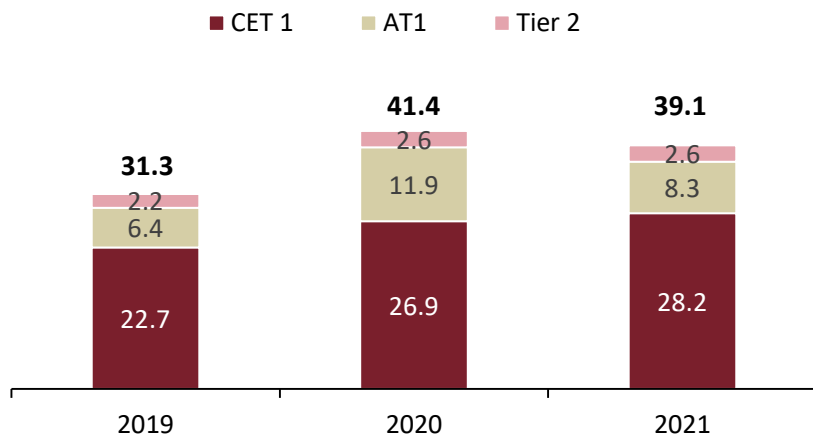
Highlights

- Liquidity remains healthy:
 - LCR up to 136% (+700bps YoY).
 - NSFR is now at 102%.
 - Finance to deposit ratio at 91%.
- Customer deposits stable at AED 206 billion.
- CASA now stands at AED 90 billion (+4.4% YoY growth) and accounts for 44% of overall deposits.

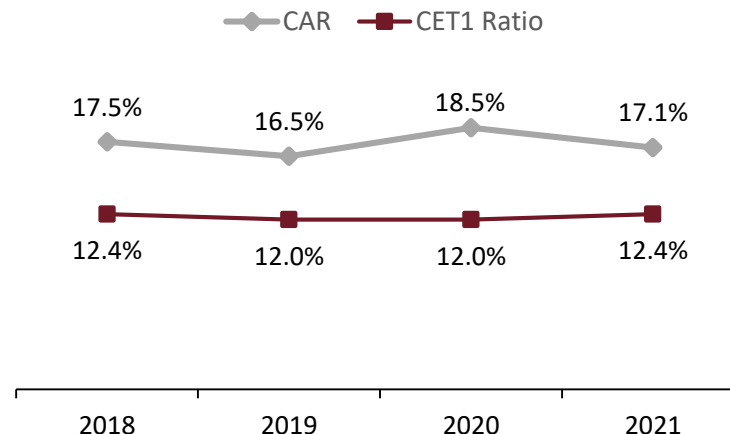
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

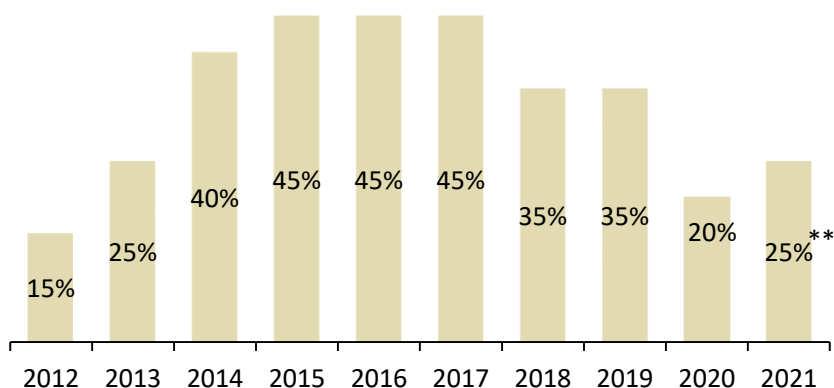
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- Strong capital position:
 - **Capital adequacy** ratio stands at 17.1%.
 - **CET 1** ratio stands at 12.4% and well above regulatory requirements.
 - Both well above regulatory requirements.
- Successful **AT1** issuance of USD 500 million during the year despite market volatility demonstrates continued confidence of global investors to the bank's robust fundamentals.
- Proposed dividend** of 25% which is subject to shareholder approval during AGM, reflecting the bank's commitment towards long-term shareholder value.

¹ Refers to Regulatory Capital under Basel III;

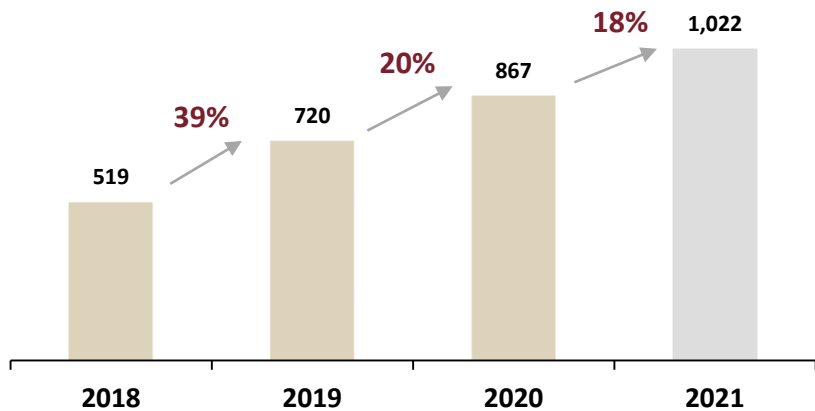
² Dividend is calculated as dividend per share divided by par value of a share ;

*This graph reflects ratios under Basel III regime

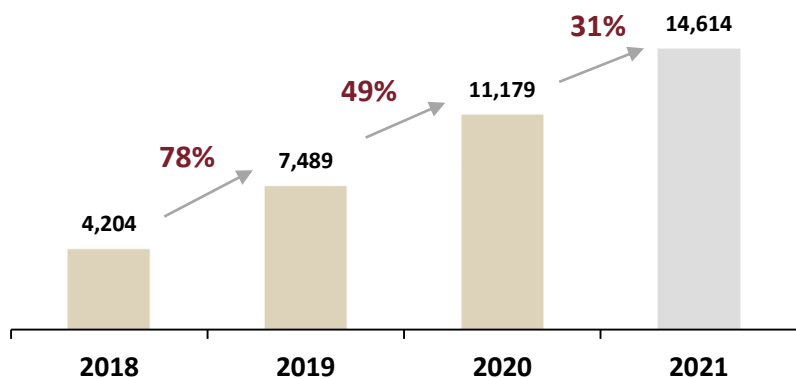
** Proposed dividend, subject to shareholder approval during AGM

Digital strategy continue to support DIBs growth

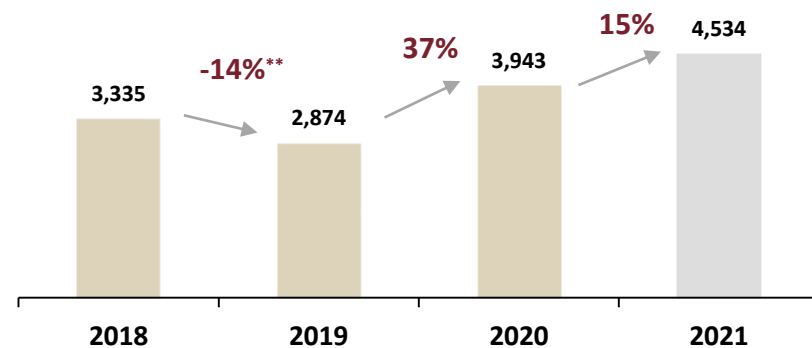
Digital Registered User Base - BTD* ('000)



Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



* Digital Registered User Base: overall registered internet banking / mobile banking app users

** In 2019, the drop in Internet Banking volume is mainly due to customer migration to DIB Mobile App following regular campaigns / offers to promote Mobile App usage.

Commitment and alignment to the SDGs

Our New Purpose

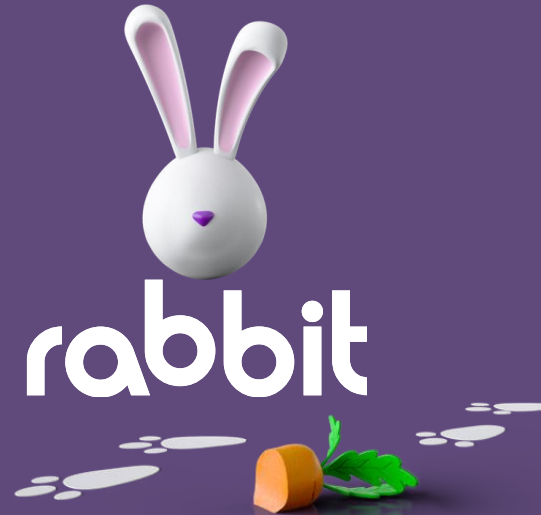
To instill simplicity and convenience in all our offerings through a personal and engaging experience closely aligned with global sustainable practices for a better future

DIB Sustainability Framework Pillars



DIB Alignment with UN Sustainable Development Goals





Set to be one of UAE's most contemporary digital brands, rabbit is poised to establish new standards for innovation in financial services, with a mission to make banking effortless and, most importantly, fun for everyone.

FUN-TECH



FOR CONNECTED
GENERATION



AGILE AND EASY



SIMPLE AND
EFFICIENT



MINUS THE
JARGONS AND
COMPLEXITIES



FUN FILLED AND
REWARDING



2021 Summary Highlights

- ❑ Despite on-going global outbreak in most parts of the world, **DIB has demonstrated resilience** with a strong recovery on profitability. A more lean and efficient financial institution.
- ❑ **Asset quality has stabilized** with only marginal growth of 10bps QoQ for NPF.
- ❑ **Robust sukuk book growth** of 18% YoY with majority of 70% of the portfolio invested in strongly rated sovereign instruments.
- ❑ **Gross new financing** of nearly AED 36 billion during the year clearly highlights the bank's robust strategy amidst an on-going challenging macro environment.
- ❑ Proposed **dividend** of 25% reinforces bank's commitment to provide long-term value and sustainable returns to its shareholders.
- ❑ A more **positive outlook** for the new year with improving economic environment, high vaccination rates and recovering global oil price.

2021 – Target Metrics

Growth	5% (1.5%)	NPF	5.5% 6.8%	Real Estate Concentration	~ 20% 23%	Return on Assets	1.4% 1.5%
Net Profit Margin	2.5% - 2.6% 2.6%	Total Coverage	110%* 102%	Cost Income Ratio	~ 28% 26.8%	Return on Equity	11% 11.8%

* Including collateral

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Embarking on a new five-year strategy that will...

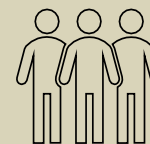
Strengthen the Group



>reinforce > energize > adapt

Strengthen the capital base, enhance operational efficiencies whilst safeguarding the business against market volatilities through robust compliance, risk management and controls.

Grow the Group



> diversify > innovate > expand

Deliver balance sheet growth through deeper penetration of existing customer base by targeting new customer segments as well as enhancing and expanding the global operations.

Strategic Theme 2022 - 2026

DRIVE



 **D**igital Transformation

 **R**obust Foundation

 **I**ncrease Value

 **V**ersatile Operation

 **E**ngaging Experience

2022 – Target Metrics

Growth	~5%	NPF	~6.5%	Real Estate Concentration	~20%	Return on Assets	~1.7%
Net Profit Margin	~2.7%	Total Coverage*	~110%	Cost Income Ratio	~28%	Return on Equity	~13%

* Including collateral

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Consolidated Income Statement

<i>AED million</i>	FY2021	FY2020	FY 2019
Net Income	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Income from Islamic financing and investing transactions	9,013	10,370	10,723
Commission	1,655	1,646	1,483
Income / (loss) from other investments measured at fair value	21	50	65
Income from properties held for development and sale	82	54	126
Income from investment properties	225	83	295
Share of profit from associates and joint ventures	116	20	58
Other Income	684	919	934
Total Income	11,795	13,142	13,684
Depositors' and Sukuk holders' share of profit	(2,373)	(3,671)	(4,418)
Net Income	9,422	9,471	9,266
Operating Expenses			
Personnel expenses	(1,511)	(1,699)	(1,587)
General and administrative expenses	(839)	(838)	(632)
Depreciation of investment properties	(58)	(57)	(37)
Depreciation of property, plant and equipment	(121)	(134)	(102)
Total Operating Expenses	(2,529)	(2,728)	(2,358)
Profit before net impairment charges and income tax expense	6,892	6,743	6,908
Impairment charge for the period, net	(2,448)	(4,552)	(1,763)
Gain on Bargain Purchase	-	1,015	
Profit for the period before income tax expense	4,445	3,206	5,145
Income tax expense	(38)	(46)	(42)
Net Profit for the period	4,406	3,160	5,103
Attributable to			
Owners of the Bank	4,391	3,294	5,015
Non-Controlling Interests	15	(134)	88

Consolidated Balance Sheet

<i>AED million</i>	31 Dec 2021	31 Dec 2020	31 Dec 2019
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	28,080	29,206	21,268
Due from banks and financial institutions	3,303	6,448	6,248
Islamic financing and investing assets, net	186,691	196,689	150,913
Investments in Islamic Sukuk measured at amortized cost	41,794	35,355	33,244
Other investments at fair value	1,229	1,111	1,266
Investments in associates and joint ventures	1,945	1,939	1,977
Properties held for sale	1,572	1,391	1,337
Investment properties	5,499	5,947	5,209
Receivables and other assets	7,475	10,040	8,743
Property, plant and equipment	1,494	1,431	1,590
Total Assets	279,082	289,556	231,796
Liabilities and Equity			
Liabilities			
Customers' deposits	205,845	205,925	164,418
Due to banks and financial institutions	2,584	13,496	9,147
Sukuk financing instruments	20,563	18,744	14,852
Payables and other liabilities	8,625	8,261	8,646
Total Liabilities	237,617	246,426	197,063
Equity			
Share Capital	7,241	7,241	6,590
Tier 1 Sukuk	8,264	11,937	6,428
Other Reserves and Treasury Shares	14,085	13,785	11,113
Investments Fair Value Reserve	(973)	(1,102)	(1,175)
Exchange Translation Reserve	(1,314)	(1,177)	(1,095)
Retained Earnings	11,563	9,860	10,131
Equity Attributable to owners of the banks	38,866	40,544	31,993
Non-Controlling Interest	2,599	2,587	2,739
Total Equity	41,465	43,131	34,732
Total Liabilities and Equity	279,082	289,556	231,796

Dubai Islamic Bank at a Glance

Preserving long term value for our customers and shareholders

- 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 **largest Islamic bank in the UAE by total assets, providing** a range of retail and wholesale banking, treasury and investment banking, and capital markets products and services **to individual, corporate and institutional customers.**



Robust credit ratings reflecting strong domestic franchise



More than **10,000** employees across the Group



3 million + customers globally



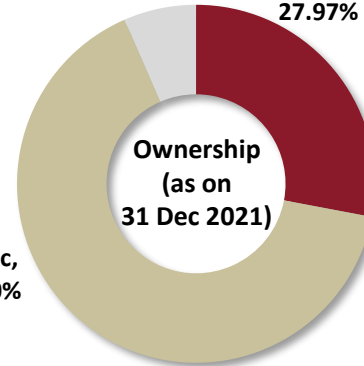
FOL increased to **40%**



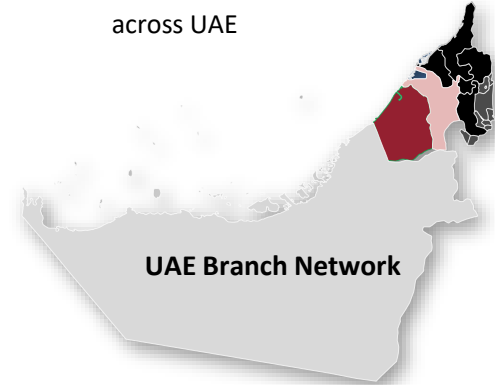
Designated (“D-SIB”)* in 2018

*Domestic Systemically Important Bank

Saeed A. Lootah, 6.54%
Investment Corporation of Dubai (ICD), 27.97%



Around **54 branches** and more than **583 ATMs and CCDMs** across UAE



Significant Subsidiaries and Associates

 DAB AL SHARIA	100.0%	 TAMWEEL THE HOME OF HOME FINANCE	92.0%
 بنك دبي الإسلامي Dubai Islamic Bank	100.0%	 بنك الخرطوم Bank of Khartoum	29.5%
 Pakistan		 Panin Dubai Syariah Bank	25.1%
 Bosna Bank International	27.3%	 DIB Bank Kenya Limited A subsidiary of Saeed Loomis Bank PSC	100.0%
 دييار DEYAAR	44.9%	 NCOOR BANK	100%

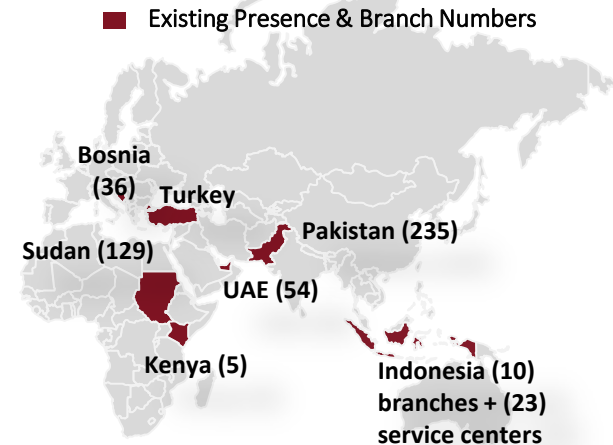
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

Islamic International Rating Agency (IIRA)
A+/A1
Stable

International Geographic Presence



DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving more than 2 million customers in the UAE

Offers its retail and business banking services through a network of 54 branches and more than 583 ATMs and CDMs across UAE

Broad range of retail products and services that include: Auto Finance; Sharia-compliant Cards; Personal Finance; Mortgages and SME Solutions.

Corporate Banking



Corporate Banking has sector-specific focus units which target clients across both private and public sectors.

Corporate Banking manages relationships (including sovereigns/ GREs, large corporates, 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.

Investment Banking



DIB's Investment Banking business 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.

Treasury



Treasury 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.

DIB's Digital Journey

PAPERLESS BRANCHES INTRODUCED



Simplified branch visit with handheld devices to fill forms and complete transactions

SUCCESSFULLY LAUNCHED



Tablet-based banking



Instant Credit Card printing in branches



Single page account opening form

DIGITAL DEPARTMENT CREATED



Introduction of DIB Chatbot



Revamp of DIB Website, Online Banking, DIB Mobile App

JOURNEY TOWARDS DIGITALLY INTELLIGENT BANK



PF & Credit Cards on Mobile App – Salary transfer (existing customers)



Remote signing of contracts – non digital customers



Implementation of E-cheque-Digitally authenticated by the customer replacing physical cheque

2014

2015

2016

2017

2018

2019

2020

CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

Department setup to promote design, research, develop, analyze and suggest new marketing concepts as well as strategies



ADVANCED THE YEAR WITH



Initiating the development of End to End customer journey through digital channels



Express Transfer / Instant Remittances

DIGITAL STRATEGY FORMULATION



Successful launch of DIB's Digital Lab



Digital customer journeys launched



"Banking-in-Minutes" concept launched with public introduction of New to Bank CASA account opening and Credit Card Journeys



Personal Finance for Salary Transfer Relationship customer (New /Existing) was launched on Internet Banking and Tablet



Set Foundation for Digital Academy & Advanced Analytics

Sovereign Deals



Government of Sharjah

USD 750,000,000

3.200% 10yr Sukuk

JLM & Bookrunner

Jul 2021  بنك دبي الإسلامي
Dubai Islamic Bank



Republic of Turkey

USD 2,500,000,000

5.125% Trust Certificates due 2026

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank



Republic of Indonesia

USD 3,000,000,000

USD 1,250mn 1.500% 5yr
USD 1,000mn 2.550% 10yr
USD 750mn 3.550% 30yr

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank



HM Treasury

Government of the United Kingdom

GBP 500,000,000

0.333% Long 5yr Sukuk

JLM & Bookrunner

Mar 2021  بنك دبي الإسلامي
Dubai Islamic Bank

GRE and Corporate Deals



Emaar Properties

USD 500,000,000

3.700% 10yr Sukuk

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank



أرامكو السعودية
saudi aramco

Saudi Aramco

USD 6,000,000,000

USD 1,000mn 0.946% 3yr Sukuk
USD 2,000mn 1.602% 5yr Sukuk
USD 3,000mn 2.694% 10yr Sukuk

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank

Financial Institutions Deals



بنك وربة
WARBA BANK

Warba Bank

USD 250,000,000

4.000% Perp NC5 Sukuk

JLM & Bookrunner

Nov 2021  بنك دبي الإسلامي
Dubai Islamic Bank



الإمارات الإسلامية
EMIRATES ISLAMIC

Emirates Islamic Bank

USD 500,000,000

2.082% 5yr Sukuk

JLM & Bookrunner

Oct 2021  بنك دبي الإسلامي
Dubai Islamic Bank



بنك الأهلي المتحد
ahli united bank

Ahli United Bank

USD 600,000,000

2.615% 5yr Sukuk

JLM & Bookrunner

Sep 2021  بنك دبي الإسلامي
Dubai Islamic Bank



KUVEYTTÜRK
KuveytTurk

USD 350,000,000

6.125% 10.25yrNC5.25yr sustainability T2 Sukuk

JLM & Bookrunner

Sep 2021  بنك دبي الإسلامي
Dubai Islamic Bank



بيت التمويل الكويتي
Kuwait Finance House

Kuwait Finance House

USD 750,000,000

3.600% Perp NC6 Sukuk

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank



بنك دبي الإسلامي
Dubai Islamic Bank


Dubai Islamic Bank

USD 1,000,000,000

1.959% 5yr Sukuk

JLM & Bookrunner

Jun 2021  بنك دبي الإسلامي
Dubai Islamic Bank




بنك دبي الإسلامي
Dubai Islamic Bank


Dubai Islamic Bank

USD 500,000,000

3.375% Perp NC6 Sukuk

JLM & Bookrunner

Apr 2021  بنك دبي الإسلامي
Dubai Islamic Bank




بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

First Abu Dhabi Bank

USD 500,000,000

1.411% 5yr Sukuk

JLM & Bookrunner

Jan 2021  بنك دبي الإسلامي
Dubai Islamic Bank

Syndicated Deals and Bloomberg League Tables



Government of Pakistan

USD 420,000,000

Coordinator, MLA & Bookrunner

Dec 2021 



Government of Egypt

USD 3,000,000,000

MLA

Nov 2021 



Jumeirah Group

USD 1,500,000,000

Islamic Coordinator, MLA & Bookrunner

Nov 2021 



Government of Pakistan

USD 505,000,000

Coordinator, MLA & Bookrunner

Oct 2021 



Government of Pakistan

USD 215,000,000

Coordinator, MLA & Bookrunner

Jul 2021 



Julphar
التصنيع الدوائية
Gulf Pharmaceutical Industries

Gulf Pharmaceutical Industries

AED 1,010,000,000

MLA & Bookrunner


Apr 2021 



Mazoon Electricity Company

USD 235,000,000

MLA

Mar 2021 

ICD BROOKFIELD PLACE

ICD Brookfield Place

AED 2,300,000,000

MLA & Bookrunner

Jan 2021 

EMEA Islamic Financing MLA – FY2021

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	4,639	16
2	Dubai Islamic Bank	1,888	10
3	Saudi National Bank	1,366	4
4	Abu Dhabi Islamic Bank	1,154	8
5	Banque Misr UAE	1,111	5

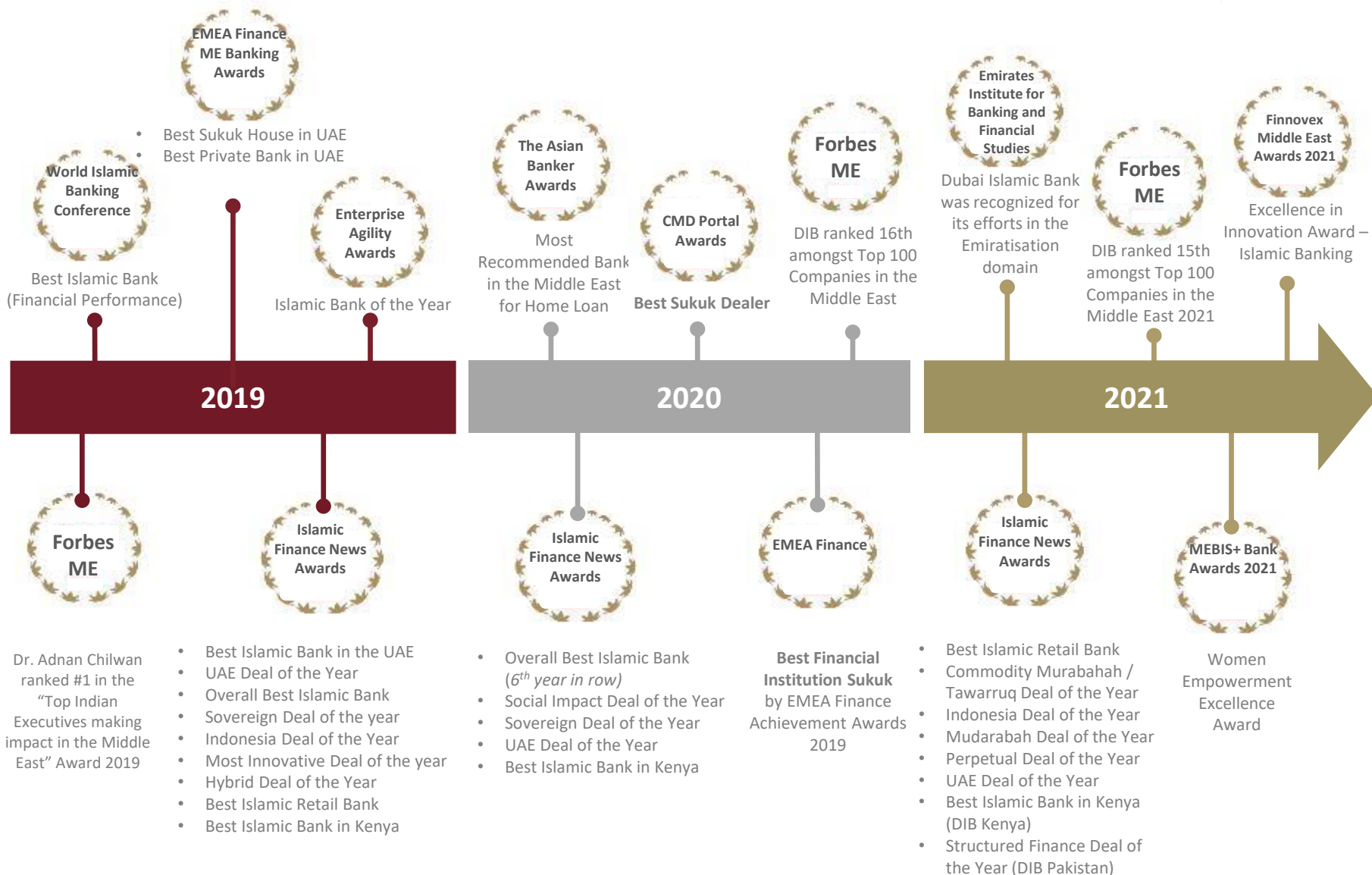
EMEA Islamic Financing BR – FY2021

Rank	Bookrunner	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	4,639	16
2	HSBC	3,385	4
3	Dubai Islamic Bank	1,784	7
4	Emirates NBD	1,685	7
5	First Abu Dhabi Bank	1,317	4

US Dollar International Sukuk – FY2021

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	4,122	28
2	Standard Charter Bank	3,815	26
3	Citi	2,426	16
4	Dubai Islamic Bank	2,278	17
5	JP Morgan	2,095	16

Select Award & Accolades





THANK YOU!

Our latest financial information, events and announcements can now be accessed by downloading DIB Investor Relations App:



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