



Investor Presentation

For the period ending
30 June 2022

Disclaimer

By attending the meeting where this presentation is made, or by reading the presentation slides, you agree to be bound by the following limitations:

This presentation may contain statements about future events and expectations that are forward-looking statements. These statements typically contain words such as “expects” and “anticipates” and words of similar import. Any statement in this presentation that is not a statement of historical fact is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from those expressed or implied by such forward-looking statements. None of the future projections, expectations, estimates or prospects in this presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the presentation. Neither Dubai Islamic Bank P.J.S.C. (“DIB”), nor any of its shareholders, directors, officers or employees assume any obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

This presentation and its contents are confidential and are being provided to you solely for your information and may not be retransmitted, further distributed to any other person or published, in whole or in part, by any medium or in any form for any purpose. In particular, this presentation is not for distribution to retail clients. If handed out at a physical investor meeting or presentation, this presentation should be returned promptly at the end of such meeting or presentation. If this presentation has been received in error it must be returned immediately to DIB. The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice. DIB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

No reliance may be placed for any purposes whatsoever on the information contained in this presentation, or any other material discussed verbally, or on its completeness, accuracy or fairness. The information in this presentation is subject to verification, completion and change. The contents of this presentation have not been independently verified. Accordingly, no representation or warranty, express or implied, is made or given by or on behalf of DIB or any of its shareholders, directors, officers or employees or any other person as to, and no reliance should be placed on, the accuracy, completeness or fairness of the information or opinions contained in this presentation. Neither DIB nor any of their shareholders, directors, officers or employees nor their respective advisers and/or agents undertake any obligation to provide the recipient with access to any additional information or to update this presentation or any additional information or to correct any inaccuracies in any such information which may become apparent.

Any investment activity to which this communication may relate is only available to, and any invitation, offer, or agreement to engage in such investment activity will be engaged in only with, relevant persons. Any person who is not a relevant person should not act or rely on this presentation or any of its contents.

The distribution of this presentation in other jurisdictions may also be restricted by law, and persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions.

This presentation contains data compilations, writings and information that are proprietary and protected under copyright and other intellectual property laws, and may not be redistributed or otherwise transmitted by you to any other person for any purpose. Additionally, this presentation contains translations of currency amounts solely for the convenience of the reader, and these translations should not be construed as representations that these amounts actually represent such U.S. dollar amounts or could be converted into U.S. dollars at the rate indicated.

Contents

1 Overview

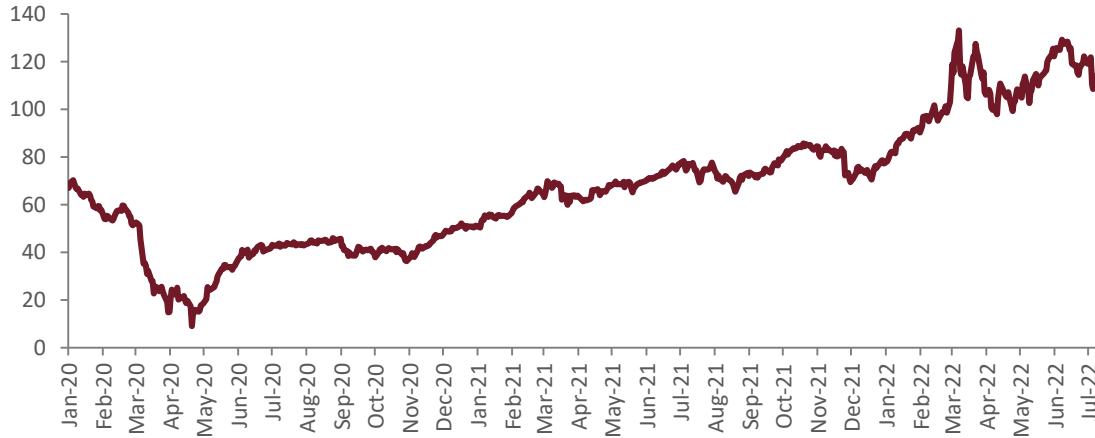
2 Financial Performance

3 Strategic Focus & Theme - 2022

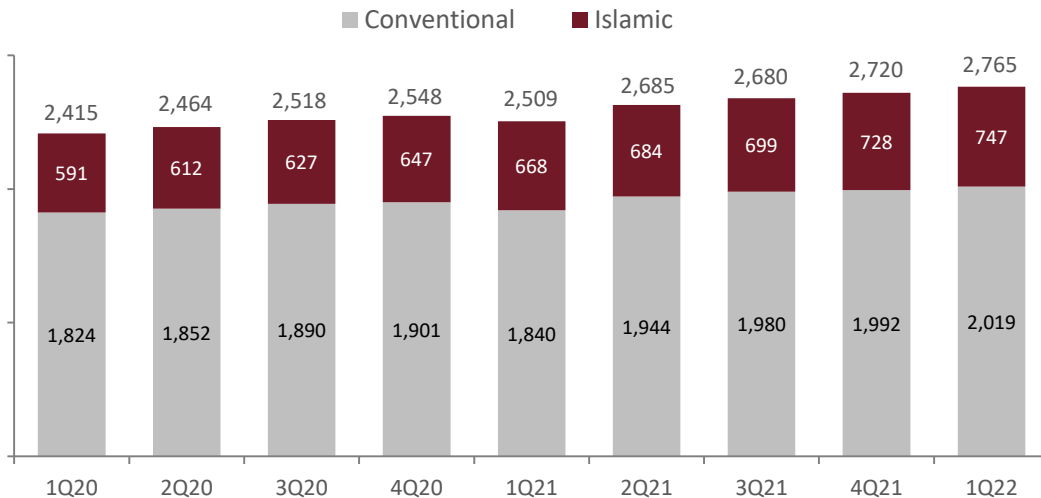
4 Appendix

Strong acceleration on GCC economies supported by higher oil prices

Brent Crude Oil Prices (USD per barrel)



GCC Banking Sector Total Assets (USD bn)

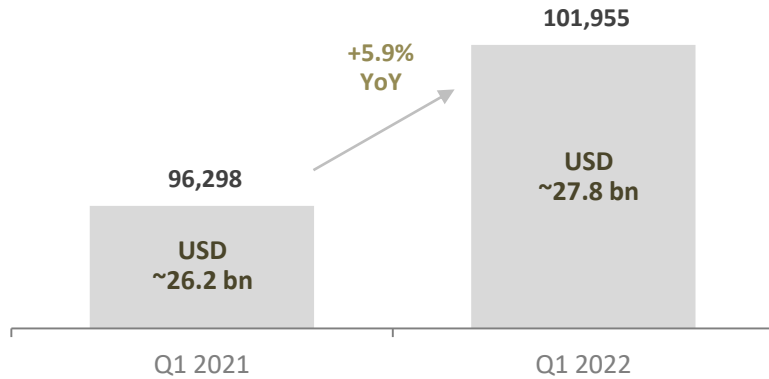


- Oil prices remain elevated despite announcements of higher supplies and increased production. Economic recovery in GCC resumed as the Omicron variant infections that emerged during the winter had been short-lived.
- GCC region to witness acceleration in economic growth supported by higher oil and gas prices as well as resumption of domestic business activities.
- Inflation in the GCC region expected to be lower than global levels.
- GCC banks continue to remain healthy and profitable supported by improving asset quality and stronger volume growth on the back of economic recovery and reforms and reduced pandemic restrictions.

Dubai recovery supported by structural reforms and economic stimulus programs

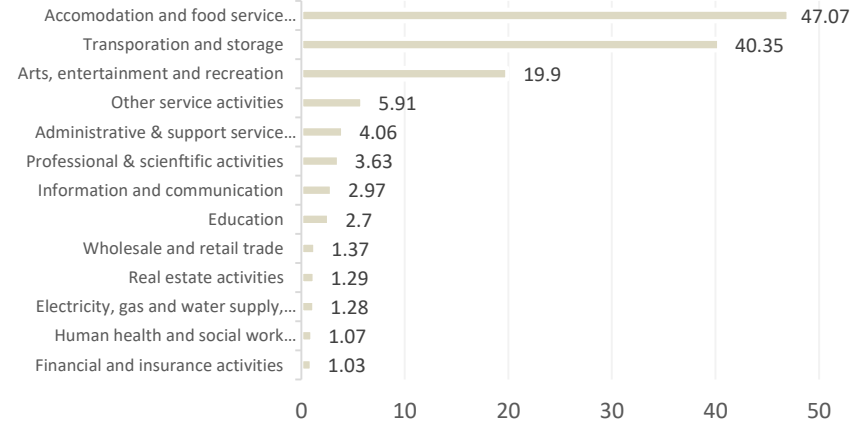
Dubai GDP grew in Q1 2022...

Dubai Gross Domestic Product at Constant Prices (AED mn)



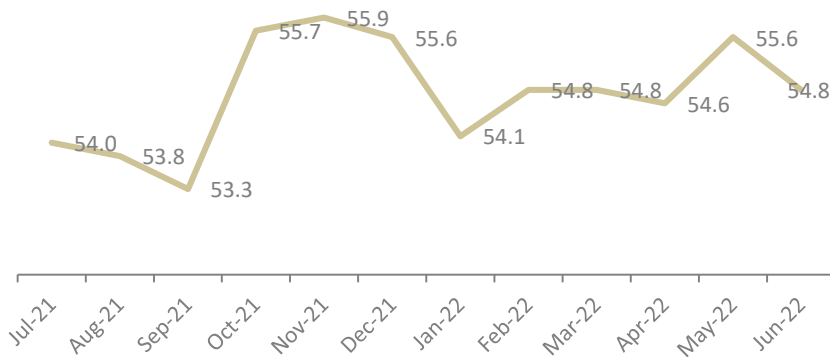
Driven by hospitality and transport sectors

Gross Domestic Product at Constant Prices – Dubai
YoY Growth Rate % (as of Q1 2022)

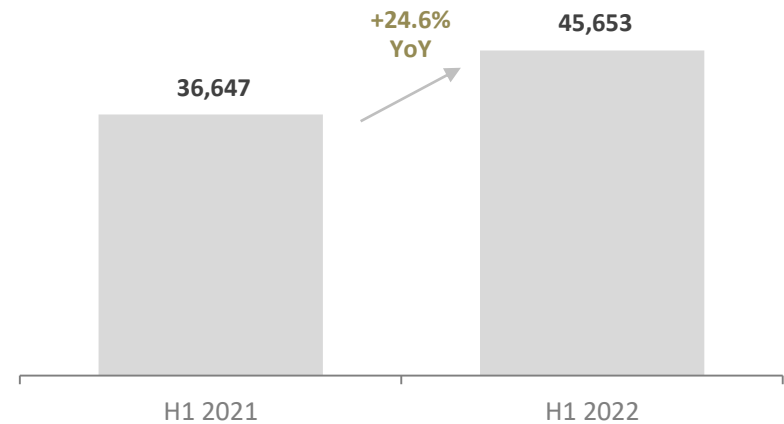


UAE PMI remain relatively robust

UAE Purchasing Managers Index (PMI)



Dubai New Business License Issuances



Contents

1 Overview

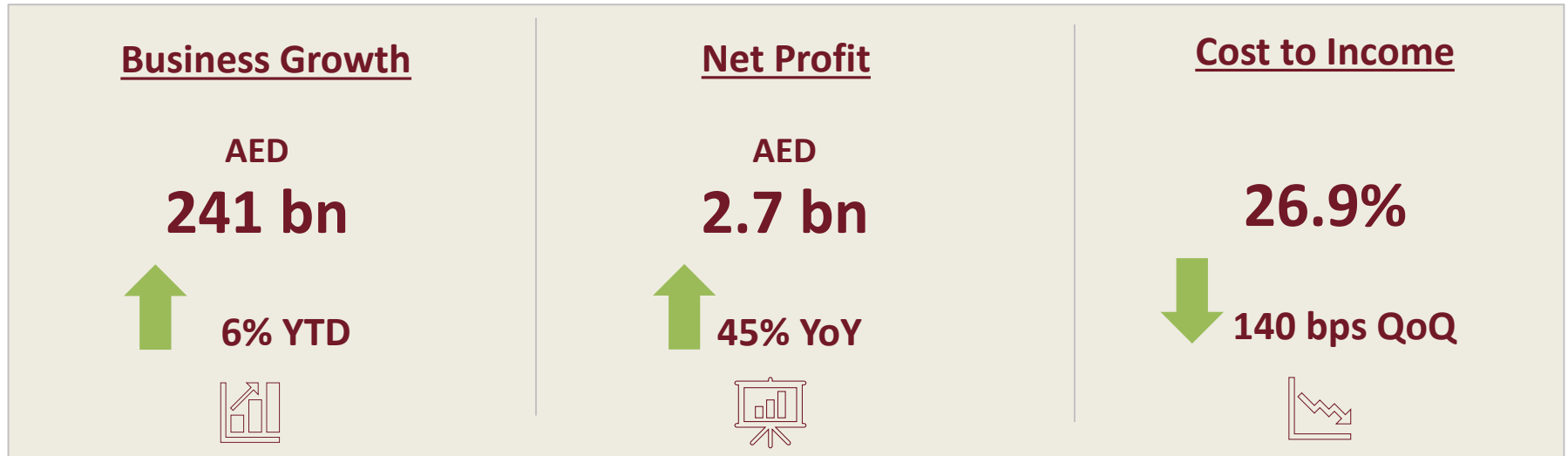
2 Financial Performance

3 Strategic Focus & Theme - 2022

4 Appendix

Key Highlights – H1 2022

- Robust **growth of 6% YTD** on improving macro conditions and strong recovery in business volumes.
- Significant growth in **profitability of ~45% YoY** supported by rising revenues.
- Substantial improvements in **asset quality** with impairments down by 37% YoY.
- **Margins** on a strong and sustained **upward trajectory** rising by 20 bps YTD.
- Market leading **cost-income ratio** at 26.9% depicting strong efficiencies within the business.
- The bank witnessed a strong growth in **new financing and sukuk investments** of over AED 33 billion YTD.



Overall Financial Performance

Balance Sheet

AED million	Dec 2021	Jun 2022	Change
Net Financing Assets & Sukuk Investments	228,485	241,327	6%
Total Assets	279,082	282,218	1%
Customers' Deposits	205,845	202,214	(2%)
Sukuk Financing Instruments	20,563	19,613	(5%)
Equity	41,465	41,917	1%
Total Liabilities and Equity	279,082	282,218	1%

Income Statement

AED million	Jun 2021	Jun 2022	% Change
Total Income	5,842	6,265	7%
Net Operating Revenue	4,628	5,039	9%
Operating Expenses	(1,246)	(1,355)	9%
Profit before Impairment and Tax Charges	3,382	3,684	9%
Impairments	(1,498)	(948)	(37%)
Income Tax	(20)	(36)	79%
Group Net Profit	1,864	2,700	45%

¹ Adjusted for the estimated proportionate dividend.

² Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

Key Ratios

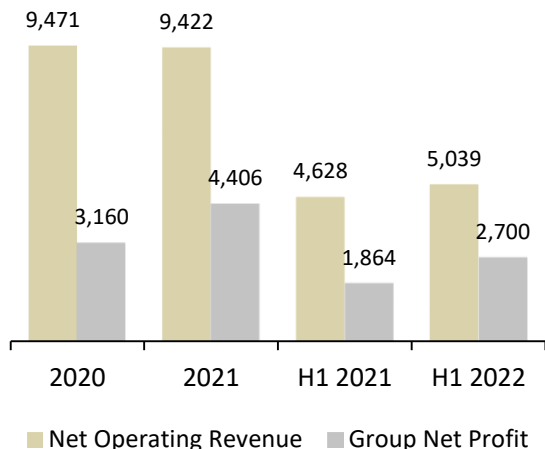
	Dec 2020	Dec 2021	Jun 2022
Net Financing to Deposit	96%	91%	96%
Total Capital Adequacy	18.5%	17.1%	17.9%
CET1	12.0%	12.4%	13.2%
Non-Performing Financing ("NPF")	5.7%	6.8%	6.5%
ROTE ¹	10.2%	13.0%	17.0%
ROA ¹	1.2%	1.5%	2.0%
Net Profit Margin ("NPM")	2.6%	2.6%	2.8%
Cost to Income ²	29.4%	26.8%	26.9%
Dividend Per Share (% of par value)	20%	25%	-

Highlights

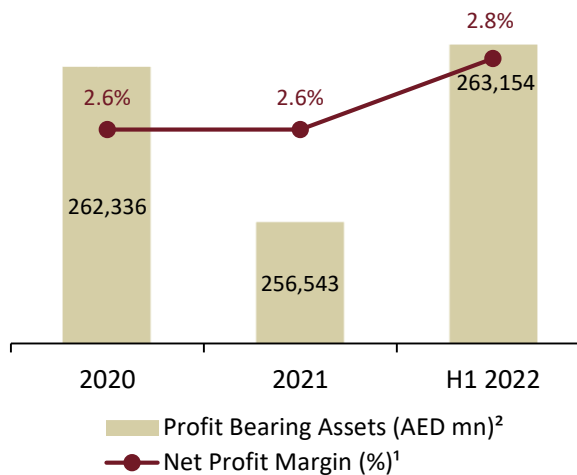
- **Balance sheet** remains robust now reaching to AED 282 billion from AED 279 billion in 2021.
- Strong volumes have led to **net financing & sukuk investments** grow at 6% YTD to reach to AED 241 billion.
- **Total income** reached AED 6.27 billion increasing by more than 7% YoY. Net Operating Revenues growing by nearly 9% YoY to reach to AED 5.04 billion.
- Considerable **lower impairments** of 37% YoY. Higher **OPEX** attributed to strengthening of and investments in resources within the key control and support functions of the bank
- Significant and **robust growth in net profit** of 45% YoY to reach to AED 2.70 billion driven by rising income and significantly lower impairments.

Operating Performance

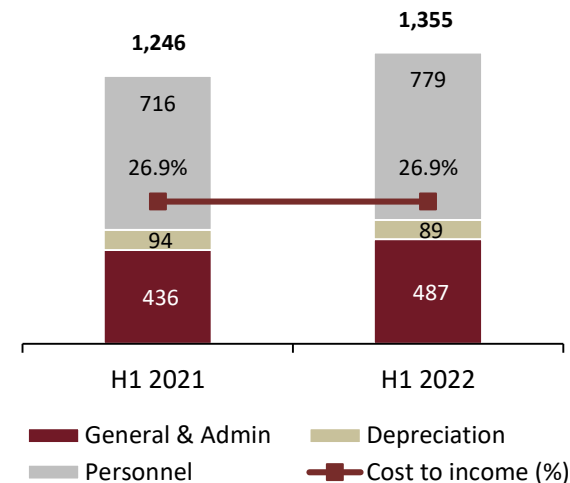
Profitability (AED mn)



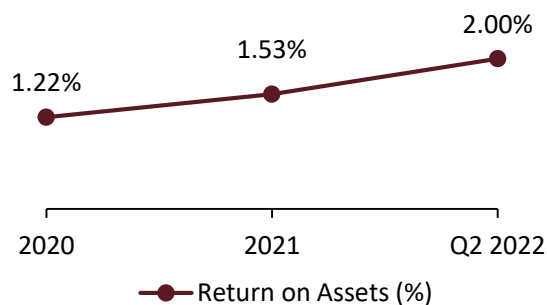
Net Profit Margin (%)



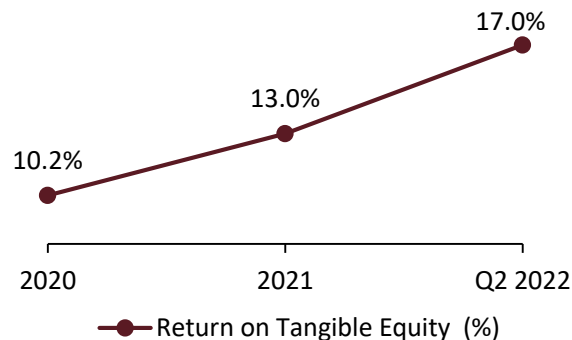
OPEX trends (AED mn) & Cost to Income



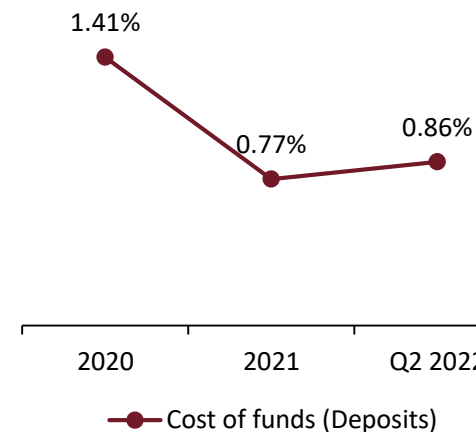
ROA³ (%)



ROTE⁴ (%)



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.

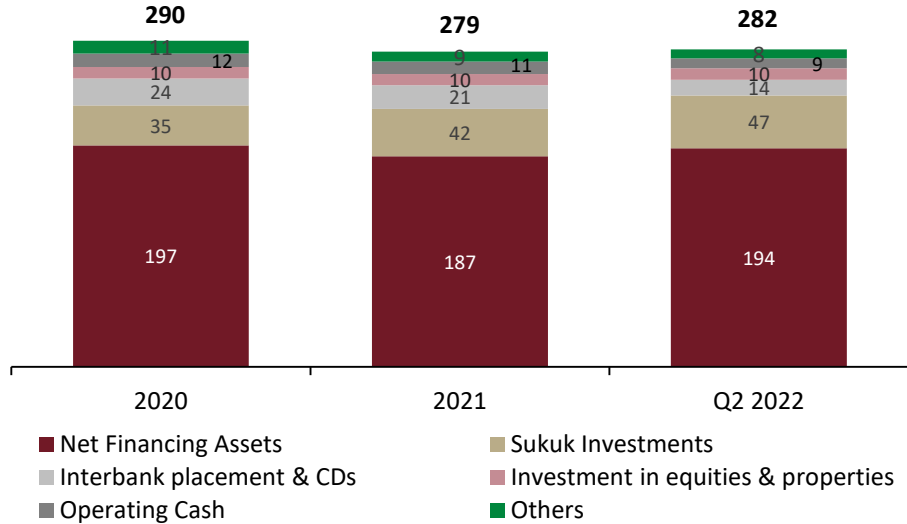
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

³ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets adjusted for the estimated proportionate dividend.

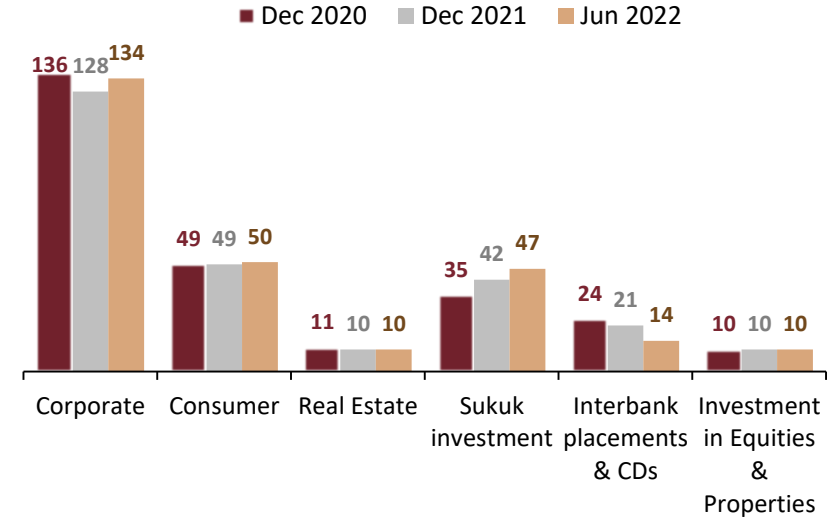
⁴ROTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for the estimated proportionate dividend and excluding Tier 1 issuances.

Overview of Deployment of Funds/Financing

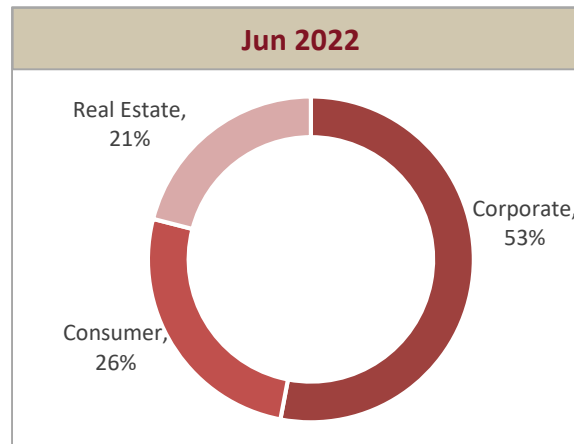
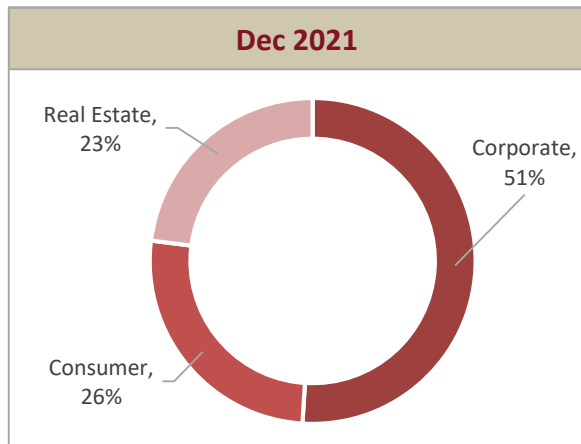
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- Gross new financing and sukuk investment of AED 33 billion.
- Net Financing Assets grew strongly by 4% to reach to AED 194 billion.
- Sukuk investment book now at AED 47 billion with a robust 12% YTD growth.
- Net financing and Sukuk investments up by 6% despite regular repayments and maturities of AED 13 billion as well as early repayments of AED 7 billion.
- Real Estate exposure now down to 21% from 23% in 2021 in line with guidance.

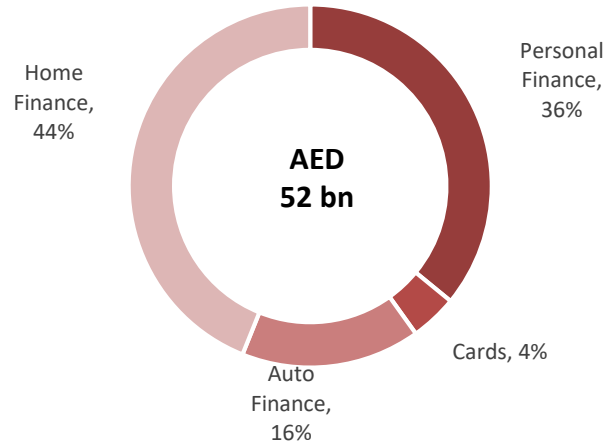
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

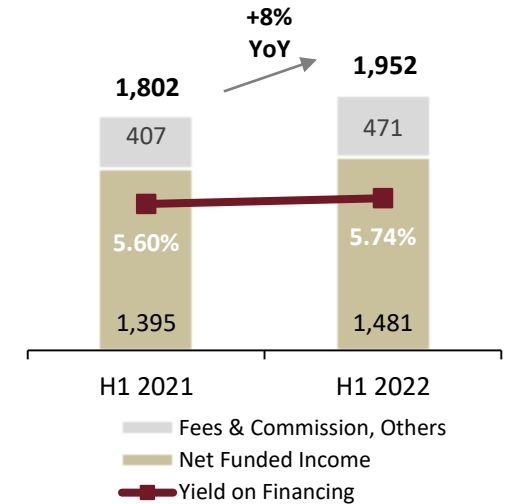
Management Commentary

- New financing of AED 9 billion.
- The gross portfolio now stands at AED 52 billion up by more than 3% YTD.
- Revenues increased by 8% YoY to reach to AED 1,952 million driven by strong 16% YoY growth in fees and commissions.
- Yield on financing grew by 14bps YoY to reach to 5.74%.

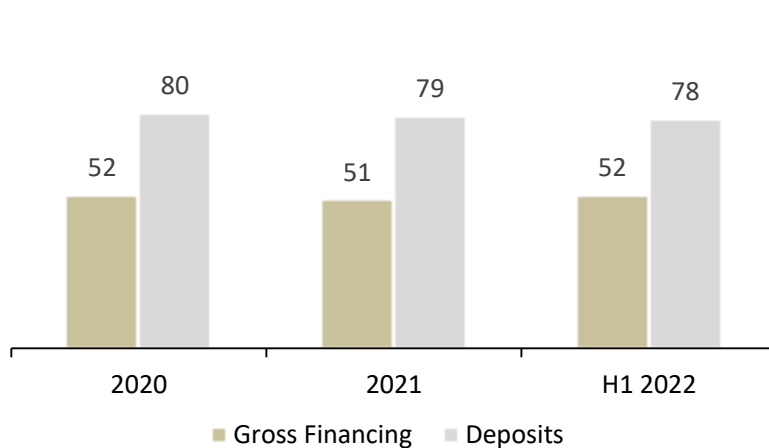
Breakdown by Portfolio – Jun 2022



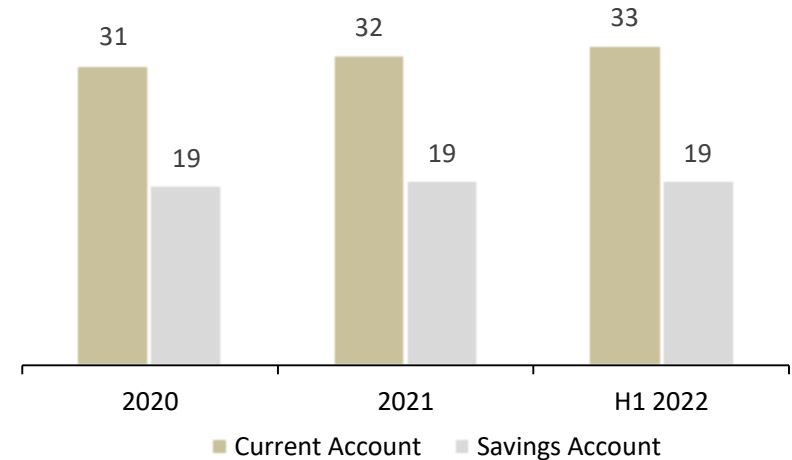
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

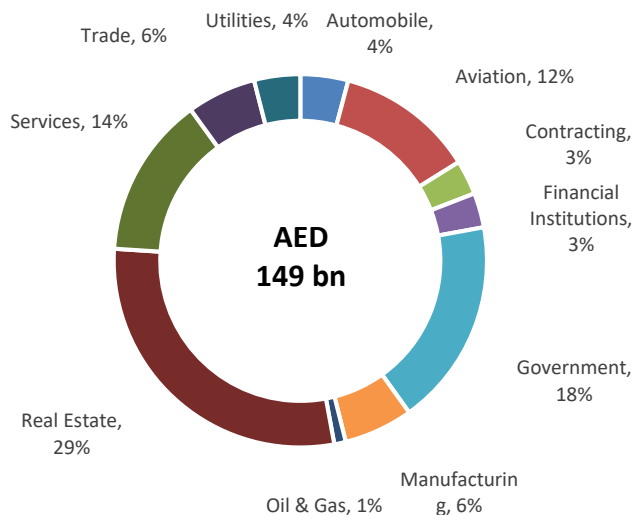


Segmental Overview – Corporate

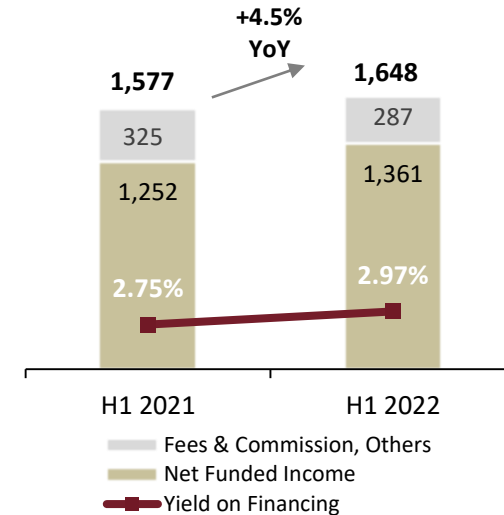
Management Commentary

- New financing of AED 17 billion.
- Gross corporate portfolio now stands at AED 149 billion, an increase of 3% YTD from AED 145 billion at the end of 2021. Growth has been primarily from government and utility sectors
- Corporate revenues grew steadily to reach AED 1.64 billion up 4.5% compared to AED 1.58 billion in H1 2021.
- Funded income increased to AED 1.36 billion up nearly ~9% YoY.

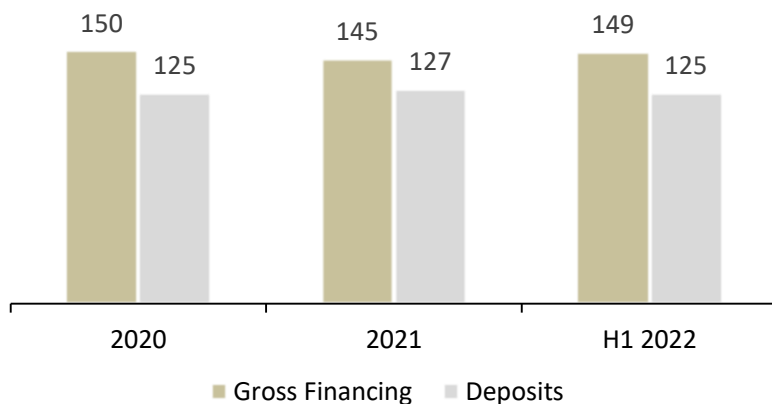
Breakdown by Portfolio – Jun 2022



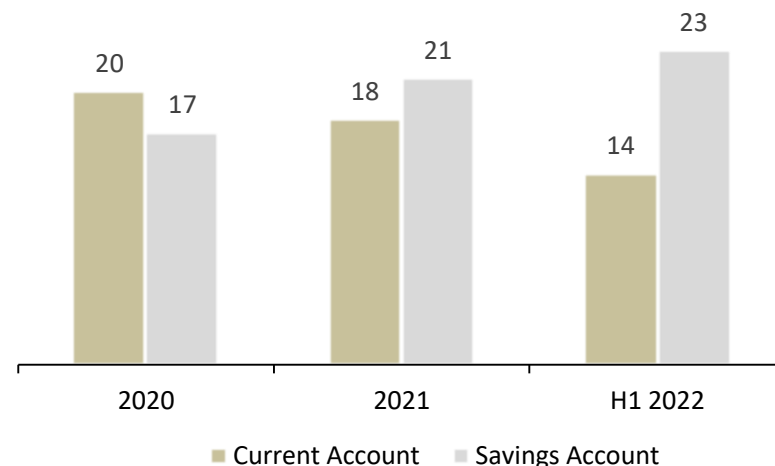
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

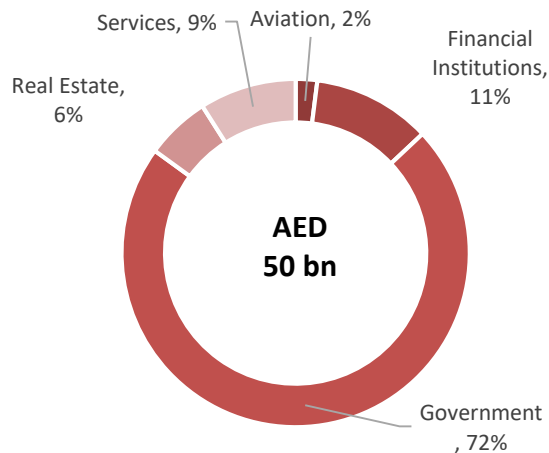


Segmental Overview – Treasury

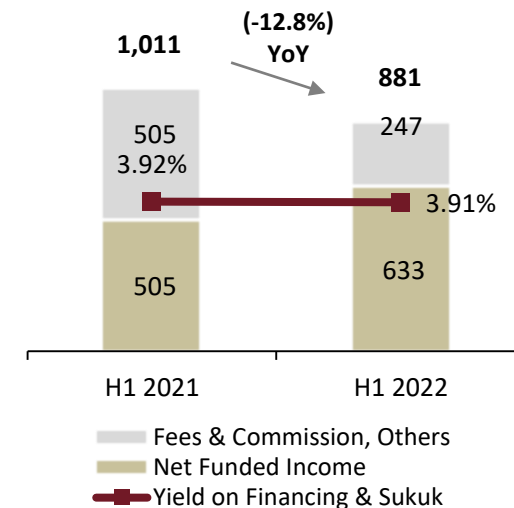
Management Commentary

- New sukuk investments of AED 7 billion.
- Gross treasury portfolio reached AED 50 billion, up 14% YTD from AED 44 billion at the end of 2021. Government and FI sectors continue to constitute more than 80% of the portfolio and are the key contributors to the portfolio's growth.
- Revenues stand at AED 881 million during H1 2022 driven primarily by a 25% YTD growth in funded income.
- Yields remain stable at 3.91%.

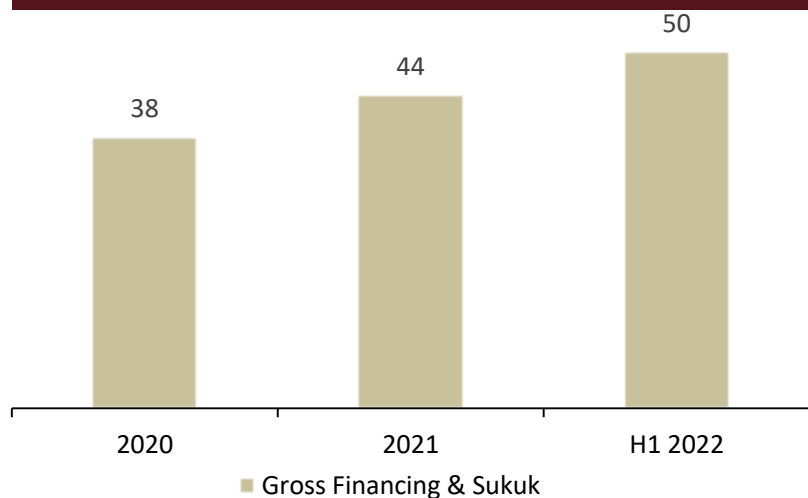
Breakdown by Portfolio – Jun 2022



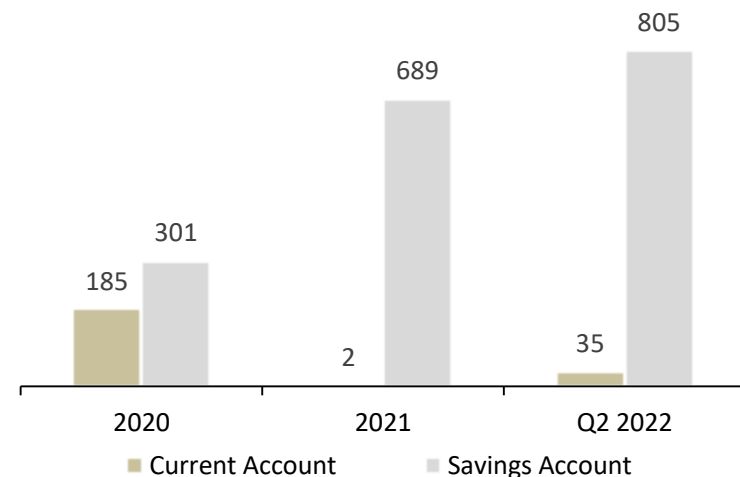
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)



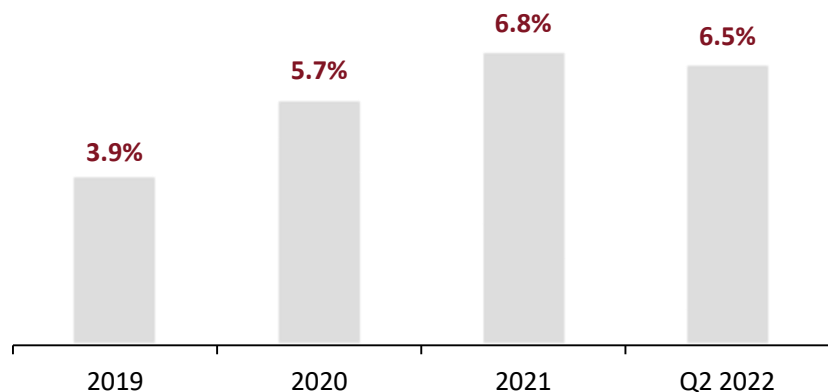
CASA (AED mn)



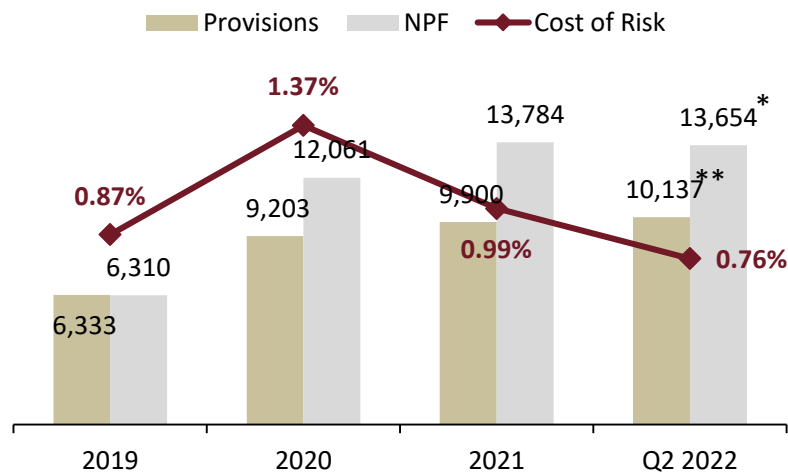
* Based on shadow accounting for fees and commissions

Asset Quality

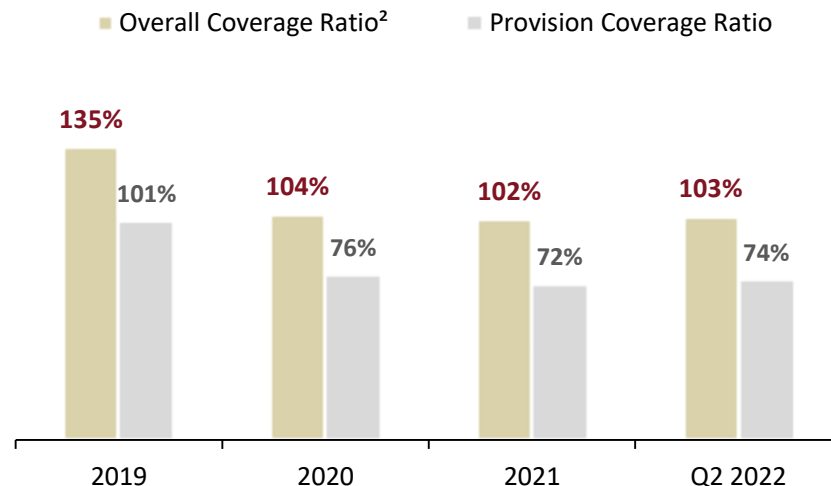
Non-Performing Financing ("NPF")¹



Cumulative Provisioning (AED million)



Financing Provisions and Coverage Ratios



Highlights

- **Non performing financing (NPF)** continues its downward trend lower by 20bps sequentially and 30bps YTD to 6.5%.
- Provisions for the period fell to AED 948 million in H1 2022 vs AED 1,498 in H1 2021, a decline of 37% YoY.
- Declining **cost of risk** at 76 bps (-23bps YTD) compared to 99bps at YE2021.

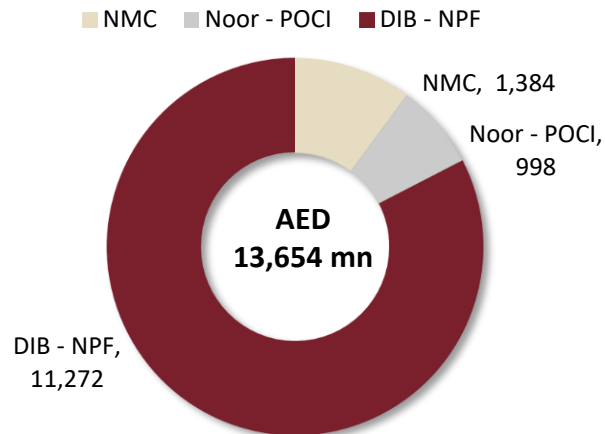
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

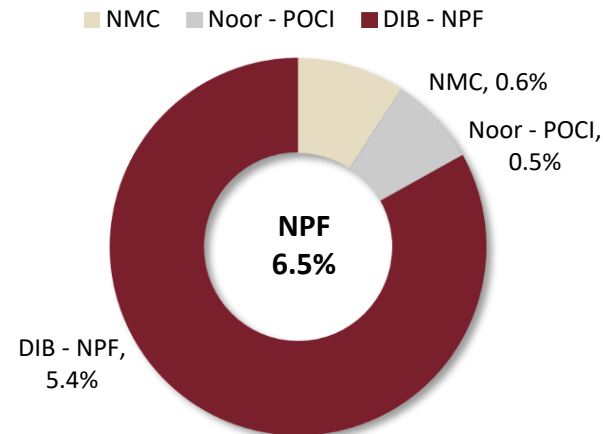
Cost of Risk – Being ratio of net impairment charge on financing assets to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

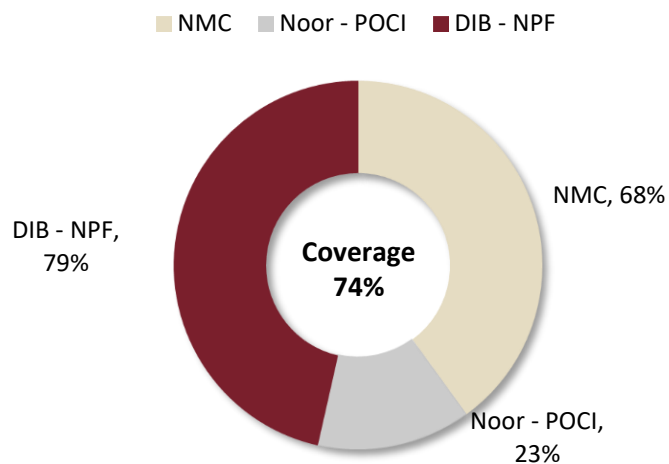
NPF (AED mn)



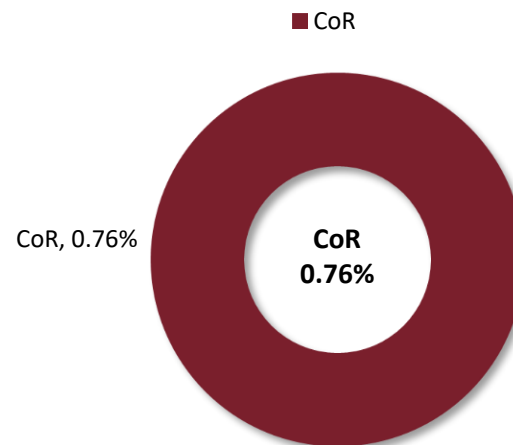
NPF Ratio (%)



Coverage Ratio (%)



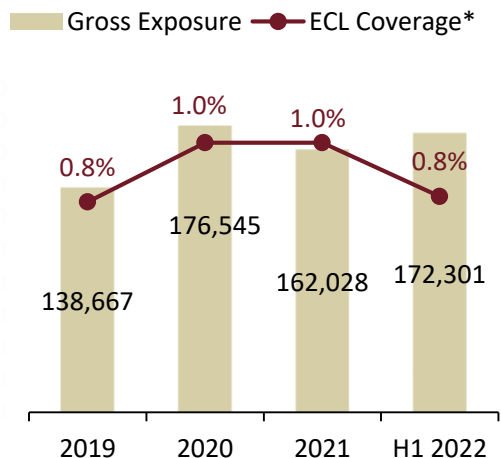
CoR (%)



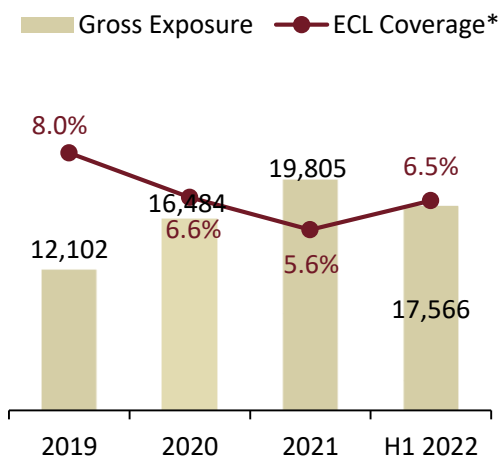
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

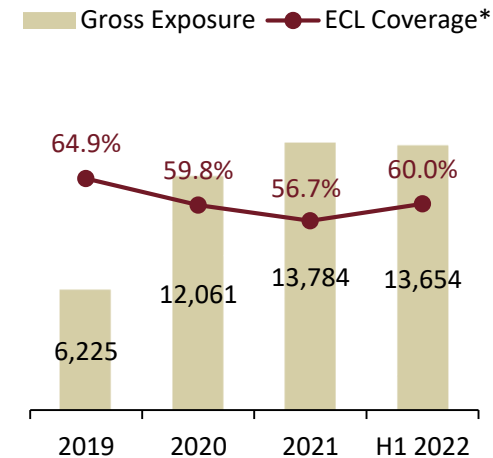
Stage 1 (AED million)



Stage 2 (AED million)

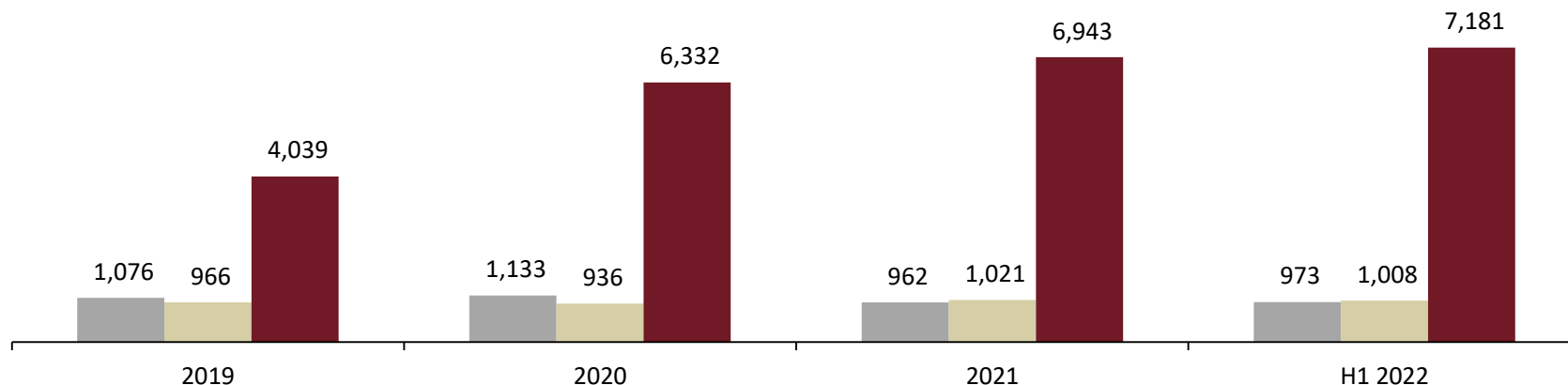


Stage 3 and POCI (AED million)



Expected Credit Loss (AED million)

■ Stage 1 ■ Stage 2 ■ Stage 3 and POCI

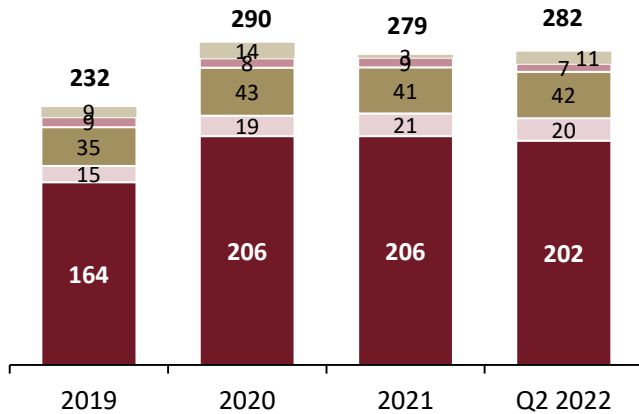


* Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

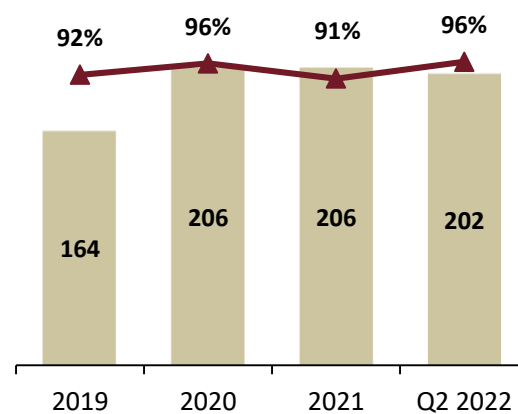
Funding Sources (AED bn)

■ Due to banks & FIs ■ Other payables
■ Equity ■ Sukuk
■ Customers' Deposits



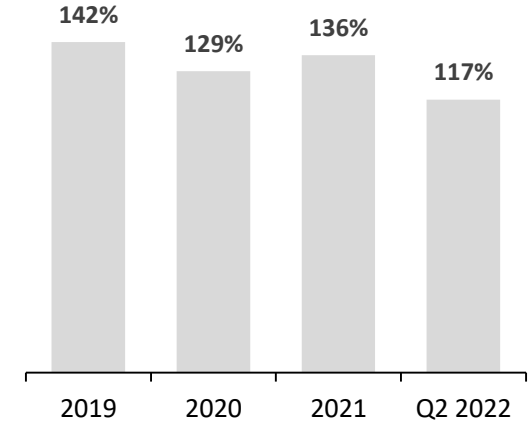
Customers' Deposits (AED bn)

■ Customer Deposits
▲ Net Financing to Deposit Ratio*



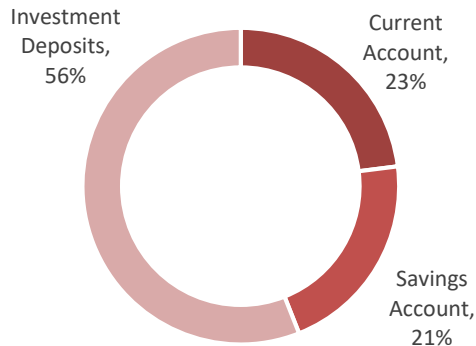
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

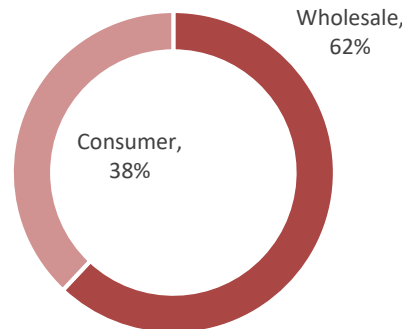


Customer Deposits (AED 202 bn as at 30 Jun 2022)

By Type



By Business



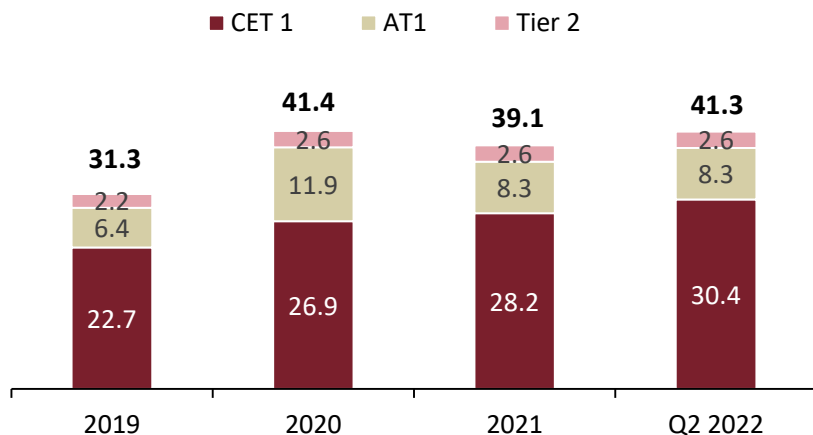
Highlights

- Liquidity remains healthy:
 - LCR up to 117%
 - NSFR is now at 104%.
 - Finance to deposit ratio at 96%.
- CASA now stands at AED 89.4 billion and accounting now for 44% of overall deposits despite the current rate environment.

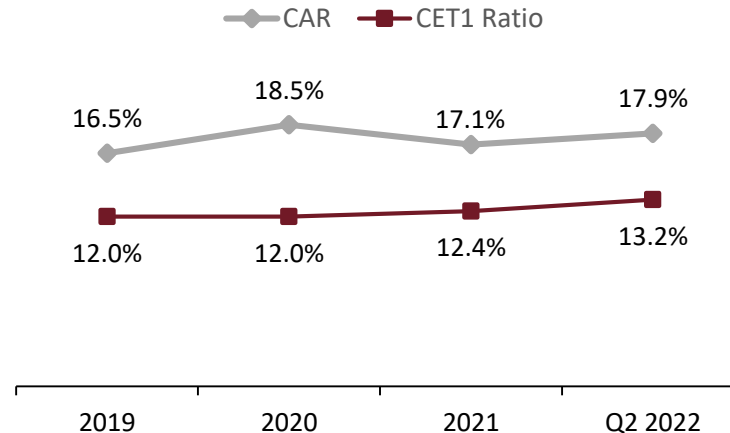
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

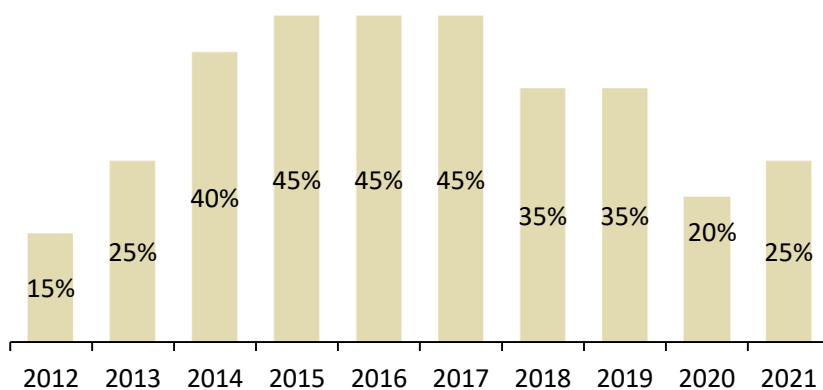
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- Strong capital position:
 - **Capital adequacy** ratio stands at 17.9% up 80bps YTD.
 - **CET 1** ratio stands at 13.2%, up 80bps YTD.
 - Both well above regulatory requirements.
- Internal capital generation continues to be a key focus area.

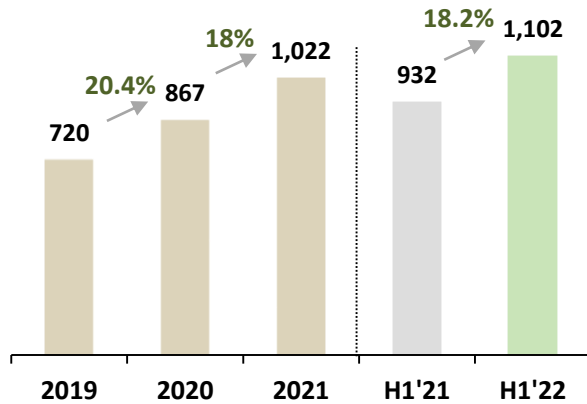
¹ Refers to Regulatory Capital under Basel III;

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

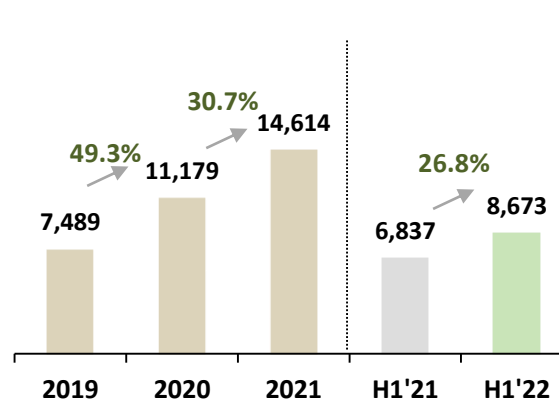
*This graph reflects ratios under Basel III regime

Digital strategy continue to support DIBs growth

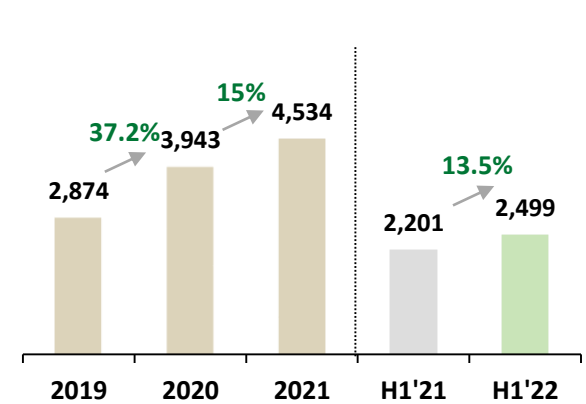
Digital Registered User Base* ('000)



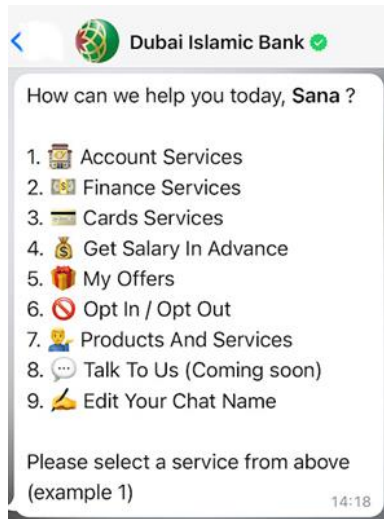
Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



Introducing DIB on WhatsApp



* Digital Registered User Base (Business to Date) : overall registered internet banking / mobile banking app users

Contents

1 Overview

2 Financial Performance

3 Strategic Focus & Theme - 2022

4 Appendix

Summary Highlights – H1 2022

- The **UAE remains resilient** against the on-going global macro challenges with DIB in a robust position to withstand macro economic volatility.
- **Profitability remains strong** as higher volumes and core revenues as well as lower impairments boost P&L position.
- **Asset quality metrics on an improving trend** as NPF ratio continues its downward trajectory over the past few quarters.
- **Efficiency ratios** amongst the strongest in the market.
- **Strong upside on margins** going into 2nd half of the year.
- **Revised guidance's** on the back of stronger balance sheet position.

2022 – Target Metrics							
Growth	~7.5% 6%	NPF	~6.5% 6.5%	Real Estate Concentration	~20% 21%	Return on Assets	~1.9% 2.0%
Net Profit Margin	~2.9% 2.8%	Total Coverage*	~110% 103%	Cost Income Ratio	~28% 26.9%	Return on Tangible Equity	~16% 17.0%

* Including collateral

Contents

1 Overview

2 Financial Performance

3 Strategic Focus & Theme - 2022

4 Appendix

Consolidated Income Statement

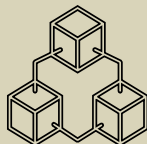
<i>AED million</i>	H1 2022	H1 2021	FY2021	FY2020
Net Income				
Income from Islamic financing and investing transactions	4,991	4,448	9,013	10,370
Commission	906	836	1,655	1,646
Income / (loss) from other investments measured at fair value	43	13	21	50
Income from properties held for development and sale	61	52	82	54
Income from investment properties	101	55	225	83
Share of profit from associates and joint ventures	58	96	116	20
Other Income	106	342	684	919
Total Income	6,265	5,842	11,795	13,142
Depositors' and Sukuk holders' share of profit	(1,226)	(1,214)	(2,373)	(3,671)
Net Income	5,039	4,628	9,422	9,471
Operating Expenses				
Personnel expenses	(779)	(715)	(1,511)	(1,699)
General and administrative expenses	(487)	(436)	(839)	(838)
Depreciation of investment properties	(28)	(31)	(58)	(57)
Depreciation of property, plant and equipment	(61)	(64)	(121)	(134)
Total Operating Expenses	(1,355)	(1,246)	(2,529)	(2,728)
Profit before net impairment charges and income tax expense	3,684	3,382	6,892	6,743
Impairment charge for the period, net	(948)	(1,498)	(2,448)	(4,552)
Gain on Bargain Purchase	-	-	-	1,015
Profit for the period before income tax expense	2,736	1,884	4,445	3,206
Income tax expense	(36)	(20)	(38)	(46)
Net Profit for the period	2,700	1,864	4,406	3,160
Attributable to				
Owners of the Bank	2,669	1,854	4,391	3,294
Non-Controlling Interests	31	10	15	(134)

Consolidated Balance Sheet

<i>AED million</i>	30 Jun 2022	31 Dec 2021	31 Dec 2020
Assets			
Cash and balances with central banks	19,984	28,080	29,206
Due from banks and financial institutions	2,997	3,303	6,448
Islamic financing and investing assets, net	194,359	186,691	196,689
Investments in Islamic Sukuk measured at amortized cost	46,968	41,794	35,355
Other investments at fair value	1,102	1,229	1,111
Investments in associates and joint ventures	1,921	1,945	1,939
Properties held for sale	1,568	1,572	1,391
Investment properties	5,391	5,499	5,947
Receivables and other assets	6,368	7,475	10,040
Property, plant and equipment	1,560	1,494	1,431
Total Assets	282,218	279,082	289,556
Liabilities and Equity			
Liabilities			
Customers' deposits	202,214	205,845	205,925
Due to banks and financial institutions	10,644	2,584	13,496
Sukuk financing instruments	19,613	20,563	18,744
Payables and other liabilities	7,828	8,625	8,261
Total Liabilities	240,299	237,617	246,426
Equity			
Share Capital	7,241	7,241	7,241
Tier 1 Sukuk	8,264	8,264	11,937
Other Reserves and Treasury Shares	14,205	14,085	13,785
Investments Fair Value Reserve	(1,062)	(973)	(1,102)
Exchange Translation Reserve	(1,463)	(1,314)	(1,177)
Retained Earnings	12,105	11,563	9,860
Equity Attributable to owners of the banks	39,290	38,866	40,544
Non-Controlling Interest	2,629	2,599	2,587
Total Equity	41,919	41,465	43,131
Total Liabilities and Equity	282,218	279,082	289,556

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.

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



5 million + customers globally



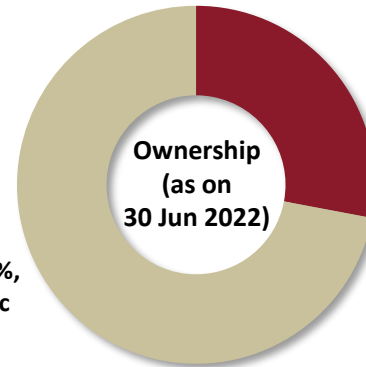
FOL increased to **40%**



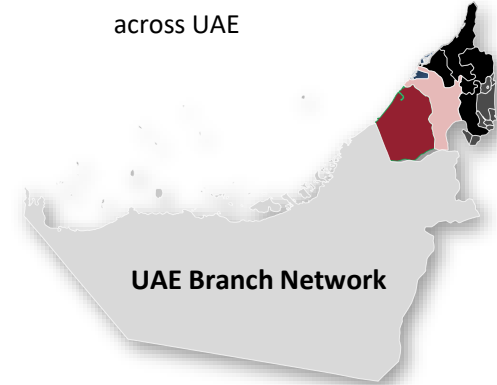
Designated (“D-SIB”)* in 2018

*Domestic Systemically Important Bank

Investment Corporation of Dubai (ICD),
27.97%



Around **55 branches** and more than **596 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%
 Bosna Bank International	27.3%	 Panin Dubai Syariah Bank	25.1%
 دييار DEYAAR	44.9%	 DIB Bank Kenya Limited A subsidiary of Dubai Islamic Bank PJSC	100.0%
		 NCOOR BANK	100%

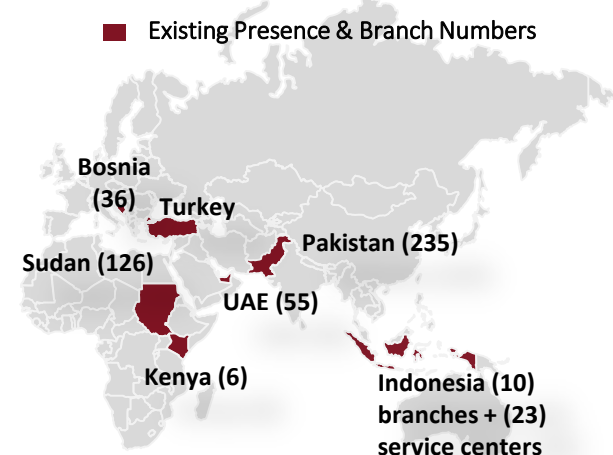
Credit Ratings

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 55 branches and more than 596 ATMs and CCDMs 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.

Embarking on a bank wide ESG strategy

The purpose is built around long-term value creation for all stakeholders and natural dovetails into the aim of a climate positive sustainable world.

DIB Sustainability Framework Pillars and Commitments

Updates on #DIBforSustainability



ETHICS & INTEGRITY

- Governance bodies and committees
- Consumer Protection Regulation (CPR)



THRIVING WORKPLACE

- Employee Well being
- Employee Diversity
- Training and development
- Thriving Workplace



POSITIVE COMMUNITY IMPACT

- Community Support
- Financial Literacy
- Affordable Housing
- Good Health
- Quality Education



ENVIRONMENTAL STEWARDSHIP

- Digitalization
- Resource Efficiency



SUSTAINABLE FINANCE AND INVESTMENTS

- ESG focused investments
- Portfolio decarbonization



DIB have introduced special 'People of Determination' Counters at select DIB branches where the differently abled can bank with confidence.

DIB was awarded 'Organization of the Year for Youth Empowerment in Banking and Finance' to applaud the organizer's efforts for recognizing and celebrating the work of young leaders & organizations that empower youth development in the GCC.

- DIB's recent partnership with KFI GLOBAL demonstrated commitment towards providing a better and more sustainable future for the younger generation.

- DIB had signed an MOU with Sheikh Zayed Housing Program for providing affordable housing to UAE Nationals.


In line with its sustainability strategy and strong commitment towards UAE's long-term green agenda, DIB announced its participation as a Key Partner in the citywide sustainability campaign "Dubai Can".

DIB has started looking at building ESG scorecard for its wholesale customers.


Sovereign Deals




Republic of Indonesia
USD 3,250,000,000
5yr
USD 1,500mn 4.70%
10yr
JLM & Bookrunner
May 2022



Government of Sharjah
USD 750,000,000
3.886% due 2030
JLM & Bookrunner
Mar 2022



Republic of Turkey
USD 3,000,000,000
7.250% due 2027
JLM & Bookrunner
Feb 2022




Government of Pakistan
USD 1,000,000,000
7.950% due 2029
JLM & Bookrunner
Jan 2022

Supranational




Islamic Development Bank
USD 1,600,000,000
3.213% due 2027
JLM & Bookrunner
Apr 2022

Corporate



Arada Developments LLC
USD 350,000,000
8.125% due 2027
JLM & Bookrunner
May 2022

Financial Institution Deals



First Abu Dhabi Bank
USD 500,000,000
2.591% due 2027
JLM & Bookrunner
Feb 2022



Dubai Islamic Bank
USD 750,000,000
2.740% due 2027
JLM & Bookrunner
Feb 2022

EMEA Islamic Financing MLA – H1 2022

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	1,590	4
2	Emirates NBD	655	3
3	Dubai Islamic Bank	544	1
4	First Abu Dhabi Bank	393	5
5	Gulf International Bank	311	5

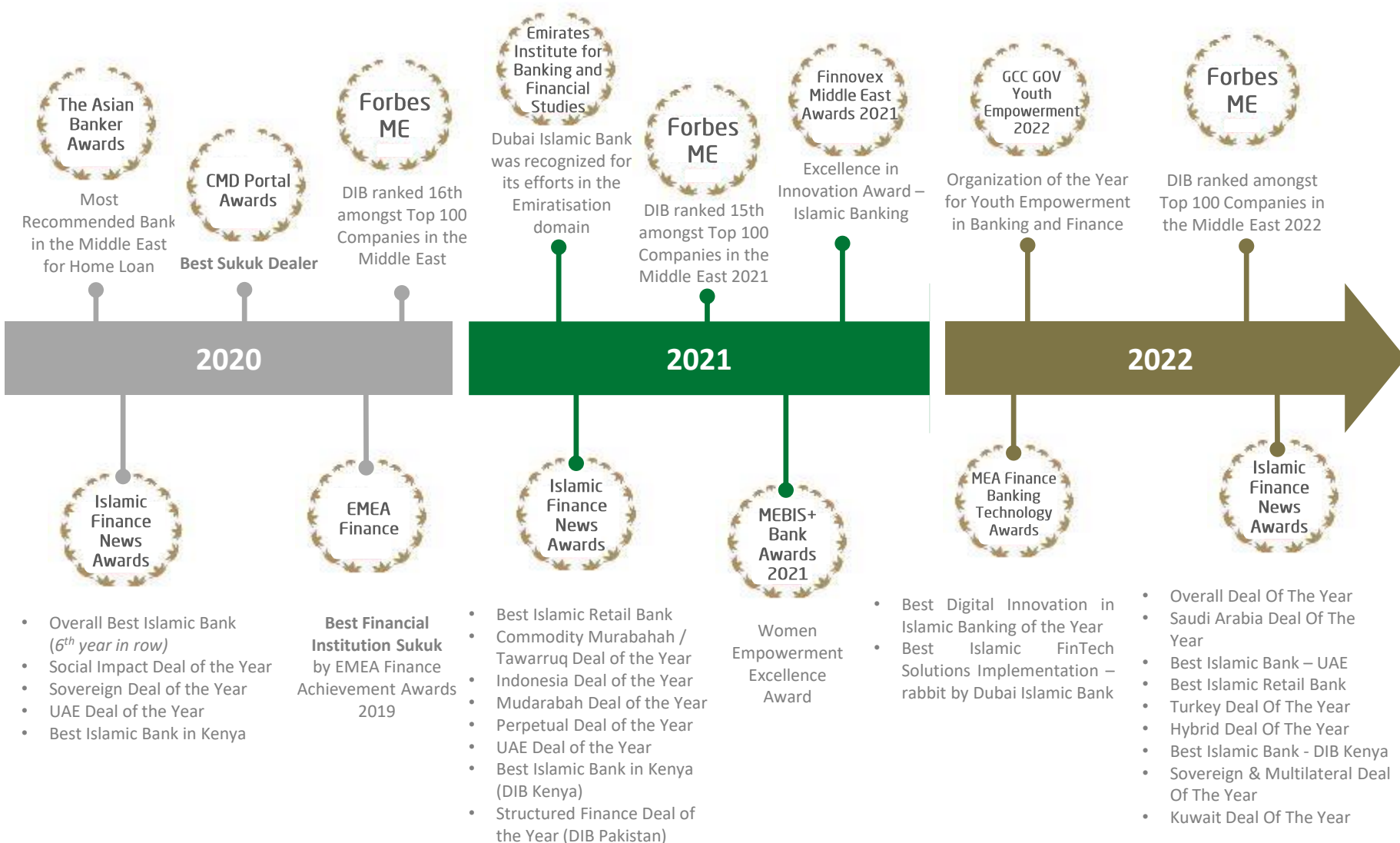
EMEA Islamic Financing BR – H1 2022

Rank	Bookrunner	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	1,590	4
2	Gulf International Bank	869	3
3	Emirates NBD	639	2
4	Dubai Islamic Bank	544	1
5	Mashreqbank	537	1

US Dollar International Sukuk – H1 2022

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	2,223.6	8
2	DIB	2,091.9	9
3	SCB	1,579.4	10
4	KFH	1,123.6	5
5	Citi	1,052.8	3

Select Awards & Accolades





THANK YOU!

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



You may also contact us as follows:

 P. O. Box: 1080, Dubai, UAE

 +971 4 2075 454

 investorrelations@dib.ae

 www.dib.ae/about-us/investor-relations

