



Investor Presentation

For the period ending
30 September 2022

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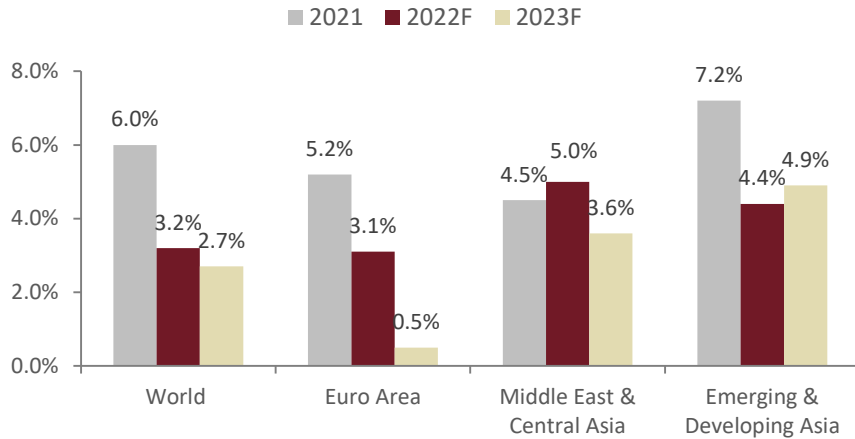
2 Financial Performance

3 Strategic Focus & Theme - 2022

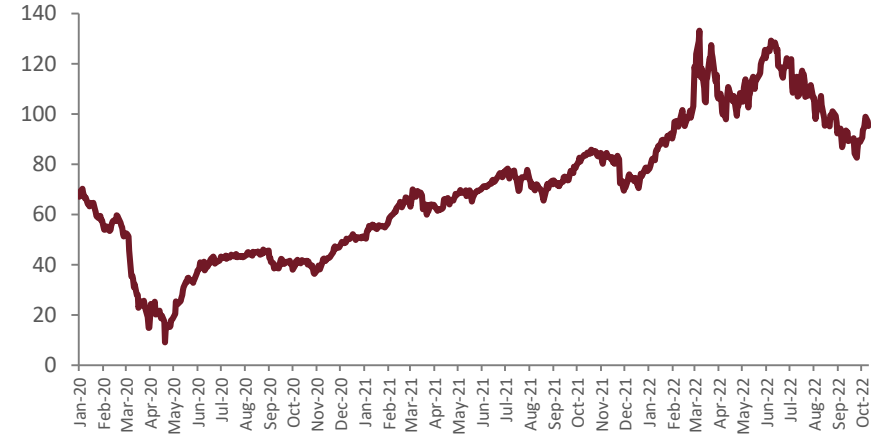
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Global growth is moderating whilst GCC economies remain resilient on the back of elevated oil prices

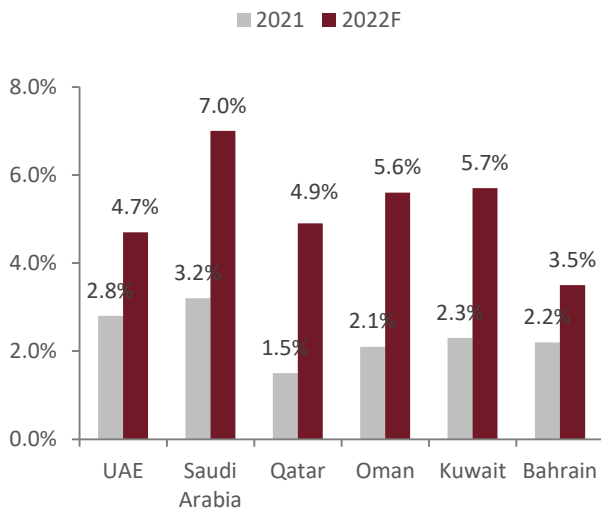
Growth Projections (IMF Oct 2022)



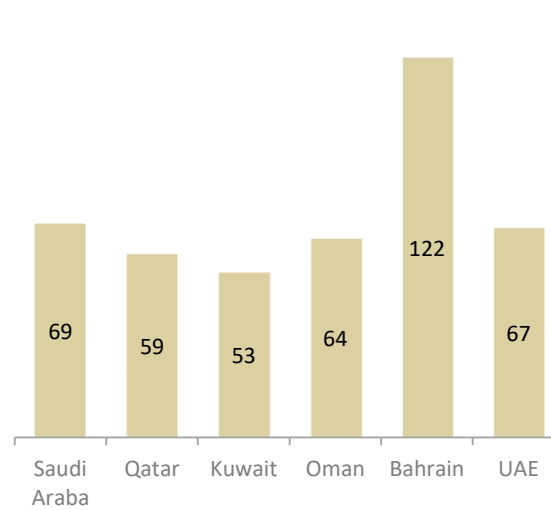
Brent Crude Oil Prices (USD per barrel)



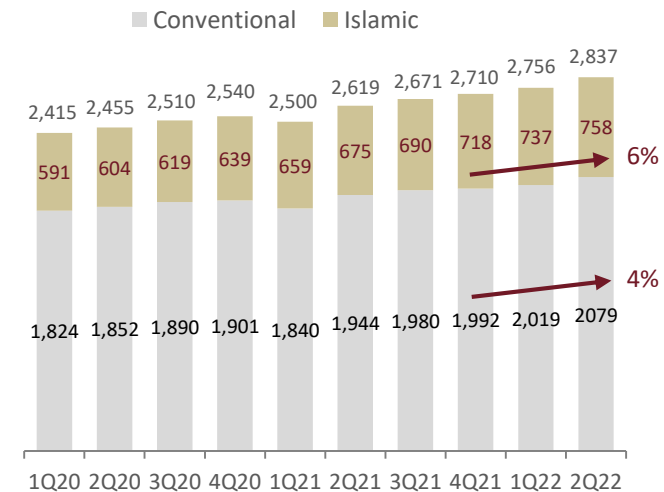
GCC Real GDP Growth (%)



GCC Fiscal Breakeven Oil Price (USD/bbl)

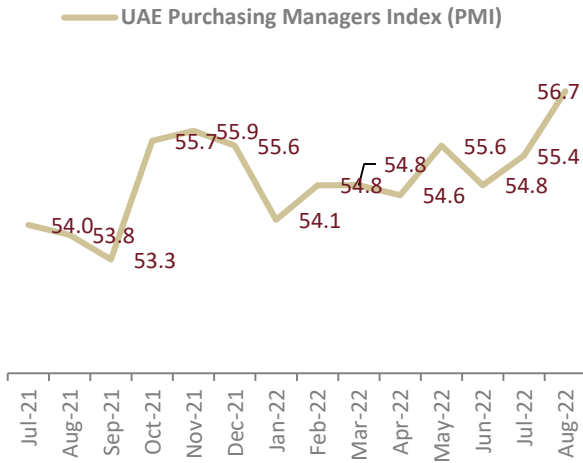


GCC Banking Sector Total Assets (USD bn)

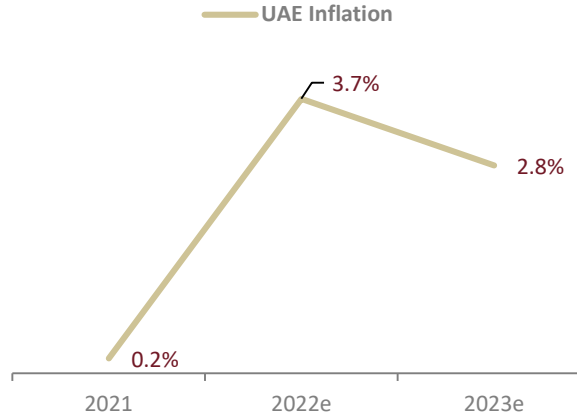


UAE economic rebound has been gaining momentum

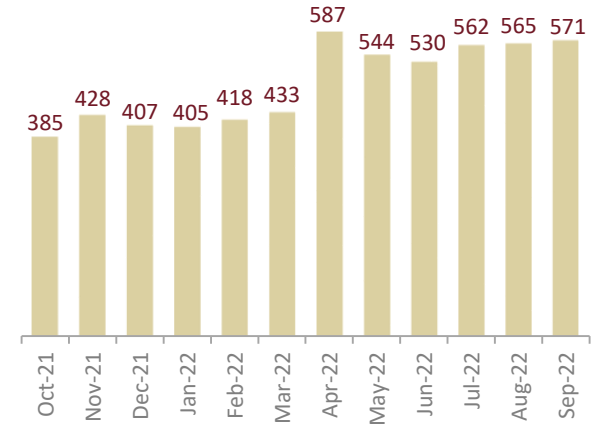
UAE PMI Index



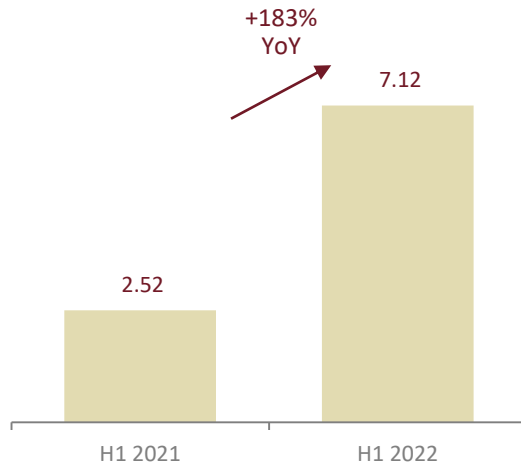
UAE Inflation Rates (%)



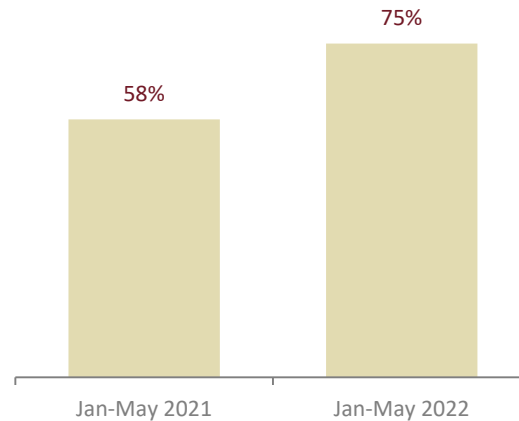
DFM Market cap (AED bn)



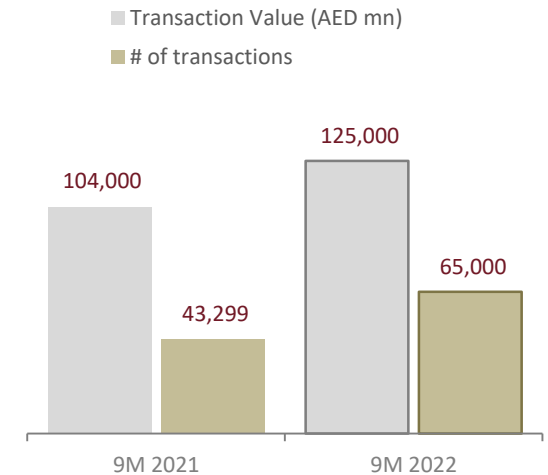
Dubai International Visitors (million)



Dubai Hotel Occupancy (%)



Dubai Real Estate Sector Trends



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1 Overview

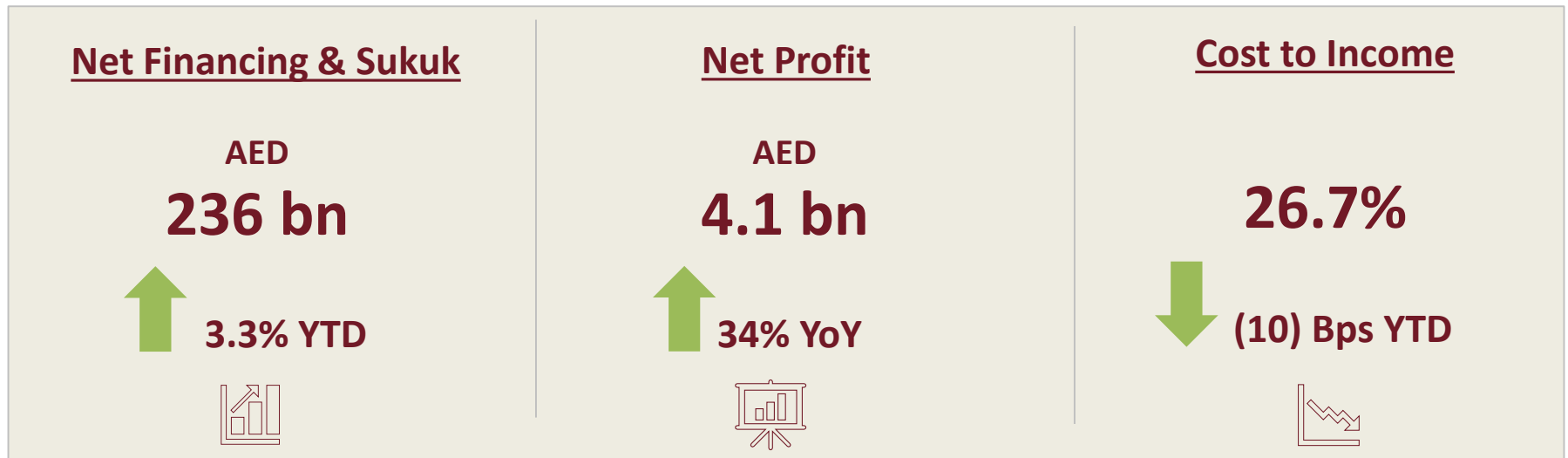
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Key Highlights – 9M 2022

- Moderating global growth and rising rate environment leading to increased competition for deposits and liquidity.
- **Unprecedented rate environment** combined with excess liquidity saw strong repayments during 3Q 2022.
- **Earning assets up by 3.3% YTD** to AED 236 billion.
- Robust increase in **profitability of ~34% YoY** supported by double digit revenue growth and lower impairments.
 - **Impairments significantly lower** by 33% YoY and 5% QoQ.
 - **Margins** maintaining positive and **upward trajectory** rising by 30 bps YTD.
- Market leading **cost-income ratio** at 26.7% depicting strong efficiencies within the business.



Overall Financial Performance

(for the period ending September 2022)

Balance Sheet

AED million	Dec 2021	Sept 2022	Change
Net Financing Assets & Sukuk Investments	228,485	236,104	3%
Total Assets	279,082	274,856	(2%)
Customers' Deposits	205,845	186,512	(9%)
Sukuk Financing Instruments	20,563	19,592	(5%)
Equity	41,465	43,147	4%
Total Liabilities and Equity	279,082	274,856	(2%)

Income Statement

AED million	Sept 2021	Sept 2022	% Change
Total Income	8,946	9,873	10%
Net Operating Revenue	7,149	7,653	7%
Operating Expenses	(1,874)	(2,040)	9%
Profit before Impairment and Tax Charges	5,275	5,612	6%
Impairments	(2,174)	(1,450)	(33%)
Income Tax	(32)	(61)	90%
Group Net Profit	3,069	4,101	34%

Key Ratios

	Dec 2020	Dec 2021	Sept 2022
Total Capital Adequacy	18.5%	17.1%	18.6%
CET1	12.0%	12.4%	13.9%
Non-Performing Financing ("NPF")	5.7%	6.8%	6.5%
ROTE	10.2%	13.0%	16.8%
ROA	1.2%	1.5%	2.0%
Net Profit Margin ("NPM")	2.6%	2.6%	2.9%
Cost to Income ¹	29.4%	26.8%	26.7%
Dividend Per Share (% of par value)	20%	25%	-

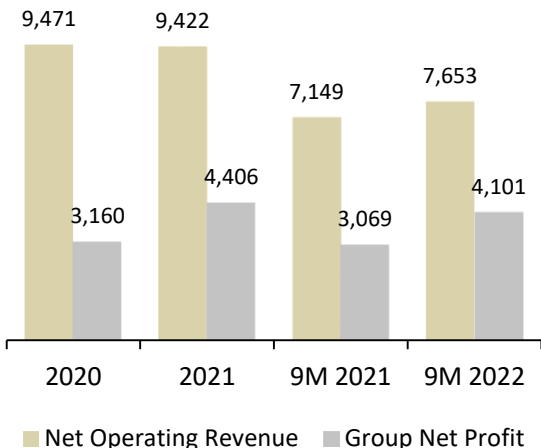
Highlights

- **Net financing & sukuk investments** at AED 236 billion, up 3.3% YTD, primarily driven by strong 17% YTD growth on the fixed income book. Gross new financing & sukuk investments YTD amounted to AED 43 billion.
- **Total income** at AED 9.9 billion, a strong double digit increase by 10% YoY; supported by a 19% increase in funded income to AED8.1 billion. Net Operating Revenues up 7% YoY to reach to AED 7.7 billion.
- **Impairments** reduced 33% YoY as **NPF** continues its declining trend to reach 6.5%.
- **Robust profitability growth** of 34% YoY to reach to AED 4.1 billion driven by rising income and significantly lower impairments.
- **Net Profit Margins** up 30 bps YTD to reach to 2.9% driven by current rate environment, decent CASA and focus on retail business.

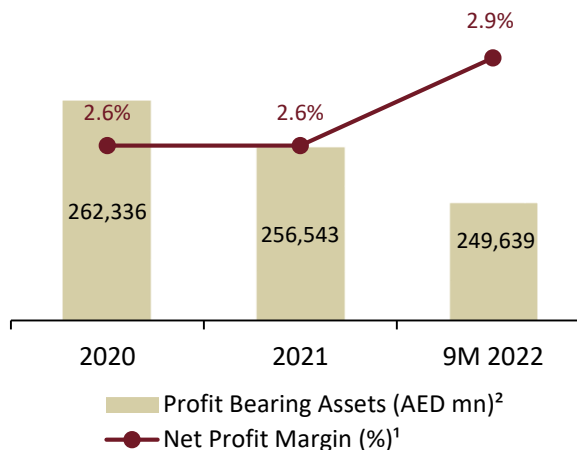
¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

Operating Performance

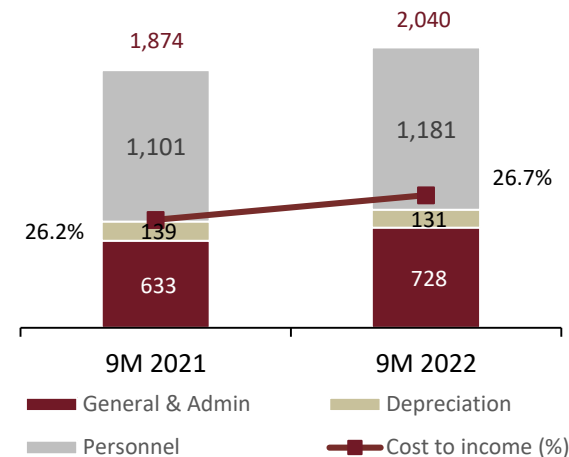
Profitability (AED mn)



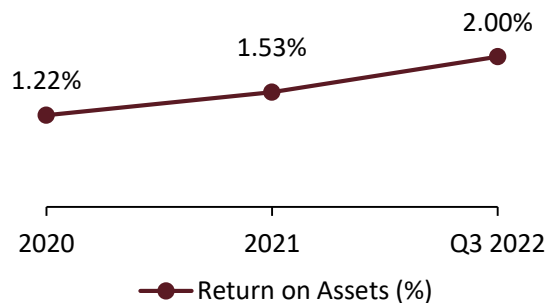
Net Profit Margin (%)



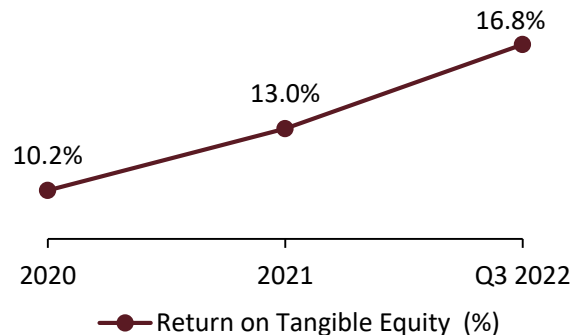
OPEX trends (AED mn) & Cost to Income



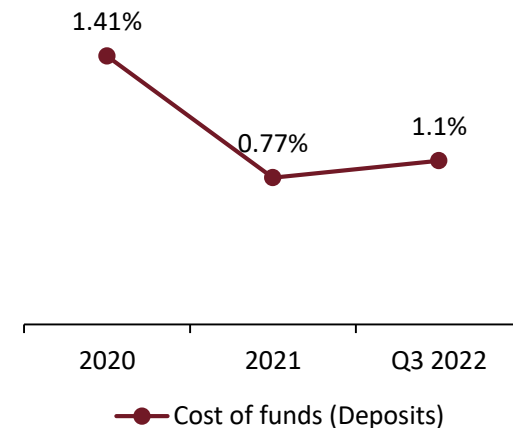
ROA (%)



ROTE (%)



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.

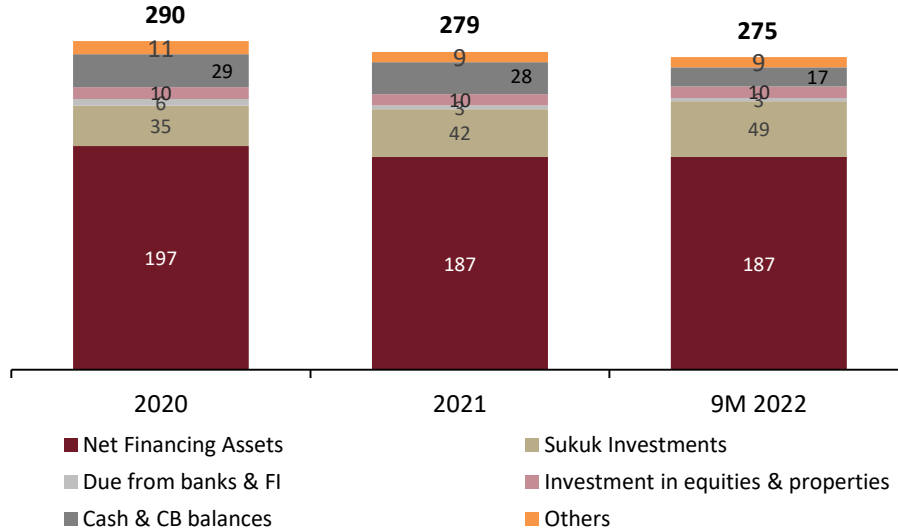
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

ROTE - 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.

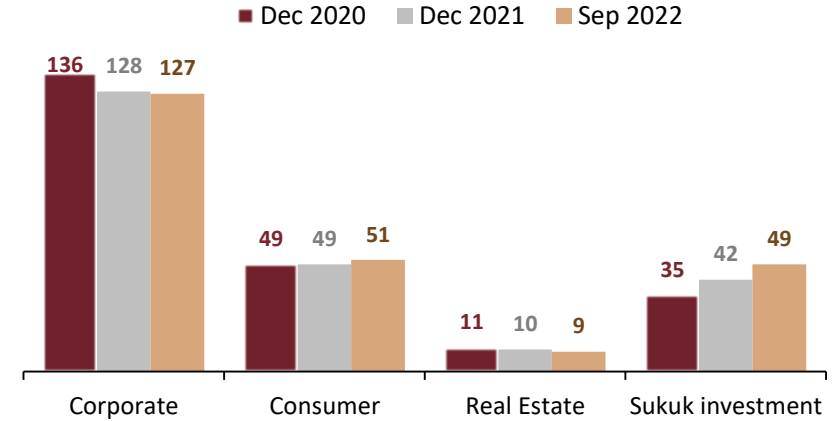
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

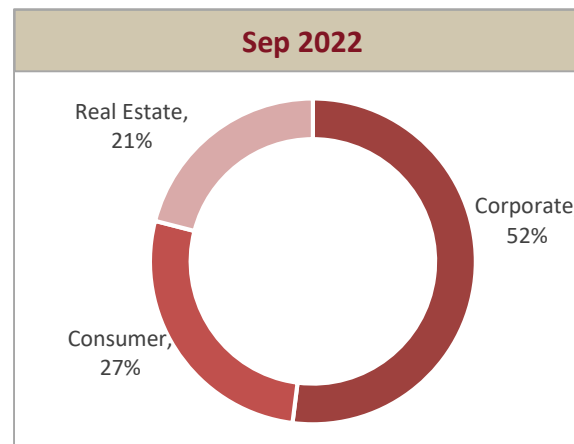
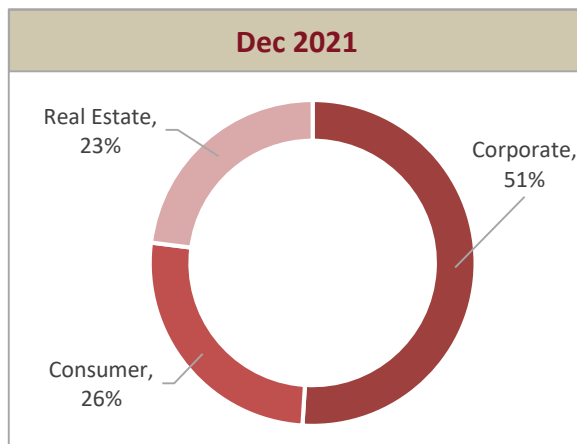
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- Robust growth in Sukuk investments of 17% YTD to reach to nearly AED 49 billion. Net financing assets stand at AED 187 billion.
- Strength of consumer franchise visible as portfolio witnessed growth of 4% YoY reflecting positively on margins.
- Real Estate exposure is maintained at 21% from 23% in 2021 in line with guidance.

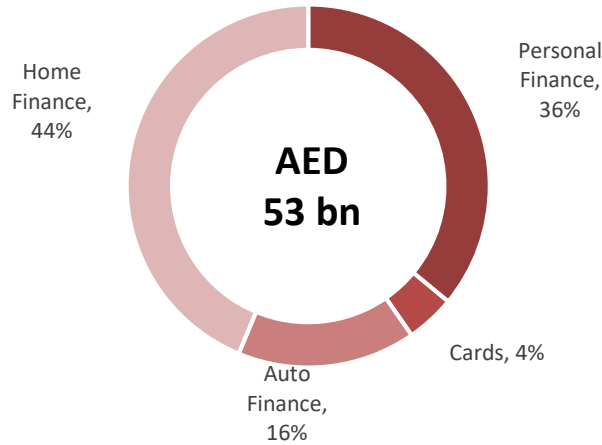
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

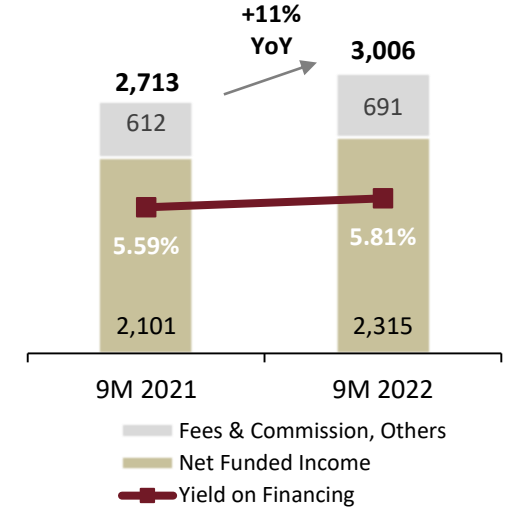
Management Commentary

- Portfolio now stands at AED 53 billion up by 4% YTD.
- Gross new consumer financing amounted to AED 13 billion YTD.
- Strong increase in revenues now crossing AED 3 billion up 11% YoY. Fees and commissions had a strong growth of 13% YoY.
- Yield on financing grew by 22bps YoY to reach to 5.81%.
- The quarter witnessed new consumer financing of more than AED 4 billion driven by Personal followed by Home Finance.

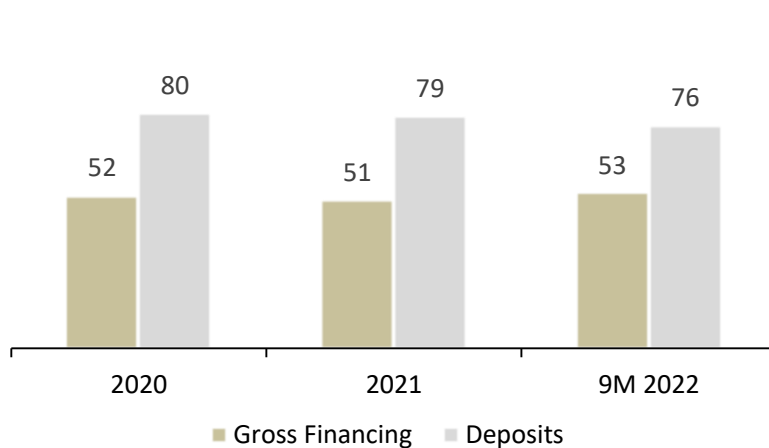
Breakdown by Portfolio – Sep 2022



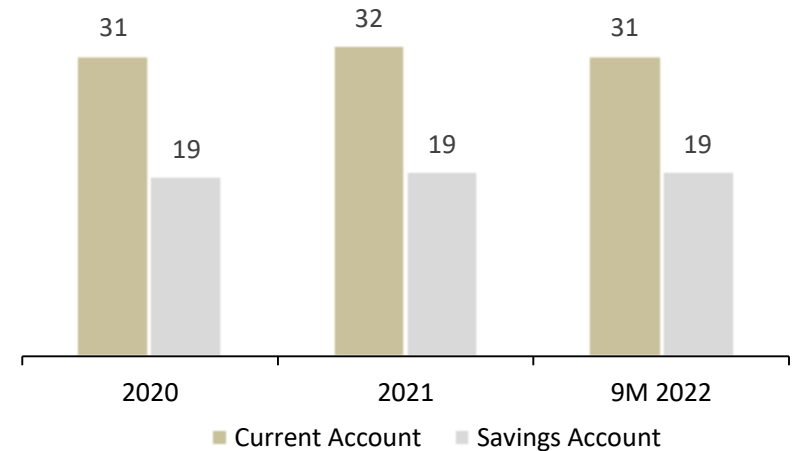
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

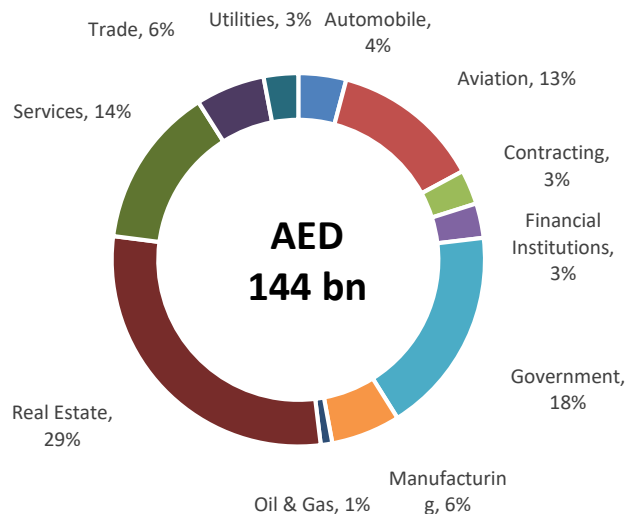


Segmental Overview – Corporate

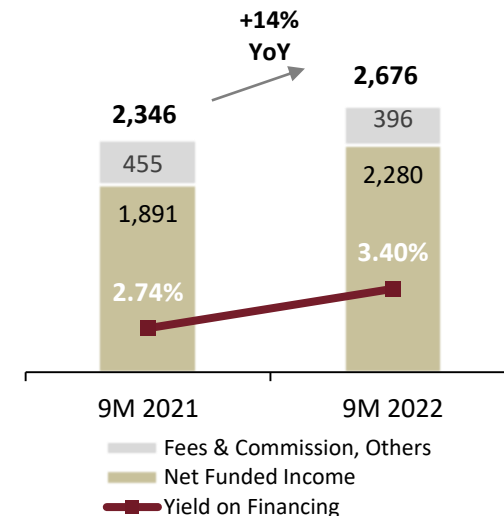
Management Commentary

- Highly diversified portfolio now standing at AED 144 billion.
- Gross new corporate financing amounted to AED 20 billion YTD.
- Strong growth in revenues now reaching to AED 2.68 billion, up 14% YoY from AED 2.35 billion.
- Net funded income up by 21% YoY supported by the rate environment.
- Yields on an upward trend now reaching 3.4%, an increase of 66 bps YoY, given the rate hikes.

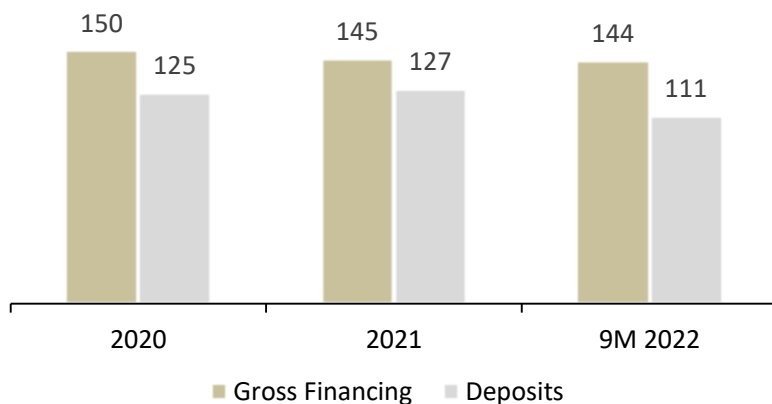
Breakdown by Portfolio – Sep 2022



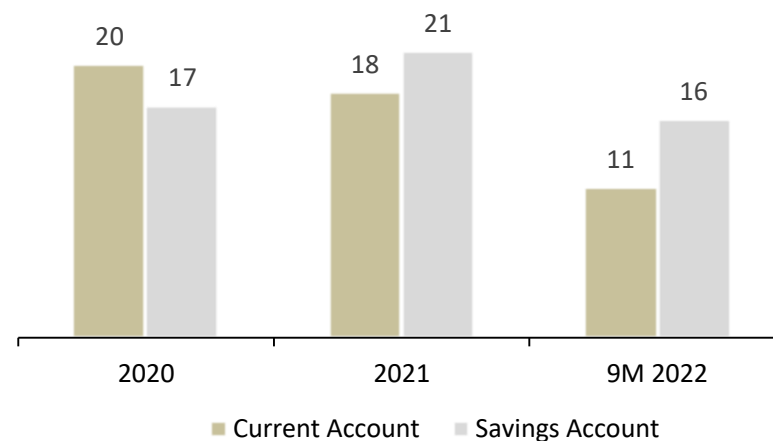
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

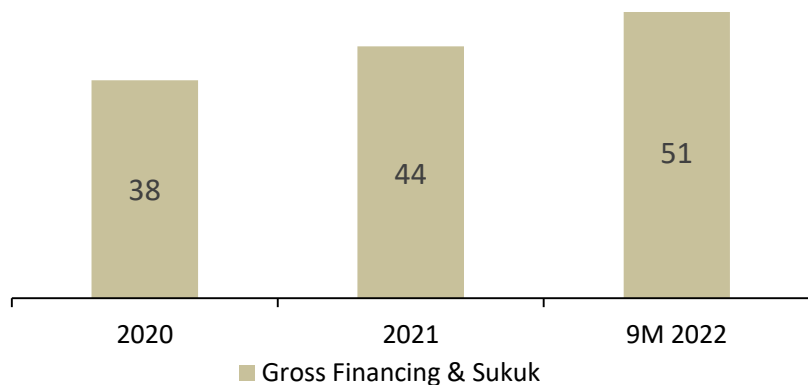


Segmental Overview – Treasury

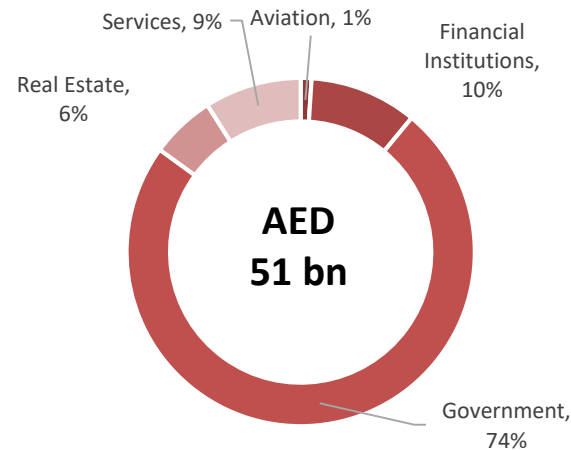
Management Commentary

- Treasury portfolio reached AED 51 billion, up 15% YTD from AED 44 billion at end of 2021. Government and FI sectors constitute over 80% of the portfolio.
- Gross new sukuk investments amounted to AED 9 billion YTD.
- Revenues stand at AED 1.26 billion during 9M 2022 driven primarily by a 14% YoY growth in net funded income.
- Yields on fixed income book continue to hover around the 4% levels.

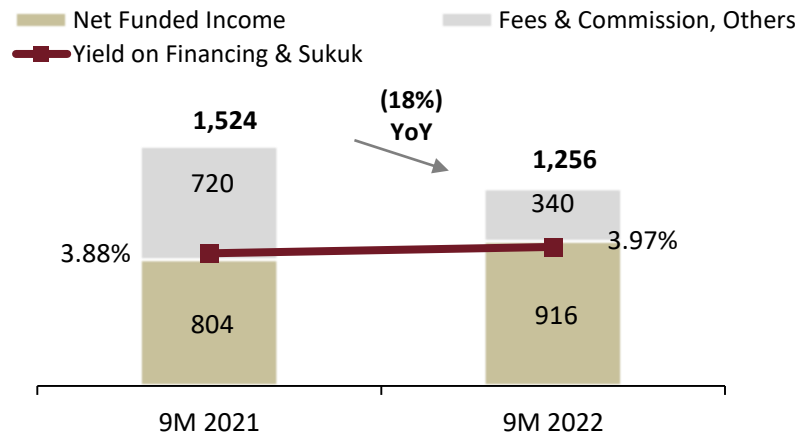
Segment Gross Financing & Sukuk (AED bn)



Breakdown by Portfolio – Sep 2022

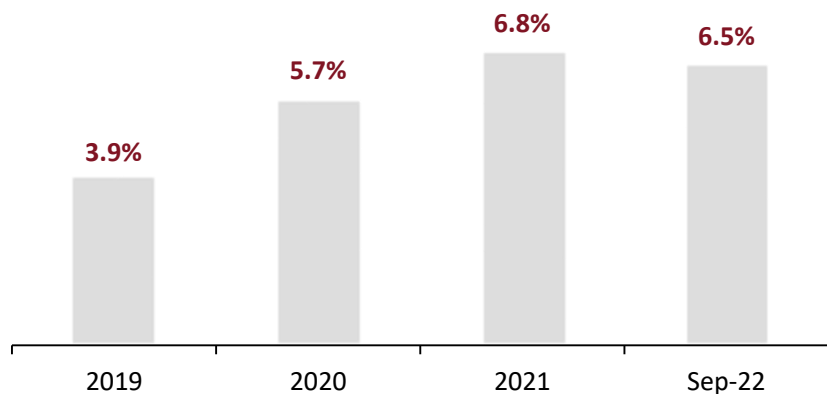


Revenue Trends (AED mn)*

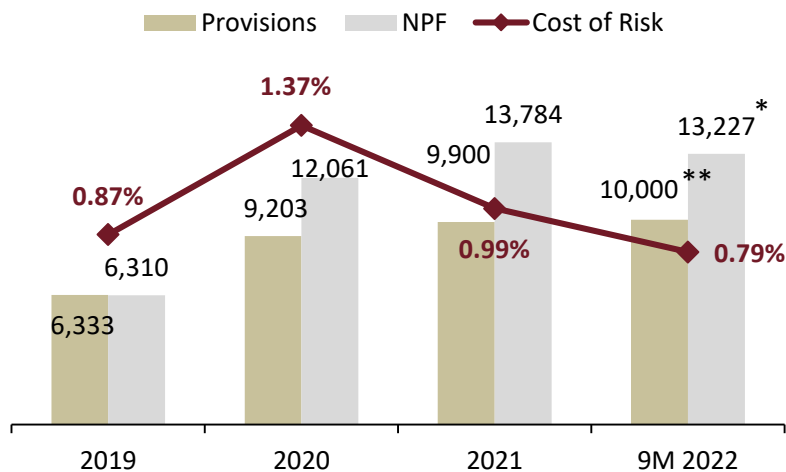


* Based on shadow accounting for fees and commissions

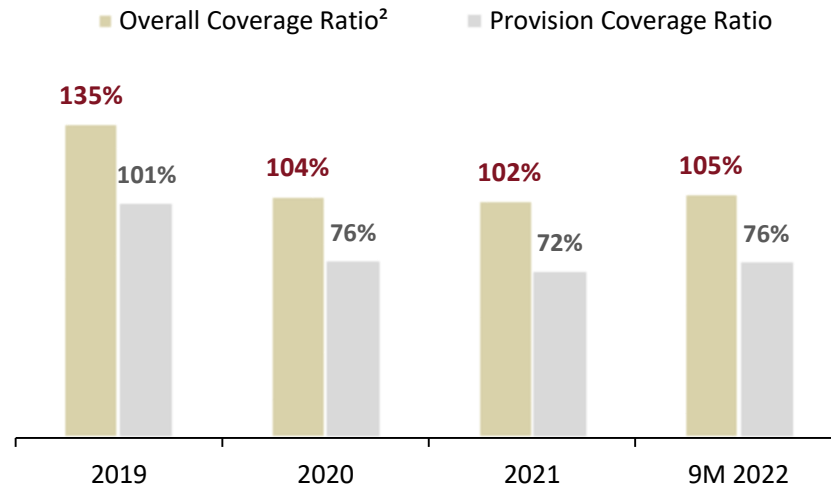
Non-Performing Financing ("NPF")¹



Cumulative Provisioning (AED million)



Financing Provisions and Coverage Ratios



Highlights

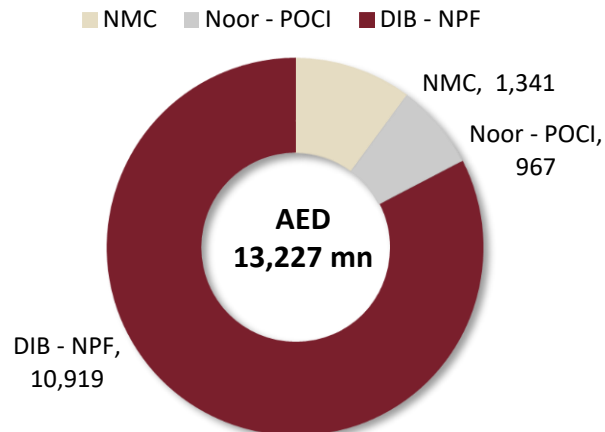
- **Non Performing Financing (NPF)** declined by a healthy 4% YTD to AED 13.2 billion from AED 13.8 billion **trending down by 30 bps to 6.5%**, due to ongoing recoveries.
- **NPF Coverage improving to 76%**, up 400 bps TD and 200 bps QoQ underpinning DIB's overall prudent risk strategy.
- Provision charge for the period fell to AED1,450 million in 9M 2022 vs AED2,174 million in 9M 2022, a decline of 33% YoY.
- Declining **cost of risk** at 79 bps (-20bps 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.

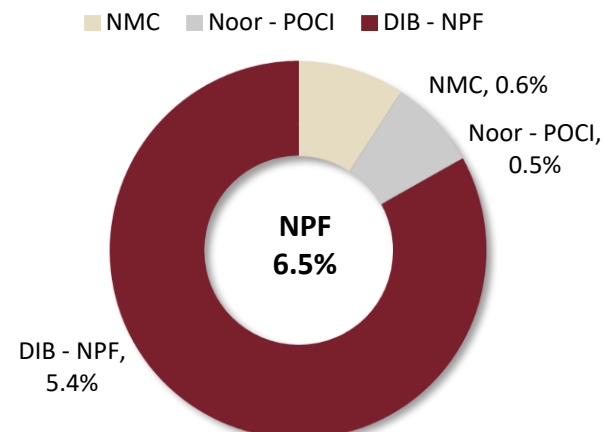
*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition; ** Total provision includes stage 1 & 2 ECL held in Noor Bank and PPA adjustments
Cost of Risk – Being ratio of net impairment charge on financing assets to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

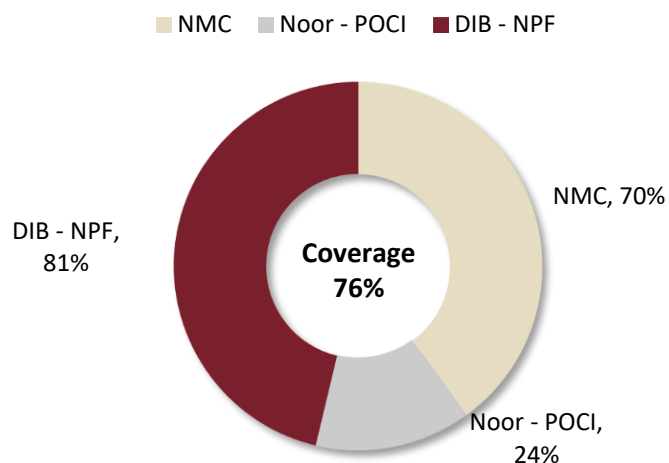
NPF (AED mn)



NPF Ratio (%)



Coverage Ratio (%)



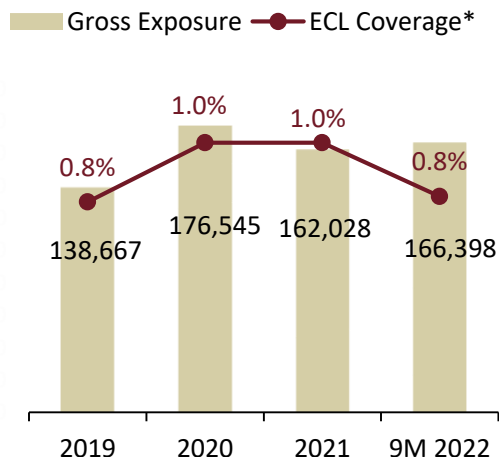
Highlights

- DIB's core NPF portfolio improved by 3% to AED 11 billion YTD. Provision coverage accordingly improved to 81%, up 300bps YTD.
- NMC and NOOR POCI (which constitute 17% of total NPFs) both declined YTD by a combined 10% to AED 2.3 billion. Provision coverage in total was up by 400 bps YTD.

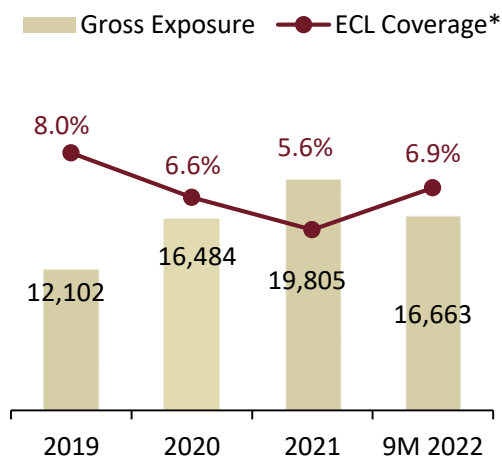
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

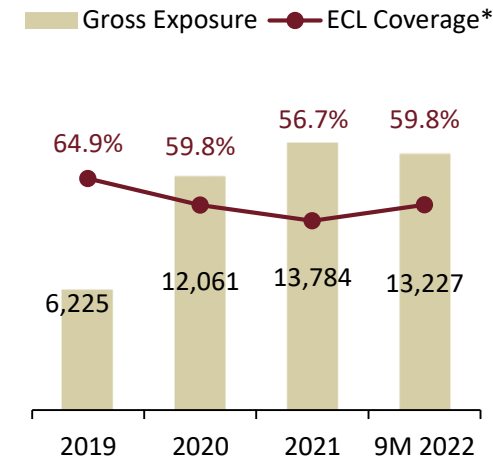
Stage 1 (AED million)



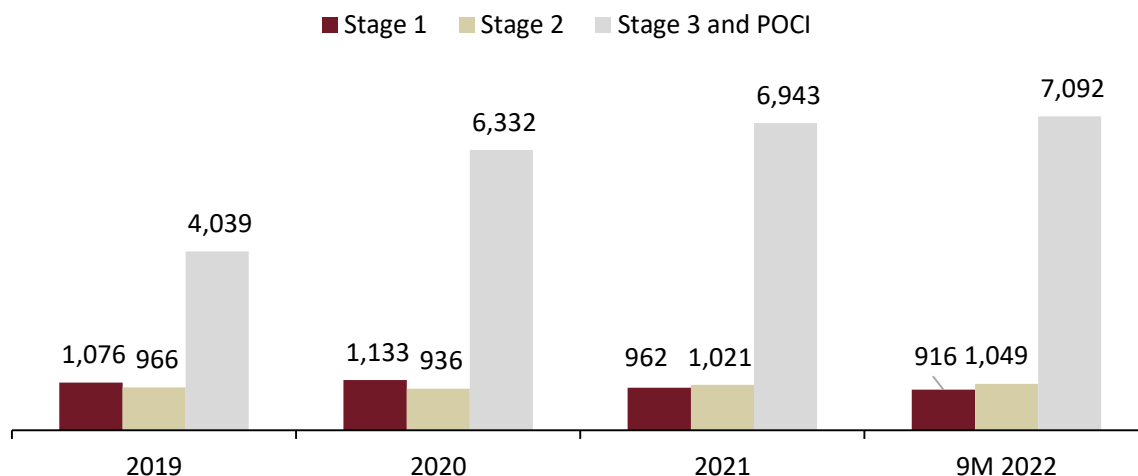
Stage 2 (AED million)



Stage 3 and POCI (AED million)



Expected Credit Loss (AED million)



Highlights

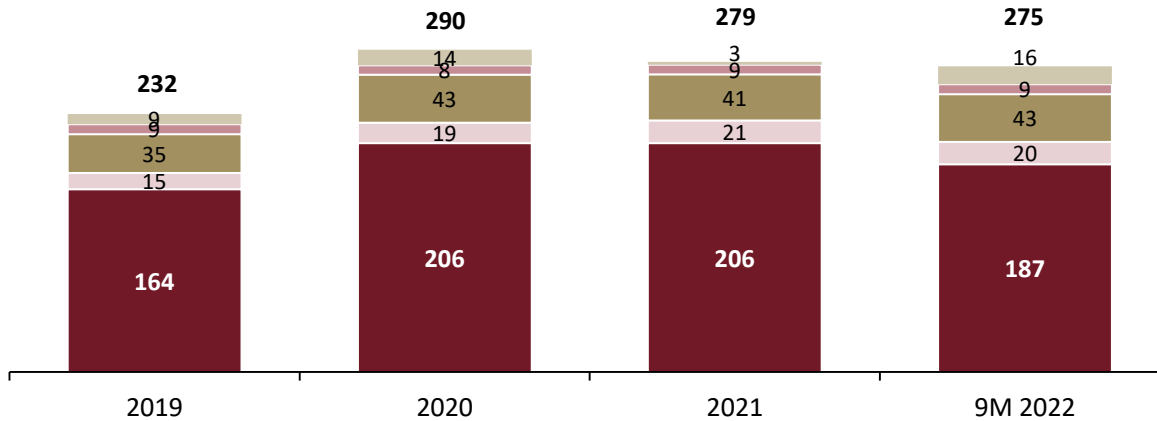
- Stage 2 loans dropped to AED 16.7 billion versus AED 19.8 billion during December 2021, a 16% drop underpinning asset quality improvement. QoQ, stage 2 loans are down by 5%.
- Accordingly, stage 2 coverage ratio increased to 6.9% up 130 bps from December 2021. Coverage is also up 40 bps QoQ.
- Stage 3 coverage also improved to 59.8%, up 310 bps from YE 2021.

* Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

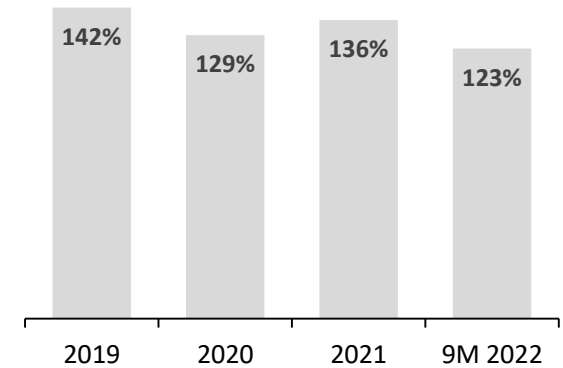
Funding Sources (AED bn)

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



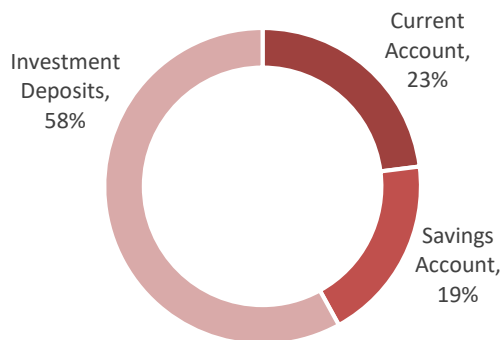
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

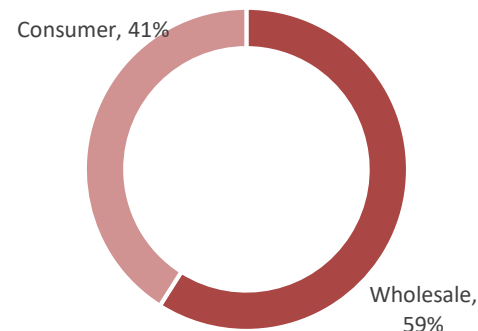


Customer Deposits (AED 187 bn as at 30 Sept 2022)

By Type



By Business

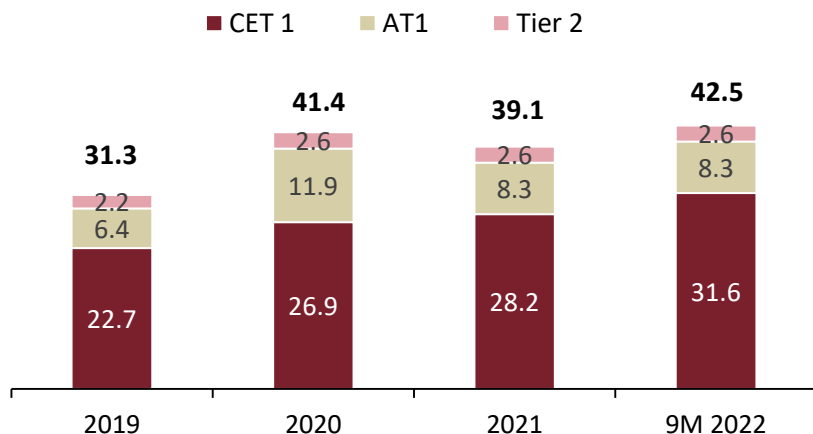


Highlights

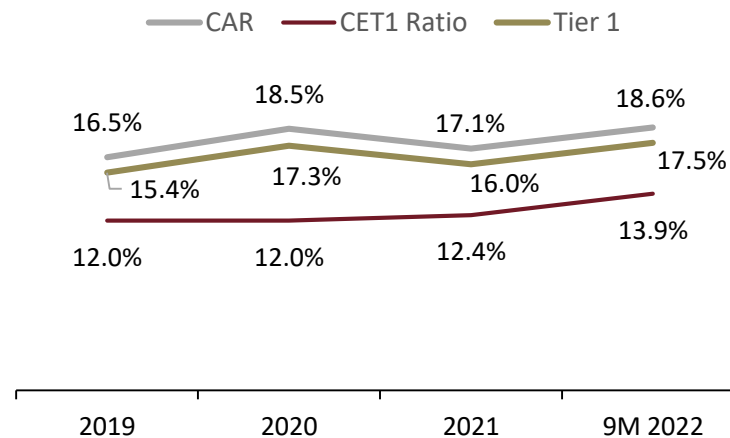
- Liquidity remains robust:
 - LCR at 123%
 - NSFR is now at 103%.
- CASA now stands at AED 77 billion and accounting now for 42% of overall deposits despite the current rate environment.

Capitalization Overview

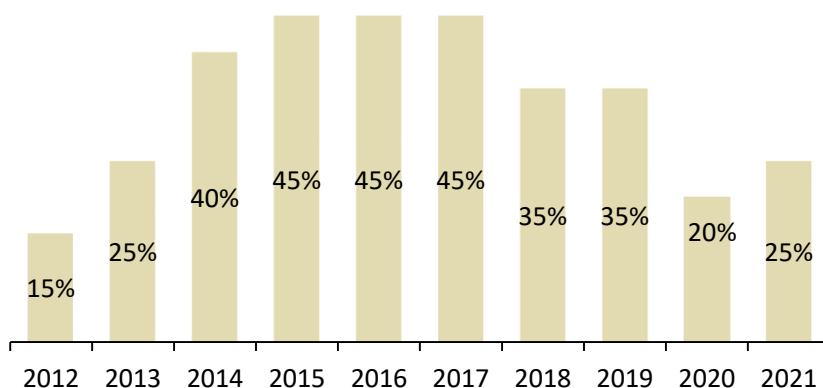
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- A solid capital base remains a core strength of DIB's financial position
 - **Capital Adequacy Ratio** stands at 18.6% up 150 bps YTD.
 - **CET 1** ratio stands at 13.9%, up 150 bps YTD.
 - Both well above regulatory requirements.

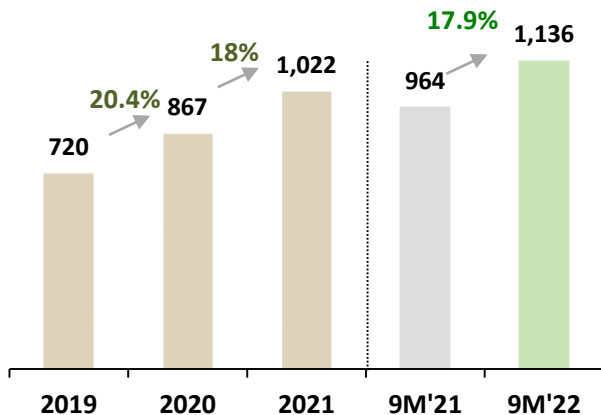
¹ Refers to Regulatory Capital under Basel III;

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

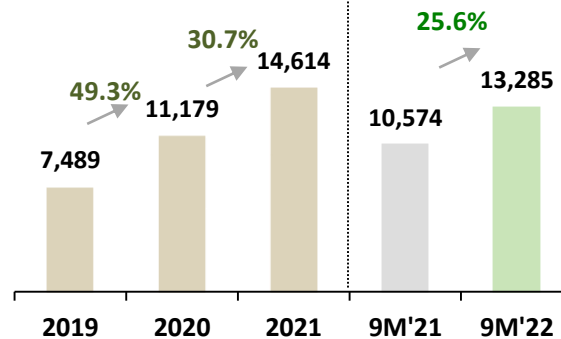
*This graph reflects ratios under Basel III regime

Digital strategy continue to support DIBs growth

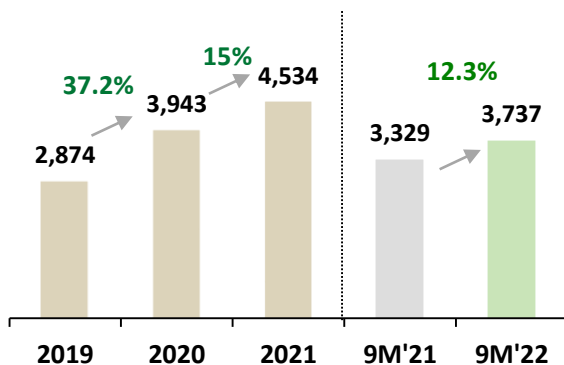
Digital Registered User Base* ('000)



Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



Latest on the Digital Front

- DIB has provided ecommerce payment Services to Dubai Smart Government using Central Bank Payment Gateway Services (UAEPGS)
- Launch of Evolve, a fully digital Electric Vehicle Financing Solution
- DIB ATMs** are now ready with voice guided technology.
- Facility to Self-check Credit Card limit with zero human interaction



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

Sustainable progress at DIB

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



44K +

Liters of filtered water consumed



88K +

plastic bottles saved

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Summary Highlights – 9M 2022

- **Extraordinary** global rate environment and high energy prices putting pressure on global growth.
- The **UAE is a key beneficiary** of high energy prices and remains one of the fastest recovering economies in the MENA region.
- **Profitability remains strong** due to healthy core revenues on spreads widening, ongoing cost efficiencies as well as lower impairments boosting P&L position.
- **Asset quality metrics on an improving trend** as NPF ratio continues its downward trajectory over the past few quarters.
- **Balance sheet** cushioned with improving coverage ratio.
- **Shareholders return** amongst the strongest in the market.
- **Strong upside on margins** going into 2nd half of the year.

2022 – Target Metrics (guidance/actual)

Growth	7.5% 3%	NPF	~6.5% 6.5%	Real Estate Concentration	~20% 21%	Return on Assets	~1.9% 2.0%
Net Profit Margin	~2.9% 2.9%	Total Coverage*	~110% 105%	Cost Income Ratio	~28% 26.7%	Return on Tangible Equity	~16% 16.8%

* Including collateral

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Consolidated Income Statement

<i>AED million</i>	9M 2022	9M 2021	FY2021	FY2020
Net Income				
Income from Islamic financing and investing transactions	8,104	6,787	9,013	10,370
Commission	1,236	1,250	1,655	1,646
Income / (loss) from other investments measured at fair value	44	20	21	50
Income from properties held for development and sale	100	73	82	54
Income from investment properties	141	124	225	83
Share of profit from associates and joint ventures	86	117	116	20
Other Income	162	577	684	919
Total Income	9,873	8,946	11,795	13,142
Depositors' and Sukuk holders' share of profit	(2,220)	(1,797)	(2,373)	(3,671)
Net Income	7,653	7,149	9,422	9,471
Operating Expenses				
Personnel expenses	(1,181)	(1,101)	(1,511)	(1,699)
General and administrative expenses	(728)	(634)	(839)	(838)
Depreciation of investment properties	(42)	(48)	(58)	(57)
Depreciation of property, plant and equipment	(89)	(91)	(121)	(134)
Total Operating Expenses	(2,040)	(1,874)	(2,529)	(2,728)
Profit before net impairment charges and income tax expense	5,613	5,275	6,892	6,743
Impairment charge for the period, net	(1,450)	(2,174)	(2,448)	(4,552)
Gain on Bargain Purchase	-	-	-	1,015
Profit for the period before income tax expense	4,163	3,101	4,445	3,206
Income tax expense	(62)	(32)	(38)	(46)
Net Profit for the period	4,101	3,069	4,406	3,160
Attributable to				
Owners of the Bank	4,046	3,059	4,391	3,294
Non-Controlling Interests	55	10	15	(134)

Consolidated Balance Sheet

<i>AED million</i>	30 Sept 2022	31 Dec 2021	31 Dec 2020
Assets			
Cash and balances with central banks	16,840	28,080	29,206
Due from banks and financial institutions	2,931	3,303	6,448
Islamic financing and investing assets, net	187,231	186,691	196,689
Investments in Islamic Sukuk measured at amortized cost	48,873	41,794	35,355
Other investments at fair value	1,127	1,229	1,111
Investments in associates and joint ventures	1,943	1,945	1,939
Properties held for sale	1,544	1,572	1,391
Investment properties	5,303	5,499	5,947
Receivables and other assets	7,448	7,475	10,040
Property, plant and equipment	1,615	1,494	1,431
Total Assets	274,856	279,082	289,556
Liabilities and Equity			
Liabilities			
Customers' deposits	186,512	205,845	205,925
Due to banks and financial institutions	16,483	2,584	13,496
Sukuk financing instruments	19,592	20,563	18,744
Payables and other liabilities	9,121	8,625	8,261
Total Liabilities	231,709	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	14,295	14,085	13,785
Investments Fair Value Reserve	(1,080)	(973)	(1,102)
Exchange Translation Reserve	(1,531)	(1,314)	(1,177)
Retained Earnings	13,305	11,563	9,860
Equity Attributable to owners of the banks	40,494	38,866	40,544
Non-Controlling Interest	2,653	2,599	2,587
Total Equity	43,147	41,465	43,131
Total Liabilities and Equity	274,856	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



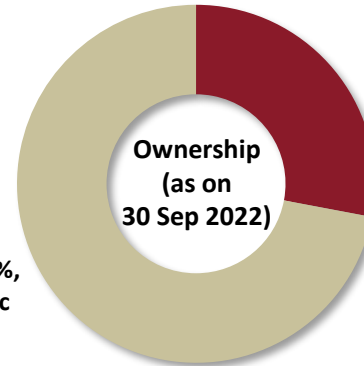
FOL increased to **40%**



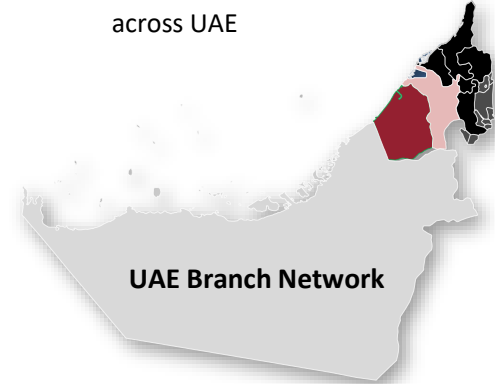
Designated (“D-SIB”)* in 2018

*Domestic Systemically Important Bank

Investment Corporation of Dubai (ICD),
27.97%



Around **55 branches** and more than **592 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%

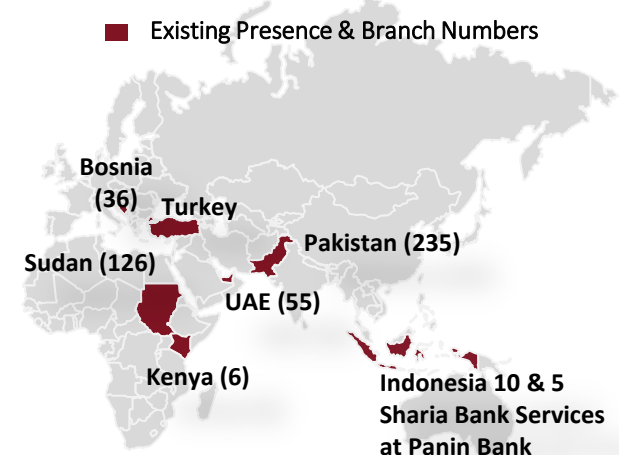
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

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

International Geographic Presence



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 592 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.


Sovereign Deals



Republic of Indonesia
USD 3,250,000,000
USD 1,750mn 4.40% 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



Private Department of Sheikh Mohammad Bin Khalid Al Nahyan
USD 300,000,000
8.750% 3yr Sukuk
JLM & Bookrunner
Sep 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

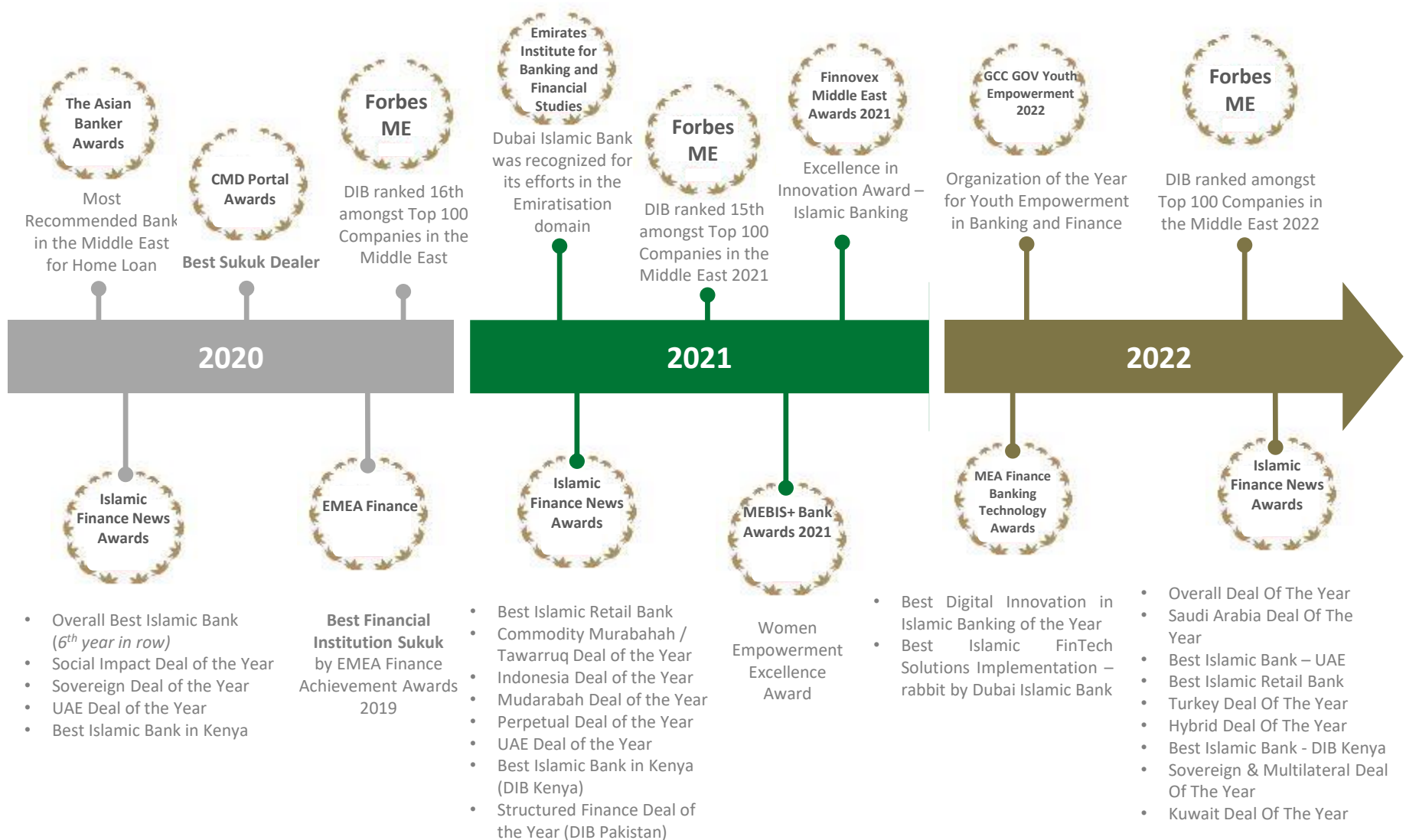
USD UAE SUKUK – Q3 2022

Rank	Manager	Vol (MM USD)	Issues
1	Dubai Islamic Bank	291.44	5
2	Sharjah Islamic Bank	264.17	4
3	Standard Chartered Bank	264.17	4
4	First Abu Dhabi Bank PJSC	256.44	4
5	Emirates NBD PJSC	208.11	4

US Dollar International Sukuk – Q3 2022

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	2,250.88	9
2	Dubai Islamic Bank	2,119.22	10
3	Standard Chartered Bank	1,579.44	10
4	Kuwait Finance House	1,150.88	6
5	Citi	1,080.05	4

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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