



Investor Presentation

For the period ending
30 September 2023

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Economies showing signs of resilience despite monetary tightening and elevated oil price

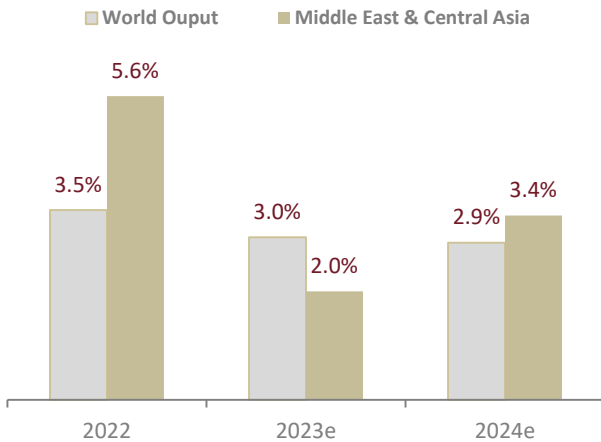
Brent Oil (USD/barrel)



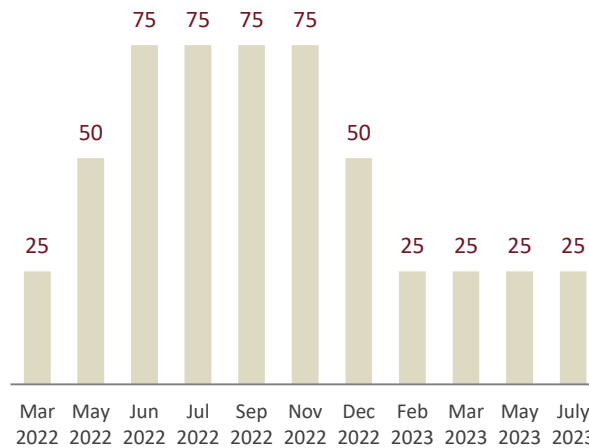
Key Highlights:

- The IMF maintained its global GDP growth at 3% for 2023e, but revised it marginally lower for 2024e. Growth still remains slow and uneven falling short of its pre coronavirus path; as tighter global monetary policy feeds through and Chinese economy remains under stress.
- Brent oil prices have risen by 26% since June due to extended OPEC production cuts.
- The Federal Reserve left rates unchanged during the September meeting citing upgraded economic projection forecasts on GDP growth, lower unemployment rates and inflation.
- Credit growth in the GCC region remained healthy during Q2 2023, indicating strong economic activity and business confidence in the region; with Islamic banking assets exhibiting good momentum.

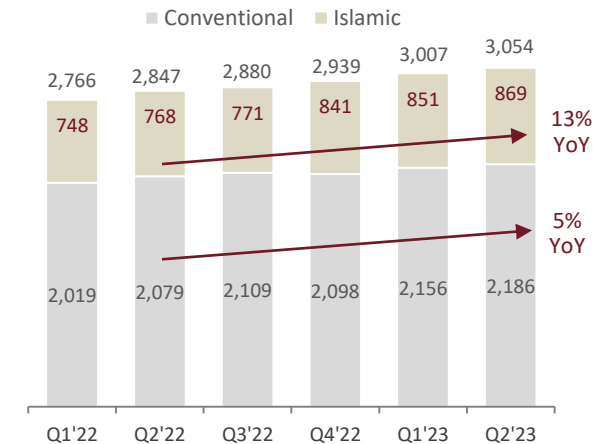
Global Real GDP Growth



Fed Rate Hikes (bps)

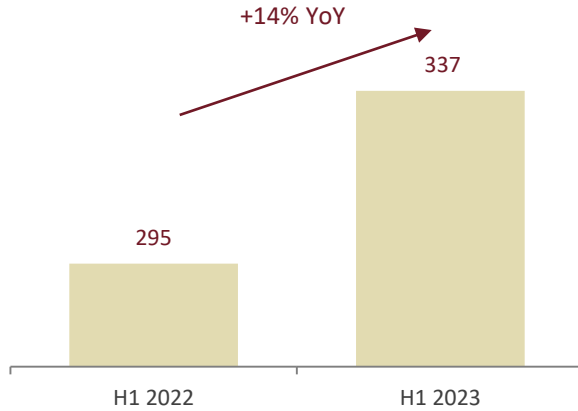


GCC Banking Sector Total Assets (USD bn)

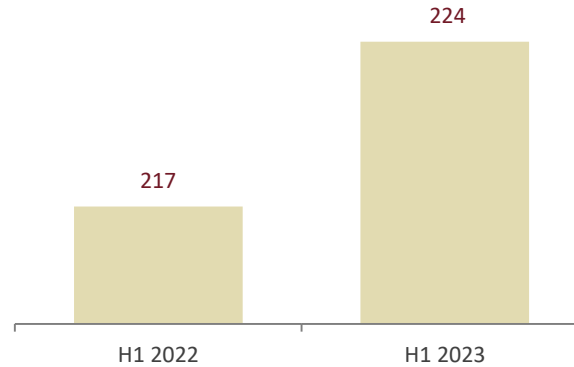


UAE continues to outperform

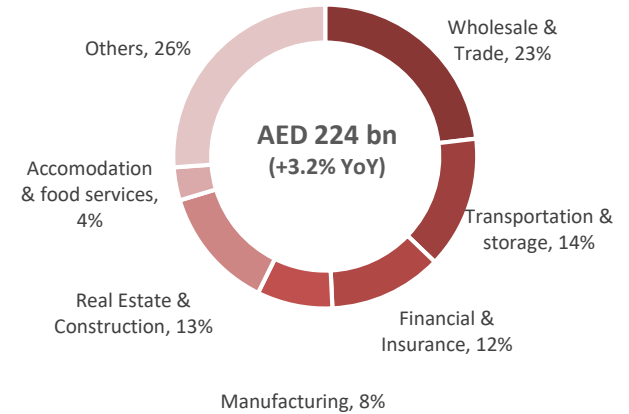
UAE Non Oil Trade (USD bn)



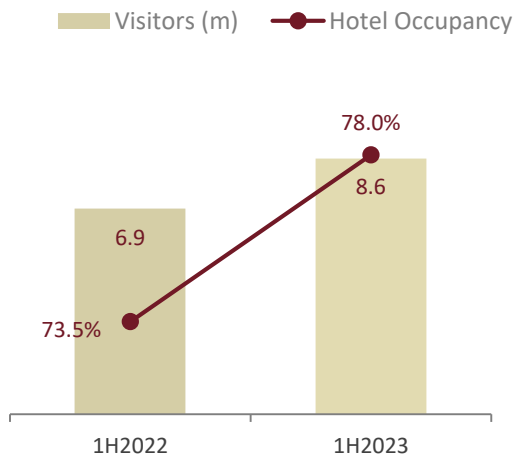
Dubai's 1H2023 GDP grows by 3.2% YoY (AED bil)



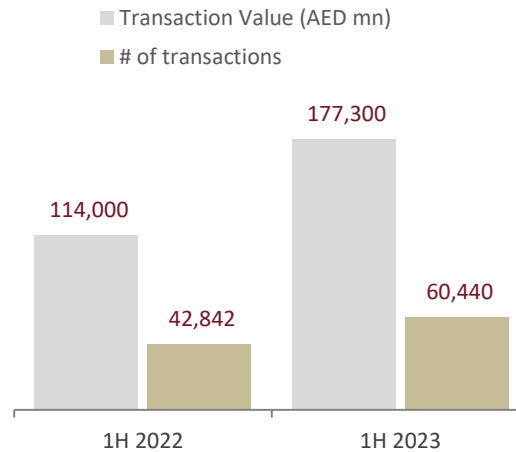
Dubai GDP Breakdown (%) – 1H 2023



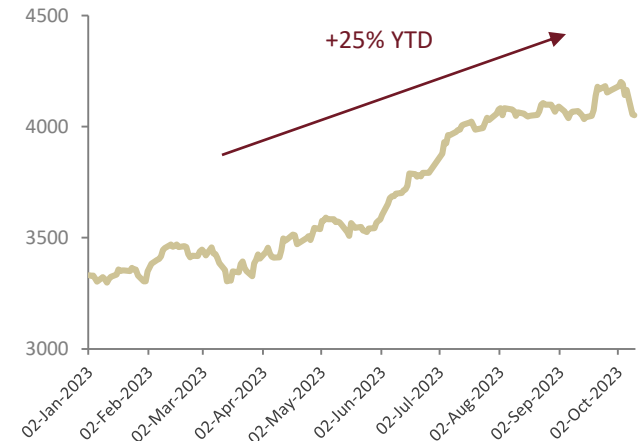
Dubai International Visitors & Occupancy Rates



Dubai Real Estate Sector Trends



Dubai Financial Market (General Index)



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Key Highlights – 9M 2023

- The **global economy** is holding up better than expected, with resilient consumer spending stabilizing developed markets.
- **UAE's economy is expected to grow** by 3.4% in 2023, exceeding Middle East and Central Asia, despite constrained oil production.
- The bank's **assets** grew by 8.7% YTD to AED 313 billion, underpinning the bank's balance sheet expansionary momentum.
- **Net financing and sukuk investments** expanded by 11.3% YTD, well above full year guidance.
- The bank's **profitability** maintained its upward trajectory with net profit reaching AED 4.8 billion (17.6% YoY).
- **Asset quality** trending downwards to just over 6%, beating guidance.

Net Financing & Sukuk

AED

265 bn



11.3% YTD



Net Profit

AED

4.8 bn



17.6% YoY



Total Assets

AED

313 bn



8.7% YTD



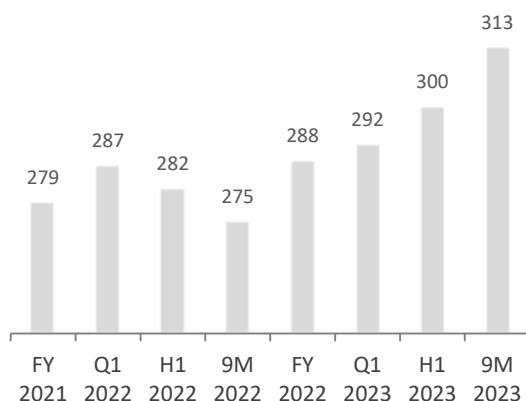
Solid balance sheet growth

AED million	9M 2023	Dec 2022	YTD Change	June 2023	QoQ Change
Net financing assets & sukuk investments	265,253	238,271	11%	250,926	6%
Total Assets	313,380	288,238	9%	299,762	5%
Customer Deposits	220,917	198,637	11%	210,684	5%
Sukuk financing instruments	20,482	22,340	(8%)	20,479	0%
Equity	46,009	43,975	5%	44,462	4%
Total liabilities & Equity	313,380	288,238	9%	299,762	5%
NPF	6.04%	6.46%	(42 bps)	6.35%	(31 bps)
RoTE	18.4%	17.0%	140 bps	18.2%	20 bps
RoA	2.2%	2.0%	20 bps	2.1%	10 bps
CET1	13.6%	12.9%	70 bps	13.4%	20 bps
CAR	18.1%	17.6%	50 bps	17.9%	20 bps

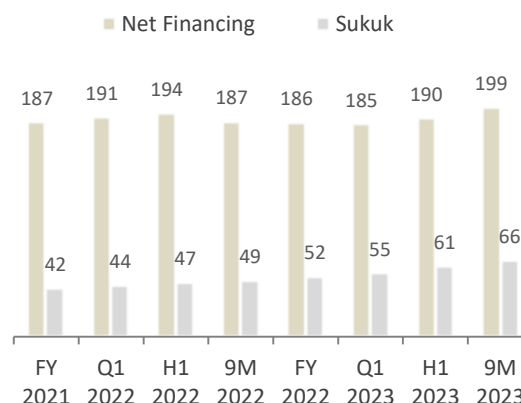
9M 2023 Highlights

- Robust growth in **net financing and sukuk investments** now at AED 265 billion, up by 11.3% YTD.
- Financing assets** were up 7% YTD while the **fixed income book** closed the quarter at AED 66 billion, up by 26.8% YTD.
- Gross new financing & sukuk investments in 9M 2023 amounted to AED 72 billion up a strong 69% compared to the same comparable period last year.
- Total assets** crossed a key milestone now at AED 313 billion growing by 8.7% YTD.
- Significant improvements in **NPF** declining by 42 bps to 6.04%
- Capital remains strong with **CET1** at 13.6% (+70 bps YTD) and **CAR** at 18.2% (+50 bps YTD).

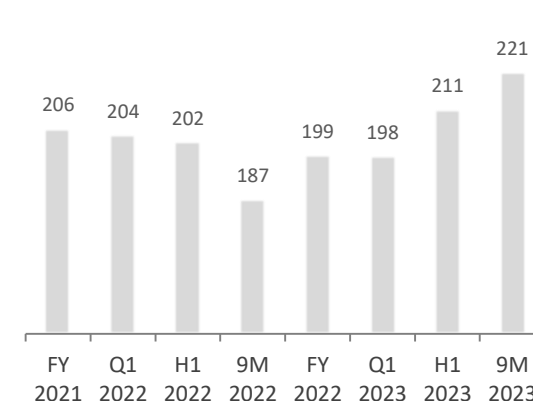
Asset Growth (AED bn)



Net Financing & Sukuk (AED bn)



Deposits (AED bn)



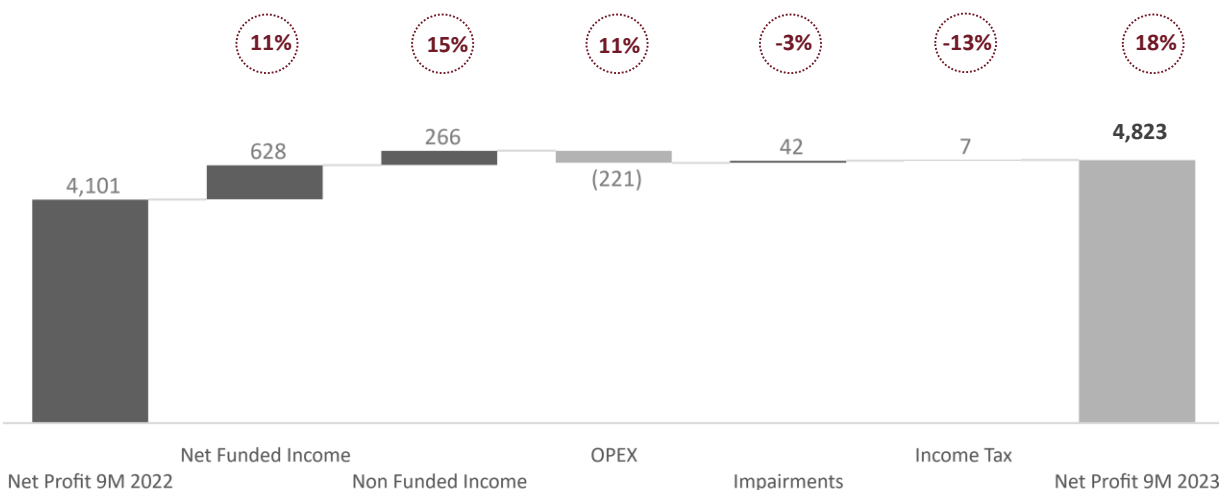
RoTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for the estimated proportionate dividend and excluding Tier 1 issuances.

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

Significant rise in profitability

AED million	9M 2023	9M 2022	YOY % Change	3Q 2023	3Q 2022	YOY % Change	2Q 2023	QoQ % Change
Total Income	14,548	9,873	47%	5,239	3,607	45%	4,878	7%
Net Operating Revenue	8,547	7,653	12%	2,967	2,613	14%	2,825	5%
Operating Expenses	(2,262)	(2,040)	11%	(791)	(685)	15%	(729)	9%
Profit before Impairment and Tax Charges	6,286	5,612	12%	2,177	1,928	13%	2,096	4%
Impairments	(1,409)	(1,450)	(3%)	(450)	(502)	(10%)	(463)	(3%)
Income Tax	(54)	(61)	(13%)	(14)	(25)	(44%)	(28)	(50%)
Group Net Profit	4,823	4,101	17.6%	1,713	1,401	22%	1,605	7%
C/I Ratio	26.5%	26.7%	(20 bps)	26.6%	26.2%	40 bps)	25.8%	80 bps)
NPM	3.1%	2.9%	20 bps)	3.1%	3.2%	(10 bps)	3.1%	(4 bps)

Group Net Profit Movement (AED million)

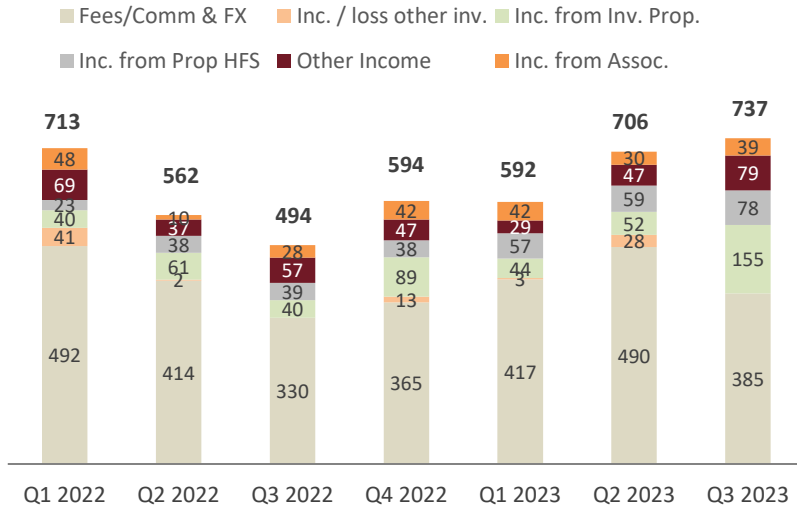


Key Highlights

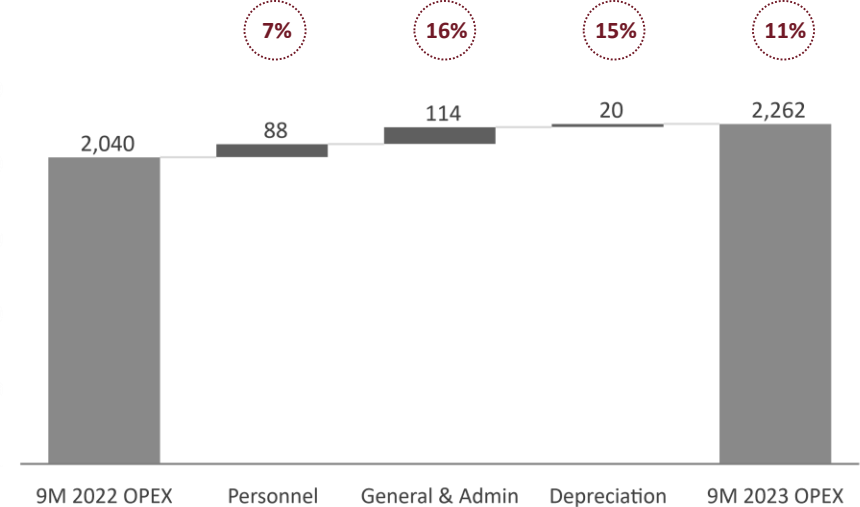
- Robust **total income** growth reaching AED 14.5 billion up of 47% YoY.
- **Operating revenues** up by 12% YoY to AED 8.5 billion, this supported by:
 - Net funded income growth of 11% YoY
 - Non funded income growth of 15% YoY
- **NPM** up 20 bps YoY to reach to 3.1%.
- **Impairments** trending downwards to AED 1.4 billion, down 3% YoY. Charges continue to drop on a QoQ basis.

Profitability & Cost Structure

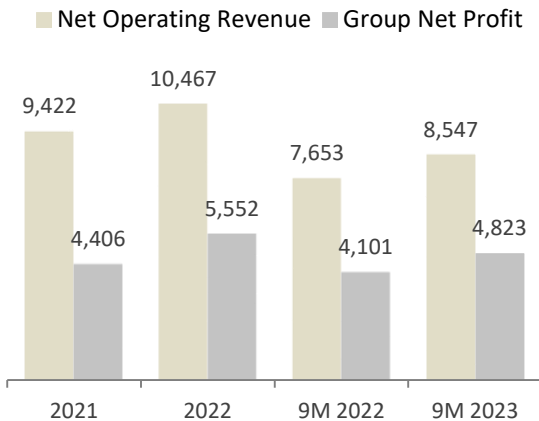
Non Funded Income Composition (AED million)



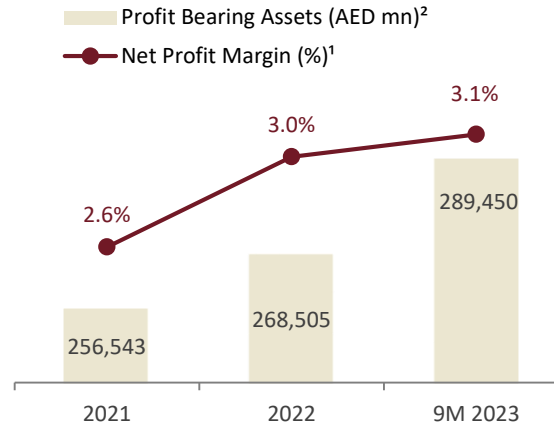
OPEX trends (AED million)



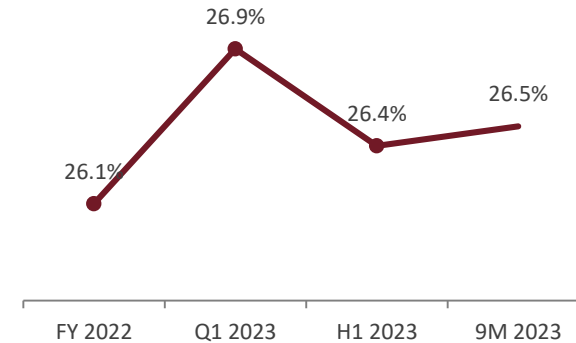
Profitability (AED mn)



Net Profit Margin (%)



Cost to Income (%)

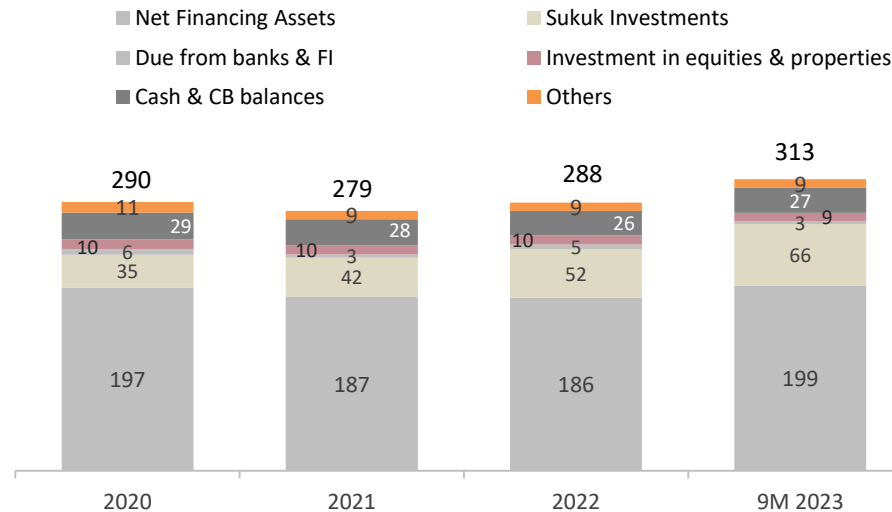


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets transactions divided by Average Profit Bearing Assets.

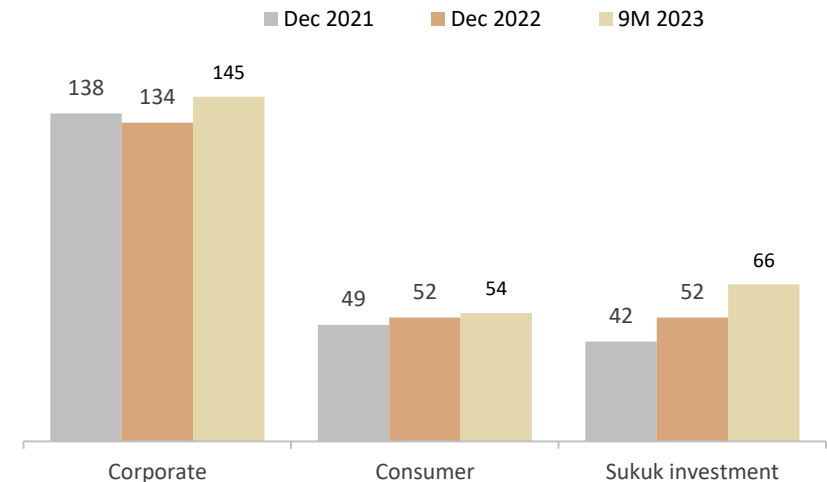
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

Overview of Deployment of Funds/Financing

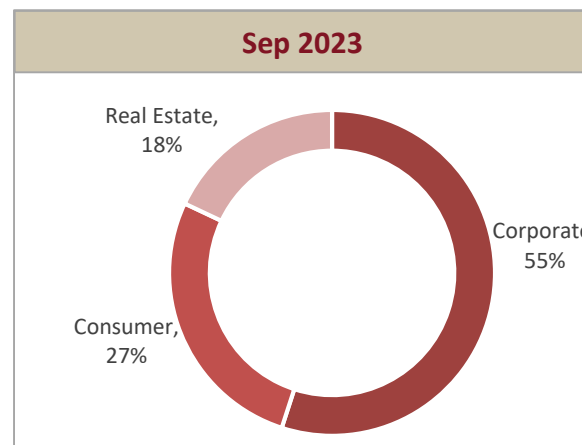
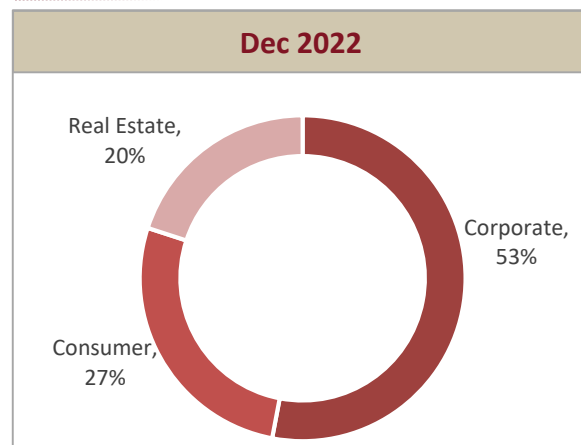
Deployed Funds Composition (AED bn)



Net Deployed by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)*



Highlights

- 85% of total assets are in the form of high yielding profit bearing assets.
- Net financing assets up by 7% YTD to AED 199 billion.
- Growth in Sukuk investments of 27% YTD to AED 66 billion.
- Real Estate exposure dropped further to below 18%, beating guidance.

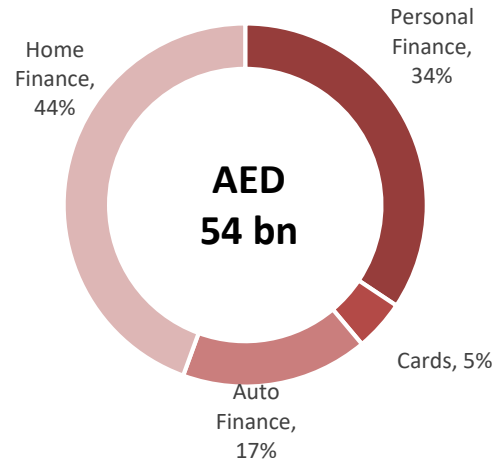
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

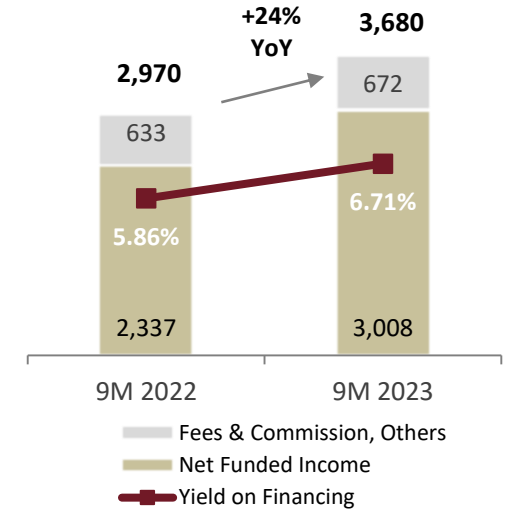
Management Commentary

- Portfolio is up by 4% YTD to AED 54 billion.
- Gross new consumer financing amounted to AED 16 billion, 21% higher than prior period.
- Strong growth in revenues up 24% YoY to AED 3.7 billion.
- Yields grew to 6.7%, up 85 bps YoY.
- Automobile and personal finance supported consumer banking portfolio growth YTD.
- CASA balance “sticky” despite high profit rates.

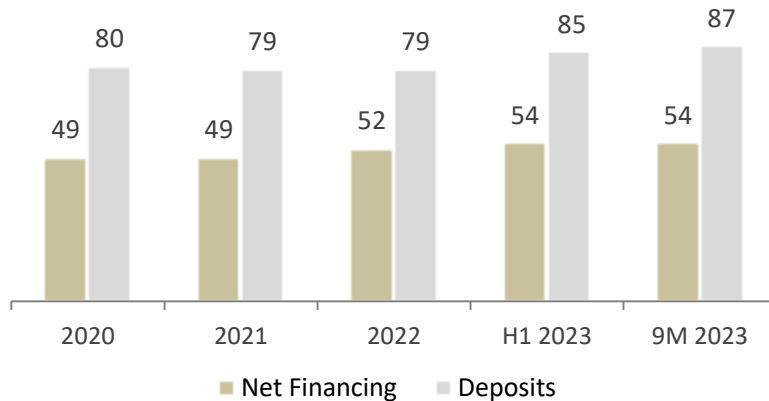
Breakdown by Portfolio – Sep 2023



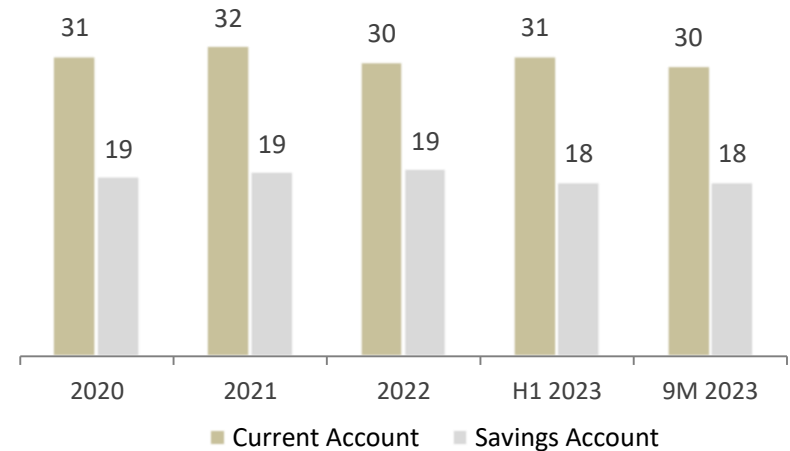
Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

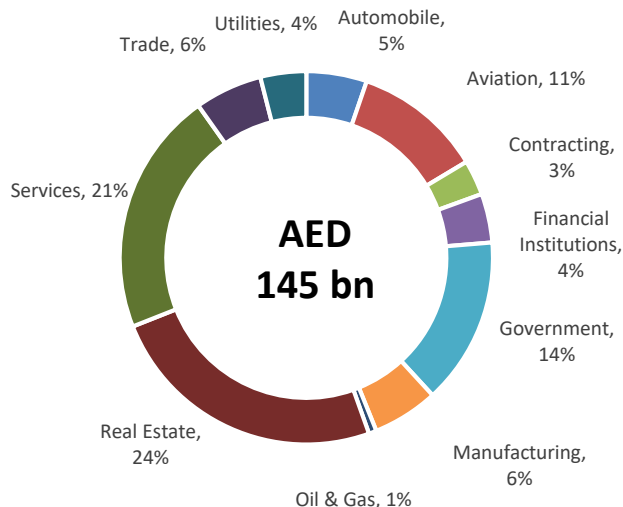


Segmental Overview – Corporate

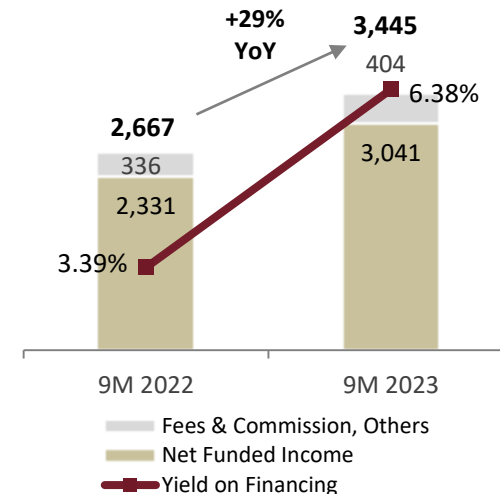
Management Commentary

- Highly diversified portfolio now standing at AED 145 billion, up by 8.2% YTD.
- Gross new financing amounted to AED 37 billion, up 85% YoY while repayments and early settlements registered AED27 billion leading to AED10 billion growth in the portfolio.
- Revenues rising strongly YoY by 29% crossing AED 3 billion mark.
- Yields break a new high at 6.4% due to the floating nature of the corporate book.

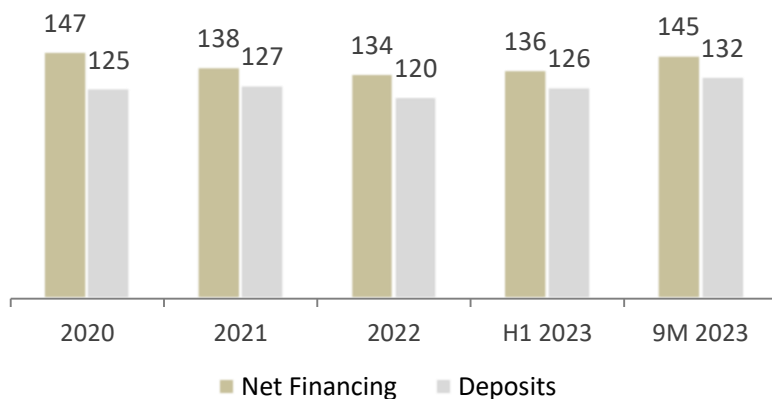
Breakdown by Portfolio – Sep 2023



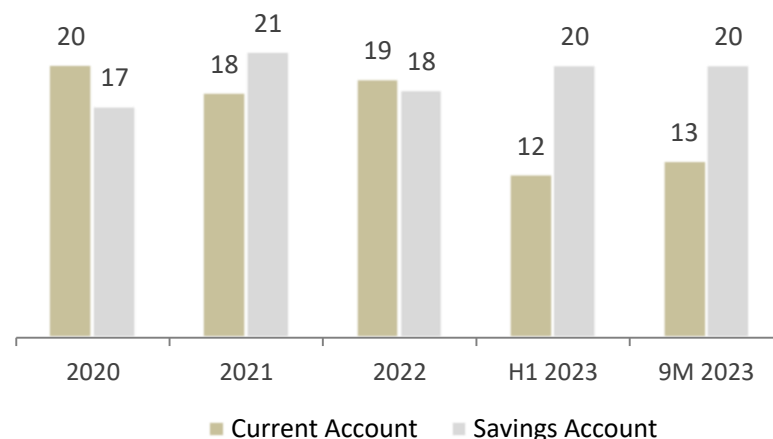
Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

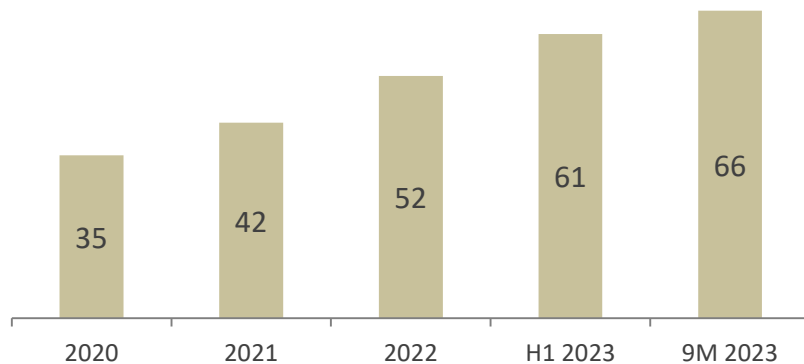


Segmental Overview – Treasury

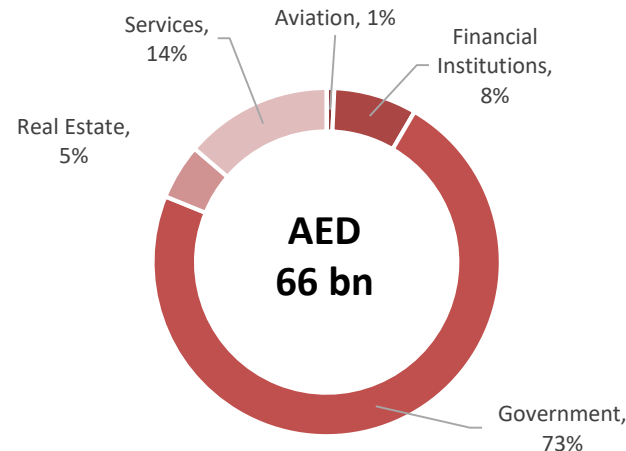
Management Commentary

- Treasury portfolio reached AED 66 billion, up 27% YTD from AED 52 billion at end of 2022. Government and FI sectors constitute over 81% of the portfolio.
- Over the period, gross new sukuk investment bookings doubled to AED 18.7 billion, compared to AED 9.3 billion in 9M 2022.
- Revenues stand at AED 558 million during the year.
- Yields on fixed income book expanded by 65 bps to 4.6%.

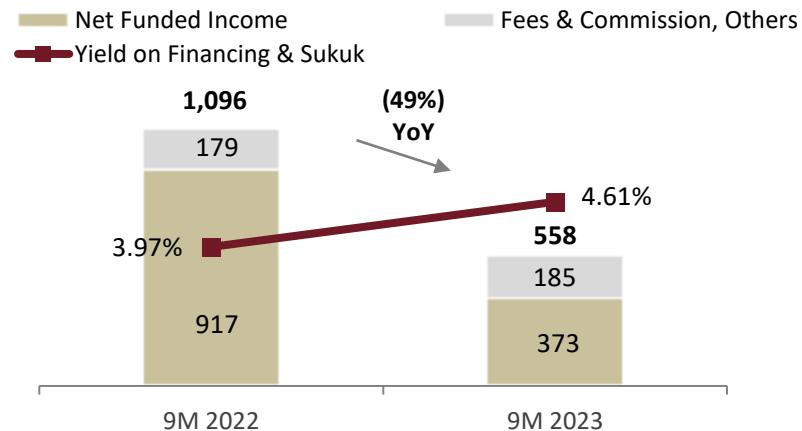
Segment Net Sukuk (AED bn)



Breakdown by Portfolio – Sep 2023



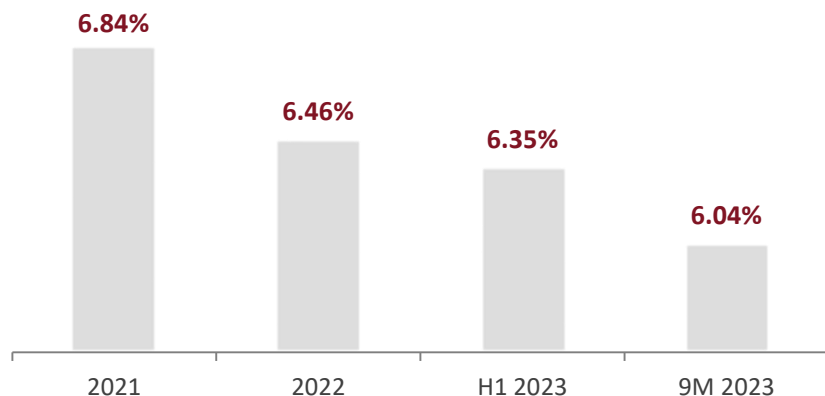
Revenue Trends (AED mn)*



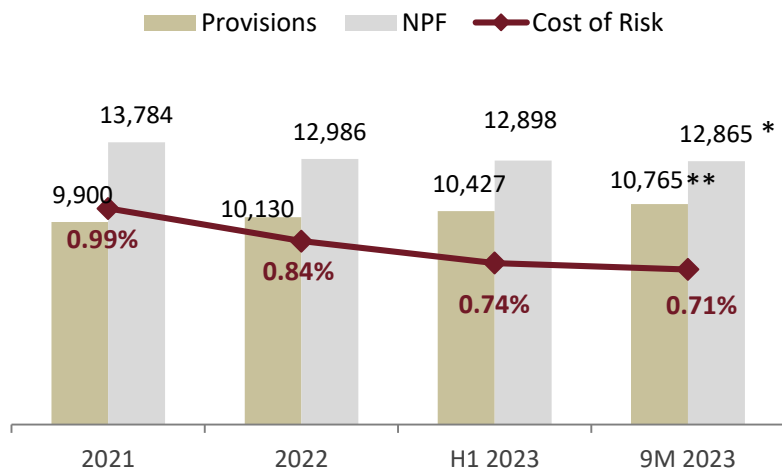
* Based on shadow accounting for fees and commissions

Asset Quality

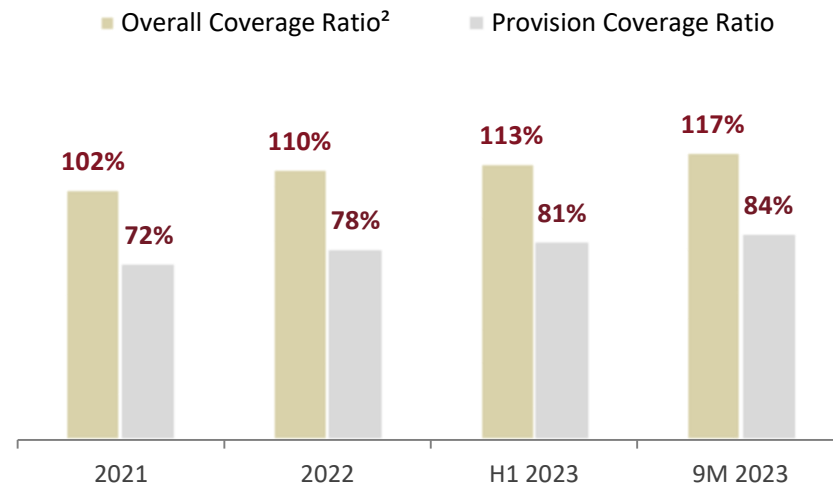
Non-Performing Financing ("NPF")¹



Cumulative Provisioning (AED million)



Financing Provisions and Coverage Ratios



Highlights

- **Non Performing Financing (NPF)** declined by nearly 1% YTD to AED 12.9 billion with NPF ratio **down by 42 bps YTD to 6%**.
- **NPF Cash Coverage improved to 84%**, up 600 bps YTD and 300 bps compared to 1H 2023 underpinning DIB's overall prudent risk strategy.
- **Provision charge** for the period is at AED 1,409 million down 3% YoY. 3Q 2023 impairments were down 11% YoY.
- **Cost of risk** at 71 bps, down 13 bps YTD.

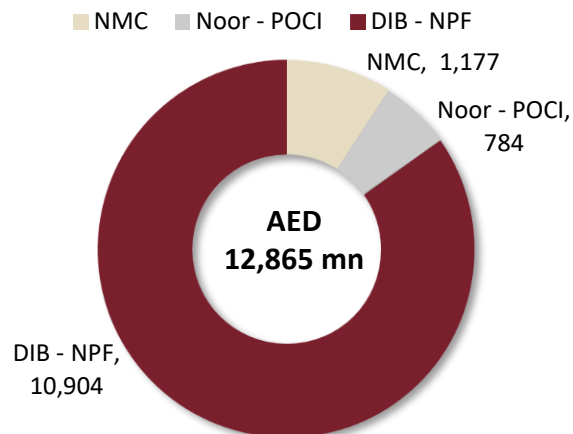
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

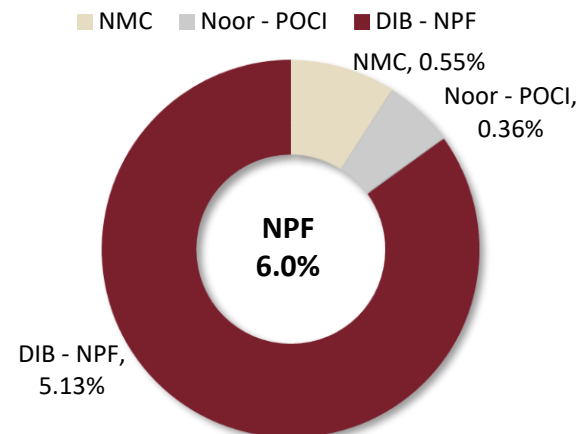
Cost of Risk – Being ratio of net impairment charge on financing assets, sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

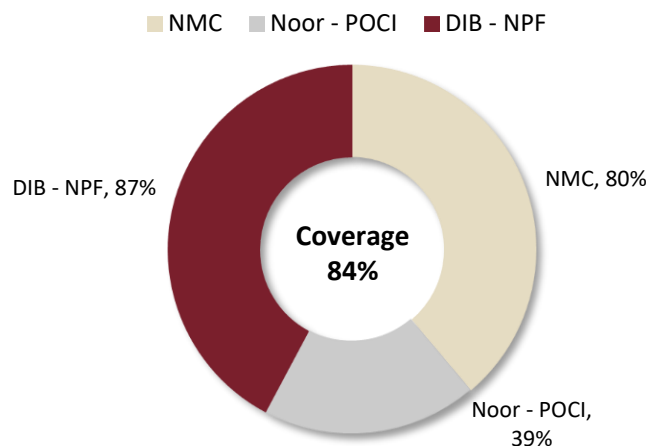
NPF (AED mn)



NPF Ratio (%)



Coverage Ratio (%)



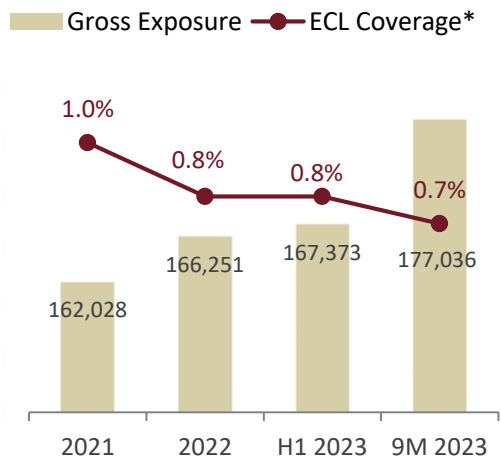
Highlights

- NPF on an absolute basis has declined by AED 121 million YTD, (0.9% YTD) to AED 12,865 million from AED 12,986 million in FY 2022.
- The main improvement in NPF emanated from the continued ongoing recoveries from NMC and NOOR POCl which resulted in a YTD decline of 11% and a QoQ decline of 2% in their NPF accounts.
- NMC coverage increased by 600 bps to 80% YTD and Noor POCl improved by 1100 bps to 39% YTD.

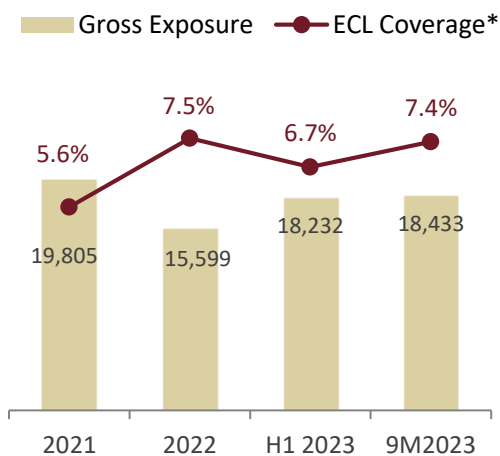
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

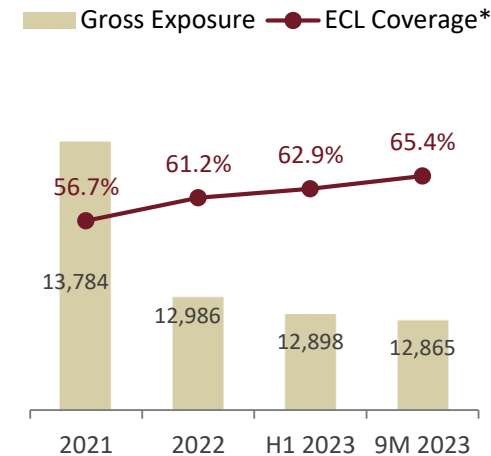
Stage 1 (AED million)



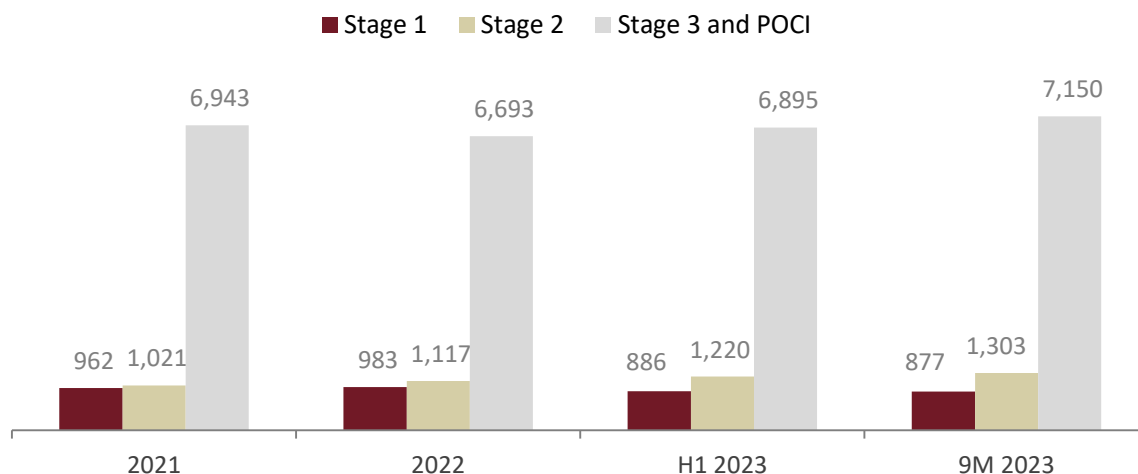
Stage 2 (AED million)



Stage 3 (AED million)



Expected Credit Loss Provision Balance (AED million)



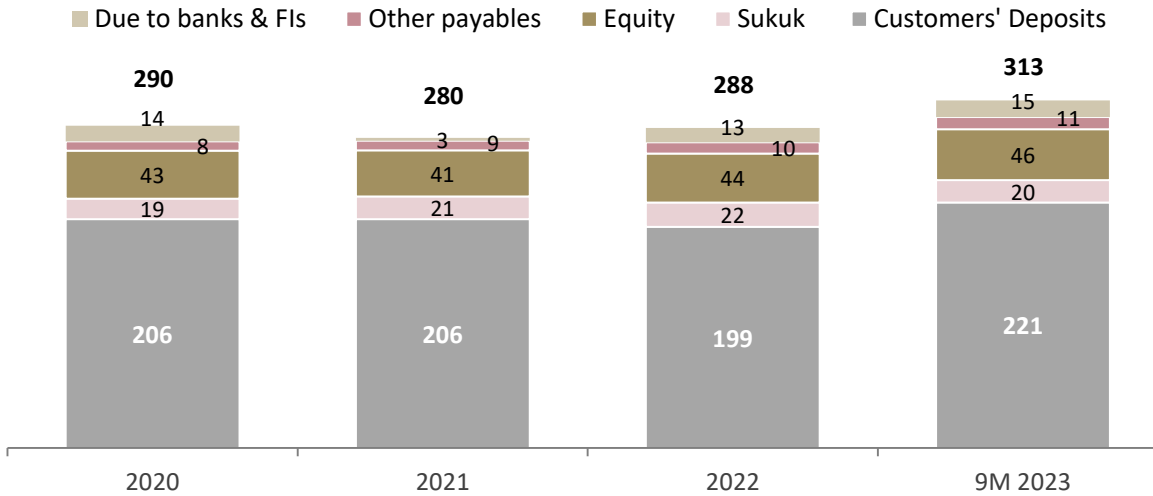
Highlights

- Stage 2 financing is nearly flat QoQ (+1%) vs +18% YTD.
- Stage 2 coverage over the 9M 2023 has recovered to YE levels and improved QoQ by 70 bps.
- Stage 3 financing improved by nearly 1% on the back of collection on both the NMC and Noor POCI accounts, as a result, coverage ratio improved to 65.4%, up 420 bps from YE 2022 and 250 bps QoQ.

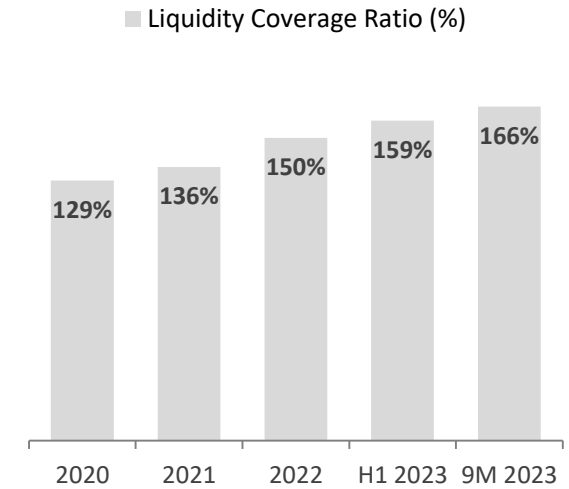
* Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

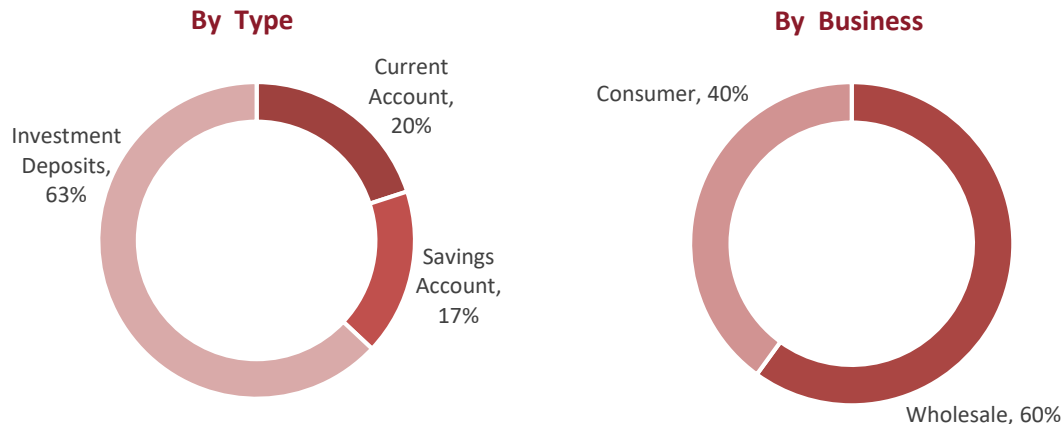
Funding Sources (AED bn)



Liquidity Coverage Ratio (LCR)



Customer Deposits (AED 221 bn as at 30 Sep 2023)



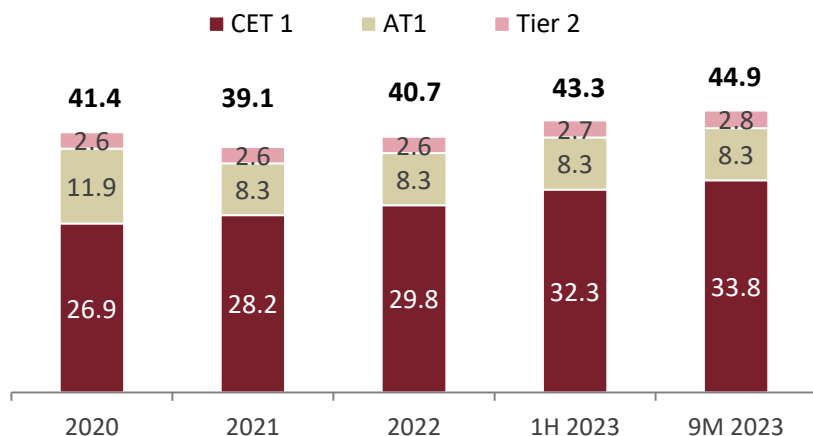
Highlights

- Liquidity remains robust:
 - LCR at 166%
 - NSFR at 106%.
- CASA deposits now stand at AED 82 billion and account for 37% of deposits. On a QoQ basis, CASA has shown an improving trend growing by AED 1 billion.
- Wakala (investment deposits) share of total deposits continued to increase to 63% in light of the elevated rate environment.

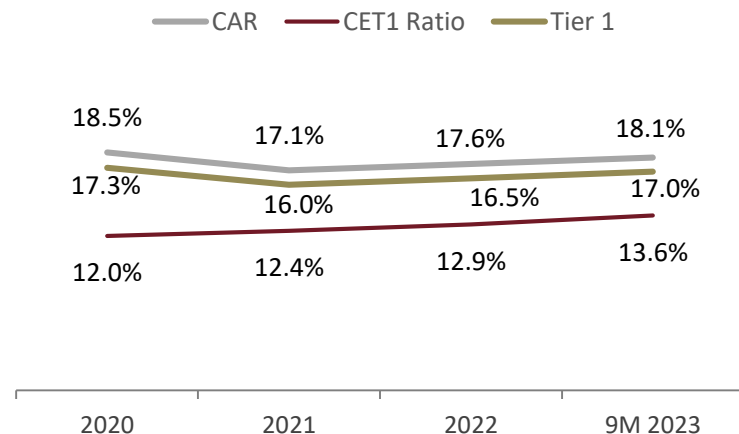
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

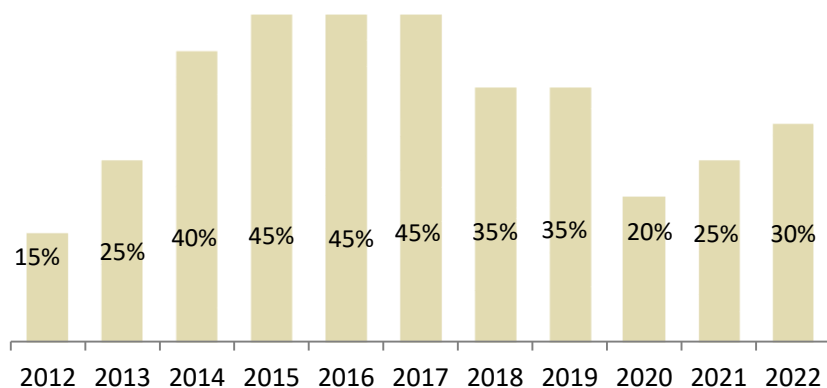
Regulatory Capital¹ (AED billion)



Capital Ratios



Dividend History*



Highlights

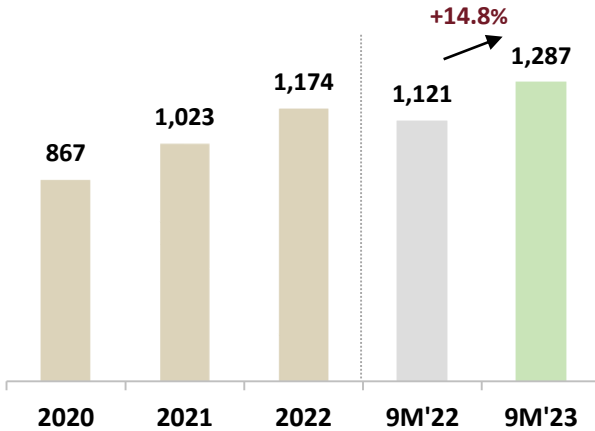
- A solid capital base remains a core strength of DIB's financial position
 - **Capital Adequacy Ratio** stands at 18.1% up 50 bps YTD.
 - **CET 1** ratio stands at 13.6%, up 70 bps YTD.
 - Both well above regulatory requirements.

¹ Refers to Regulatory Capital under Basel III;

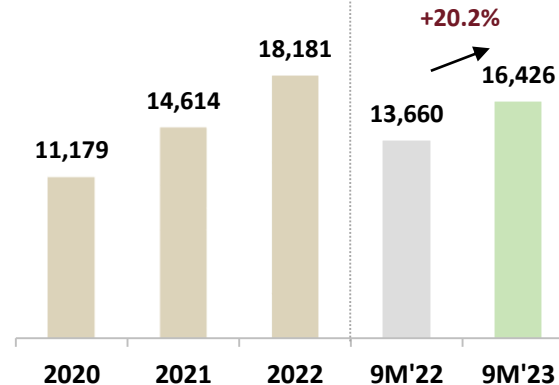
* Dividend is calculated as dividend per share divided by par value of a share .

Digital drive continues to be robust

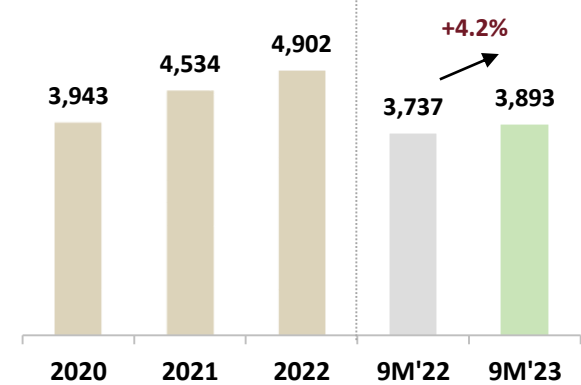
Digital Registered User Base* ('000)



Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



Latest on the Digital Front

- The integration of DIB 'alt' services on mobile & internet banking with UAE PASS, will allow registered DIB users to access a wide range of banking services, empowering them to manage their finances conveniently and securely.
- DIB has chosen to modernize its core banking system by selecting HPE GreenLake edge-to-cloud platform which will enable the bank to deliver an improved customer experience, launch new services and digital products while enhancing its connectivity and mobility capabilities, as well as overall network security.



YTD update on DIB'S ESG Vision and 2030 ESG Strategy



Propel Sustainable Finance

Sustainable finance assets continue to grow driven by Green Vehicles and Corporate Green Financing.



UAE Climate Responsible Companies Pledge

DIB signed the UAE Climate Responsible Companies Pledge scaling up the UAE's climate action.



Female-focused mentorship programme

Exclusive Sponsor of AccelerateHer with DIFC Innovation Hub, that aligns with our commitment to empower and nurture the next generation of female leaders.



Partners with NGOs to make UAE greener

'The One Tree for Everyone' initiative.



Champion Business Ethics and Customer Privacy

Celebration of Customer Service Week at DIB.

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Summary Highlights – 9M 2023

- Gross **new financing underwriting** exhibited resilience adding AED 53 billion vs AED 33 billion during 9M 2022, a growth of 60% YoY. This resulted in net growth of AED 13 billion (post routine repayments and early settlements).
- 3Q 2023 witnessed the highest gross new financing underwriting for the year, coupled with lower early settlements led to net growth of AED 9.5 billion during the quarter.
- **Net Financing and Sukuk growth** beats guidance at 11.3%.
- Management’s commitment for growth depicted through **balance sheet expansion of 8.7%**.
- **Asset quality improvement to 6.04%** underpin risk focused growth.
- **Margins** up by 10 bps YTD to reach to 3.1%.

Target Metrics	FY 2023 Guidance	9M 2023 Actual
Net financing & Sukuk growth	5% Revised to 7.5%	11.3%
NPF	6.25%	6.04%
Real Estate Concentration	20%	18%
Return on Assets	2.0%	2.2%
Net Profit Margin	3.0%	3.1%
Total Coverage*	112.5%	117%
Cost to Income Ratio	28%	26.5%
Return on Tangible Equity	17%	18.4%

* Including collateral

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Consolidated Income Statement

AED million	30 Sep 2023	30 Sep 2022
Net Income		
Income from Islamic financing and investing transactions	12,513	8,104
Commission	1,292	1,236
Income / (loss) from other investments measured at fair value	31	44
Income from properties held for development and sale	194	100
Income from investment properties	252	141
Share of profit from associates and joint ventures	111	86
Other Income	155	162
Total Income	14,548	9,873
Depositors' and Sukuk holders' share of profit	(6,001)	(2,220)
Net Income		7,653
Operating Expenses	8,547	
Personnel expenses	(1,270)	(1,181)
General and administrative expenses	(840)	(728)
Depreciation of investment properties	(46)	(42)
Depreciation of property, plant and equipment	(105)	(89)
Total Operating Expenses	(2,261)	(2,040)
Profit before net impairment charges and income tax expense	6,286	5,613
Impairment charge for the period, net	(1,409)	(1,450)
Profit for the period before income tax expense	4,877	4,163
Income tax expense	(54)	(62)
Net Profit for the period	4,823	4,101
Attributable to		
Owners of the Bank	4,697	4,046
Non-Controlling Interests	126	55

Consolidated Balance Sheet

<i>AED million</i>	30 Sep 2023	31 Dec 2022	31 Dec 2021
Assets			
Cash and balances with central banks	27,151	26,489	28,080
Due from banks and financial institutions	3,079	4,607	3,303
Islamic financing and investing assets, net	199,003	186,043	186,691
Investments in Islamic Sukuk measured at amortized cost	66,250	52,228	41,794
Other investments at fair value	865	1,025	1,229
Investments in associates and joint ventures	1,996	1,949	1,945
Properties held for sale	1,168	1,488	1,572
Investment properties	5,018	5,262	5,499
Receivables and other assets	7,086	7,490	7,475
Property, plant and equipment	1,764	1,658	1,494
Total Assets	313,380	288,238	279,082
Liabilities and Equity			
Liabilities			
Customers' deposits	220,917	198,637	205,845
Due to banks and financial institutions	14,593	12,809	2,584
Sukuk financing instruments	20,482	22,340	20,563
Payables and other liabilities	11,379	10,477	8,625
Total Liabilities	267,371	244,264	237,617
Equity			
Share Capital	7,241	7,241	7,241
Tier 1 Sukuk	8,264	8,264	8,264
Other Reserves and Treasury Shares	14,815	14,745	14,085
Investments Fair Value Reserve	(1,245)	(1,063)	(973)
Exchange Translation Reserve	(1,719)	(1,566)	(1,314)
Retained Earnings	15,856	13,683	11,563
Equity Attributable to owners of the banks	43,212	41,304	38,866
Non-Controlling Interest	2,797	2,671	2,599
Total Equity	46,009	43,975	41,465
Total Liabilities and Equity	313,380	288,238	279,082

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

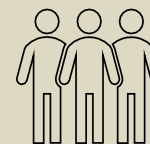
Strengthen the Group



>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.

DIB'S ESG Vision and 2030 ESG Strategy

Strategic vision:
"Own the ESG space"

Strategic Pillars

Lead by Example

We aim to become a role model in sustainable practices and behaviors in our own operations and towards our employees

Finance a Sustainable Future

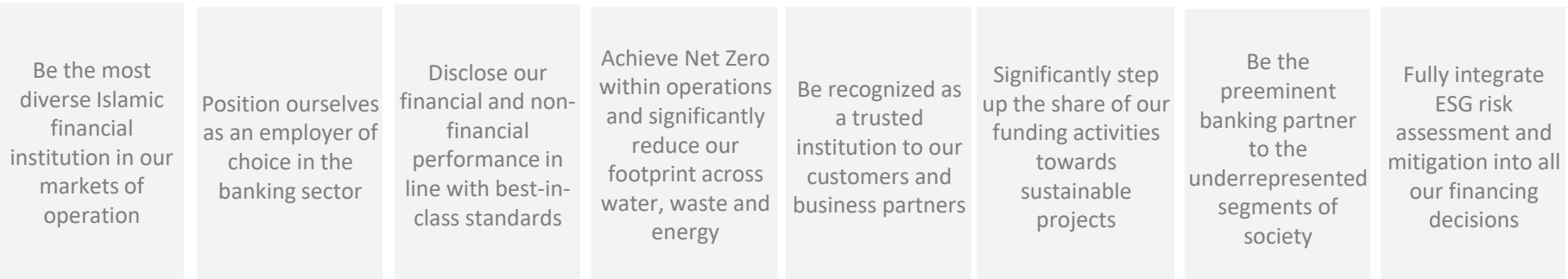
By embracing sustainable business practices in serving our customers and communities and influencing others in adopting the same

Priority Areas

Our role in leading by example and financing a sustainable future is underpinned by 8 key priority areas that address the ESG topics that are most relevant to us and our stakeholders.



Objectives



DIB – A leading global Islamic bank

- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975.
- Amongst the Top 3 Islamic Bank by assets globally
- 4th largest bank by assets in the UAE.
- A solid branch network of **56 branches** in the UAE and **545 ATMs and CCDMs**.
- 27.97% owned by the Investment Corporation of Dubai and rest is public.



More than 9,000 employees across the Group



5 million + customers globally



Designated (“D-SIB”)* in 2018
*Domestic Systemically Important Bank



Robust credit ratings reflecting strong domestic franchise



FOL increased to 40%

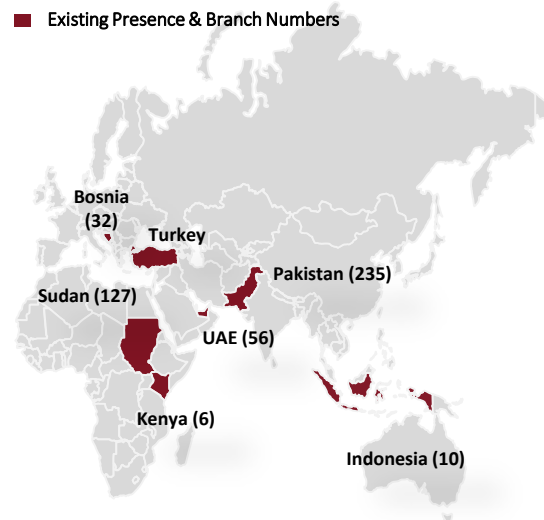
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

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

International Geographic Presence



Significant Subsidiaries and Associates



100.0%



92.0%



بنك دبي الإسلامي
Dubai Islamic Bank Pakistan

100.0%



29.5%



Bosna Bank International

27.3%



25.1%



44.9%



100.0%

DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving close to 2 million customers in the UAE.
Offering its retail and business banking services through a network of 56 branches and more than 545 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



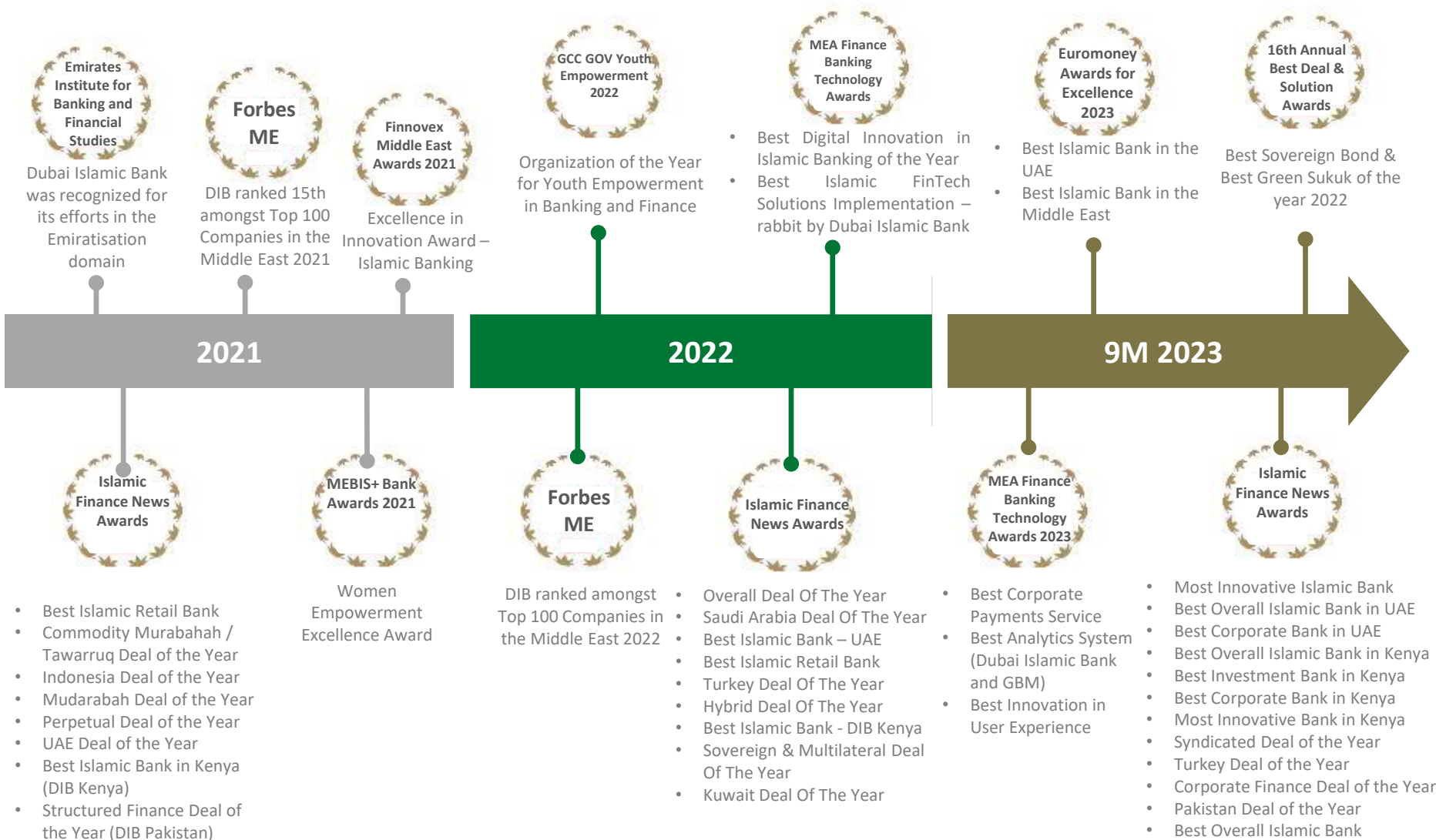
DIB's Investment Banking business is primarily responsible for management of DIB's proprietary investment portfolios, strategic stakes and international operations and expansion.
The business group provides advisory and related services to DIB's corporate clients both within UAE and across borders.

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.

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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