



بنك دبي الإسلامي
Dubai Islamic Bank



Investor Presentation

For the period ending 31 March 2019

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1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

3. Financial Performance

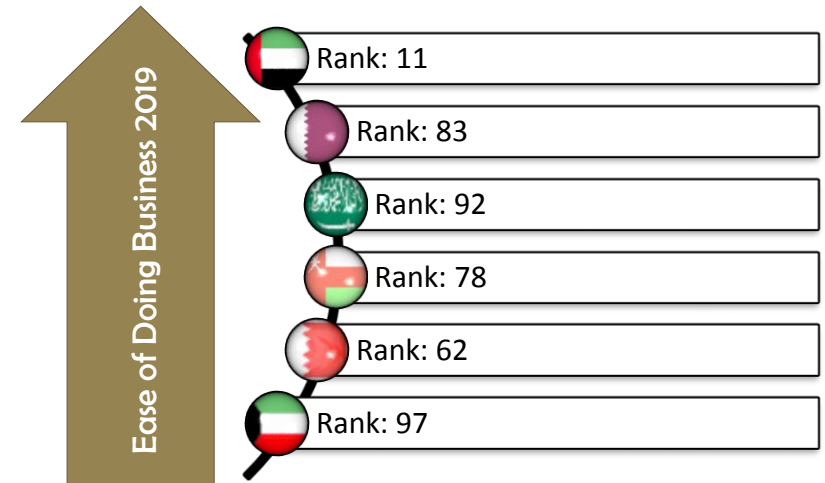
4. Strategic Focus

5. Appendix

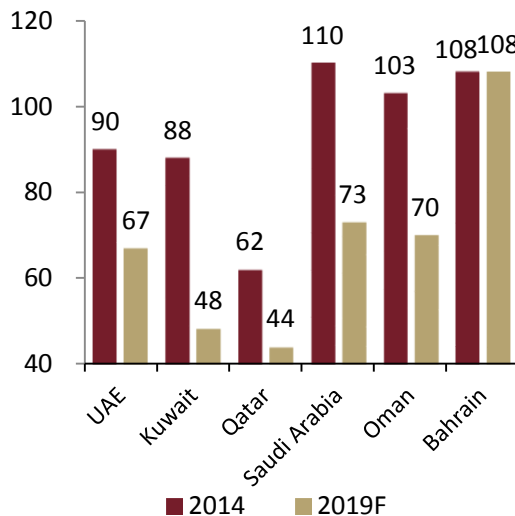
UAE: economic environment remains supportive

- UAE amongst the top business and leisure destinations of the world (UAE topped GCC countries in Ease of Doing Business Index)
- Strategy of diversification away from oil proving successful, with an expectation of continued growth, going forward
- The total value added to UAE's economy since the announcement of Expo 2020 is estimated to reach nearly AED 123 bn by 2031
- Best performing country in terms of real GDP growth, amongst GCC peers

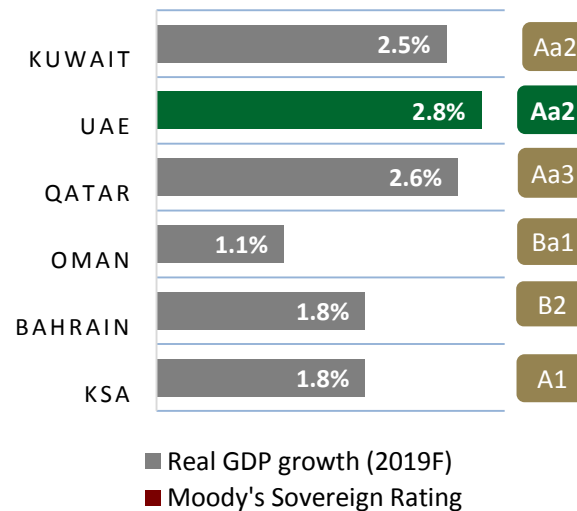
Ease of Doing Business Index (2019) – Global Rankings



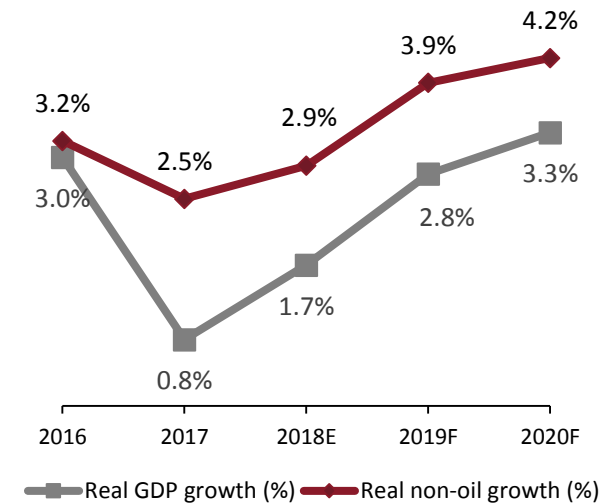
Fiscal Breakeven Oil Price (USD/barrel)



GCC 2019 Real GDP Forecasts

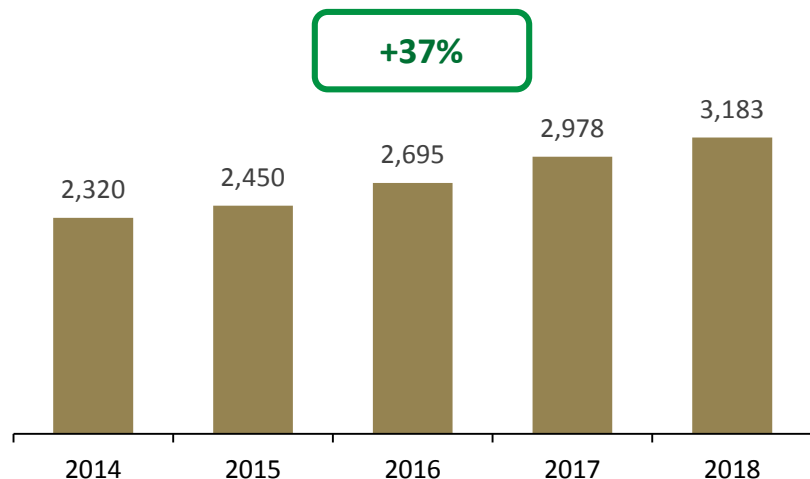


Real GDP growth and Real non-oil growth

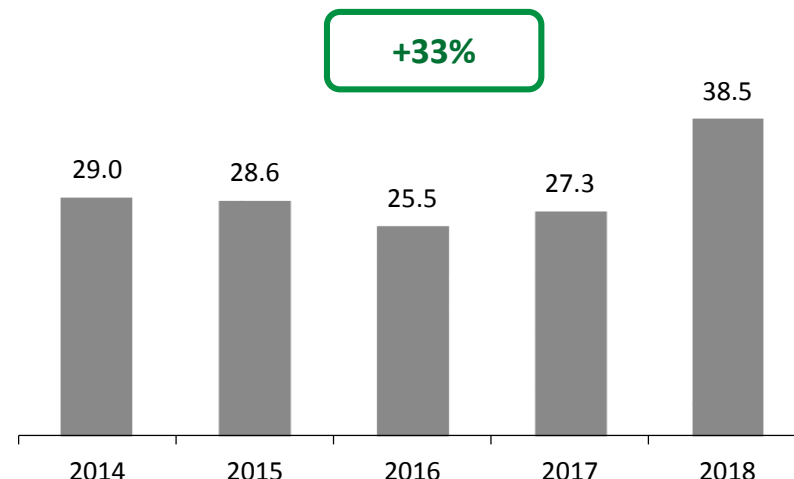


Dubai's fundamentals continue to be strong

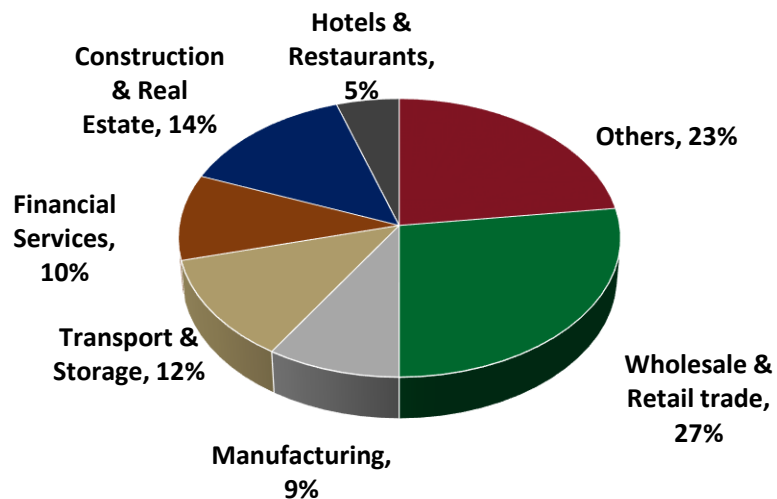
Dubai's Population (000s)



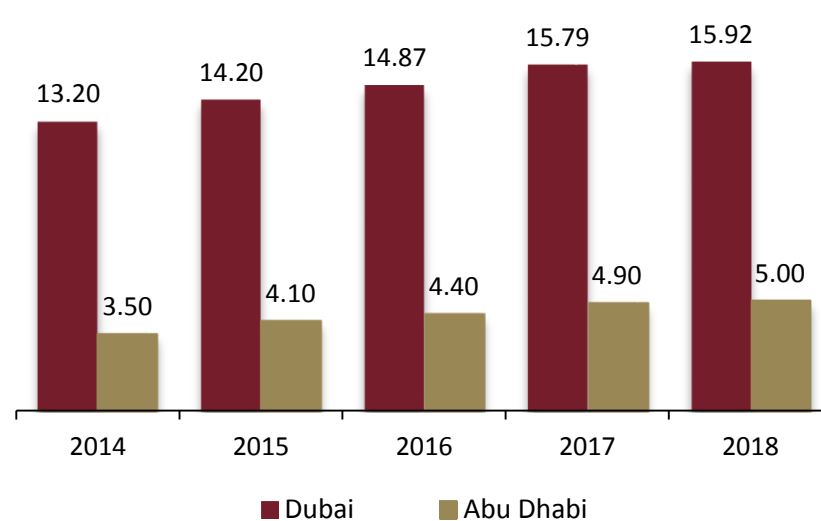
Dubai's Foreign Direct Investment Inflows (AED bn)



Breakdown of Dubai's GDP (2018)



Hotel Guests (mn)



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Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

- 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 **2nd largest Islamic bank ¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The bank has been designated as one of the Domestic – Systemically Important Banks (“**D-SIB**”) in 2017.

Over 3 million customers globally

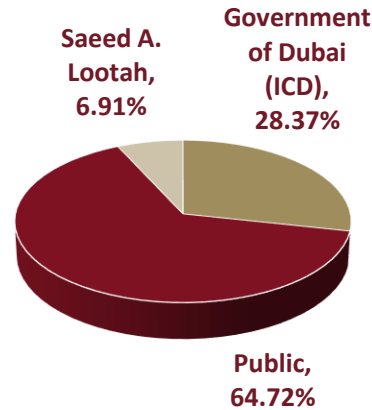
Nearly 8,000 employees across the Group

Mkt Cap: ~USD 9bn
Shares (mn): 6,590

65% Free float Listed on Dubai Financial Market (DFM)

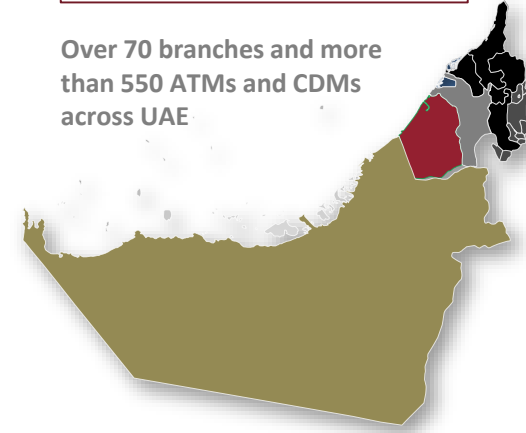
25% FOL Adequate room for foreign ownership

Ownership (as at 31 Mar 2019)



UAE Branch Network

Over 70 branches and more than 550 ATMs and CDMs across UAE



Significant Subsidiaries and Associates



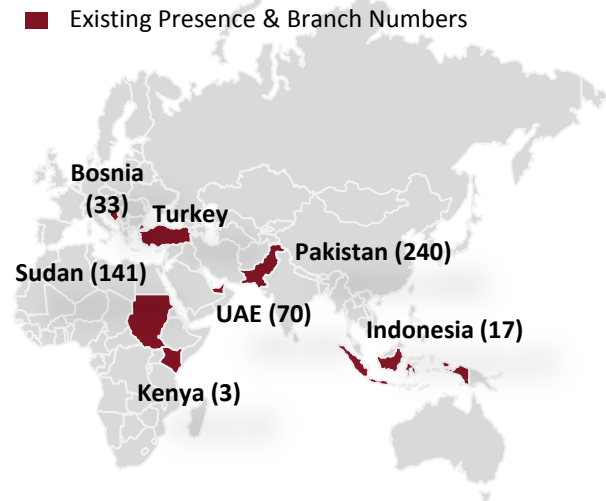
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

Islamic International Rating Agency (IIRA)
A/A1
Stable

International Geographic Presence



¹ According to FY2018 financial statements of the banks

Dubai Islamic Bank at a Glance

Industry leading financial institution with a growing balance sheet and franchise



Largest Islamic Bank in the UAE, 2nd largest in the world

- Increasing domestic market share nearly ~10%
- Growing international footprint across Middle East and Asia

Sector leading growth

- Financing growth (CAGR '15-'18 of 14%)
Deposit growth (CAGR '15-'18 of 12%)
- Dominant and growing Islamic franchise.
- Shareholder returns over past 5 years averaged around 19% (RoE).

Sustained Operating Performance

- Total Income growth (CAGR '15-18 of 16%)
Net Profit growth (CAGR '15-18 of 9%)
- Excellent and sustained cost control improvements despite higher volumes

Robust capital position

- Preemptive capacity to generate capital.
- Strong and diversified investor base.
- Designated as a Domestic Systematically Important Bank (D-SIB)

Diversified business portfolio

- Highly diversified business focusing on retail, corporate and wholesale banking.
- Strong customer base including mass and high net worth individuals.

Dominant position in Islamic financing & capital markets league tables

EMEA Islamic Financing MLA - 2018

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	Dubai Islamic Bank	2,222	14
2	HSBC	1,534	9
3	Kuwait Finance House	1,157	7
4	Standard Chartered	1,120	12
5	Credit Agricole CIB	1,088	5

US Dollar International Sukuk- 2018

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	3,394	20
2	Standard Chartered	2,991	28
3	Citi	2,407	15
4	Dubai Islamic Bank	1,787	15
5	JP Morgan	1,434	10

EMEA Islamic Financing Bookrunner - 2018

Rank	Bookrunner	Vol (MM USD)	Deals
1	Dubai Islamic Bank	2,141	10
2	Credit Agricole CIB	1,330	3
3	Mashreq bank PSC	1,288	10
4	First Abu Dhabi Bank	1,197	12
5	HSBC	1,116	4

* Source: Bloomberg

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Overall Financial Performance (for the period ending 31 March 2019)

Growing market share driven by robust growth in core businesses



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Dubai Islamic Bank

Balance Sheet Items

AED million	Dec 2018	Mar 2019	Change
Net Financing Assets & Sukuk Investments	175,918	179,314	2%
Total Assets	223,682	226,520	1%
Customers' Deposits	155,657	159,205	2%
Sukuk Financing Instruments	12,371	12,372	-
Equity	34,127	31,982	(6%)
Total Liabilities and Equity	223,682	226,520	1%

Income Statement Items

AED million	1Q2018	1Q2019	Change
Total Income	2,697	3,407	26%
Net Operating Revenue	1,971	2,307	17%
Operating Expenses	(590)	(599)	2%
Profit before Impairment and Tax Charges	1,381	1,708	24%
Impairment Losses	(168)	(347)	106%
Income Tax	(2)	(6)	167%
Group Net Profit	1,211	1,355	12%

Financial Highlights

Key Ratios	Dec 2017	Dec 2018	Mar 2019
Net Financing to Deposit Ratio ¹	91%	93%	92%
Total Capital Adequacy Ratio	17.2%	17.5%	17.5%
CET1 Ratio	11.5%	12.4%	12.8%
Non-Performing Financing Ratio ("NPF")	3.4%	3.4%	3.4%
ROE	18.7%	18.1%	18.5%
ROA	2.34%	2.32%	2.44%
Net Profit Margin ("NPM")	3.11%	3.14%	3.19%
Cost to Income Ratio ²	30.4%	28.3%	28.1%
Dividend Per Share (% of par value)	45%	35%	

Highlights

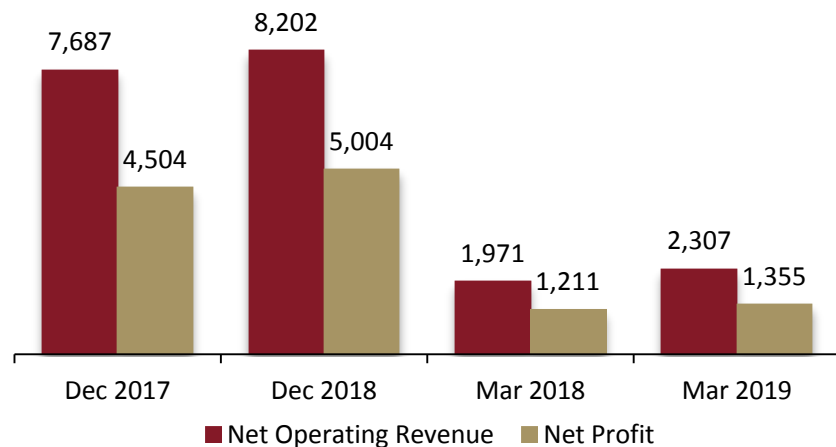
- **Balance sheet growth maintained**, due to continued focus on key sectors of the economy.
- **Double digit growth in group net profit**, primarily as a result of a large increase in total income and optimal cost management.
- **Significant improvement in cost efficiencies** has thus resulted in cost to income ratio decreasing to 28.1%.
- **Optimizing growth capacity**, with capital, funding and liquidity positions continuing to be at desirable levels.

¹ Net Financing to Deposit Ratio excludes Bilateral Sukuk

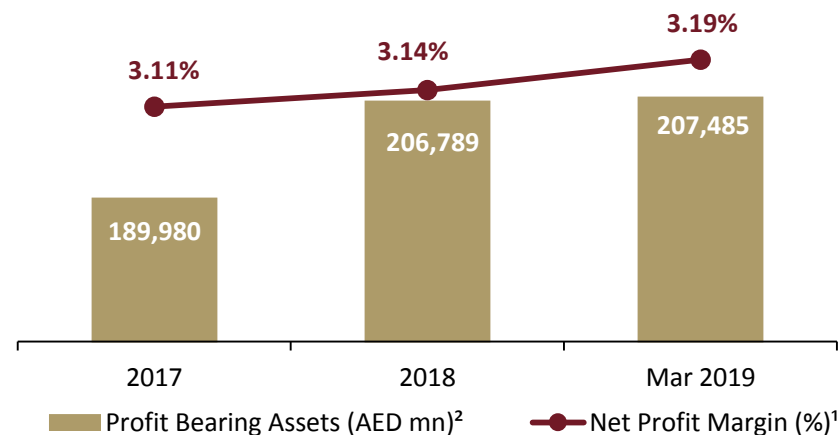
² Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance & Profitability

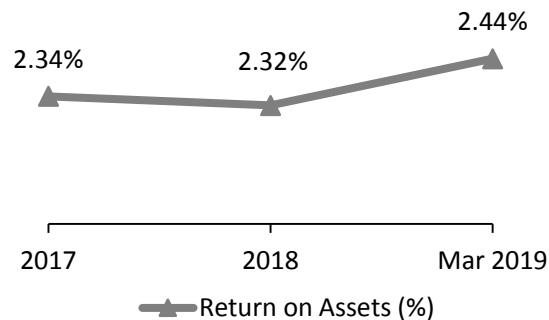
Robust & Growing Profitability (AED mn)



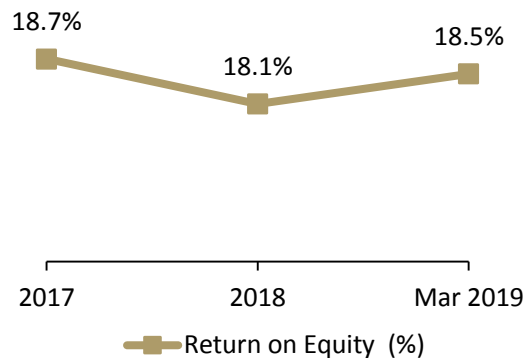
Sustained Strong Margins



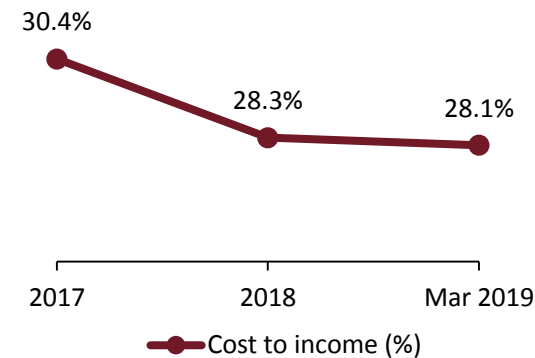
ROA (%)



ROE (%)



Cost to income ratio (%)

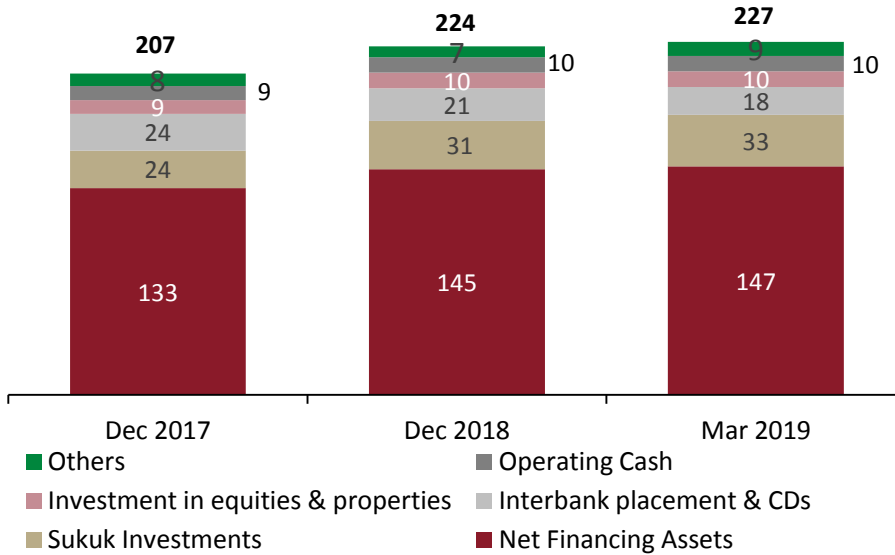


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

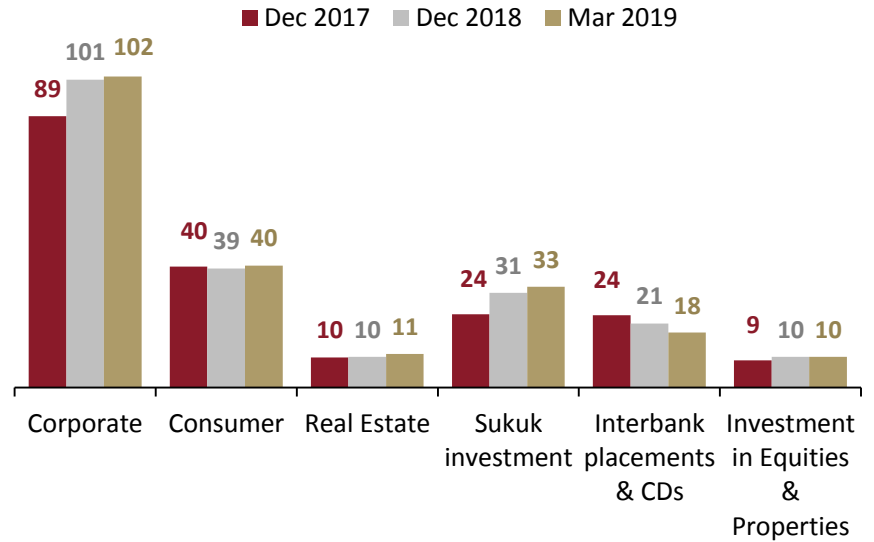
²Profit Bearing Assets are calculated as the sum of International Murababat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions (excluding Current Accounts)

Overview of Deployment of Funds / Financings

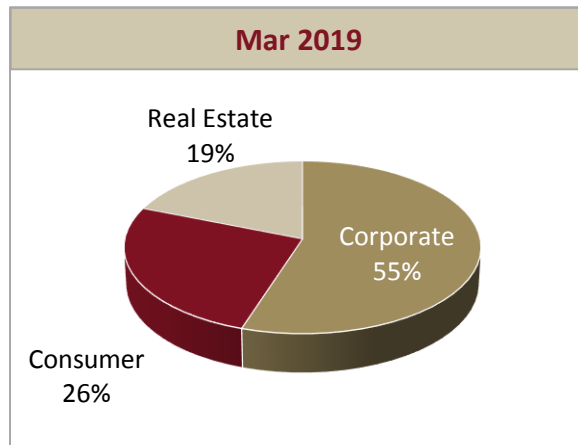
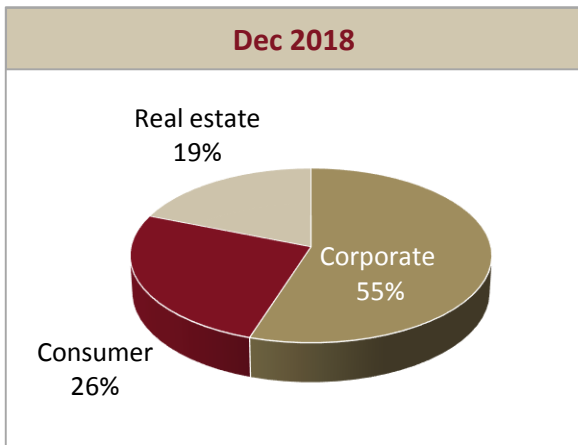
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

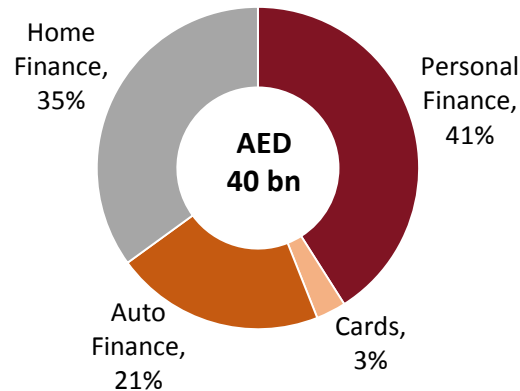
- **Corporate business continues its healthy growth trend**, with sectors such as aviation, healthcare and education continuing to be our focus areas.
- **Gross new consumer financing** amounted to AED 3.5 billion during the first quarter of the year.
- **Real estate concentration** maintained in line with guidance.

Segmental Overview - Consumer

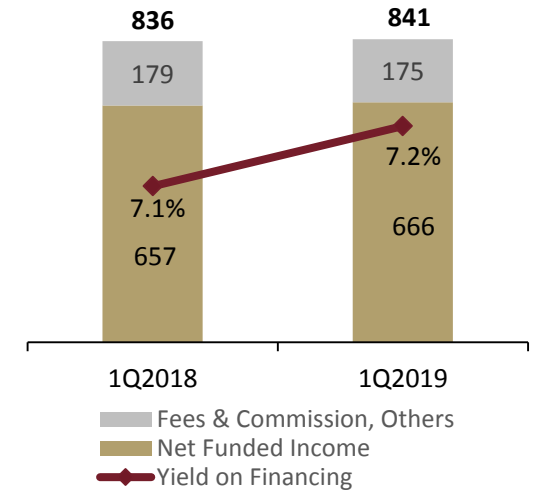
Management Commentary

- Gross consumer financing currently stands at AED 40 billion supported by gross new consumer financing of AED 3.5 billion for the quarter.
- Net operating revenue increased to AED 841 million from AED 836 million in Q1 of 2018.
- The bank launched the DIB Digital Lab, which is a hub where digital ideas come to life with customer experience as its central focus.

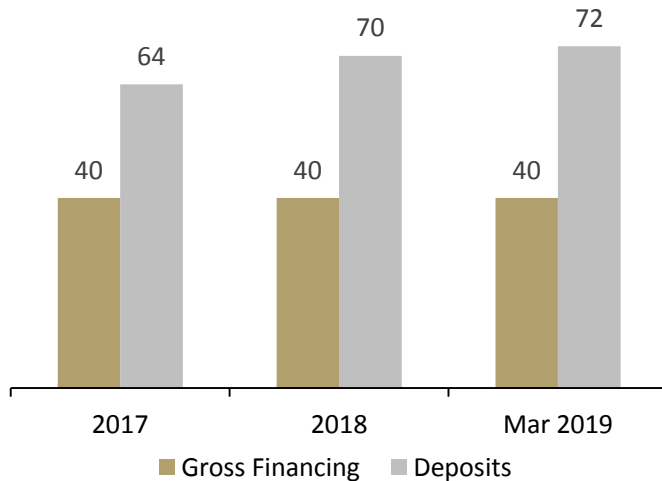
Breakdown by Portfolio – Mar 2019



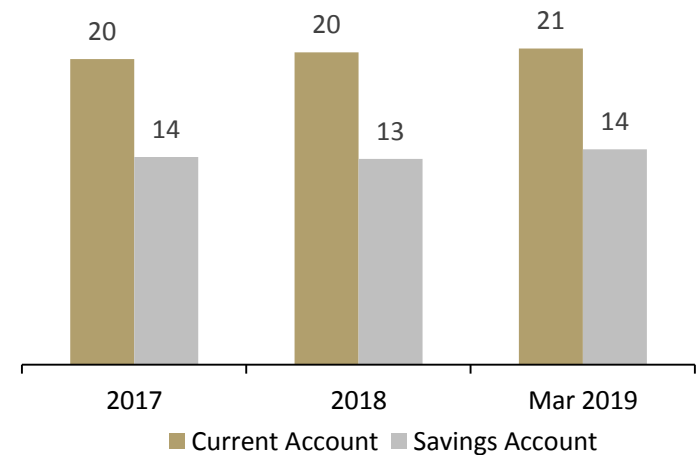
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

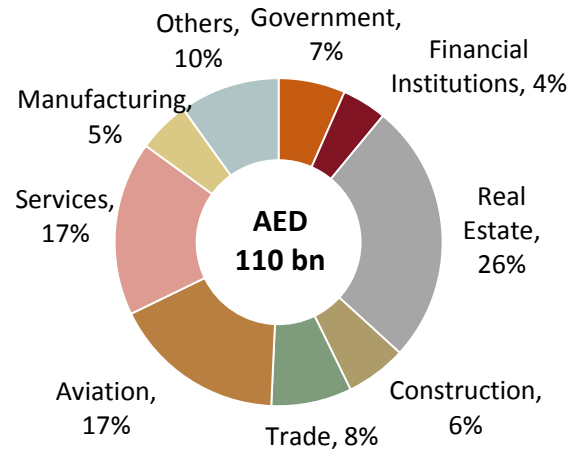


Segmental Overview - Corporate

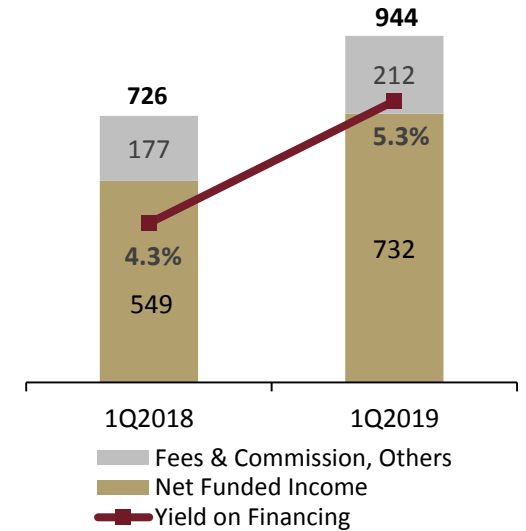
Management Commentary

- Gross corporate financing currently stands at AED 110 billion driven by growth across services, trade and FI.
- Net operating revenue increased by 30% YoY to reach to AED 944 million.
- DIB remains a major player in the syndication and capital market transactions leading the Bloomberg tables.

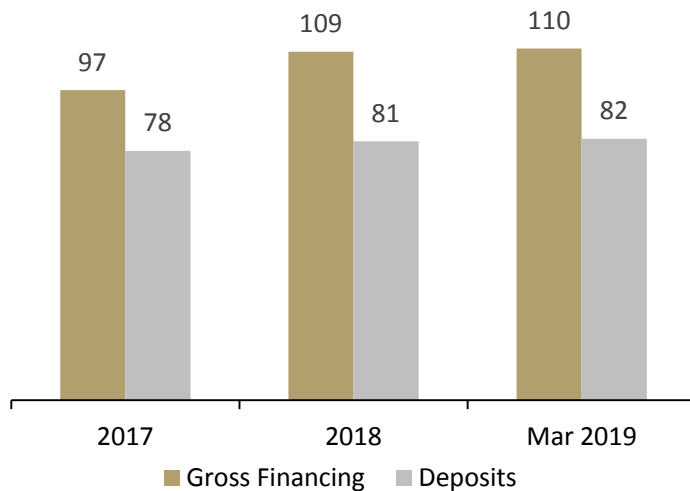
Breakdown by Portfolio – Mar 2019



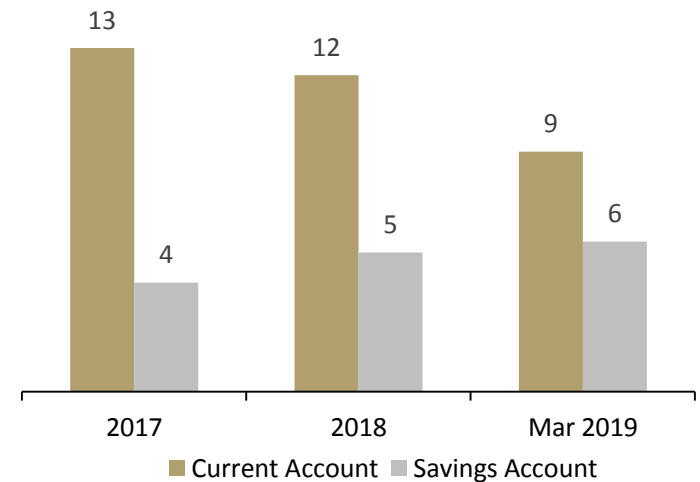
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

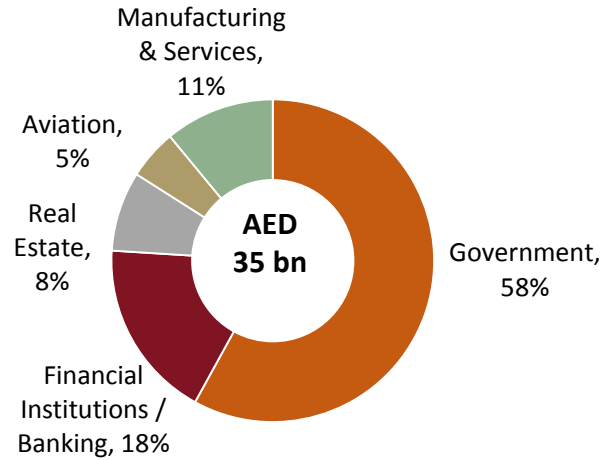


Segmental Overview - Treasury

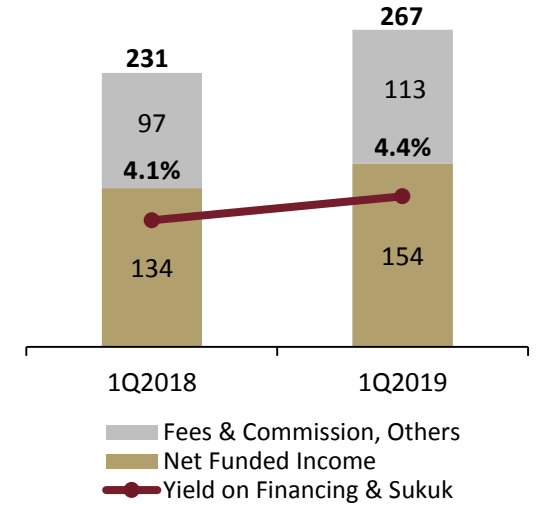
Management Commentary

- Gross treasury financing and sukuk investments increased by 6% to reach AED 35 billion.
- Net operating revenue increased to AED 267 million from AED 231 million in Q1 of 2018.
- Successful AT1 Basel III compliant sukuk issuance earlier this year boosted overall CAR and was oversubscribed significantly depicting strong market confidence in the institution.

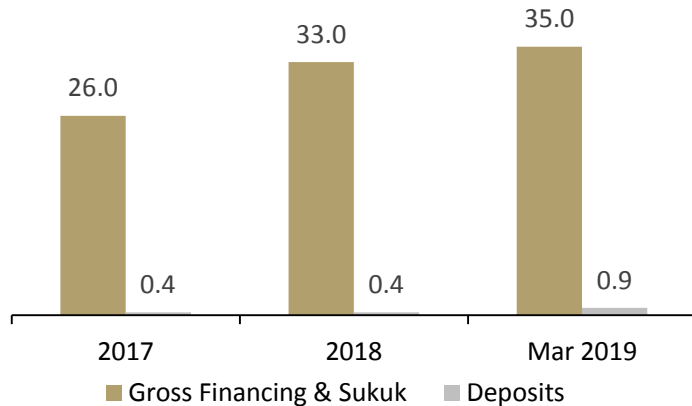
Breakdown by Portfolio – Mar 2019



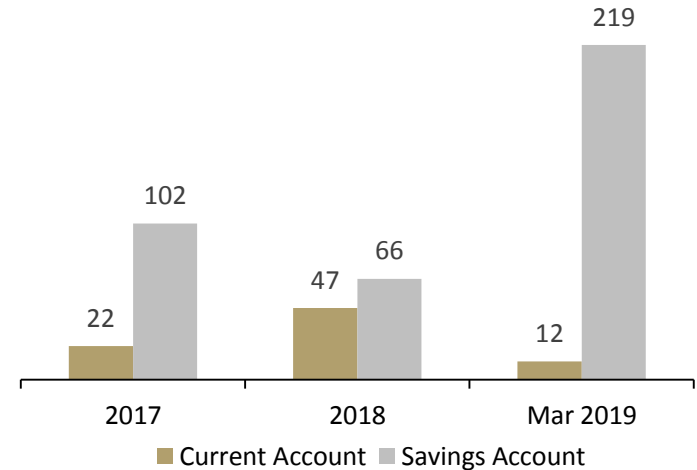
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk / Deposits (AED bn)



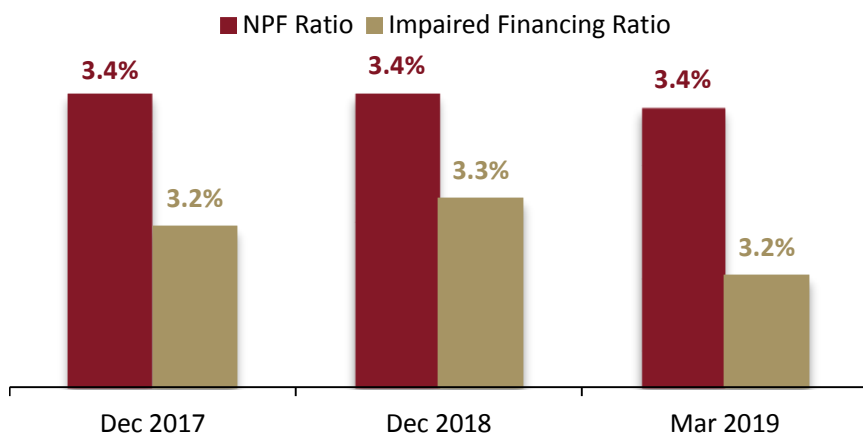
CASA (AED mn)



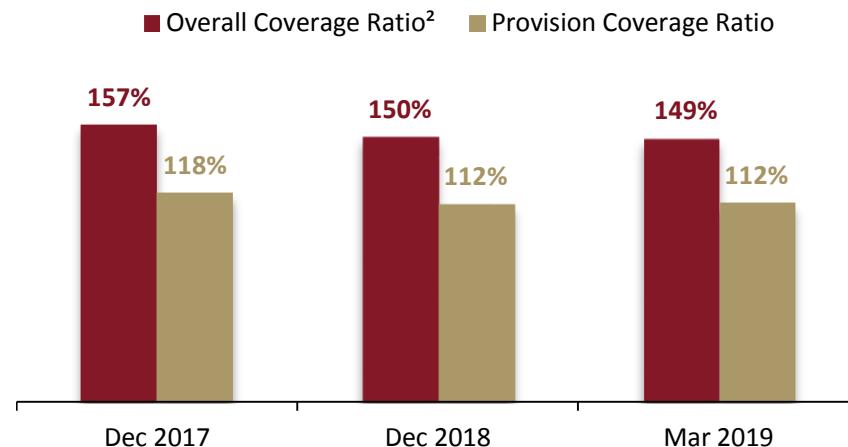
* Based on shadow accounting for fees and commissions

Improving Asset Quality

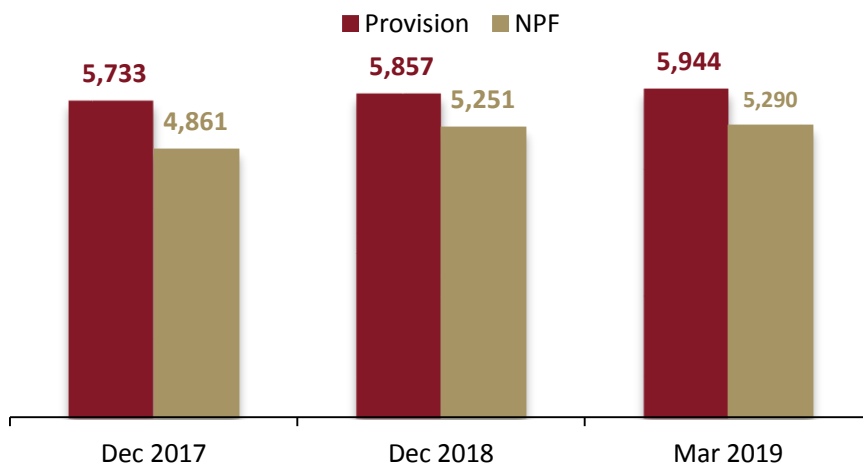
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

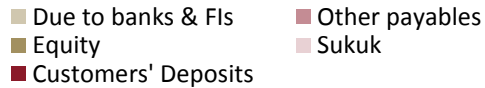
- **Asset quality continues to be resilient**, as a result of more stringent underwriting standards and focus on cash-flow based funding.
- **Provision coverage remains strong** with significant collateral providing added comfort.

¹Non-Performing Financing ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets.

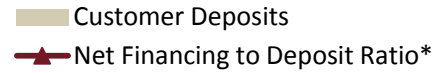
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

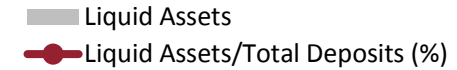
Funding Sources (AED bn)



Customers' Deposits (AED bn)

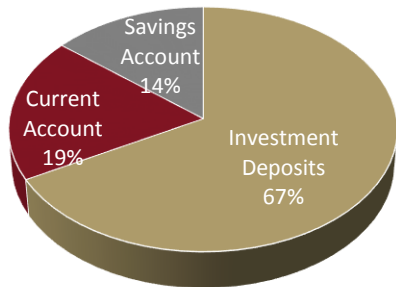


Liquidity Position (AED bn)

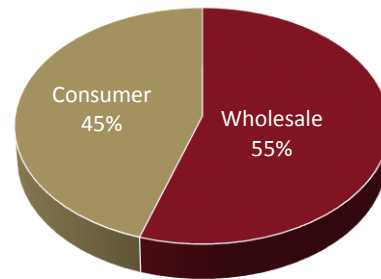


Customer Deposits (AED 159 bn as at 31 Mar 2019)

By Type



By Business



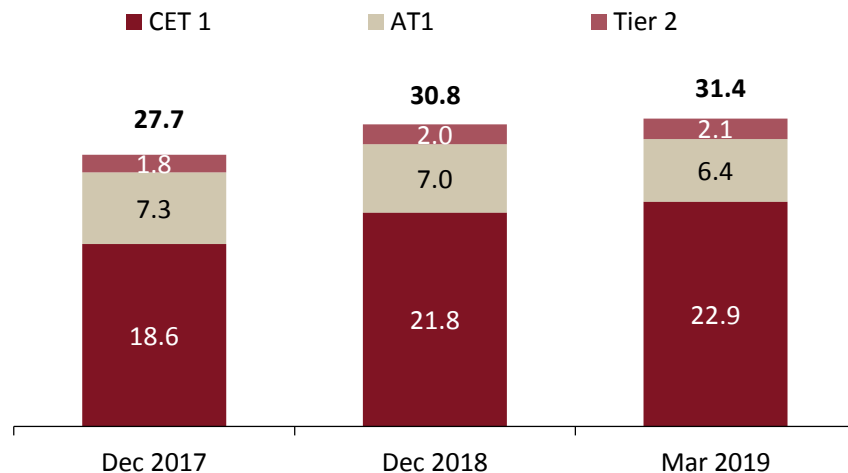
Highlights

- **Liquidity position remains strong**, with 70% of funding generated by customer deposits.
- **CASA amounted to AED 52.8 billion**, an indication of sticky and robust low-cost deposit base.
- **Financing to deposit ratio stood at 92%**, signifying ample liquidity.

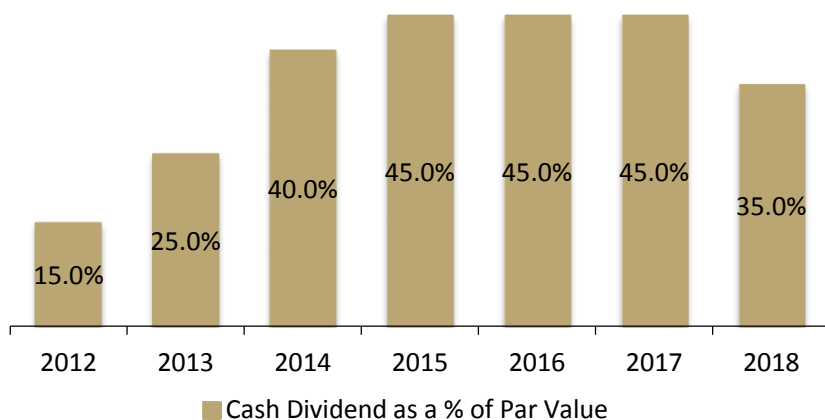
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

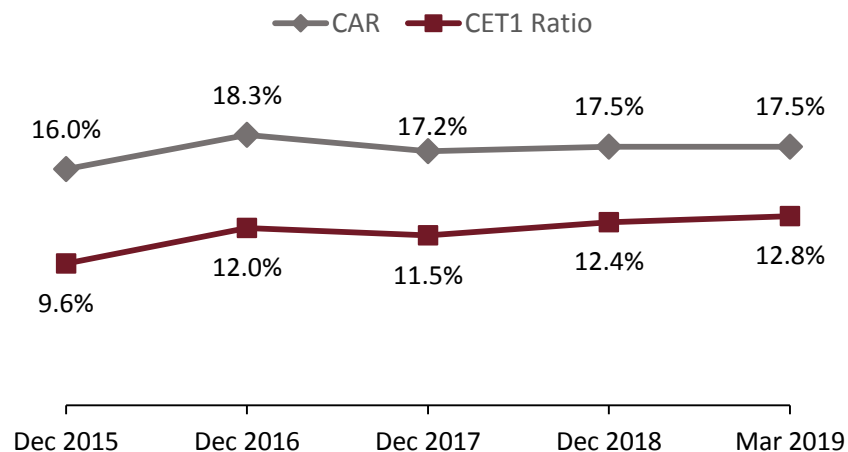
Regulatory Capital¹ (AED billion)



Dividend History²



Capital Ratios*



Highlights

- **Capital adequacy ratios remain robust**, well above the minimum capital requirements.
- **CAR and CET1 ratios continue to be strong**, at 17.5% and 12.8%, respectively.

¹ Refers to Regulatory Capital under Basel III

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

*The above graph reflects ratios under Basel III regime

1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

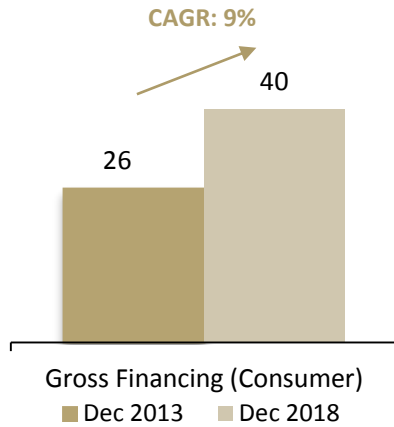
3. Financial Performance

4. Strategic Focus

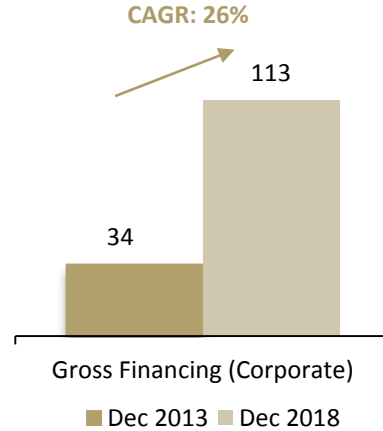
5. Appendix

DIB's Growth Story – Growth vs Asset Quality

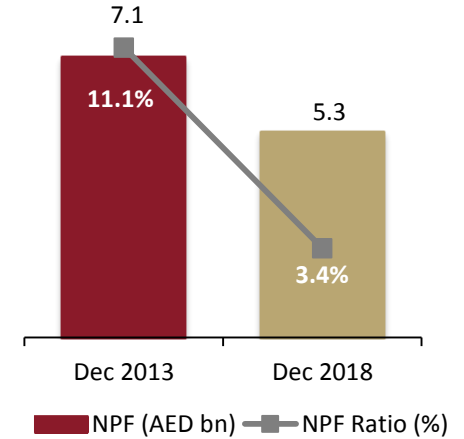
Gross Financing (Consumer) - AED bn



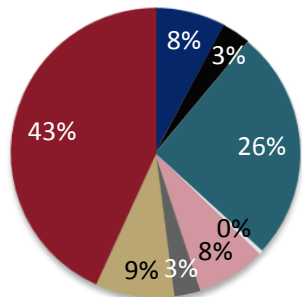
Gross Financing (Corporate) - AED bn



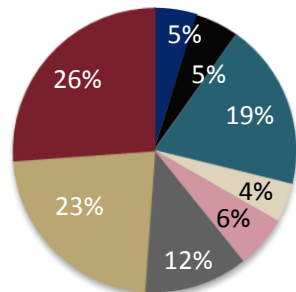
Non-performing Financing



Diversification



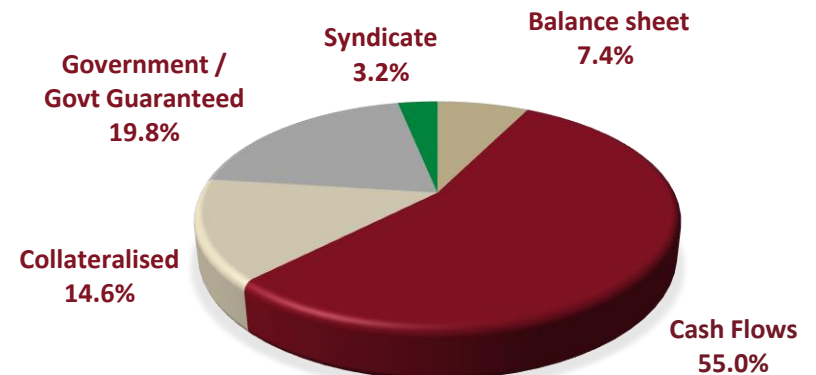
2013



2018

- Government
- Contracting
- Services & Others
- Financial Institutions
- Trade
- Consumer
- Real Estate
- Aviation

New loan growth – Underwriting Criteria (2014 - 2018)



Our Digital Journey thus far ...

PAPERLESS BRANCHES INTRODUCED

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



2014

SUCCESSFULLY LAUNCHED:

- ❖ Tablet-based banking
- ❖ Instant Credit Card printing in branches
- ❖ Single page account opening form



2016

DIGITAL STRATEGY FORMULATION

- ❖ Digitalization Department created
- ❖ Introduction of DIB Chatbot
- ❖ Revamp of:
 - ❖ DIB Website
 - ❖ Online Banking
 - ❖ DIB Mobile App



2018



2015

CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

Department setup to promote design, research, develop, analyze and suggest new marketing concepts as well as strategies. Manage prime team functions and activities for strategic direction



2017

ADVANCED THE YEAR WITH:

- ❖ Express Transfer / Instant Remittances
- ❖ Initiated the development of End to End customer journey through digital channels



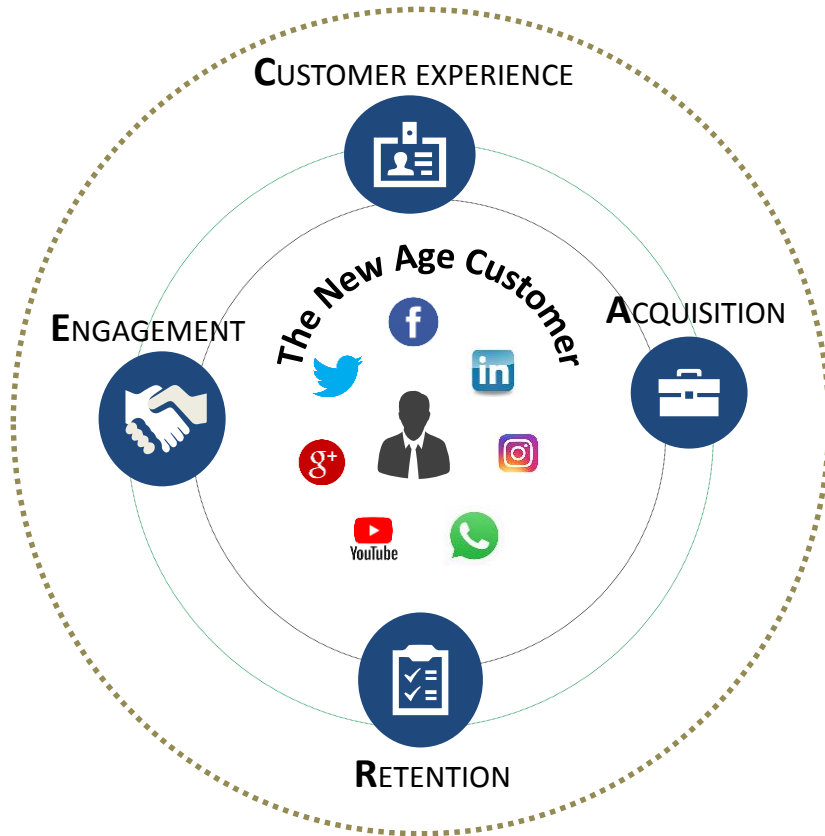
2019

- ❖ Successful launch of DIB's Digital Lab
- ❖ Digital customer journeys launched

SET FOUNDATION FOR:

- ❖ Digital Academy
- ❖ Advanced Analytics

CARE IDEOLOGY



Digitally Intelligent Bank (DIB)

	Quality Credit Growth		Enhance Customer Experience
	Maintain cost discipline		Adopt C.A.R.E. Ideology
	Embrace Digital Transformation		Align Capacity to Growth

2019 – Target Metrics

Growth	10% to 15% 2%	NPF	3% 3.40%	Real Estate Concentration	~20% 19%	Return on Assets	2.20% to 2.25% 2.44%
Net Profit Margin	3% to 3.15% 3.19%	Cash Coverage	120% 112.4%	Cost Income Ratio	~30% 28.1%	Return on Equity	17% to 18% 18.5%

1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

3. Financial Performance

4. Strategic Focus

5. Appendix

Consolidated Income Statement

AED million	1Q2019	1Q2018	2018	2017	
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>	
Income from Islamic financing and investing transactions	2,683	2,094	9,481	7,795	
Commission	435	411	1,476	1,406	
Income / (loss) from other investment	20	21	45	31	
Income from properties held for sale	26	29	124	197	
Income from investment properties	17	24	156	119	
Share of profit from associates and joint ventures	14	77	137	122	
Other Income	212	41	311	529	
Total Income	3,407	2,697	11,730	10,199	
Depositors' and Sukuk holders' share of profit	(1,100)	(726)	(3,528)	(2,512)	
Net Income	2,307	1,971	8,202	7,687	
Operating Expense					
Personnel expenses	(404)	(404)	(1,580)	(1,568)	
General and administrative expenses	(163)	(145)	(608)	(602)	
Depreciation of investment properties	(9)	(13)	(35)	(46)	
Depreciation of property, plant and equipment	(23)	(28)	(99)	(119)	
Total Operating Expenses	(599)	(590)	(2,322)	(2,335)	
Profit before net impairment charges and income tax expense	1,708	1,381	5,880	5,352	
Impairment charge for the period, net	(347)	(168)	(834)	(824)	
Profit for the period before income tax expense	1,361	1,213	5,046	4,528	
Income tax expense	(6)	(2)	(42)	(24)	
Net Profit for the period	1,355	1,211	5,004	4,504	
	Attributable to				
	Owners of the Bank	1,336	1,173	4,916	4,322
	Non-Controlling Interests	19	38	88	182

Balance Sheet

<i>AED million</i>	As at		
	31 Mar 2019	31 Dec 2018	31 Dec 2017
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	24,081	22,546	27,885
Due from banks and financial institutions	4,274	8,297	4,677
Islamic financing and investing assets, net	146,766	144,739	133,334
Investments in Islamic Sukuk measured at amortized cost	32,548	31,179	24,023
Other investments at fair value	1,645	1,687	1,962
Investments in associates and joint ventures	1,952	1,928	2,136
Properties held for sale	1,437	1,449	1,274
Investment properties	4,738	4,495	3,570
Receivables and other assets	7,725	6,048	7,339
Property, plant and equipment	1,353	1,314	1,137
Total Assets	226,520	223,682	207,337
Liabilities and Equity			
Liabilities			
Customers' deposits	159,205	155,657	147,181
Due to banks and financial institutions	11,935	13,203	14,877
Sukuk financing instruments	12,372	12,371	8,659
Payables and other liabilities	11,026	8,324	7,739
Total Liabilities	194,538	189,555	178,456
Equity			
Share Capital	6,590	6,590	4,942
Tier 1 Sukuk	6,427	7,346	7,346
Other Reserves and Treasury Shares	10,861	10,861	7,786
Investments Fair Value Reserve	(887)	(850)	(615)
Exchange Transaction Reserve	(1,046)	(1,052)	(485)
Retained Earnings	7,360	8,569	6,964
Equity Attributable to owners of the banks	29,305	31,464	25,938
Non-Controlling Interest	2,677	2,663	2,943
Total Equity	31,982	34,127	28,881
Total Liabilities and Equity	226,520	223,682	207,337

Core Business Profiles

The principal activities of DIB are focused around five core business areas: (i) Retail & Business Banking; (ii) Corporate Banking (“CBG”); (iii) Real Estate & Contracting Finance; (iv) Investment Banking; and (v) Treasury.

Consumer Banking	Corporate Banking	Real Estate & Contracting Finance	Investment Banking	Treasury
<ul style="list-style-type: none"> Offers its retail and business banking services through a network of 70+ branches and more than 550 ATMs spread across all of the Emirates. Broad range of retail products and services that include: Auto Finance; <i>Sharia</i>-compliant Cards; Personal Finance; Mortgages and SME Solutions. Serving around 1.9 million customers in the UAE. 	<ul style="list-style-type: none"> CBG has sector-specific focus units which target clients across both private and public sectors. Corporate Banking manages various relationships (including middle market, contracting finance and real estate finance companies) and is instrumental in leveraging its client relationships to cross-sell other products offered by DIB, including investment banking and treasury services. CBG offers a range of <i>Sharia</i>-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets. 	<p>Real Estate Finance</p> <ul style="list-style-type: none"> DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates. <p>Contracting Finance</p> <ul style="list-style-type: none"> DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors. 	<ul style="list-style-type: none"> DIB's Investment Banking business group is primarily responsible for management of DIB's proprietary investment portfolios, strategic stakes and international operations and expansion. The business group provides advisory and related services to DIB's corporate clients both within UAE and across borders. 	<ul style="list-style-type: none"> The Treasury Group offers a comprehensive range of products backed by DIB's expert understanding of local and international markets. Its principal customers are corporate clients, financial institutions, high net worth individuals, SME companies and similar businesses. It is responsible for managing DIB's liquidity requirements, fixed income portfolio and capital markets funding.

2016 – 2018 Select Awards & Accolades

Islamic Finance news Awards

- Best Overall Islamic Bank
- Indonesia Deal of the Year
- Corporate Finance Deal of the Year
- Cross Border Deal of the Year
- Mudarabah Deal of the Year
- Syndicated Deal of the Year
- UAE Deal of the Year
- Bank Islamic Bank in the UAE
- Commodity Murabahah Deal of the Year



- CEO Award – Excellence in Islamic Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger

Forbes Middle East



- Islamic Bank of the Year
- Best Islamic Retail Bank
- Best Islamic Trade Finance Sukuk
- Best Islamic REIT
- Best Supranational Sukuk
- Bank of the Year 2018

2016

2017

2018



- Best Deal of the year
- Best Car Finance
- Best Online Service



- Best Strategic Vision Award - Dr. Adnan Chilwan, Group CEO
- Best Islamic Bank
- Best Sukuk Arranger
- Best Islamic Retail Bank
- Best Islamic Corporate Bank



- Dr. Adnan Chilwan - Most Social Executive in the UAE
- Dubai Islamic Bank nominated for the Best Talent Acquisition Team Award

Islamic Finance news Awards

- Best Overall Bank
- Best Islamic Bank in the UAE
- Most Innovative Islamic Bank
- Best Retail Islamic Bank Deal of the Year
- UAE Deal of the Year
- Hybrid Deal of the Year
- Pakistan Deal of the Year
- Syndicated Deal of the Year
- Real Estate Deal of the Year
- Indonesia Deal of the Year
- Kuwait Deal of the Year



Best Islamic Bank 2018



- CEO Award – Excellence in Global Islamic Finance and Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger

Select DIB Debt Capital Market Transactions

SENAAT
SENAAT General Holding Corporation

USD 400,000,000

4.760% 7 year Trust Certificates due 2025

JLM & Bookrunner

Nov 2018

nmc
NMC Healthcare

USD 400,000,000

5.950% 5 year Trust Certificates due 2023

JLM & Bookrunner

Nov 2018

ALDAR
Aldar Investment

USD 500,000,000

4.750% 7 year Trust Certificates due 2025

JLM & Bookrunner

Sep 2018

IsDB
IsDB

USD 1,300,000,000

3.389% 5 year Trust Certificates due 2023

JLM & Bookrunner

Sep 2018

DP WORLD
DP World

USD 1,000,000,000

4.848% 10 year Trust Certificates due 2028

JLM & Bookrunner

Sep 2018

al hilal bank
Al Hilal Bank

USD 500,000,000

4.375% 5 year Trust Certificates due 2023

JLM & Bookrunner

Sep 2018

NOOR BANK
Noor Bank

USD 500,000,000

4.471% 5 year Trust Certificates due 2023

JLM & Bookrunner

Apr 2018

Sharjah Islamic Bank
Sharjah Islamic Bank

USD 500,000,000

4.321% 5 year Trust Certificates due 2023

JLM & Bookrunner

Apr 2018

DAMAC
DAMAC

USD 400,000,000

6.625% 5 year Trust Certificates due 2023

JLM & Bookrunner

Apr 2018

Emirates
Emirates

USD 600,000,000

4.500% 10 year 5 year WAL Trust Certificates due 2028

JLM & Bookrunner

Mar 2018

DAR AL-ARKAN
Dar Al Arkan

USD 500,000,000

6.875% 5 year Trust Certificates due 2028

JLM & Bookrunner

Mar 2018

Emirate of Sharjah
Emirate of Sharjah

USD 1,000,000,000

4.226% 10 year Trust Certificates due 2028

JLM & Bookrunner

Mar 2018

بنك دبي الإسلامي
Dubai Islamic Bank

USD 1,000,000,000

3.625% 5 year Trust Certificates due 2023

JLM & Bookrunner

Jan 2018

Republic of Indonesia
Republic of Indonesia

USD 3,000,000,000

USD 1,250mn 3.750% 5yr
USD 1,750mn 4.400% 10yr

JLM & Bookrunner


Feb 2018

SELECT SYNDICATED / CLUB TRANSACTIONS

**Please note that some of these transactions are confidential and prior approval must be obtained for use in any publications*



Dubai Properties Group
USD 272,000,000
Mandated Lead Arranger & Bookrunner
Dec 2018



Emaar Malls PJSC
USD 2,000,000,000
Sole Coordinator
Dec 2018




Axiom Telecom
USD 105,000,000
Mandated Lead Arranger
Nov 2018




**Govt. of Pakistan,
Ministry of Finance**
USD 185,000,000
Mandated Lead Arranger & Bookrunner
Oct 2018



AI Baraka Turk
USD 317,000,000
Mandated Lead Arranger & Bookrunner
Apr 2018



Emaar Properties PJSC
USD 1,500,000,000
Sole Coordinator
Sept 2018



MS Construction
AED 4,000,000,000
Sole Mandated Lead Arranger & Sole Bookrunner
July 2018



DP World
USD 2,000,000,000
Mandated Lead Arranger & Bookrunner
July 2018



**Emirates International
Telecommunications**
AED 2,261,000,000
Mandated Lead Arranger
May 2018



Investment Corp of Dubai
USD 1,200,000,000
Mandated Lead Arranger & Bookrunner
Apr 2018



Meydan Group LLC
AED 1,300,000,000
Mandated Lead Arranger & Bookrunner
Apr 2018



**Dubai Properties Land
LLC**
USD 104,000,000
Mandated Lead Arranger & Bookrunner
Apr 2018



Tecom Investments LLC
USD 165,000,000
Mandated Lead Arranger & Bookrunner
Apr 2018



Ajman Bank
USD 200,000,000
Mandated Lead Arranger & Bookrunner
Mar 2018

THANK YOU!



بنك دبي الإسلامي
Dubai Islamic Bank

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



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