



Investor Presentation

For the period ending
31 March 2023

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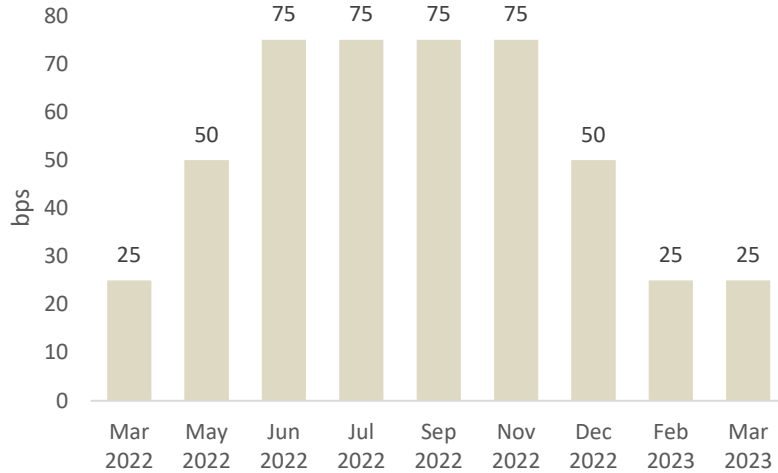
2 Financial Performance

3 Strategic Focus & Theme

4 Appendix

Global economy navigating mixed rate environment

Fed Rate Hikes 2022-2023

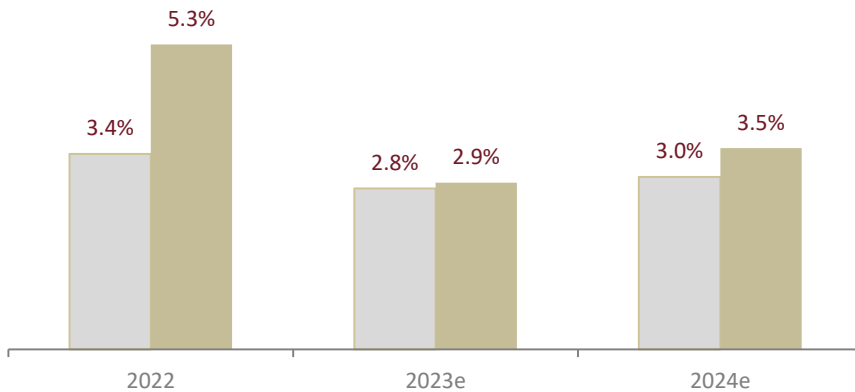


Key Highlights:

- Elevated inflation levels and rate hikes as well as ongoing global conflicts continue to impact world growth trends. World GDP growth rates for 2023 has been revised to 2.8% by IMF.
- IMF forecast rate of global inflation to decline from 8.7% in 2022 to 7% in 2023 and 4.9% in 2024. This is however slightly higher than pre-pandemic levels of around 3.5% (2017-2019).
- Growth in MENA including Central Asia region expected at 2.9% in 2023 moving upward to 3.5% in 2024.
- Inflation in the GCC region is expected to average 2.7% (2023) as the region expected to gain more on financial stability supported by higher oil prices and higher energy exports.

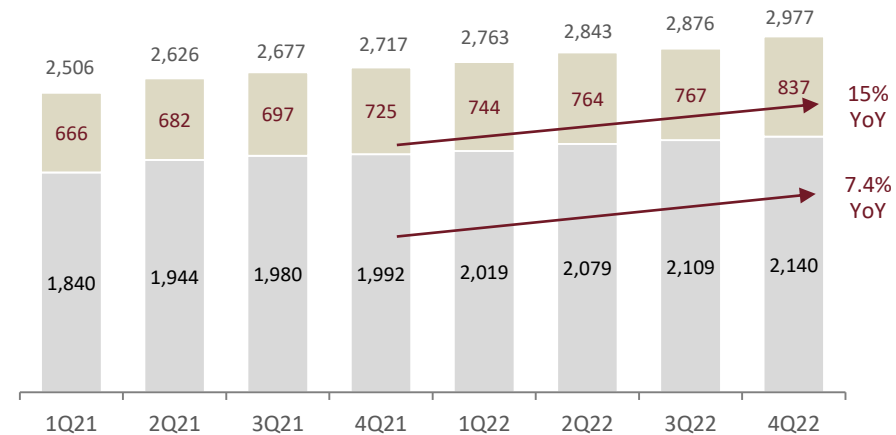
World Output (Real GDP Growth)

World Output Middle East & Central Asia



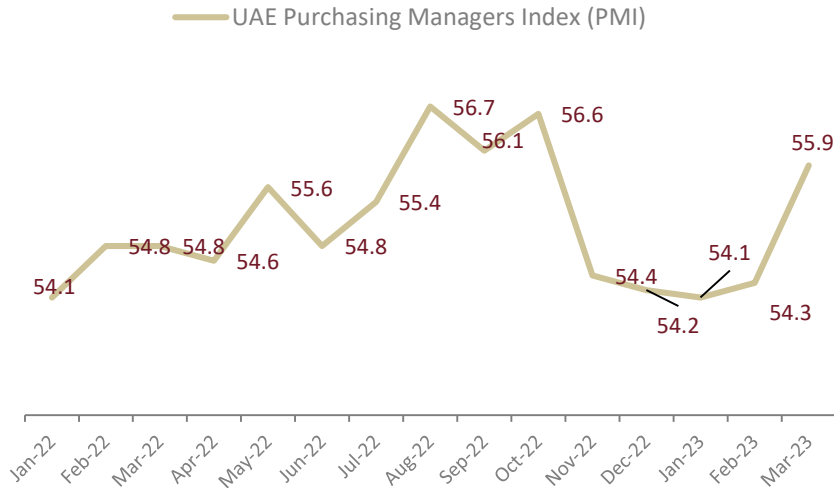
GCC Banking Sector Total Assets (USD bn)

Conventional Islamic

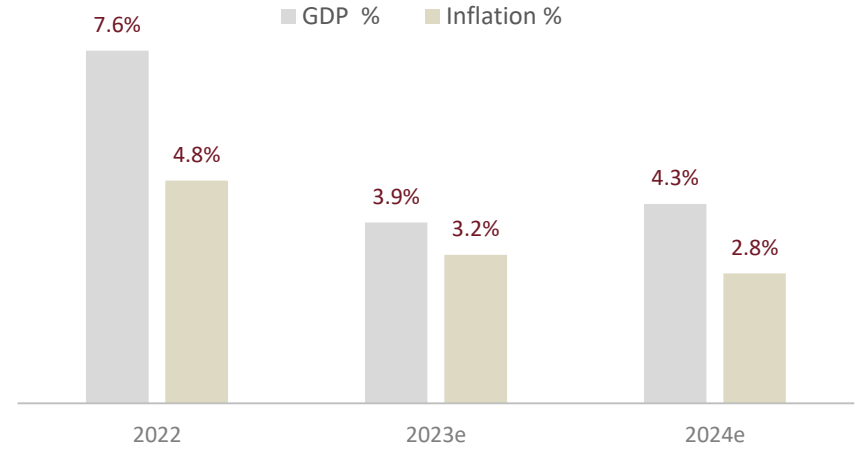


UAE remains resilient amidst global events

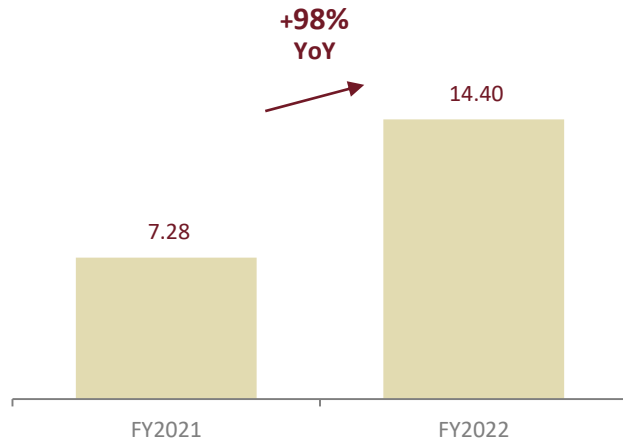
UAE PMI Index



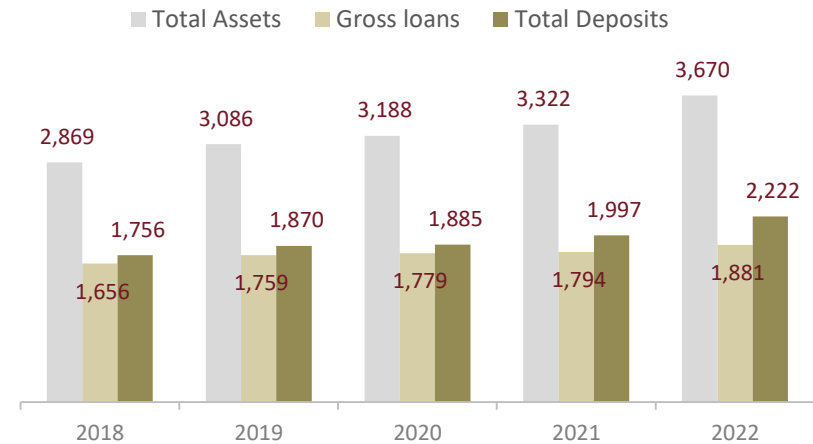
UAE Inflation on declining trend



Dubai International Visitors (million)



UAE Banking Evolution (AED bn)



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1 Overview

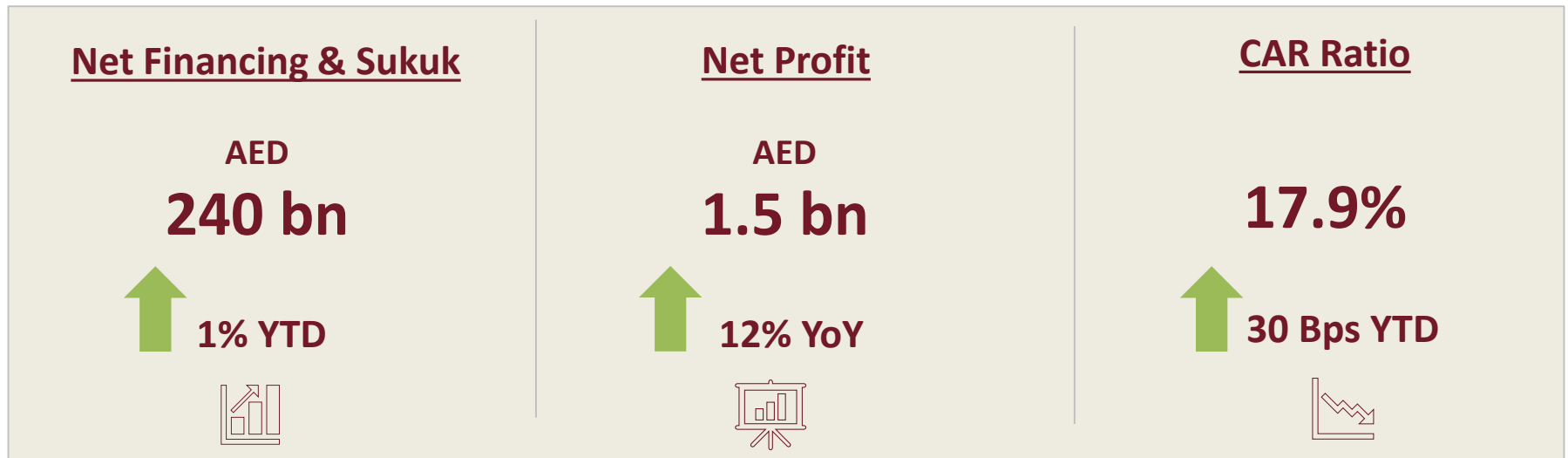
2 Financial Performance

3 Strategic Focus & Theme

4 Appendix

Key Highlights – Q1 2023

- IMF forecasts world Global GDP growth to average ~3% over the next few years, the weakest in over three decades owing to global geo political conflict and higher inflation levels.
- Economic growth in the GCC is projected to surpass global economic growth in 2023 with UAE expecting 3.9% growth this year.
- The bank's **profitability** continues its strong growth momentum to AED 1.5 billion (~12% YoY).
- **Net Profit Margin** maintaining positive and upward trajectory rising by 20 bps YTD, above full year guidance.
- Sustained growth in **balance sheet** now reaching AED 292 billion (up 1.3% YTD).
- **Moodys Ratings upgraded** the bank's standalone rating, **BCA, to ba1 from ba2** reflecting improved profitability, market aligned credit growth, sound liquidity and funding profile.



Overall Financial Performance

(for the period ending March 2023)

Balance Sheet

AED million	Dec 2022	Mar 2023	% Change
Net Financing Assets & Sukuk Investments	238,271	240,146	1%
Total Assets	288,238	291,984	1%
Customers' Deposits	198,637	198,302	-
Sukuk Financing Instruments	22,340	22,319	-
Equity	43,975	43,041	(2%)
Total Liabilities and Equity	288,238	291,984	1%

Income Statement

AED million	Mar 2022	Mar 2023	% Change
Total Income	3,016	4,431	47%
Net Operating Revenue	2,467	2,755	12%
Operating Expenses	(698)	(742)	6%
Profit before Impairment and Tax Charges	1,770	2,013	14%
Impairments	(417)	(496)	19%
Income Tax	(7)	(11)	54%
Group Net Profit	1,345	1,506	12%

Key Ratios

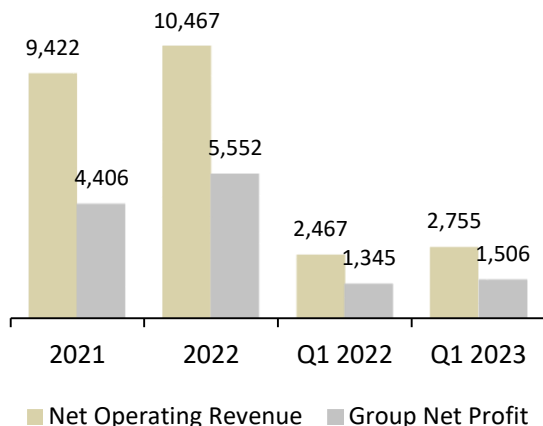
	Dec 2021	Dec 2022	Mar 2023
Total Capital Adequacy	17.1%	17.6%	17.9%
CET1	12.4%	12.9%	13.3%
Non-Performing Financing ("NPF")	6.8%	6.5%	6.5%
ROTE	13.0%	17.0%	17.5%
ROA	1.5%	2.0%	2.1%
Net Profit Margin ("NPM")	2.6%	3.0%	3.2%
Cost to Income	26.8%	26.1%	26.9%
Dividend Per Share (% of par value)	25%	30%	-

Highlights

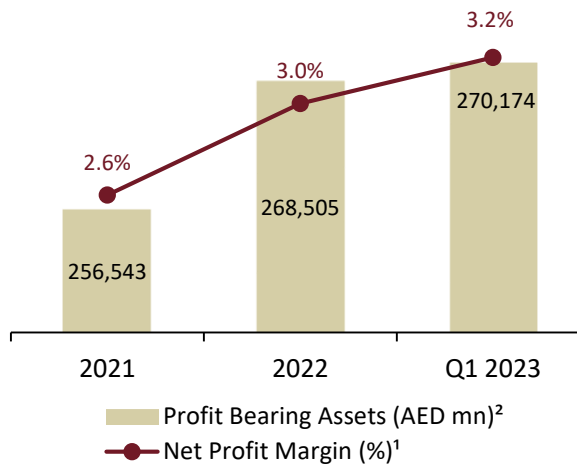
- **Net financing & sukuk investments** at AED 240 billion, up 1% YTD. The fixed income book closed the quarter at AED 55 billion, up 6% YTD. Gross new financing & sukuk investments in Q1 2023 amounted to nearly AED 21 billion.
- **Total income** at AED 4.4 billion, a sturdy 47% YoY; supported by a 67% increase in funded income to AED 3.9 billion. Net Operating Revenues up 12% YoY to reach to AED 2.8 billion.
- **Impairments** at AED 496 million lower 24% QoQ. **NPF** stable YTD despite recoveries in both NMC and Noor accounts due to subdued financing growth as unexpected early settlements continue.
- **Profitability growth** of 12% YoY to reach to AED 1.5 billion driven by rising income and controlled OPEX.
- **Net Profit Margins** up 50 bps YoY to reach to 3.2% driven by current rate environment and the largely floating nature of the financing book.

Operating Performance

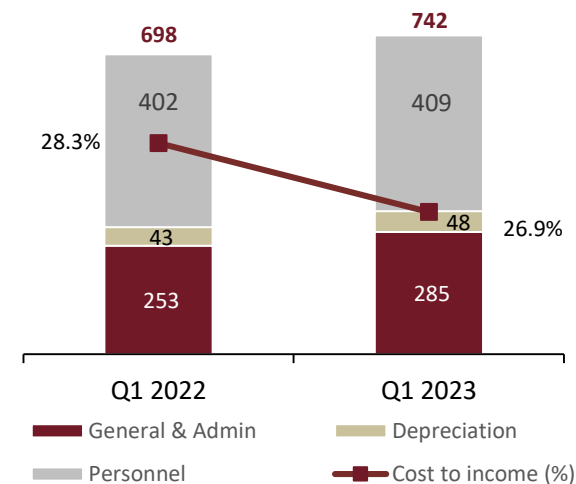
Profitability (AED mn)



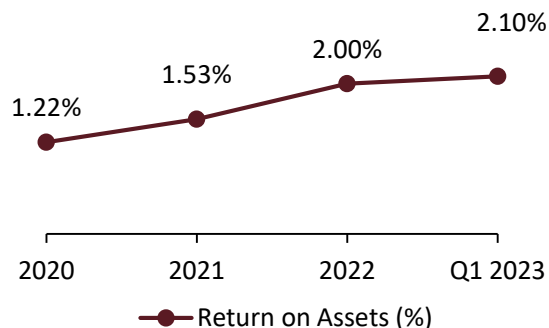
Net Profit Margin (%)



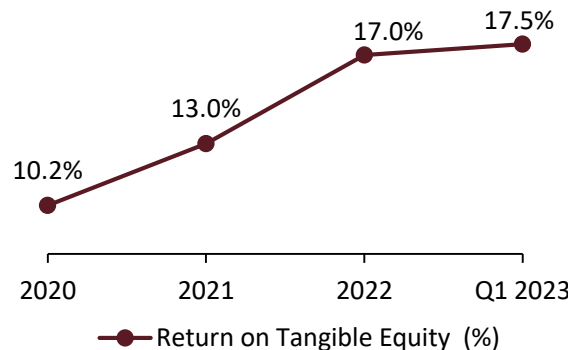
OPEX trends (AED mn) & Cost to Income



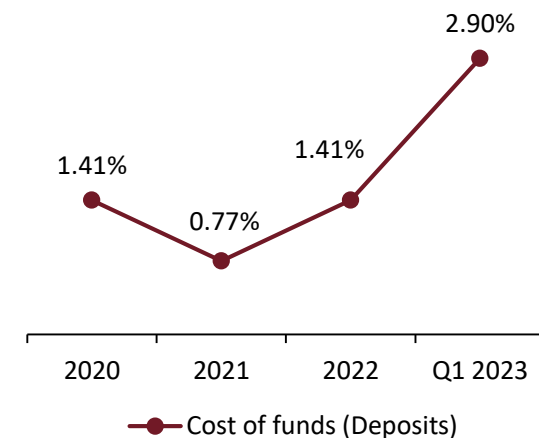
ROA (%)



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.

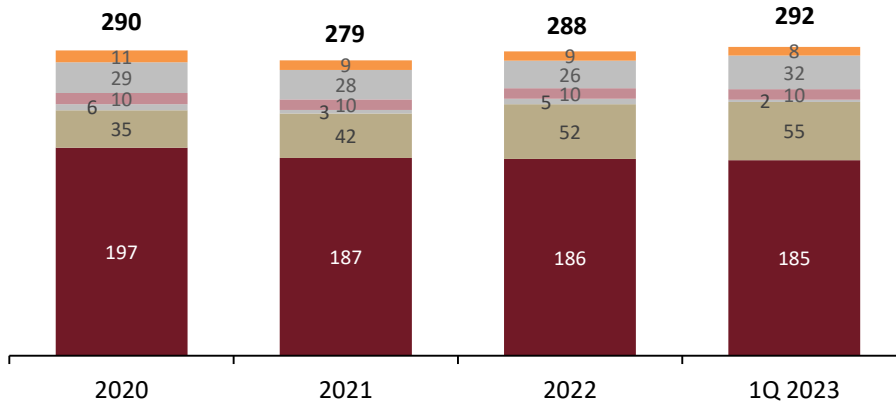
ROTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity adjusted for the estimated proportionate dividend and excluding Tier 1 issuances.

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

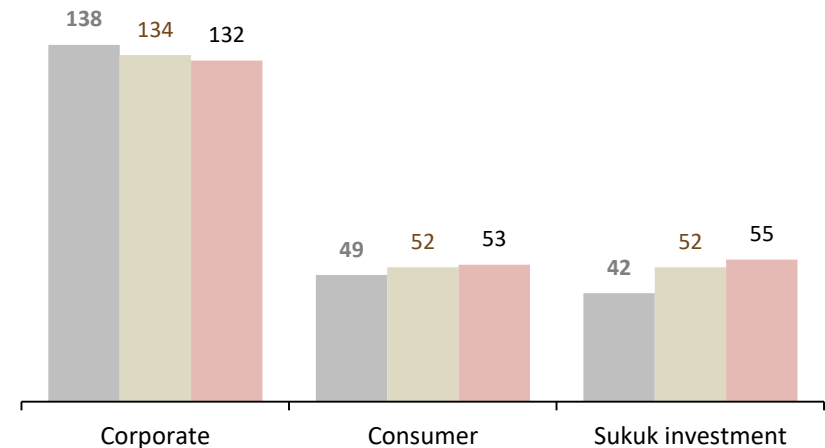
Deployed Funds Composition (AED bn)

- Net Financing Assets
- Due from banks & FI
- Cash & CB balances
- Sukuk Investments
- Investment in equities & properties
- Others

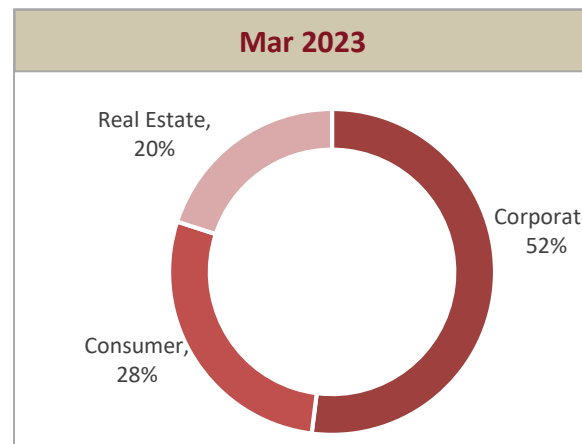
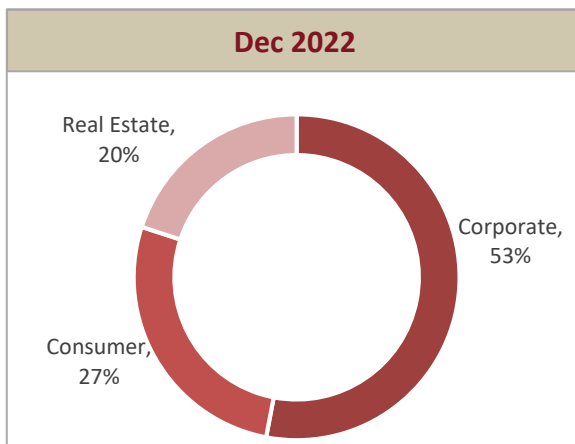


Net Deployment by Segment (AED bn)

- Dec 2021
- Dec 2022
- Mar 2023



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- 82% of total assets is in the form of high profit bearing assets.
- Growth in Sukuk investments of 6% YoY to nearly AED 55 billion. Net financing assets stand at AED 185 billion.
- Real Estate exposure maintained at 20%, meeting guidance.

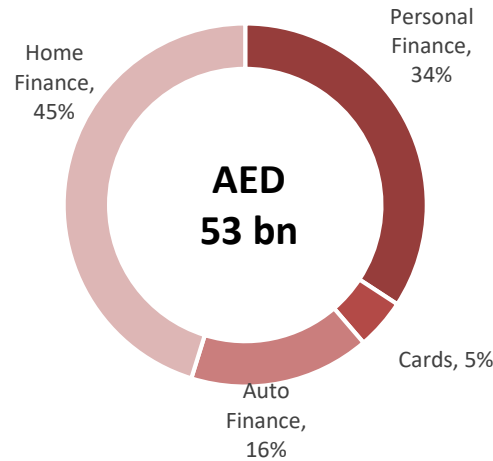
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

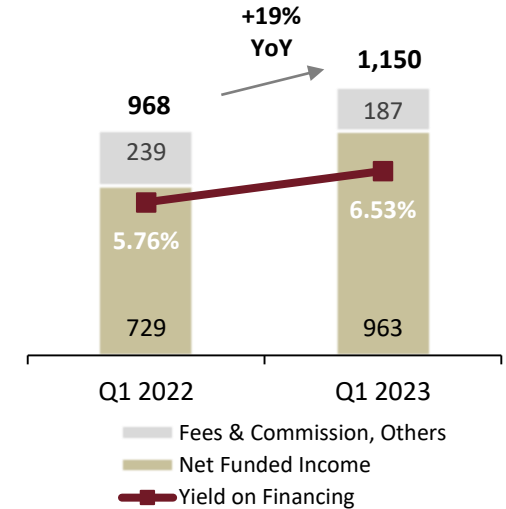
Management Commentary

- Portfolio now stands at AED 53 billion up by 2% YTD.
- Gross new consumer financing amounted to AED 5.2 billion.
- Strong growth in revenues up 19% YoY to AED1.2 billion.
- Yields grew to 6.5%, up 77 bps YoY.
- Enhancements on the customers digital journey experience continue to support the growth of the business.
- CASA increased marginally despite the rate environment pressures.

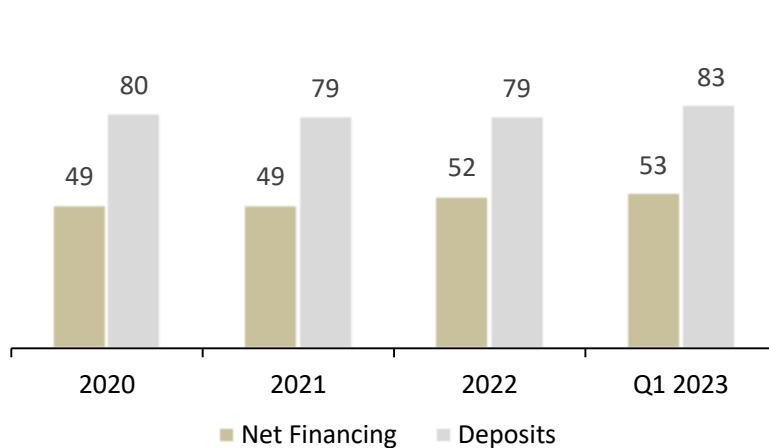
Breakdown by Portfolio – Mar 2023



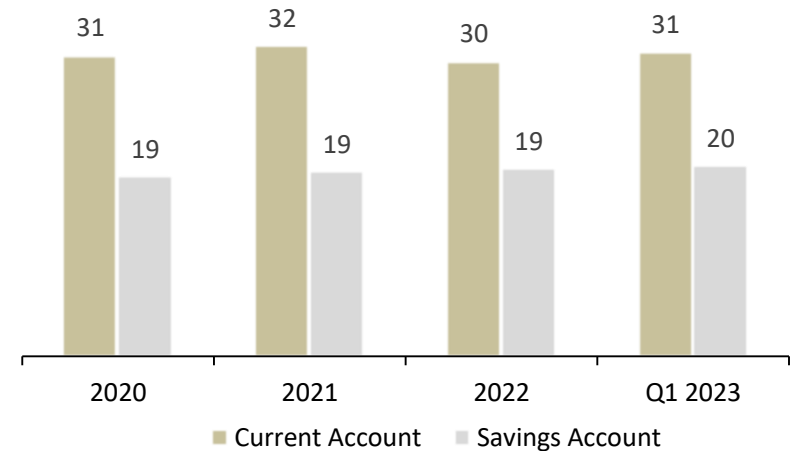
Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

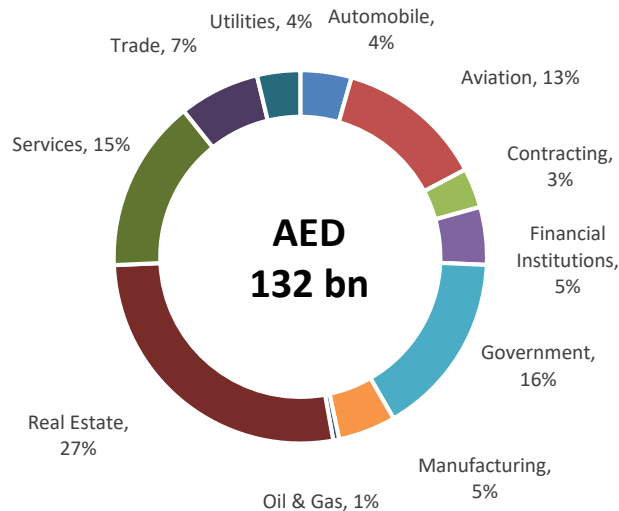


Segmental Overview – Corporate

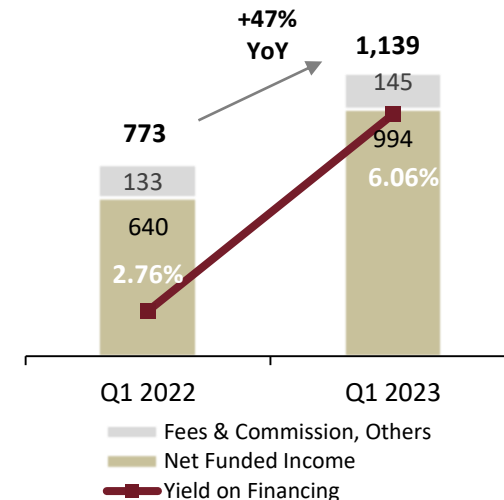
Management Commentary

- Highly diversified portfolio now standing at AED 132 billion.
- Gross new financing amounted to AED 11 billion, offset by routine repayments of AED 9 billion, in addition to early settlements amounting to AED 4 billion.
- Revenues rising strongly YoY crossing AED 1 billion mark.
- The highest generated wholesale yield over the past 5 years at 6.1%.

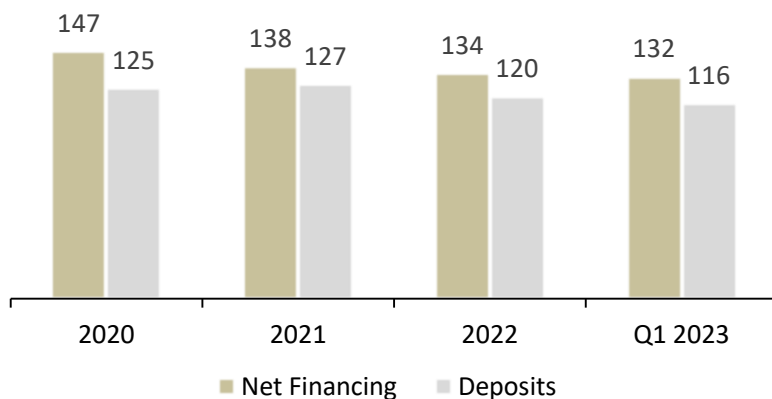
Breakdown by Portfolio – Mar 2023



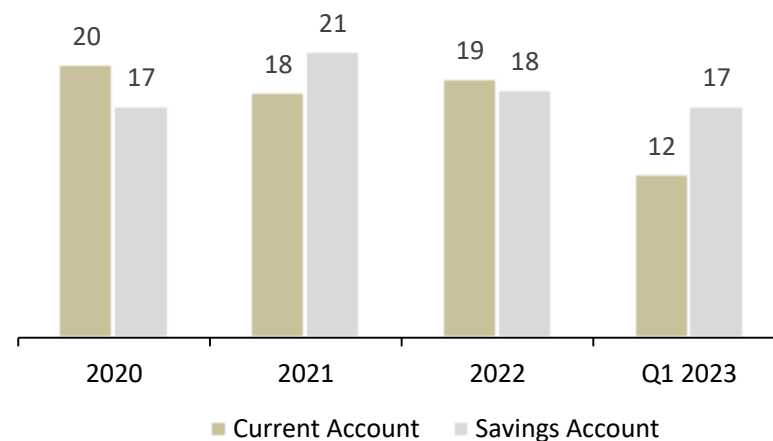
Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

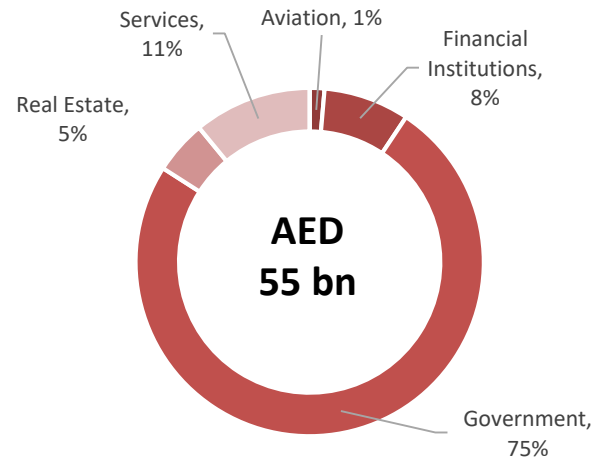


Segmental Overview – Treasury

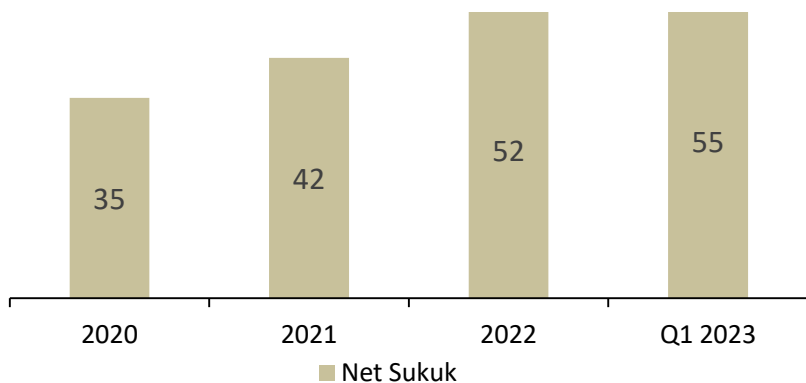
Management Commentary

- Treasury portfolio reached AED 55 billion, up 6% YTD from AED 52 billion at end of 2022. Government and FI sectors constitute over 83% of the portfolio.
- Gross new sukuk investment bookings increased to AED 5 billion compared to AED3.7 billion in Q1 2022.
- Revenues stand at AED 214 million during the year.
- Yields on fixed income book expanded by 65 bps to 4.5%.

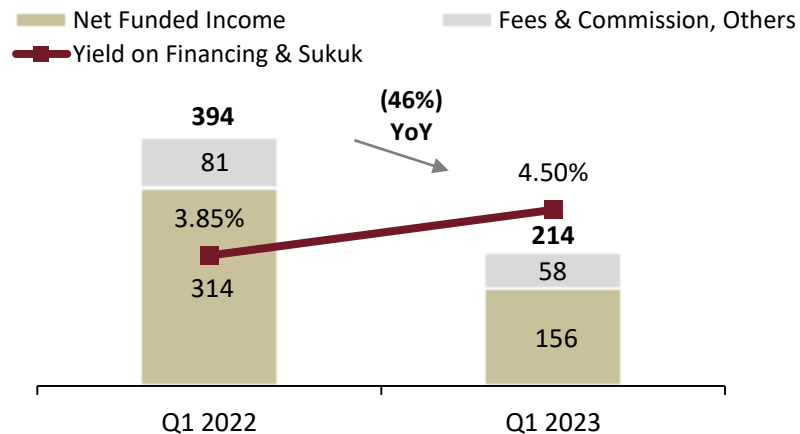
Breakdown by Portfolio – Mar 2023



Segment Net Sukuk (AED bn)



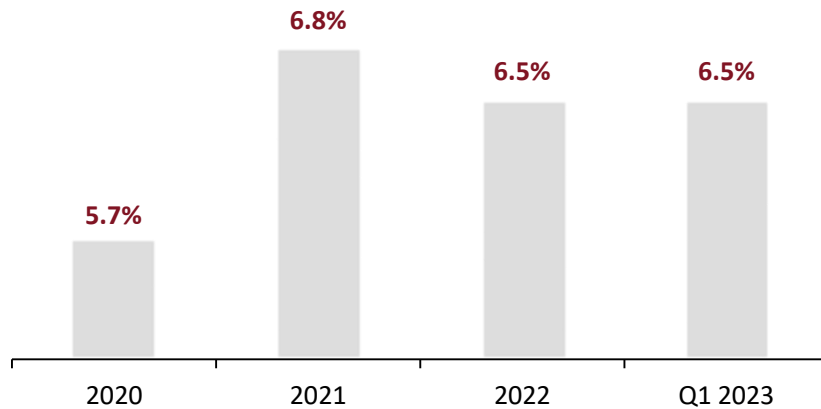
Revenue Trends (AED mn)*



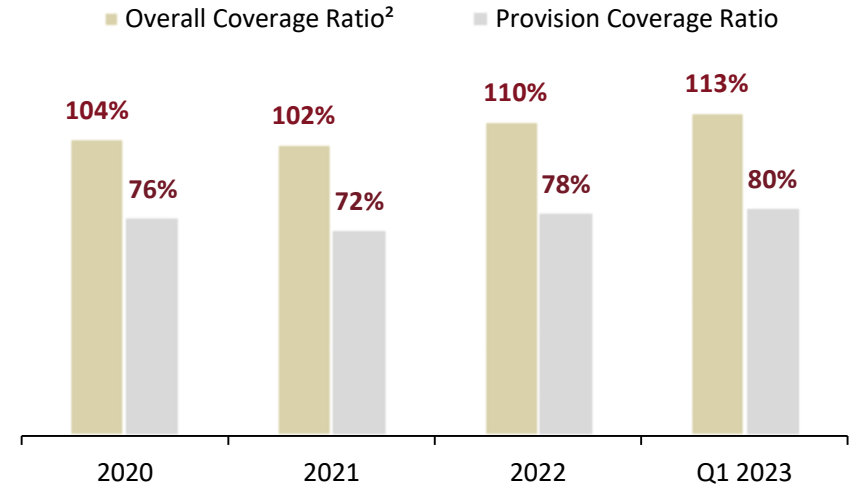
* Based on shadow accounting for fees and commissions

Asset Quality

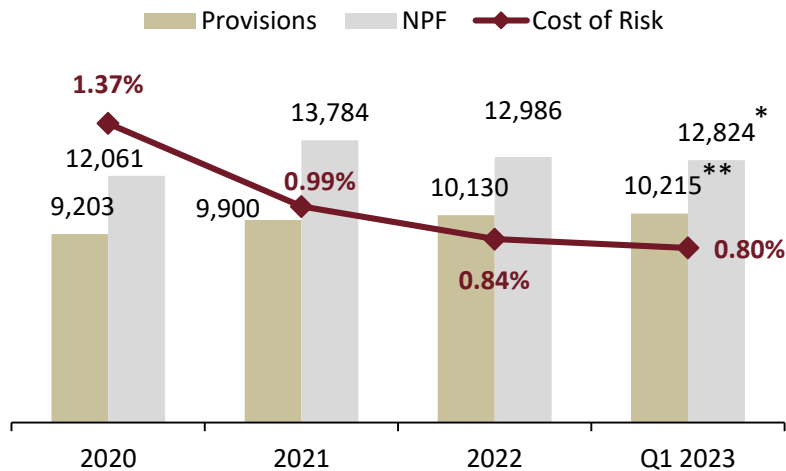
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

- **Non Performing Financing (NPF)** declined by 1.2% YTD to AED12.8 billion with NPF ratio **stable at 6.5%**.
- **NPF cash coverage improved to 80%**, up 200 bps YTD and 700 bps compared to Q1 2022 underpinning DIB's overall prudent risk strategy.
- Provision charge for the period is at AED 496 million down 24% QoQ.
- **Cost of risk** at 80 bps (up 11 bps YoY) and down 4 bps QoQ.

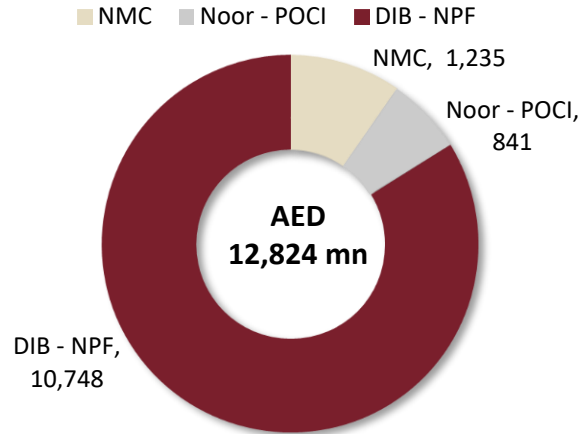
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

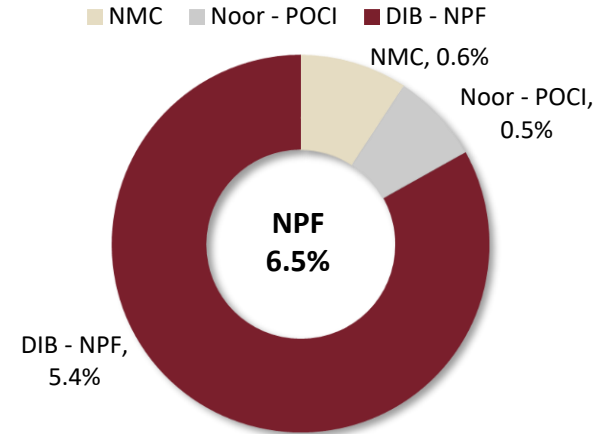
Cost of Risk – Being ratio of net impairment charge on financing assets, sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

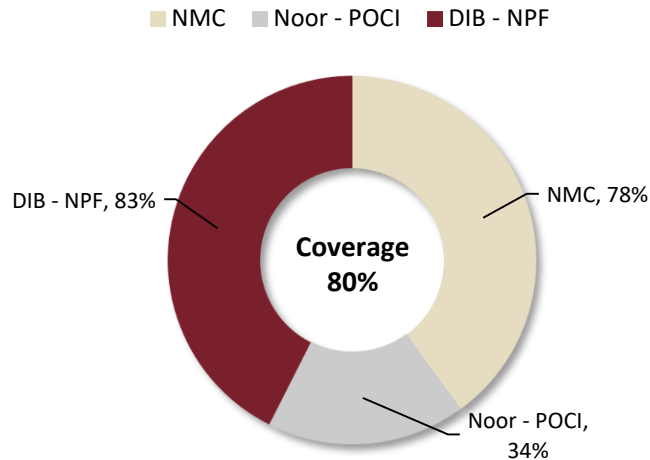
NPF (AED mn)



NPF Ratio (%)



Coverage Ratio (%)



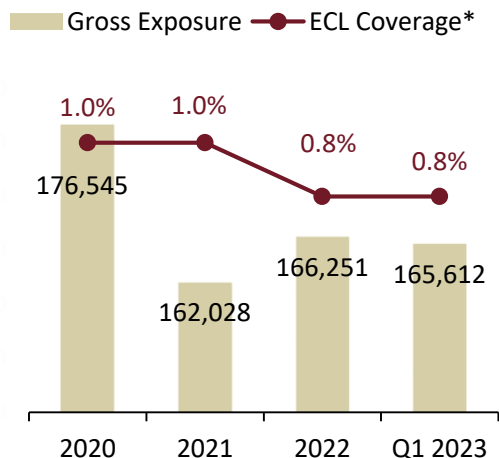
Highlights

- NPF on an absolute basis has declined by AED 162 million YTD, (i.e. 1.2% YTD) to AED 12,824 million from AED 12,986 million in FY 2022.
- The main improvement in NPF emanated from ongoing recoveries from NMC and NOOR POCI which resulted in a decline of 6% in their NPF accounts.
- NMC coverage increased by 400 bps to 78% YTD and Noor POCI improved by 600 bps to 34%.
- Core DIB NPF account remained intact at AED 10.7 billion flat YTD.

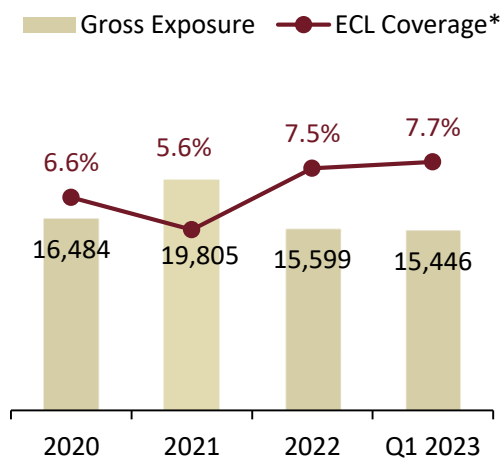
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

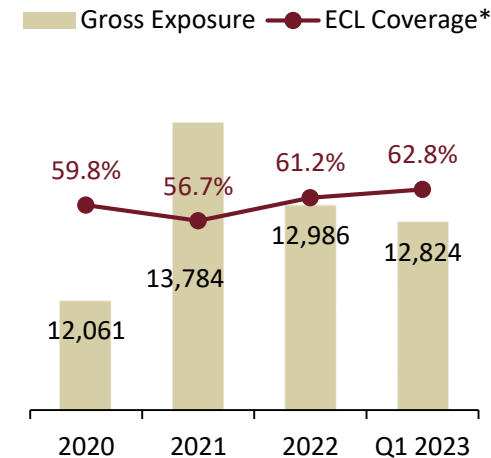
Stage 1 (AED million)



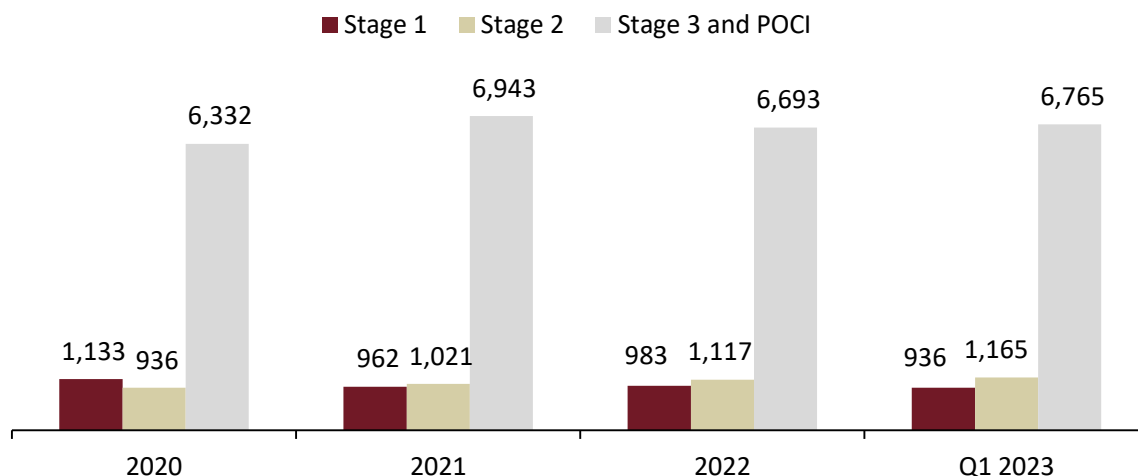
Stage 2 (AED million)



Stage 3 and POCI (AED million)



Expected Credit Loss (AED million)



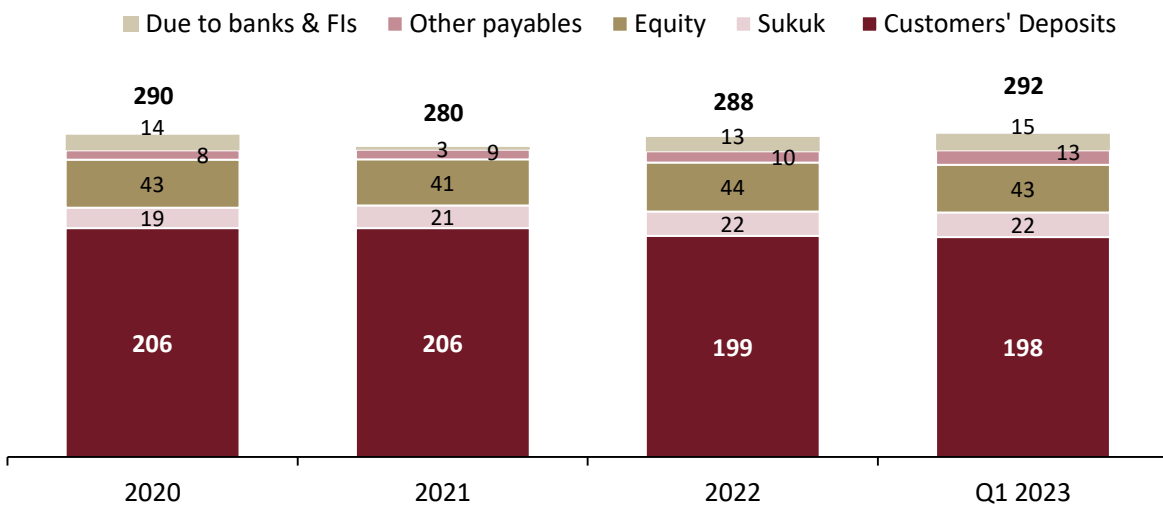
Highlights

- Stage 2 financing dropped by 1% to AED 15.4 billion versus AED 15.6 billion at December 2022.
- Stage 2 coverage ratio increased by 20 bps to 7.7%.
- Stage 3 financing slightly improved on the back of collection on both the NMC and Noor POCI accounts, as a result, coverage ratio improved to 62.8%, up 160 bps from December 2022.

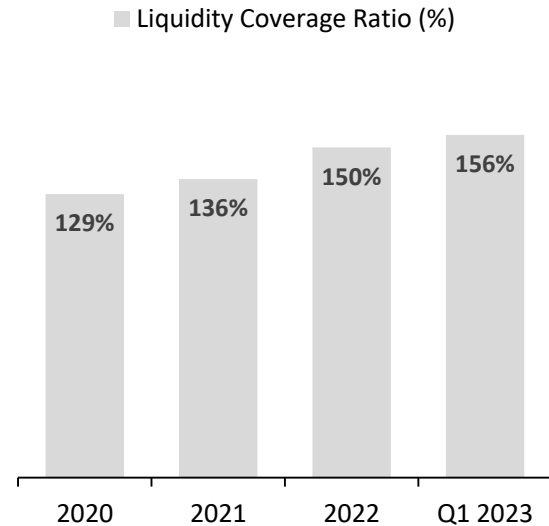
* Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

Funding Sources (AED bn)

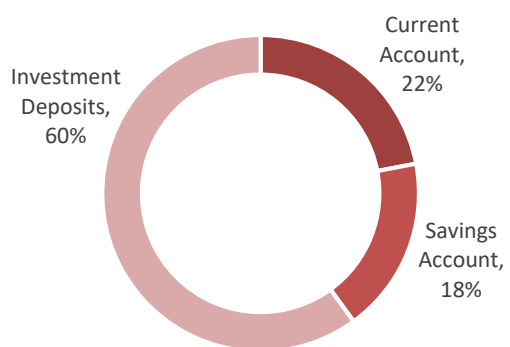


Liquidity Coverage Ratio (LCR)

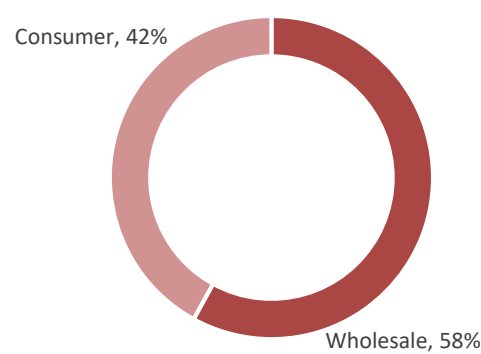


Customer Deposits (AED 198 bn as at 31 Mar 2023)

By Type



By Business



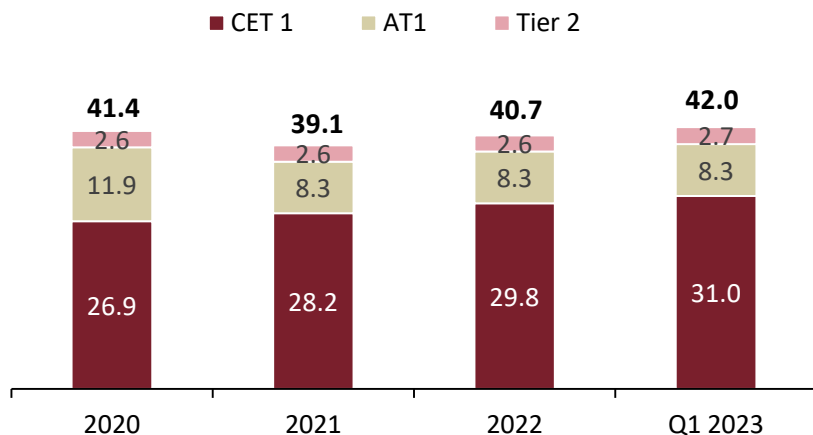
Highlights

- Liquidity remains robust:
 - LCR at 156%
 - NSFR is now at 108%.
- CASA** deposits now stand at AED 80 billion and account for 40%.
- DIB further enhanced its funding base by issuing a USD 1 billion sustainable sukuk during Q1 2023.

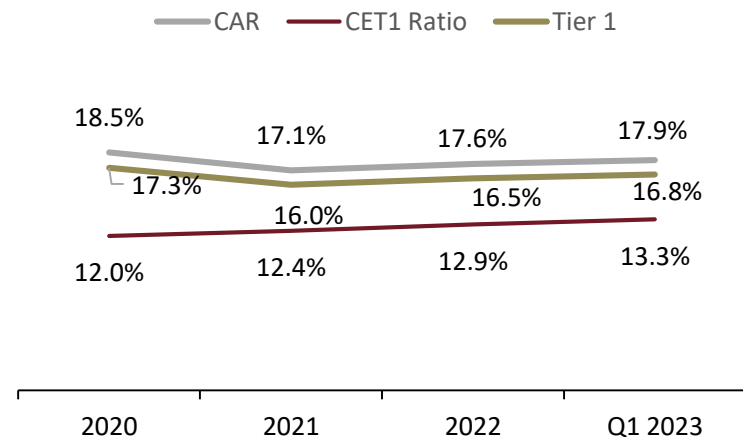
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

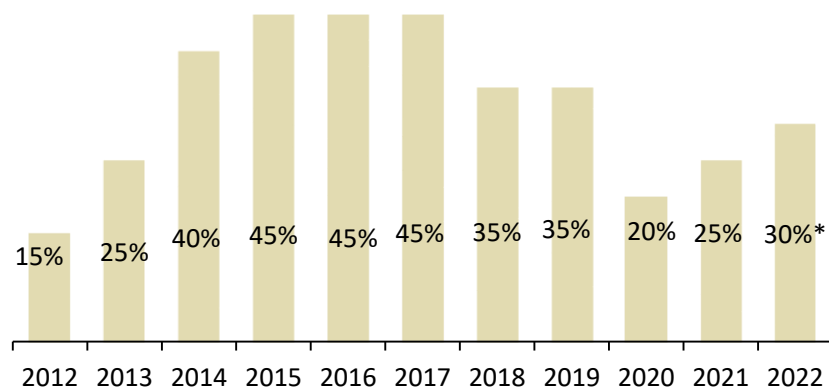
Regulatory Capital¹ (AED billion)



Capital Ratios**



Dividend History



Highlights

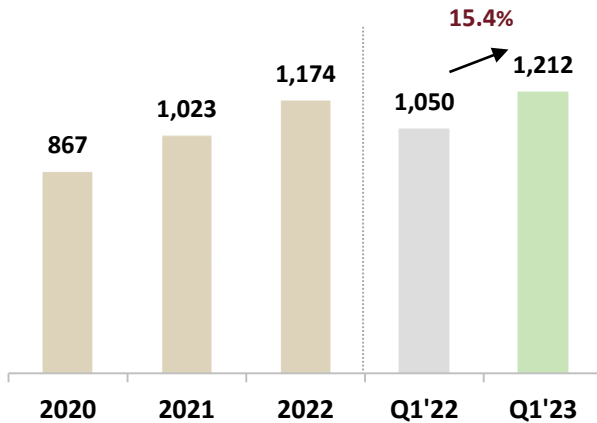
- Capitalization remains a core strength of DIB's financial position
 - **Capital Adequacy Ratio** stands at 17.9% up 30 bps YTD.
 - **CET 1** ratio stands at 13.3%, up 40 bps YTD.
 - Both well above regulatory requirements.
- DIB's AGM held on March 15 approved a 30% cash dividend to shareholders for FY 2022.

¹ Refers to Regulatory Capital under Basel III;

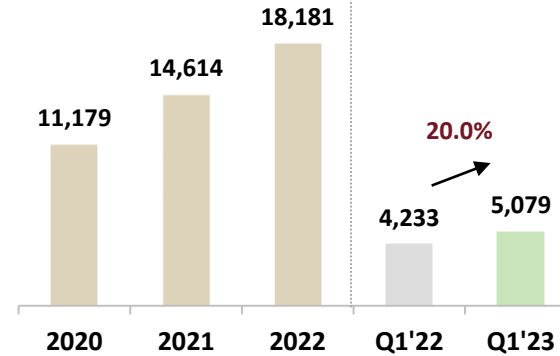
* Dividend is calculated as dividend per share divided by par value of a share .

Digital drive continues to be robust

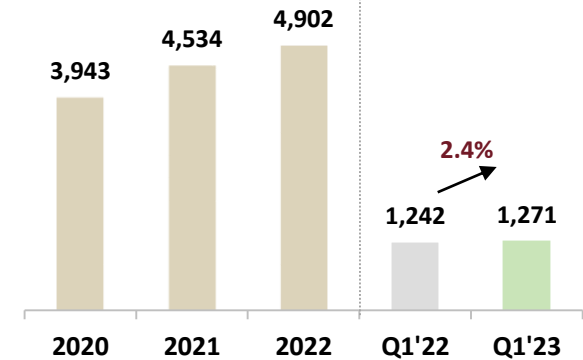
Digital Registered User Base* ('000)



Mobile Banking Transactions ('000)

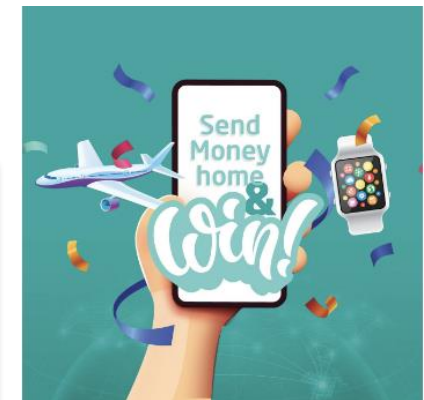


Internet Banking Transactions ('000)



Latest on the Digital Front

- DIB launched a service to remit money via its ATMs through Remit to ATM tab. For security, transactions are valid for 48 hours.
- DIB ATMs** are now ready with voice-guided technology.
- Various running promotions on International funds transfer with zero processing fee via DIB Internet Banking, Mobile App or ATM.



DIB'S ESG Vision and 2030 ESG Strategy

**Strategic vision:
"Own the ESG space"**

Strategic Pillars

Lead by Example

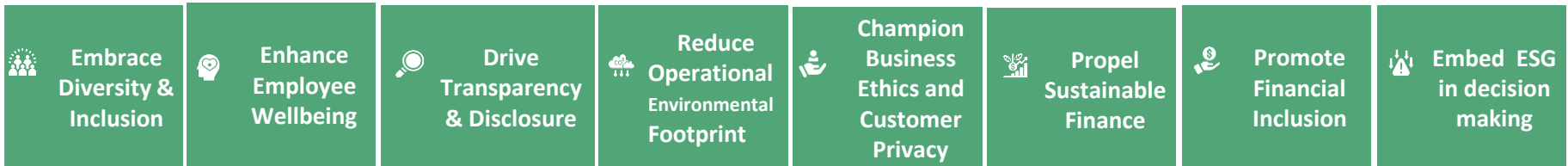
We aim to become a role model in sustainable practices and behaviours in our own operations and towards our employees

Finance a Sustainable Future

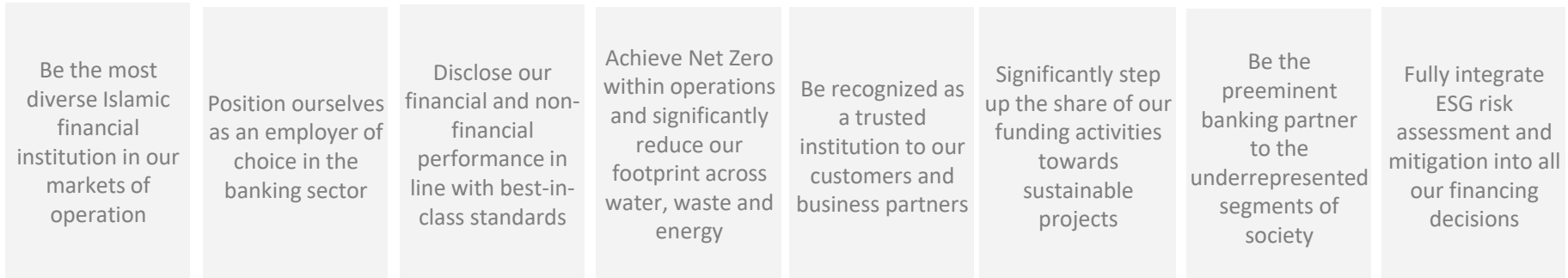
By embracing sustainable business practices in serving our customers and communities and influencing others in adopting the same

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



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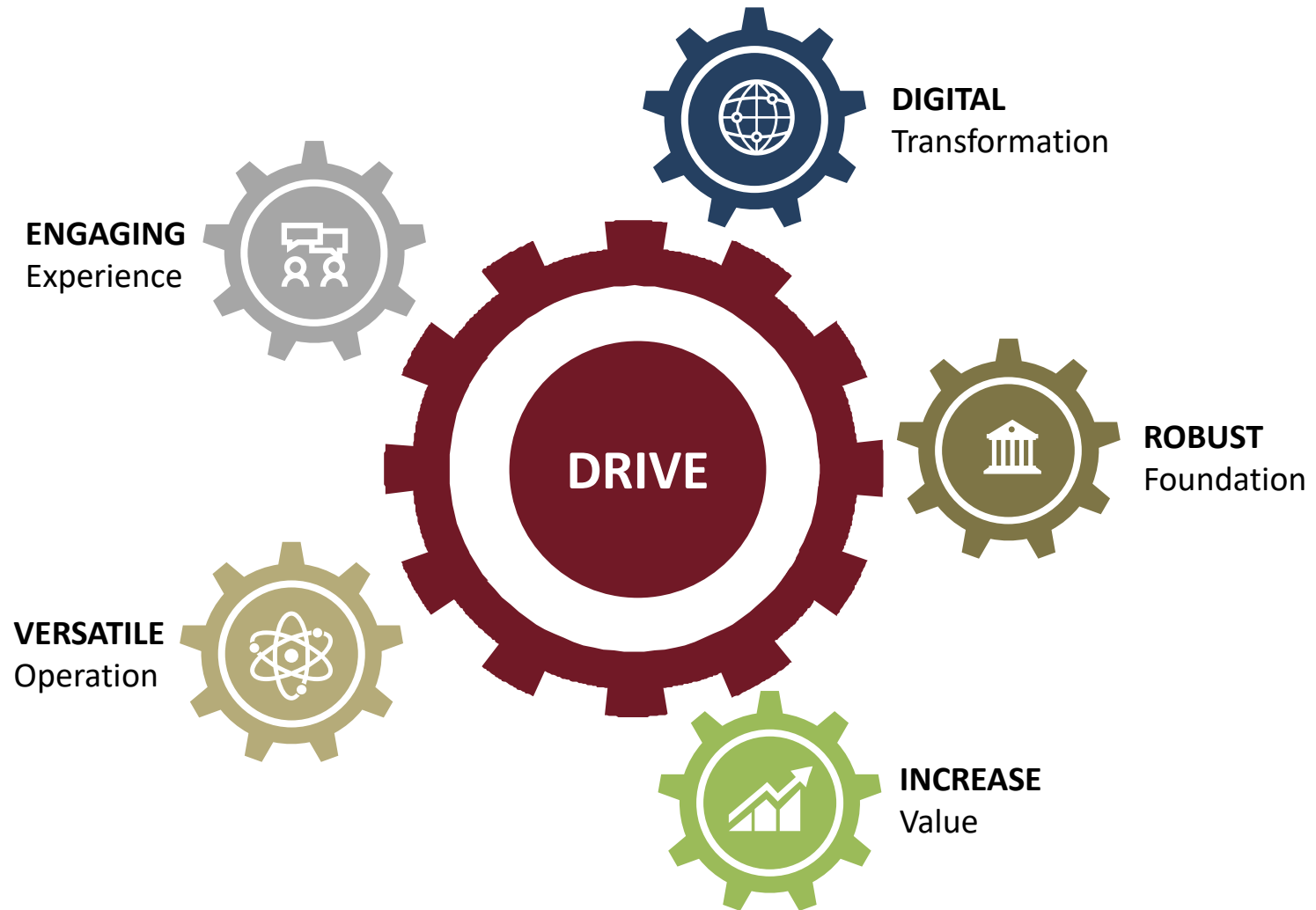
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STRATEGIC THEME 2022 - 2026



Summary Highlights – Q1 2023

- On-going market challenges moderating global growth. Regardless, the **UAE** is still in a strong position to witness **higher growth** than global average supported by high oil prices, controlled inflation levels and full return of normal business activities post the pandemic.
- Gross **new business underwriting** (financing & sukuk) remains solid at AED 21 billion vs AED 15 billion during Q1 2022, a growth of ~40% YoY.
- The bank's **profitability** metrics remain solid and robust leading to **stronger return ratios** (ROA and RoTE).
- **Margins** up by a solid 20 bps YTD to reach to 3.2%.
- **Coverage** is on an upward momentum.
- **Digital** drive continue to drive efficiencies in serving customers.
- Refreshed **sustainability strategy** to unlock new avenues of growth and further strengthen franchise.

Target Metrics	FY2023 Guidance	1Q2023 Actual
Net financing & Sukuk growth	5%	1%
NPF	6.25%	6.5%
Real Estate Concentration	20%	20%
Return on Assets	2.0%	2.1%
Net Profit Margin	3.0%	3.2%
Total Coverage*	112.5%	113.1%
Cost to Income Ratio	28%	26.9%
Return on Tangible Equity	17%	17.5%

* Including discounted collateral

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Consolidated Income Statement

AED million	31 Mar 2023	31 Mar 2022
Net Income		
Income from Islamic financing and investing transactions	3,839	2,304
Commission	417	492
Income / (loss) from other investments measured at fair value	3	41
Income from properties held for development and sale	57	23
Income from investment properties	44	40
Share of profit from associates and joint ventures	42	48
Other Income	29	69
Total Income	4,431	3,017
Depositors' and Sukuk holders' share of profit	(1,676)	(549)
Net Income	2,755	2,468
Operating Expenses		
Personnel expenses	(409)	(402)
General and administrative expenses	(285)	(253)
Depreciation of investment properties	(15)	(13)
Depreciation of property, plant and equipment	(33)	(29)
Total Operating Expenses	(742)	(697)
Profit before net impairment charges and income tax expense	2,013	1,771
Impairment charge for the period, net	(496)	(417)
Profit for the period before income tax expense	1,517	1,354
Income tax expense	(11)	(8)
Net Profit for the period	1,506	1,346
Attributable to		
Owners of the Bank	1,478	1,331
Non-Controlling Interests	28	15

Consolidated Balance Sheet

<i>AED million</i>	31 Mar 2023	31 Dec 2022	31 Dec 2021
Assets			
Cash and balances with central banks	31,669	26,489	28,080
Due from banks and financial institutions	2,103	4,607	3,303
Islamic financing and investing assets, net	185,016	186,043	186,691
Investments in Islamic Sukuk measured at amortized cost	55,130	52,228	41,794
Other investments at fair value	981	1,025	1,229
Investments in associates and joint ventures	1,988	1,949	1,945
Properties held for sale	1,376	1,488	1,572
Investment properties	5,256	5,262	5,499
Receivables and other assets	6,775	7,490	7,475
Property, plant and equipment	1,690	1,658	1,494
Total Assets	291,984	288,238	279,082
Liabilities and Equity			
Liabilities			
Customers' deposits	198,302	198,637	205,845
Due to banks and financial institutions	15,300	12,809	2,584
Sukuk financing instruments	22,319	22,340	20,563
Payables and other liabilities	13,021	10,477	8,625
Total Liabilities	248,942	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	14,670	14,745	14,085
Investments Fair Value Reserve	(1,121)	(1,063)	(973)
Exchange Translation Reserve	(1,693)	(1,566)	(1,314)
Retained Earnings	12,982	13,683	11,563
Equity Attributable to owners of the banks	40,343	41,304	38,866
Non-Controlling Interest	2,699	2,671	2,599
Total Equity	43,042	43,975	41,465
Total Liabilities and Equity	291,984	288,238	279,082

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

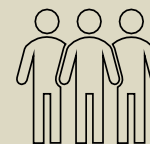
Strengthen the Group



>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 – A leading global Islamic bank

- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975.
- 2nd largest Islamic Bank by assets globally.
- Largest Islamic bank in the UAE.
- 4th largest bank by assets in the UAE.
- A solid branch network of **56 branches** in the UAE and **560 ATMs and CCDMs**.
- 27.97% owned by the Investment Corporation of Dubai and rest is public.



More than 10,000 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

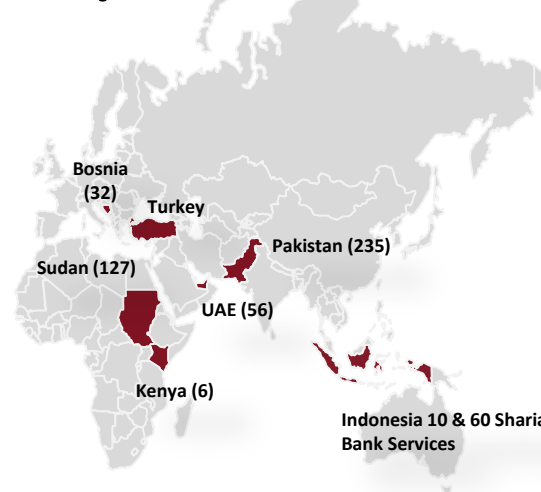
Moody's
A3
Stable

Fitch
A
Stable

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

International Geographic Presence

Existing Presence & Branch Numbers



Significant Subsidiaries and Associates



100.0%



92.0%



100.0%
Dubai Islamic Bank
Pakistan



29.5%
Bank of Khartoum



Bosna Bank International

27.3%



25.1%



44.9%



100.0%



100%

DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving more than 2 million customers in the UAE.

Offering its retail and business banking services through a network of 56 branches and more than 560 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



Republic of Turkey

USD 2,500,000,000

9.758% 3yr Sukuk

JLM & Bookrunner

Oct 2022

Supranational



Islamic Development Bank

USD 1,600,000,000

3.213% due 2027

JLM & Bookrunner

Apr 2022

Corporate



ARADA


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

Arada Developments LLC


USD 100,000,000

8.125% 5yr Sukuk tap

JLM & Bookrunner

Oct 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



Dubai Islamic Bank

USD 750,000,000

5.493% 5yr Sukuk

JLM & Bookrunner

Nov 2022

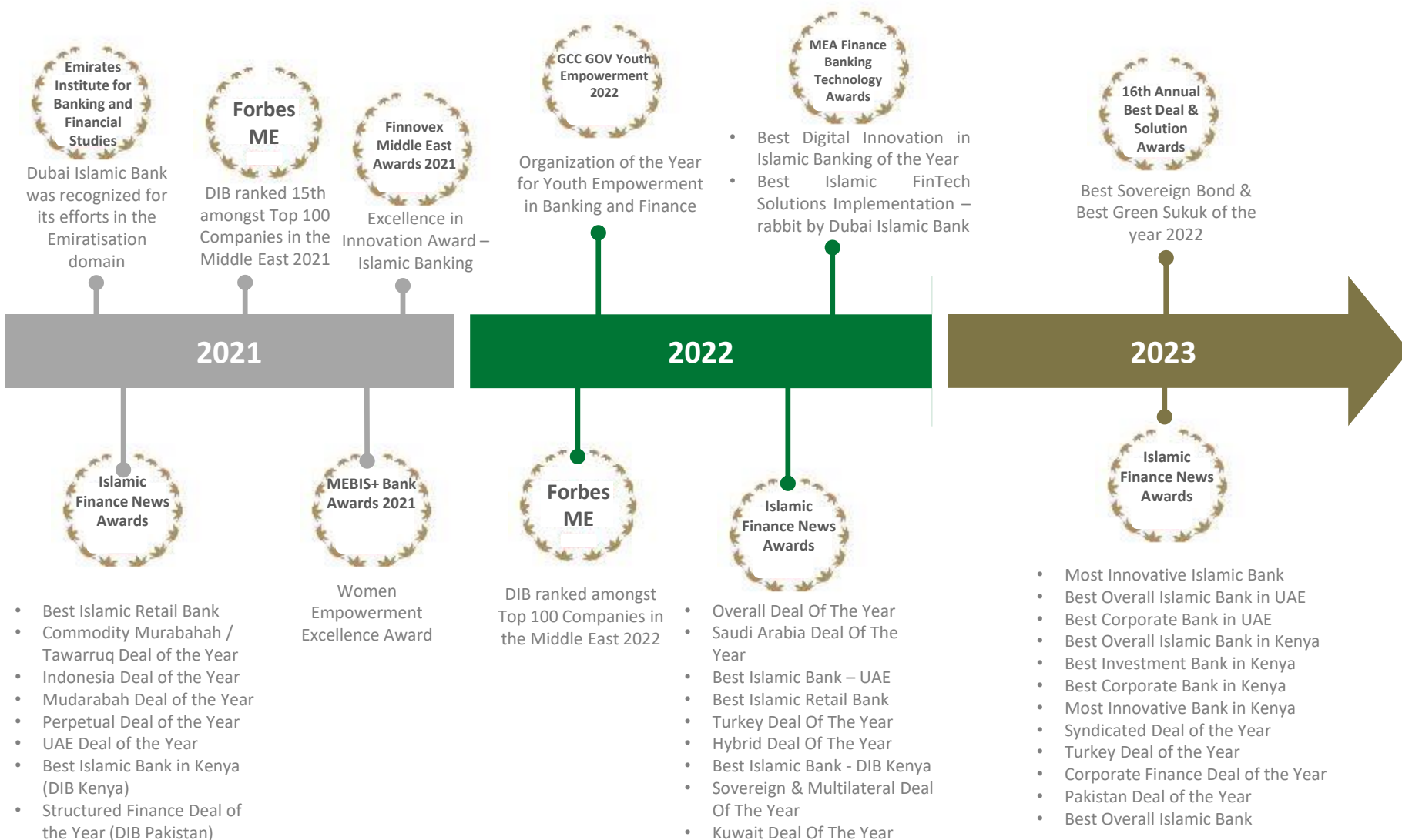
USD UAE SUKUK – Q4 2022

Rank	Manager	Vol (MM USD)	Issues
1	Standard Chartered Bank	410.00	7
2	Dubai Islamic Bank	391.82	7
3	Sharjah Islamic Bank	347.50	5
4	First Abu Dhabi Bank PJSC	344.32	5
5	Emirates NBD PJSC	308.48	6

US Dollar International Sukuk – Q4 2022

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	3,63.41	14
2	Dubai Islamic Bank	2,844.60	13
3	Standard Chartered Bank	2,387.29	17
4	Citi	2,066.74	6
5	Kuwait Finance House	1,238.76	7

Select Award & 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

