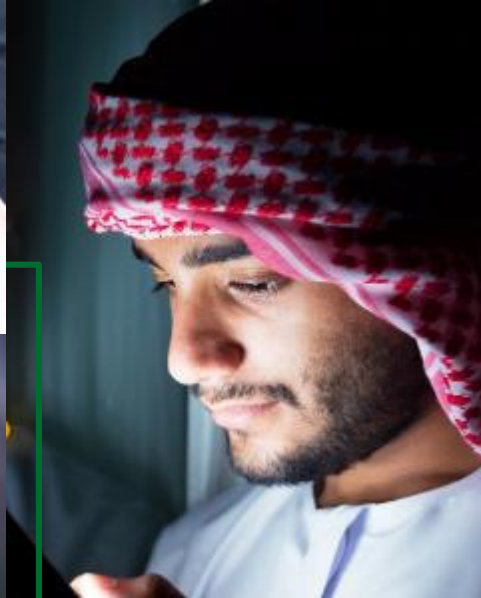




بنك دبي الإسلامي
Dubai Islamic Bank

#ReadyForTheNew



Investor Presentation

For the period ending 31 March 2021

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Contents

1



Overview

2



Financial Performance

3



Strategic Focus & Theme - 2021

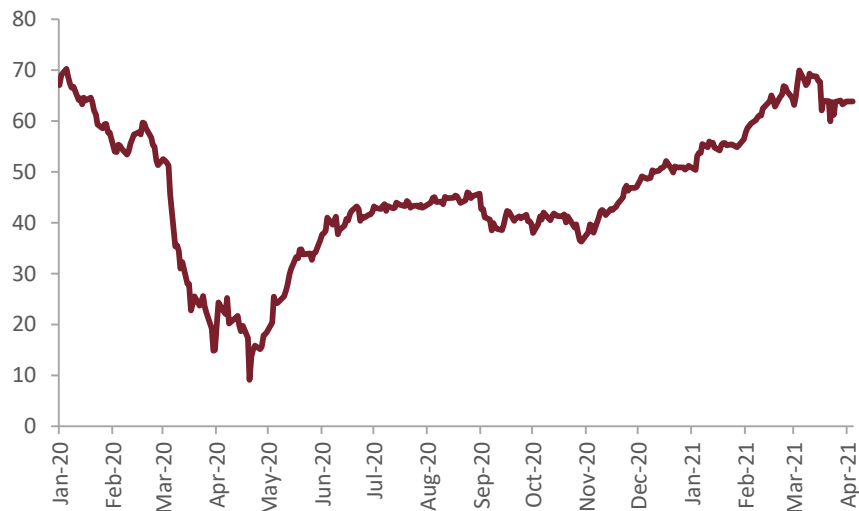
4



Appendix

Region remains on track for recovery

Brent Crude Oil Prices (USD / barrel)



MENA Growth Drivers



Higher oil prices



Vaccination programme



Travel and tourism recovery



Rising staycation

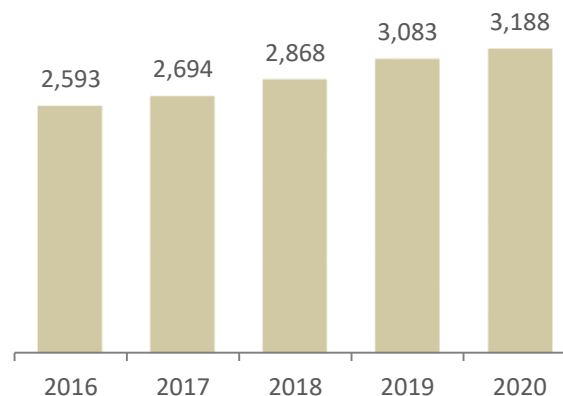


EXPO 2020

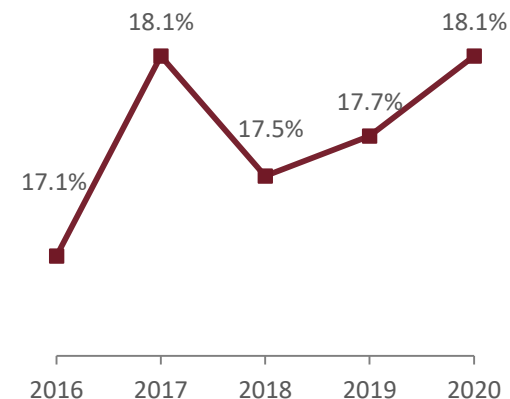
UAE GDP Annual Growth Rates

	2019	2020e	2021e	2022e
Overall GDP	1.7%	-5.8%	2.5%	3.5%
Non-Oil GDP	1.0%	-5.7%	3.6%	3.9%

UAE Banking Total Assets (AED bn)

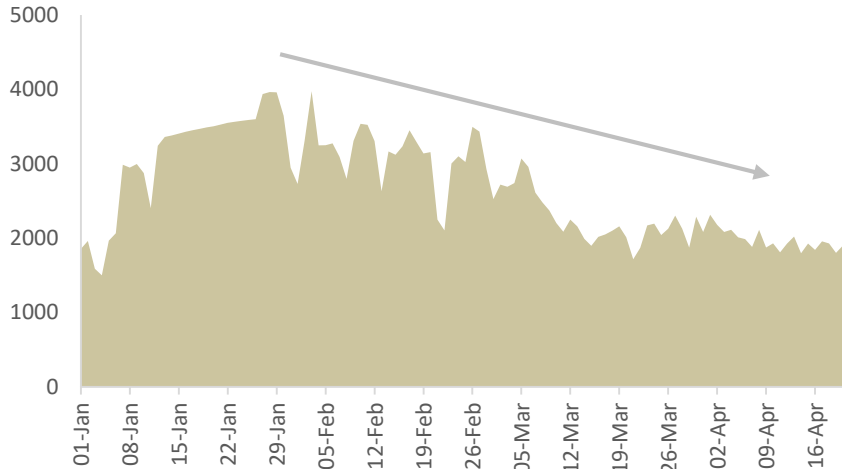


UAE Banks Capital Ratios (CAR - %)

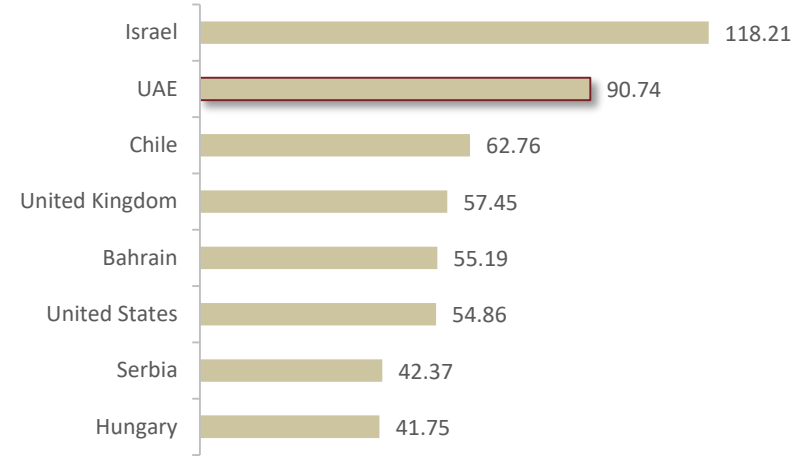


UAE is a leader in the global vaccination race

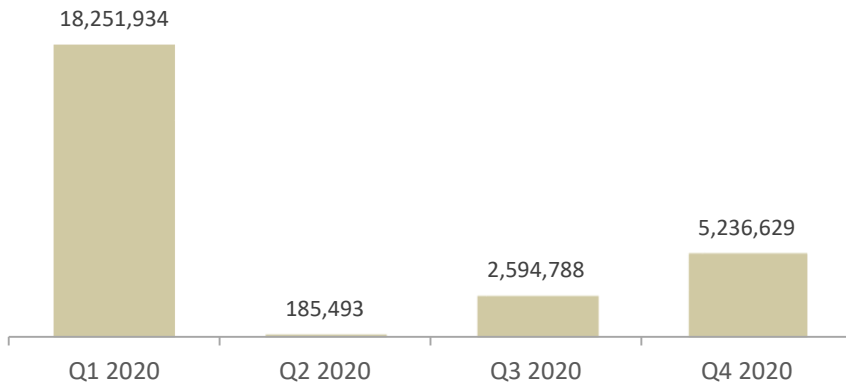
UAE Covid-19 daily diagnosed cases



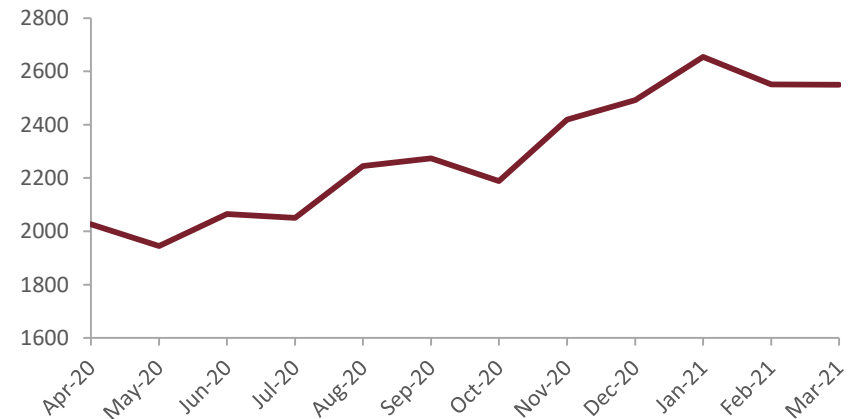
UAE Covid-19 Vaccination Doses administered per 100 people*



Total Passengers' Movement at Dubai Airports 2020



Dubai Financial Market – General Index



Sources: UAE National Emergency Crisis and Disasters Management Authority , Dubai Statistics Center, Statista

* As of 10 April 2021.

Contents

1



Overview

2



Financial Performance

3



Strategic Focus & Theme - 2021

4



Appendix

Key Messages

Fundamentals remain strong with de-risking of balance sheet against the current operating environment

Unlocking of integration synergies and better operating efficiencies driving lower OPEX at the start of the year

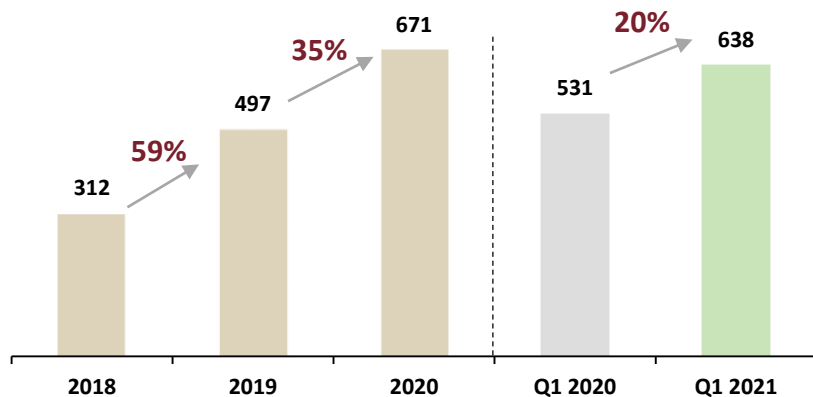
Continued prudent risk management approach in current market conditions

Improved cost of funds with well managed expenses and improved cost to income ratio

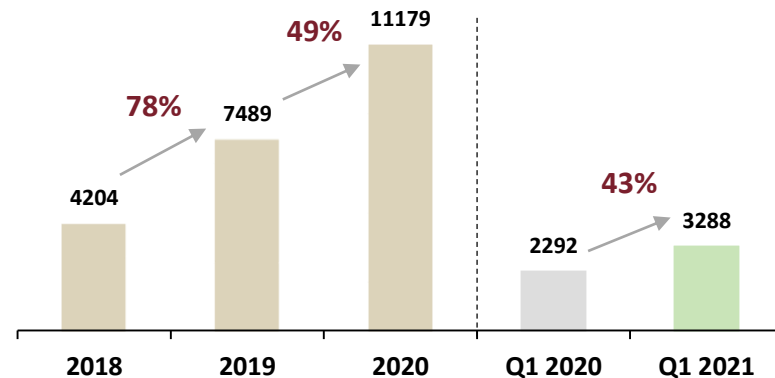
Healthy financing pipeline in the succeeding quarters with gradual economic recovery, and the run up to EXPO 2020 event

Digital drive to support the New DIB

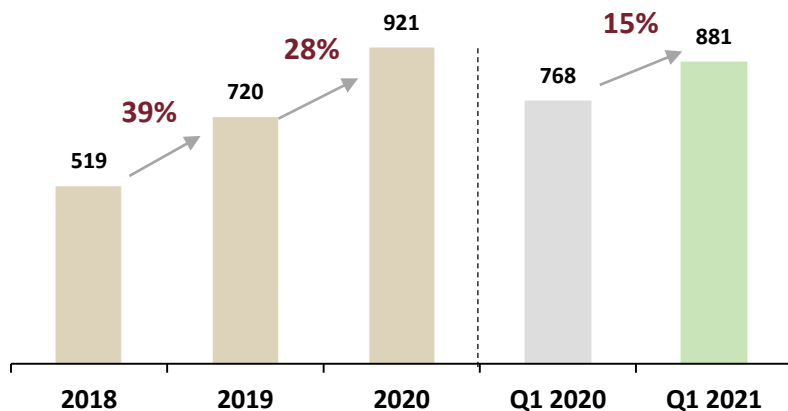
Mobile Banking Users (000)



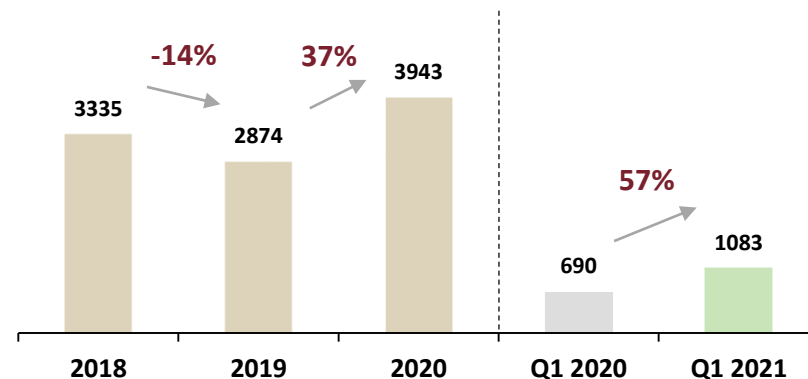
Mobile Banking Transactions (000)



Internet Banking Users (000)



Internet Banking Transactions (000)



Overall Financial Performance (for the period ending 31 March 2021)

Balance Sheet

AED million	Dec 2020	Mar 2021	Change
Net Financing Assets & Sukuk Investments	232,044	232,098	0%
Total Assets	289,556	291,711	1%
Customers' Deposits	205,925	214,001	4%
Sukuk Financing Instruments	18,744	16,932	(10%)
Equity	43,130	38,758	(10%)
Total Liabilities and Equity	289,556	291,711	1%

Income Statement

AED million	1Q2020	1Q2021	Change
Total Income	3,559	2,847	(20%)
Net Operating Revenue	2,431	2,226	(8%)
Operating Expenses	(839)	(612)	(27%)
Profit before Impairment and Tax Charges	1,592	1,614	1%
Extraordinary Impairment, ECL and Overlay	(1,483)	(751)	(49%)
Gain on bargain purchase	1,015	-	(100%)
Income Tax	(13)	(10)	(29%)
Group Net Profit	1,111	853	(23%)

Financial Highlights

Key Ratios	Dec 2019	Dec 2020	Mar 2021
Net Financing to Deposit	92%	96%	92%
Total Capital Adequacy	16.5%	18.5%	17.1%
CET1	12.0%	12.0%	12.3%
Non-Performing Financing ("NPF")	3.9%	5.7%	6.2%
ROE	17%	10.4%	9.6%
ROA	2.2%	1.2%	1.2%
Net Profit Margin ("NPM")	3.15%	2.61%	2.53%
Cost to Income ¹	26.9%	29.4%	27.5%
Dividend Per Share (% of par value)	35%	20%	-

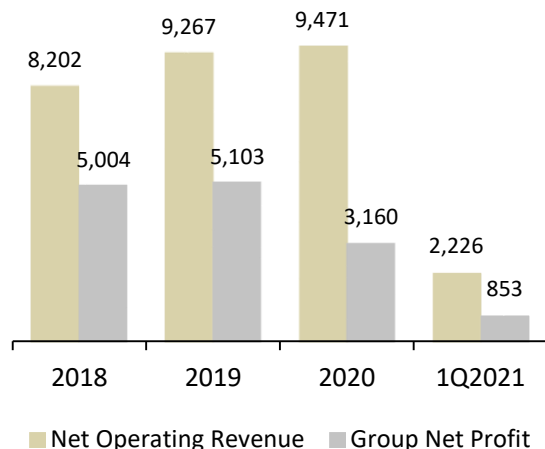
Highlights

- **Balance sheet growth momentum maintained, with total assets reaching nearly AED 292 billion.**
- **Robust capitalization** along with sufficient liquidity have reinforced the overall strength of the balance sheet.
- **Cost to income ratio** improved by 190bps to 27.5% from 29.4% at YE2020, the best in the sector.
- **Profit before impairments** rose to AED 1,614 million compared to AED 1,592 million in the same period last year.
- **Group net profit** of AED 853 million supported by lower operating expenses.

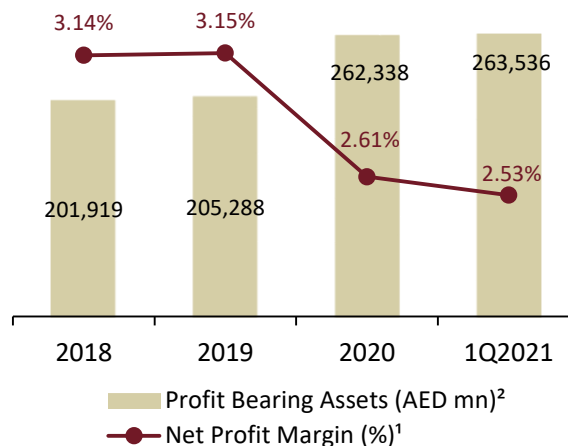
¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

Operating Performance

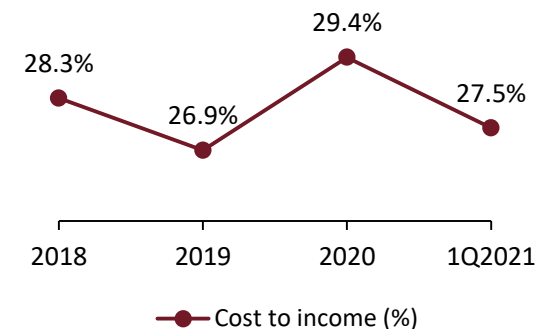
Profitability (AED mn)



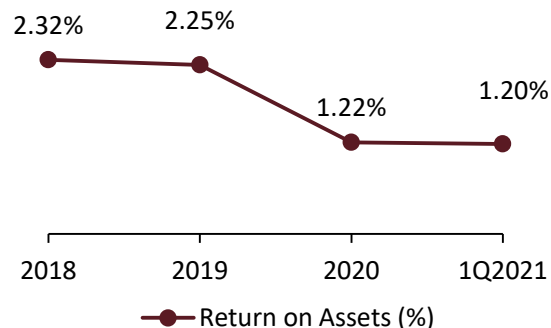
Net Profit Margin



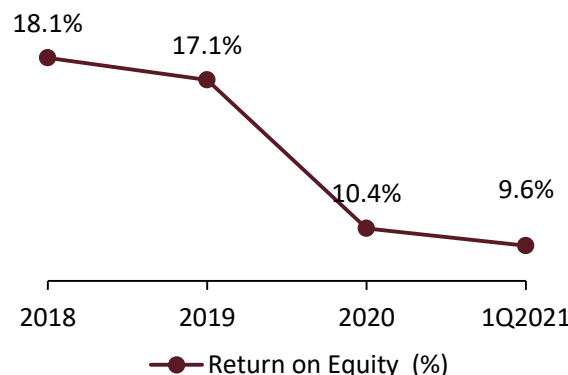
Cost to income ratio (%)



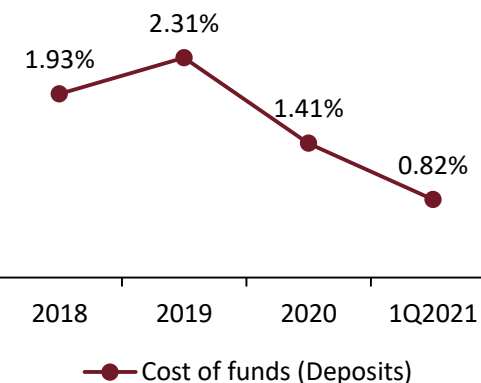
ROA (%)



ROE (%)



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.

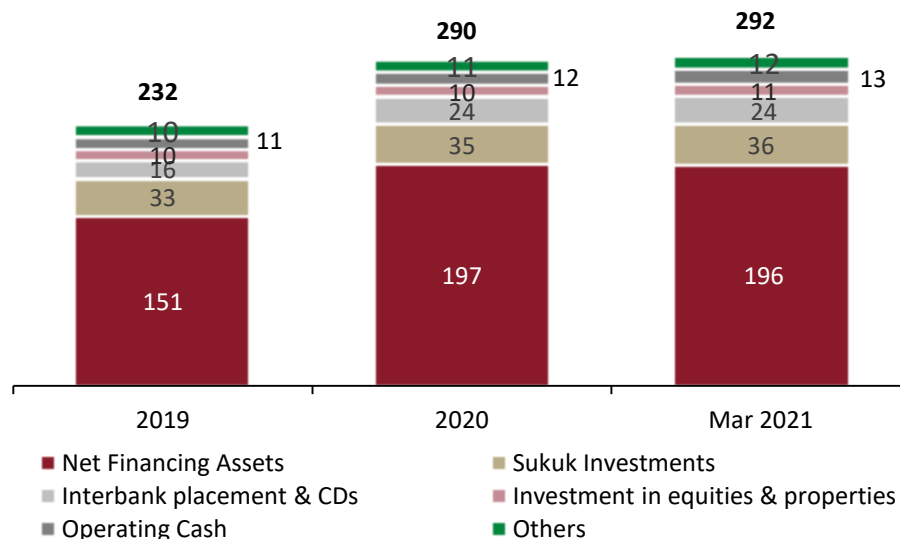
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

ROE - Being the ratio of annualized net profit (excluding one off / exceptional items) attributable to equity holders to average shareholders' equity, adjusted for estimated dividend distribution.

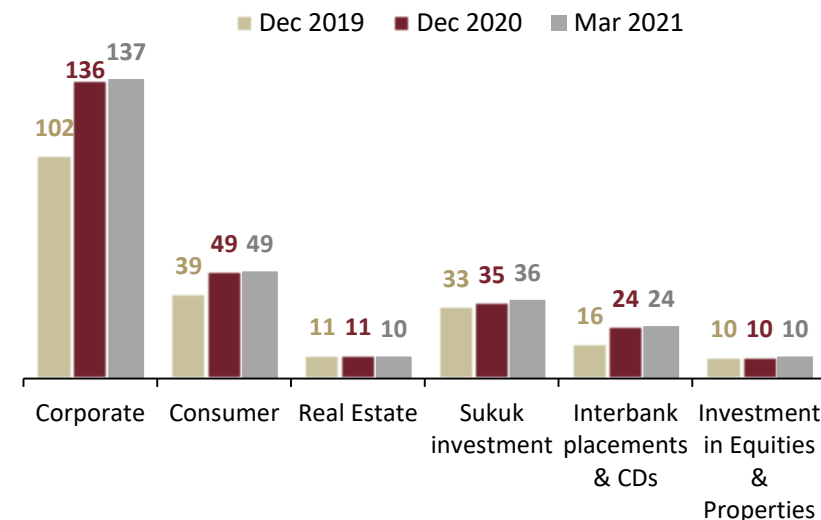
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

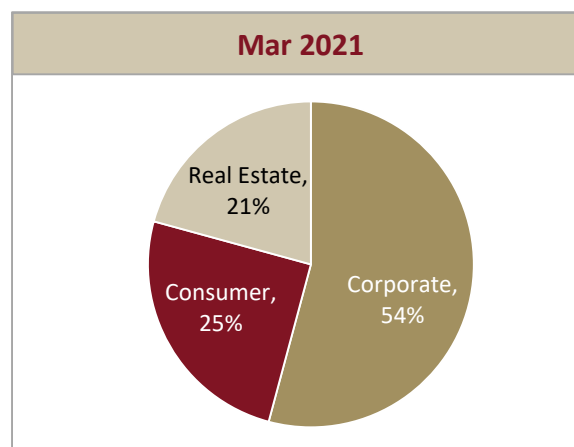
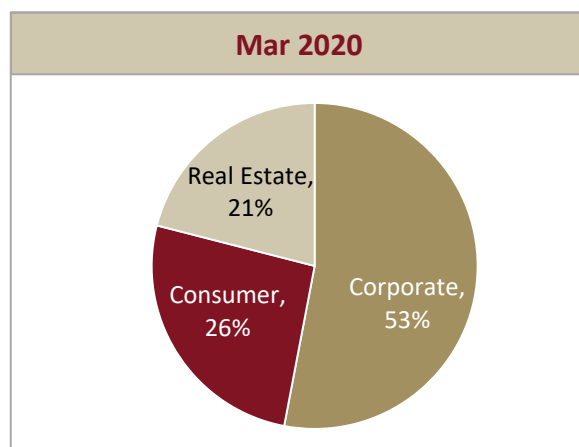
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- **Low risk sovereign financing pushed corporate portfolio to AED 137 bn, despite significant repayments.**
- **Gross new consumer financing** amounted to AED 3.3 bn in 1Q2021, driven by personal and home finance.
- **Real estate concentration** maintained within the guidance.

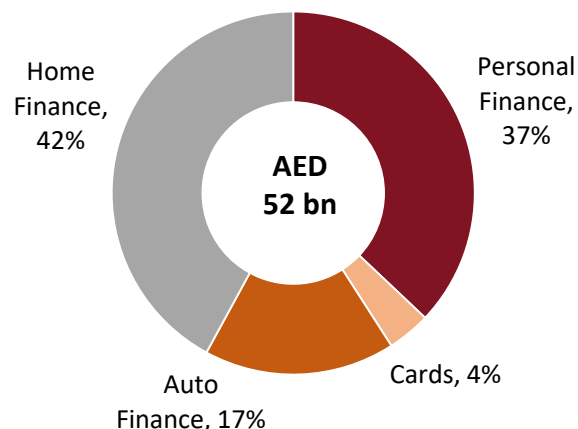
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

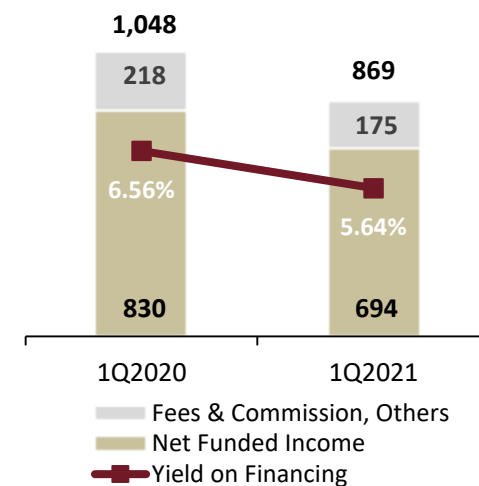
Management Commentary

- Consumer financing now stands at AED 52 billion, supported by gross new financing of AED 3.3 bn, which was marginally higher QoQ.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.
- Credit card total spend increased strongly (+25% QoQ) and (+20% YoY), reflecting improving consumer sentiment.

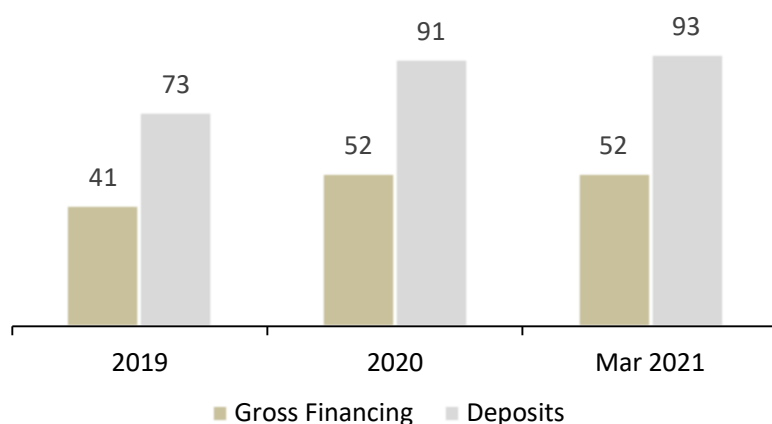
Breakdown by Portfolio – Mar 2021



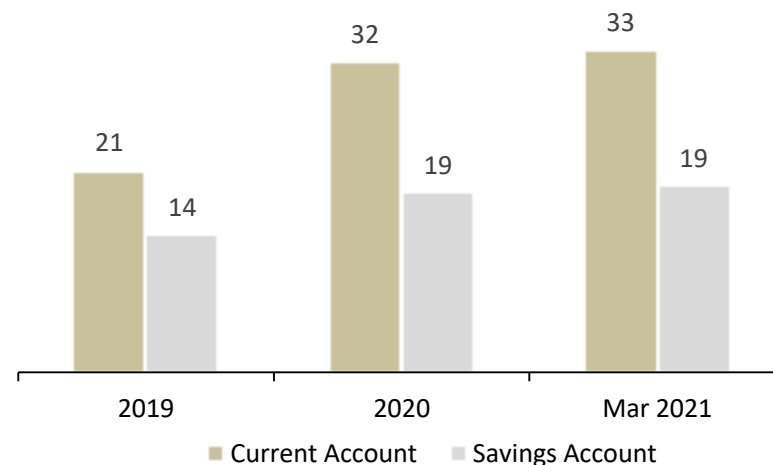
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

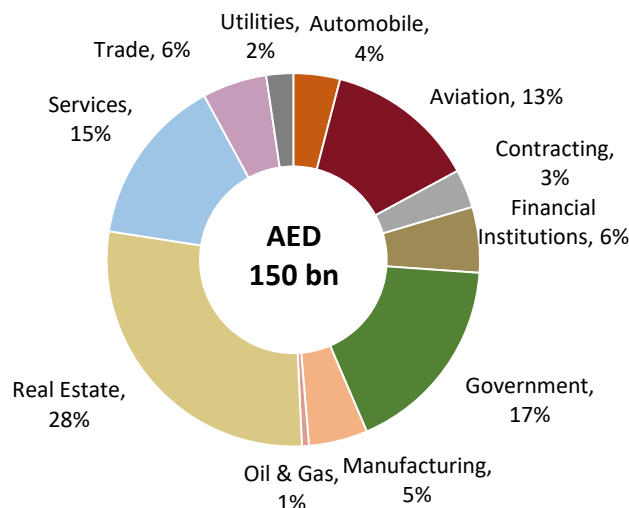


Segmental Overview – Corporate

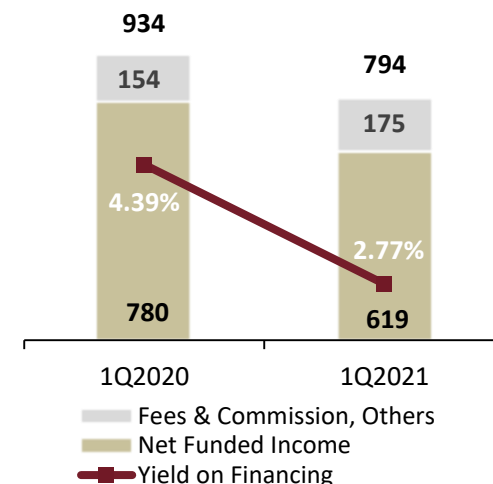
Management Commentary

- Healthy growth on the overall corporate portfolio, on both the financing and deposit side of the book. Yields impacted due to focus on low risk sectors.
- Gross corporate financing amounted to AED 150 billion, thus exhibiting a growth rate of 13% YoY, primarily driven by a surge in government lending.
- Strong growth of 13% YoY in fees and commissions to AED 175 million.
- Corporate portfolio remains well-diversified, with a strategic focus on sovereign and lower risk sectors during the pandemic

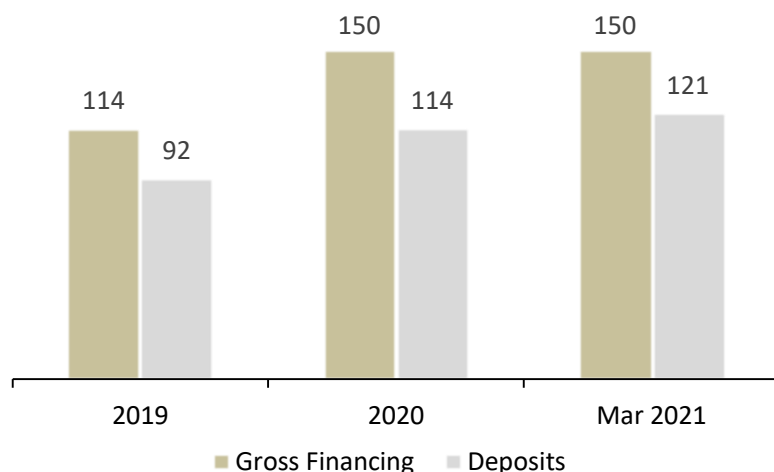
Breakdown by Portfolio – Mar 2021



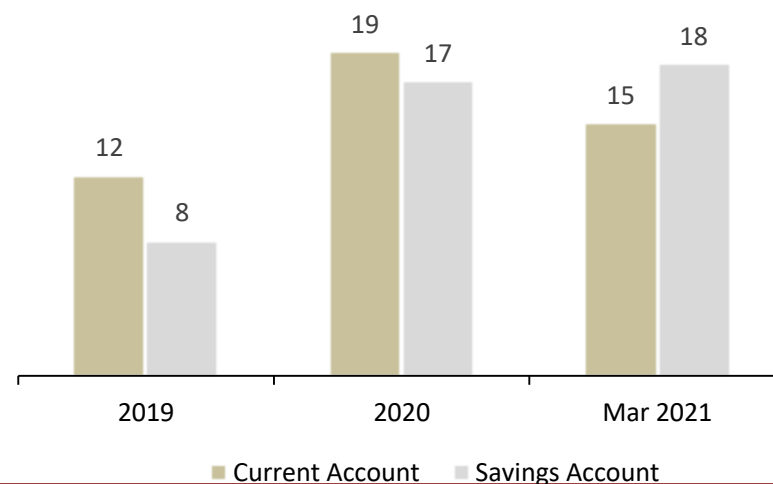
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

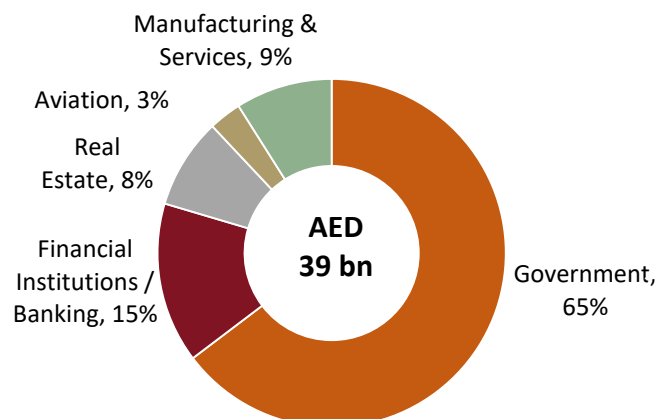


Segmental Overview – Treasury

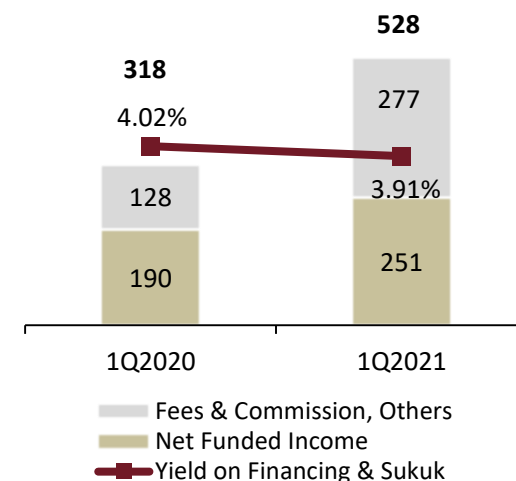
Management Commentary

- Gross Financing and Sukuk Investments grew to AED 39 billion, despite the challenging environment.
- Significant improvement in net operating revenue (+66% YoY) to AED 528 million.
- Rising revenues largely supported by growth in fees and commissions of 117% YoY.
- Treasury yields remained stable at nearly 4%.

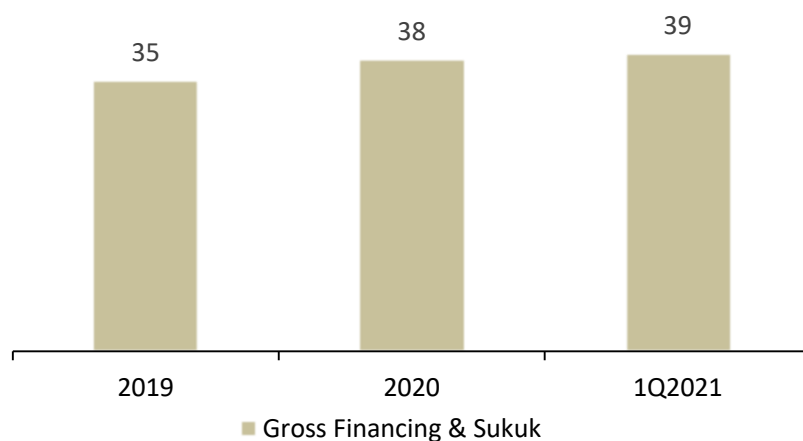
Breakdown by Portfolio – Mar 2021



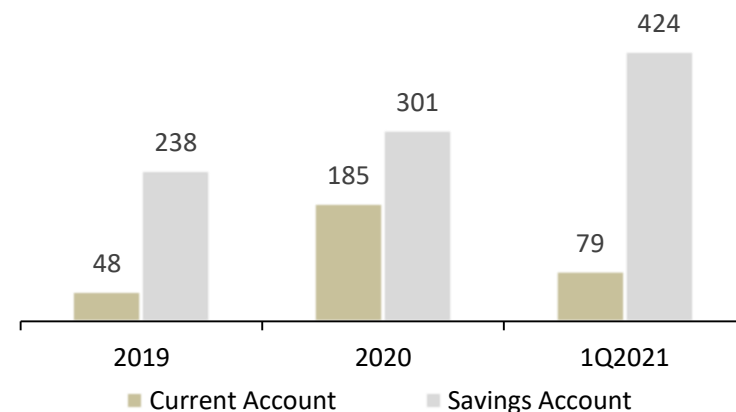
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)



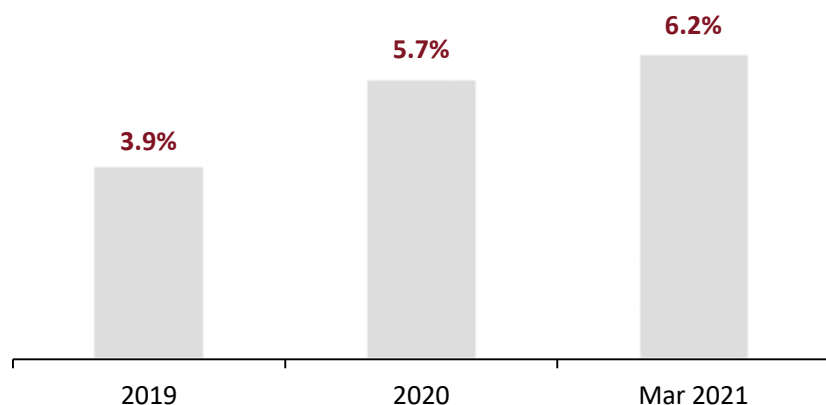
CASA (AED mn)



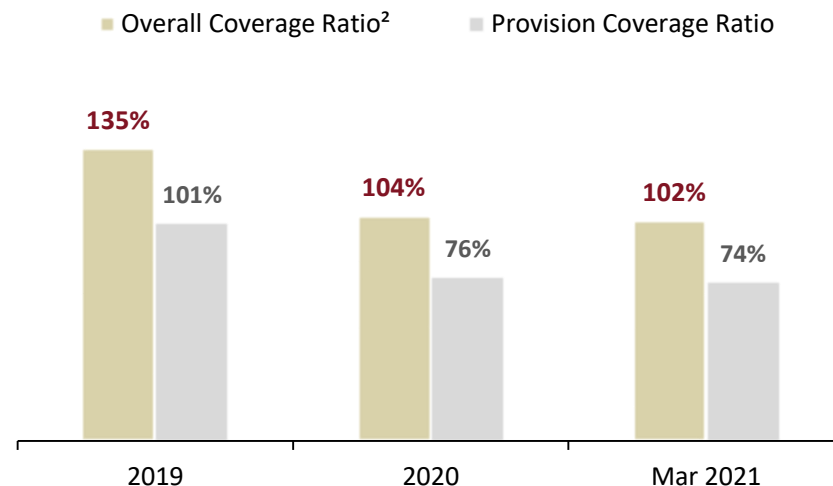
* Based on shadow accounting for fees and commissions

Asset Quality

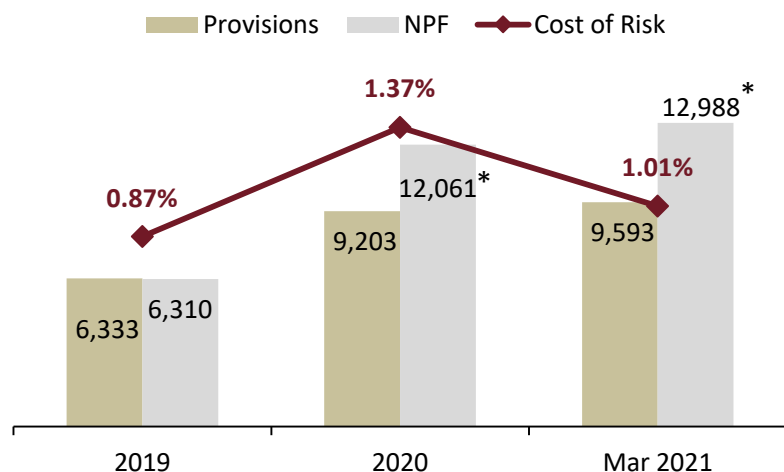
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

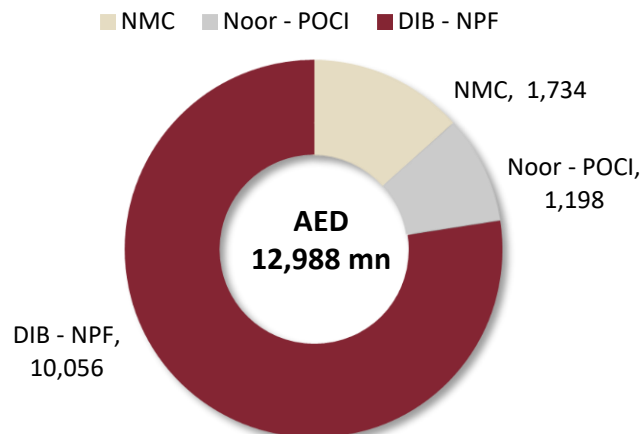
- NPF increased by 50 bps, primarily due to the impact of one large corporate and POCl. Core DIB NPF (ex NMC) stands at 4.8%.
- Declining cost of risk** for the period, at 101 bps compared to 137 bps in 2020.
- Overall coverage including collateral has remained above 100%.**

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.

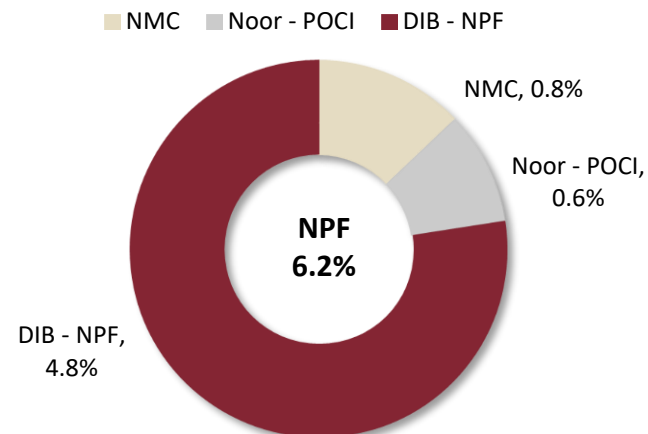
*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition and total provision includes stage 1 & 2 ECL held in Noor Bank and PPA adjustments
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment in Sukuk.

Asset Quality – Detailed Insights

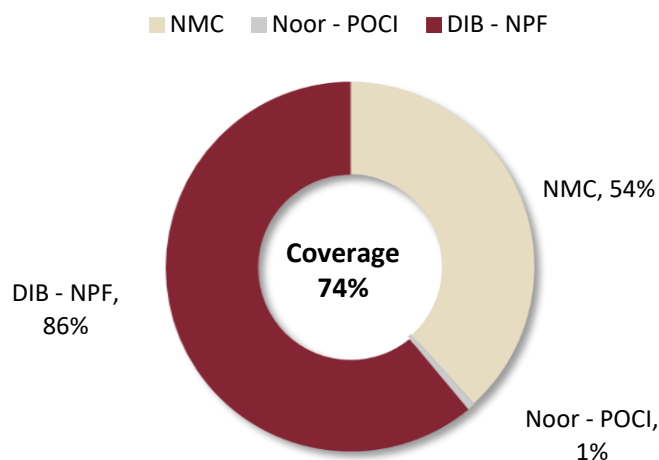
NPF (AED mn)



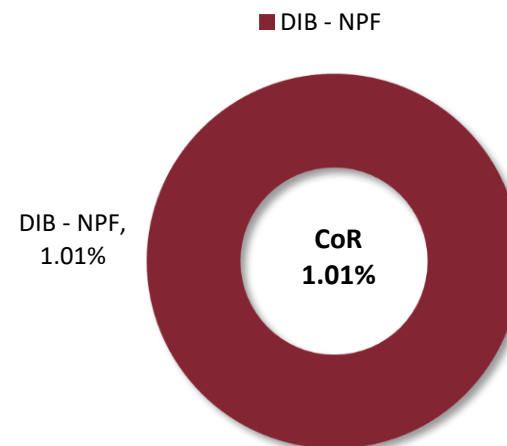
NPF Ratio (%)



Coverage Ratio (%)



CoR (%)

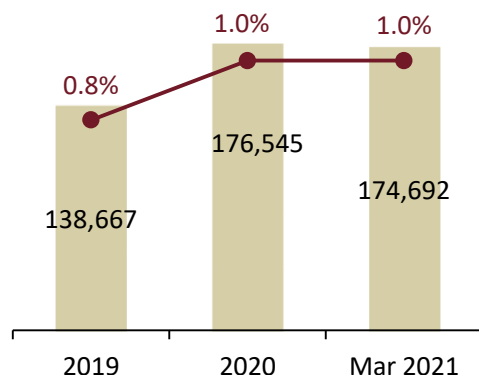


Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

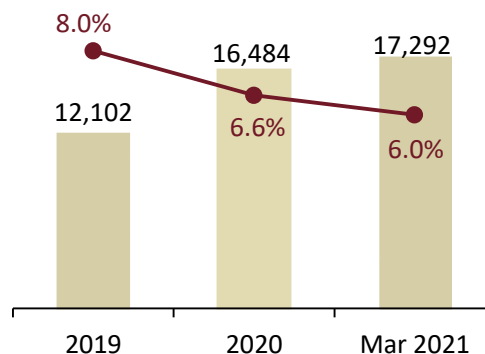
Stage 1 (AED million)

Gross Exposure ECL Coverage*



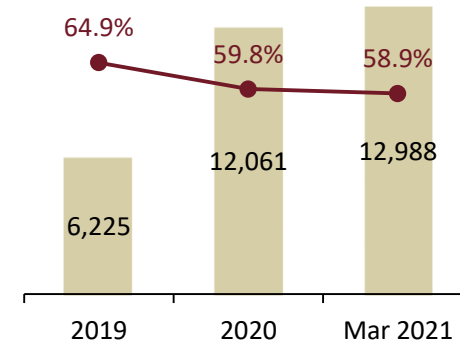
Stage 2 (AED million)

Gross Exposure ECL Coverage*



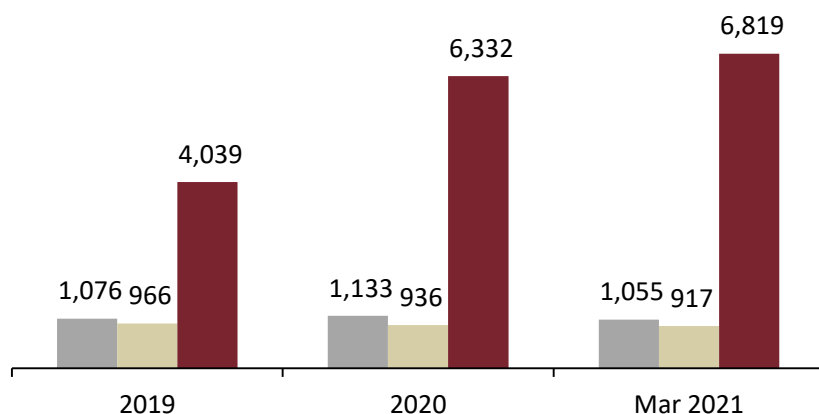
Stage 3 and POCI (AED million)

Gross Exposure ECL Coverage*



Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3 and POCI



Highlights

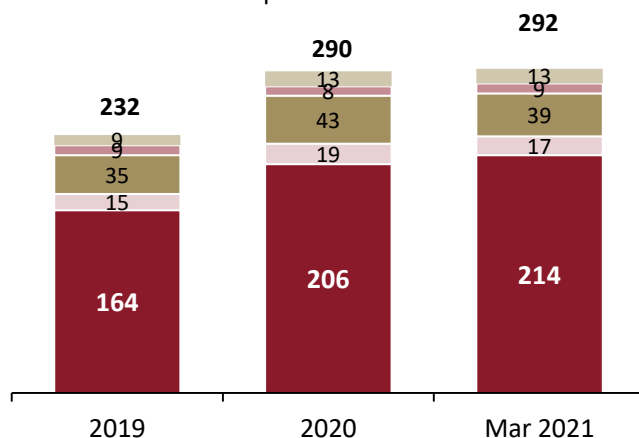
- Sustained and conservative approach towards provisioning continues, with total provisions now at AED 8.7 billion compared to AED 8.4 billion at YE2020.
- Stage 1 provision coverage maintained at nearly 1%, whilst Stage 2 coverage at 6.0%, is only slightly lower than 2020.
- Marginal decline in stage 3 coverage, which still remains strong at nearly 60%, despite the challenging market conditions.

* ECL coverage considering the acquisition adjustments

Funding Sources and Liquidity

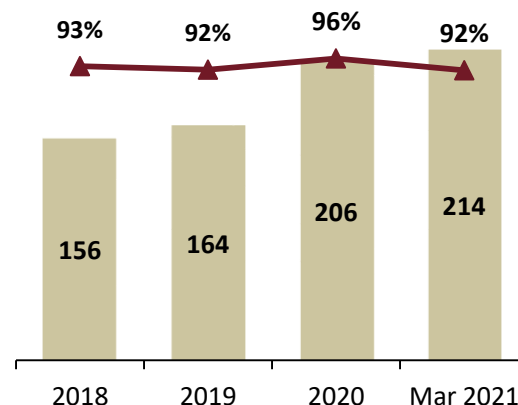
Funding Sources (AED bn)

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



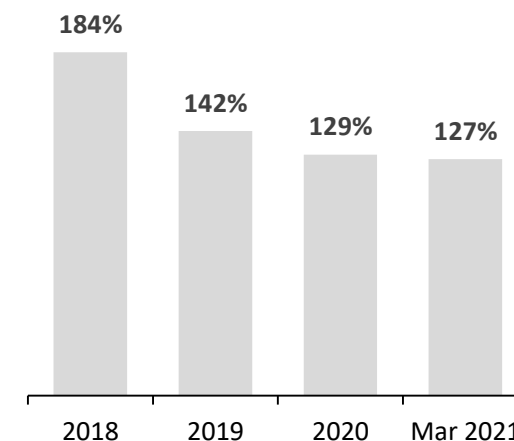
Customers' Deposits (AED bn)

■ Customer Deposits
▲ Net Financing to Deposit Ratio*



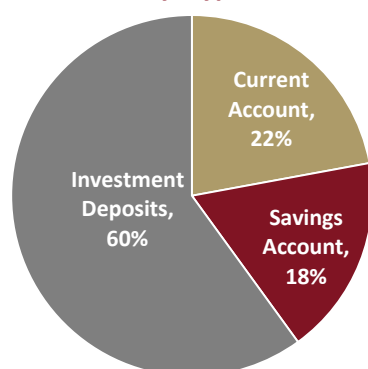
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

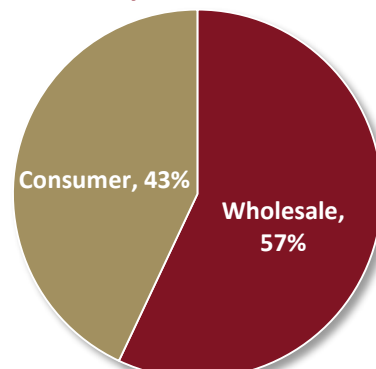


Customer Deposits (AED 214 bn as at 31 March 2021)

By Type



By Business



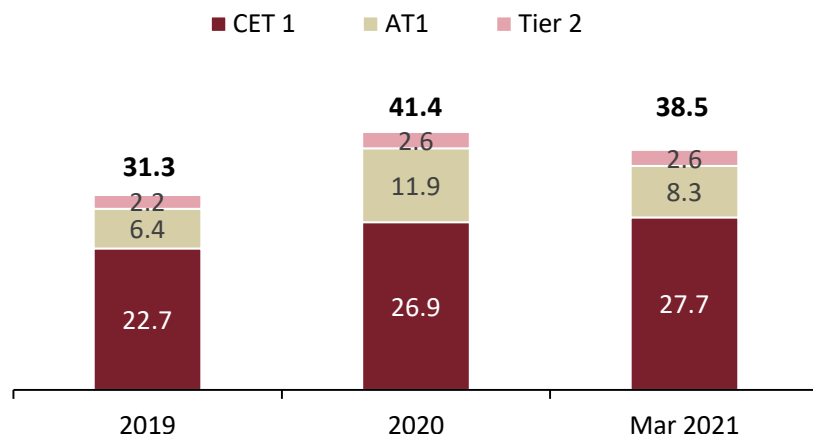
Highlights

- Liquidity remains strong with financing to deposit ratio at a robust 92%, despite growth.
- LCR ratio of 127%, remains well above regulatory limits under the TESS program, whilst NSFR ratio is at 107%.
- Customer deposits grew 4% YTD, now reaching AED 214 billion, whilst CASA now stands at 85 billion, and accounting for 40% of overall deposits.
- Wholesale portfolio continues to be the key contributor to deposit growth.

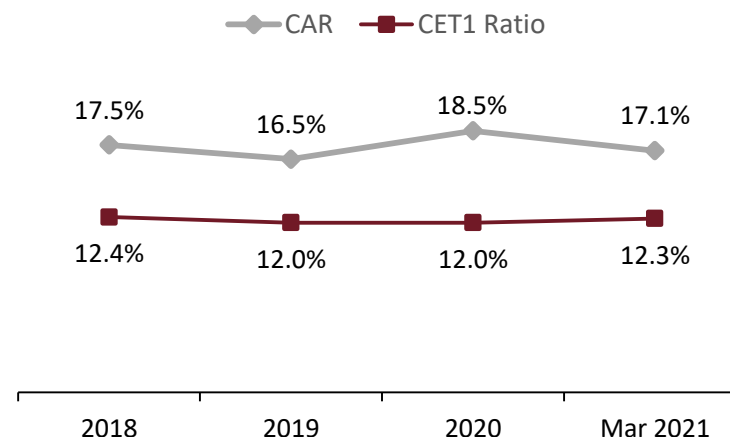
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

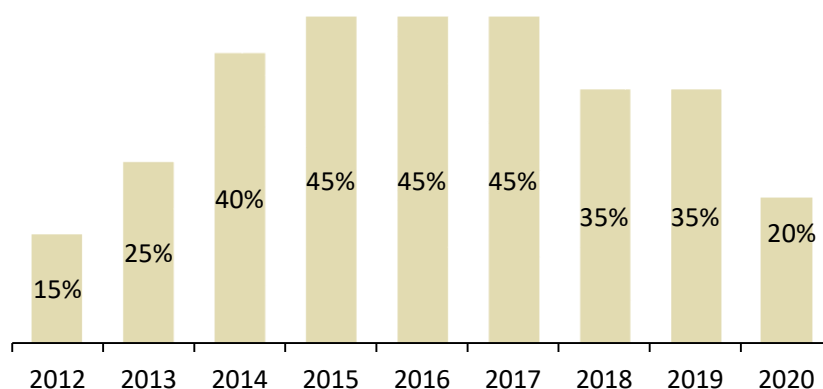
Regulatory Capital¹ (AED billion)



Capital Ratios**



Dividend History²



Highlights

- CAR is at 17.1% in 1Q2021, whilst **CET1 ratio improved** to 12.3% YTD (+30 bps).
- Capital levels are intact and remain well above the minimum regulatory requirement.**
- Following regulatory and shareholder approvals, a dividend of 20% was distributed during the first quarter.

¹ Refers to Regulatory Capital under Basel III;

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

*This graph reflects ratios under Basel III regime

Contents

1



Overview

2



Financial Performance

3



Strategic Focus & Theme - 2021

4



Appendix

Strategic Theme – 2021 (P.I.N.G)



2021 – Target Metrics

Growth	5% 0.02%	NPF	5.5% 6.2%	Real Estate Concentration	~ 20% 21%	Return on Assets	1.4% 1.2%
Net Profit Margin	2.5% - 2.6% 2.5%	Total Coverage	110% * 102%	Cost Income Ratio	~ 28% 27.5%	Return on Equity	11% 9.6%

* Including collateral

Contents

1



Overview

2



Financial Performance

3



Strategic Focus & Theme - 2021

4



Appendix

DIB - A more resilient franchise enters 2021



**Increasing domestic
market share**



**Strengthened and
diversified balance
sheet**



**Sustained
profitability through
the years**



**Robust capital and
liquidity**



**Growing
international
footprint**



**Strong advancement
of digital capabilities**



**Strengthened
disclosures &
transparency**



**Noor Bank fully
integrated**

Introducing the NEW: V-P-V-P (Vision – Purpose – Values – Proposition)

Our Vision

To be the most progressive Islamic financial institution in the world.

Our new Purpose

To make financial solutions simple, convenient and accessible through a personal and engaging experience.

Our new Values



INCLUSIVE



COLLABORATIVE



AGILE



RESPONSIBLE



ENGAGED

Our new Tagline

#ReadyForTheNew



Aligning towards UAE's sustainable ambitions (ESG)

**Advising award
winning Green Sukuk
issuances**

**Smart printing and
paperless**

**Energy efficient
offices and branches**

Gender diversity

**Employee
engagement, safety
and well-being**

**Strong internal
controls and
processes**

**Robust corporate
governance structure
and policies in place
(including Shariah
governance)**

**Board and
management
committees in place**

Consolidated Income Statement

<i>AED million</i>	1Q2021	1Q2020	FY2020	FY 2019
Net Income	Reviewed	Reviewed	Audited	Audited
Income from Islamic financing and investing transactions	2,225	2,917	10,370	10,723
Commission	425	413	1,646	1,483
Income / (loss) from other investments measured at fair value	1	21	50	65
Income from properties held for development and sale	25	23	54	126
Income from investment properties	23	22	83	295
Share of profit from associates and joint ventures	(7)	-	20	58
Other Income	156	163	919	934
Total Income	2,847	3,559	13,142	13,684
Depositors' and Sukuk holders' share of profit	(621)	(1,128)	(3,671)	(4,418)
Net Income	2,226	2,431	9,471	9,266
Operating Expenses				
Personnel expenses	(326)	(558)	(1,699)	(1,587)
General and administrative expenses	(238)	(234)	(838)	(632)
Depreciation of investment properties	(16)	(11)	(57)	(37)
Depreciation of property, plant and equipment	(32)	(36)	(134)	(102)
Total Operating Expenses	(612)	(839)	(2,728)	(2,358)
Profit before net impairment charges and income tax expense	1,614	1,592	6,743	6,908
Impairment charge for the period, net	(751)	(1,483)	(4,552)	(1,763)
Gain on Bargain Purchase	-	1,015	1,015	
Profit for the period before income tax expense	863	1,124	3,206	5,145
Income tax expense	(10)	(13)	(46)	(42)
Net Profit for the period	853	1,111	3,160	5,103
Attributable to				
Owners of the Bank	846	1,112	3,294	5,015
Non-Controlling Interests	7	(1)	(134)	88

Consolidated Balance Sheet

<i>AED million</i>	31 Mar 2021	31 Dec 2020	31 Dec 2019
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	34,688	29,206	21,268
Due from banks and financial institutions	2,608	6,448	6,248
Islamic financing and investing assets, net	196,181	196,689	150,913
Investments in Islamic Sukuk measured at amortized cost	35,917	35,355	33,244
Other investments at fair value	1,171	1,111	1,266
Investments in associates and joint ventures	1,918	1,939	1,977
Properties held for sale	1,392	1,391	1,337
Investment properties	5,964	5,947	5,209
Receivables and other assets	10,423	10,040	8,743
Property, plant and equipment	1,449	1,431	1,590
Total Assets	291,711	289,556	231,796
Liabilities and Equity			
Liabilities			
Customers' deposits	214,001	205,925	164,418
Due to banks and financial institutions	13,181	13,496	9,147
Sukuk financing instruments	16,932	18,744	14,852
Payables and other liabilities	8,840	8,261	8,646
Total Liabilities	252,953	246,426	197,063
Equity			
Share Capital	7,241	7,241	6,590
Tier 1 Sukuk	8,264	11,937	6,428
Other Reserves and Treasury Shares	13,785	13,785	11,113
Investments Fair Value Reserve	(1,027)	(1,102)	(1,175)
Exchange Translation Reserve	(1,162)	(1,177)	(1,095)
Retained Earnings	9,062	9,860	10,131
Equity Attributable to owners of the banks	36,163	40,544	31,993
Non-Controlling Interest	2,596	2,587	2,739
Total Equity	38,758	43,131	34,732
Total Liabilities and Equity	291,711	289,556	231,796

Dubai Islamic Bank at a Glance

Preserving long term value for our customers and shareholders

- Dubai Islamic Bank ("DIB" or the "Bank") was established in 1975 as the **world's first full service Islamic bank** by an Emiri Decree.
- DIB is the **largest Islamic bank in the UAE by total assets**, providing a range of retail and wholesale banking, treasury and investment banking, and capital markets products and services to **individual, corporate and institutional customers**.



Robust credit ratings reflecting strong domestic franchise



More than 10,000 employees across the Group



3 million + customers globally

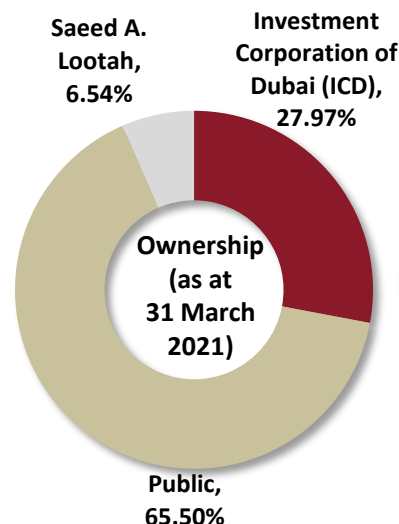


FOL increase to 40% approved by shareholders

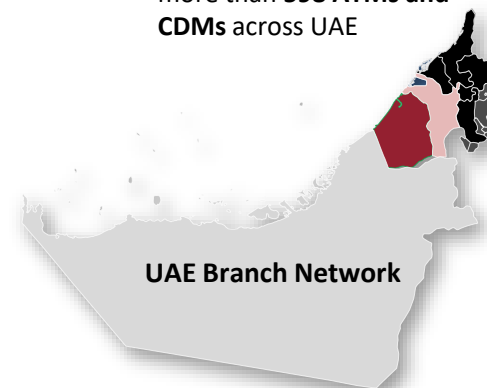


Designated ("D-SIB")* in 2018

*Domestic Systemically Important Bank



Around 60 branches and more than 598 ATMs and CDMs across UAE



Significant Subsidiaries and Associates



60.0%



92.0%



100.0%



29.5%

Pakistan



25.1%



27.3%



100.0%



44.9%



100%

Credit Ratings

Moody's
A3
Negative

Fitch
A
Stable

Islamic
International
Rating Agency
(IIRA)
A/A1
Positive

International Geographic Presence

Existing Presence & Branch Numbers



DIB's Key Business Lines

Core Business Profiles

Consumer Banking



Serving more than 2 million customers in the UAE

Offers its retail and business banking services through a network of 65 branches and more than 598 ATMs and CDMs 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, 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.

DIB's Digital Journey

PAPERLESS BRANCHES INTRODUCED



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

SUCCESSFULLY LAUNCHED



Tablet-based banking



Instant Credit Card printing in branches



Single page account opening form

DIGITAL DEPARTMENT CREATED



Introduction of DIB Chatbot



Revamp of DIB Website, Online Banking, DIB Mobile App

JOURNEY TOWARDS DIGITALLY INTELLIGENT BANK



PF & Credit Cards on Mobile App – Salary transfer (existing customers)



Remote signing of contracts – non digital customers



Implementation of E-cheque- Digitally authenticated by the customer replacing physical cheque

2014

2015

2016

2017

2018

2019

2020

CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

Department setup to promote design, research, develop, analyze and suggest new marketing concepts as well as strategies



ADVANCED THE YEAR WITH



Initiating the development of End to End customer journey through digital channels



Express Transfer / Instant Remittances

DIGITAL STRATEGY FORMULATION



Successful launch of DIB's Digital Lab



Digital customer journeys launched



"Banking-in-Minutes" concept launched with public introduction of New to Bank CASA account opening and Credit Card Journeys



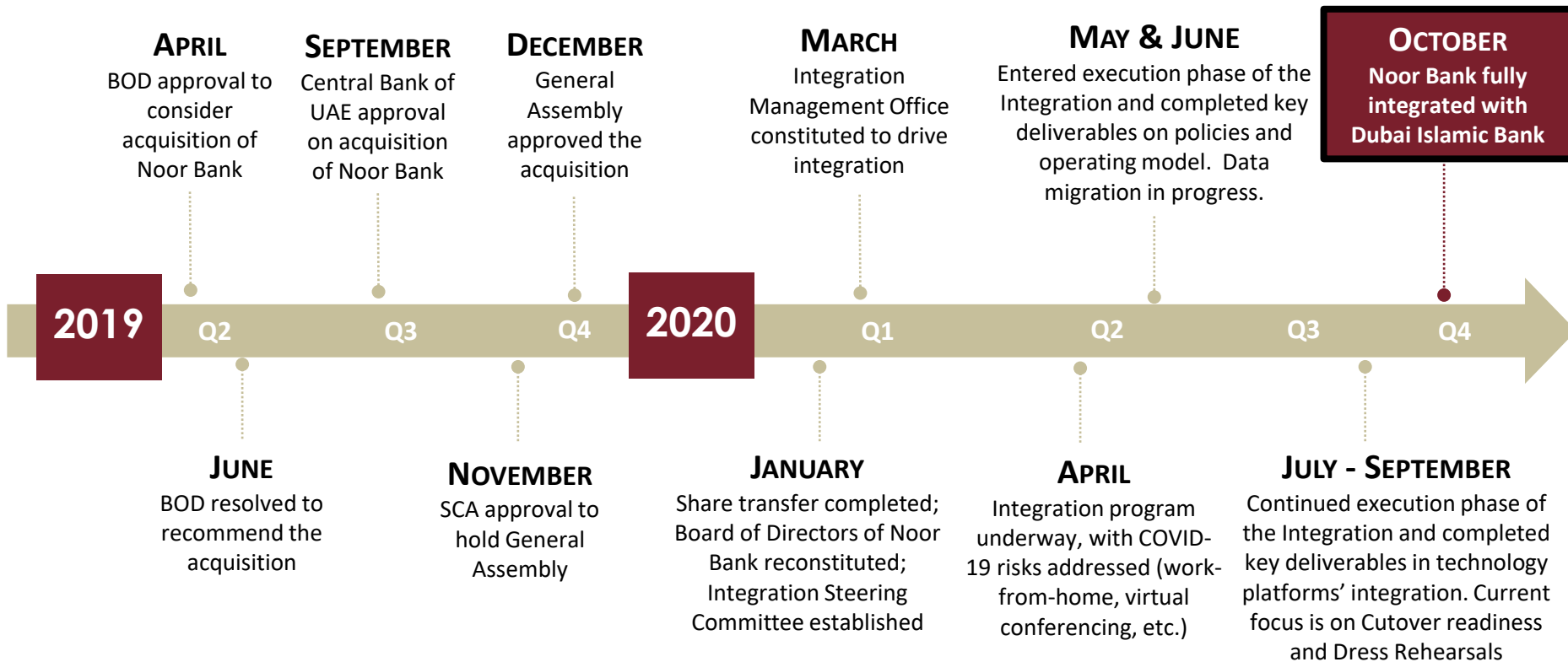
Personal Finance for Salary Transfer Relationship customer (New /Existing) was launched on Internet Banking and Tablet



Set Foundation for Digital Academy & Advanced Analytics

Acquisition of Noor Bank – key milestones

From a pioneering Islamic bank to becoming a powerhouse in Islamic finance



Key Highlights

- ✓ **8 MONTHS** To deliver the programme- **A record in UAE Banking History**
- ✓ Around **125K** Number of customers migrated
- ✓ **100+** Number of Systems involved

DIB experience in Green/Sustainability Sukuk

Sovereign Green Sukuk


Etihad Airways
USD 600,000,000
2.394% 5yr Transition Sukuk
JLM & Bookrunner
Oct 2020 

World's 1st Aviation

Sustainability-linked Issue


Republic of Indonesia
USD 3,000,000,000
USD 1,250mn 3.750% 5.5yr*
USD 1,750mn 4.400% 10yr
JLM & Bookrunner
Feb 2018 

*Green Tranche

World's 1st Sovereign

Green Issue


Republic of Indonesia
USD 2,000,000,000
USD 750mn 3.900% 5yr*
USD 1,250mn 4.450% 10yr
JLM & Bookrunner
Feb 2019 

*Green Tranche

2nd Sovereign

Green Sukuk Issued by Indonesia




Republic of Indonesia
USD 2,500,000,000
USD 750mn 2.30% 5yr* (Green)
USD 1,000mn 2.80% 10yr
USD 750mn 3.80% 30yr
JLM & Bookrunner
Jun 2020 

*Green Tranche

3rd Sovereign

Green Sukuk Issued by Indonesia

Corporate Green Sukuk


Majid Al Futtaim
USD 600,000,000
4.638% 10yr Sukuk
JLM & Bookrunner
May 2019 

World's 1st Int'l Corp Sukuk

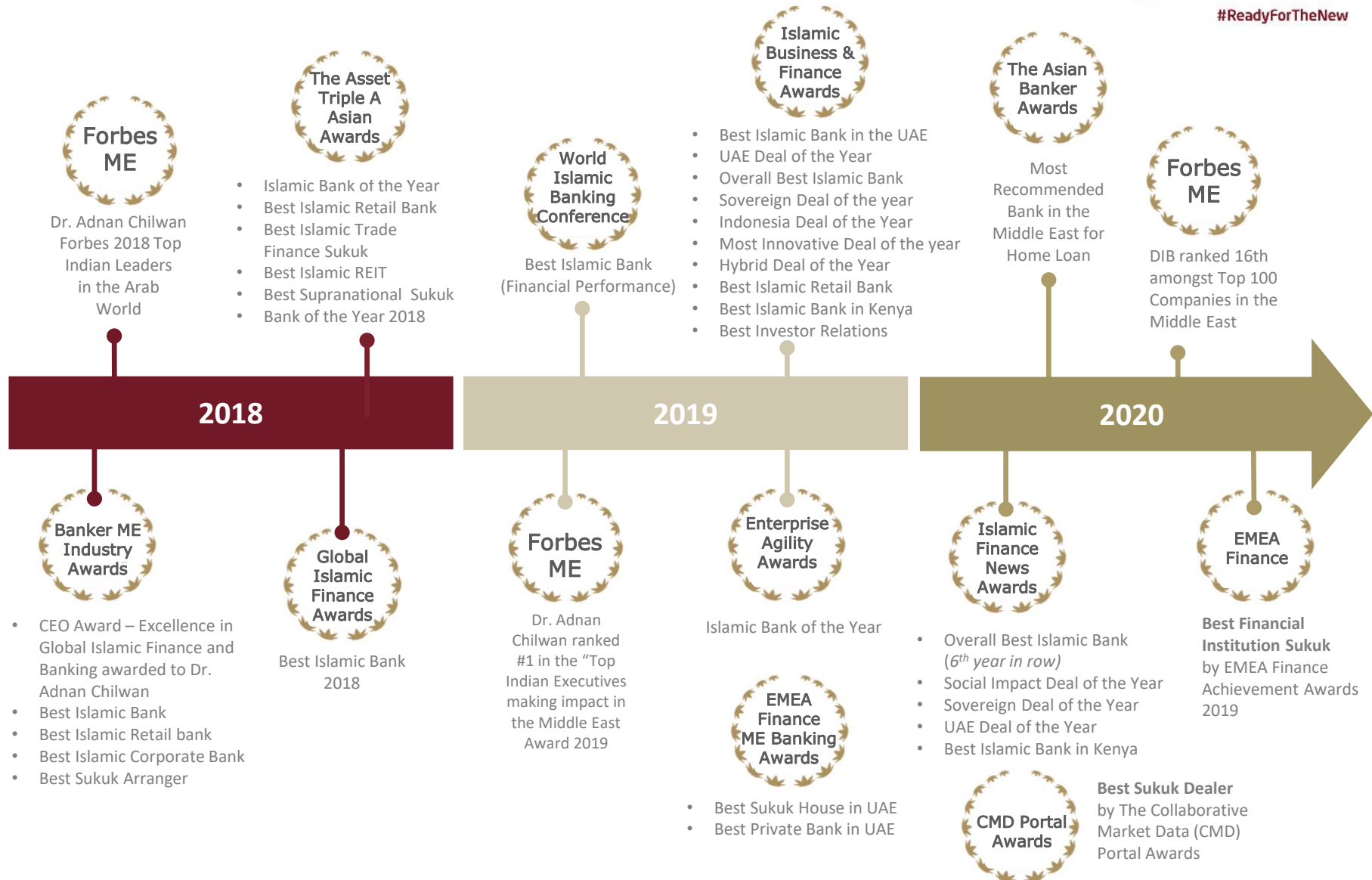
Green Issue


Majid Al Futtaim
USD 600,000,000
3.933% Long 10yr Sukuk
JLM & Bookrunner
Oct 2019 

2nd Int'l Corp Sukuk

Green Issue

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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