



بنك دبي الإسلامي  
Dubai Islamic Bank

#شكراً\_خط\_دفاعنا\_الأول  
#ThankYouHeroes



**Investor Presentation**  
For the period ending 30 September 2020

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## 1. Overview

## 2. Financial Performance

## 3. Strategic Focus

## 4. Appendix

# Economic fundamentals remain healthy supported by proactive policies by the regulators

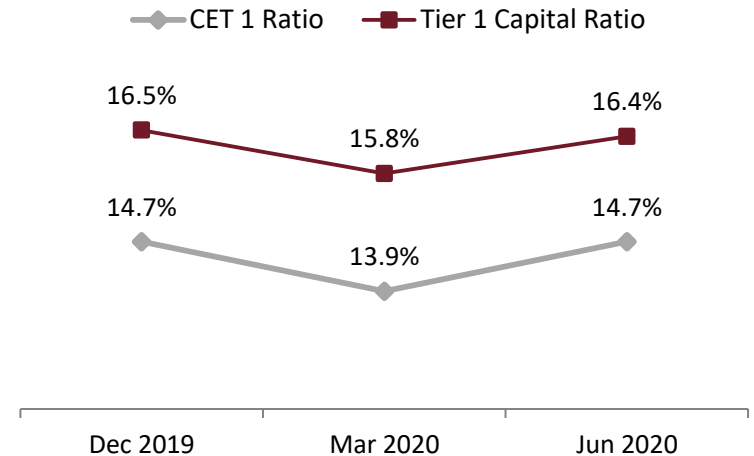
## Robust infrastructure in place to support economic stability and recovery

- **Large hydrocarbon reserves** continue to support economic strength.
- Strong relations with the international economies supported by **stable government with domestic political stability.**
- Successful USD 2 bn bond and Sukuk issuances by Government of Dubai reflects the **continued high investor confidence in the Dubai economy** by the international investment community.

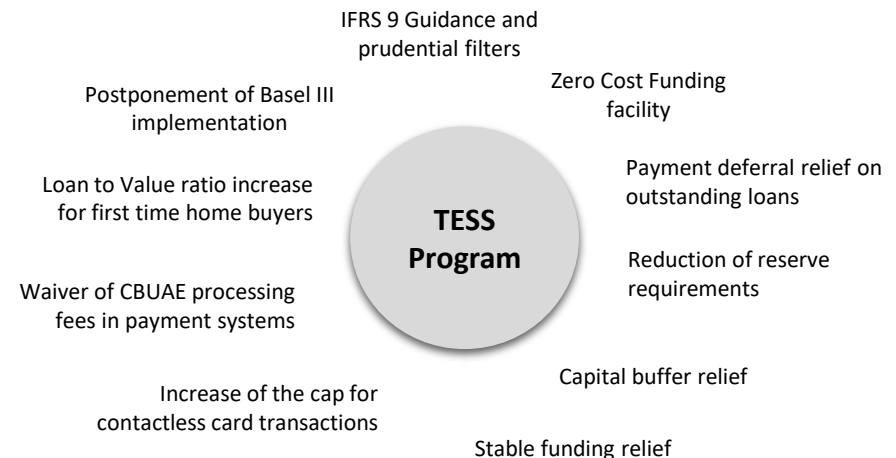
## Fiscal strength remains robust supported by strong policy response

- In July, Dubai announced a **new AED 1.5 billion stimulus package** to reinforce liquidity of companies and support business continuity.
- Total stimulus from Dubai government **now totaling AED 6.3 billion** (1.6% of GDP).
- **AED 100 bn TESS Program** from UAE Central Bank have provided support to 300,000 customers, 10,000 SMEs and 1,500 private sector companies.
- **Banks in UAE remain well capitalized**, with average CET 1 Ratio at 14.7% and Tier 1 Capital Ratio at 16.4% as of H1 2020.

## Capital Ratios in UAE Banking System (%)



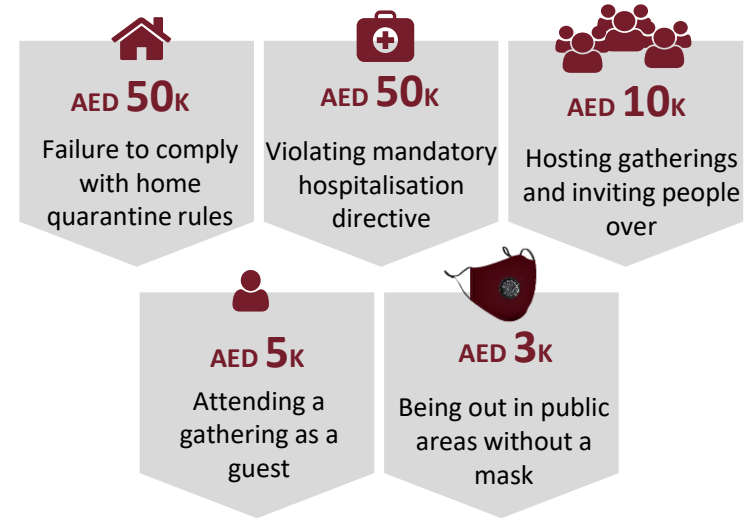
## UAE CB TESS Program



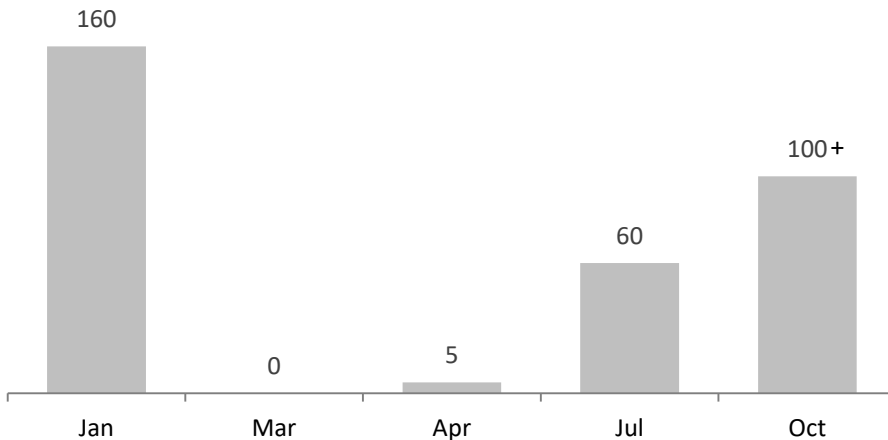
# Significant focus on precautionary safety measures as key sectors gradually recover

- Private sector activities return back following gradual opening of economic sectors.
- Authorities have reiterated to the public the importance of **adhering to safety guidelines**, with zero tolerance approach towards violators.
- Travel on gradual return**, with Emirates Airlines now flying to 100+ destinations compared to over 60 in July and nearly 0 during lockdown.
- Real Estate: There has been **increased demand from end-users and first time buyers for purchasing villas and townhouses**, driven primarily by low interest rates, reduced loan-to-value and the need to have larger living spaces during the pandemic times.

## Zero tolerance approach to violations

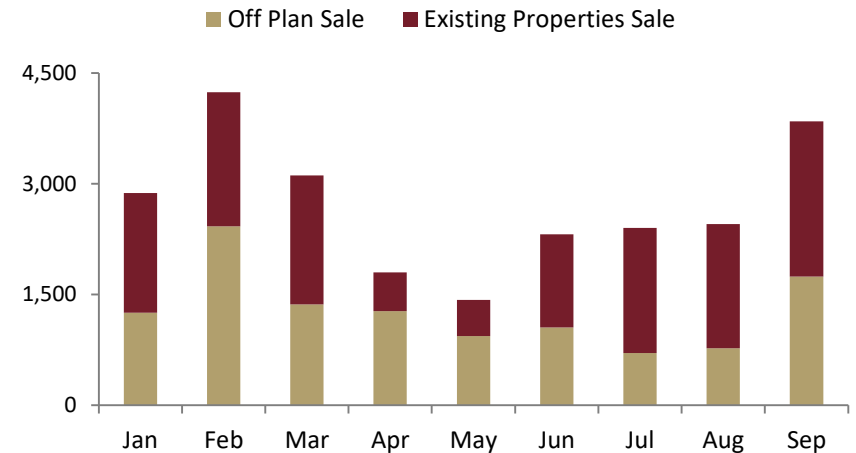


## Emirates Airlines - Increasing number of Destinations (2020)



Sources: DLD, Emirates Airlines

## Dubai Real Estate Market YTD – Number of Transactions



1. Overview

**2. Financial Performance**

3. Strategic Focus

4. Appendix

# 9M2020 Strategic Business Highlights

## Strategic Highlights

Robust balance sheet growth

Integration of Noor Bank

Extending customer support  
(TESS Program)

Capturing strong recovery on Home Finance market

Large presence in Islamic capital markets space



## Progress

Gross New Financing of nearly AED 42 billion in  
Corporate and Consumer

On target for year end completion


Relief measures of nearly AED 8 billion across corporate and  
consumer portfolios

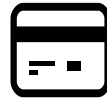
New bookings of over AED 1 billion during 3Q2020  
in Home Finance

Supported more than USD 20 billion Sukuk and syndicated  
transactions

## Significant progress on digital strategy (YTD)




**39%**   
Online transactions  
(IB and MB)




**31%**   
App Transactions



**16%**   
New App downloads



**-13%**   
Decline in ATM transactions



# Overall Financial Performance (for the period ended 30 Sept 2020)

*Preserving long term value for our customers and shareholders*



## Balance Sheet

| AED million                              | Dec 2019       | Sept 2020      | Change     |
|--|----------------|----------------|------------|
| Net Financing Assets & Sukuk Investments | 184,157        | 234,507        | 27%        |
| <b>Total Assets</b>                      | <b>231,796</b> | <b>299,303</b> | <b>29%</b> |
| Customers' Deposits                      | 164,418        | 214,642        | 31%        |
| Sukuk Financing Instruments              | 14,852         | 18,598         | 25%        |
| <b>Equity</b>                            | <b>34,732</b>  | <b>40,033</b>  | <b>15%</b> |
| <b>Total Liabilities and Equity</b>      | <b>231,796</b> | <b>299,303</b> | <b>29%</b> |

## Income Statement

| AED million                                     | 9M2019         | 9M2020                     | Change       |
|---|----------------|----------------------------|--------------|
| <b>Total Income</b>                             | 10,250         | 9,892                      | (3%)         |
| <b>Net Operating Revenue</b>                    | <b>6,877</b>   | <b>6,935</b>               | <b>1%</b>    |
| Operating Expenses                              | (1,771)        | (2,134)                    | 20%          |
| <b>Profit before Impairment and Tax Charges</b> | 5,105          | 4,801                      | (6%)         |
| Extraordinary Impairment, ECL and Overlay       | <b>(1,056)</b> | <b>(2,650)<sup>2</sup></b> | <b>151%</b>  |
| Gain on Bargain Purchase                        | -              | 1,015                      | 100%         |
| Income Tax                                      | (34)           | (41)                       | 20%          |
| <b>Group Net Profit</b>                         | <b>4,015</b>   | <b>3,124</b>               | <b>(22%)</b> |

## Financial Highlights

| Key Ratios                          | Dec 2018 | Dec 2019 | Sept 2020 |
|-------------------------------------|----------|----------|-----------|
| Net Financing to Deposit            | 93%      | 92%      | 92%       |
| Total Capital Adequacy              | 17.5%    | 16.5%    | 17.3%     |
| CET1                                | 12.4%    | 12.0%    | 12.9%     |
| Non-Performing Financing ("NPF")    | 3.4%     | 3.9%     | 4.8%      |
| ROE                                 | 18%      | 17%      | 14%       |
| ROA                                 | 2.32%    | 2.25%    | 1.70%     |
| Net Profit Margin ("NPM")           | 3.14%    | 3.15%    | 2.70%     |
| Cost to Income <sup>1</sup>         | 28.3%    | 26.9%    | 29.40%    |
| Dividend Per Share (% of par value) | 35%      | 35%      | --        |

## Highlights

- Strong balance sheet growth with **total assets approaching the AED 300 billion mark**, thus translating into a 29% growth rate.
- Net Operating Revenue largely stable at AED 6,935 million, supported by an increase in fee income of 19% YoY.
- **CASA on the rise**, now constituting 39% of overall deposits, compared to 33% at YE2019.
- **Top line income at AED 9,892 million remains robust**, despite impacts due to pandemic.

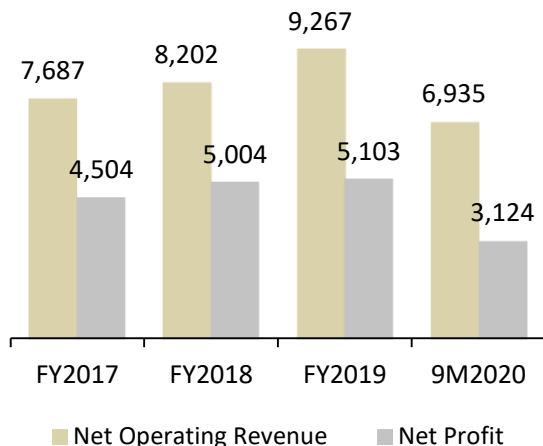
<sup>1</sup> Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income (normalized with synergies).

<sup>2</sup> Impairment provision of AED 2.65 bn includes one offs.

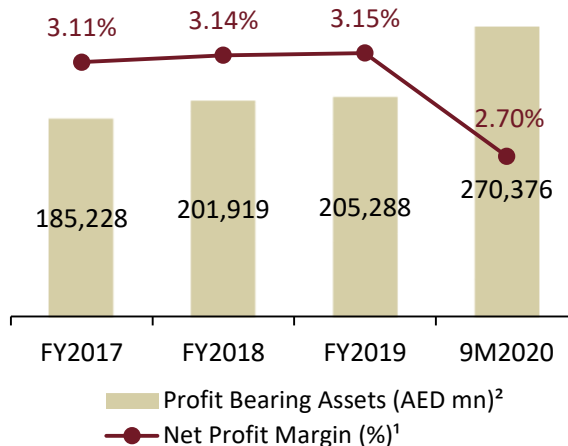


# Operating Performance

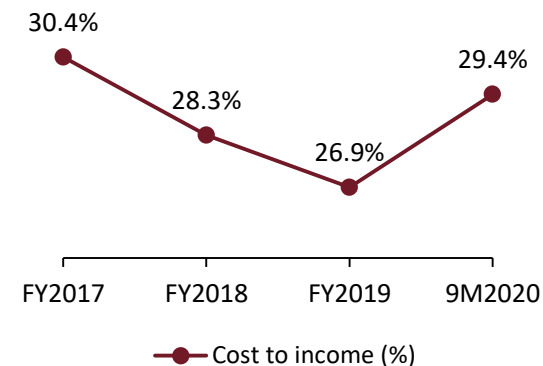
## Profitability (AED mn)



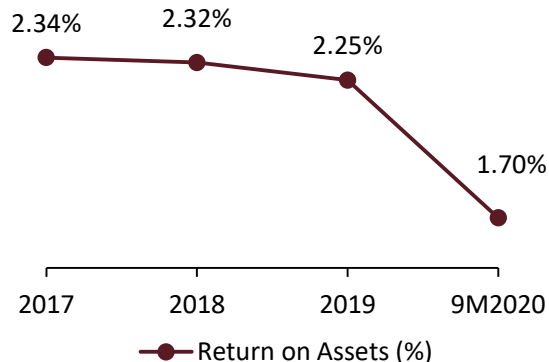
## Net Profit Margin



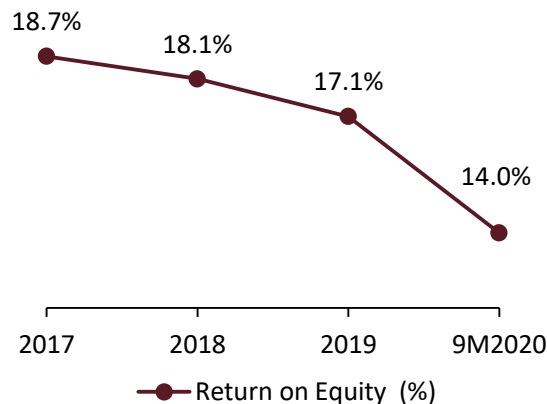
## Cost to income ratio (%)



## ROA (%)



## ROE (%)



## Highlights

- Profitability remains robust despite highly prudent and conservative approach to provisions.
- Margins slightly lower primarily because of deliberate strategy of focusing on sovereign and related business.
- Cost to income ratio has already stabilized in 9M and is expected to improve as integration synergies continue to materialize.

<sup>1</sup>Net 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.

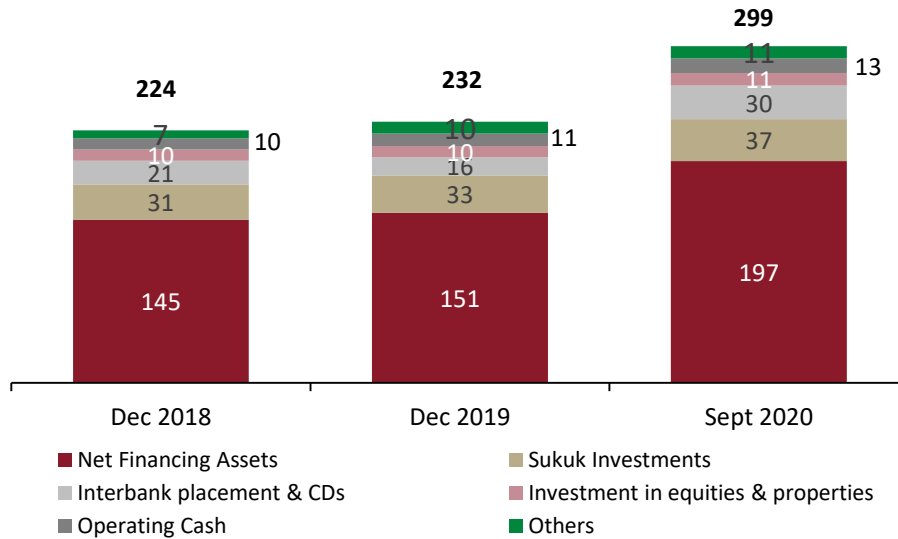
<sup>2</sup>Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

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.

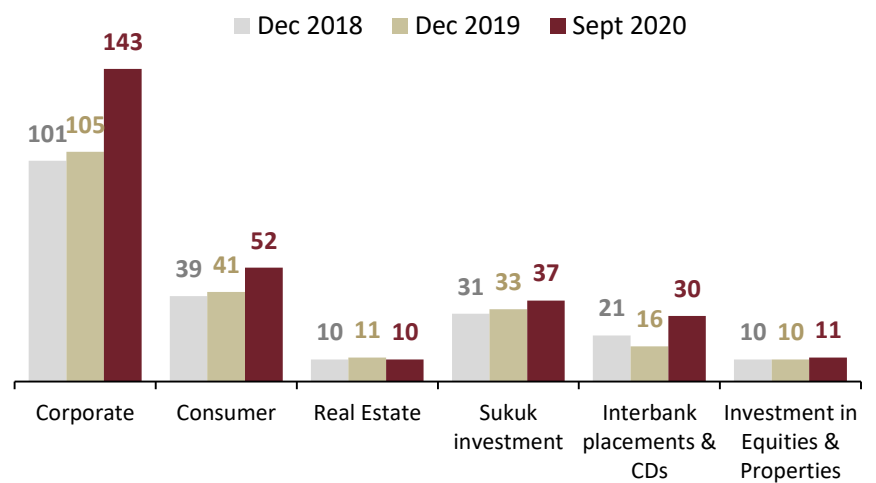
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

# Overview of Deployment of Funds/Financing

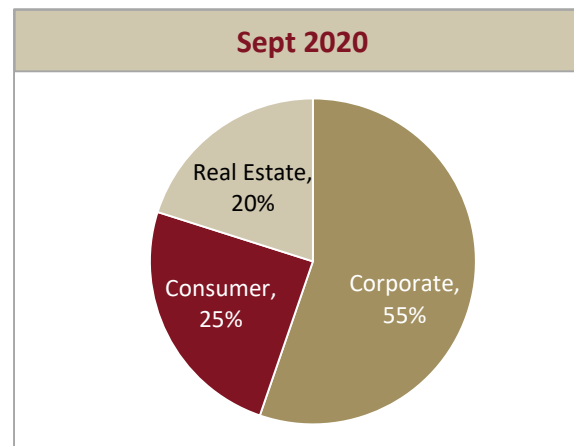
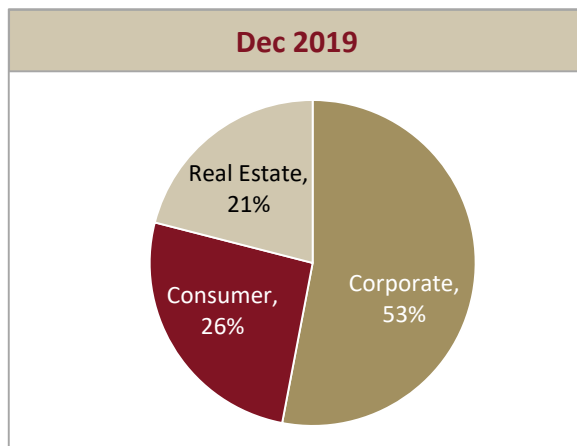
## Deployed Funds Composition (AED bn)



## Deployment by Segment (AED bn)



## Breakdown of Financing Portfolio by Sector (%) \*



## Highlights

- Earning assets continue to show strong growth with a focus on low risk sectors
- Segmental financing:
  - Corporate financing book reached AED 143 bn
  - Gross new consumer financing amounted to AED 9.5 bn
  - Real estate concentration maintained within the guidance

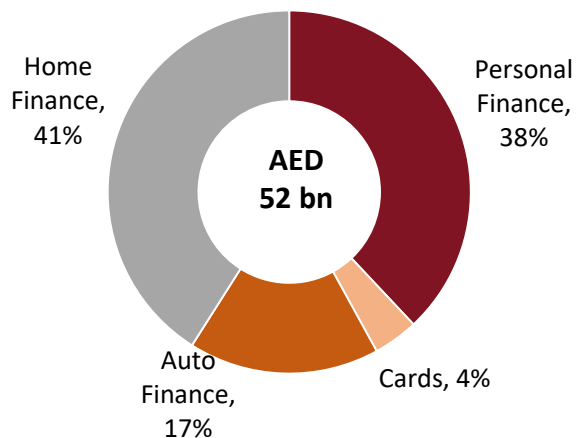
\* Corporate covers all sectors except Real Estate

# Segmental Overview – Consumer

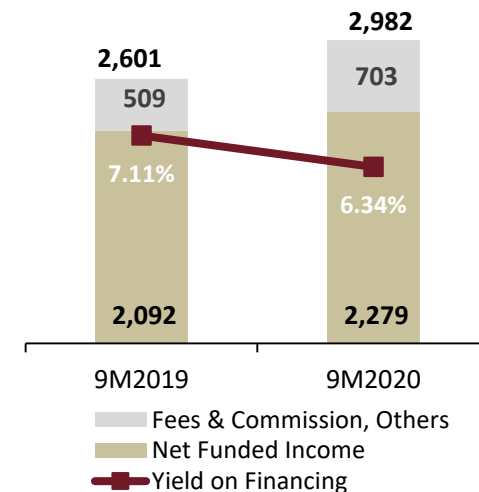
## Management Commentary

- Consumer financing now stands at **AED 52 billion**, supported by gross new financing of AED 9.5 billion.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.
- Net operating revenue increased 15% YoY to AED 2,982 million.
- Significant jump in CASA by nearly 43% YTD.

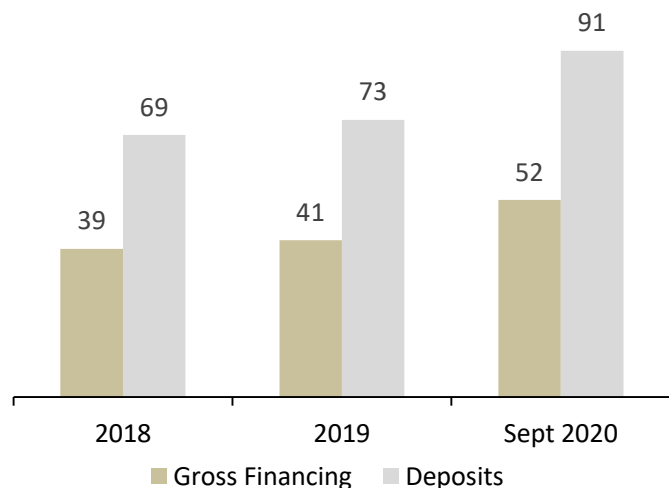
## Breakdown by Portfolio – Sept 2020



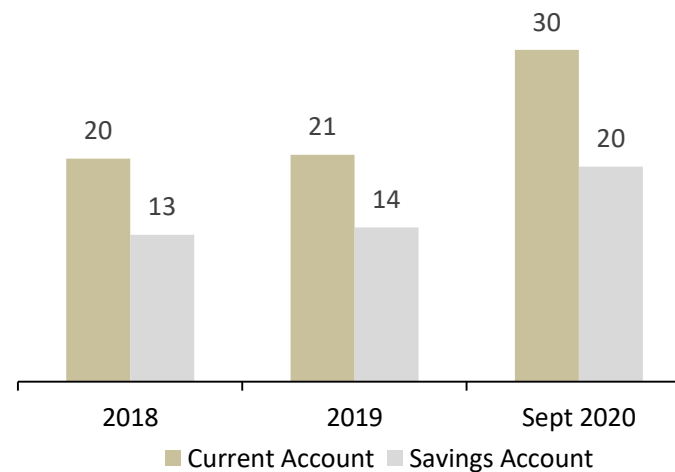
## Revenue Trends (AED mn)



## Segment Gross Financing / Deposits (AED bn)



## CASA (AED bn)

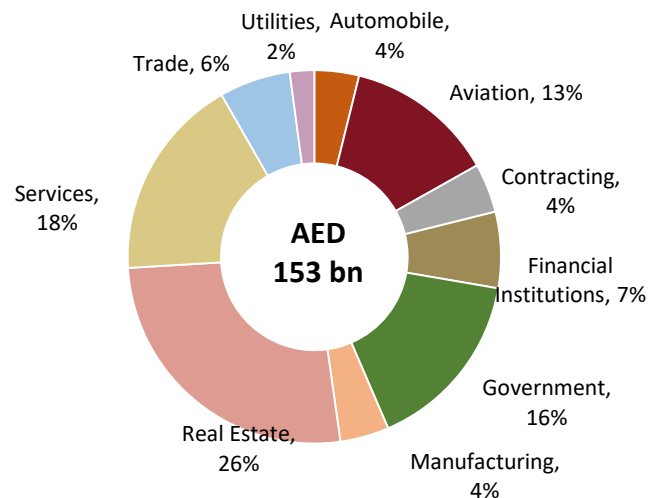


# Segmental Overview – Corporate

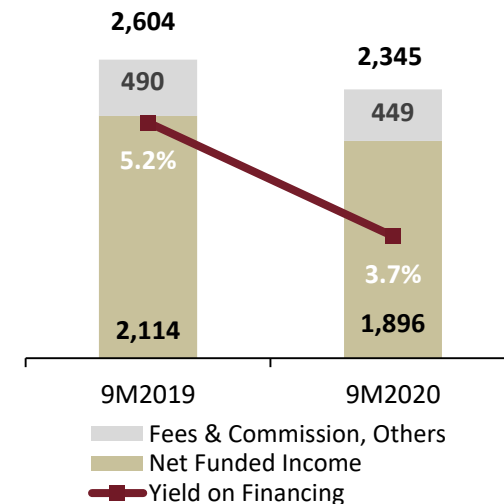
## Management Commentary

- **Gross corporate financing** amounted to AED 153 billion, a **growth of 34% YTD**.
- Portfolio remains well-diversified with a strategic focus on sovereign and lower risk sectors during the pandemic
- Focus on operating accounts led to CASA growth of 60% YTD.

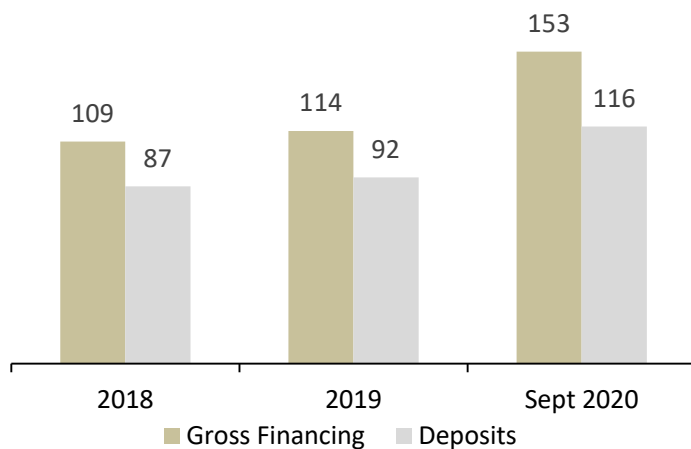
## Breakdown by Portfolio – Sept 2020



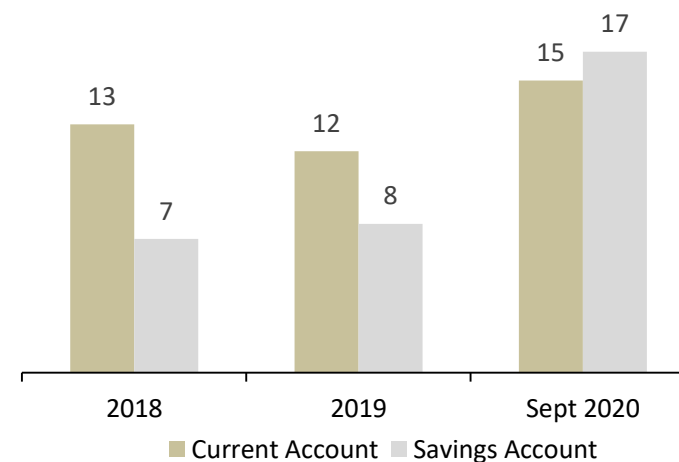
## Revenue Trends (AED mn)



## Segment Gross Financing / Deposits (AED bn)



## CASA (AED bn)

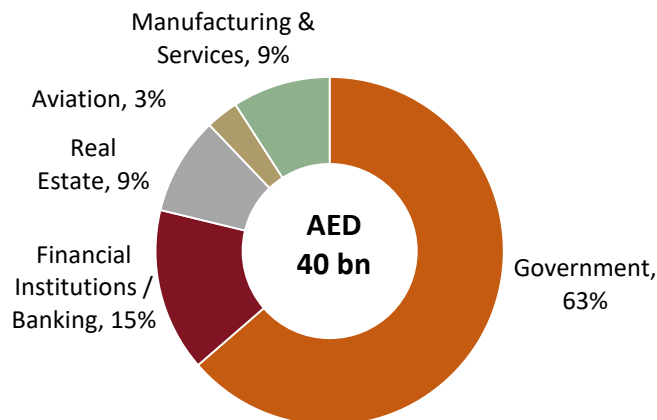


# Segmental Overview – Treasury

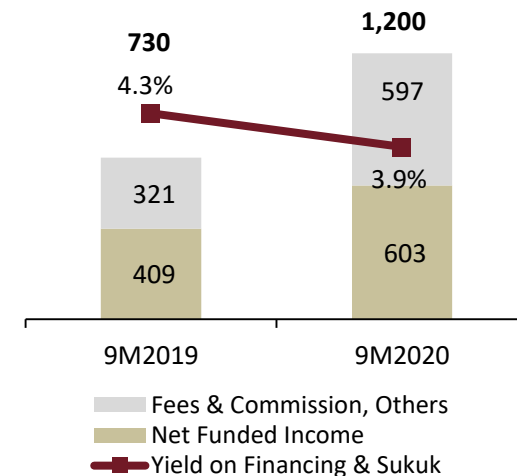
## Management Commentary

- Gross Financing and Sukuk Investments crossed AED 40 billion.
- Significant improvement in net operating revenue (+64% YoY) to AED 1.2 billion.
- Treasury yields remained healthy at nearly 4%.

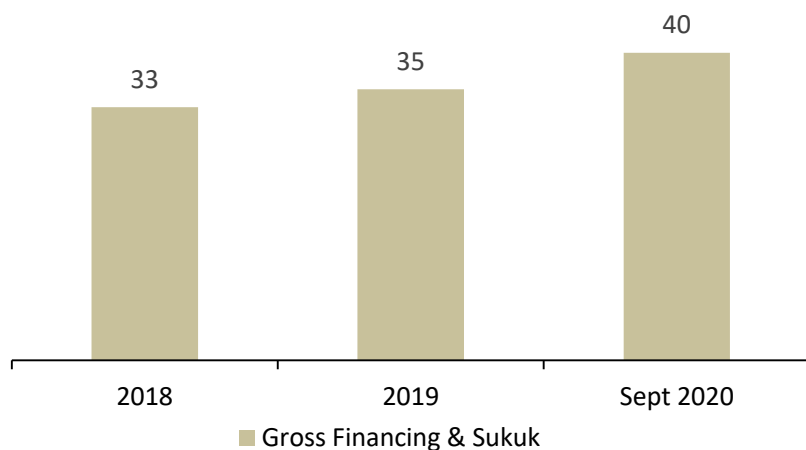
## Breakdown by Portfolio – Sept 2020



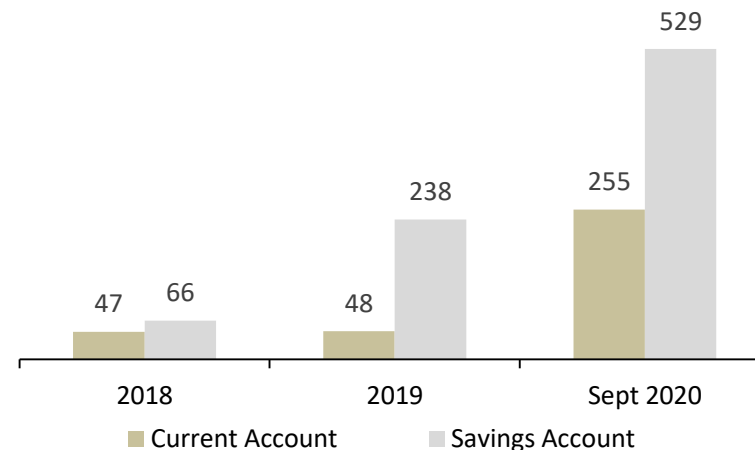
## Revenue Trends (AED mn)\*



## Segment Gross Financing & Sukuk (AED bn)



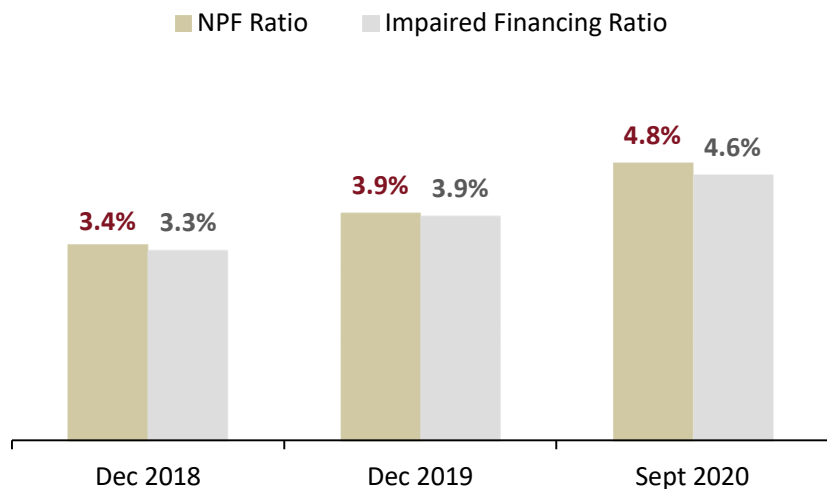
## CASA (AED mn)



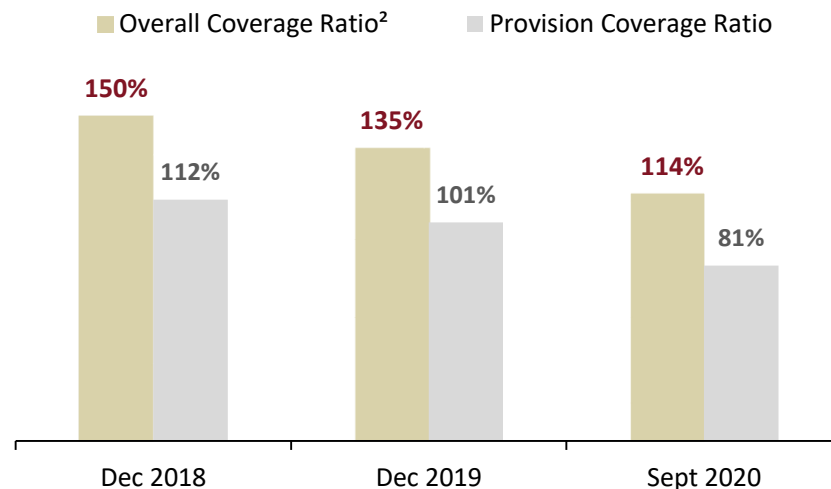
\* Based on shadow accounting for fees and commissions

# Asset Quality

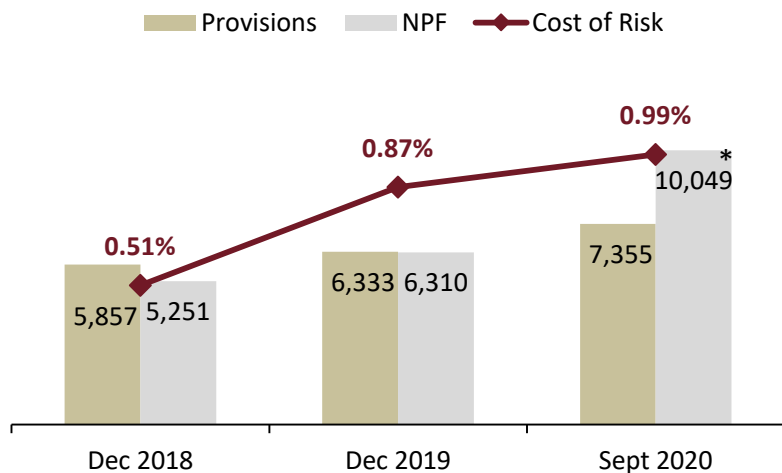
## Non-Performing Financing ("NPF")<sup>1</sup>



## Financing Provisions and Coverage Ratios



## Cumulative Provisioning (AED million)



## Highlights

- Non-Performing Financing and impaired financing ratios continued to be robust during the current times, at 4.8% and 4.6% respectively.
- Normalized cost of risk for the period was 99 bps (excluding one-off charges).
- Overall coverage including collateral has remained well above 100%.

<sup>1</sup>NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets; <sup>2</sup>Overall 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

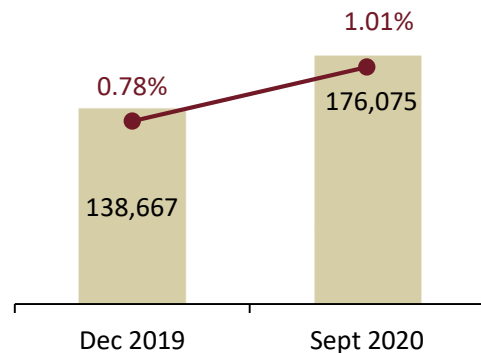
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment in Sukuk.

# Asset Quality (contd.)

## Islamic financing and investing assets (Gross Exposure by stages)

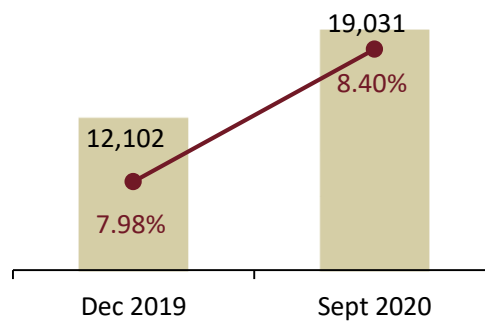
### Stage 1 (AED million)

Gross Exposure ECL Coverage



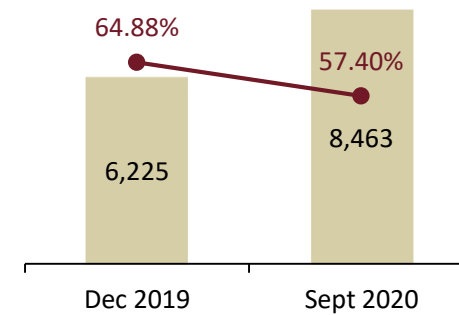
### Stage 2 (AED million)

Gross Exposure ECL Coverage



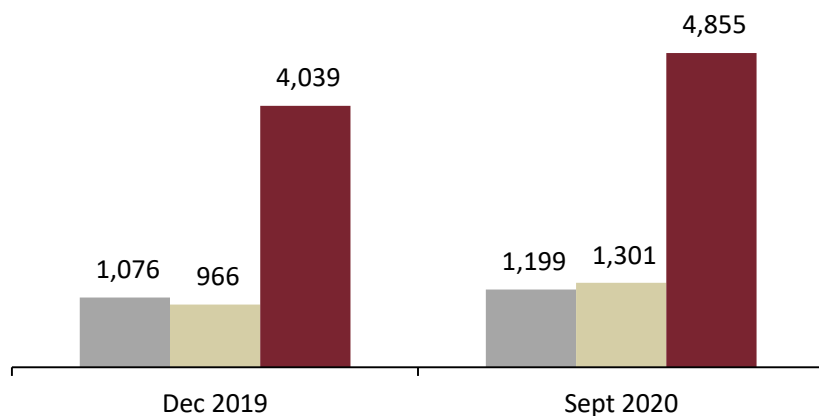
### Stage 3 (AED million)

Gross Exposure ECL Coverage



### Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3

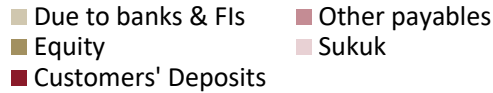


### Highlights

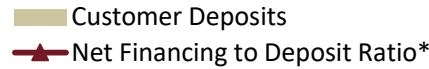
- Proactive approach taken to enhance coverage of performing stage 1 and 2 exposures, in view of uncertain economic conditions.
- Stage 1 provision coverage improved from 0.78% to 1.01%, whilst Stage 2 coverage improved from 7.98% to 8.10%.

# Funding Sources and Liquidity

## Funding Sources (AED bn)



## Customers' Deposits (AED bn)

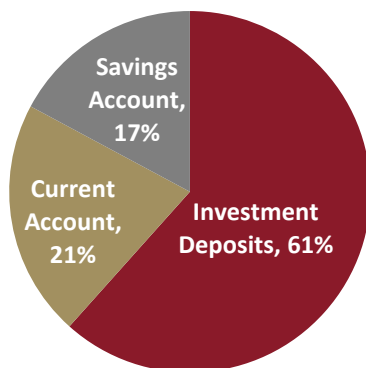


## Liquidity Coverage Ratio (LCR)

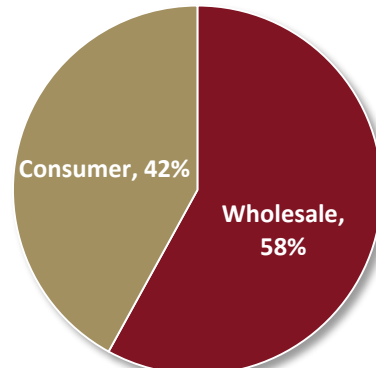


## Customer Deposits (AED 215 bn as at 30 September 2020)

### By Type



### By Business



## Highlights

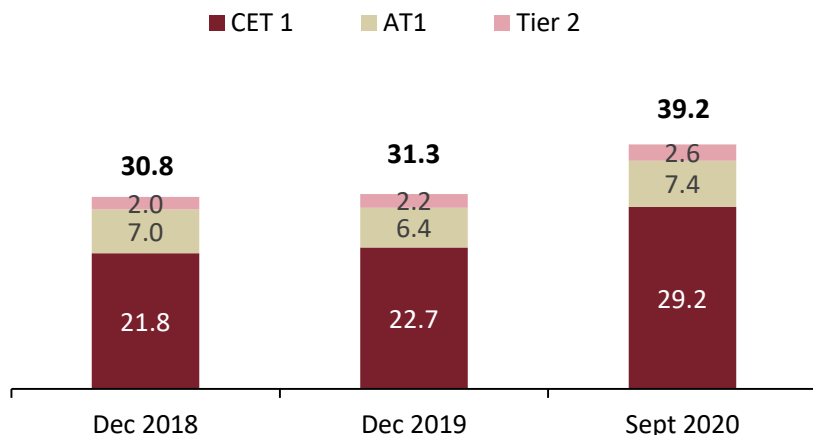
- The **bank's liquidity position** remained robust at 92%, despite market-leading growth.
- **Strong growth in deposits**, with an increase of 31% YTD indicates strength of the franchise to mobilize liquidity despite the current operating environment.
- **CASA jumps 52% YTD**, now constituting 39% of deposits.
- DIB credit continues to be attractive in the capital markets space, and in June 2020, the bank successfully raised USD 1.3 billion Sukuk (including tap), which was subscribed nearly 4.5 times.

\*Net Financing to Deposit Ratio excludes Bilateral Sukuk.

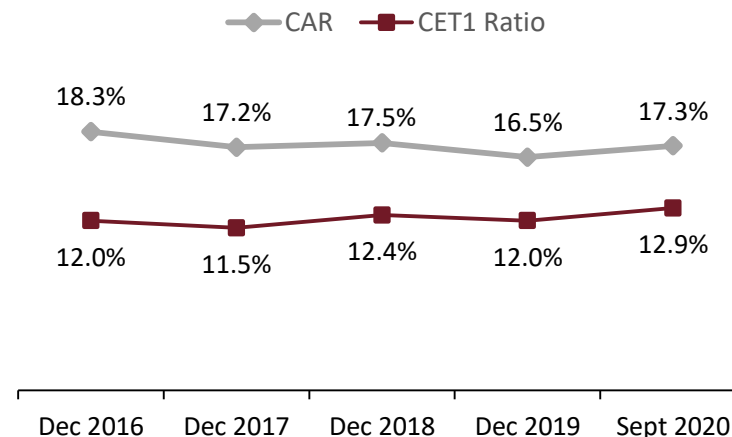


# Capitalization Overview

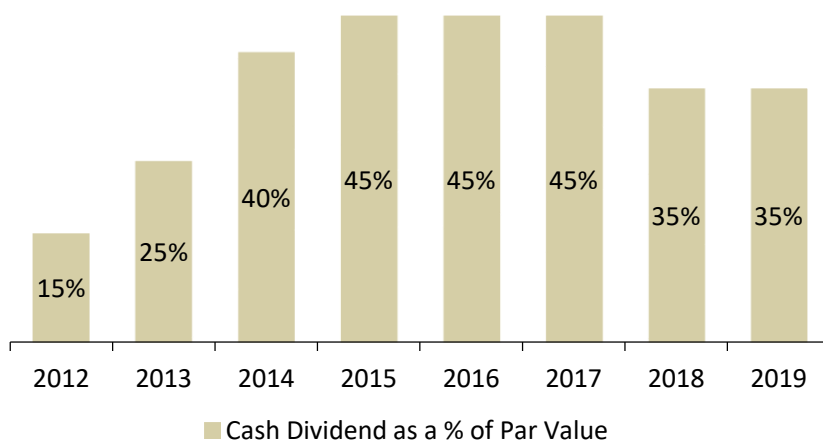
## Regulatory Capital<sup>1</sup> (AED billion)



## Capital Ratios\*



## Dividend History<sup>2</sup>



## Highlights

- **Equity position strengthened** to AED 40 billion, up by 15% compared to YE2019.
- **Capital adequacy and CET 1 ratios improved** to 17.3% (+80 bps YTD) and 12.9% (+90 bps YTD), respectively.
- Despite strong growth during the year, capital levels are intact and remain above the minimum regulatory requirement.

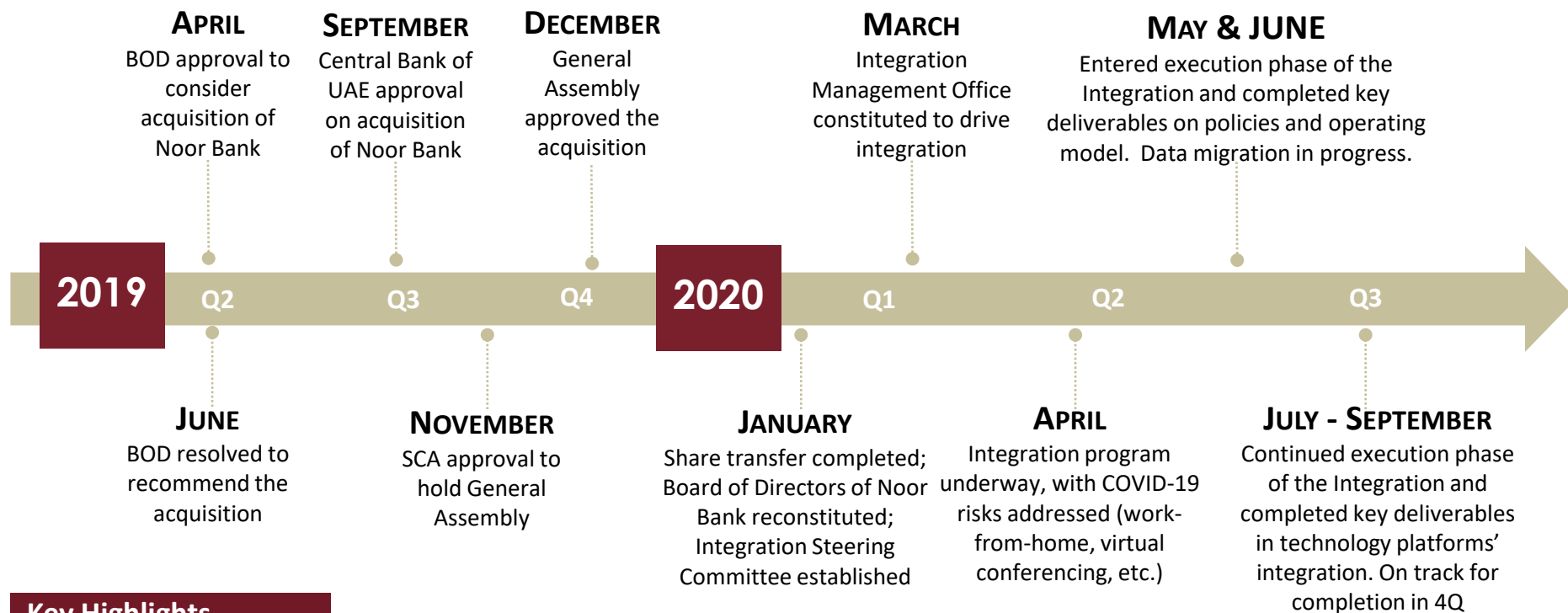
<sup>1</sup> Refers to Regulatory Capital under Basel III;

<sup>2</sup> Dividend is calculated as dividend per share divided by par value of a share ;

\*This graph reflects ratios under Basel III regime

# Acquisition of Noor Bank – key milestones

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



## Key Highlights

- ✓ The integration program is on track with all key milestones met. The Bank continues to adhere to the established operational governance and oversight structure for the integration.
- ✓ The Bank has made significant progress in terms of its technology platforms' integration. It has successfully completed Data Migration Rehearsals, System Integrated Testing, Value Chain Testing cycles and Performance Testing.
- ✓ The Bank has initiated the Customer Communications process on account of the integration, in line with the Central Bank requirements. The Bank also initiated dispatch of Welcome letters with new DIB Cards to Noor Bank Debit and Credit Card customers.
- ✓ Onboarding of Noor Bank new to Bank customers stopped from 15th September 2020 and is now being shifted to DIB.
- ✓ Continued execution of Non-technology Projects, including collateral and property migration.
- ✓ Targeted for completion in 4Q.

1. Overview

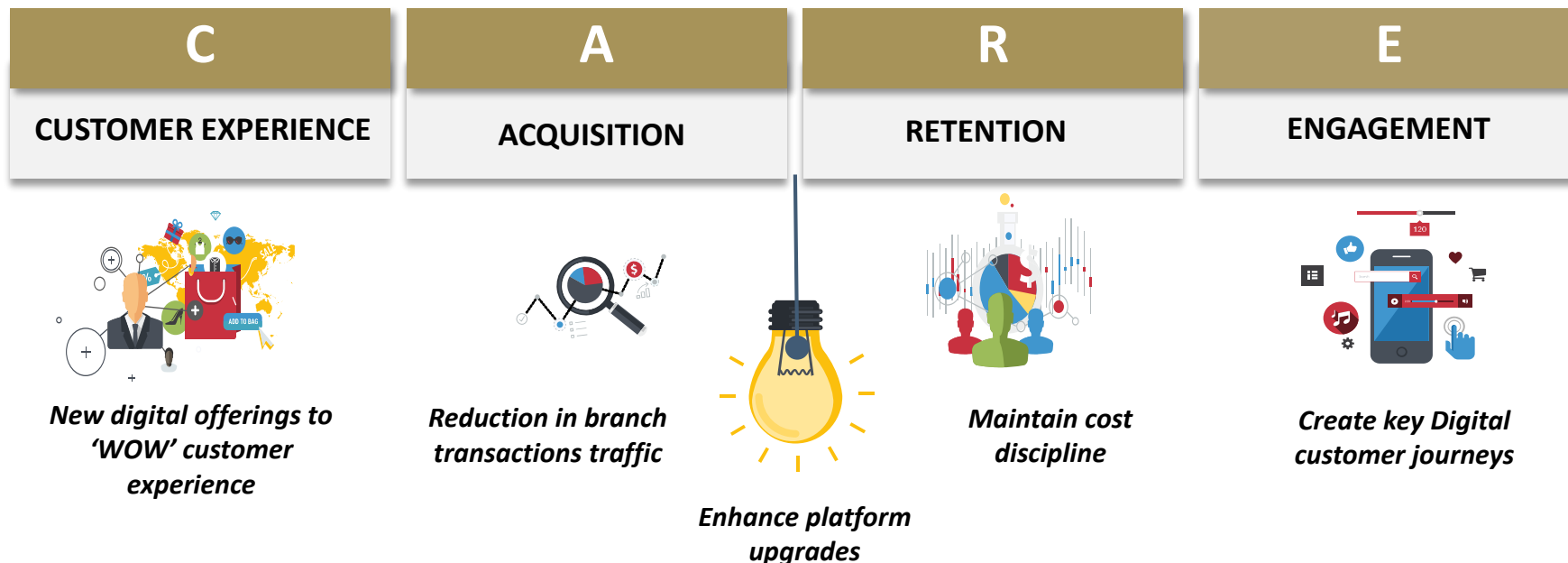
2. Financial Performance

**3. Strategic Focus**

4. Appendix

## Digitally Intelligent Bank (DIB)

### CARE IDEOLOGY



### 2020 – Target Metrics

|                   |                         |               |              |                           |                     |                  |                         |
|-------------------|-------------------------|---------------|--------------|---------------------------|---------------------|------------------|-------------------------|
| Growth            | 8% to 10%<br>27%        | NPF           | 4.0%<br>4.8% | Real Estate Concentration | ~ 20%<br>20%        | Return on Assets | 2.10% to 2.20%<br>1.70% |
| Net Profit Margin | 3.00% to 3.15%<br>2.70% | Cash Coverage | 100%<br>81%  | Cost Income Ratio         | 26% to 27%<br>29.4% | Return on Equity | 17% to 18%<br>14.0%     |

**1.** Overview

**2.** Financial Performance

**3.** Strategic Focus

**4.** Appendix

# Consolidated Income Statement

| <i>AED million</i>   | 9M2020          | 9M2019          | FY 2019        | FY 2018        |
|--|-----------------|-----------------|----------------|----------------|
| <b>Net Income</b>  | <i>Reviewed</i> | <i>Reviewed</i> | <i>Audited</i> | <i>Audited</i> |
| Income from Islamic financing and investing transactions           | 7,973           | 8,100           | 10,723         | 9,481          |
| Commission   | 1,318           | 1,106           | 1,483          | 1,476          |
| Income / (loss) from other investments measured at fair value      | 45              | 66              | 65             | 45             |
| Income from properties held for development and sale               | 42              | 92              | 126            | 124            |
| Income from investment properties                                  | 50              | 278             | 295            | 156            |
| Share of profit from associates and joint ventures                 | 13              | 66              | 58             | 137            |
| Other Income   | 450             | 543             | 934            | 311            |
| <b>Total Income</b>  | <b>9,892</b>    | <b>10,250</b>   | <b>13,684</b>  | <b>11,730</b>  |
| Depositors' and Sukuk holders' share of profit                     | (2,957)         | (3,373)         | (4,418)        | (3,528)        |
| <b>Net Income</b>  | <b>6,935</b>    | <b>6,877</b>    | <b>9,266</b>   | <b>8,202</b>   |
| <b>Operating Expenses</b>  |                 |                 |                |                |
| Personnel expenses   | (1,311)         | (1,202)         | (1,587)        | (1,580)        |
| General and administrative expenses                                | (679)           | (476)           | (632)          | (608)          |
| Depreciation of investment properties                              | (40)            | (28)            | (37)           | (35)           |
| Depreciation of property, plant and equipment                      | (104)           | (65)            | (102)          | (99)           |
| <b>Total Operating Expenses</b>                                    | <b>(2,134)</b>  | <b>(1,771)</b>  | <b>(2,358)</b> | <b>(2,322)</b> |
| <b>Profit before net impairment charges and income tax expense</b> | <b>4,801</b>    | <b>5,106</b>    | <b>6,908</b>   | <b>5,880</b>   |
| Impairment charge for the period, net                              | (2,650)         | (1,056)         | (1,763)        | (834)          |
| Gain on Bargain Purchase   | 1,015           |                 |                |                |
| <b>Profit for the period before income tax expense</b>             | <b>3,166</b>    | <b>4,050</b>    | <b>5,145</b>   | <b>5,046</b>   |
| Income tax expense   | (41)            | (34)            | (42)           | (43)           |
| <b>Net Profit for the period</b>                                   | <b>3,124</b>    | <b>4,016</b>    | <b>5,103</b>   | <b>5,004</b>   |
| <b>Attributable to</b>   |                 |                 |                |                |
| <b>Owners of the Bank</b>  | <b>3,125</b>    | <b>3,967</b>    | <b>5,015</b>   | <b>4,916</b>   |
| Non-Controlling Interests  | (1)             | 48              | 88             | 88             |

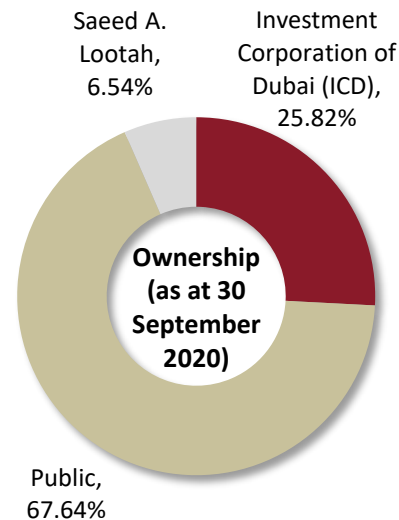
# Consolidated Balance Sheet

| <i>AED million</i>                                      | <b>30 Sept 2020</b> | <b>31 Dec 2019</b> | <b>31 Dec 2018</b> |
|---|---------------------|--------------------|--------------------|
| <b>Assets</b>   | <i>Reviewed</i>     | <i>Audited</i>     | <i>Audited</i>     |
| Cash and balances with central banks                    | 37,917              | 21,268             | 22,546             |
| Due from banks and financial institutions               | 4,897               | 6,248              | 8,297              |
| Islamic financing and investing assets, net             | 197,436             | 150,913            | 144,739            |
| Investments in Islamic Sukuk measured at amortized cost | 37,071              | 33,244             | 31,179             |
| Other investments at fair value                         | 1,254               | 1,266              | 1,687              |
| Investments in associates and joint ventures            | 1,918               | 1,977              | 1,928              |
| Properties held for sale                                | 1,388               | 1,337              | 1,449              |
| Investment properties                                   | 6,588               | 5,209              | 4,495              |
| Receivables and other assets                            | 9,385               | 8,743              | 6,048              |
| Property, plant and equipment                           | 1,449               | 1,590              | 1,314              |
| <b>Total Assets</b>                                     | <b>299,303</b>      | <b>231,796</b>     | <b>223,682</b>     |
| <b>Liabilities and Equity</b>                           |                     |                    |                    |
| <b>Liabilities</b>                                      |                     |                    |                    |
| Customers' deposits                                     | 214,642             | 164,418            | 155,657            |
| Due to banks and financial institutions                 | 17,323              | 9,147              | 13,203             |
| Sukuk financing instruments                             | 18,598              | 14,852             | 12,371             |
| Payables and other liabilities                          | 8,707               | 8,646              | 8,323              |
| <b>Total Liabilities</b>                                | <b>259,270</b>      | <b>197,063</b>     | <b>189,555</b>     |
| <b>Equity</b>   |                     |                    |                    |
| Share Capital   | 7,241               | 6,590              | 6,590              |
| Tier 1 Sukuk  | 8,264               | 6,428              | 7,346              |
| Other Reserves and Treasury Shares                      | 13,785              | 11,113             | 10,861             |
| Investments Fair Value Reserve                          | (883)               | (1,175)            | (850)              |
| Exchange Translation Reserve                            | (1,218)             | (1,095)            | (1,052)            |
| Retained Earnings                                       | 10,119              | 10,131             | 8,569              |
| <b>Equity Attributable to owners of the banks</b>       | <b>37,308</b>       | <b>31,993</b>      | <b>31,464</b>      |
| Non-Controlling Interest                                | 2,725               | 2,739              | 2,663              |
| <b>Total Equity</b>                                     | <b>40,033</b>       | <b>34,732</b>      | <b>34,127</b>      |
| <b>Total Liabilities and Equity</b>                     | <b>299,303</b>      | <b>231,796</b>     | <b>223,682</b>     |

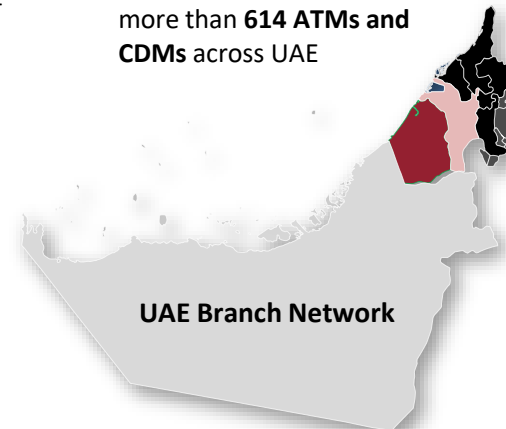
# Dubai Islamic Bank at a Glance

*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, healthy profitability, sound funding & liquidity and adequate capital ratios.
- In January 2020, **DIB successfully completed the acquisition of Noor Bank**, with the integration of the latter’s operations currently underway, and on track for completion soon.



Around **68 branches** and more than **614 ATMs and CDMs** across UAE



**3 million +** customers globally



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



**More than 9,000** employees across the Group



**FOL increase to 40%** approved by shareholders

## Significant Subsidiaries and Associates



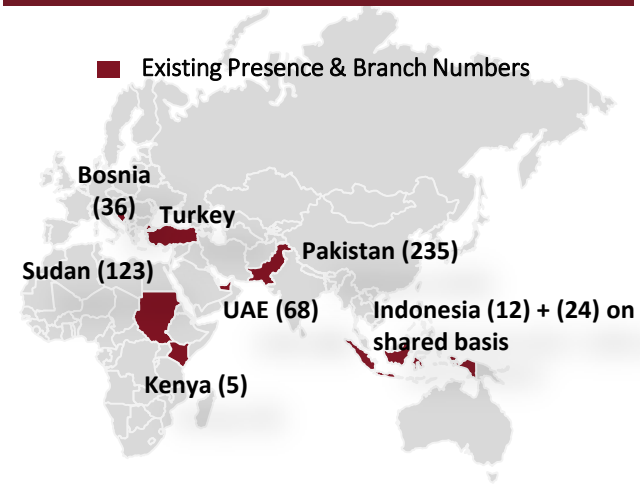
## Credit Ratings

Moody’s  
**A3**  
Negative

Fitch  
**A**  
Stable

Islamic International Rating Agency (IIRA)  
**A/A1**  
Positive

## International Geographic Presence







**Preserving Quality of Assets**



**Focusing on Low Risk Assets / Sectors**







**Protecting the Franchise**






**Maximizing Integration Synergies**

# Response to Date on COVID-19 - In It Together with Our People, Clients & Communities





## Our People

-  **Gradual progression to Work from Office** with social distancing guidelines implemented
-  **Encourage flexible working hours**, relocations and installing acrylic sheets on work stations where social distancing is a challenge
-  **Protecting Touchpoints** via thorough sanitization of DIB Offices, Branches & ATM spots, deployment of hand sanitizers in all locations and temperature scanning at all DIB sites
-  **Educating our staff** on precautionary actions via regular emails and on-site posters




## SME & Corporate Customers

-  **Effective 15 March 2020** and based on eligibility customer may get deferment of finance with no additional charges for existing customers
-  **Introduced Low profit rates**, reduction in processing fees and simplified documentation process
-  **Facilitating clients** to manage operations through digital channels

## Retail Customers

-  Effective 15 March 2020 and based on eligibility, special finance postponement schemes as well as waivers and benefits on various consumer products have been put in place to help customers during this difficult time
-  Encouraging customers to use contactless payments accessible by activating Apple Pay or Samsung Pay
-  Bank From Home with wide range of banking services available via DIB Online Banking and Mobile App
-  Regular Updates via DIB Digital channels such as SMS, Emailers, Social Media & Phone Banking

## Supporting Community

-  The Bank announced largest Contribution of AED120 million in UAE to the Community Solidarity Fund Against Covid-19. The gesture represents bank's commitment to supporting all national humanitarian initiatives
-  Crisis Management Team setup to monitor the situation
-  Circulate inspiring and uplifting messages across various social media channels

## 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 68 branches and more than 614 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

# Select DIB Debt Capital Market Transactions

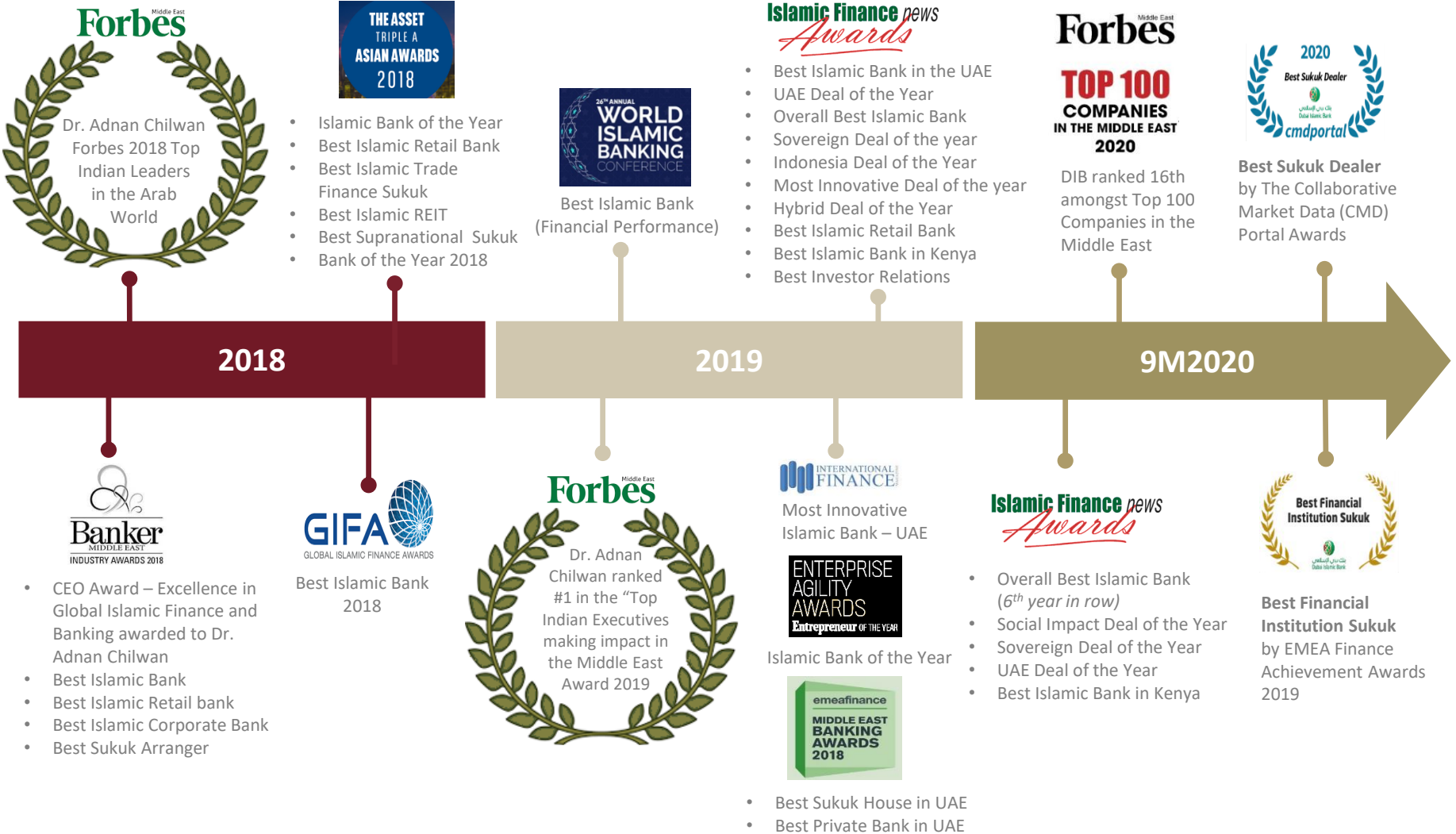
|   |   |   |  |  |   |
|---|---|---|--|--|---|
| <br><b>Emirates Islamic Bank</b><br>USD 500,000,000<br>1.827% 5yr Sukuk<br>JLM & Bookrunner<br>Sep 2020 | <br><b>Dubai Department of Finance</b><br>USD 1,000,000,000<br>2.763% 10yr Sukuk<br>JLM & Bookrunner<br>Sep 2020 | <br><b>DP World</b><br>USD 1,500,000,000<br>6.000% Perpetual Sukuk<br>JLM & Bookrunner<br>Jun 2020 | <br><b>Dubai Islamic Bank (Tap)</b><br>USD 300,000,000<br>2.950% Long 5yr Sukuk<br>JLM & Bookrunner<br>Jun 2020 | <br><b>Republic of Indonesia</b><br>USD 2,500,000,000<br>USD 750mn 2.300% 5yr<br>USD 1,000mn 2.800% 10yr<br>USD 750mn 3.800% 30yr<br>JLM & Bookrunner<br>Jun 2020 | <br><b>Sharjah Islamic Bank</b><br>USD 500,000,000<br>2.850% 5yr Sukuk<br>JLM & Bookrunner<br>Jun 2020 |
|---|---|---|--|--|---|

|   |  |  |   |   |
|---|--|--|---|---|
| <br><b>Dubai Islamic Bank</b><br>USD 1,000,000,000<br>2.950% Long 5yr Sukuk<br>Sole Arranger<br>JLM & Bookrunner<br>Jun 2020 | <br><b>Government of Sharjah</b><br>USD 1,000,000,000<br>2.942% 7yr Sukuk<br>JLM & Bookrunner<br>Jun 2020 | <br><b>DAR AL ARKAN<br/>دار الأركان</b><br>USD 400,000,000<br>6.875% 7yr Sukuk<br>JLM & Bookrunner<br>Feb 2020 | <br><b>Islamic Development Bank</b><br>USD 2,000,000,000<br>1.809% 5yr Sukuk<br>JLM & Bookrunner<br>Feb 2020 | <br><b>First Abu Dhabi Bank</b><br>USD 500,000,000<br>2.500% 5yr Sukuk<br>JLM & Bookrunner<br>Jan 2020 |
|---|--|--|---|---|

## Select Syndicated / Club Transactions

|  |   |  |   |
|--|---|--|---|
| <br><b>Govt. of Egypt</b><br>USD 2,000,000,000<br>Mandated Lead Arranger<br>Aug 2020 | <br><b>Ports &amp; Free Zone World</b><br>USD 9,000,000,000<br>Mandated Lead Arranger & Bookrunner<br>Apr 2020 | <br><b>Network International</b><br>USD 525,000,000<br>Mandated Lead Arranger<br>Mar 2020 | <br><b>Topaz Energy &amp; Marine Ltd.</b><br>USD 392,000,000<br>Mandated Lead Arranger<br>Feb 2020 |
|--|---|--|---|

# Select Awards & Accolades





بنك دبي الإسلامي  
Dubai Islamic Bank

**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](mailto:investorrelations@dib.ae)



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