



Investor Presentation

For the period ending
31 December 2022

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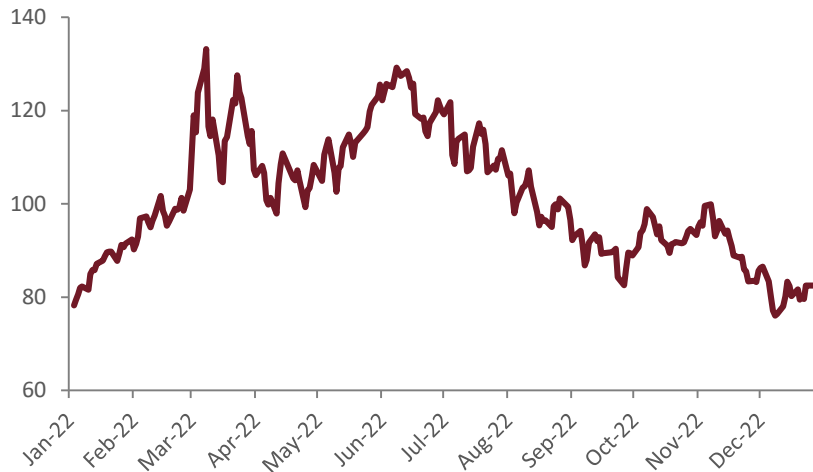
2 Financial Performance

3 Strategic Focus & Theme

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Global economy normalizing from pandemic pressures

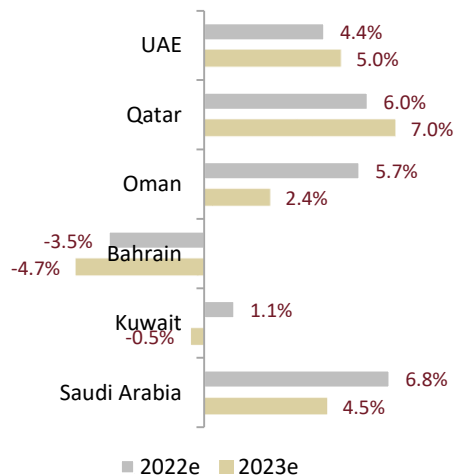
Brent Crude Oil Prices (USD per barrel)



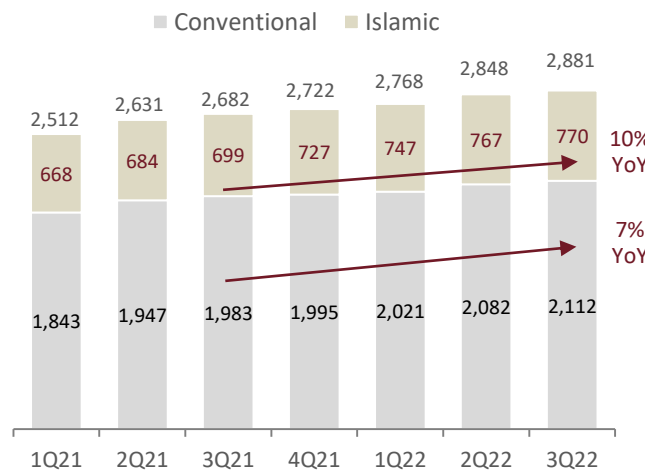
2022 events snapshot:

- The following economic themes took a toll on 2022's global growth: higher inflation, higher interest rates, weak household income and geopolitical uncertainties.
- Brent oil's performance was volatile, closing the year at USD85.9/barrel, up 10% YoY but considerably below its peak of nearly USD 140/b in March upon the Russia/Ukraine war outbreak.
- Lackluster performance by global equity markets while GCC markets exhibited pockets of growth.
- Looking into 2023e, despite cautious oil outlook due to OPEC+ decisions, the GCC region is expected to outperform major economies in terms of GDP growth and fiscal surpluses as most embrace green growth strategies.

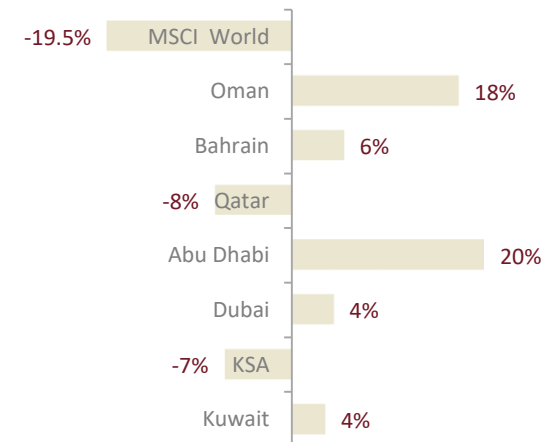
GCC Fiscal Surplus balance (% of GDP)



GCC Banking Sector Total Assets (USD bn)

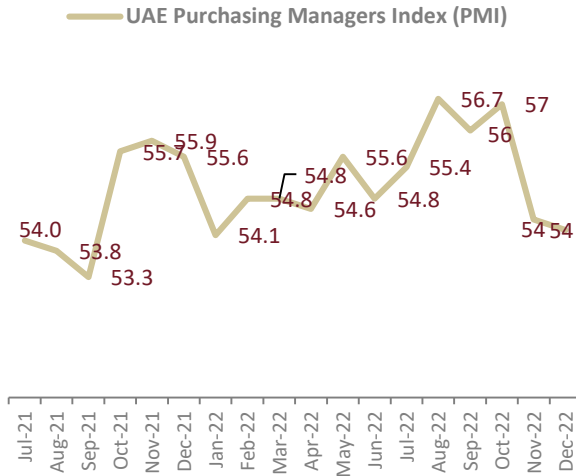


GCC markets 2022 outperforming global trend (%)

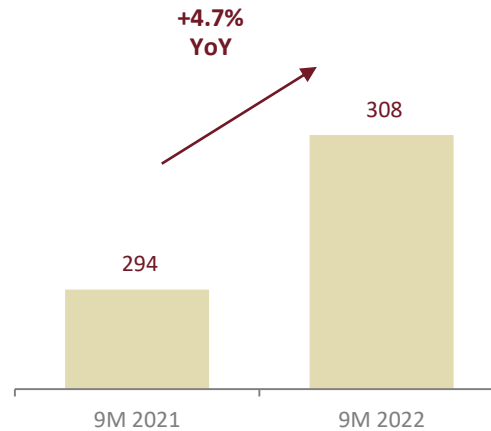


UAE sustains economic expansion with the full resumption of economic and business activities

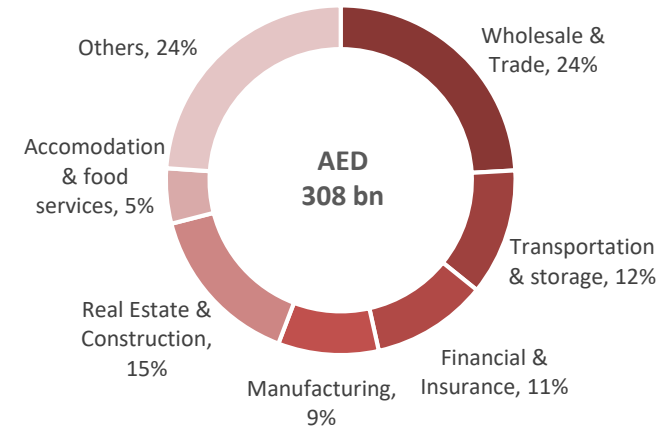
UAE PMI Index



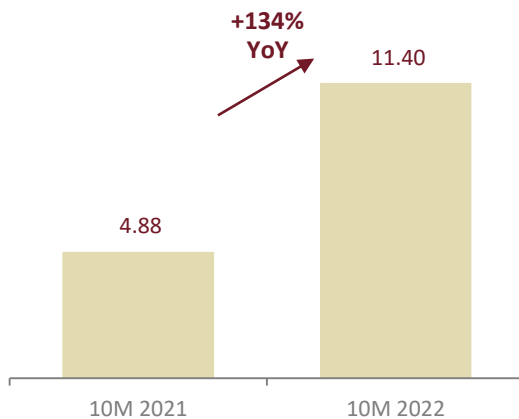
Dubai GDP Value (AED bn) – 9M 2022



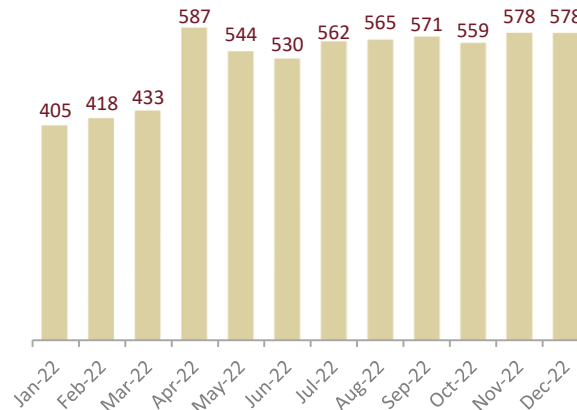
Dubai GDP Breakdown (%) – 9M 2022



Dubai International Visitors (million)



DFM Market Cap (AED bn)



UAE Outlook

- **UAE top priorities for 2023**
 - Consolidation of national identity.
 - To double the size of the UAE's economy to AED3 trillion and tourists to 40 million as part of the UAE Tourism Strategy 2031
 - Championing environment and sustainability.
 - Developing education sector.
 - Boosting Emiratisation policies.
 - Expanding economic partnerships.
- **Dubai Economic Agenda 2033 (D33)**
 - To launch 100 future transformational projects within the next 10 years with economic target of AED32 trillion
 - Consolidate Dubai's position to be among the top 3 cities in the world.

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1 Overview

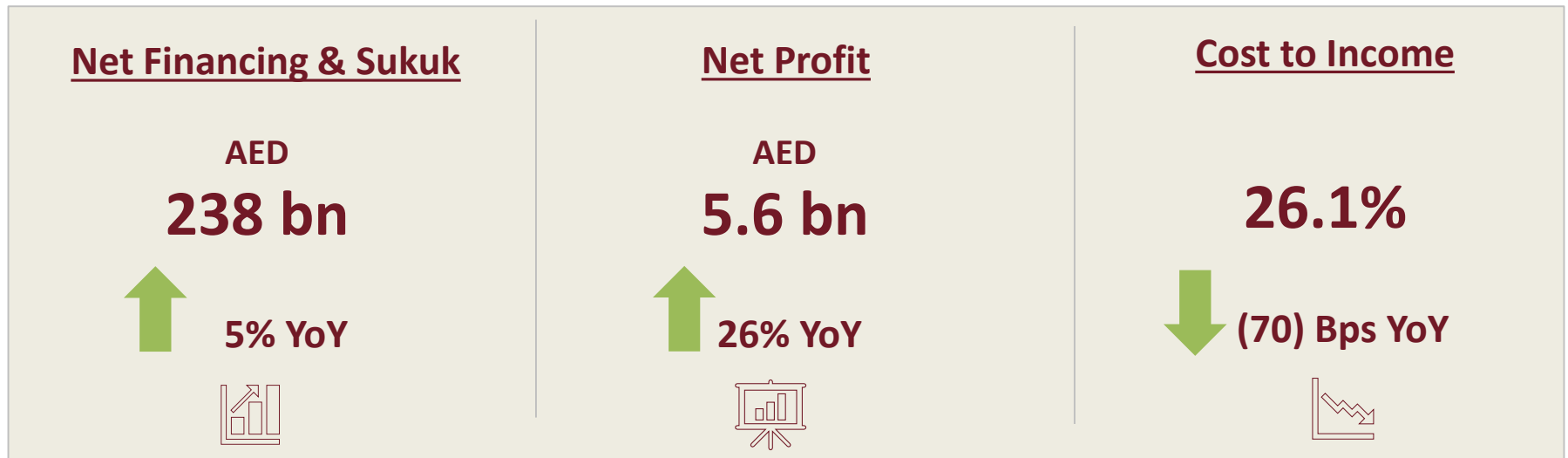
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Key Highlights – FY 2022

- Record breaking inflation has been the key global economic theme in 2022.
- **Unprecedented rate environment** combined with excess liquidity saw early wholesale sector repayments during FY 2022.
- **Net financing and sukuk up by 5% YoY** to AED 238 billion.
- **Highest annual profitability of AED5.6 billion up ~26% YoY** supported by double digit revenue growth and lower impairments.
 - **Margins** maintaining positive and **upward trajectory** rising by 40 bps YoY, exceeding guidance.
 - **Lower Impairment** by 14% YoY, signifying portfolio quality and improving economic conditions.
- Market leading **cost-income ratio** at 26.1% depicting strong efficiencies within the business.



Overall Financial Performance

(for the period ending December 2022)

Balance Sheet

AED million	Dec 2021	Dec 2022	% Change
Net Financing Assets & Sukuk Investments	228,485	238,271	5.0%
Total Assets	279,082	288,238	3.3%
Customers' Deposits	205,845	198,637	(3.5%)
Sukuk Financing Instruments	20,563	22,340	8.6%
Equity	41,465	43,975	6.1%
Total Liabilities and Equity	279,082	288,238	3.3%

Income Statement

AED million	Dec 2021	Dec 2022	% Change
Total Income	11,795	14,101	19.6%
Net Operating Revenue	9,422	10,467	11.1%
Operating Expenses	(2,529)	(2,733)	8.1%
Profit before Impairment and Tax Charges	6,893	7,734	12.2%
Impairments	(2,448)	(2,103)	(14.1)%
Income Tax	(38)	(79)	107.9%
Group Net Profit	4,406	5,552	26.0%

Key Ratios

	Dec 2020	Dec 2021	Dec 2022
Total Capital Adequacy	18.5%	17.1%	17.6%
CET1	12.0%	12.4%	12.9%
Non-Performing Financing ("NPF")	5.7%	6.8%	6.5%
ROTE	10.2%	13.0%	17.0%
ROA	1.2%	1.5%	2.0%
Net Profit Margin ("NPM")	2.6%	2.6%	3.0%
Cost to Income	29.4%	26.8%	26.1%
Dividend Per Share (% of par value)	20%	25%	30%*

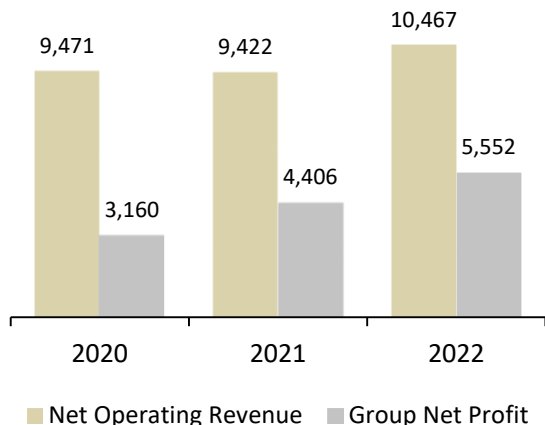
Highlights

- **Net financing & sukuk investments** at AED 238 billion, up 5% YoY, primarily driven by solid 25% YoY growth on the fixed income book. Gross new financing & sukuk investments in FY2022 amounted to nearly AED 63 billion.
- **Total income** at AED 14.1 billion, a strong double digit increase by 20% YoY; supported by a 30% increase in funded income to AED 11.7 billion. Net Operating Revenues up 11% YoY to reach to AED 10.5 billion.
- **Impairments** continued its declining trend 14% YoY as **NPF** continued its similar trend down by 30 bps YoY to reach 6.5%.
- **Robust profitability growth** of 26% YoY to reach to AED 5.6 billion driven by rising income, controlled OPEX and lower impairments.
- **Net Profit Margins** up 40 bps YoY to reach to 3.0% driven by current rate environment, decent CASA and focus on retail business.

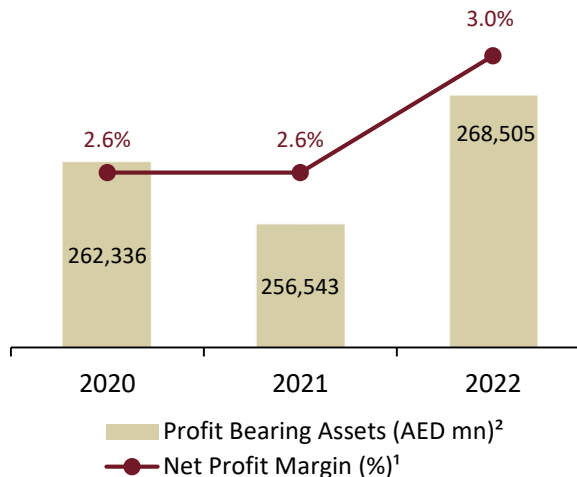
* Proposed dividend, subject to shareholder approval during AGM.

Operating Performance

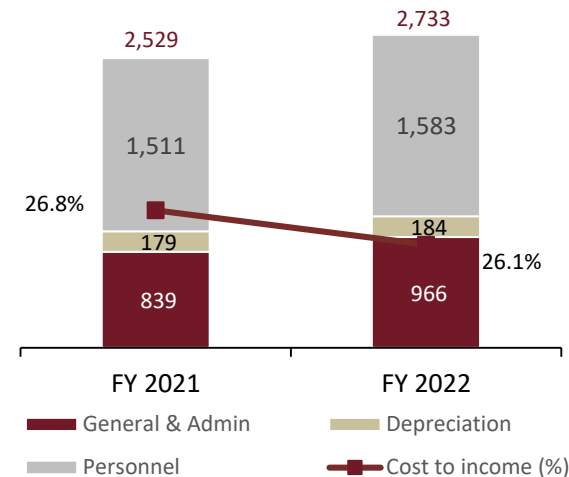
Profitability (AED mn)



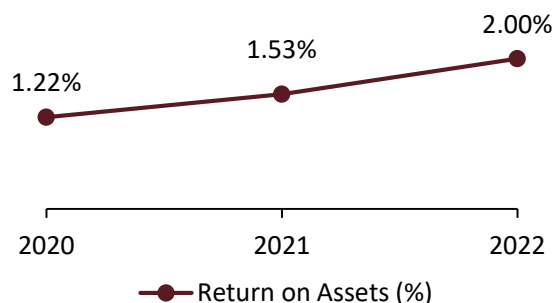
Net Profit Margin (%)



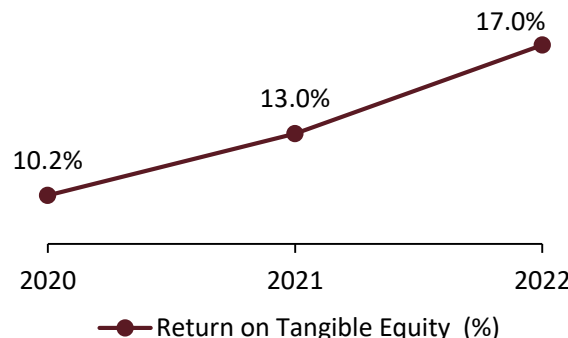
OPEX trends (AED mn) & Cost to Income



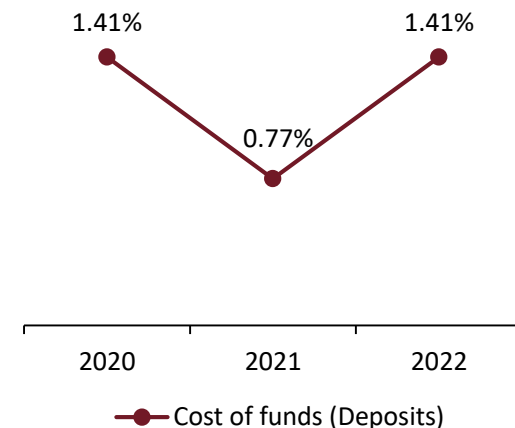
ROA (%)



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.

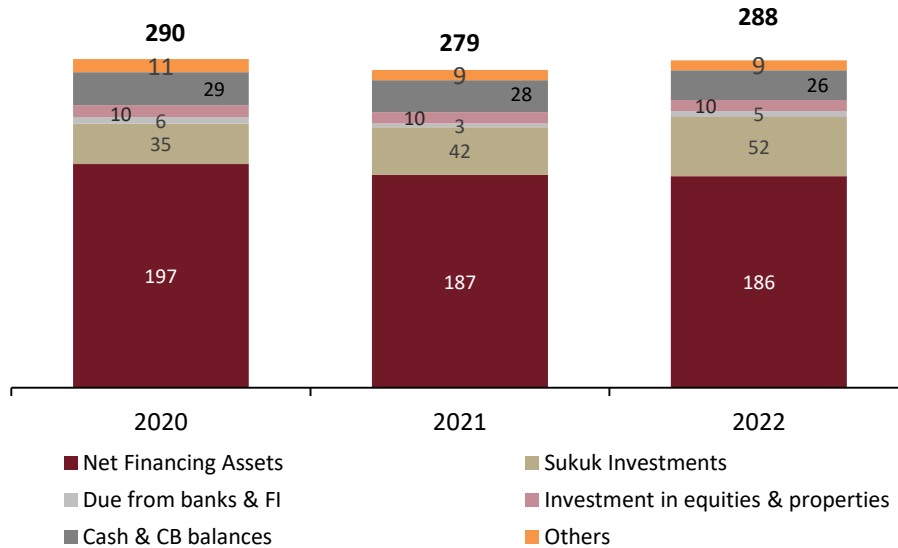
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

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.

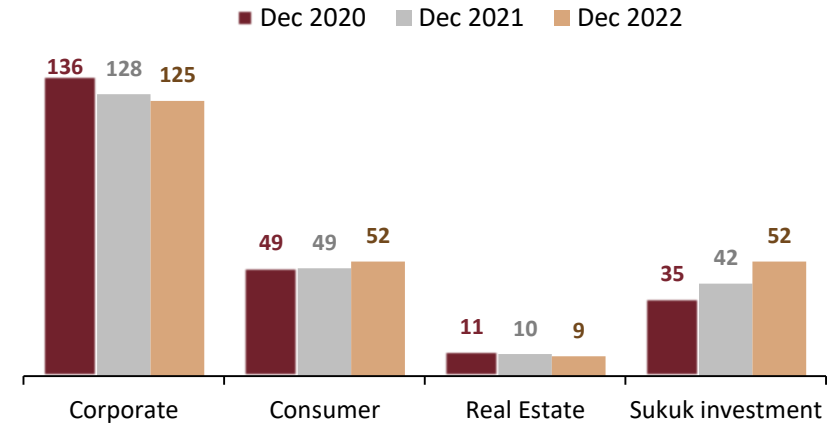
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

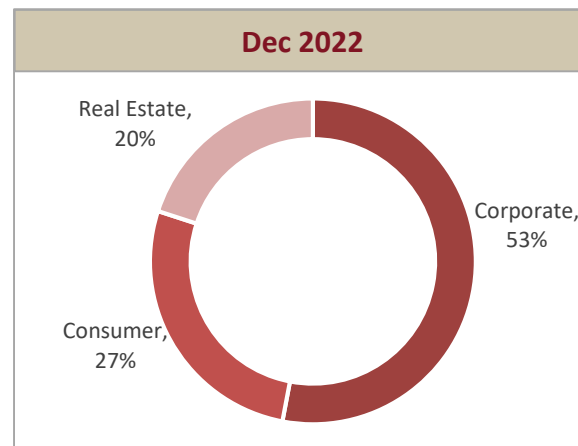
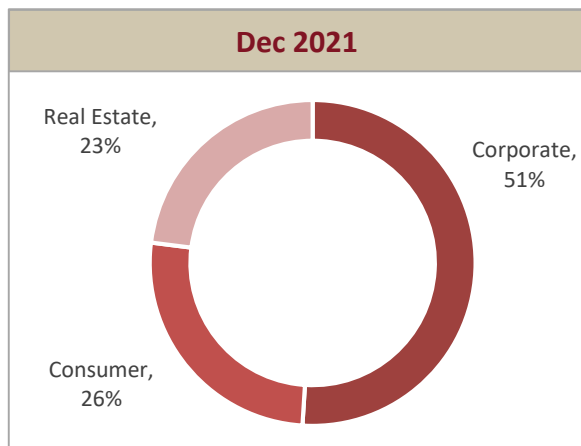
Deployed Funds Composition (AED bn)



Net Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- 83% of total assets is in the form of high profit bearing assets.
- Robust growth in Sukuk investments of 25% YoY to nearly AED 52 billion. Net financing assets stand at AED 186 billion.
- Strength of consumer franchise visible as portfolio witnessed growth of 6% YoY reflecting positively on margins.
- Real Estate exposure dropped to 20% from 23% in 2021 and 21% in 9M 2022, meeting guidance.

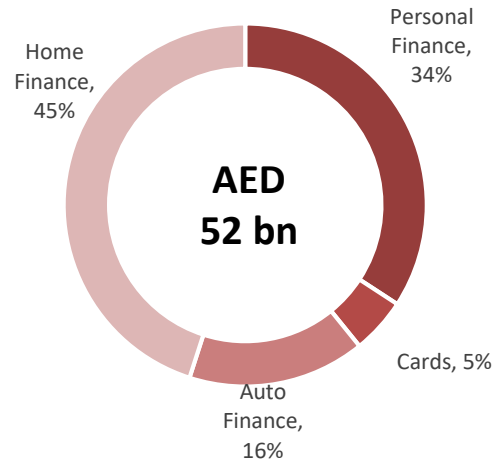
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

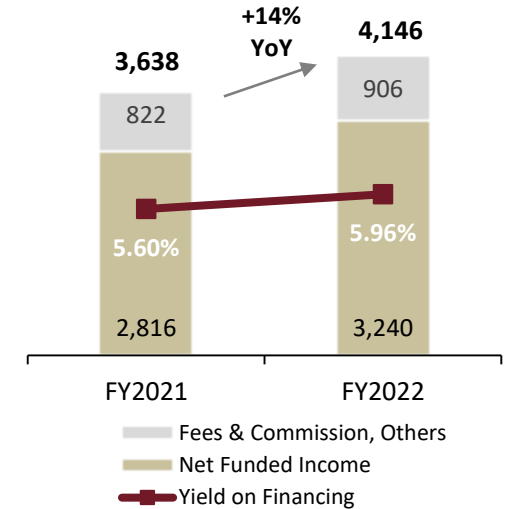
Management Commentary

- Portfolio now stands at AED 52 billion up by 6% YoY.
- Gross new consumer financing amounted to AED 18 billion.
- Strong increase in revenues now crossing AED 4 billion up 14% YoY. Fees and commissions had a strong growth of 10% YoY.
- Blended yield on financing grew by 36bps YoY to reach to 5.96%.

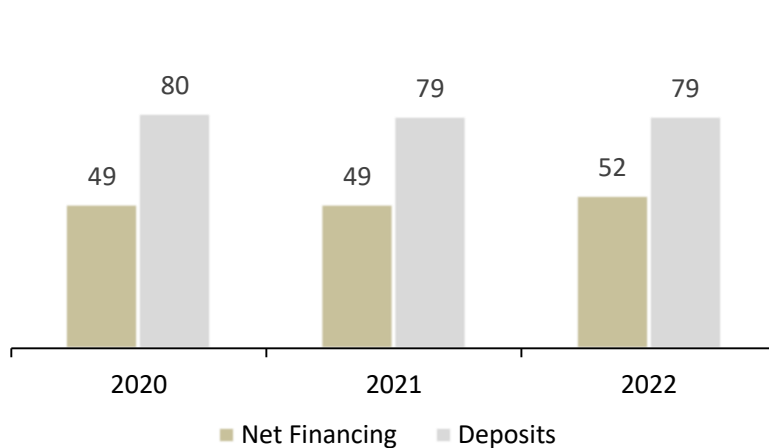
Breakdown by Portfolio – Dec 2022



Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

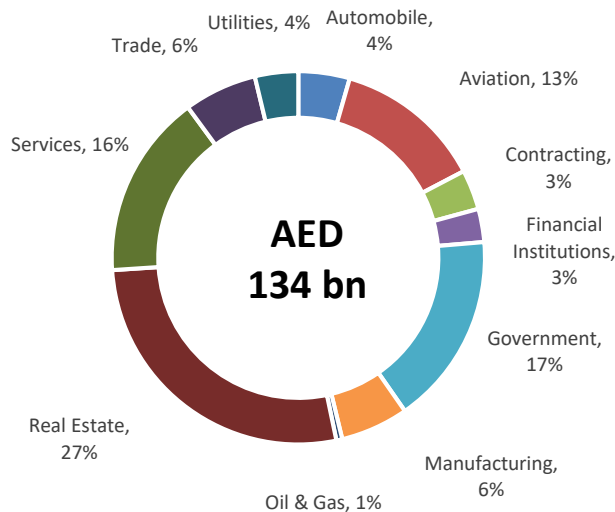


Segmental Overview – Corporate

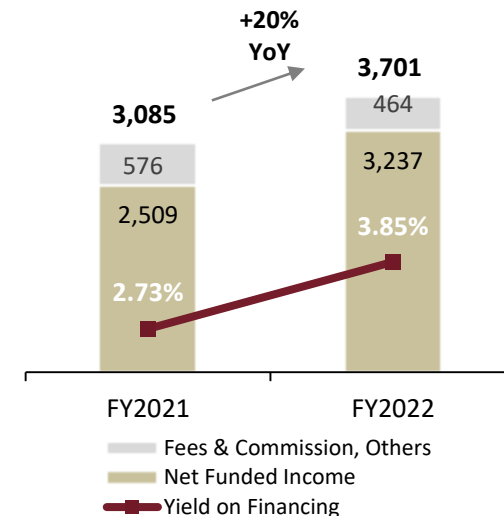
Management Commentary

- Highly diversified portfolio now standing at AED 134 billion.
- Gross new financing amounted to AED 31 billion, offset by unexpected early settlements of AED21 billion and routine repayments of AED14 billion.
- Strong growth in revenues reaching to AED 3.7 billion, up 20% YoY from AED 3.1 billion.
- Net funded income up by 29% YoY supported by the rate environment.
- Yields on an upward trend now reaching 3.9%, an increase of 112 bps YoY, given portfolio repricing.

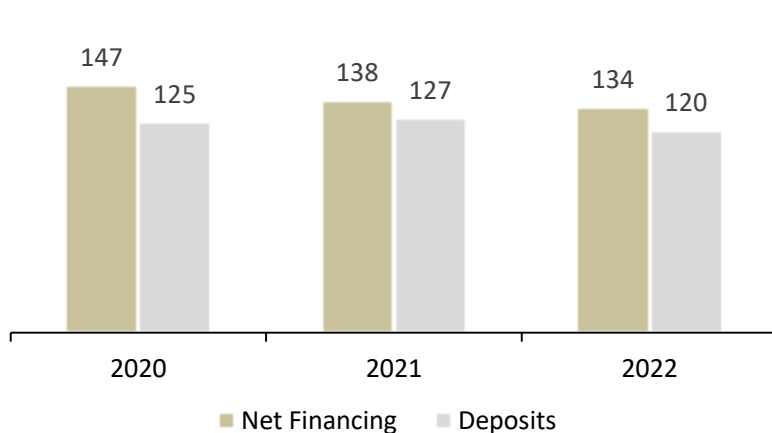
Breakdown by Portfolio – Dec 2022



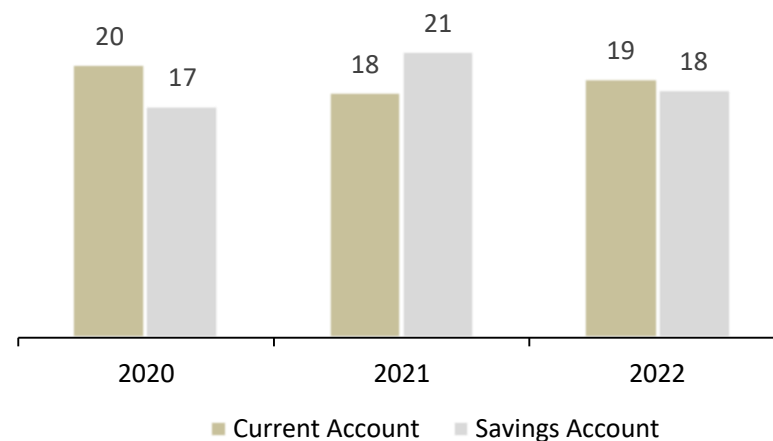
Revenue Trends (AED mn)



Segment Net Financing / Deposits (AED bn)



CASA (AED bn)

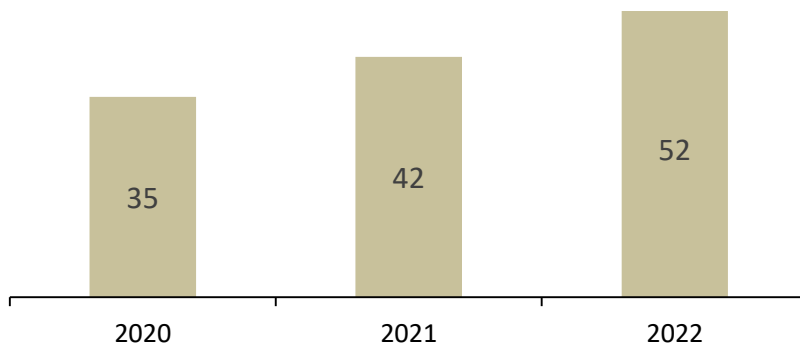


Segmental Overview – Treasury

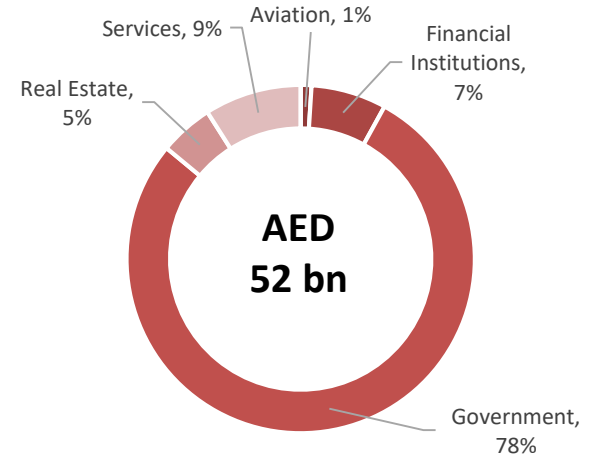
Management Commentary

- Treasury portfolio reached AED 52 billion, up 24% YoY from AED 42 billion at end of 2021. Government and FI sectors constitute over 84% of the portfolio.
- Gross new sukuk investment bookings increased by a sturdy AED13.6 billion YoY.
- Revenues stand at AED 1.6 billion during the year driven primarily by a 5% YoY growth in net funded income.
- Yields on fixed income book around the 4% levels.

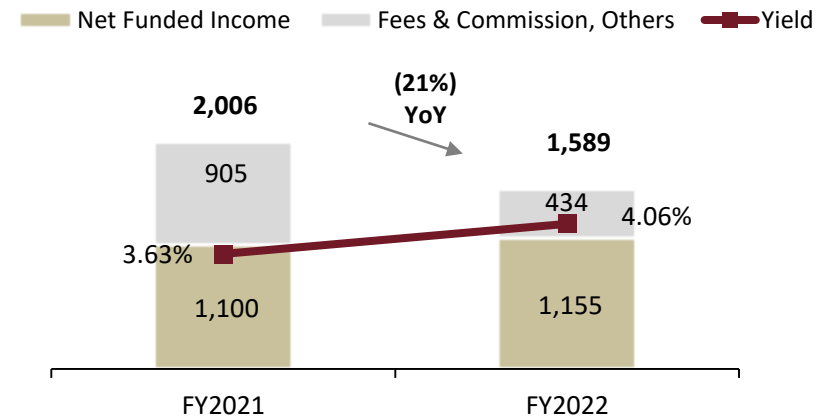
Segment Net Sukuk (AED bn)



Breakdown by Portfolio – Dec 2022



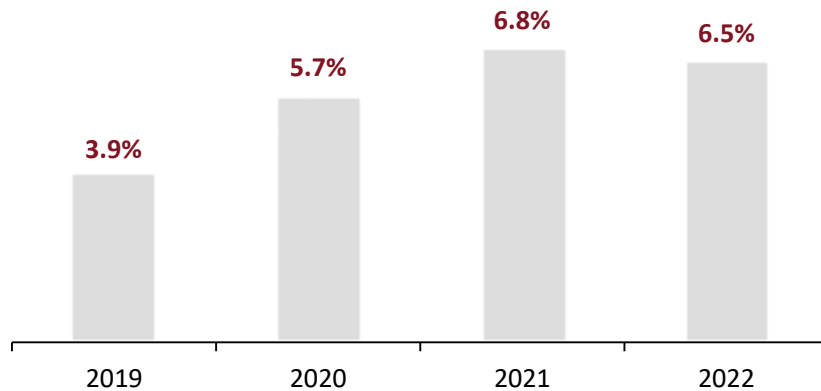
Revenue Trends (AED mn)*



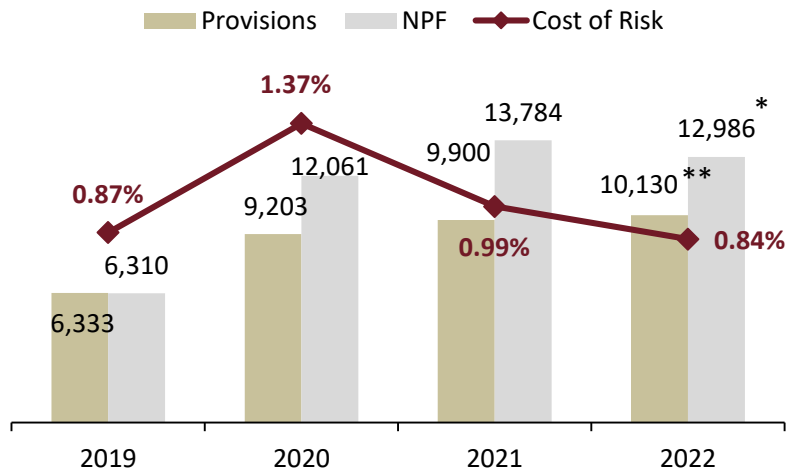
* Based on shadow accounting for fees and commissions

Asset Quality

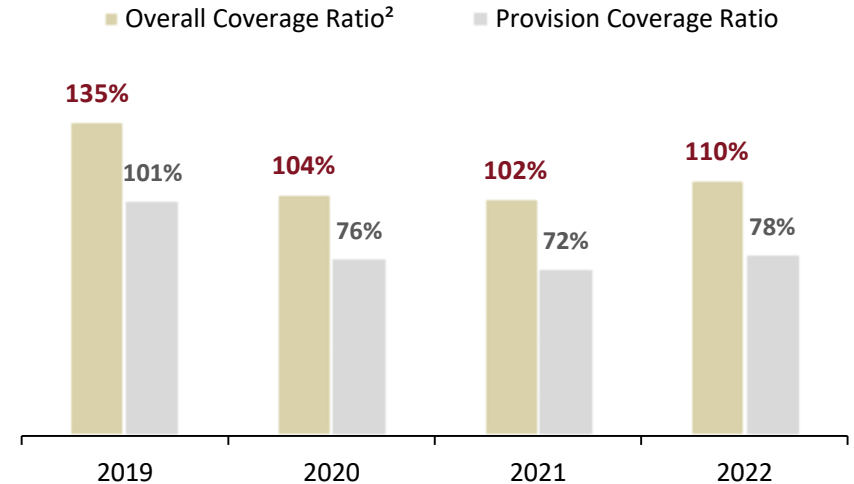
Non-Performing Financing ("NPF")¹



Cumulative Provisioning (AED million)



Financing Provisions and Coverage Ratios



Highlights

- **Non Performing Financing (NPF)** declined by a healthy 6% YoY to under AED 13 billion from AED 13.8 billion with NPF ratio **trending down by 30 bps to 6.5%**, due to ongoing recoveries.
- **NPF Coverage improved to 78%**, up 600 bps YoY and 200 bps QoQ underpinning DIB's overall prudent risk strategy.
- Provision charge for the period fell to AED2,103 million in FY 2022 vs AED2,448 million in FY 2021, a decline of 14% YoY.
- Declining **cost of risk** at 84 bps (15bps YoY) compared to 99bps at FY2021.

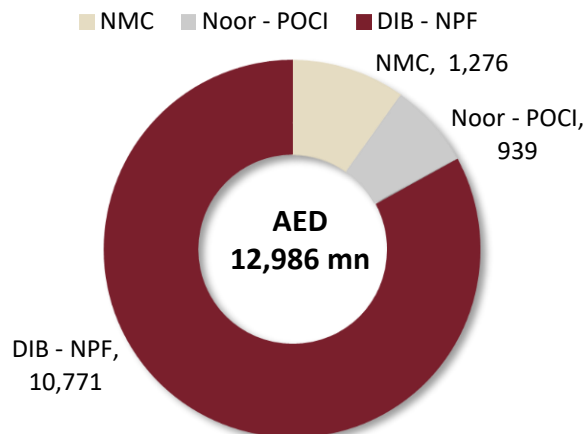
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

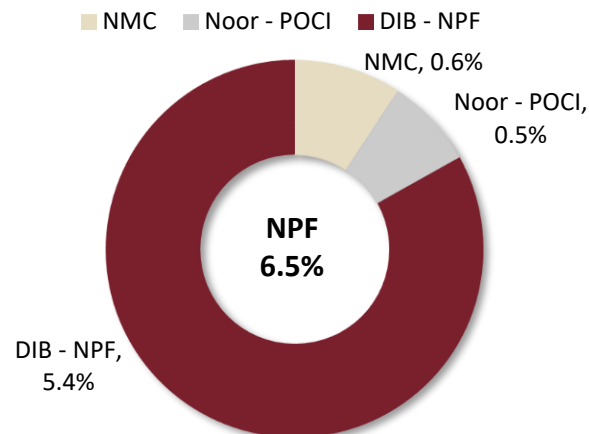
Cost of Risk – Being ratio of net impairment charge on financing assets, sukuk and overdraft charge to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

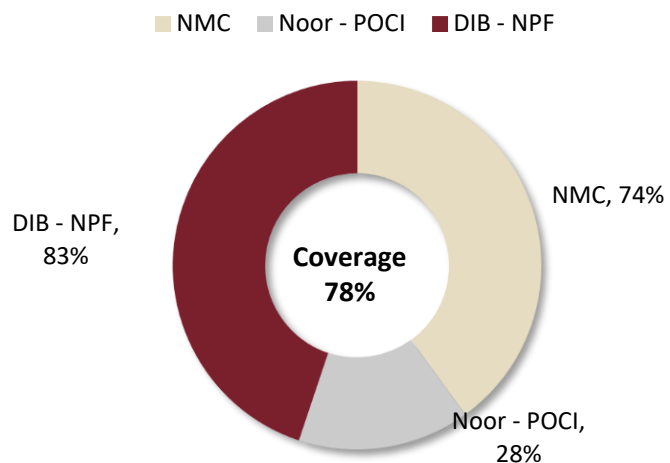
NPF (AED mn)



NPF Ratio (%)



Coverage Ratio (%)



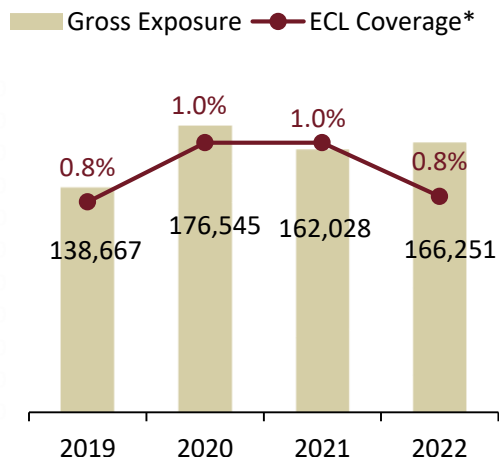
Highlights

- DIB's core NPF portfolio improved by 4% to AED 10.7 billion YoY. Provision coverage accordingly improved to 83%, up 500bps YoY.
- NMC and NOOR POCI (which constitute 17% of total NPFs) both declined YoY by a combined 14% to AED 2.2 billion. Provision coverage in total was up by 600 bps YoY to 78%.

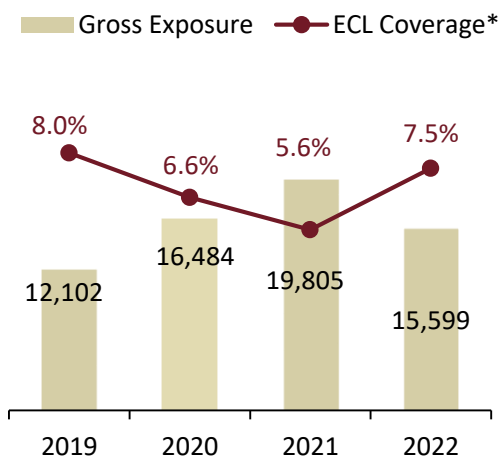
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

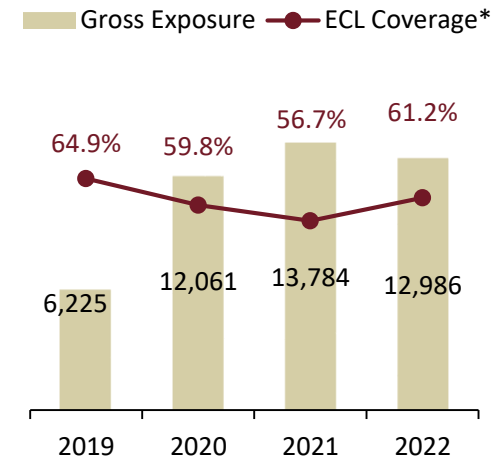
Stage 1 (AED million)



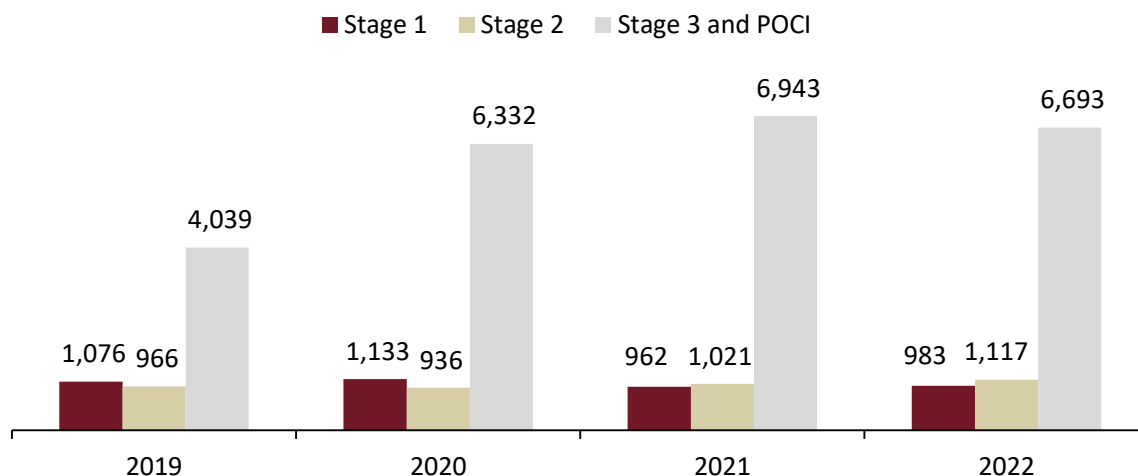
Stage 2 (AED million)



Stage 3 and POCI (AED million)



Expected Credit Loss (AED million)



Highlights

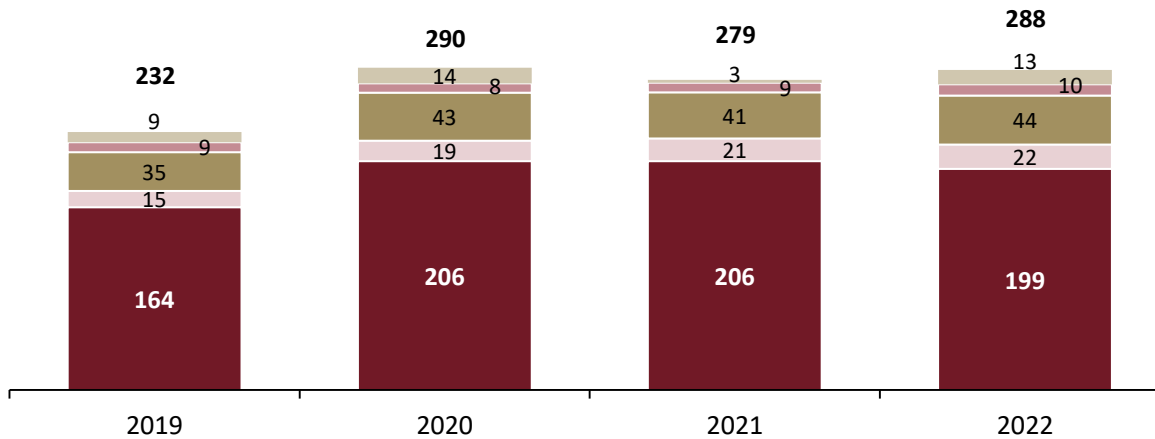
- Stage 2 financing dropped to AED 15.6 billion versus AED 19.8 billion at December 2021, a 21% drop underpinning asset quality improvement. Compared to 9M 2022, stage 2 financing are down by 6%
- Accordingly, stage 2 coverage ratio increased to 7.5% up 190 bps from December 2021. Coverage is also up 90 bps QoQ.
- Stage 3 coverage also improved to 61%, up 450 bps from FY 2021.

* Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

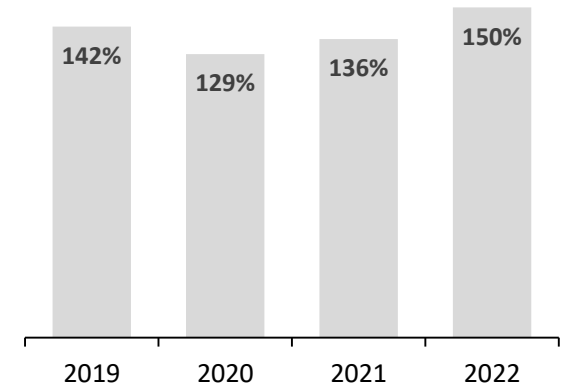
Funding Sources (AED bn)

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



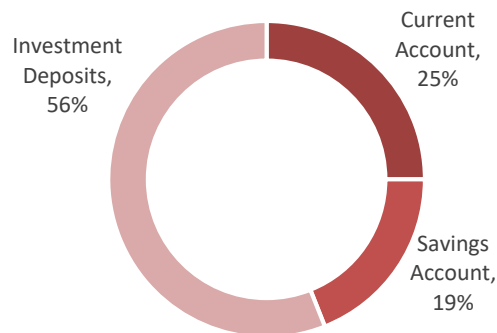
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

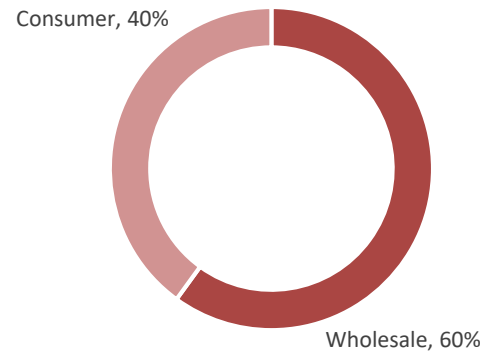


Customer Deposits (AED 198 bn as at 31 Dec 2022)

By Type



By Business

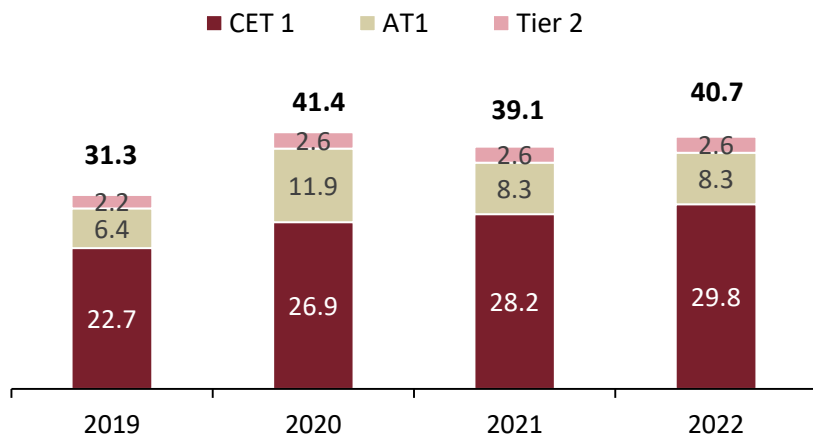


Highlights

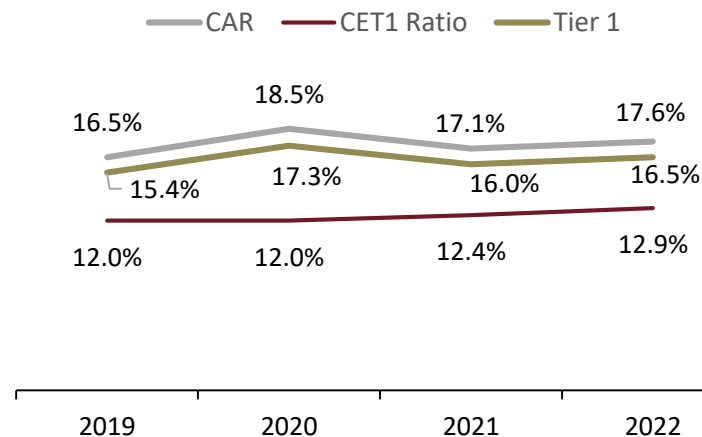
- Liquidity remains robust:
 - LCR at 150%
 - NSFR is now at 106%.
- CASA** deposits now stand at AED 87 billion and account for 44% (flat YoY) up 200 bps from 9M2022.
- DIB further enhanced its funding base by issuing a USD750 million sustainable sukuk during 4Q 2022.

Capitalization Overview

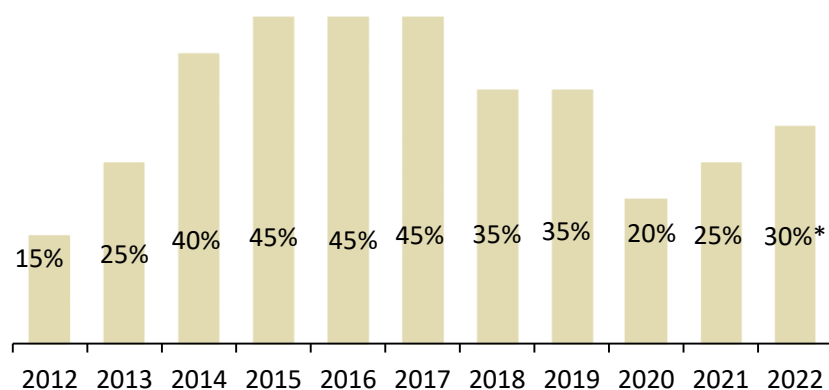
Regulatory Capital¹ (AED billion)



Capital Ratios



Dividend History



Highlights

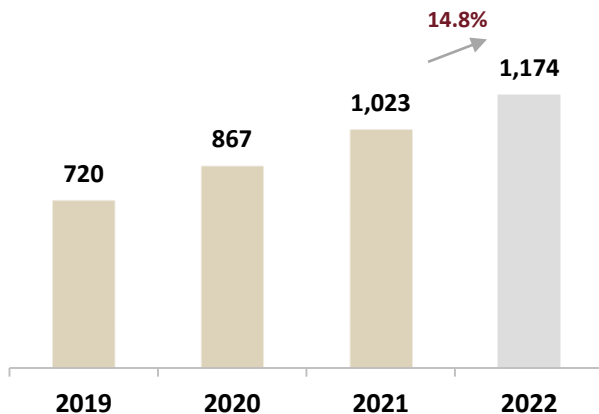
- A solid capital base remains a core strength of DIB's financial position
 - **Capital Adequacy Ratio** stands at 17.6% up 50 bps YoY.
 - **CET 1** ratio stands at 12.9%, up 50 bps YoY.
 - Both well above regulatory requirements.
- Proposed dividend of 30% which is subject to shareholder approval during AGM, reflecting the bank's commitment towards shareholder returns.

¹ Refers to Regulatory Capital under Basel III;

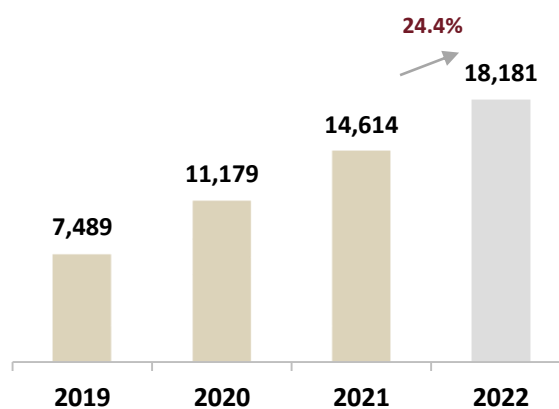
* Dividend is calculated as dividend per share divided by par value of a share .

Digital drive has been robust during the year

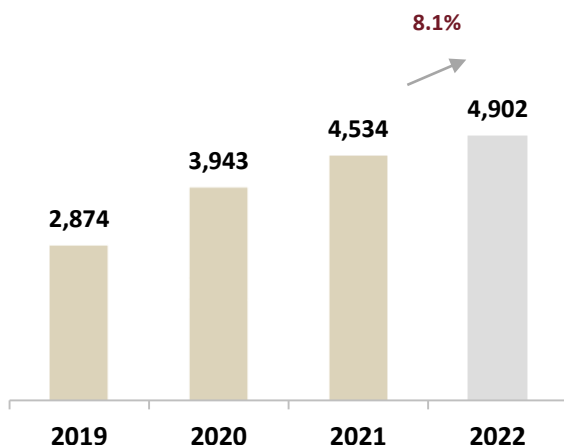
Digital Registered User Base* ('000)



Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



Latest on the Digital Front

- DIB enhanced its WhatsApp offered services which are available to its customers 24x7. Clients can book easy payments plans, avail cash on card service and register complaints.
- 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.



• Digital Registered User Base (Business to Date) : overall registered internet banking / mobile banking app users
• ** at select ATMs



Dubai Sustainable Finance Framework

Dubai Islamic Bank published its Sustainable Finance Framework ("Framework") which was created to facilitate the financing of green and social initiatives and projects. In doing so, DIB becomes the first Islamic bank in the UAE to publish such a Framework.



DIB USD 750 million inaugural sustainable sukuk

A landmark USD 750 million 5-year senior issue with a profit rate of 5.493% per annum representing a spread of 155bps over 5-Year US Treasuries. This deal achieved several landmarks such as the first-ever Sustainable Sukuk from a UAE Financial Institution as well as the largest in terms of deal size in GCC since March 2022. The transaction was 2.2x oversubscribed with an order book that peaked at US\$ 1.65bn, clearly highlighting the investors' reaffirmation of their commitment to DIB.



Dubai CAN

In line with the UAE's long-term green agenda, DIB announced its participation as a Key Partner in the citywide sustainability campaign "Dubai Can". The initiative, aims to provide access to free and safe drinking water across the city and to drive a culture of conscious consumerism and education on alternatives to plastic.



Evolve Auto Finance

a holistic solution aiming to contribute to a cleaner environment by providing solutions around buying Electric and Hybrid cars, encouraging DIB customers to invest in environmentally friendly vehicles.



Youth Financial Empowerment

DIB partnered with KFI Global, a provider of financial education for teens and young adults, and launch an intensive campaign to 'own' the financial education space in the UAE especially for the Gen Z. Warmly welcomed by 19 educational institutions, over 1750 students have benefitted from the program since its launch.

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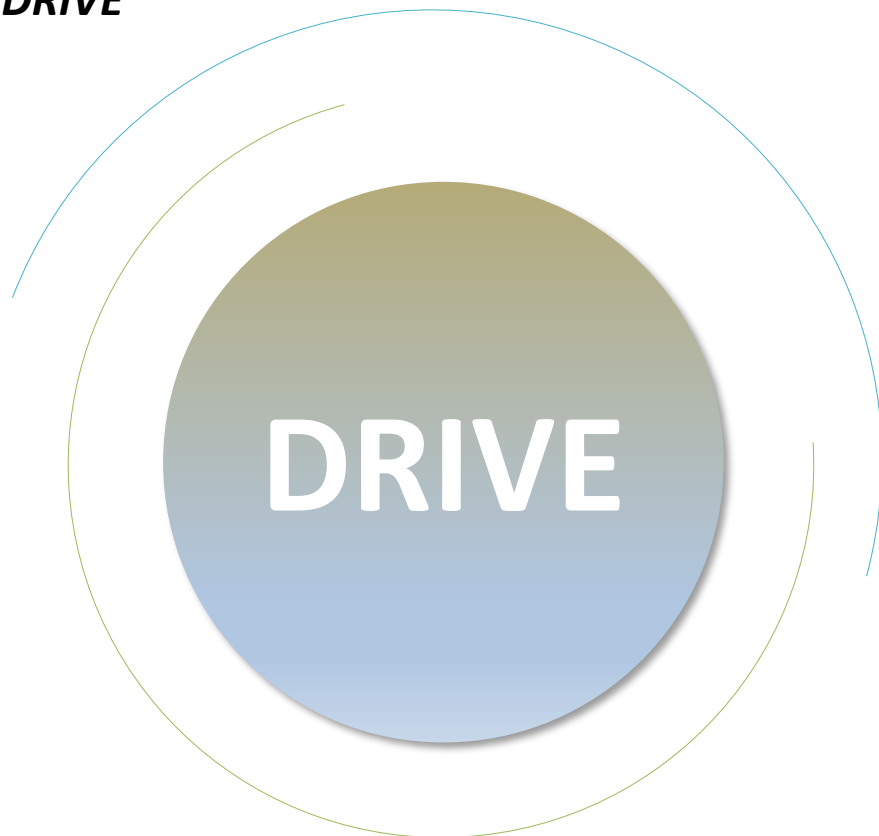
4 Appendix

Summary Highlights – FY 2022

- **Extraordinary** rate environment and high inflation, pressures global growth.
- The **UAE is a key beneficiary** of elevated energy prices and remains one of the fastest recovering economies in the MENA region.
- **DIB witnessed the highest profitability ever in 2022**, due to healthy core revenues on spreads widening, ongoing cost efficiencies as well as lower impairments boosting profitability.
- **Balance sheet** liquidity strengthened with financing to deposits ratio easing at 93.7% and LCR at 150%.
- **Asset quality** demonstrated resilience with total coverage on a sustainable upward trend.
- **Shareholders return surpassing guidance** and amongst the strongest in the market.

Target Metrics	FY2022 Guidance	FY2022 Actual
Net financing & Sukuk growth	Initial FY 2022 5.0%	5.0%
	7.5% Revised post 1H 2022	
NPF	6.5%	6.5%
Real Estate Concentration	20%	20%
Return on Assets	1.9%	2.0%
Net Profit Margin	2.9%	3.0%
Total Coverage*	110%	110%
Cost to Income Ratio	28%	26.1%
Return on Tangible Equity	16%	17%

* Including collateral



Digital Transformation



Robust Foundation



Increase Value



Versatile Operation



Engaging Experience

2023 – Target Metrics

Growth	5.0%	NPF	6.25%	Real Estate Concentration	~20%	Return on Assets	2.0%
Net Profit Margin	3.0%	Total Coverage*	112.5%	Cost Income Ratio	28.0%	Return on Tangible Equity	17.0%

* Including collateral

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Consolidated Income Statement

AED million	FY2022	FY2021
Net Income		
Income from Islamic financing and investing transactions	11,739	9,013
Commission	1,601	1,655
Income / (loss) from other investments measured at fair value	56	21
Income from properties held for development and sale	138	82
Income from investment properties	230	225
Share of profit from associates and joint ventures	128	116
Other Income	209	684
Total Income	14,101	11,795
Depositors' and Sukuk holders' share of profit	(3,634)	(2,373)
Net Income	10,467	9,422
Operating Expenses		
Personnel expenses	(1,583)	(1,511)
General and administrative expenses	(967)	(839)
Depreciation of investment properties	(64)	(58)
Depreciation of property, plant and equipment	(120)	(121)
Total Operating Expenses	(2,733)	(2,529)
Profit before net impairment charges and income tax expense	7,734	6,892
Impairment charge for the period, net	(2,103)	(2,448)
Profit for the period before income tax expense	5,631	4,445
Income tax expense	(79)	(38)
Net Profit for the period	5,552	4,406
Attributable to		
Owners of the Bank	5,474	4,391
Non-Controlling Interests	77	15

Consolidated Balance Sheet

<i>AED million</i>	31 Dec 2022	31 Dec 2021	31 Dec 2020
Assets			
Cash and balances with central banks	26,489	28,080	29,206
Due from banks and financial institutions	4,607	3,303	6,448
Islamic financing and investing assets, net	186,043	186,691	196,689
Investments in Islamic Sukuk measured at amortized cost	52,228	41,794	35,355
Other investments at fair value	1,025	1,229	1,111
Investments in associates and joint ventures	1,949	1,945	1,939
Properties held for sale	1,488	1,572	1,391
Investment properties	5,262	5,499	5,947
Receivables and other assets	7,490	7,475	10,040
Property, plant and equipment	1,658	1,494	1,431
Total Assets	288,238	279,082	289,556
Liabilities and Equity			
Liabilities			
Customers' deposits	198,637	205,845	205,925
Due to banks and financial institutions	12,809	2,584	13,496
Sukuk financing instruments	22,340	20,563	18,744
Payables and other liabilities	10,477	8,625	8,261
Total Liabilities	244,264	237,617	246,426
Equity			
Share Capital	7,241	7,241	7,241
Tier 1 Sukuk	8,264	8,264	11,937
Other Reserves and Treasury Shares	14,745	14,085	13,785
Investments Fair Value Reserve	(1,063)	(973)	(1,102)
Exchange Translation Reserve	(1,566)	(1,314)	(1,177)
Retained Earnings	13,683	11,563	9,860
Equity Attributable to owners of the banks	41,304	38,866	40,544
Non-Controlling Interest	2,671	2,599	2,587
Total Equity	43,975	41,465	43,131
Total Liabilities and Equity	288,238	279,082	289,556

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

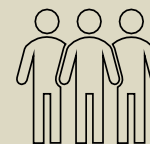
Strengthen the Group



>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 55 branches in the UAE and **585 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

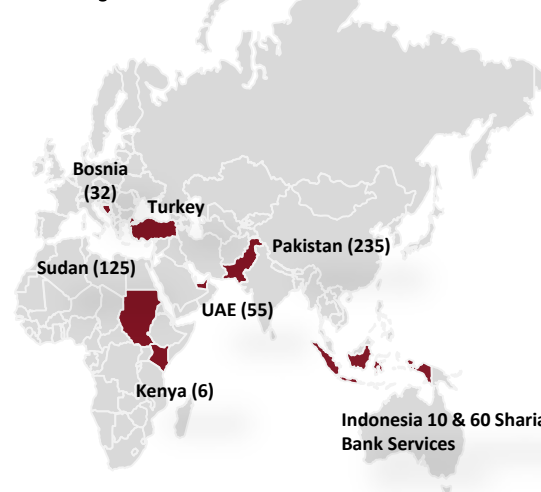
Moody's
A3
Stable

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



27.3%
Bosna Bank International



25.1%
PaninDubai
Syariah Bank



44.9%
دييار
DEYAAR



100.0%
DIB Bank Kenya Limited
A subsidiary of Dubai Islamic Bank PJSC



100%
NOOR
BANK

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 55 branches and more than 585 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

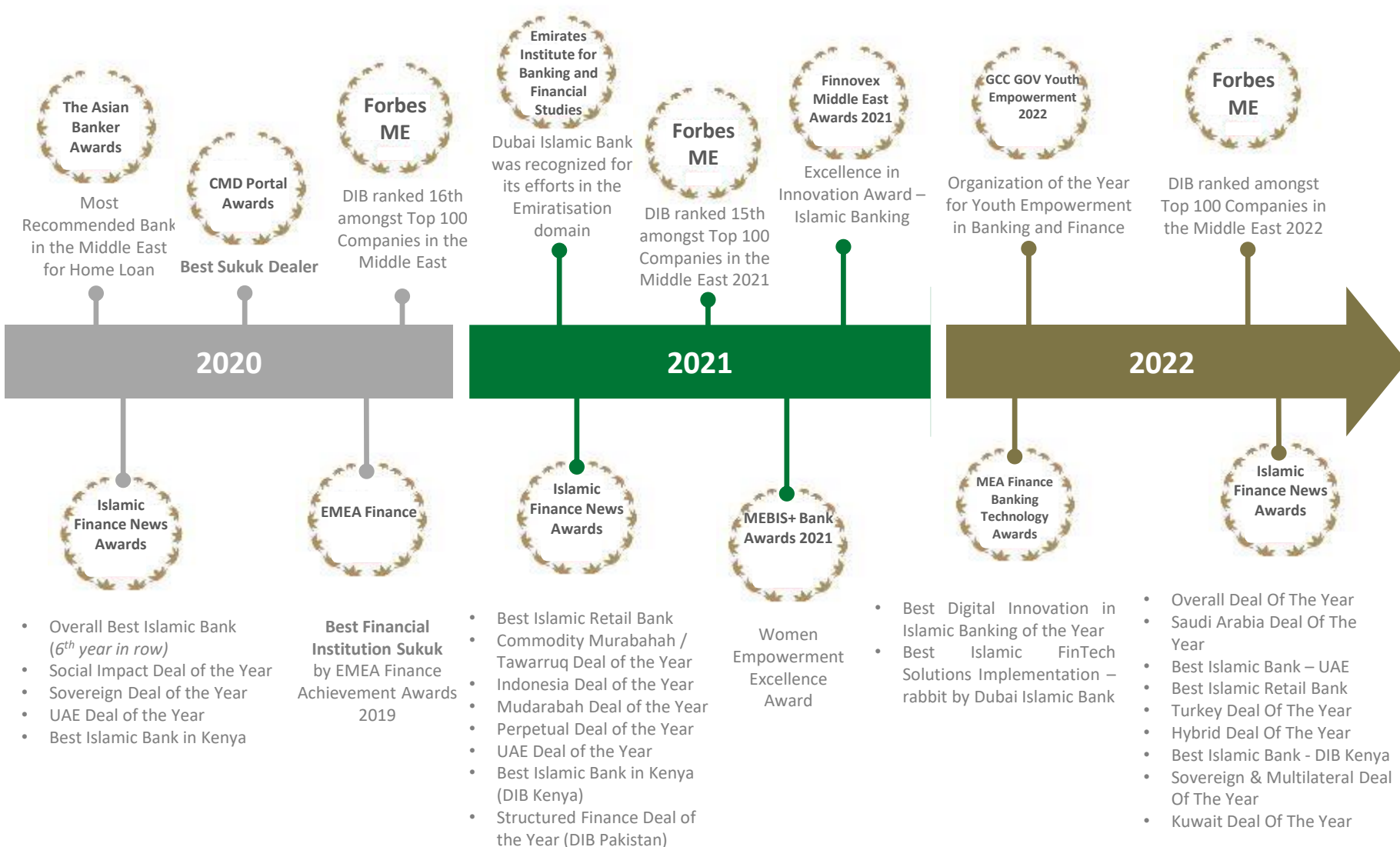
USD UAE SUKUK – Q4 2022

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:



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