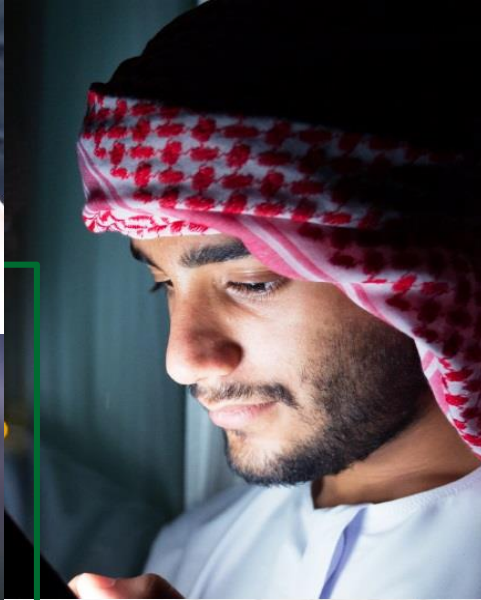




#ReadyForTheNew



Investor Presentation

For the period ending 31 December 2020

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Strategic Focus & Theme - 2021

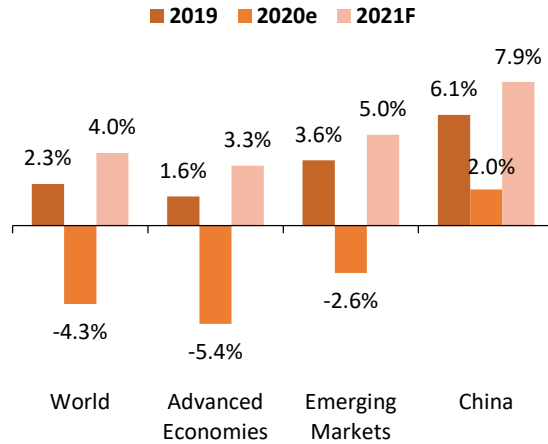
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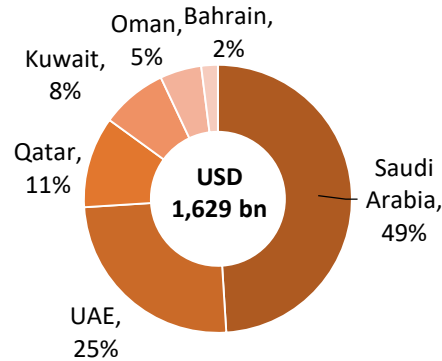
Appendix

Steady and sustainable economic rebound for the region

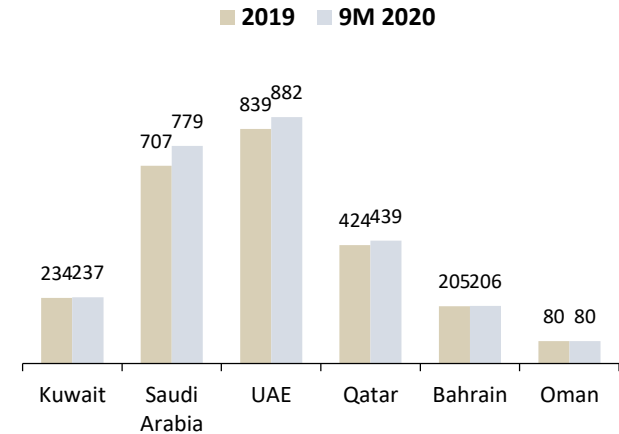
World GDP



2019 GDP % of GCC economies



GCC Banking Assets (USD bn)



GCC policy response mitigating impact of the pandemic



- Overall package of SAR 100 billion.
- SAR 70 billion (USD 18.7 billion) to support SMEs.
- SAR 9 billion (USD 2.4 billion) for private sector salaries
- As of July 2020, over 90,000 firms and 480,000 Saudi citizens had benefitted from financial support.



- KWD 500 million (USD 1.6 billion) package to mitigate the economic implications of the crisis, including deferring social contribution.
- KWD 5 billion (USD 6.5 billion) made available for additional lending from local banks including cut in capital adequacy requirements.



- AED 256 billion (USD 27.2 billion) stimulus package to facilitate bank's lending to the economy.
- UAE government has announced an overall AED 26.5 billion in various fiscal measures to mitigate pandemic impact.



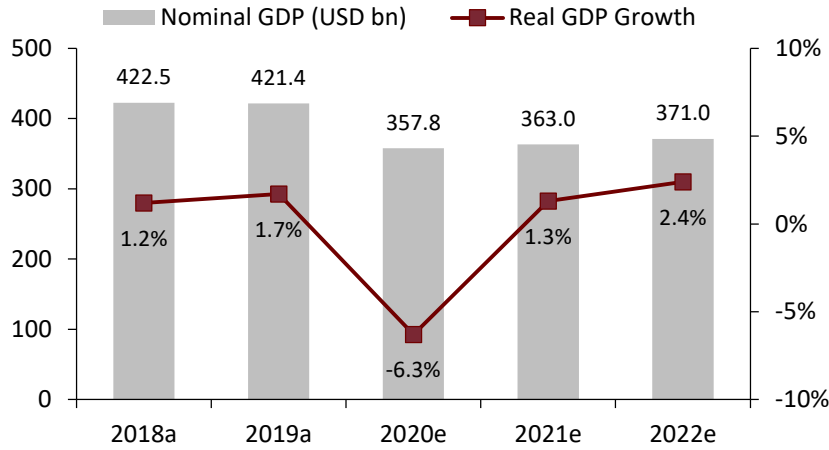
- BHD 560 million (USD 1.4 billion) stimulus package targeted to both household and companies.



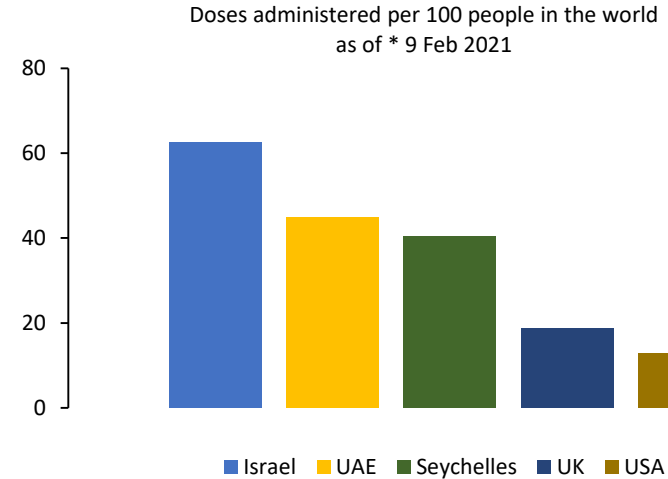
- Economic stimulus package of QAR 75 billion (USD 206 billion) aimed at supporting the private sector.
- In addition, a QAR 3 billion (USD 820 million) to support companies under a program administered by the Qatar Development Bank.

Stimulus programmes and extensive COVID-19 vaccination rollout to set the ground for a stronger 2021

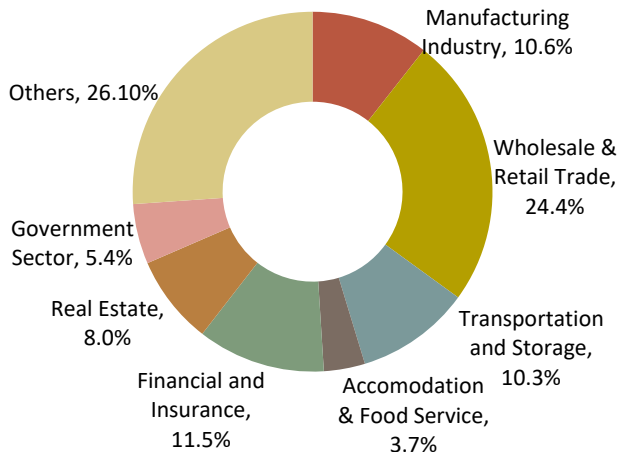
UAE Macroeconomic Indicators



UAE ranked amongst the top countries in the world for vaccine administration drive



Dubai GDP Contribution (1H2020)



Dubai Economic Stimulus Program

- More than **AED 7 billion** to protect Dubai's economy.
- Reducing cost of doing business and simplifying business procedures.
- Initiatives focus on healthcare, tourism, trade as well as education sectors.
- Supporting bank guarantees and reduction of municipality fees.
- Postponing rental payments and refunding security deposits.

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Appendix



25% YoY growth of balance sheet to AED 290 billion driven by low-risk growth with focus on government financing



Digital aspirations continue to gather momentum



Quality Asset growth and prudent risk management



Relief measures of nearly AED 9 billion provided to over 54,000 customers in FY2020 under the CBUAE TESS Program



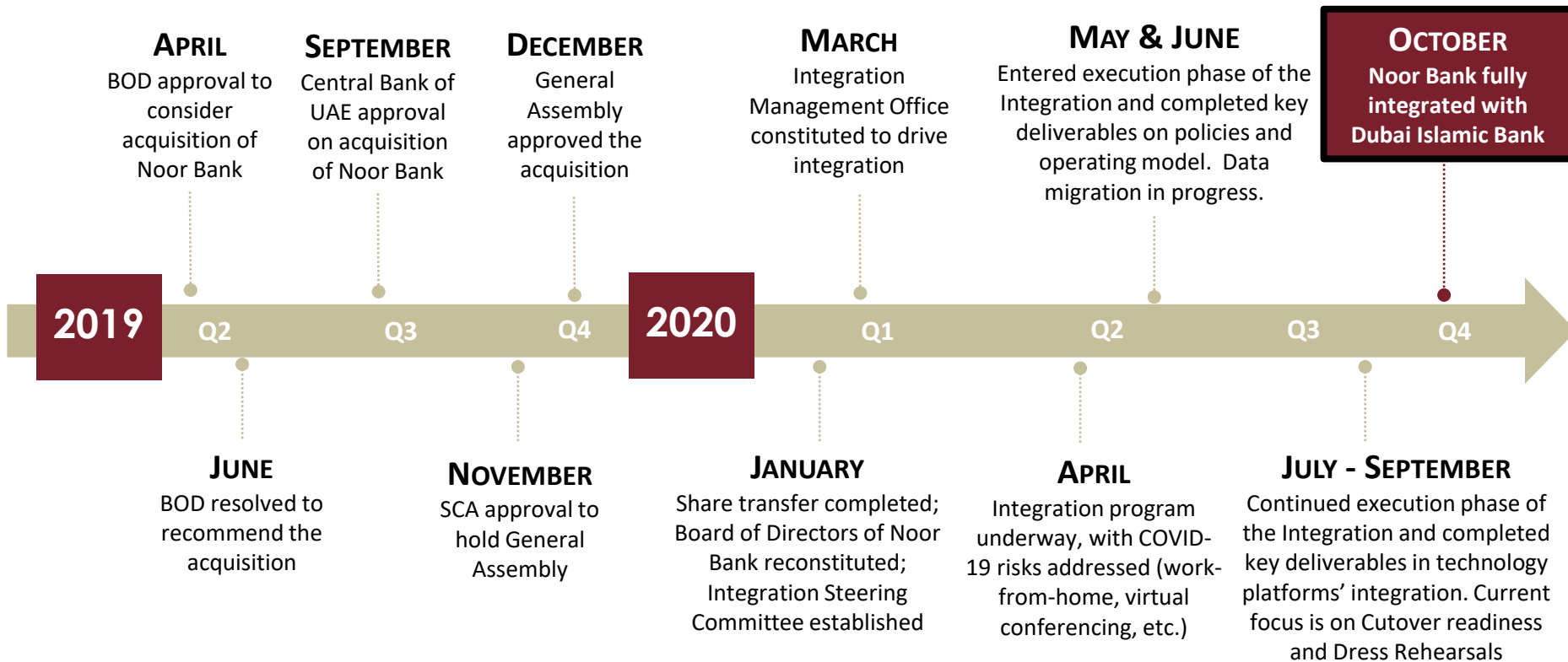
Various initiatives launched to safeguard employees health and well-being in the wake of current pandemic



Integration with Noor Bank completed ahead of schedule in 8 MONTHS - A record in UAE Banking History. Synergies starting to materialize

Acquisition of Noor Bank – key milestones

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

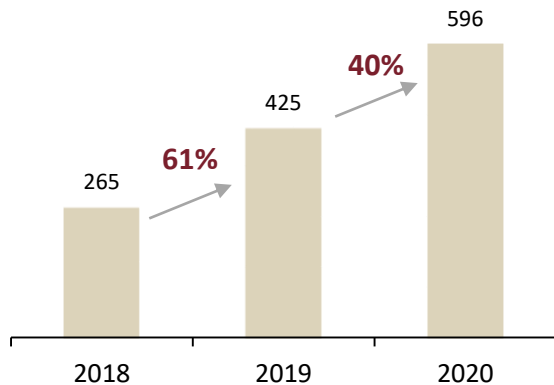


Key Highlights

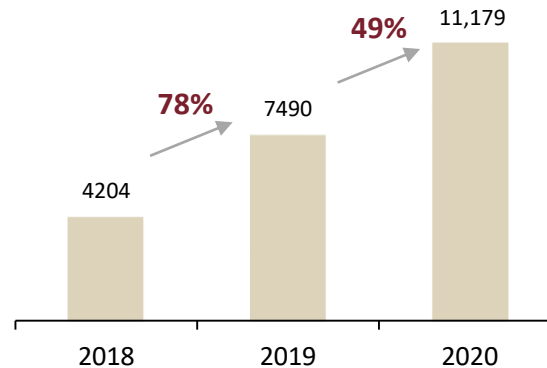
- ✓ **8 MONTHS** To deliver the programme- **A record in UAE Banking History**
- ✓ Around **125K** Number of customers migrated
- ✓ **100+** Number of Systems involved

Digital drive to support the New DIB

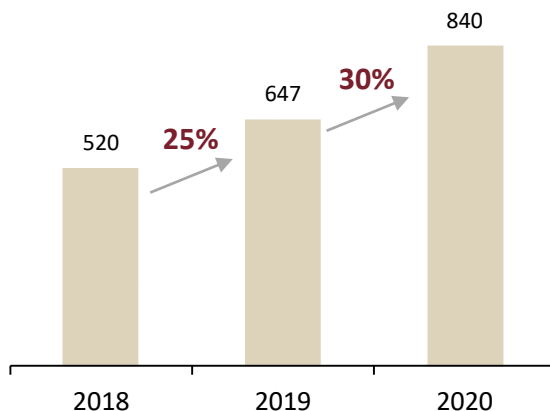
Mobile Banking Users (000)



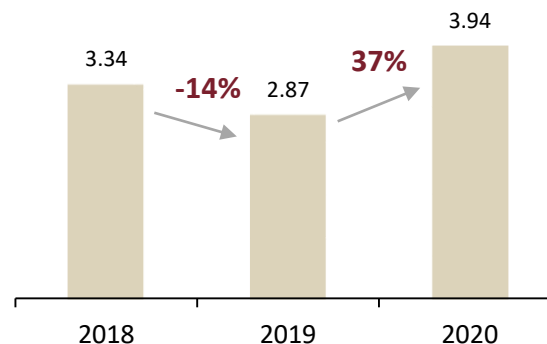
Mobile Banking Transactions (000)



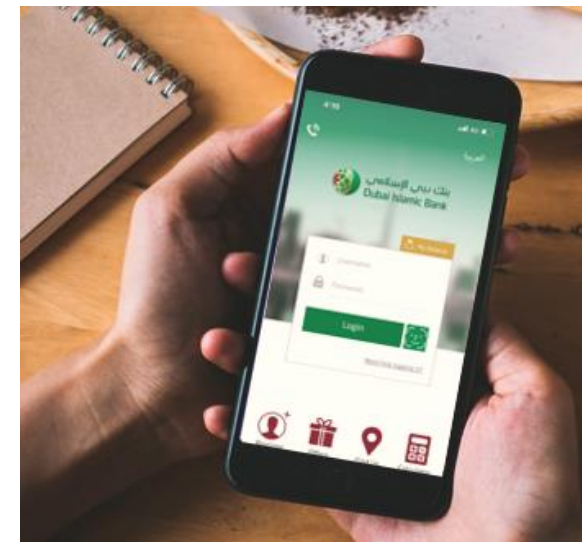
Internet Banking Users (000)



Internet Banking Volume (Billions)



- **Digitally Intelligent Bank** strategy provided customers with hassle free, paperless, digitally enabled experiences across the bank's digital channels.
- **Banking in Minutes** campaign launched during the year significantly improving customer experience and journeys, in minutes, anytime and anywhere
- Voice enabled phone-banking introduced during the year.



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Overall Financial Performance (for the period ended 31 Dec 2020)

Balance Sheet

AED million	Dec 2019	Dec 2020	Change
Net Financing Assets & Sukuk Investments	184,157	232,044	26%
Total Assets	231,796	289,556	25%
Customers' Deposits	164,418	205,925	25%
Sukuk Financing Instruments	14,852	18,744	26%
Equity	34,732	43,130	24%
Total Liabilities and Equity	231,796	289,556	25%

Income Statement

AED million	FY2019	FY2020	Change
Total Income	13,684	13,142	(4%)
Net Operating Revenue	9,267	9,471	2%
Operating Expenses	(2,358)	(2,728)	16%
Profit before Impairment and Tax Charges	6,908	6,743	(2%)
Extraordinary Impairment, ECL and Overlay	(1,764)	(4,552) ²	158%
Gain on Bargain Purchase	-	1,015	-
Income Tax	(42)	(46)	9%
Group Net Profit	5,103	3,160	(38%)

Financial Highlights

Key Ratios	Dec 2018	Dec 2019	Dec 2020
Net Financing to Deposit	93%	92%	96%
Total Capital Adequacy	17.5%	16.5%	18.5%
CET1	12.4%	12.0%	12.0%
Non-Performing Financing ("NPF")	3.4%	3.9%	5.7%
ROE	18%	17%	10.4%
ROA	2.32%	2.25%	1.22%
Net Profit Margin ("NPM")	3.14%	3.15%	2.61%
Cost to Income ¹	28.3%	26.9%	29.4%
Dividend Per Share (% of par value)	35%	35%	20%*

Highlights

- Solid balance sheet growth with **total assets approaching AED 290 billion**, thus translating into a 25% growth rate.
- **Robust capitalization along with sufficient liquidity** have reinforced the overall strength of the balance sheet during the year.
- **CASA on the rise (+58% YoY)**, now constituting 42% of overall deposits, compared to 33% at YE2019.
- **Net Operating Revenue has remained solid**, despite the impact of the pandemic.

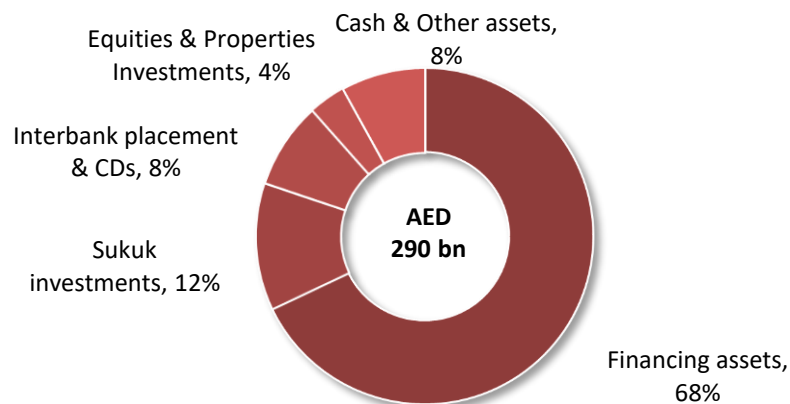
¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

² Impairment provisions of AED 4.55 bn include one offs

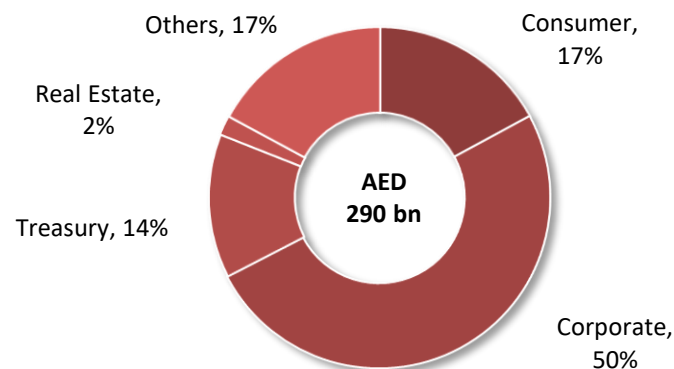
* Proposed dividend, subject to shareholder approval during AGM

Balance Sheet growth driven by focus on diversification and quality assets

Total Asset Mix - Dec 2020



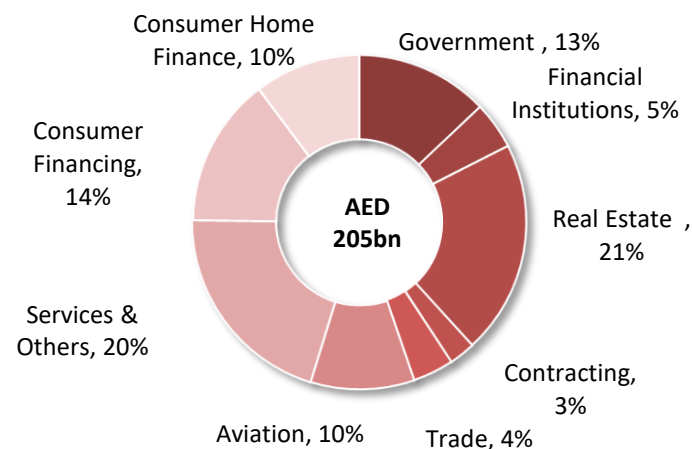
Segmental Asset Mix – Dec 2020



Highlights

- Adequate diversification across different sectors of the economy has helped support double-digit expansion of the balance sheet.
- Deliberate shift in strategy and strong relationships enabled the bank to grow its balance sheet despite the pandemic.
- Corporate portfolio increased by 33% YoY, and continues to be the primary driver of growth for the overall business.

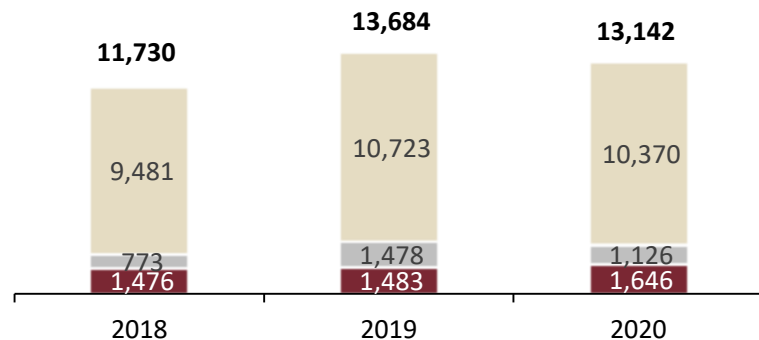
Islamic Financing & Investing Assets (Gross) – Dec 2020



Optimizing profitability with effective cost management

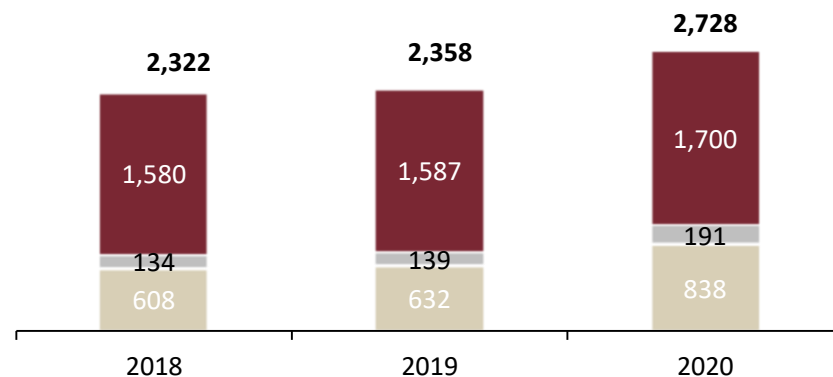
Sources of Income - 2020

Income from Islamic financing & investing Others Fees & Commissions

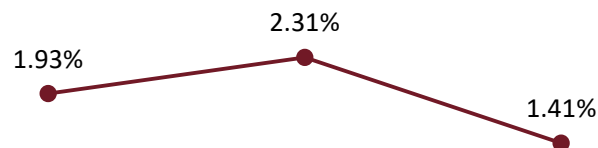


OPEX trends - 2020

General & Admin Depreciation Personnel

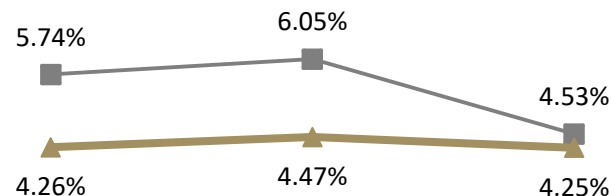


Cost of funds (%)



● Cost of funds (Deposits)

Yield (%)

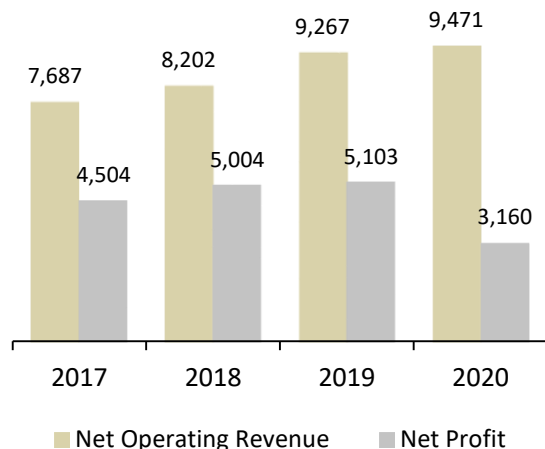


■ Yield on Financing

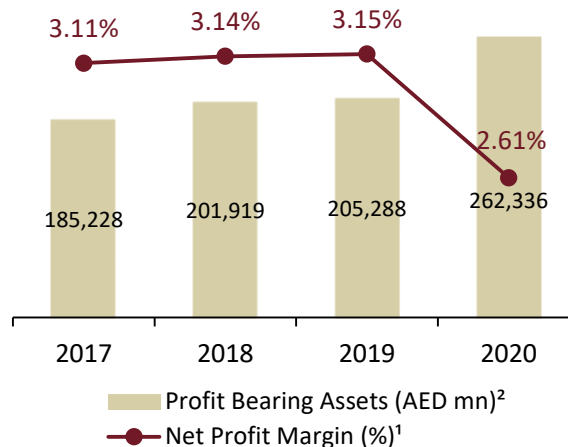
▲ Yield on Sukuk Investment

Operating Performance

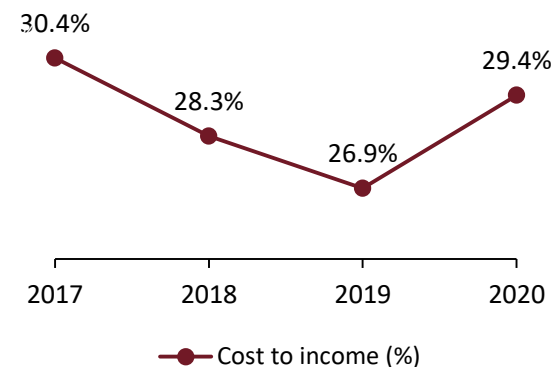
Profitability (AED mn)



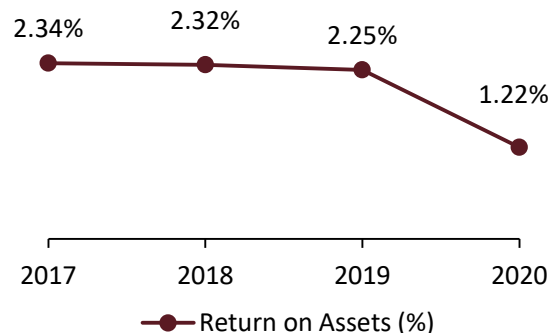
Net Profit Margin



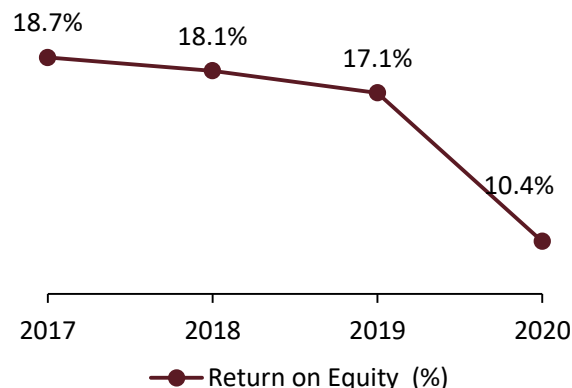
Cost to income ratio (%)



ROA (%)



ROE (%)



Highlights

- Profitability remains relatively solid despite a highly prudent and conservative approach to provisioning.
- Margins have declined primarily because of deliberate strategy of focusing on sovereign and related business.
- Going forward, sequential decline in cost to income ratio will continue as integration synergies continue to materialize.

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.

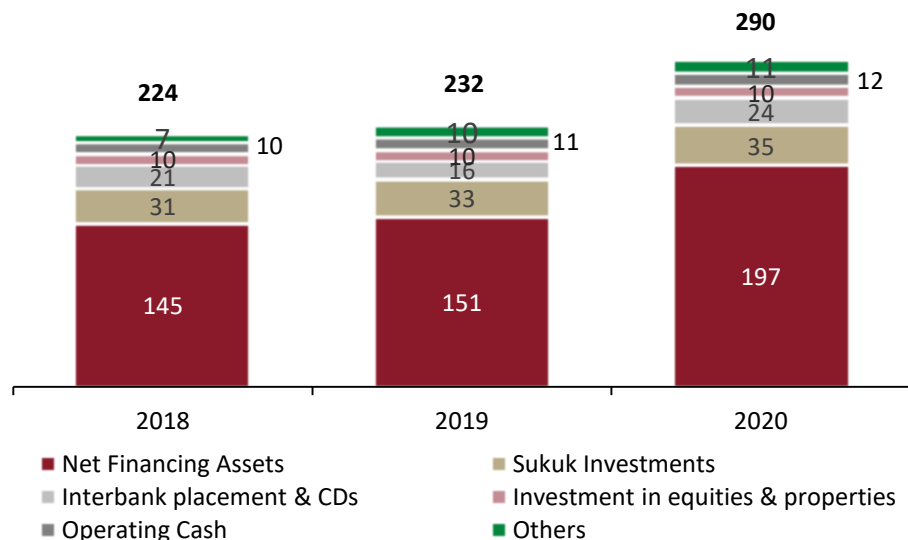
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

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.

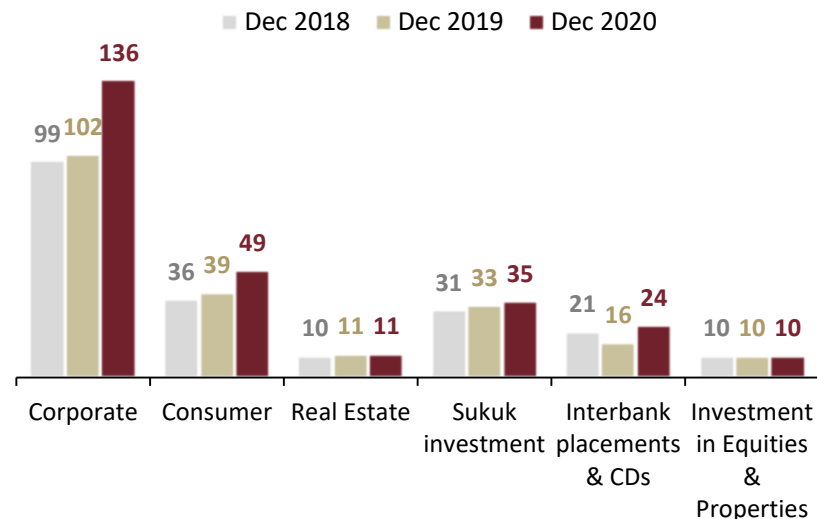
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

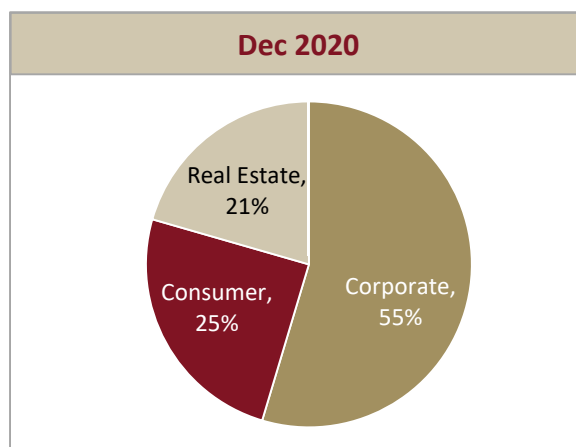
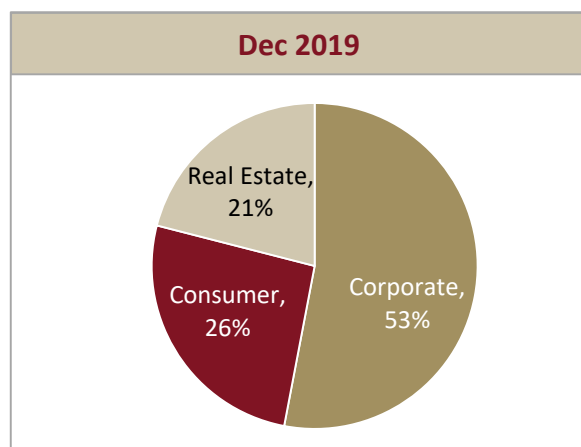
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

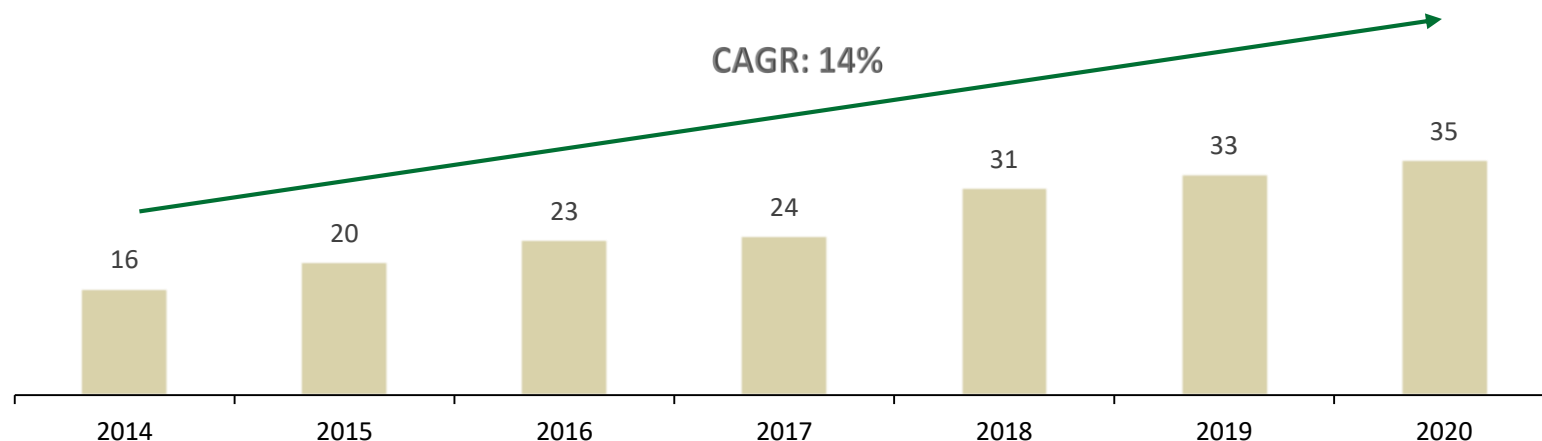
Segmental financing:

- Corporate financing portfolio reached AED 136 bn in 2020.
- Gross new consumer financing amounted to AED 12.7 bn in 2020.
- Real estate concentration maintained within the guidance.

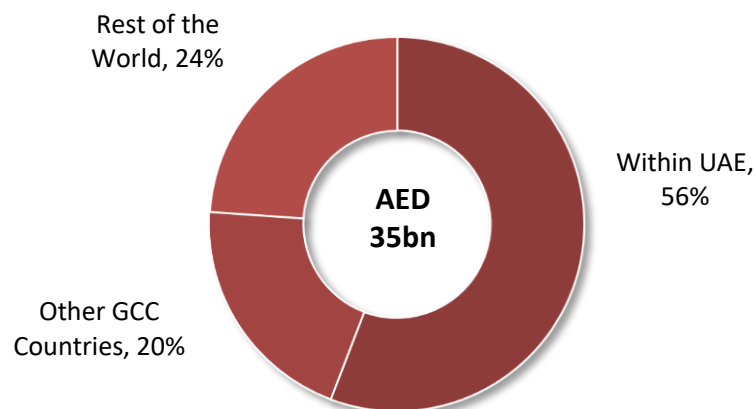
* Corporate covers all sectors except Real Estate

Stable Returns from a quality Sukuk Portfolio

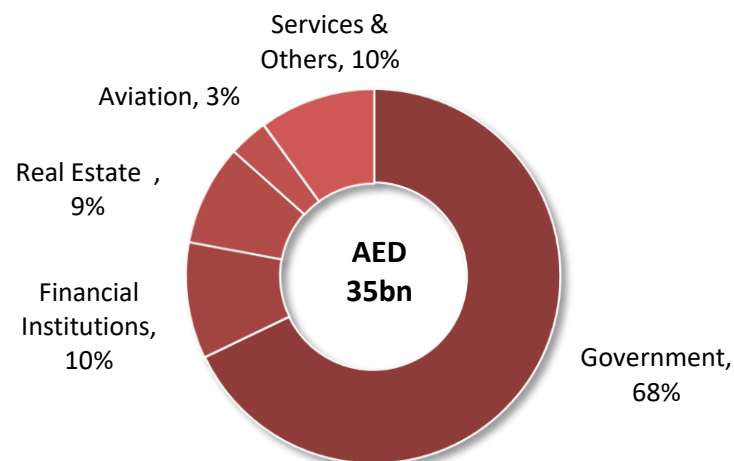
Sustained Steady growth - Sukuk Portfolio (AED bn)



Sukuk Portfolio breakdown By Geography (Dec 2020)



Sukuk Portfolio breakdown By Sector (Dec 2020)

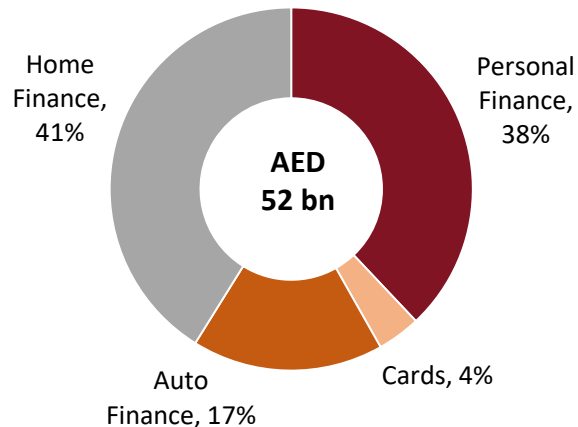


Segmental Overview – Consumer

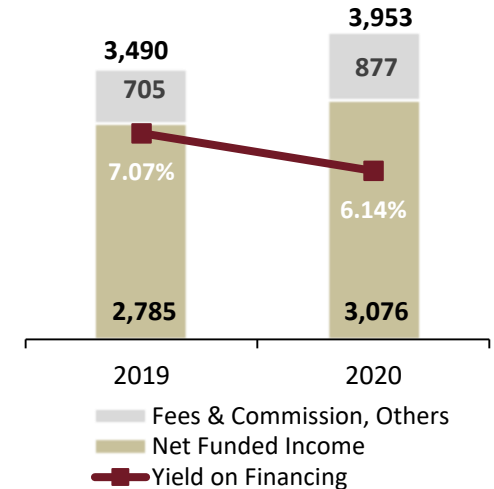
Management Commentary

- Consumer financing now stands at AED 52 billion, supported by gross new financing of AED 12.7 bn.
- Auto, personal and home finance continued to be the key contributors to the consumer portfolio.
- Net operating revenue increased 13% YoY to AED 3,953 million.
- Significant jump in CASA by nearly 45% YoY.

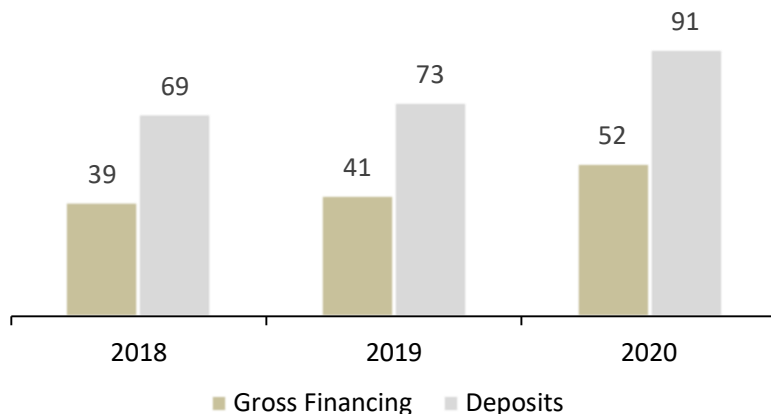
Breakdown by Portfolio – Dec 2020



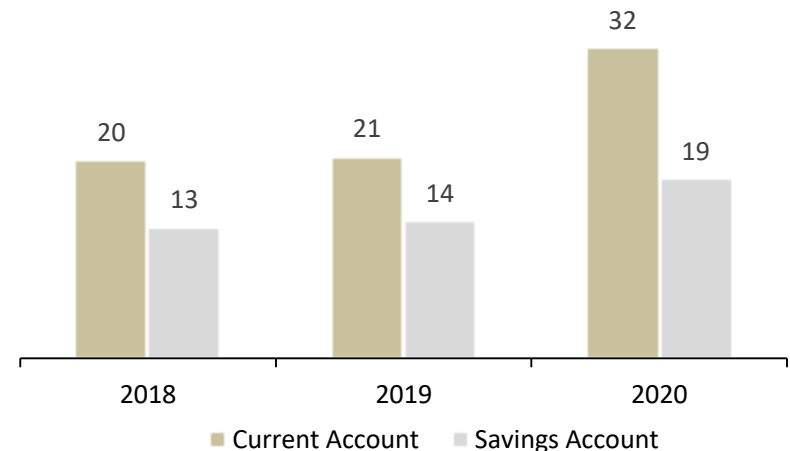
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

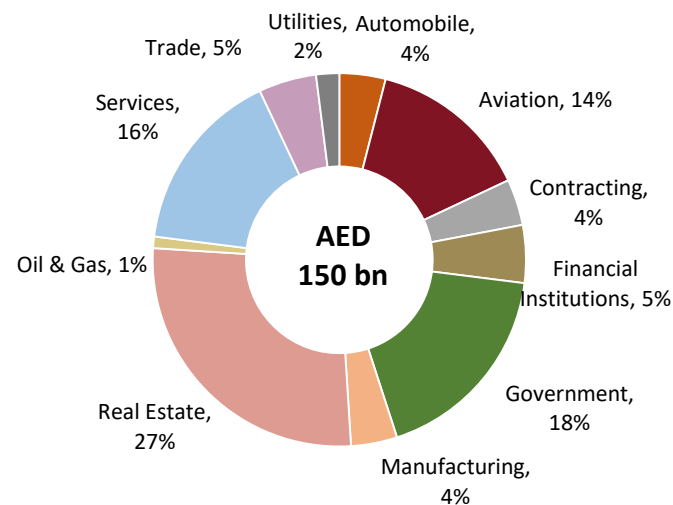


Segmental Overview – Corporate

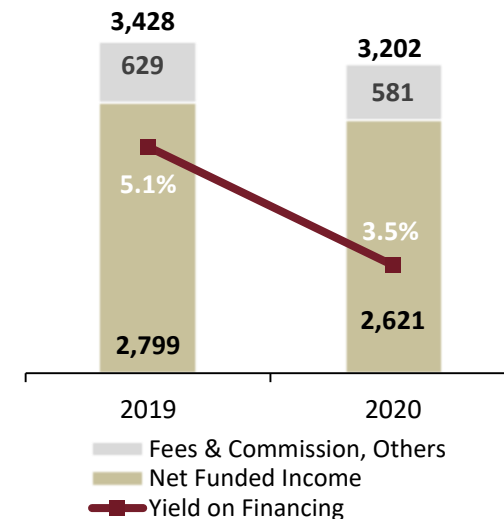
Management Commentary

- **Gross corporate financing** amounted to AED 150 billion, a **growth of 31% YoY**.
- 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 82% YoY.

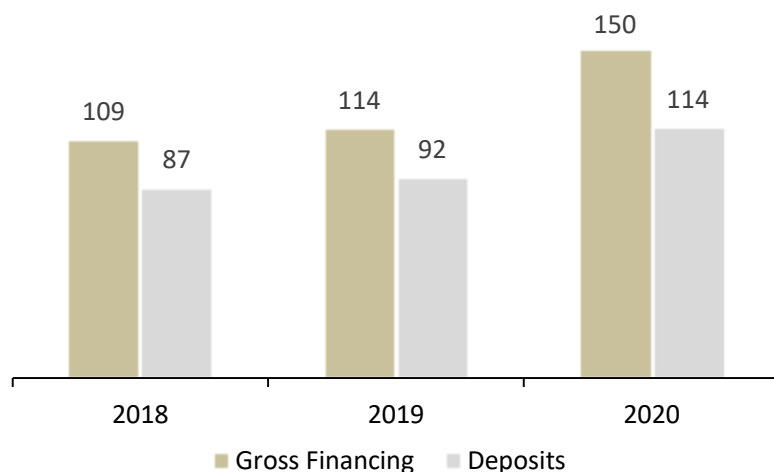
Breakdown by Portfolio – Dec 2020



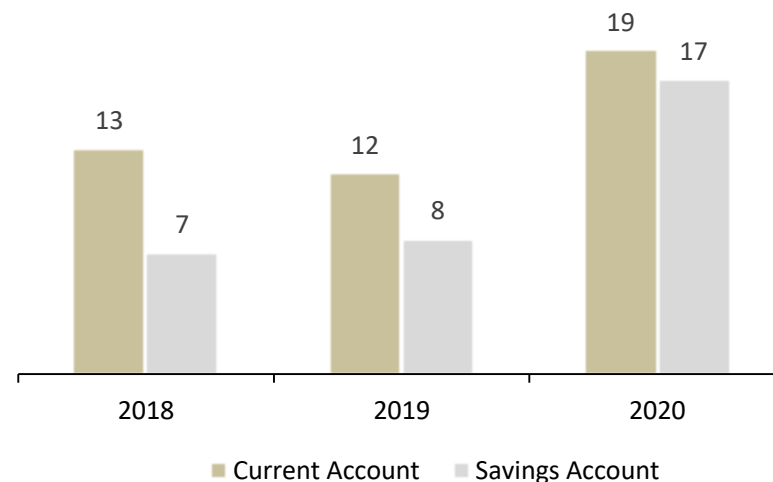
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

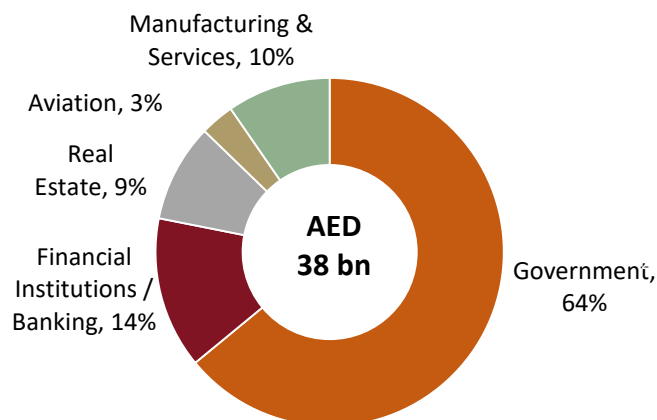


Segmental Overview – Treasury

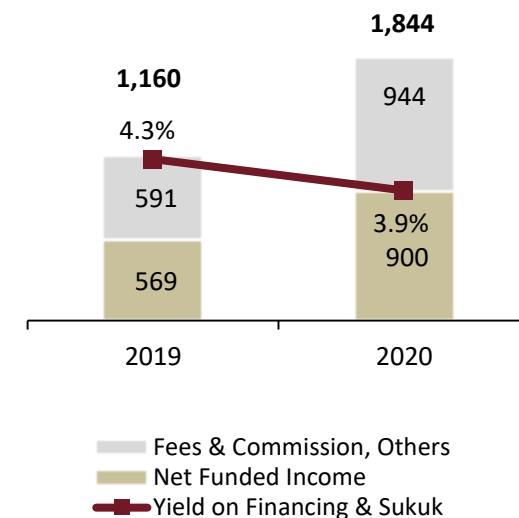
Management Commentary

- Gross Financing and Sukuk Investments crossed AED 38 billion.
- Significant improvement in net operating revenue (+59% YoY) to AED 1.8 billion.
- Treasury yields remained healthy at nearly 4%.

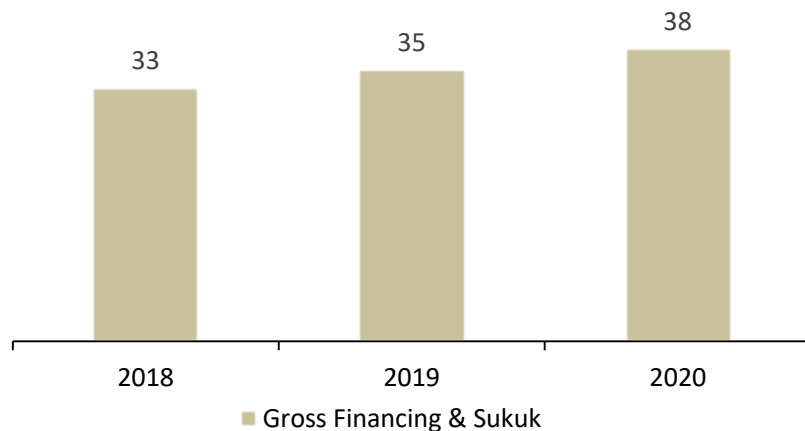
Breakdown by Portfolio – Dec 2020



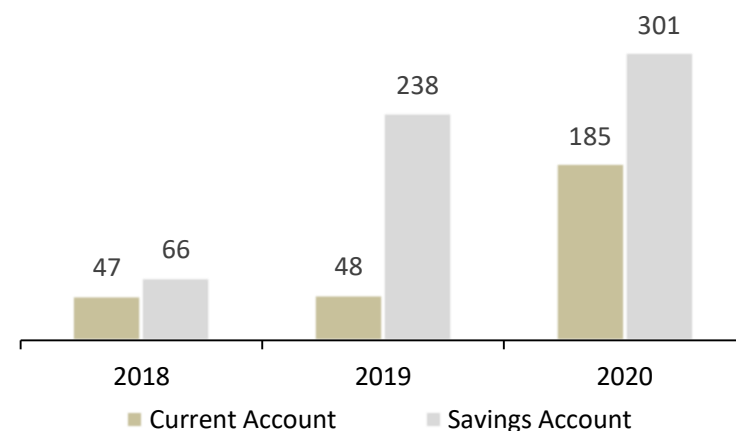
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)



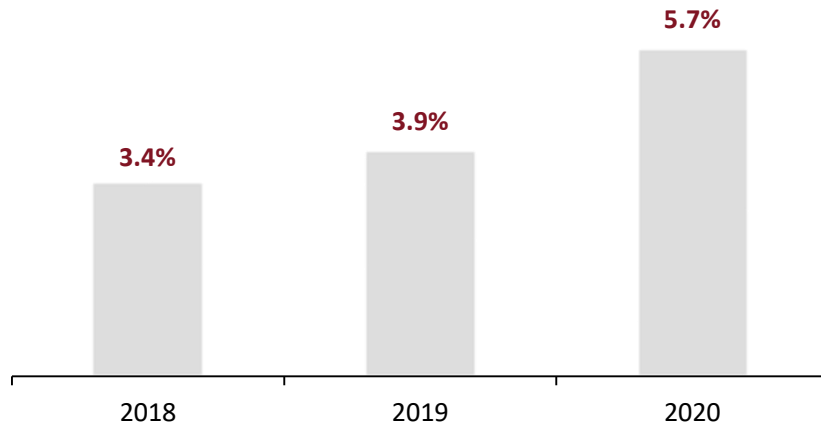
CASA (AED mn)



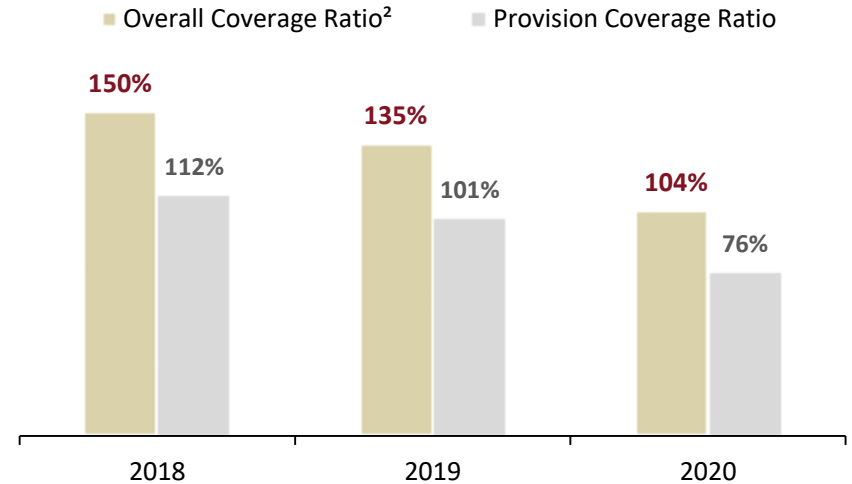
* Based on shadow accounting for fees and commissions

Asset Quality

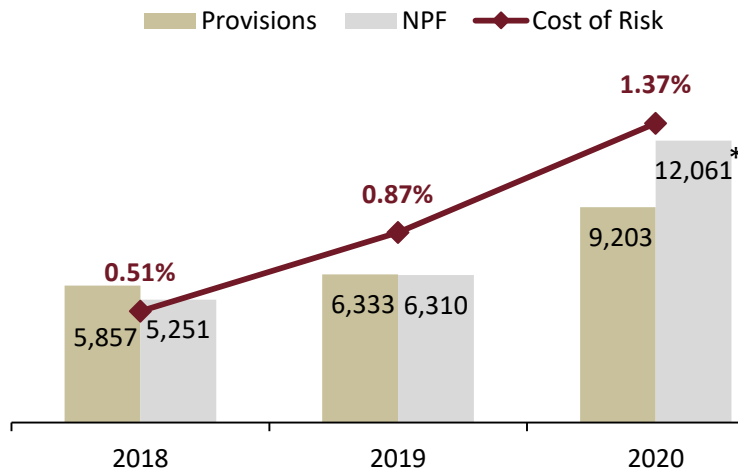
Non-Performing Financing ("NPF ")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

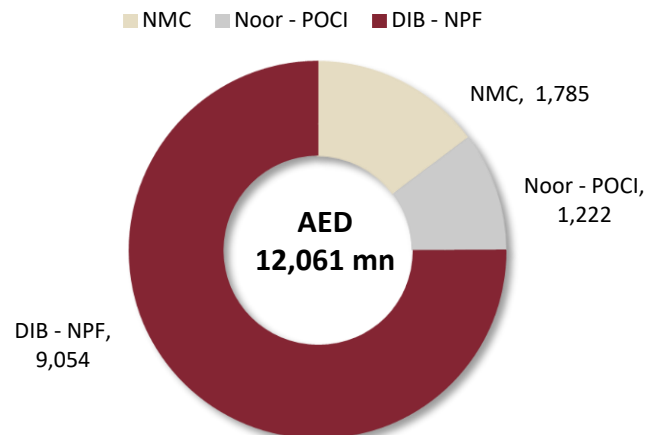
- Non-Performing Financing continued to be relatively resilient during the current times, at 5.7%.
- Normalized cost of risk for the period was 137 bps (excluding one-off charges).
- Overall coverage including collateral has remained above 100%.

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.

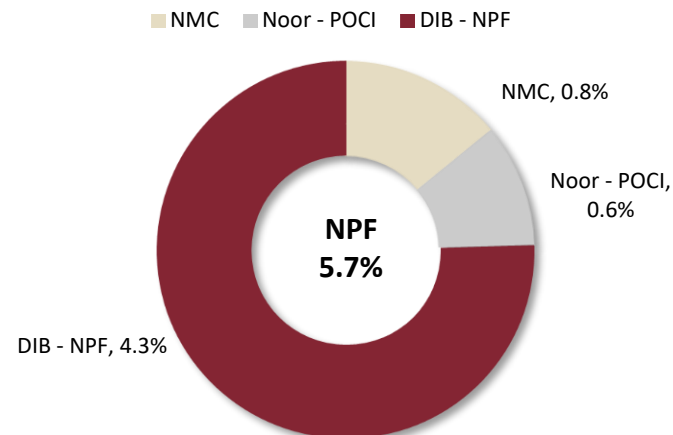
*Includes Purchased or Originated Credit Impaired (POCI) through Noor Bank acquisition and total provision includes stage 1 & 2 ECL held in Noor Bank and PPA adjustments
Cost of Risk – Being ratio of net impairment charge on financing assets (normalized) divided by the gross financing and investment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

Asset Quality – Detailed Insights

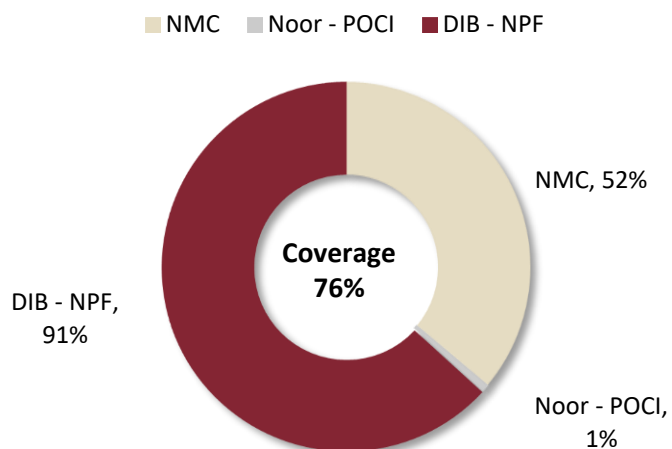
NPF (AED mn)



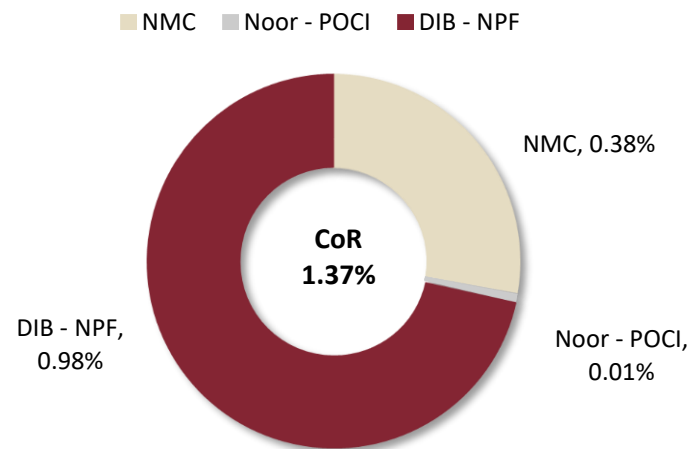
NPF Ratio (%)



Coverage Ratio (%)



CoR (%)

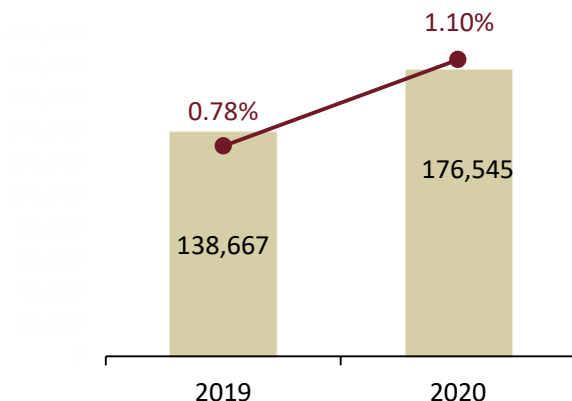


Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

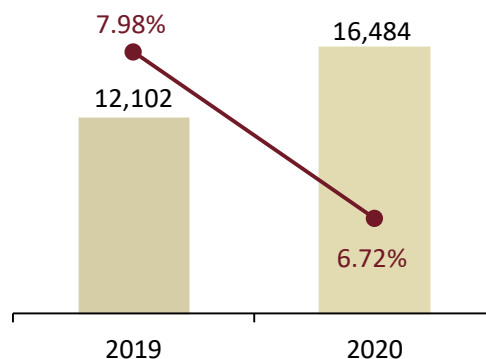
Stage 1 (AED million)

Gross Exposure ECL Coverage



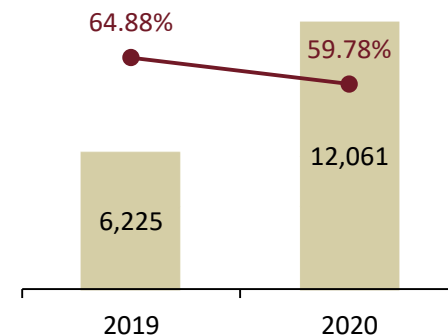
Stage 2 (AED million)

Gross Exposure ECL Coverage



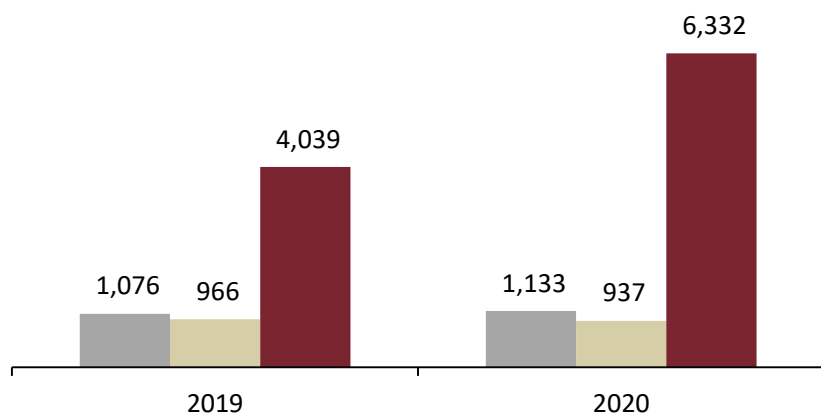
Stage 3 and POCI (AED million)

Gross Exposure ECL Coverage



Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3 and POCI



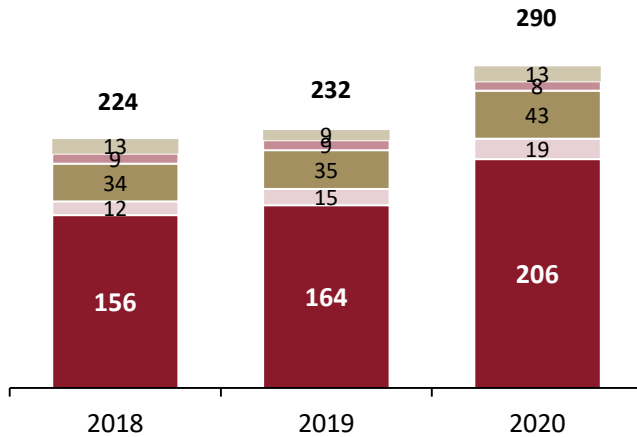
Highlights

- Stage 1 provision coverage increased to 1.10% (2020) from 0.78% (2019) whilst Stage 2 coverage at 6.72% (2020) from 7.98% (2019).
- Marginal decline in stage 3 coverage which still remains strong at nearly 60% despite the challenging market conditions.

Funding Sources and Liquidity

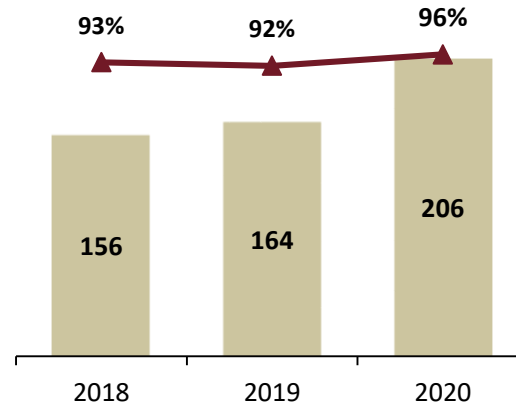
Funding Sources (AED bn)

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



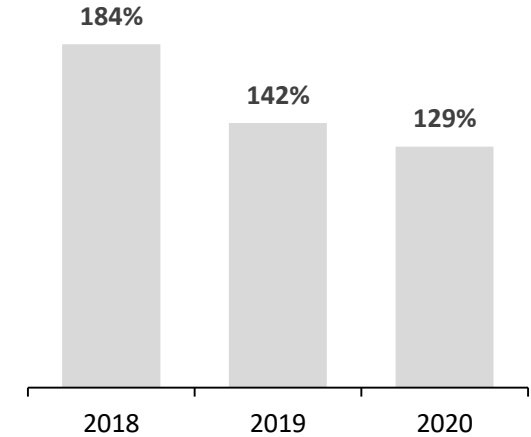
Customers' Deposits (AED bn)

■ Customer Deposits
▲ Net Financing to Deposit Ratio*



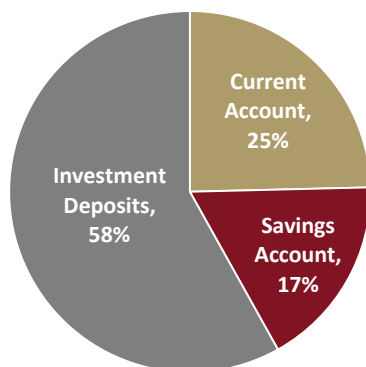
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

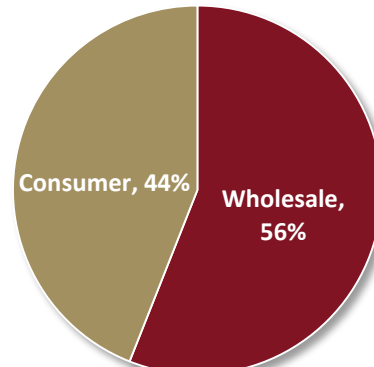


Customer Deposits (AED 206 bn as at 31 December 2020)

By Type



By Business



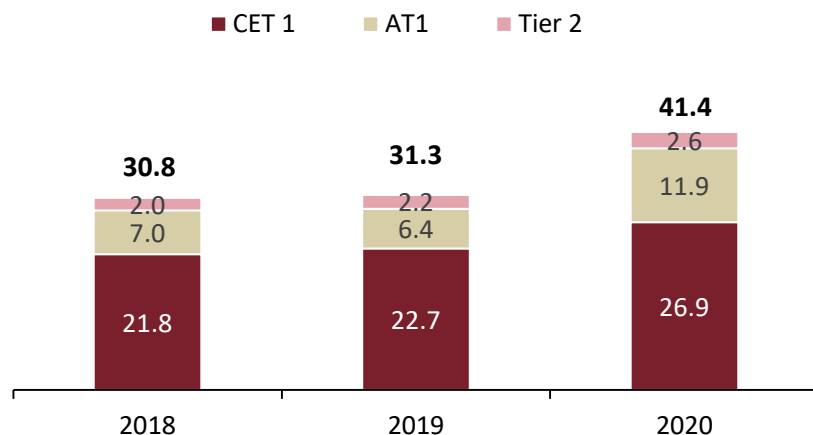
Highlights

- Liquidity remains strong with financing to deposit ratio at a robust 96%, despite strong growth.
- Strong growth in deposits**, with an increase of 25% YoY indicates strength of the franchise to mobilize liquidity, despite the current operating environment.
- CASA jumps 58% YoY**, now constituting 42% of deposits.

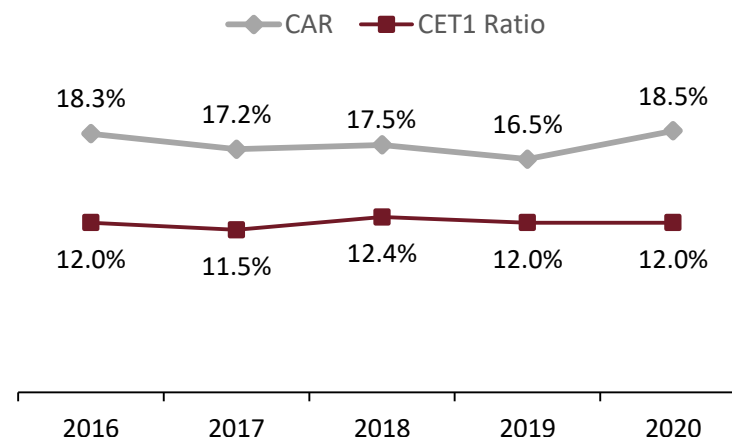
*Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

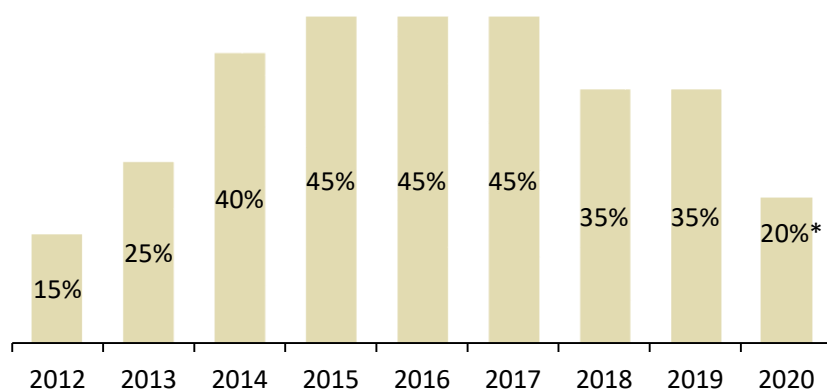
Regulatory Capital¹ (AED billion)



Capital Ratios**



Dividend History²



Highlights

- **Equity position strengthened** to AED 41 billion, up by 27% compared to YE2019.
- **Capital adequacy ratio improved** to 18.5% (+200 bps YoY) and CET1 ratio was maintained at 12.0%.
- Successful USD 1 billion AT1 Sukuk issuance in November 2020 with a profit rate of 4.625% per annum.
- Despite strong growth during the year, capital levels are intact and remain well above the minimum regulatory requirement.

¹ Refers to Regulatory Capital under Basel III;

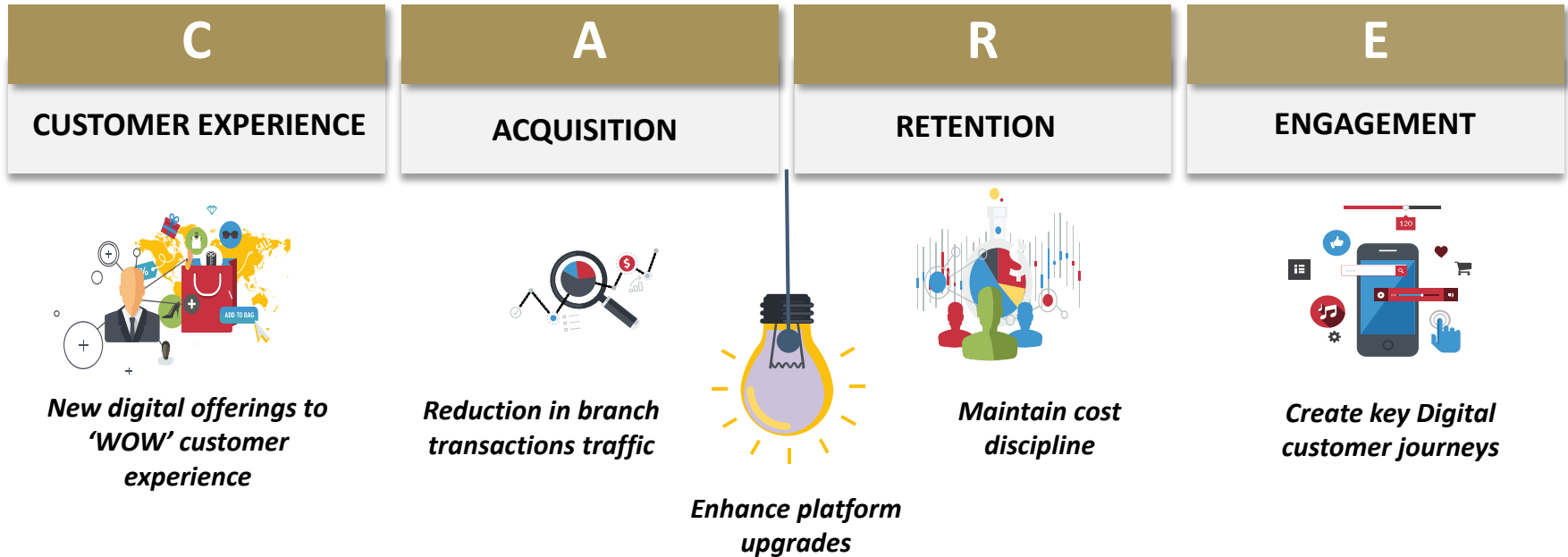
² Dividend is calculated as dividend per share divided by par value of a share ;

* Proposed dividend, subject to shareholder approval during AGM

**This graph reflects ratios under Basel III regime

Digitally Intelligent Bank (DIB)

CARE IDEOLOGY



2020 – Target Metrics

Growth	8% to 10% 26%	NPF	4.0% 5.7%	Real Estate Concentration	~ 20% 21%	Return on Assets	2.10% to 2.20% 1.22%
Net Profit Margin	3.00% to 3.15% 2.61%	Cash Coverage	100% 76.3%	Cost Income Ratio	26% to 27% 29.4%	Return on Equity	17% to 18% 10.4%

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Financial Performance

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Strategic Focus & Theme - 2021

5



Appendix

WHAT WILL 2021 BRING?



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



Strategic Theme – 2021 (P.I.N.G)



2021– Target Metrics

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

* Including collateral

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Appendix

Consolidated Income Statement

<i>AED million</i>	FY2020	FY 2019	FY 2018
Net Income	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
Income from Islamic financing and investing transactions	10,370	10,723	9,481
Commission	1,646	1,483	1,476
Income / (loss) from other investments measured at fair value	50	65	45
Income from properties held for development and sale	54	126	124
Income from investment properties	83	295	156
Share of profit from associates and joint ventures	20	58	137
Other Income	919	934	311
Total Income	13,142	13,684	11,730
Depositors' and Sukuk holders' share of profit	(3,671)	(4,418)	(3,528)
Net Income	9,471	9,266	8,202
Operating Expenses			
Personnel expenses	(1,699)	(1,587)	(1,580)
General and administrative expenses	(838)	(632)	(608)
Depreciation of investment properties	(57)	(37)	(35)
Depreciation of property, plant and equipment	(134)	(102)	(99)
Total Operating Expenses	(2,728)	(2,358)	(2,322)
Profit before net impairment charges and income tax expense	6,743	6,908	5,880
Impairment charge for the period, net	(4,552)	(1,763)	(834)
Gain on Bargain Purchase	1,015		
Profit for the period before income tax expense	3,206	5,145	5,046
Income tax expense	(46)	(42)	(43)
Net Profit for the period	3,160	5,103	5,004
Attributable to			
Owners of the Bank	3,294	5,015	4,916
Non-Controlling Interests	(134)	88	88

Consolidated Balance Sheet

<i>AED million</i>	31 Dec 2020	31 Dec 2019	31 Dec 2018
Assets	Audited	Audited	Audited
Cash and balances with central banks	29,206	21,268	22,546
Due from banks and financial institutions	6,448	6,248	8,297
Islamic financing and investing assets, net	196,689	150,913	144,739
Investments in Islamic Sukuk measured at amortized cost	35,355	33,244	31,179
Other investments at fair value	1,111	1,266	1,687
Investments in associates and joint ventures	1,939	1,977	1,928
Properties held for sale	1,391	1,337	1,449
Investment properties	5,947	5,209	4,495
Receivables and other assets	10,040	8,743	6,048
Property, plant and equipment	1,431	1,590	1,314
Total Assets	289,557	231,796	223,682
Liabilities and Equity			
Liabilities			
Customers' deposits	205,925	164,418	155,657
Due to banks and financial institutions	13,496	9,147	13,203
Sukuk financing instruments	18,744	14,852	12,371
Payables and other liabilities	8,261	8,646	8,323
Total Liabilities	246,426	197,063	189,555
Equity			
Share Capital	7,241	6,590	6,590
Tier 1 Sukuk	11,937	6,428	7,346
Other Reserves and Treasury Shares	13,785	11,113	10,861
Investments Fair Value Reserve	(1,102)	(1,175)	(850)
Exchange Translation Reserve	(1,177)	(1,095)	(1,052)
Retained Earnings	9,860	10,131	8,569
Equity Attributable to owners of the banks	40,544	31,993	31,464
Non-Controlling Interest	2,587	2,739	2,663
Total Equity	43,131	34,732	34,127
Total Liabilities and Equity	289,557	231,796	223,682

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



Noor Bank integration completed in Nov'20 in record 8 months



3 million + customers globally



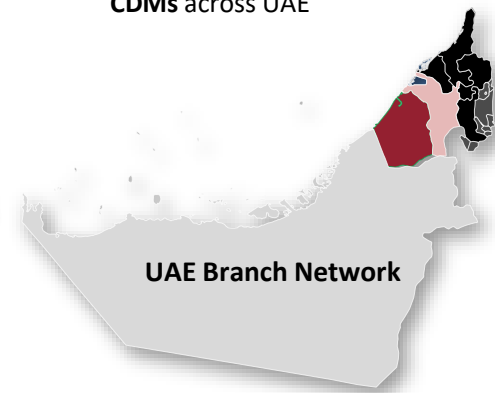
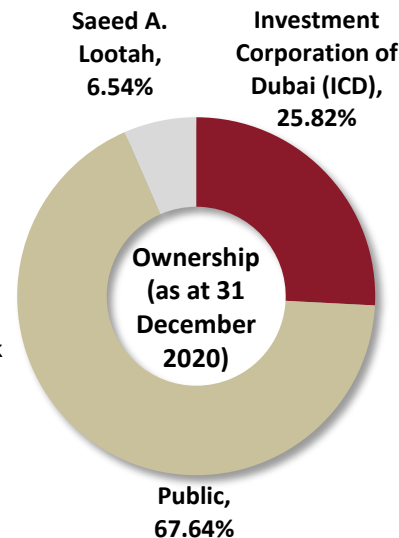
Designated ("D-SIB")* in 2018
*Domestic Systemically Important Bank



More than 9,000 employees across the Group



FOL increase to 40% approved by shareholders



Significant Subsidiaries and Associates



60.0%



92.0%



100.0%



29.5%

Pakistan



25.1%



27.3%



100.0%



44.9%



100%

Credit Ratings

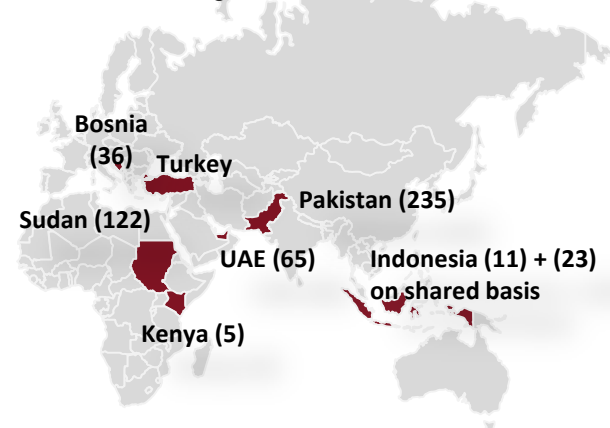
Moody's
A3
Negative

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 607 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

<div> Dubai Aerospace Enterprise</div> <div>USD 750,000,000</div> <div>3.750% 5.25yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Nov 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Dubai Islamic Bank</div> <div>USD 1,000,000,000</div> <div>4.625% Perp NC6 Sukuk</div> <div>Sole Arranger JLM & Bookrunner</div> <div>Nov 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Etihad Airways</div> <div>USD 600,000,000</div> <div>2.394% 5yr Transition Sukuk</div> <div>JLM & Bookrunner</div> <div>Oct 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Government of Sharjah</div> <div>USD 250,000,000</div> <div>3.234% 10yr Sukuk Tap</div> <div>JLM & Bookrunner</div> <div>Oct 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> ICD</div> <div>USD 600,000,000</div> <div>1.810% 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Oct 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	
<div> Emirates Islamic Bank</div> <div>USD 500,000,000</div> <div>1.827% 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Sep 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Dubai Department of Finance</div> <div>USD 1,000,000,000</div> <div>2.763% 10yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Sep 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> DP World</div> <div>USD 1,500,000,000</div> <div>6.000% Perpetual Sukuk</div> <div>JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Dubai Islamic Bank (Tap)</div> <div>USD 300,000,000</div> <div>2.950% Long 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Republic of Indonesia</div> <div>USD 2,500,000,000</div> <div>USD 750mn 2.300% 5yr USD 1,000mn 2.800% 10yr USD 750mn 3.800% 30yr</div> <div>JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Sharjah Islamic Bank</div> <div>USD 500,000,000</div> <div>2.850% 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>
<div> Dubai Islamic Bank</div> <div>USD 1,000,000,000</div> <div>2.950% Long 5yr Sukuk</div> <div>Sole Arranger JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Government of Sharjah</div> <div>USD 1,000,000,000</div> <div>2.942% 7yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Jun 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> DAR AL ARKAN دار الأركان</div> <div>USD 400,000,000</div> <div>6.875% 7yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Feb 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> Islamic Development Bank</div> <div>USD 2,000,000,000</div> <div>1.809% 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Feb 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	<div> First Abu Dhabi Bank</div> <div>USD 500,000,000</div> <div>2.500% 5yr Sukuk</div> <div>JLM & Bookrunner</div> <div>Jan 2020  بنك دبي الإسلامي Dubai Islamic Bank</div>	

Select DIB Debt Capital Market Transactions & League Tables



Govt. of Pakistan

USD 420,000,000

Mandated Lead Arranger & Bookrunner

Dec 2020 



ENOC

USD 300,000,000

Mandated Lead Arranger & Bookrunner

Nov 2020 



Govt. of Pakistan

USD 405,000,000

Mandated Lead Arranger & Bookrunner

Oct 2020 



Govt. of Egypt

USD 2,000,000,000

Mandated Lead Arranger

Jul 2020 

PFZW

Ports & Free Zone World

USD 9,000,000,000

Mandated Lead Arranger & Bookrunner

Apr 2020 



Network International

USD 525,000,000

Mandated Lead Arranger

Mar 2020 



Topaz Energy & Marine Ltd.

USD 392,000,000

Mandated Lead Arranger

Feb 2020 

EMEA Islamic Financing MLA – FY2020

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	Dubai Islamic Bank	1,354	7
2	Abu Dhabi Islamic Bank	856	7
3	HSBC	709	7
4	Al-Rajhi Banking & Investment Corp.	533	3
5	Emirates NBD	529	7

EMEA Islamic Financing BR – FY2020

Rank	Bookrunner	Vol (MM USD)	Deals
1	Dubai Islamic Bank	1,450	4
2	Abu Dhabi Islamic Bank	765	4
3	Bank ABC	510	1
4	HSBC	396	4
5	Citi	253	2

US Dollar International Sukuk – FY2020

Rank	Manager	Vol (MM USD)	Issues
1	Standard Chartered	5,398	32
2	HSBC	3,709	26
3	Dubai Islamic Bank	2,762	19
4	Emirates NBD	2,068	19
5	First Abu Dhabi Bank	1,636	15

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

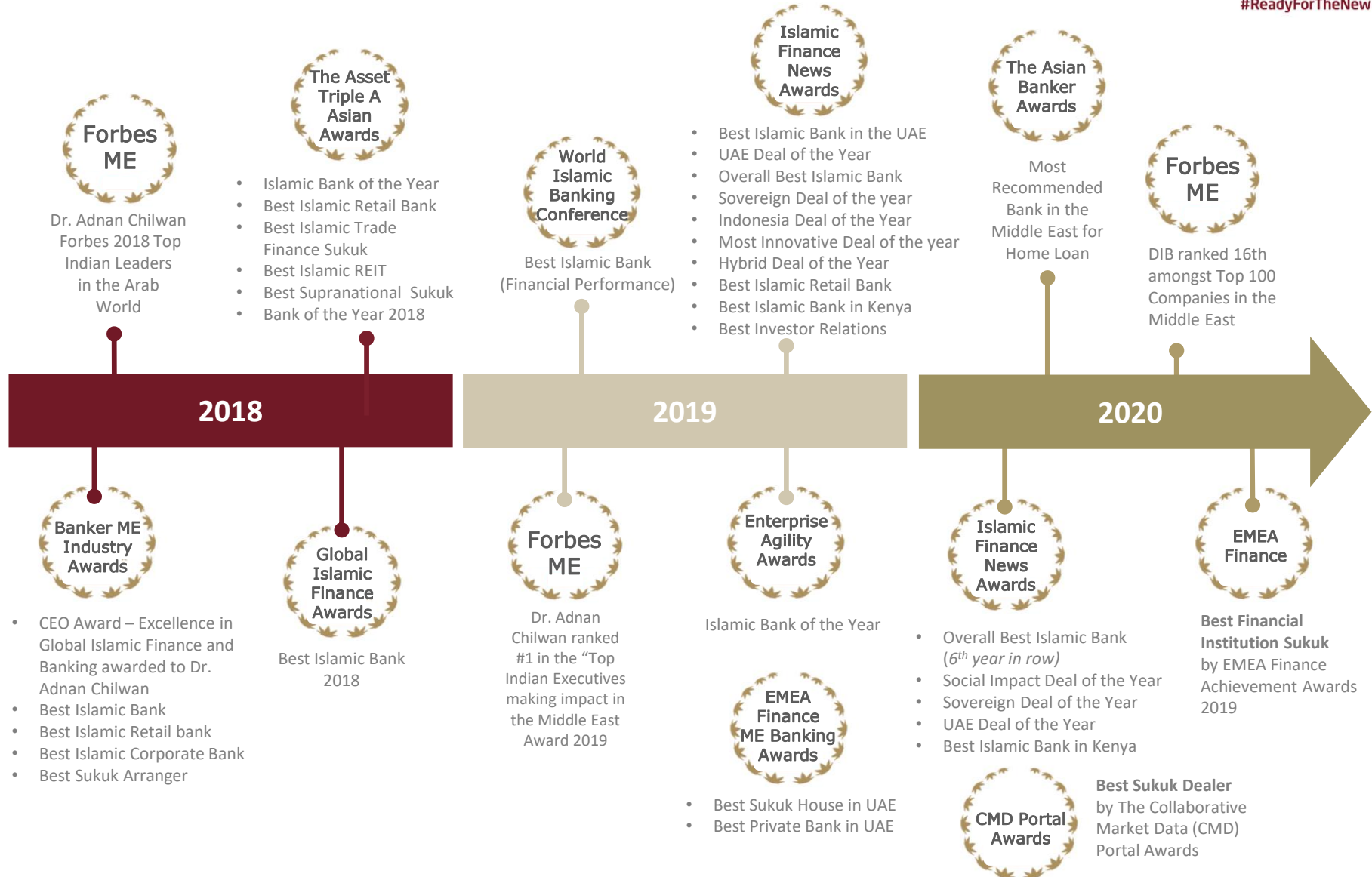
Green Issue


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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