



Investor Presentation

For the period ending
31 March 2022

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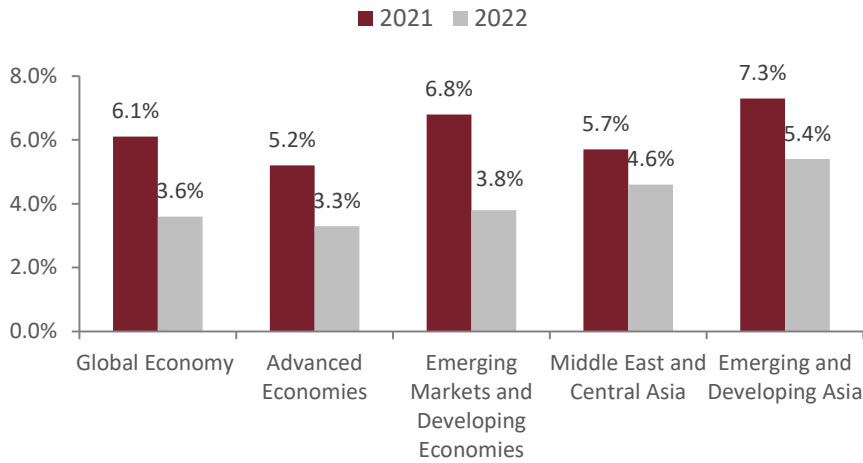
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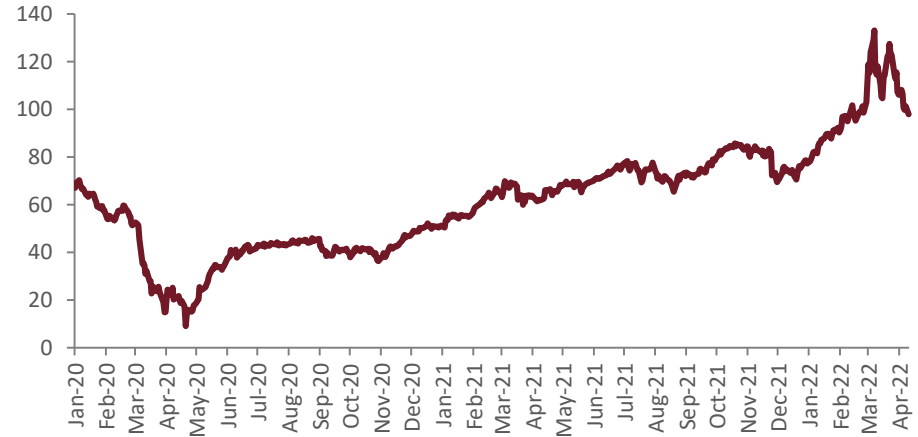
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Global growth to stay in positive territory despite international conflict and economic headwinds

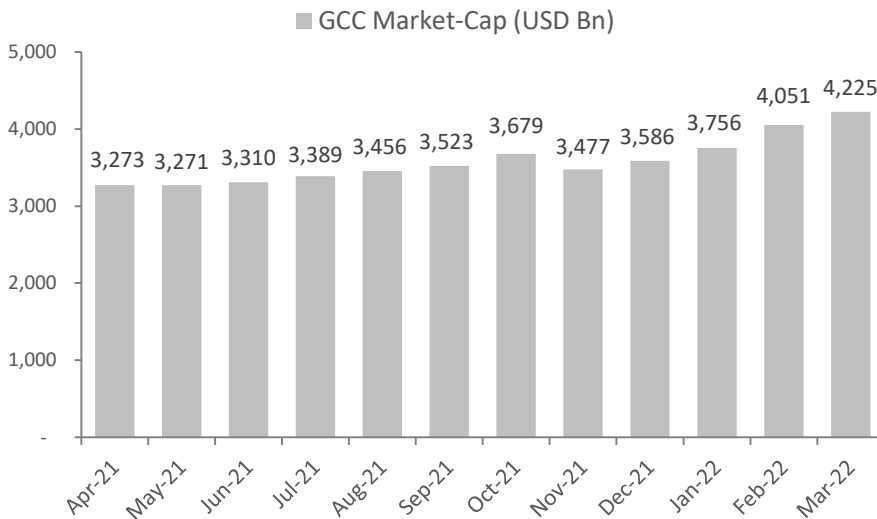
World Growth Projections (Apr 2022)



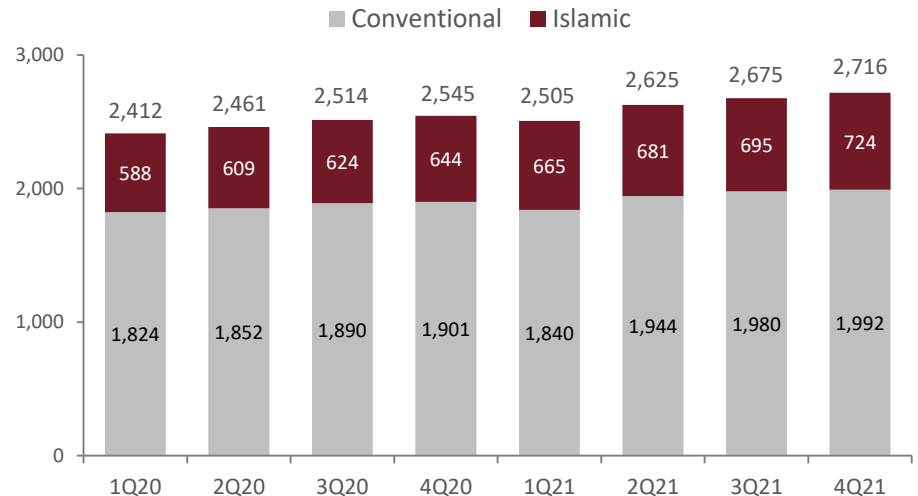
Brent Crude Oil Prices (USD per barrel)



GCC Market-Cap (USD Bn)

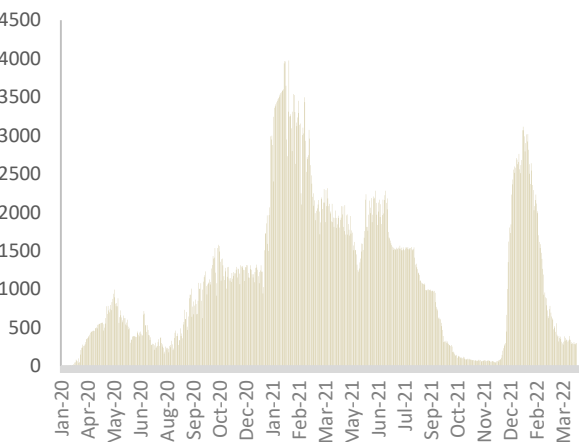


GCC Banking Sector Total Assets (USD bn)

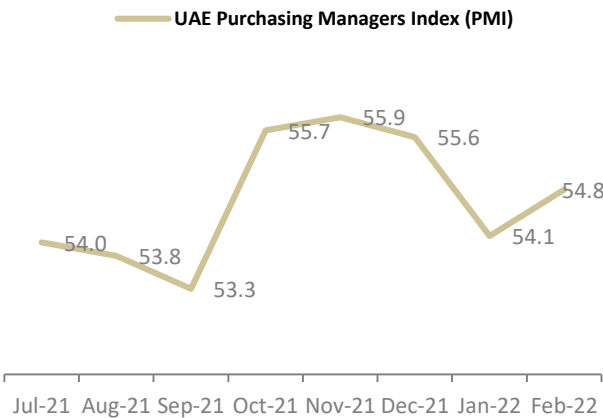


UAE growth keeping momentum

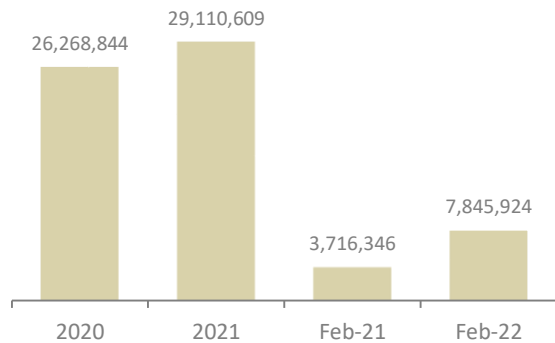
UAE Daily Covid 19 cases have been contained



UAE PMI gains on increased optimism



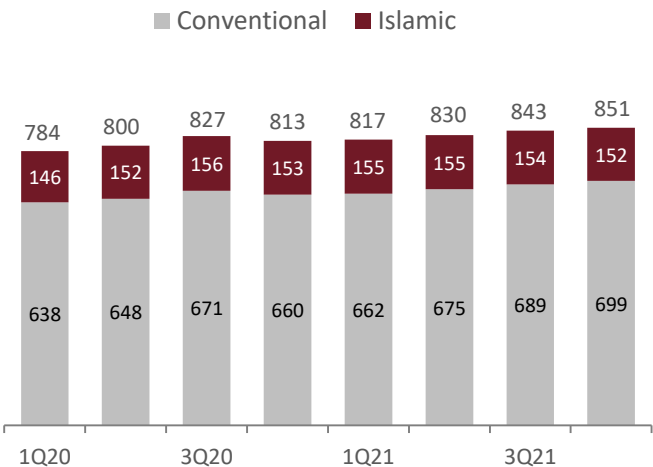
Dubai passenger movements rising steadily



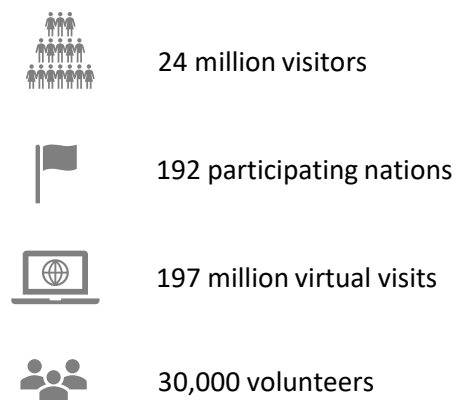
UAE growth accelerating



UAE Banking Sector Total Assets (USD bn)



EXPO 2020 – a highly successful hosting



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- ☐ UAE has remained resilient despite global setback due to the international conflict.
- ☐ EXPO 2020 success has boosted economic activities as well as consumer sentiment.
- ☐ Balance sheet expansion of 3% YoY driven by healthy volume growth.
- ☐ Robust P&L growth delivering 58% YoY rise in net profit and 11% YoY increase in net operating revenues.
- ☐ Continued prudent risk approach leading to significantly lower impairments -44% YoY.
- ☐ Asset quality ratio now seeing improvements +10 bps following stabilization from previous quarter.

Overall Financial Performance

Balance Sheet

AED million	Dec 2021	Mar 2022	Change
Net Financing Assets & Sukuk Investments	228,485	235,129	3%
Total Assets	279,082	287,226	3%
Customers' Deposits	205,845	204,476	(1%)
Sukuk Financing Instruments	20,563	19,632	(5%)
Equity	41,465	40,834	(2%)
Total Liabilities and Equity	279,082	287,226	3%

Income Statement

AED million	Mar 2021	Mar 2022	% Change
Total Income	2,847	3,016	6%
Net Operating Revenue	2,226	2,467	11%
Operating Expenses	(612)	(698)	14%
Profit before Impairment and Tax Charges	1,614	1,770	10%
Impairments	(751)	(417)	(44%)
Income Tax	(10)	(7)	(22%)
Group Net Profit	853	1,345	58%

Key Ratios

	Dec 2020	Dec 2021	Mar 2022
Net Financing to Deposit	96%	91%	93%
Total Capital Adequacy	18.5%	17.1%	17.5%
CET1	12.0%	12.4%	12.8%
Non-Performing Financing ("NPF")	5.7%	6.8%	6.7%
ROTE	10.2%	13.0%	16.2%
ROA	1.2%	1.5%	1.9%
Net Profit Margin ("NPM")	2.6%	2.6%	2.7%
Cost to Income ¹	29.4%	26.8%	28.3%
Dividend Per Share (% of par value)	20%	25%	-

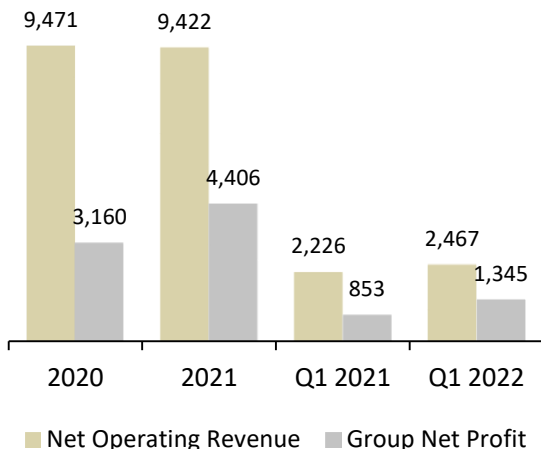
Highlights

- Strong **balance sheet** growth of 3% now reaching AED 287 billion depicting healthy volume growth from the core businesses at the start of the year.
- **Total income** reached AED 3.02 billion increasing 6% YoY supported by strong growth in income from investments in Islamic sukuk and fees & commissions.
- Robust growth in **net profit** of 58% YoY to reach to AED 1.3 billion driven by higher income and significantly lower impairments.
- **Non-performing financing (NPF)** on a downward trajectory at 6.7% (-10 bps YTD).
- **Net Profit Margins** up by 10 bps YTD to reach to 2.7%.

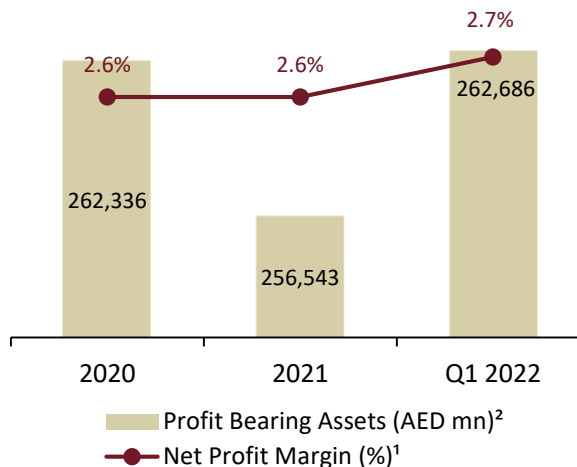
¹ Cost to income ratio - Being the ratio of total operating expenses (excluding integration costs) to net income.

Operating Performance

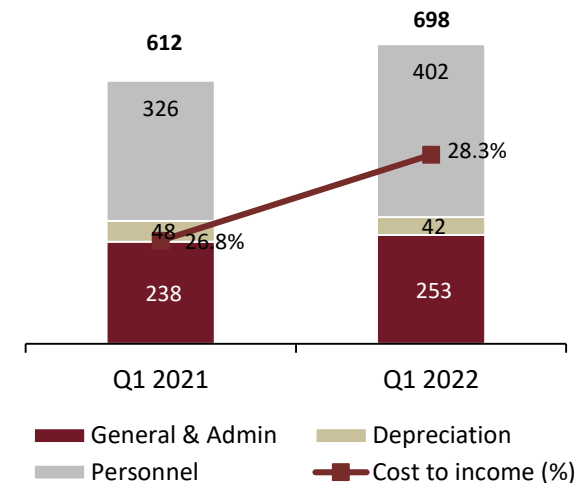
Profitability (AED mn)



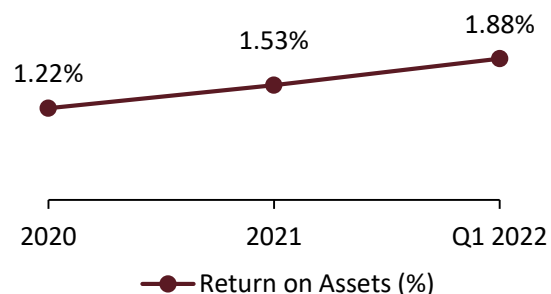
Net Profit Margin (%)



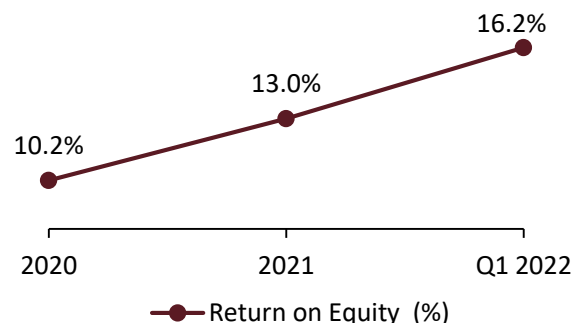
OPEX trends (AED mn) & Cost to Income



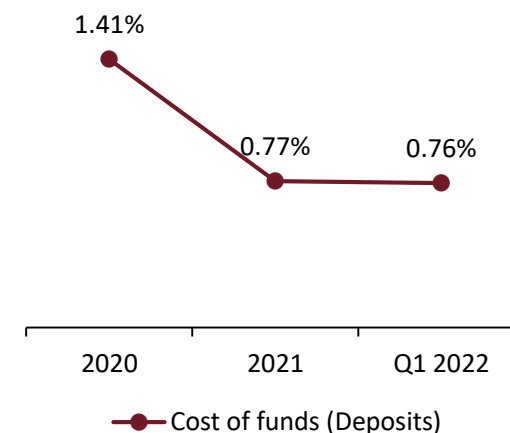
ROA (%)



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.

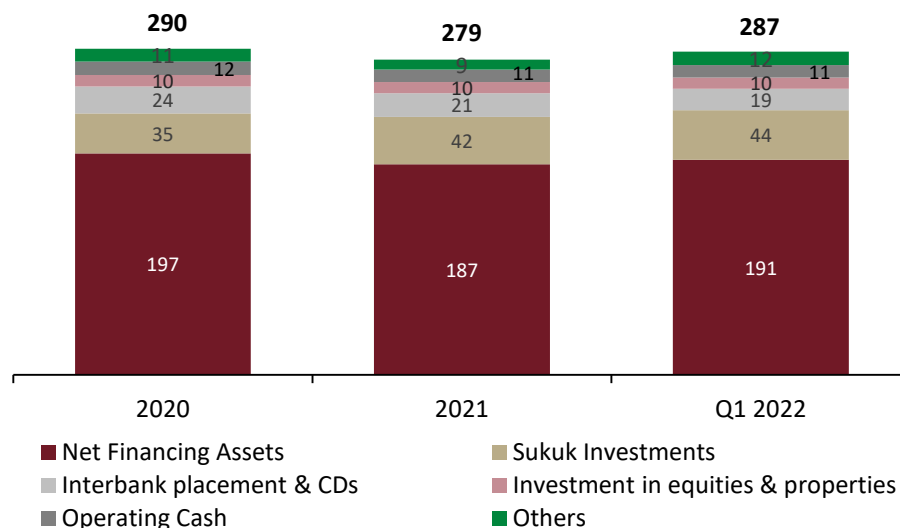
²Profit Bearing Assets are calculated as the sum of Islamic placements with UAE Central Bank and banks, Islamic financing and investing assets and investment in Islamic Sukuk.

ROTE - Being the ratio of annualized net profit attributable to shareholders to average shareholders' equity excluding Tier 1 issuances.

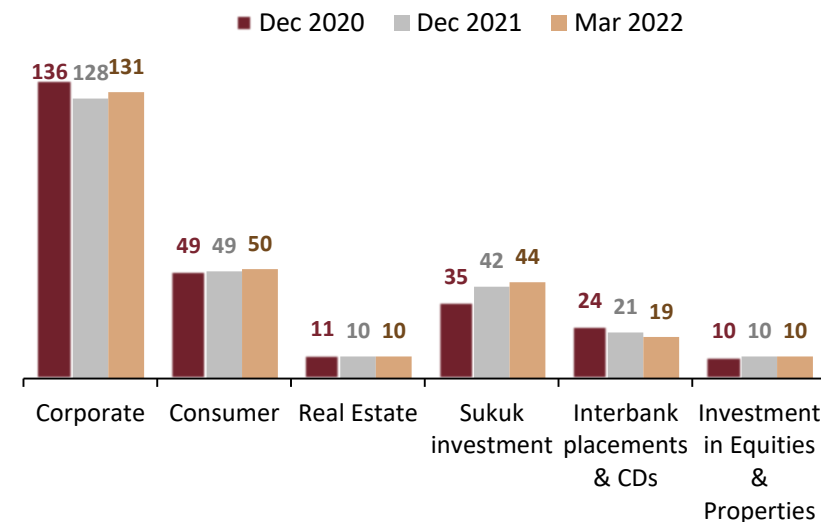
ROA - Being the ratio of annualized net profit (excluding one off / exceptional items) for the group to average total assets.

Overview of Deployment of Funds/Financing

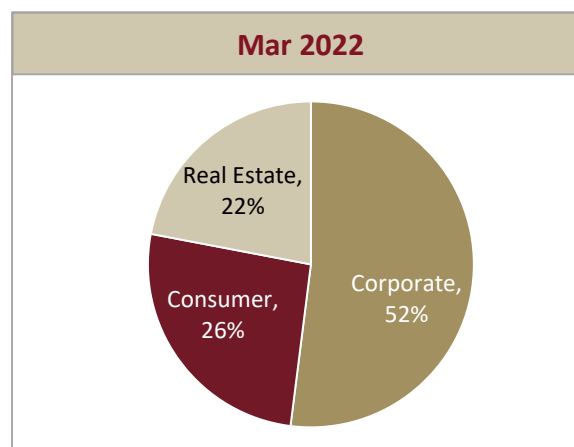
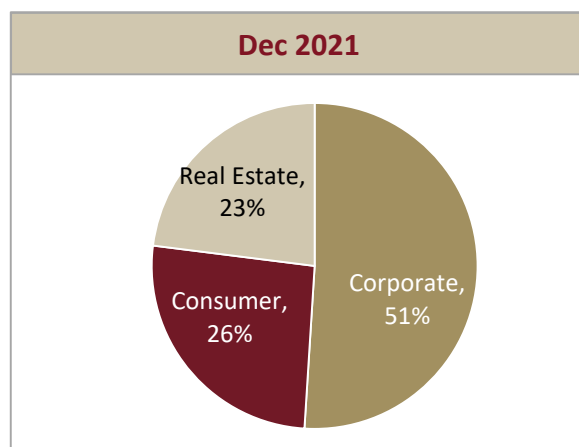
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%) *



Highlights

- Gross new financing** of nearly AED 16 billion YTD driven by robust growth in new corporate financing of nearly AED 12 billion YTD. New consumer financing of nearly AED 4 billion was supported by strong YoY growth in personal and home finance.
- Sukuk investments** continue to grow, up 6% YTD now reaching AED 44 billion.

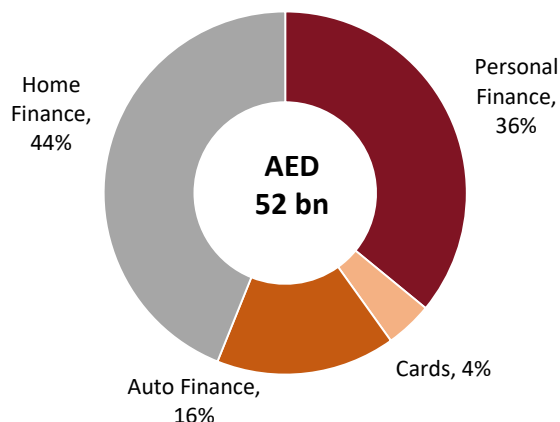
* Corporate covers all sectors except Real Estate

Segmental Overview – Consumer

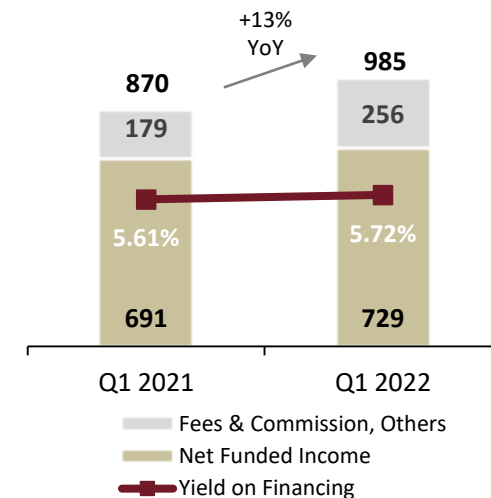
Management Commentary

- The consumer now stands at AED 52 billion. The quarter saw gross new consumer financing amounting to nearly AED 4 billion.
- Revenues increased by 13% YOY to reach to AED 985 million driven by strong growth in fees and commissions.
- Yield on financing grew by 110bps YOY to reach to 5.72%.

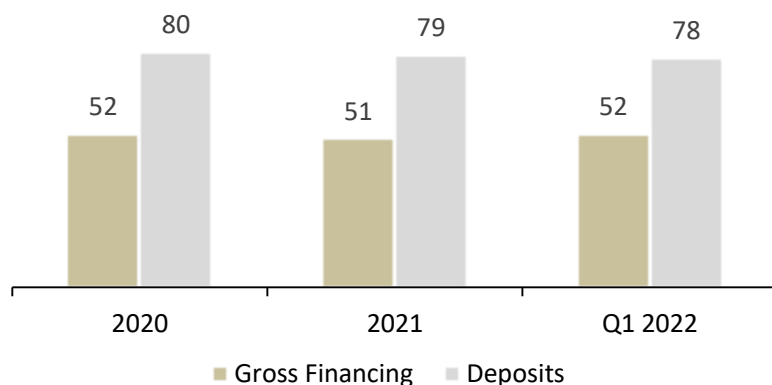
Breakdown by Portfolio – Mar 2022



Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

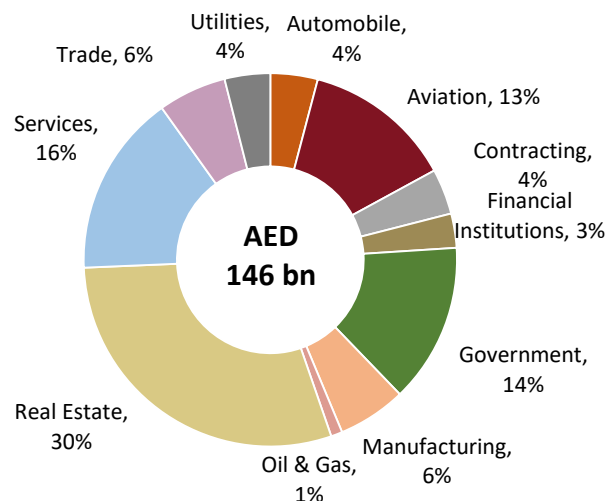


Segmental Overview – Corporate

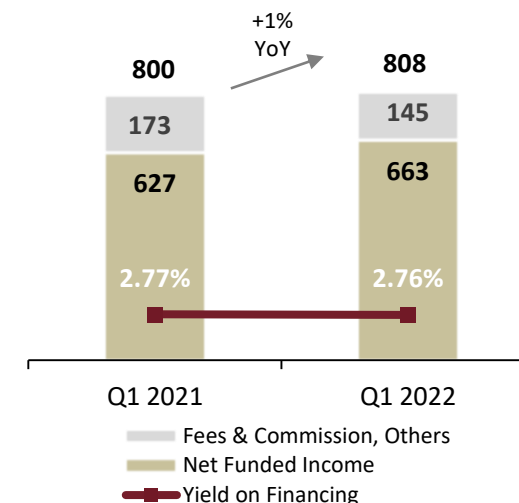
Management Commentary

- Gross new corporate financing during the quarter amounted to nearly AED 12 billion, a strong increase of nearly 60% YOY.
- Corporate revenues grew steadily during the quarter by 1% YTD to reach to 808 million.
- Despite the decline in fees and commissions, this was offset by the growth in net funded income of 6% YOY to reach AED 663 million.

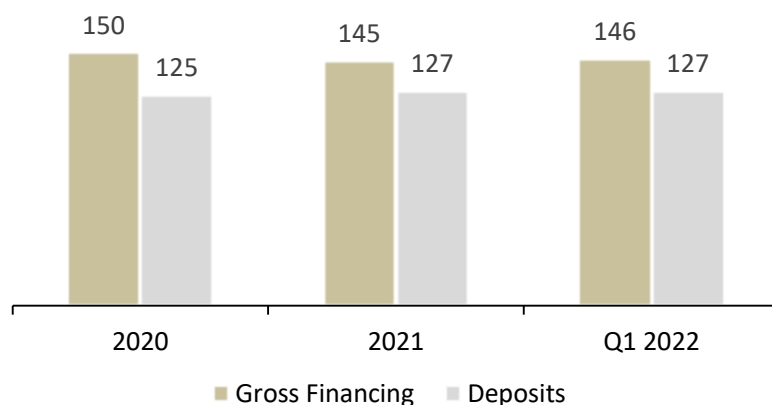
Breakdown by Portfolio –Mar 2022



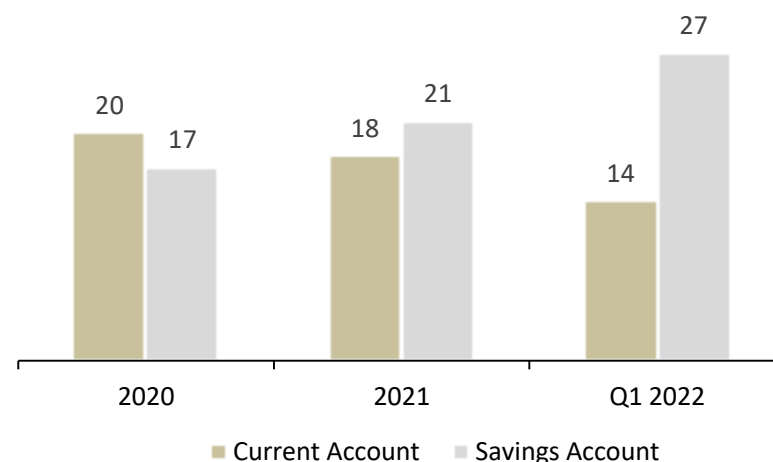
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

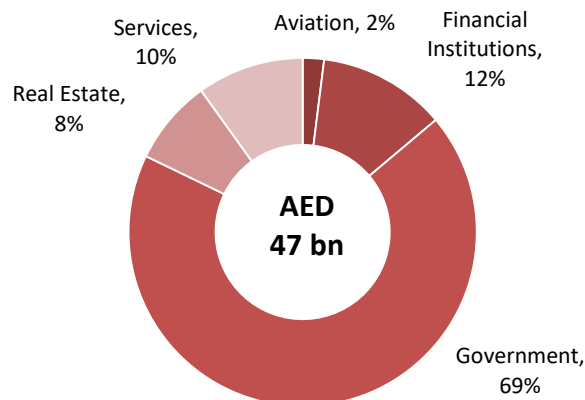


Segmental Overview – Treasury

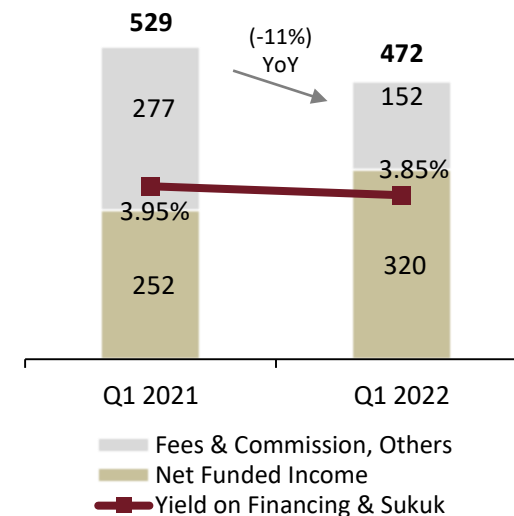
Management Commentary

- Sukuk investments grew strongly by 6% YTD to reach to AED 45 billion.
- Primary investments of sukuk portfolio is in government sector which comprised of nearly 70% of the portfolio.

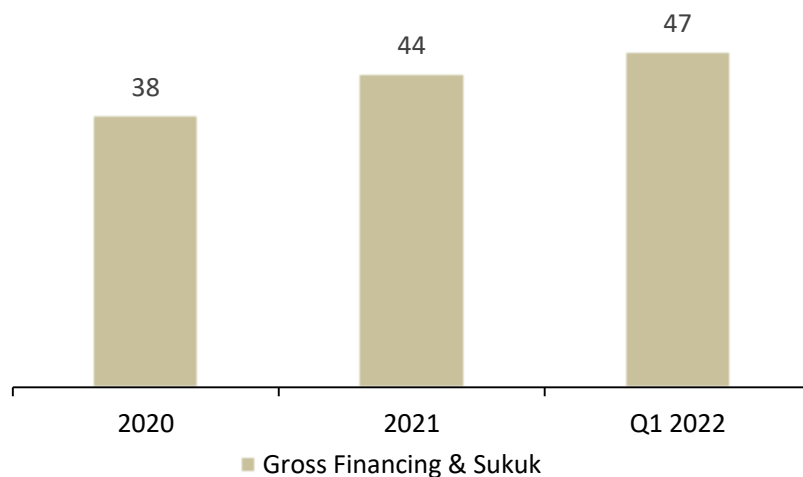
Breakdown by Portfolio – Mar 2022



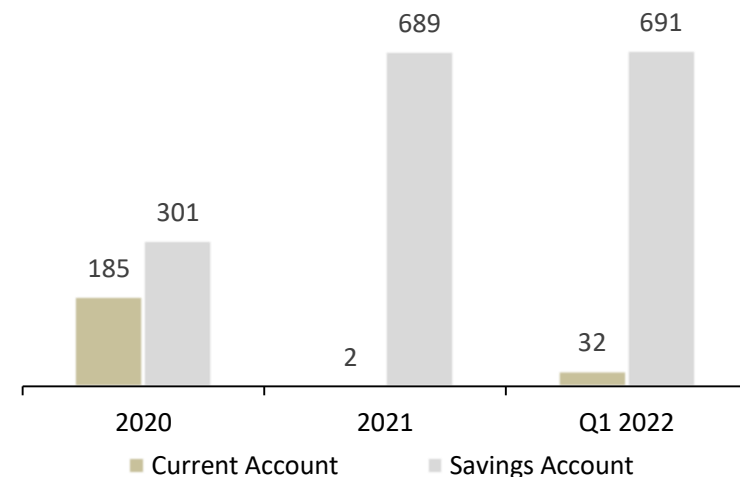
Revenue Trends (AED mn)*



Segment Gross Financing & Sukuk (AED bn)



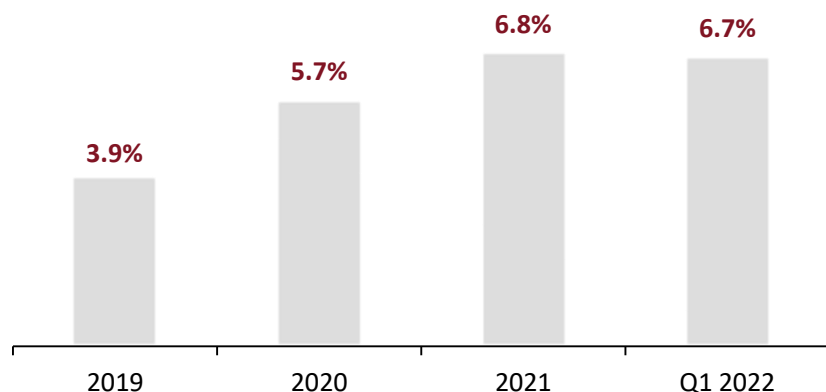
CASA (AED mn)



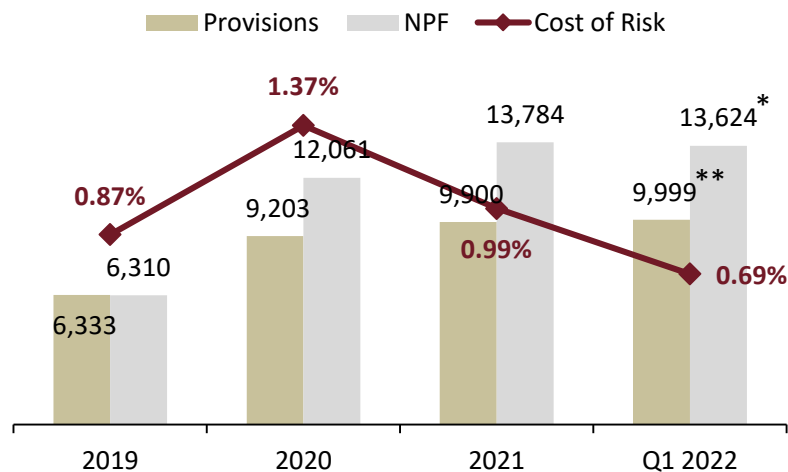
* Based on shadow accounting for fees and commissions

Asset Quality

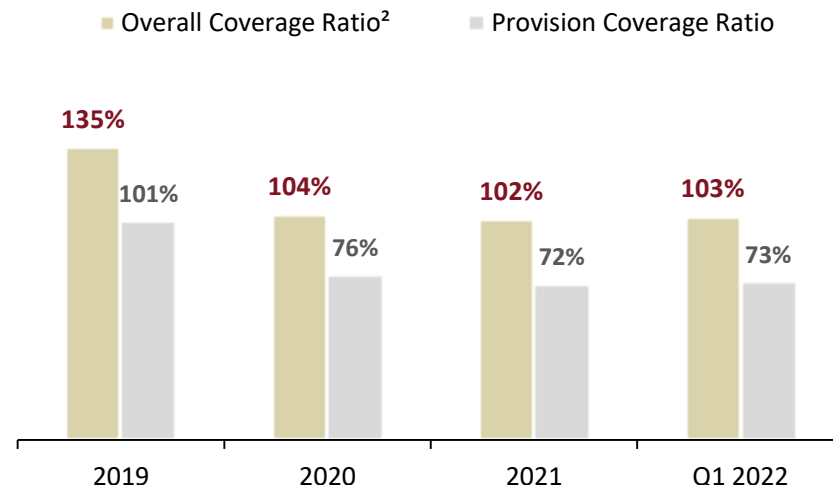
Non-Performing Financing ("NPF")¹



Cumulative Provisioning (AED million)



Financing Provisions and Coverage Ratios



Highlights

- **Non performing financing (NPF)** on a downward trend lower by 10bps sequentially to 6.7%. Overall NPF amount also on declining trend.
- Lower provisions at the start of the year of AED 417 million compared to AED 751 million, a decline of more than 44% compared to same period previous year.
- Declining **cost of risk** at 69 bps (-30bps YTD) compared to 99bps at YE2021.

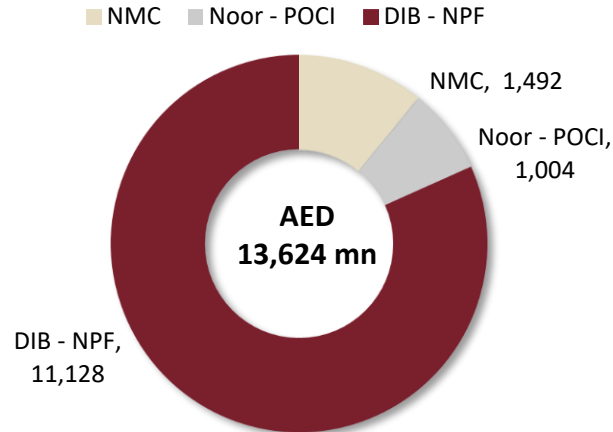
¹NPF ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired Financing Assets; ²Overall Coverage Ratio is calculated as the sum of provisions held including regulatory credit risk reserve (if any) and collateral held relating to facilities individually determined to be impaired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

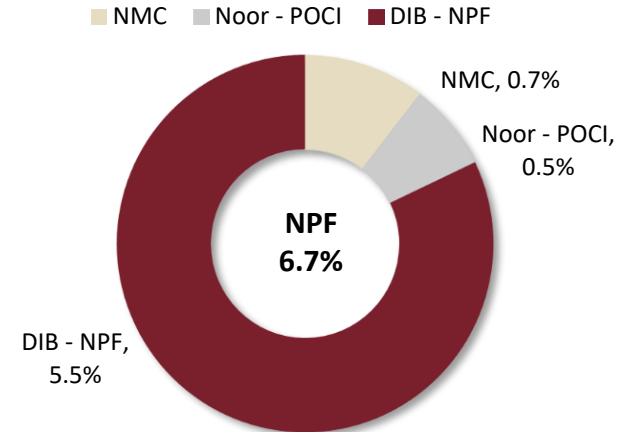
Cost of Risk – Being ratio of net impairment charge on financing assets to the aggregate gross outstanding balances of financing assets, sukuk investments and overdrawn accounts.

Asset Quality – Detailed Insights

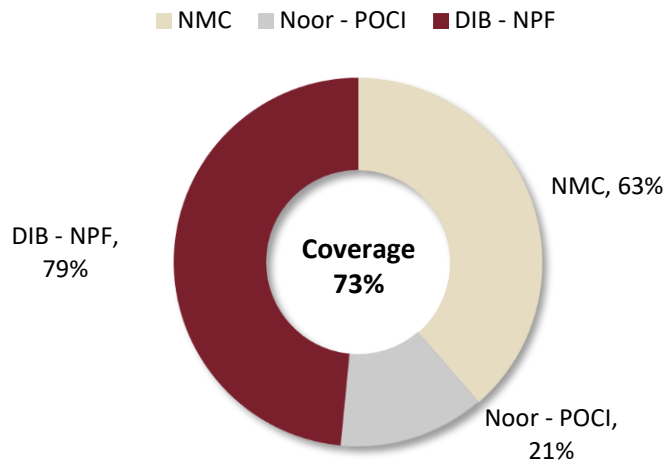
NPF (AED mn)



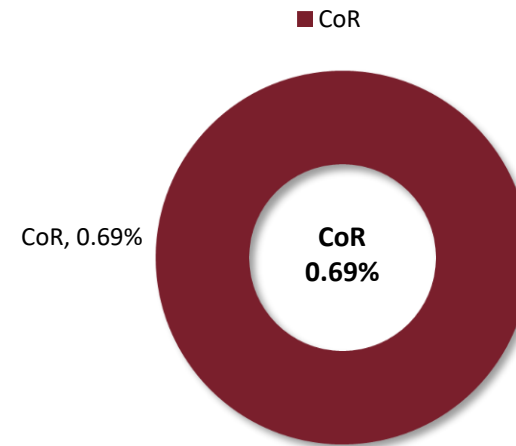
NPF Ratio (%)



Coverage Ratio (%)



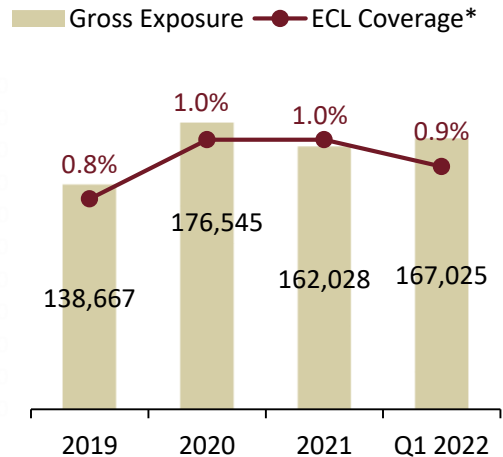
CoR (%)



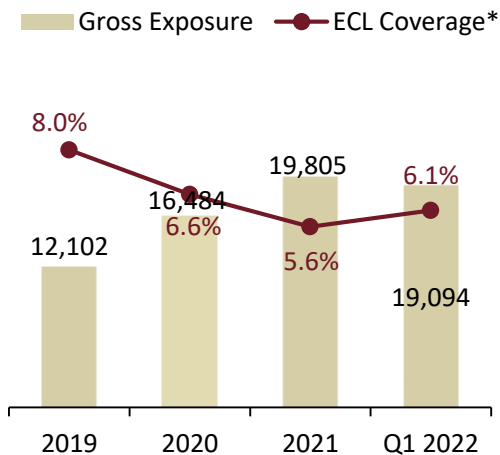
Asset Quality (contd.)

Islamic financing and investing assets (Gross Exposure by stages)

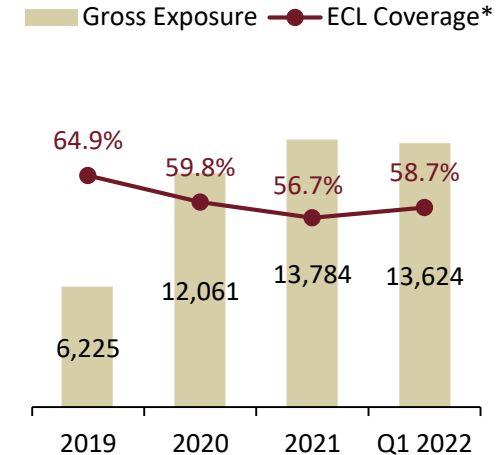
Stage 1 (AED million)



Stage 2 (AED million)

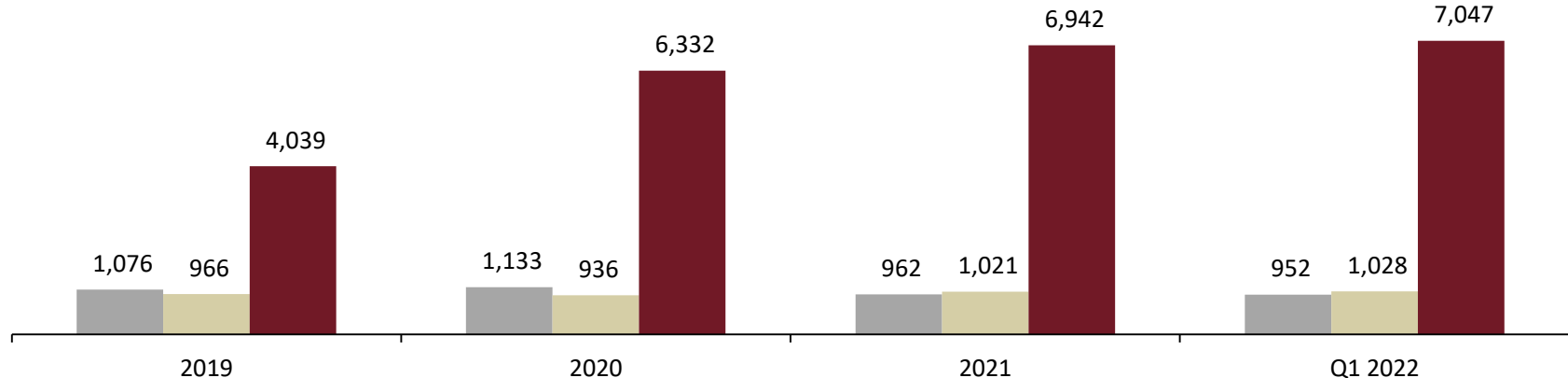


Stage 3 and POCI (AED million)



Expected Credit Loss (AED million)

Stage 1 Stage 2 Stage 3 and POCI

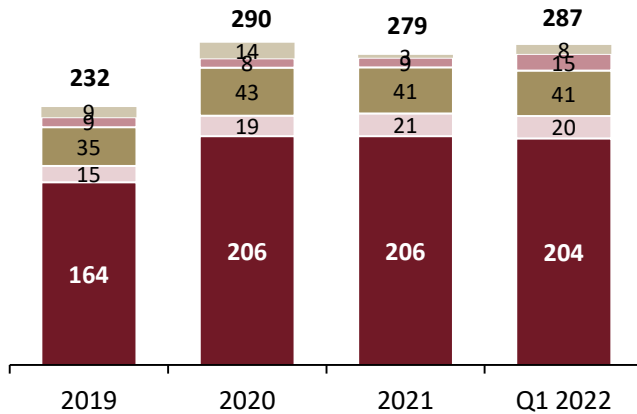


Note: Including Noor Bank acquisition adjustments.

Funding Sources and Liquidity

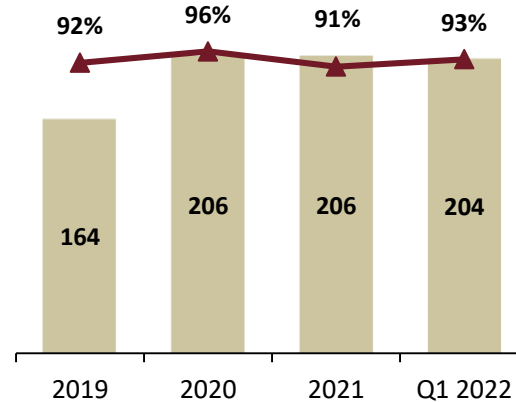
Funding Sources (AED bn)

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



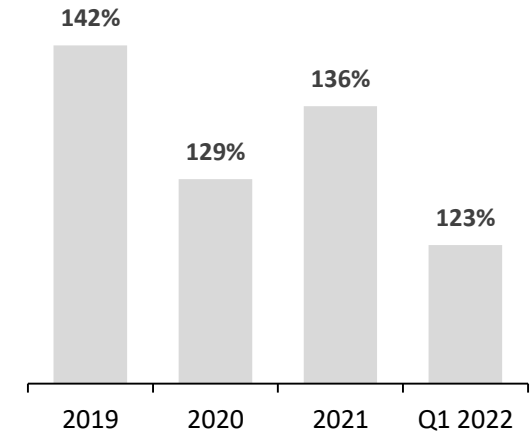
Customers' Deposits (AED bn)

■ Customer Deposits
▲ Net Financing to Deposit Ratio*



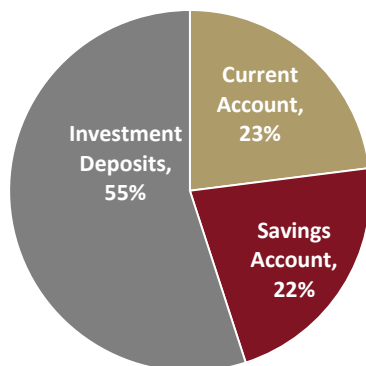
Liquidity Coverage Ratio (LCR)

■ Liquidity Coverage Ratio (%)

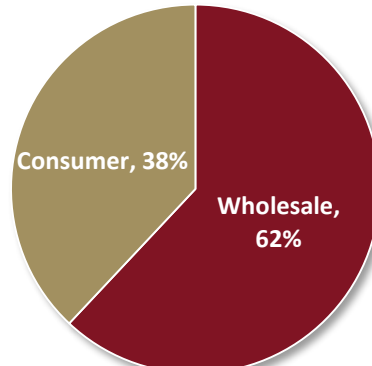


Customer Deposits (AED 204 bn as at 31 Mar 2022)

By Type



By Business



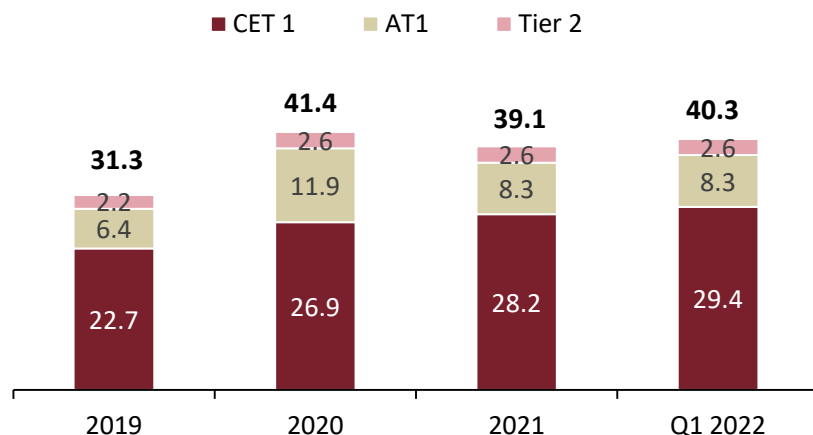
Highlights

- Liquidity remains healthy:
 - LCR up to 123%
 - NSFR is now at 104%.
 - Finance to deposit ratio at 93%.
- Continue to deploy excess liquidity in profitable portfolios in the consumer and wholesale businesses.
- CASA** now stands at AED 92.9 billion (+3.2% YTD growth) and accounting now for 45% of overall deposits.

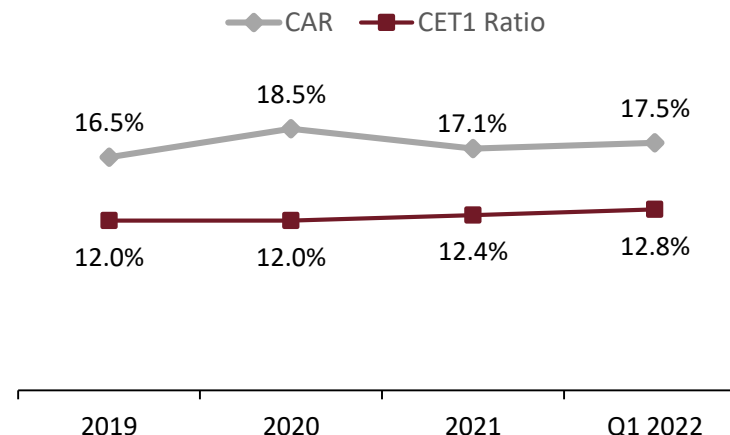
*Net Financing to Deposit Ratio excludes Bilateral Sukuk

Capitalization Overview

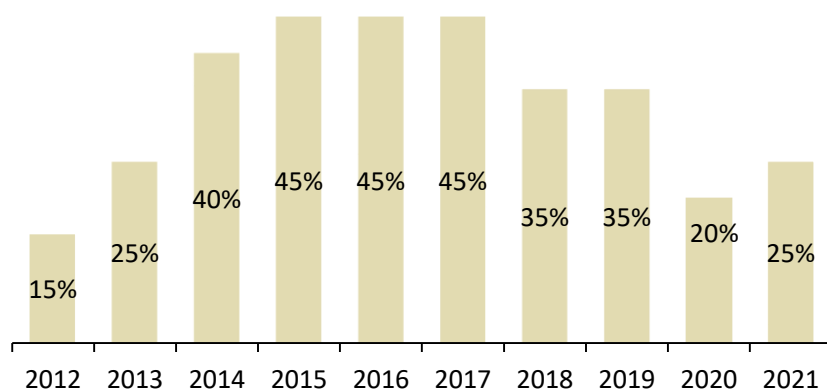
Regulatory Capital¹ (AED billion)



Capital Ratios*



Dividend History²



Highlights

- Strong capital position:
 - **Capital adequacy** ratio stands at 17.5% up 40bps YTD.
 - **CET 1** ratio stands at 12.8%, up 40bps YTD.
 - Both well above regulatory requirements.
- The bank ensures the balanced organic generation of capital and dividend payout ratio.
- Higher dividend of 25% reinforces the bank's commitment to provide long-term value and sustainable returns to shareholders.

¹ Refers to Regulatory Capital under Basel III;

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

*This graph reflects ratios under Basel III regime

Embarking on a bank wide ESG strategy

The purpose is built around long-term value creation for all stakeholders and natural dovetails into the aim of a climate positive sustainable world.

DIB Sustainability Framework Pillars and Commitments

ETHICS & INTEGRITY



Governance bodies and committees

Consumer Protection Regulation (CPR)

THRIVING WORKPLACE



Employee Well being

Employee Diversity

Training and development

Thriving Workplace

POSITIVE COMMUNITY IMPACT



Community Support

Financial Literacy

Affordable Housing

Good Health

Quality Education

ENVIRONMENTAL STEWARDSHIP



Digitalization

Resource Efficiency

SUSTAINABLE FINANCE AND INVESTMENTS

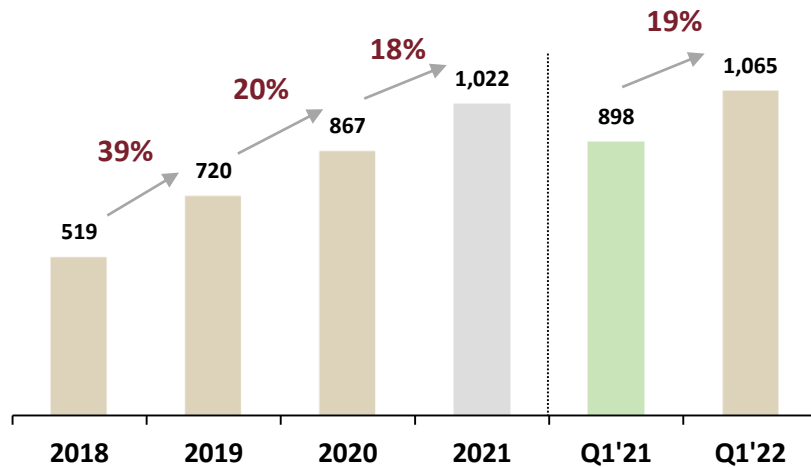


ESG focused investments

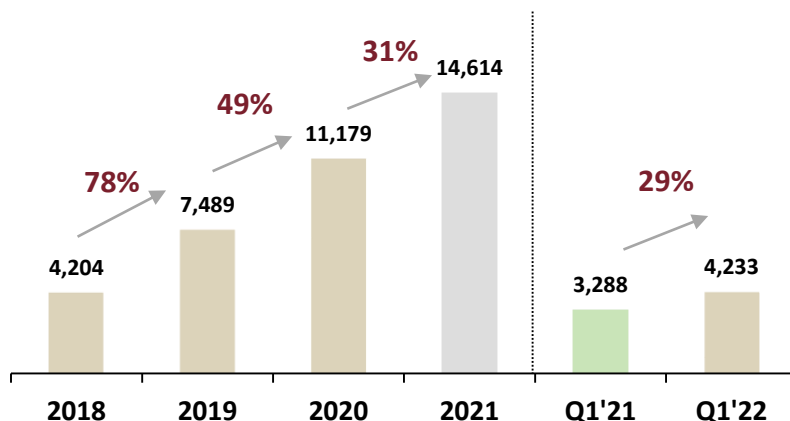
Portfolio decarbonization

Digital strategy continue to support DIBs growth

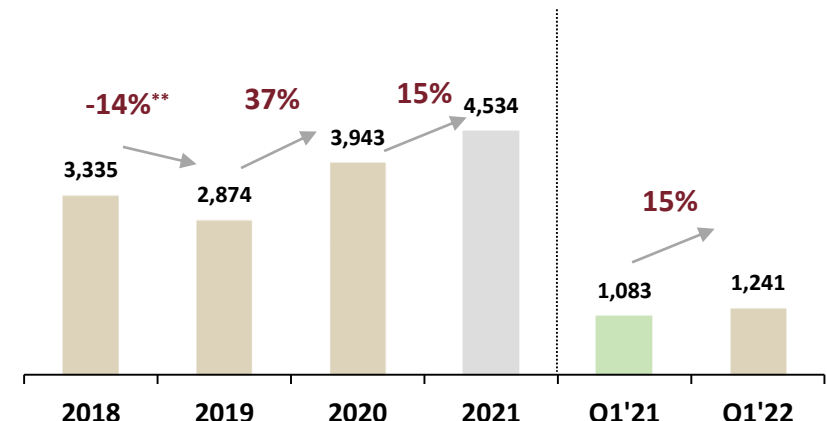
Digital Registered User Base - BTD* ('000)



Mobile Banking Transactions ('000)



Internet Banking Transactions ('000)



* Digital Registered User Base: overall registered internet banking / mobile banking app users

** In 2019, the drop in Internet Banking volume is mainly due to customer migration to DIB Mobile App following regular campaigns / offers to promote Mobile App usage.

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Summary Highlights – Q1 2022

- ❑ **Robust balance sheet expansion** of 3% supported by gross new financing of nearly AED 16 billion during the quarter.
- ❑ **Sukuk investments** book YTD growth of 6% now reaching AED 44 billion remains a **key focus** of the bank.
- ❑ **Improving margins** to support earnings growth.
- ❑ **Asset quality** metrics on **recovery track**.
- ❑ Lower **cost of risk** of -30bps YTD indicating strong **improvements in credit quality**.
- ❑ **Outlook remains favorable** for the GCC banking sector with continued high oil prices and rising rates.

2022 – Target Metrics							
Growth	~5% 3%	NPF	~6.5% 6.7%	Real Estate Concentration	~20% 22%	Return on Assets	~1.7% 1.9%
Net Profit Margin	~2.7% 2.7%	Total Coverage*	~110% 103%	Cost Income Ratio	~28% 28.3%	Return on Tangible Equity	~13% 16.2%

* Including collateral

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Consolidated Income Statement

AED million	Mar 2022	Mar 2021	FY2021	FY2020
Net Income				
Income from Islamic financing and investing transactions	2,304	2,225	9,013	10,370
Commission	492	425	1,655	1,646
Income / (loss) from other investments measured at fair value	41	0.9	21	50
Income from properties held for development and sale	23	25	82	54
Income from investment properties	40	22	225	83
Share of profit from associates and joint ventures	48	(7)	116	20
Other Income	69	155	684	919
Total Income	3,016	2,847	11,795	13,142
Depositors' and Sukuk holders' share of profit	(549)	(621)	(2,373)	(3,671)
Net Income	2,467	2,226	9,422	9,471
Operating Expenses				
Personnel expenses	(402)	(326)	(1,511)	(1,699)
General and administrative expenses	(253)	(238)	(839)	(838)
Depreciation of investment properties	(13)	(16)	(58)	(57)
Depreciation of property, plant and equipment	(29)	(32)	(121)	(134)
Total Operating Expenses	(697)	(612)	(2,529)	(2,728)
Profit before net impairment charges and income tax expense	1,770	1,614	6,892	6,743
Impairment charge for the period, net	(417)	(751)	(2,448)	(4,552)
Gain on Bargain Purchase	-	-	-	1,015
Profit for the period before income tax expense	1,353	863	4,445	3,206
Income tax expense	(8)	(10)	(38)	(46)
Net Profit for the period	1,345	853	4,406	3,160
Attributable to				
Owners of the Bank	1,330	846	4,391	3,294
Non-Controlling Interests	15	7	15	(134)

Consolidated Balance Sheet

<i>AED million</i>	31 Mar 2022	31 Dec 2021	31 Dec 2020
Assets			
Cash and balances with central banks	28,192	28,080	29,206
Due from banks and financial institutions	1,655	3,303	6,448
Islamic financing and investing assets, net	190,715	186,691	196,689
Investments in Islamic Sukuk measured at amortized cost	44,413	41,794	35,355
Other investments at fair value	1,181	1,229	1,111
Investments in associates and joint ventures	1,952	1,945	1,939
Properties held for sale	1,609	1,572	1,391
Investment properties	5,461	5,499	5,947
Receivables and other assets	10,516	7,475	10,040
Property, plant and equipment	1,532	1,494	1,431
Total Assets	287,226	279,082	289,556
Liabilities and Equity			
Liabilities			
Customers' deposits	204,476	205,845	205,925
Due to banks and financial institutions	7,585	2,584	13,496
Sukuk financing instruments	19,632	20,563	18,744
Payables and other liabilities	14,699	8,625	8,261
Total Liabilities	246,392	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	14,115	14,085	13,785
Investments Fair Value Reserve	(979)	(973)	(1,102)
Exchange Translation Reserve	(1,391)	(1,314)	(1,177)
Retained Earnings	10,972	11,563	9,860
Equity Attributable to owners of the banks	38,222	38,866	40,544
Non-Controlling Interest	2,612	2,599	2,587
Total Equity	40,834	41,465	43,131
Total Liabilities and Equity	287,226	279,082	289,556

Dubai Islamic Bank at a Glance

Preserving long term value for our customers and shareholders

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



Robust credit ratings reflecting strong domestic franchise



More than 10,000 employees across the Group



3 million + customers globally



FOL increased to 40%

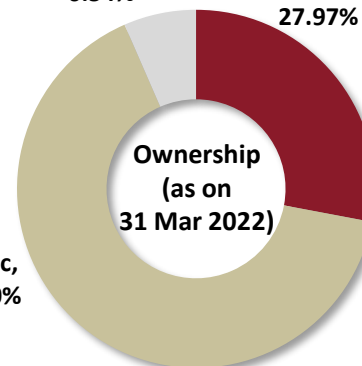


Designated ("D-SIB")* in 2018

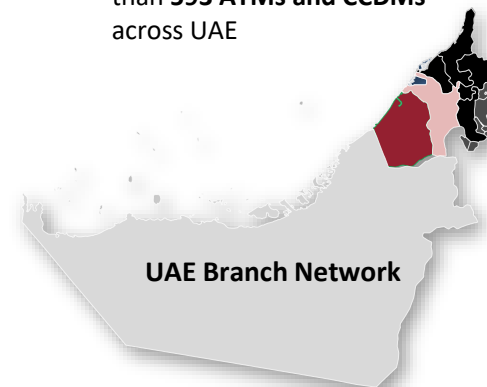
*Domestic Systemically Important Bank

Saeed A. Lootah, 6.54%

Investment Corporation of Dubai (ICD), 27.97%



Around 54 branches and more than 593 ATMs and CCDMs across UAE



Significant Subsidiaries and Associates



100.0%



92.0%



100.0%



29.5%

Pakistan



25.1%



27.3%



100.0%



44.9%



100%

Credit Ratings

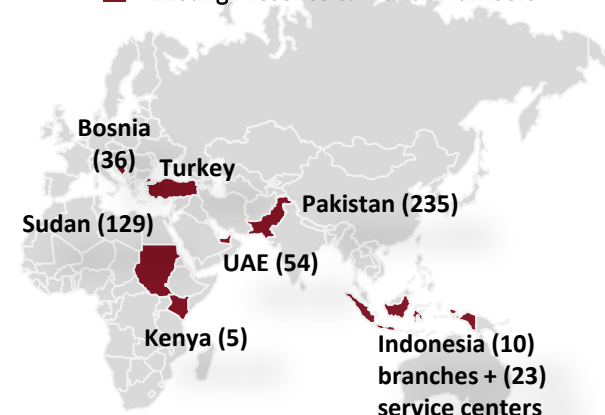
Moody's
A3
Stable

Fitch
A
Stable

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

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 54 branches and more than 593 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, 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.

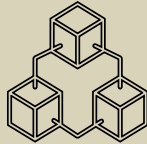
It is responsible for managing DIB's liquidity requirements, fixed income portfolio and capital markets funding.

Strategy 2022 - 2026

Aligning DIB to the ambitions and the expansionary agenda of the UAE

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

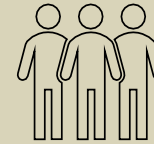
Strengthen the Group



>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.

Commitment and alignment to the SDGs

Our New Purpose

To instill simplicity and convenience in all our offerings through a personal and engaging experience closely aligned with global sustainable practices for a better future

DIB Sustainability Framework Pillars



DIB Alignment with UN Sustainable Development Goals



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

Debt Capital Market

Sovereign Deals




Government of Sharjah
USD 750,000,000
3.200% 10yr Sukuk
JLM & Bookrunner
Jul 2021 


Republic of Turkey
USD 2,500,000,000
5.125% Trust Certificates due 2026
JLM & Bookrunner
Jun 2021 


Republic of Indonesia
USD 3,000,000,000
USD 1,250mn 1.500% 5yr
USD 1,000mn 2.550% 10yr
USD 750mn 3.550% 30yr
JLM & Bookrunner
Jun 2021 


Government of the United Kingdom
GBP 500,000,000
0.333% Long 5yr Sukuk
JLM & Bookrunner
Mar 2021 

GRE and Corporate Deals


Emaar Properties
USD 500,000,000
3.700% 10yr Sukuk
JLM & Bookrunner
Jun 2021 


Saudi Aramco
USD 6,000,000,000
USD 1,000mn 0.946% 3yr Sukuk
USD 2,000mn 1.602% 5yr Sukuk
USD 3,000mn 2.694% 10yr Sukuk
JLM & Bookrunner
Jun 2021 

Financial Institutions Deals


Warba Bank
USD 250,000,000
4.000% Perp NC5 Sukuk
JLM & Bookrunner
Nov 2021 


Emirates Islamic Bank
USD 500,000,000
2.082% 5yr Sukuk
JLM & Bookrunner
Oct 2021 




Ahli United Bank
USD 600,000,000
2.615% 5yr Sukuk
JLM & Bookrunner
Sep 2021 


KuveytTürk
USD 350,000,000
6.125% 10.25yrNC5.25yr sustainability T2 Sukuk
JLM & Bookrunner
Sep 2021 


Kuwait Finance House
USD 750,000,000
3.600% Perp NC6 Sukuk
JLM & Bookrunner
Jun 2021 


Dubai Islamic Bank
USD 1,000,000,000
1.959% 5yr Sukuk
JLM & Bookrunner
Jun 2021 


Dubai Islamic Bank
USD 500,000,000
3.375% Perp NC6 Sukuk
JLM & Bookrunner
Apr 2021 


First Abu Dhabi Bank
USD 500,000,000
1.411% 5yr Sukuk
JLM & Bookrunner
Jan 2021 

Syndicated Deals and Bloomberg League Tables


Government of Pakistan
USD 420,000,000
Coordinator, MLA & Bookrunner
Dec 2021 


Government of Egypt
USD 3,000,000,000
MLA
Nov 2021 


Jumeirah Group
USD 1,500,000,000
Islamic Coordinator, MLA & Bookrunner
Nov 2021 


Government of Pakistan
USD 505,000,000
Coordinator, MLA & Bookrunner
Oct 2021 


Government of Pakistan
USD 215,000,000
Coordinator, MLA & Bookrunner
Jul 2021 


Julphar
Gulf Pharmaceuticals Industries
AED 1,010,000,000
MLA & Bookrunner
Apr 2021 


Mazoon Electricity Company
USD 235,000,000
MLA
Mar 2021 


ICD Brookfield Place
AED 2,300,000,000
MLA & Bookrunner
Jan 2021 

EMEA Islamic Financing MLA – FY2021

Rank	Mandated Lead Arranger	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	4,639	16
2	Dubai Islamic Bank	1,888	10
3	Saudi National Bank	1,366	4
4	Abu Dhabi Islamic Bank	1,154	8
5	Banque Misr UAE	1,111	5

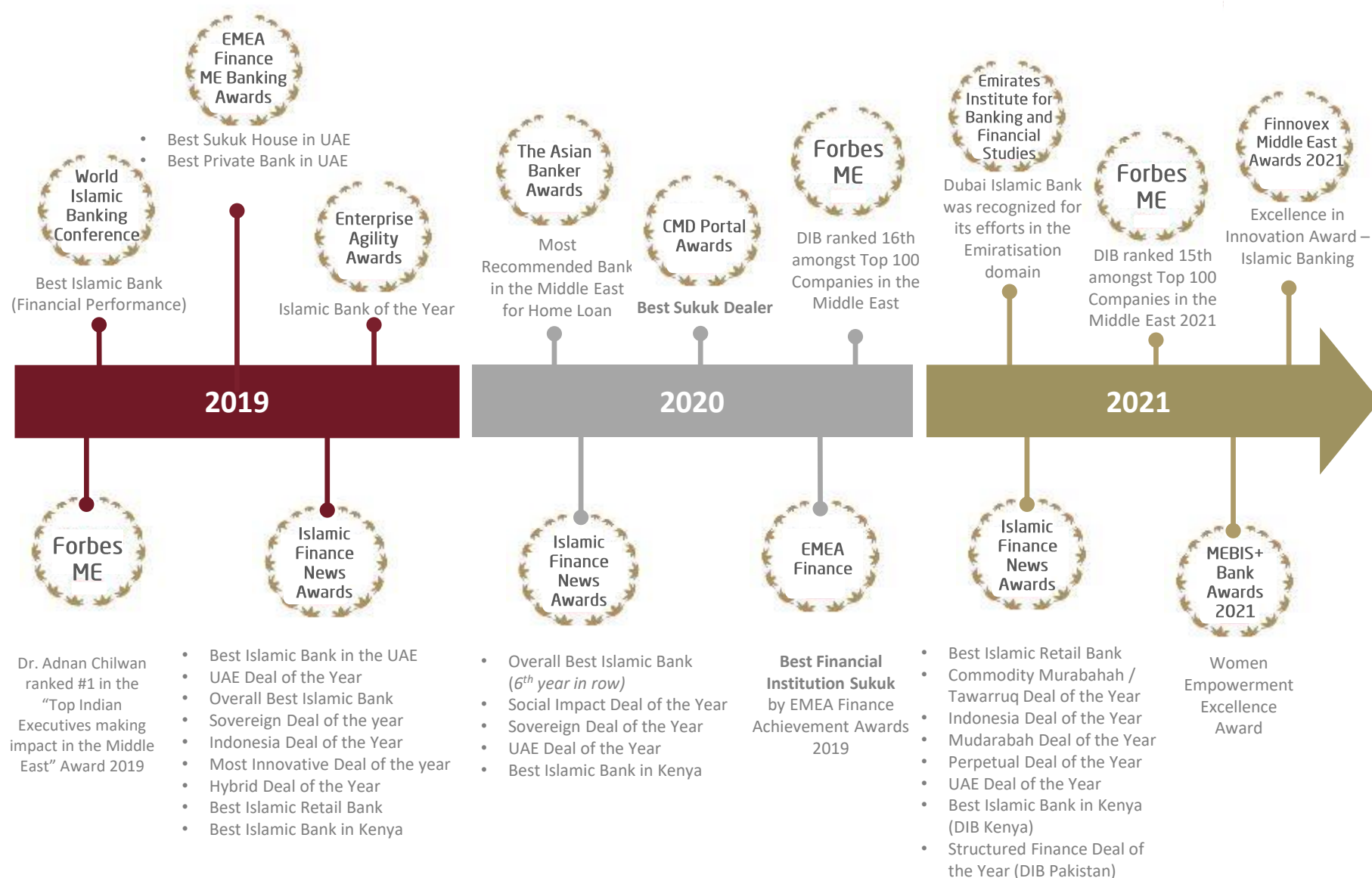
EMEA Islamic Financing BR – FY2021

Rank	Bookrunner	Vol (MM USD)	Deals
1	International Islamic Trade Finance Corp.	4,639	16
2	HSBC	3,385	4
3	Dubai Islamic Bank	1,784	7
4	Emirates NBD	1,685	7
5	First Abu Dhabi Bank	1,317	4

US Dollar International Sukuk – FY2021

Rank	Manager	Vol (MM USD)	Issues
1	HSBC	4,122	28
2	Standard Charter Bank	3,815	26
3	Citi	2,426	16
4	Dubai Islamic Bank	2,278	17
5	JP Morgan	2,095	16

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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