



بنك دبي الإسلامي
Dubai Islamic Bank



Investor Presentation
For the period ending 30 September 2019

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1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

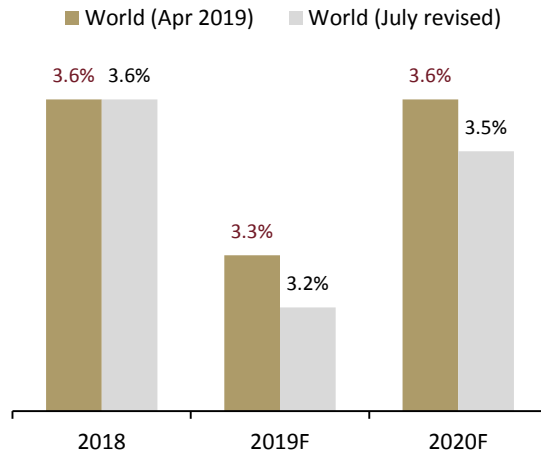
3. Financial Performance

4. Strategic Focus

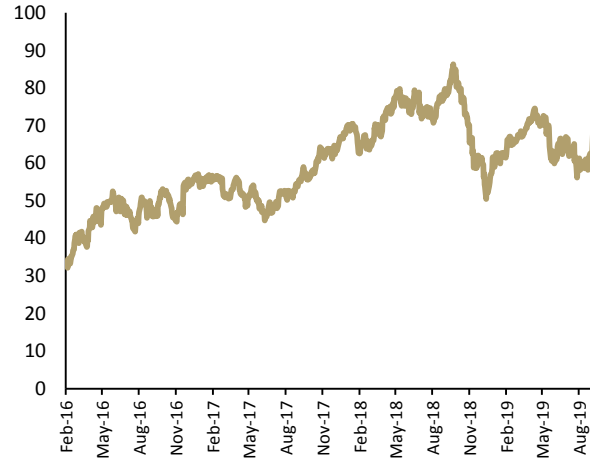
5. Appendix

UAE continues to progress supported by strategic economic reforms...

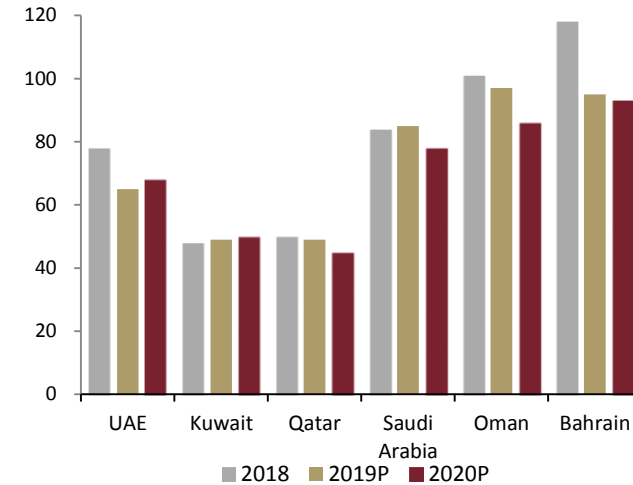
World GDP Forecast (IMF) – Jul 2019



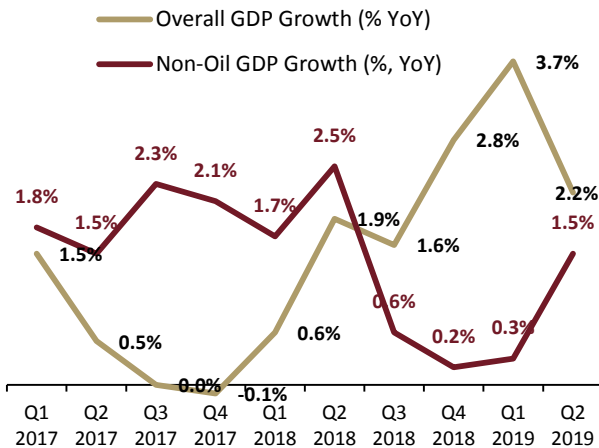
World Oil Prices (US \$)



Fiscal Breakeven Oil Price (Brent, \$/barrel)



UAE Macroeconomic Indicators



UAE Progress on Economic Reforms

Several economic reforms have been adopted by the UAE government to stimulate the continued growth of the economy.

- Residency visas for professional and technical fields and establishing a new flexible visa residency system.
- Reducing fees imposed by Dubai Government on municipality for commercial entities by 50%.
- Relaxing foreign ownership requirements aimed at enhancing FDIs.
- Fiscal stimulus package by Abu Dhabi (AED 50 bn) aimed at supporting SMEs and startups as well as licensing and additional jobs for Emiratis in the private sector.
- In 2019, Abu Dhabi launched 9 new initiatives to reinforce its commitment to the private sector development with the goal of increasing its contribution to Abu Dhabi's GDP from 32% to 37% by 2021.

1. Overview of Economic Environment

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5. Appendix

Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

- 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**.
- The bank has been designated as one of the Domestic – Systemically Important Banks (“**D-SIB**”) in 2018.

Over 3 million customers globally

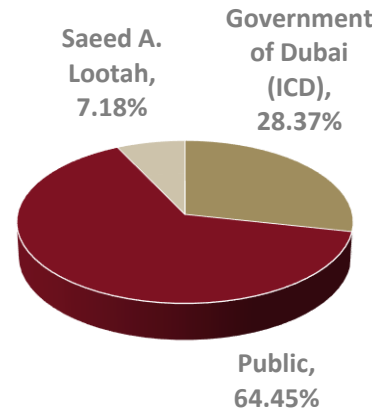
Nearly 8,000 employees across the Group

Mkt Cap: ~USD 9bn
Shares (mn): 6,590

65% Free float Listed on Dubai Financial Market (DFM)

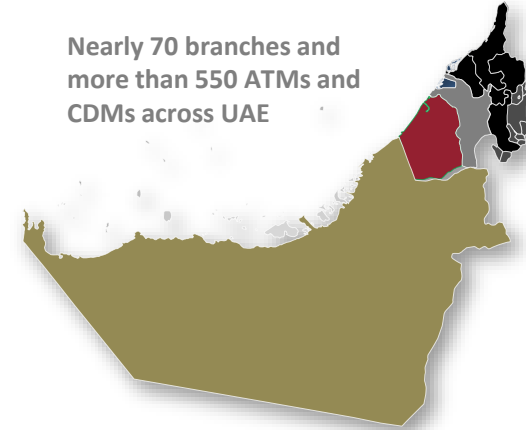
25% FOL Adequate room for foreign ownership

Ownership (as at 30 Sep 2019)



UAE Branch Network

Nearly 70 branches and more than 550 ATMs and CDMs across UAE



Significant Subsidiaries and Associates



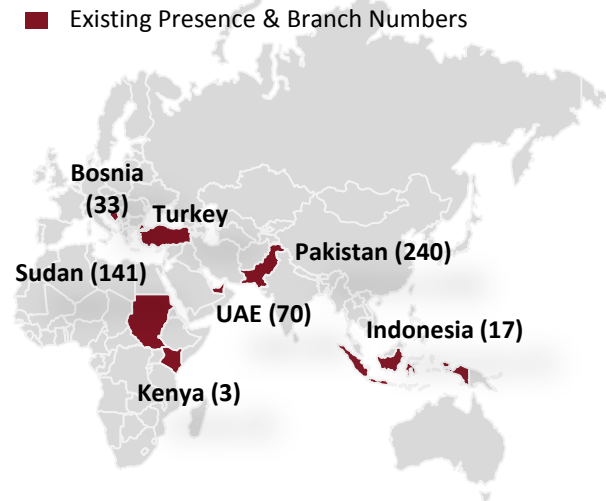
Credit Ratings

Moody's
A3
Stable

Fitch
A
Stable

Islamic International Rating Agency (IIRA)
A/A1
Stable

International Geographic Presence



¹ According to FY2018 financial statements of the banks

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Overall Financial Performance (for the period ending 30 Sept 2019)

Growing market share driven by robust growth in core businesses

Balance Sheet

AED million	Dec 2018	Sept 2019	Change
Net Financing Assets & Sukuk Investments	175,917	185,753	6%
Total Assets	223,682	229,963	3%
Customers' Deposits	155,657	162,951	5%
Sukuk Financing Instruments	12,371	12,355	0%
Equity	34,127	34,230	0%
Total Liabilities and Equity	223,682	229,963	3%

Income Statement

AED million	9M2018	9M2019	Change
Total Income	8,532	10,250	20%
Net Operating Revenue	6,055	6,877	14%
Operating Expenses	(1,754)	(1,771)	1%
Profit before Impairment and Tax Charges	4,301	5,105	19%
Impairment Losses	-570	-1,056	85%
Income Tax	-30	-34	14%
Group Net Profit	3,701	4,015	8%

Financial Highlights

Key Ratios	Dec 2017	Dec 2018	Sept 2019
Net Financing to Deposit Ratio	91%	93%	93%
Total Capital Adequacy Ratio	17.2%	17.5%	17.6%
CET1 Ratio	11.5%	12.4%	13.1%
Non-Performing Financing Ratio ("NPF")	3.4%	3.4%	3.6%
ROE	18.7%	18.1%	17.6%
ROA	2.34%	2.32%	2.36%
Net Profit Margin ("NPM")	3.11%	3.14%	3.16%
Cost to Income Ratio ¹	30.4%	28.3%	27.9%
Dividend Per Share (% of par value)	45%	35%	-

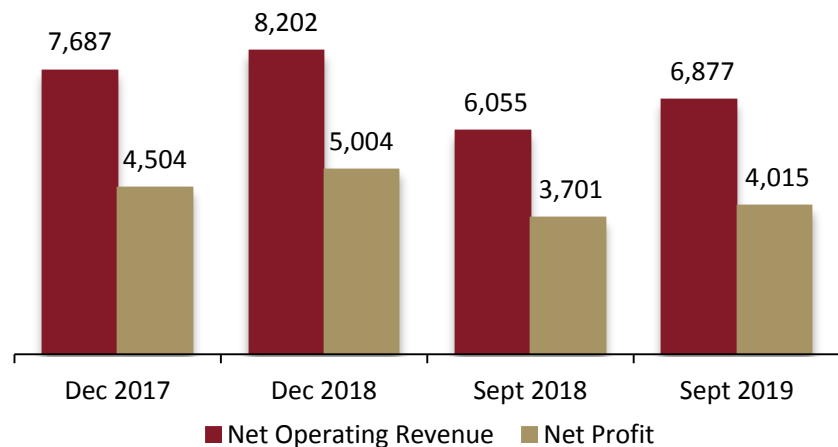
Highlights

- The bank's focus to diversify into key sectors of the domestic economy have supported the robust **core revenue growth** over the past few years.
- Disciplined cost management continues to support the **profitability trend**.
- **Improving cost efficiencies** has resulted in cost to income ratio reducing to 27.9%.

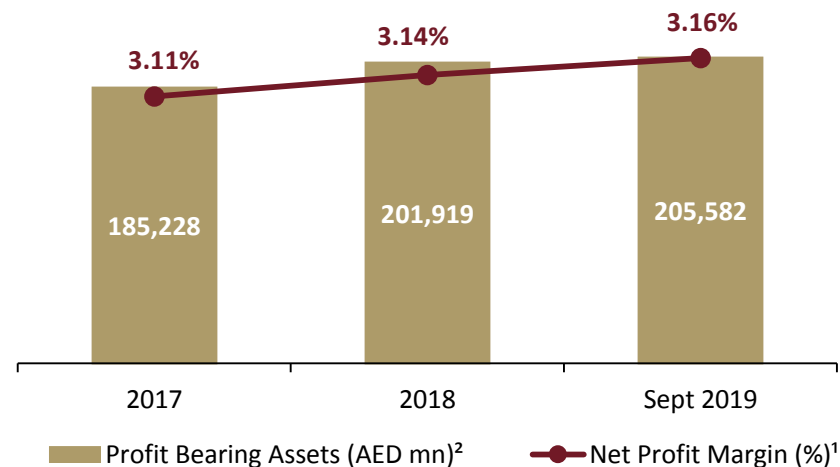
¹ Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance & Profitability

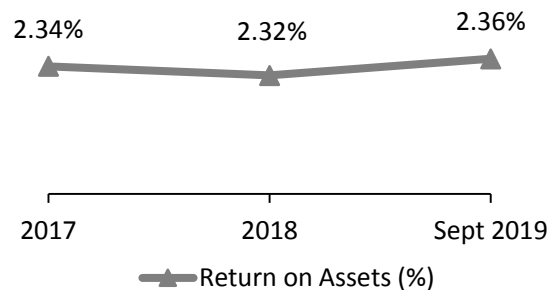
Robust & Growing Profitability (AED mn)



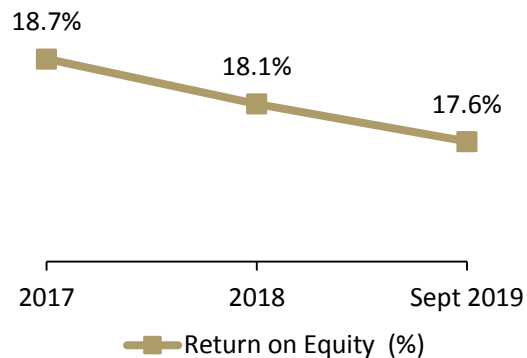
Sustained Strong Margins



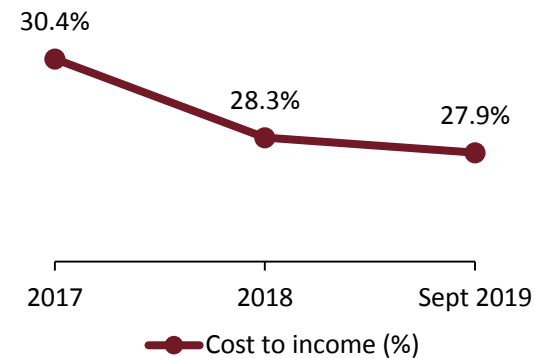
ROA (%)



ROE (%)



Cost to income ratio (%)

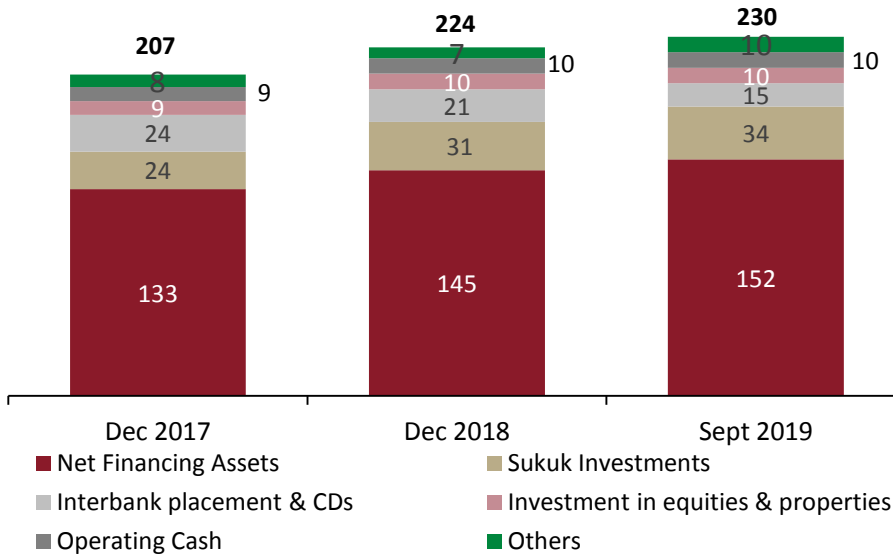


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

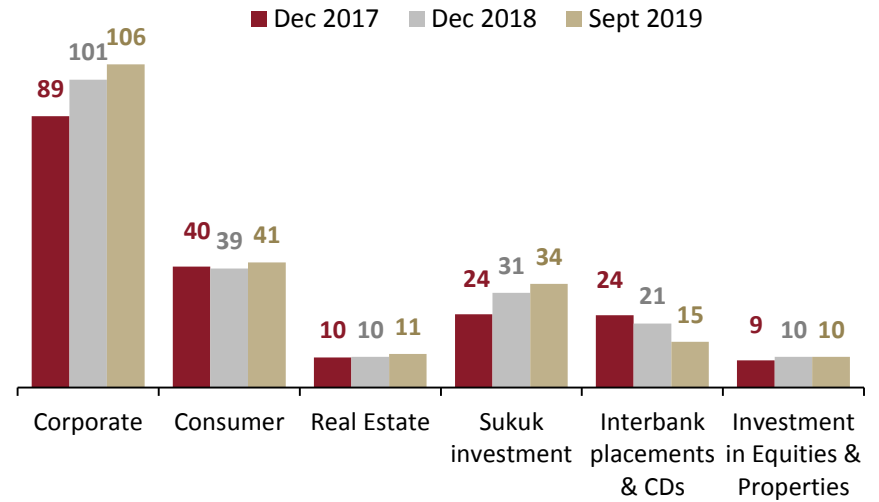
²Profit Bearing Assets are calculated as the sum of International Murababat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions (excluding Current Accounts)

Overview of Deployment of Funds / Financings

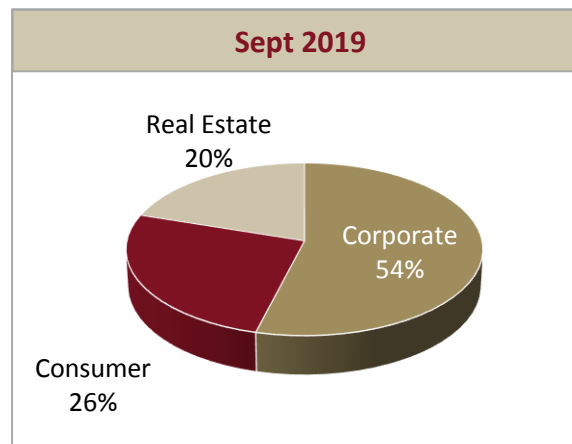
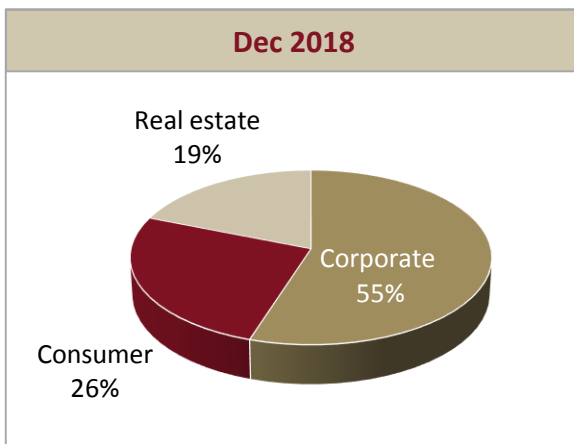
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



Highlights:

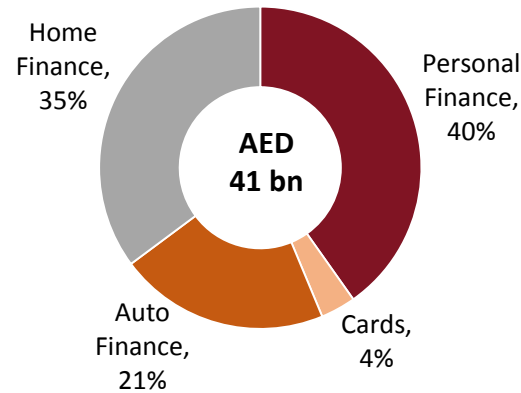
- **Corporate financing continues its healthy growth trend**, now reaching AED 106 bn up by nearly 5% year to date.
- **Gross new consumer financing** amounted to AED 10.5 billion during 9M2019.
- **Real estate concentration** maintained in line with guidance.

Segmental Overview - Consumer

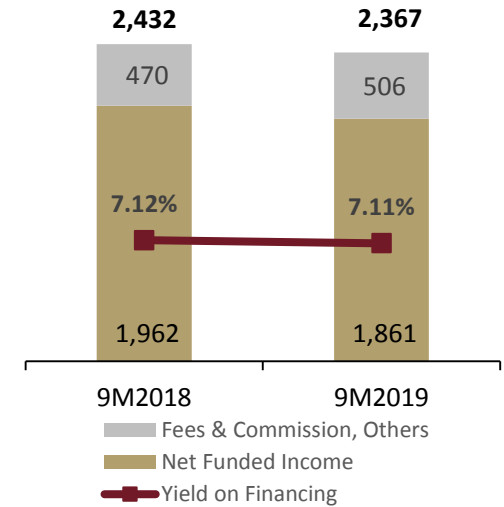
Management Commentary

- Consumer financing currently stands at AED 41 billion, supported by gross new consumer financing of AED 10.5 billion during 9M2019.
- Auto, personal and home finance continue to be the key drivers of new financing for consumer banking.
- Gross yield on consumer financing stands at a healthy 7.11% whilst focus on fees and commissions resulted in an upside of nearly 8%.

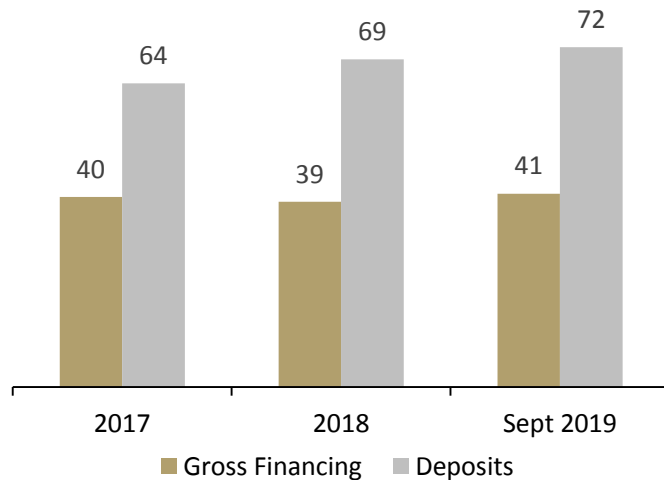
Breakdown by Portfolio – Sept 2019



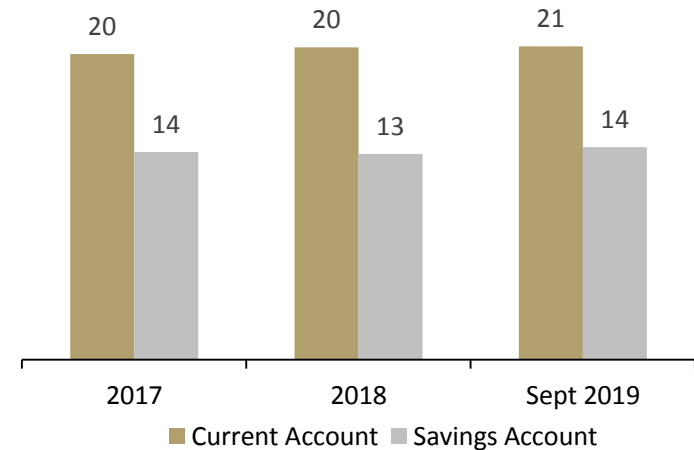
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

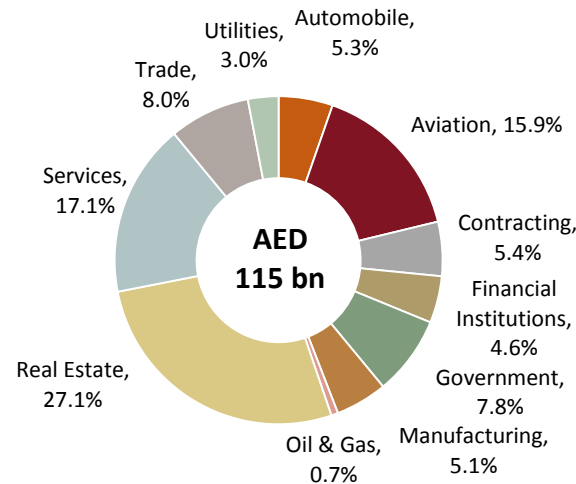


Segmental Overview - Corporate

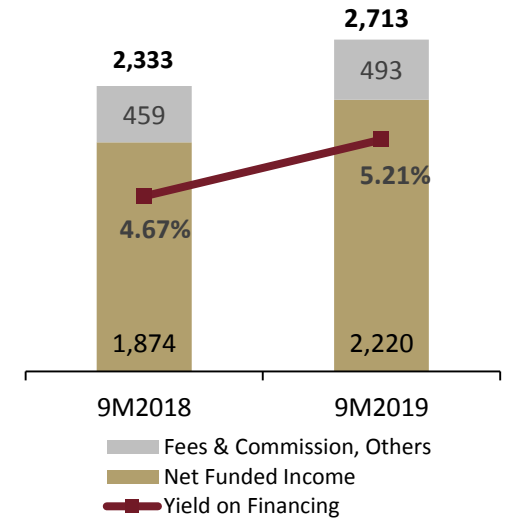
Management Commentary

- Gross corporate financing currently stands at AED 115 billion, thus representing an increase of 5% YTD.
- Net operating revenue increased by 16% YoY to reach AED 2,713 million driven by strong growth in net funded income as well as fees and commissions.
- Overall corporate portfolio yields have improved by over 50 bps.
- Fees and commissions have increased by nearly 7.5% YoY.

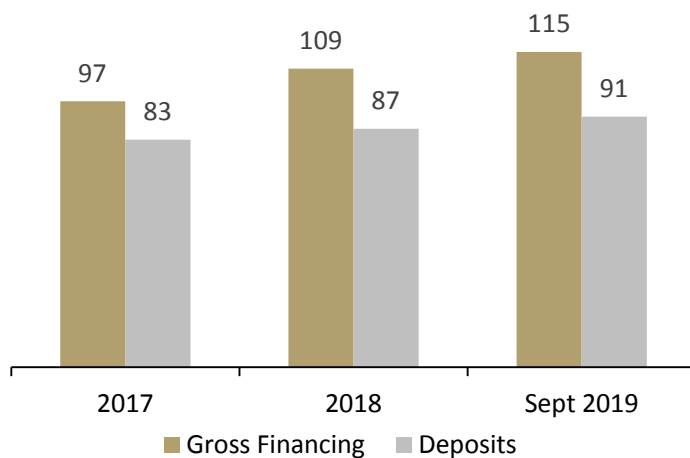
Breakdown by Portfolio – Sept 2019



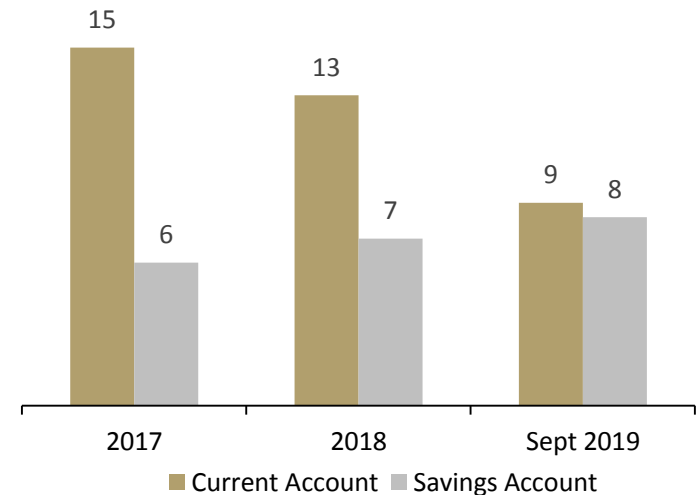
Revenue Trends (AED mn)



Segment Gross Financing / Deposits (AED bn)



CASA (AED bn)

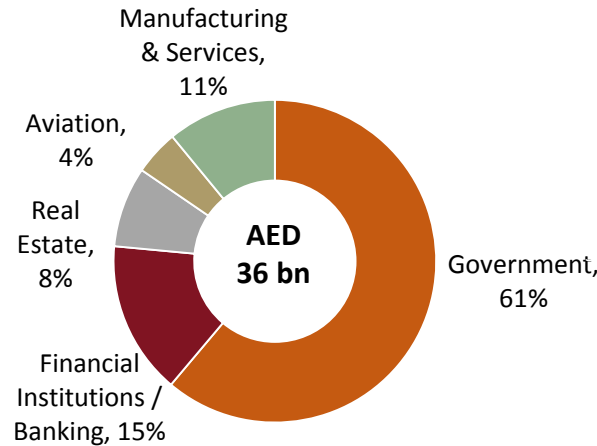


Segmental Overview - Treasury

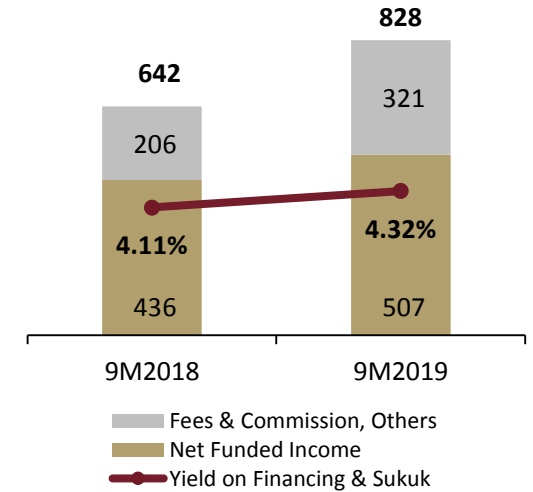
Management Commentary

- Gross Treasury Financing and Sukuk Investments increased by nearly 9% YTD to reach AED 36 billion.
- Net operating revenue increased to AED 828 million, an increase of 29% YoY.
- Successful AT1 Basel III compliant Sukuk issuance earlier this year boosted overall CAR and was oversubscribed significantly depicting strong market confidence in the institution.
- Treasury yields increased by more than 20 bps
- Fees and commissions jumped by a significant 56% to AED 321 million.

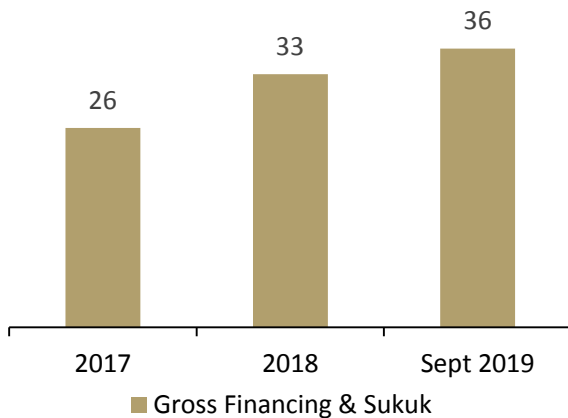
Breakdown by Portfolio – Sept 2019



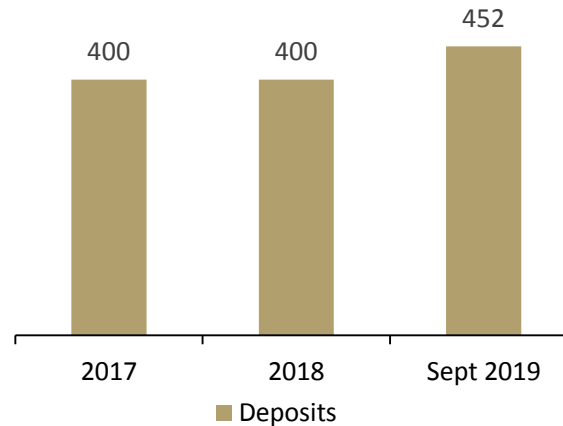
Revenue Trends (AED mn)*



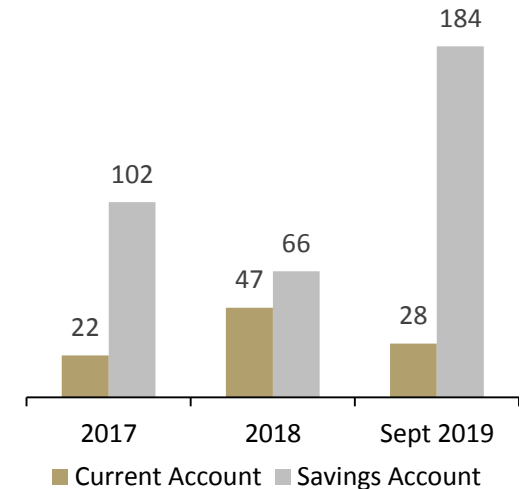
Segment Gross Financing & Sukuk (AED bn)



Segment Deposits (AED mn)

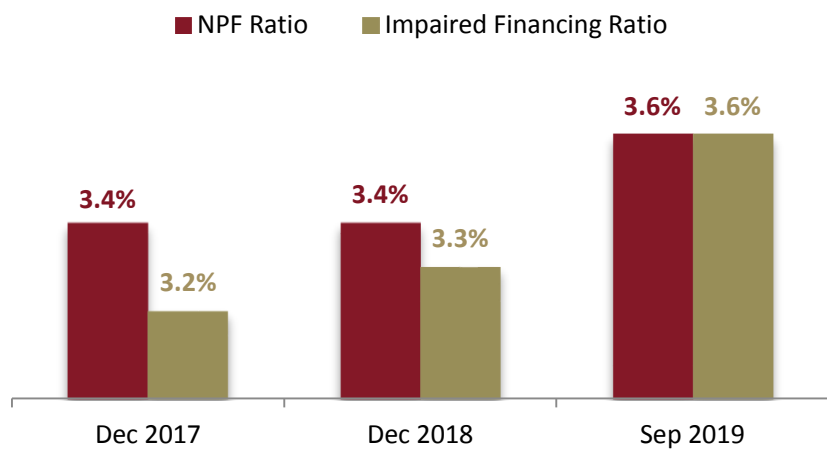


CASA (AED mn)

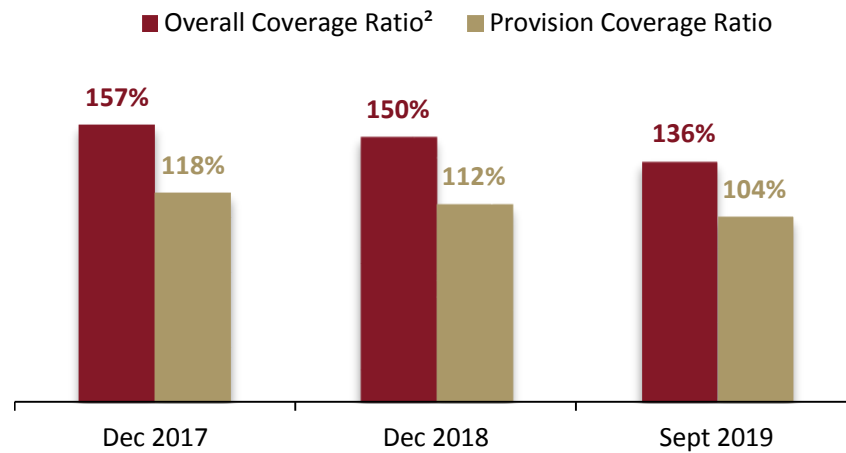


* Based on shadow accounting for fees and commissions

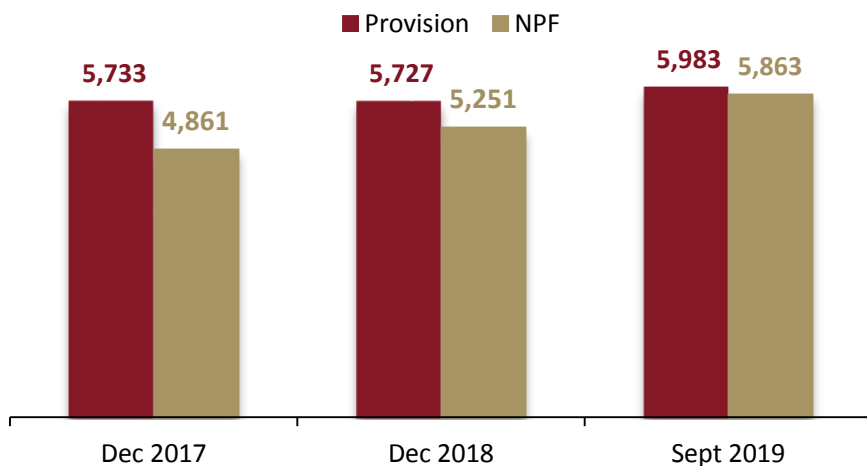
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

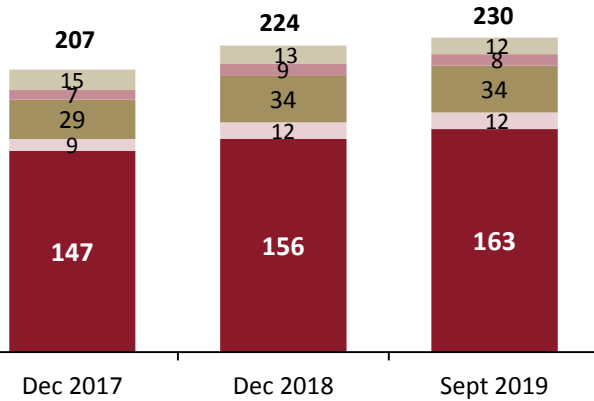
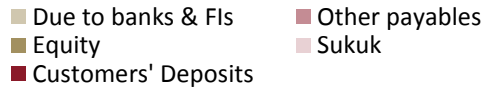
- **Asset quality continues to be resilient**, as a result of more stringent underwriting standards and focus on cash-flow based funding.
- **Cash provision coverage remains healthy** at 104%, with significant collateral providing added comfort.
- The bank continues to build provisions in line with IFRS-9 (both collective as well as specific).

¹Non-Performing Financing ratio includes Bilateral Sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets.

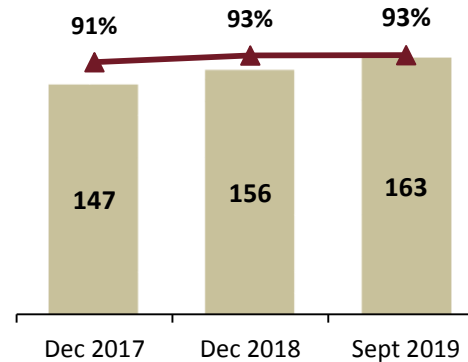
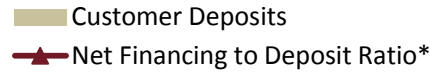
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

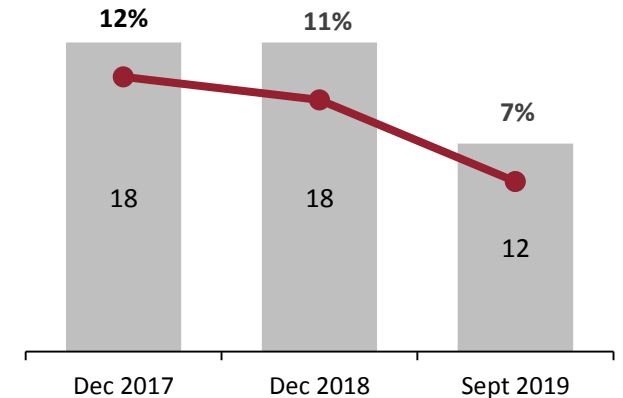
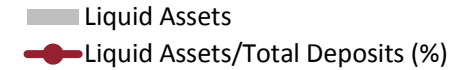
Funding Sources (AED bn)



Customers' Deposits (AED bn)

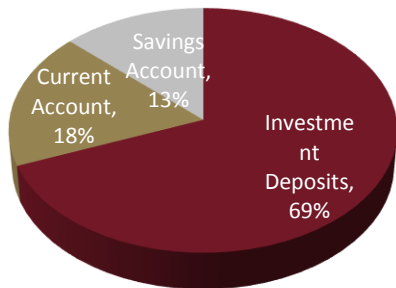


Liquidity Position (AED bn)

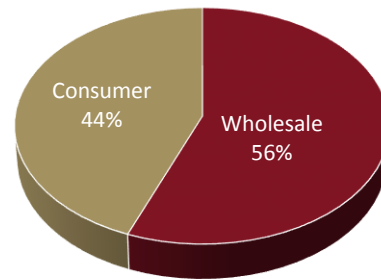


Customer Deposits (AED 163 bn as at 30 Sept 2019)

By Type



By Business



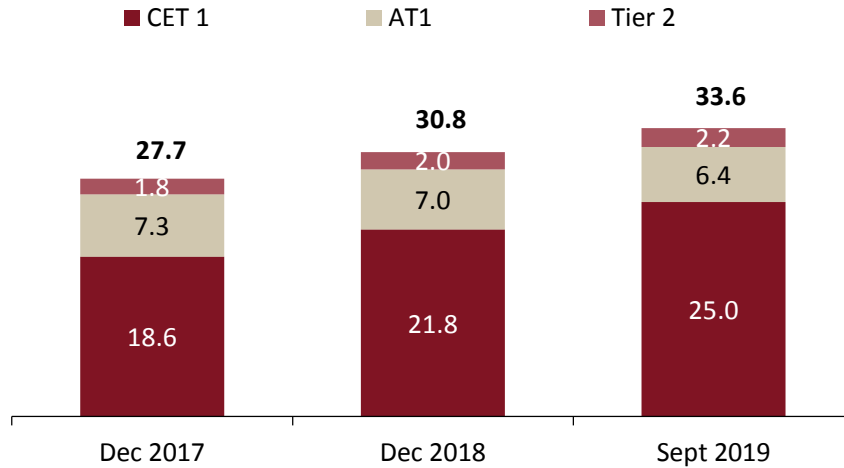
Highlights

- **Liquidity position remains strong**, with nearly 70% of funding generated by customer deposits.
- **Customer deposits** reached AED 163 bn and **Financing to deposit ratio** stood at 93%, depicting healthy liquidity.

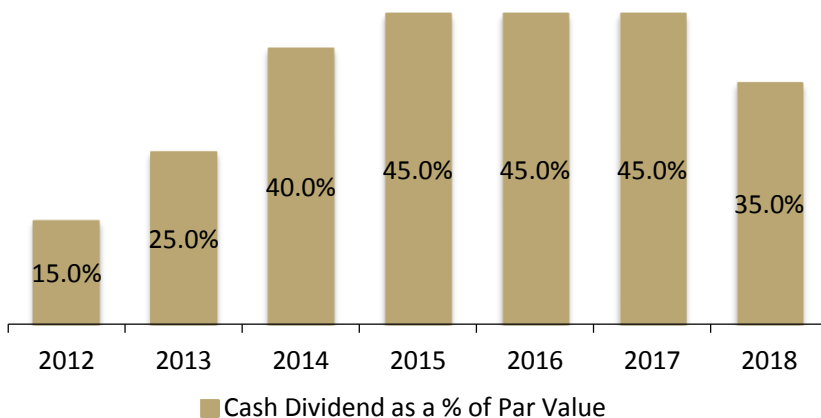
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

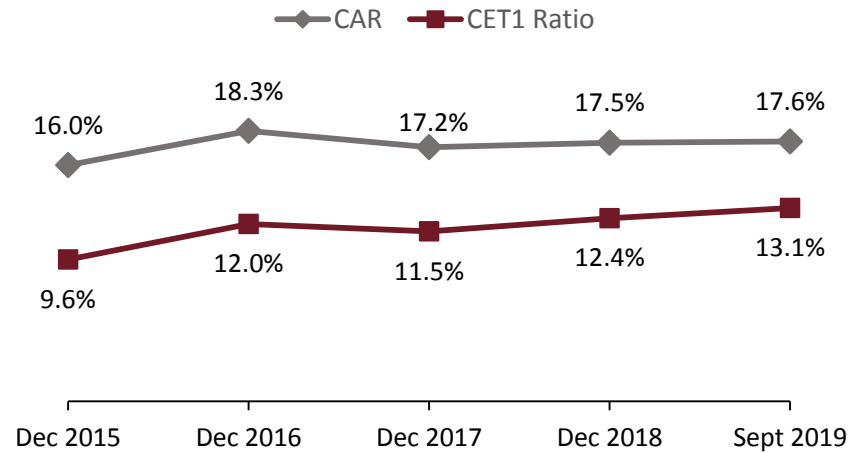
Regulatory Capital¹ (AED billion)



Dividend History²



Capital Ratios*



Highlights

- **CAR and CET1 ratios remain robust**, at 17.6% and 13.1%, respectively.
- **ROA at 2.36% and ROE at 17.60%** signifies focus on profitability and shareholder returns.
- Capitalization remains well above the regulatory requirement, indicating significant room to grow.

¹ Refers to Regulatory Capital under Basel III

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

*The above graph reflects ratios under Basel III regime

1. Overview of Economic Environment

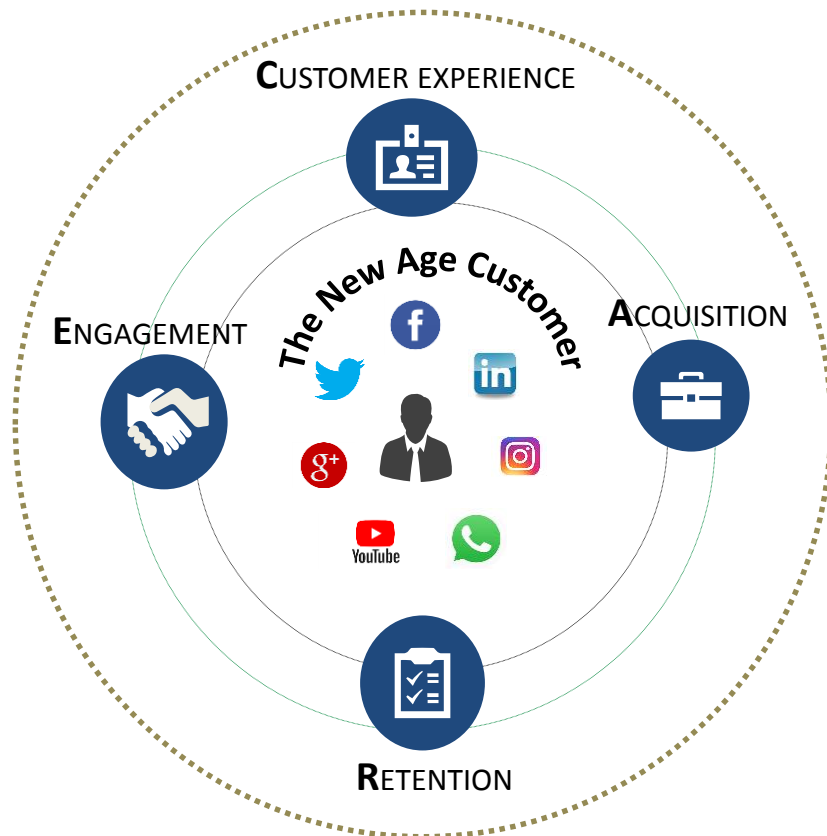
2. Overview of Dubai Islamic Bank

3. Financial Performance

4. Strategic Focus

5. Appendix

CARE IDEOLOGY



Digitally Intelligent Bank (DIB)

	Quality Credit Growth		Enhance Customer Experience
	Maintain cost discipline		Adopt C.A.R.E. Ideology
	Embrace Digital Transformation		Align Capacity to Growth

2019 – Target Metrics

Growth	10% to 15% 6%	NPF	3% 3.64%	Real Estate Concentration	~20% 20%	Return on Assets	2.20% to 2.25% 2.36%
Net Profit Margin	3% to 3.15% 3.16%	Cash Coverage	120% 104.4%	Cost Income Ratio	~30% 27.9%	Return on Equity	17% to 18% 17.6%

1. Overview of Economic Environment

2. Overview of Dubai Islamic Bank

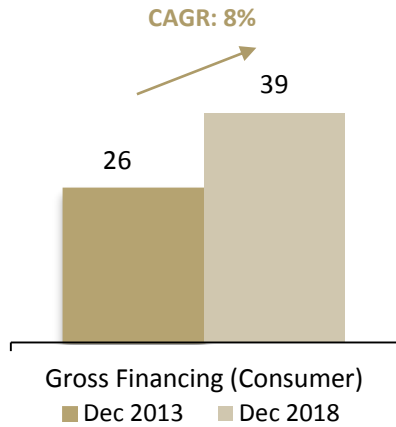
3. Financial Performance

4. Strategic Focus

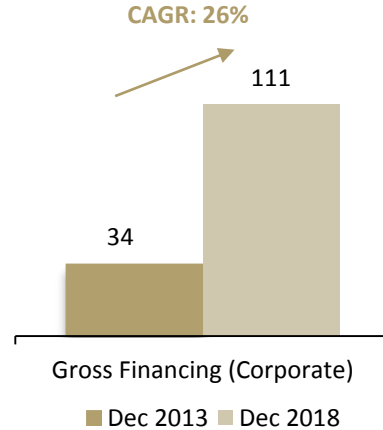
5. Appendix

DIB's Growth Story – Growth vs Asset Quality

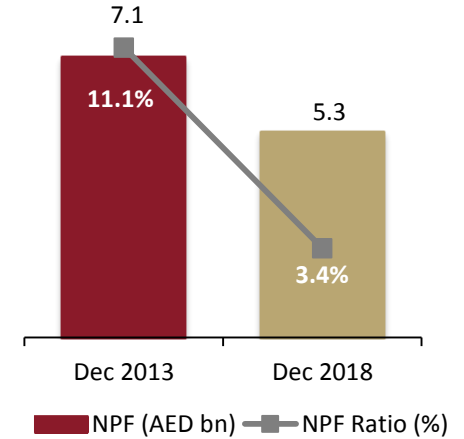
Gross Financing (Consumer) - AED bn



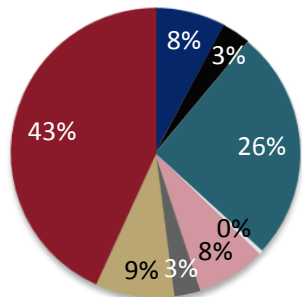
Gross Financing (Corporate) - AED bn



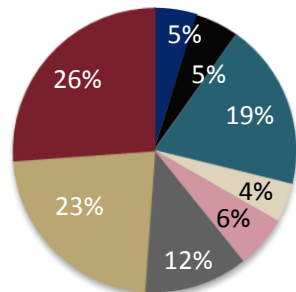
Non-performing Financing



Diversification



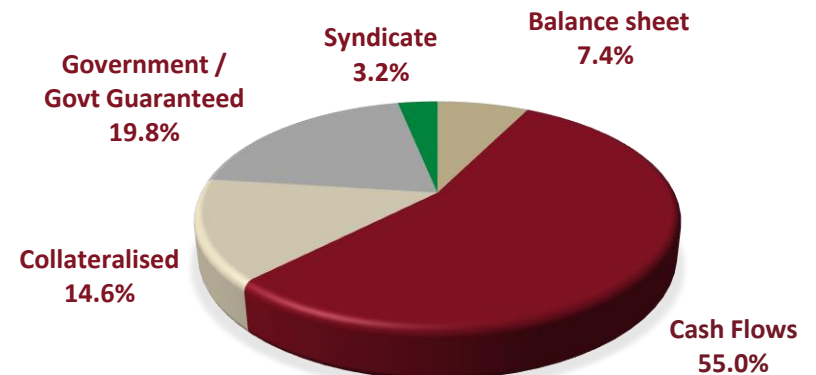
2013



2018

- Government
- Contracting
- Services & Others
- Financial Institutions
- Trade
- Consumer
- Real Estate
- Aviation

New loan growth – Underwriting Criteria (2014 - 2018)



Our Digital Journey thus far...

PAPERLESS BRANCHES INTRODUCED

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



2014

SUCCESSFULLY LAUNCHED:

- ❖ Tablet-based banking
- ❖ Instant Credit Card printing in branches
- ❖ Single page account opening form



2016

DIGITAL STRATEGY FORMULATION

- ❖ Digitalization Department created
- ❖ Introduction of DIB Chatbot
- ❖ Revamp of:
 - ❖ DIB Website
 - ❖ Online Banking
 - ❖ DIB Mobile App



2018



2015

CUSTOMER INNOVATION DEPARTMENT ESTABLISHED

Department setup to promote design, research, develop, analyze and suggest new marketing concepts as well as strategies. Manage prime team functions and activities for strategic direction



2017

ADVANCED THE YEAR WITH:

- ❖ Express Transfer / Instant Remittances
- ❖ Initiated the development of End to End customer journey through digital channels



2019

- ❖ Successful launch of DIB's Digital Lab
- ❖ Digital customer journeys launched

SET FOUNDATION FOR:

- ❖ Digital Academy
- ❖ Advanced Analytics

Consolidated Income Statement

AED million	9M2019	9M2018	2018	2017	
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>	
Income from Islamic financing and investing transactions	8,100	6,894	9,481	7,795	
Commission	1,106	1,112	1,476	1,406	
Income / (loss) from other investment	65	30	45	31	
Income from properties held for sale	92	98	124	197	
Income from investment properties	278	63	156	119	
Share of profit from associates and joint ventures	66	117	137	122	
Other Income	543	218	311	529	
Total Income	10,250	8,532	11,730	10,199	
Depositors' and Sukuk holders' share of profit	(3,373)	(2,477)	(3,528)	(2,512)	
Net Income	6,877	6,055	8,202	7,687	
Operating Expenses					
Personnel expenses	(1,202)	(1,201)	(1,580)	(1,568)	
General and administrative expenses	(476)	(440)	(608)	(602)	
Depreciation of investment properties	(28)	(27)	(35)	(46)	
Depreciation of property, plant and equipment	(65)	(86)	(99)	(119)	
Total Operating Expenses	(1,771)	(1,754)	(2,322)	(2,335)	
Profit before net impairment charges and income tax expense	5,105	4,301	5,880	5,352	
Impairment charge for the period, net	(1,056)	(570)	(834)	(824)	
Profit for the period before income tax expense	4,049	3,731	5,046	4,528	
Income tax expense	(34)	(30)	(42)	(24)	
Net Profit for the period	4,015	3,701	5,004	4,504	
	Attributable to				
	Owners of the Bank	3,967	3,619	4,916	4,322
	Non-Controlling Interests	48	82	88	182

Balance Sheet

<i>AED million</i>	As at		
	30 Sept 2019	31 Dec 2018	31 Dec 2017
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
Cash and balances with central banks	20,073	22,546	27,885
Due from banks and financial institutions	4,226	8,297	4,677
Islamic financing and investing assets, net	151,691	144,739	133,334
Investments in Islamic Sukuk measured at amortized cost	34,062	31,179	24,023
Other investments at fair value	1,459	1,687	1,962
Investments in associates and joint ventures	1,959	1,928	2,136
Properties held for sale	1,320	1,449	1,274
Investment properties	5,054	4,495	3,570
Receivables and other assets	8,570	6,048	7,339
Property, plant and equipment	1,548	1,314	1,137
Total Assets	229,963	223,682	207,337
Liabilities and Equity			
Liabilities			
Customers' deposits	162,951	155,657	147,181
Due to banks and financial institutions	12,180	13,203	14,877
Sukuk financing instruments	12,355	12,371	8,659
Payables and other liabilities	8,247	8,323	7,739
Total Liabilities	195,733	189,555	178,456
Equity			
Share Capital	6,590	6,590	4,942
Tier 1 Sukuk	6,428	7,346	7,346
Other Reserves and Treasury Shares	10,861	10,861	7,786
Investments Fair Value Reserve	(991)	(850)	(615)
Exchange Translation Reserve	(1,103)	(1,052)	(485)
Retained Earnings	9,629	8,569	6,964
Equity Attributable to owners of the banks	31,526	31,464	25,938
Non-Controlling Interest	2,704	2,663	2,943
Total Equity	34,230	34,127	28,881
Total Liabilities and Equity	229,963	223,682	207,337

Core Business Profiles

The principal activities of DIB are focused around five core business areas: (i) Retail & Business Banking; (ii) Corporate Banking (“CBG”); (iii) Real Estate & Contracting Finance; (iv) Investment Banking; and (v) Treasury.

Consumer Banking	Corporate Banking	Real Estate & Contracting Finance	Investment Banking	Treasury
<ul style="list-style-type: none"> Offers its retail and business banking services through a network of 70+ branches and more than 550 ATMs spread across all of the Emirates. Broad range of retail products and services that include: Auto Finance; <i>Sharia</i>-compliant Cards; Personal Finance; Mortgages and SME Solutions. Serving around 1.9 million customers in the UAE. 	<ul style="list-style-type: none"> CBG has sector-specific focus units which target clients across both private and public sectors. Corporate Banking manages various relationships (including 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. CBG offers a range of <i>Sharia</i>-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets. 	<p>Real Estate Finance</p> <ul style="list-style-type: none"> DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates. <p>Contracting Finance</p> <ul style="list-style-type: none"> DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors. 	<ul style="list-style-type: none"> DIB's Investment Banking business group 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. 	<ul style="list-style-type: none"> The Treasury Group 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.

2017 – 2019 Select Awards & Accolades



- CEO Award – Excellence in Islamic Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger



- Islamic Bank of the Year
- Best Islamic Retail Bank
- Best Islamic Trade Finance Sukuk
- Best Islamic REIT
- Best Supranational Sukuk
- Bank of the Year 2018



- Best Sukuk House in UAE
- Best Private Bank in UAE



- Best Islamic Bank in the UAE
- UAE Deal of the Year
- Overall Best Islamic Bank
- Sovereign Deal of the year
- Indonesia Deal of the Year
- Most Innovative Deal of the year
- Hybrid Deal of the Year
- Best Islamic Retail Bank
- Best Islamic Bank in Kenya

2017



- Dr. Adnan Chilwan - Most Social Executive in the UAE
- Dubai Islamic Bank nominated for the Best Talent Acquisition Team Award



- Best Overall Bank
- Best Islamic Bank in the UAE
- Most Innovative Islamic Bank
- Best Retail Islamic Bank
- Deal of the Year
- UAE Deal of the Year
- Hybrid Deal of the Year
- Pakistan Deal of the Year
- Syndicated Deal of the Year
- Real Estate Deal of the Year
- Indonesia Deal of the Year
- Kuwait Deal of the Year

2018



Best Islamic Bank 2018



- CEO Award – Excellence in Global Islamic Finance and Banking awarded to Dr. Adnan Chilwan
- Best Islamic Bank
- Best Islamic Retail bank
- Best Islamic Corporate Bank
- Best Sukuk Arranger

9M2019



Most Innovative Islamic Bank – UAE



Select DIB Debt Capital Market Transactions




First Abu Dhabi Bank

USD 850,000,000

3.875% 5yr Sukuk

JLM & Bookrunner

Jan 2019  بنك دبي الإسلامي
Dubai Islamic Bank





Dubai Islamic Bank

USD 750,000,000

6.250% PerpNC6 Sukuk

JLM & Bookrunner

Jan 2019  بنك دبي الإسلامي
Dubai Islamic Bank



First Abu Dhabi Bank (Tap)

USD 150,000,000

3.875% 5yr Sukuk

JLM & Bookrunner

Feb 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Republic of Indonesia

USD 2,000,000,000

USD 750mn 3.900% 5.5yr
USD 1,250mn 4.450% 10yr

JLM & Bookrunner

Feb 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Government of Sharjah

USD 1,000,000,000

3.854% 7yr Sukuk

JLM & Bookrunner

Mar 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Majid Al Futtaim

USD 600,000,000

4.638% 10yr Sukuk

JLM & Bookrunner

May 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Kuwait International Bank

USD 300,000,000

5.625% PerpNC5 Sukuk

JLM & Bookrunner

May 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Sharjah Islamic Bank

USD 500,000,000

5.000% PerpNC6 Sukuk

JLM & Bookrunner

Jun 2019  بنك دبي الإسلامي
Dubai Islamic Bank



DP World

USD 1,000,000,000

3.875% 10yr Sukuk

JLM & Bookrunner

Jul 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Emirates Strategic Investments Company

USD 600,000,000

3.939% 5yr Sukuk

JLM & Bookrunner

Jul 2019  بنك دبي الإسلامي
Dubai Islamic Bank




Emaar Properties

USD 500,000,000

3.875% 10yr Sukuk

JLM & Bookrunner

Sep 2019  بنك دبي الإسلامي
Dubai Islamic Bank



Warba Bank

USD 500,000,000

2.982% 5yr Sukuk

JLM & Bookrunner

Sep 2019  بنك دبي الإسلامي
Dubai Islamic Bank



DP World

USD 500,000,000

3.750% Long 10yr Sukuk

JLM & Bookrunner

Sep 2019  بنك دبي الإسلامي
Dubai Islamic Bank

Select Syndicated / Club Transactions



Emirates Global Aluminium

USD 6,545,000,000

MLA & Bookrunner

Jan 2019 



Islami Bank Bangladesh Ltd

USD 100,000,000

MLA & Bookrunner

Feb 2019 

Allana

Allana International

USD 600,000,000

MLA & Bookrunner

Feb 2019 



Tecom Investments LLC

AED 7,000,000,000

MLA & Bookrunner

Feb 2019 



Ziraat Katılım Bankası

USD 245,000,000

MLA & Bookrunner

Apr 2019 




Government of Pakistan

USD 225,000,000

MLA & Bookrunner


Apr 2019 



Alternative Investments

USD 300,000,000

Mandated Lead Arranger

Apr 2019 



Dubai Asset Management

USD 545,000,000

MLA & Bookrunner

Jun 2019 



Government of Pakistan

USD 375,000,000

MLA & Bookrunner

Jun 2019 



Investment Corp. of Dubai

USD 1,200,000,000

MLA & Bookrunner

Sep 2019 



Government of Pakistan

USD 195,000,000

MLA & Bookrunner

Sep 2019 

THANK YOU!



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