



بنك دبي الإسلامي  
Dubai Islamic Bank



# Investor Presentation

For the year ending 31 December 2018

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## 1. Overview of Dubai Islamic Bank

## 2. Strategic Intent

## 3. Financial Performance

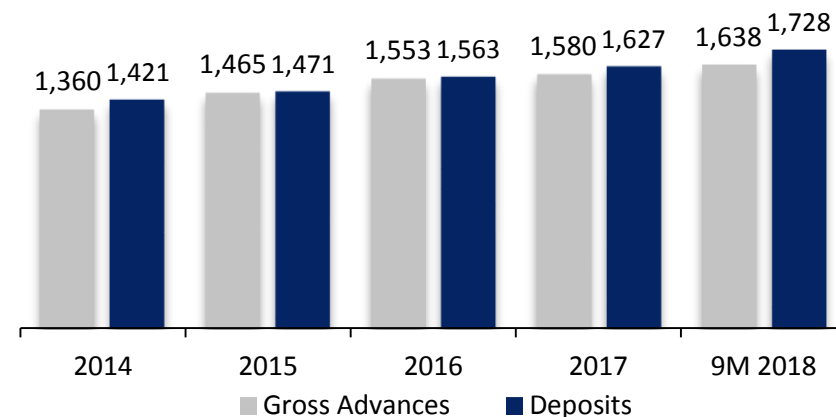
## 4. Strategic Focus

## 5. Appendix

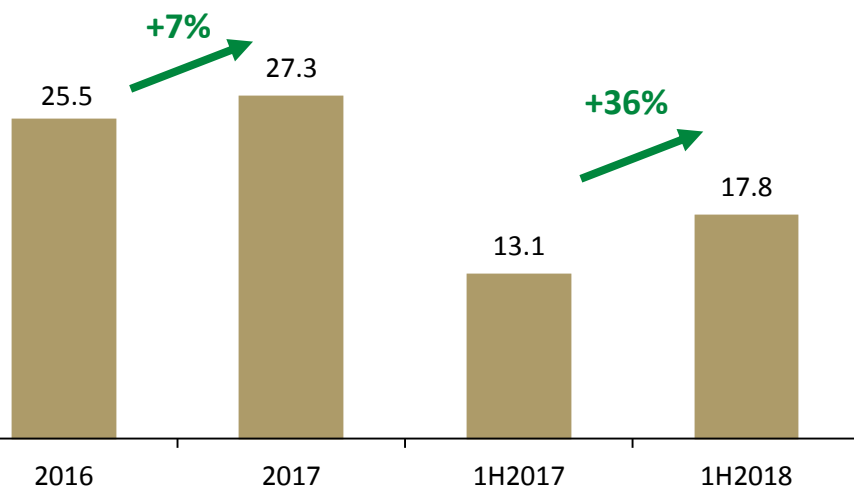
# UAE continues to benefit from strong economic fundamentals

- ❖ System liquidity continues to improve in the UAE
- ❖ FDIs continue to increase primarily due to lower cost of doing business and relaxed regulations
- ❖ UAE amongst the top business and leisure destinations of the world

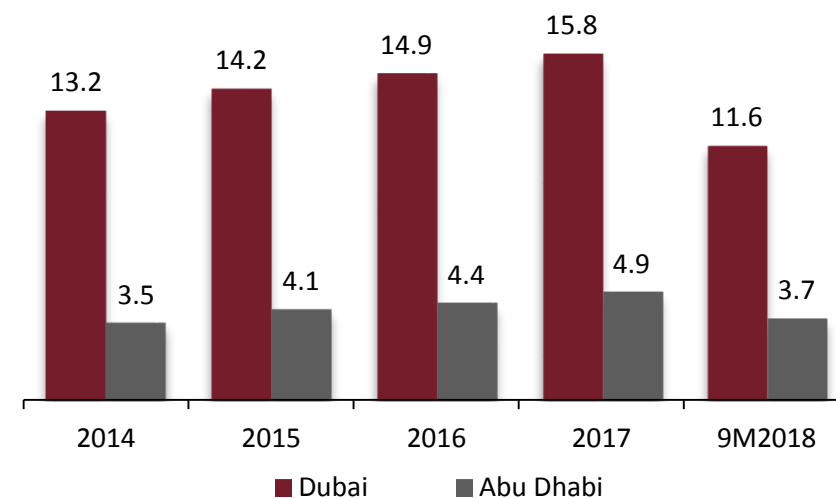
## UAE Banking Sector Gross Advances and Deposits (AED bn)



## Dubai Foreign Direct Inflows (AED bn)



## Hotel Guests (mn)



# Macroeconomic environment looks encouraging

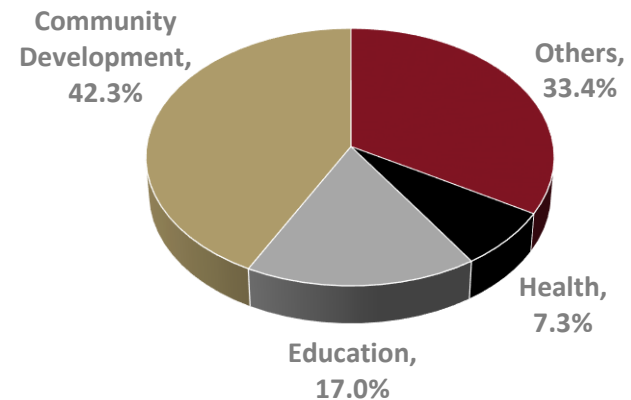
- ❖ UAE's largest ever, zero-deficit, federal budget for 2019
- ❖ Economic stimulus package announced by Abu Dhabi
- ❖ Government of Dubai announced several initiatives to stimulate growth
- ❖ UAE FOL opening could accelerate financial market activity
- ❖ Increasing focus on economic diversification

Highest ratings in MENA (Abu Dhabi)

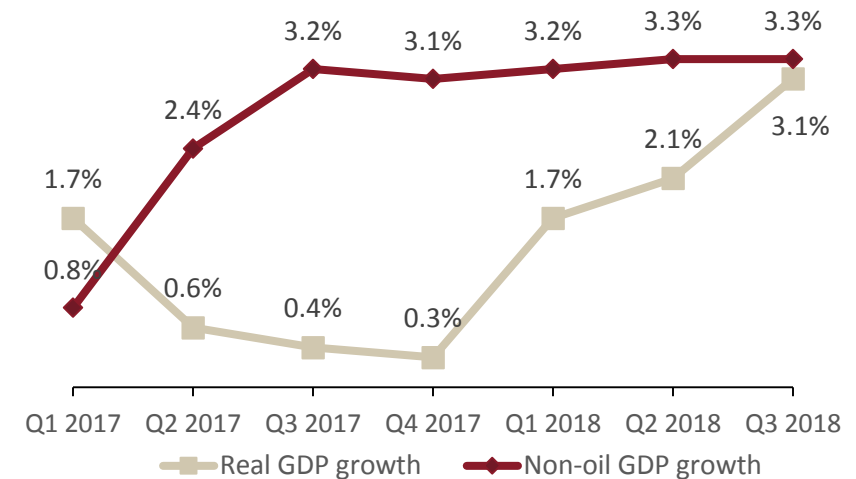
**Aa2 / AA / AA**  
**Moody's / S&P / Fitch**  
**STABLE outlook**

## UAE's 2019 Federal Budget

**AED 60bn: +17% YoY**



## Real GDP & Non-oil GDP growth (YoY %)



# 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 **2<sup>nd</sup> largest Islamic bank<sup>1</sup> in the world** and 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 2017.

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)

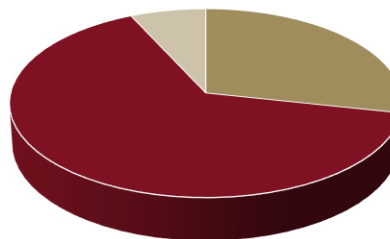
25% FOL  
Adequate room for foreign ownership

## Ownership (as at 31 Dec 2018)

Saeed A. Lootah,  
6.9%

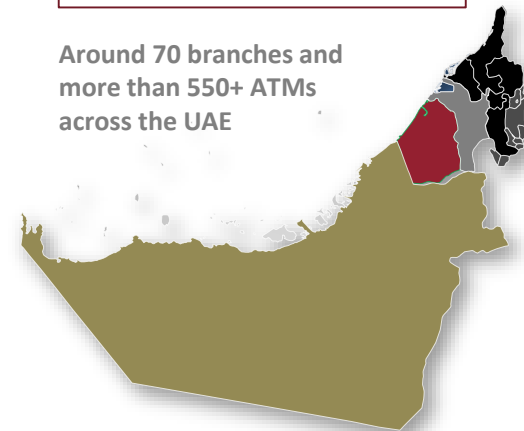
Government of Dubai (ICD), 28.4%

Public, 64.7%



## UAE Branch Network

Around 70 branches and more than 550+ ATMs across the UAE



## Significant Subsidiaries and Associates



60.0%



29.5%



100.0%



44.9%



38.3%



27.3%



100.0%

## Credit Ratings

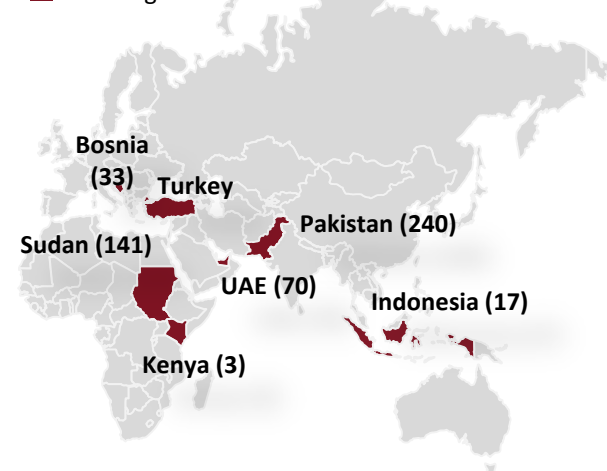
Moody's  
**A3**  
Stable

Fitch  
**A**  
Stable

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

## International Geographic Presence

Existing Presence & Branch Numbers



<sup>1</sup>According to 9M2018 financial statements of the banks

1.	Overview of Dubai Islamic Bank
2.	Strategic Intent
3.	Financial Performance
4.	Strategic Focus
5.	Appendix



# Strategic Focus 2017-2018



2018 – Target Metrics							
<b>Growth</b>	10% - 15%	<b>Non Performing Financing</b>	3.0%	<b>Real Estate Concentration</b>	~ 20%	<b>Return on Assets</b>	2.20% - 2.35%
<b>Net Profit Margin</b>	3% - 3.15%	<b>Cash Coverage</b>	125%	<b>Cost Income Ratio</b>	Low to mid 30's%	<b>Return on Equity</b>	17% - 18%



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# Overall Financial Performance (for the year ending 31 Dec 2018)

Growing market share driven by robust growth in core businesses

## Balance Sheet Items

AED million	Dec 2017	Dec 2018	Change
Net Financing Assets & Sukuk Investments	157,357	175,918	12%
<b>Total Assets</b>	<b>207,337</b>	<b>223,682</b>	<b>8%</b>
Customers' Deposits	147,181	155,657	6%
Sukuk Financing Instruments	8,659	12,371	43%
<b>Equity</b>	<b>28,881</b>	<b>34,127</b>	<b>18%</b>
<b>Total Liabilities and Equity</b>	<b>207,337</b>	<b>223,682</b>	<b>8%</b>

## Income Statement Items

AED million	Dec 2017	Dec 2018	Change
Total Income	10,199	11,730	15%
Net Operating Revenue	7,687	8,202	7%
Operating Expenses	(2,336)	(2,322)	(1%)
<b>Profit before Impairment and Tax Charges</b>	<b>5,351</b>	<b>5,880</b>	<b>10%</b>
Impairment Losses	(823)	(834)	1%
Income Tax	(24)	(42)	75%
<b>Group Net Profit</b>	<b>4,504</b>	<b>5,004</b>	<b>11%</b>

## Financial Highlights

Key Ratios	Dec 2016	Dec 2017	Dec 2018
Net Financing to Deposit Ratio <sup>1</sup>	94%	91%	93%
Total Capital Adequacy Ratio	18.3%	17.2%	17.5%
CET1 Ratio	12.0%	11.5%	12.4%
Non-Performing Financing Ratio ("NPF")	3.9%	3.4%	3.4%
ROE	17.8%	18.7%	18.1%
ROA	2.43%	2.34%	2.32%
Net Profit Margin ("NPM")	3.23%	3.11%	3.14%
Cost to Income Ratio <sup>2</sup>	34.0%	30.4%	28.3%
Dividend Per Share (% of par value)	45%	45%	35% <sup>3</sup>

## Highlights

- **Robust balance sheet growth of 8% YoY**, driven by a continued focus on key sectors of the economy.
- **Double digit growth in group net profit**, primarily as a result of a rise in total income and optimal cost management.
- **Significant improvement in cost efficiencies** has thus resulted in cost to income ratio decreasing to 28.3%.
- **Optimizing growth capacity**, with capital, funding and liquidity positions continuing to be at desirable levels.

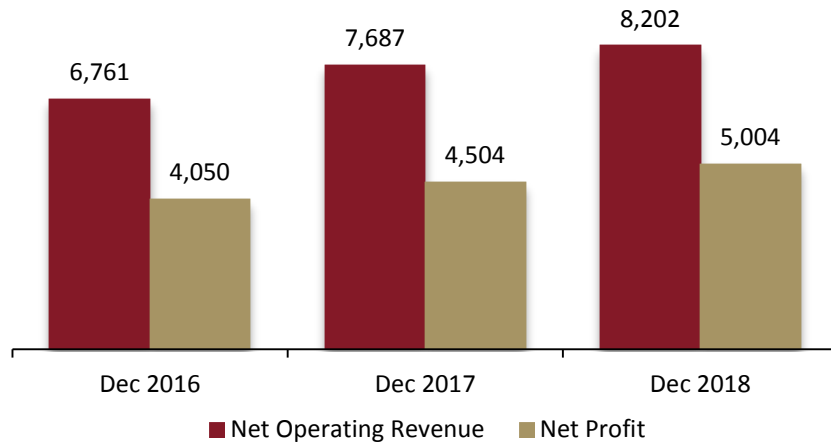
<sup>1</sup> Net Financing to Deposit Ratio excludes Bilateral Sukuk

<sup>2</sup> Cost to income ratio is calculated as operating expenses divided by operating income.

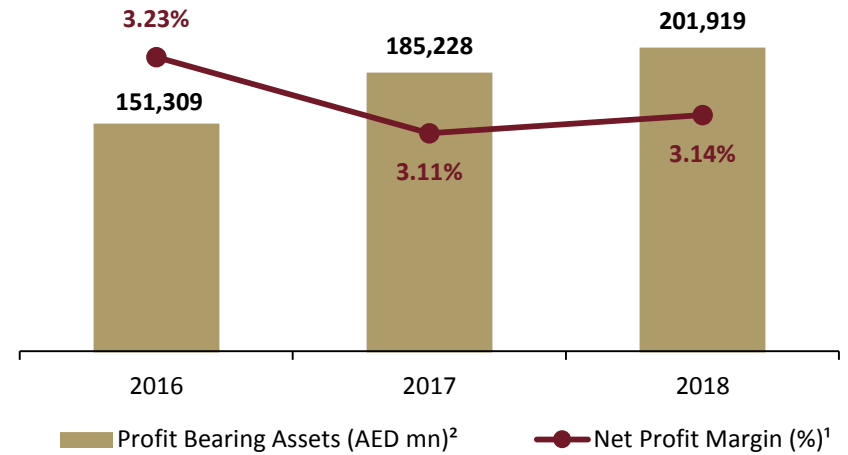
<sup>3</sup> Proposed dividend, subject to shareholder approval during AGM

# Operating Performance & Profitability

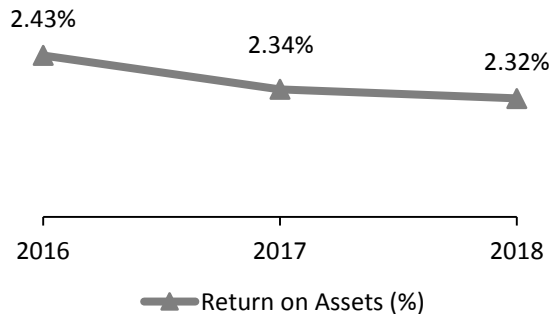
## Robust & Growing Profitability (AED mn)



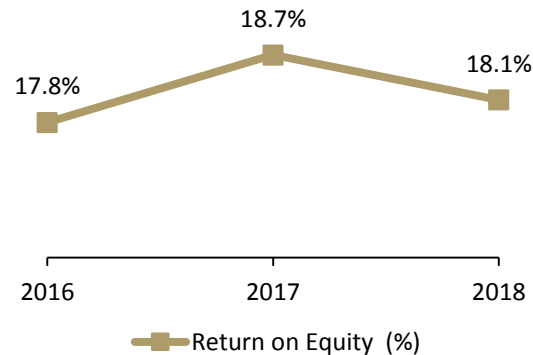
## Sustained Strong Margins



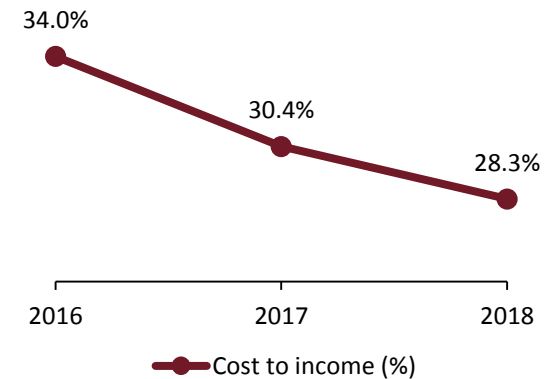
## ROA (%)



## ROE (%)



## Cost to income ratio (%)

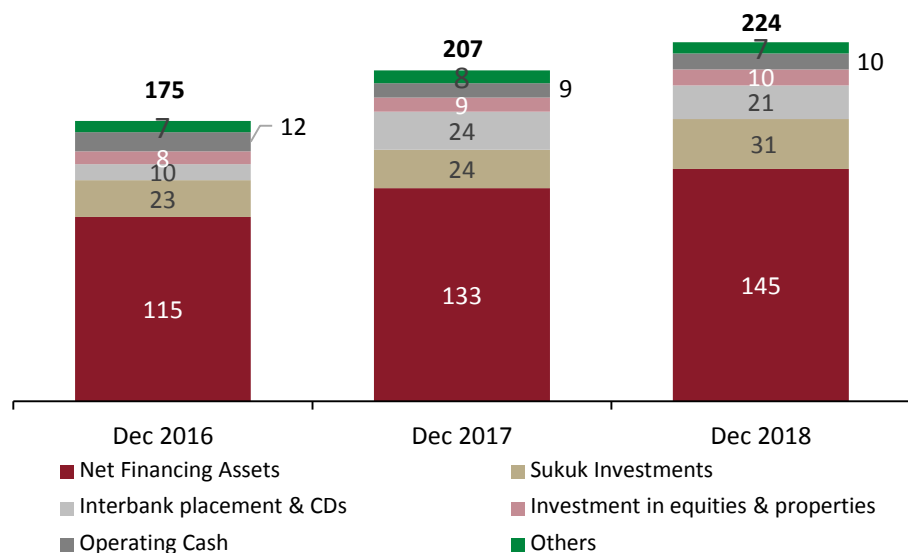


<sup>1</sup>Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murababat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

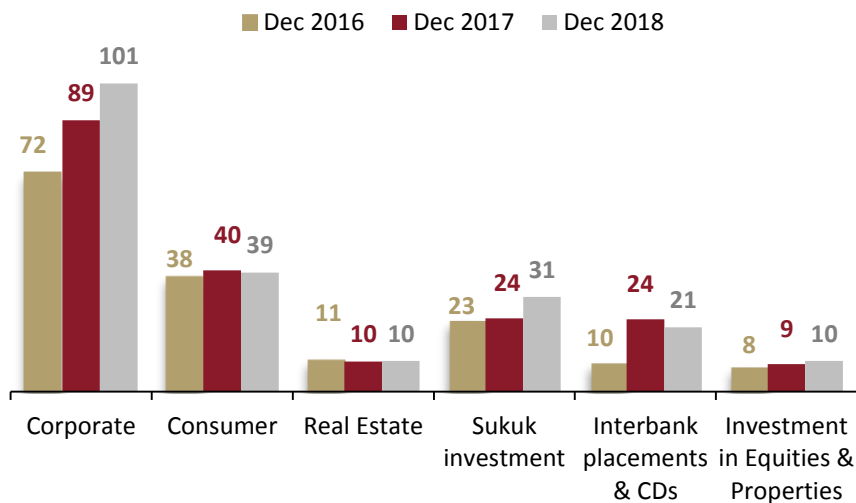
<sup>2</sup>Profit Bearing Assets are calculated as the sum of International Murababat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions (excluding Current Accounts)

# Overview of Deployment of Funds / Financings

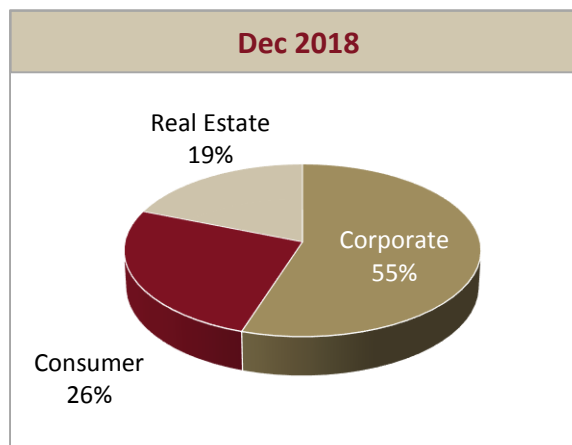
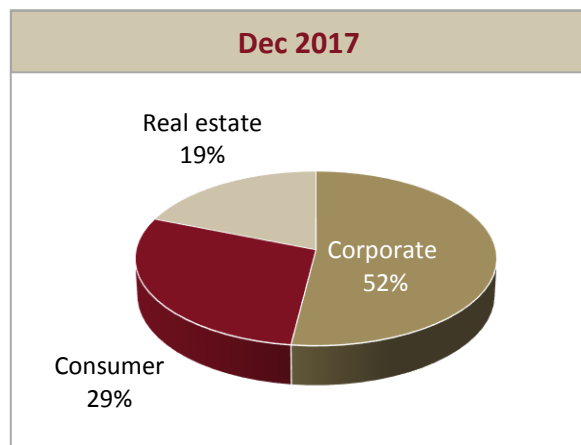
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)

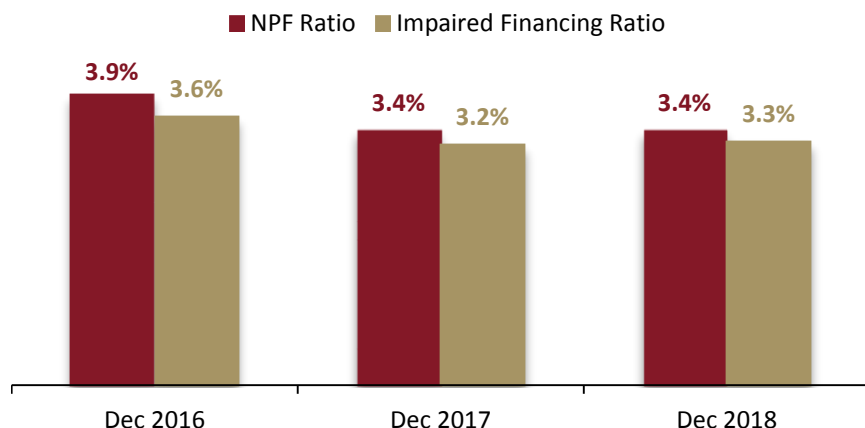


## Highlights:

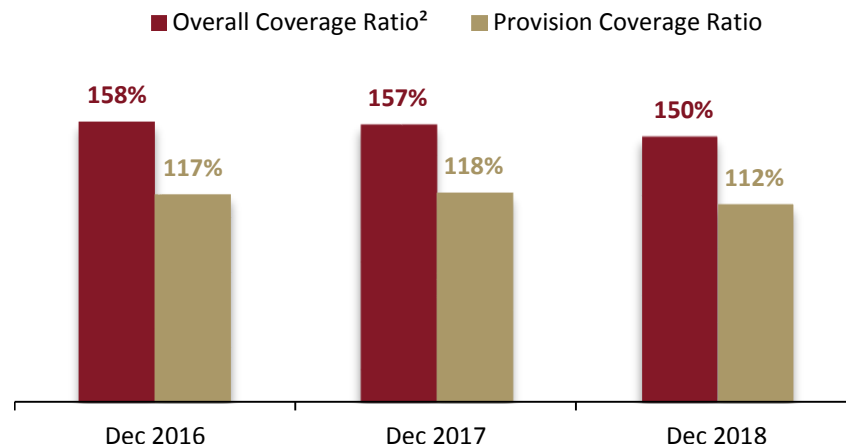
- **Corporate business continues its healthy growth trend**, with sectors such as aviation, healthcare and education continuing to be our focus areas.
- **Gross new consumer financing** amounted to about AED 13 billion during the year.
- **Real estate concentration** maintained in line with guidance.

# Improving Asset Quality

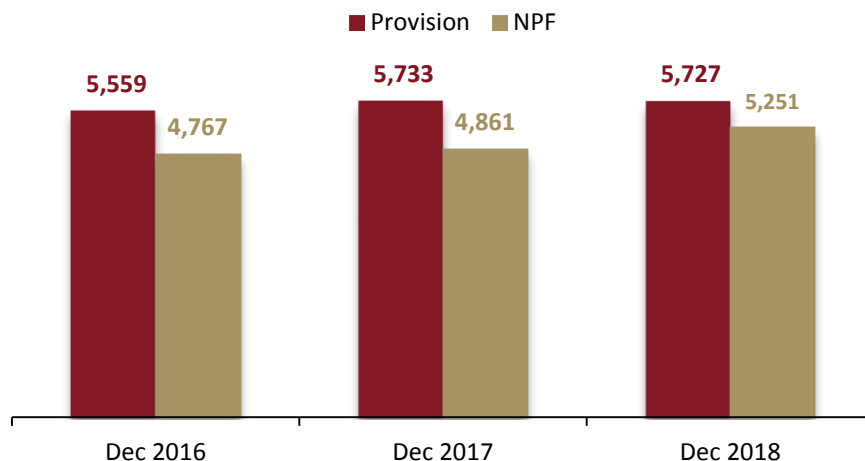
## Non-Performing Financing ("NPF")<sup>1</sup>



## Financing Provisions and Coverage Ratios



## Cumulative Provisioning (AED million)



## Highlights

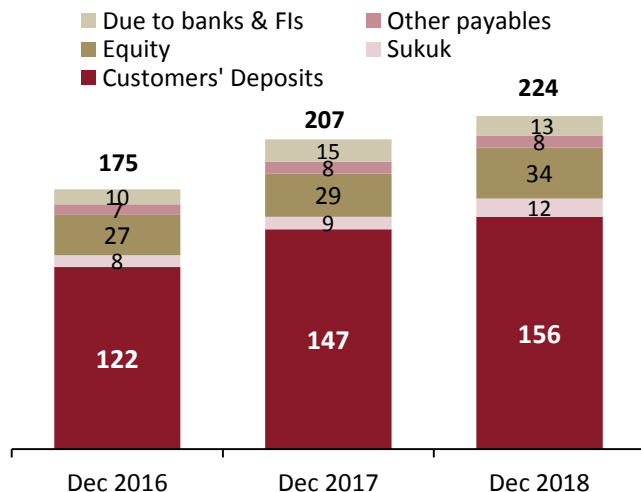
- **Asset quality continues to be strong**, as a result of more stringent underwriting standards and focus on cash-flow based funding.
- **Provision coverage remains strong** with significant collateral providing added comfort.

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

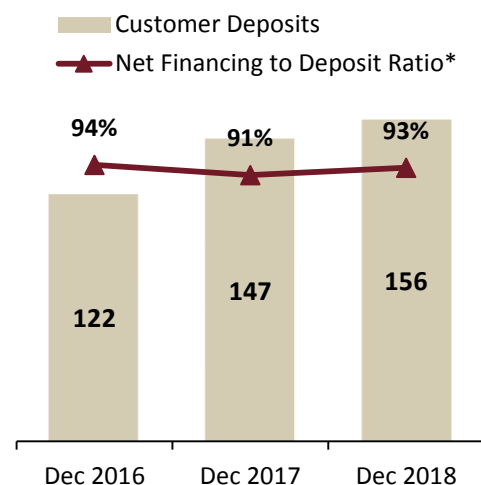
<sup>2</sup>Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

# Funding Sources and Liquidity

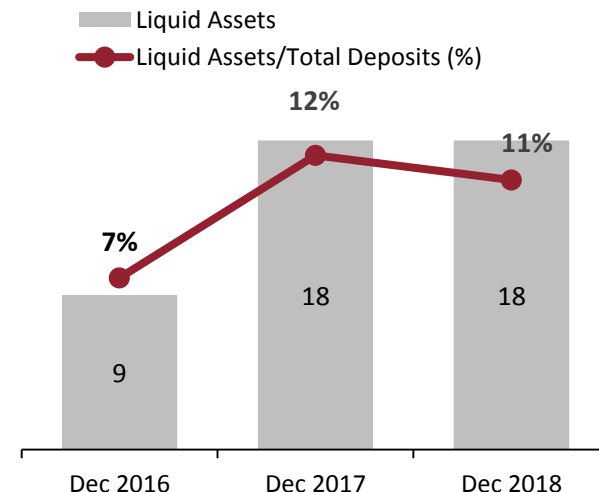
## Funding Sources (AED bn)



## Customers' Deposits (AED bn)

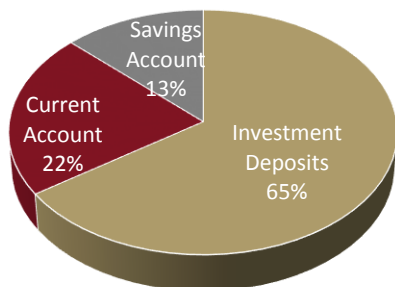


## Liquidity Position (AED bn)

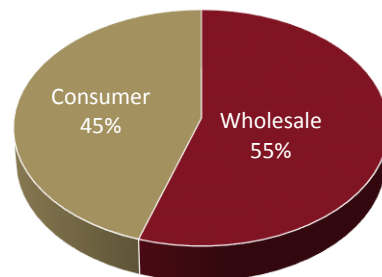


## Customer Deposits (AED 156 bn as at 31 Dec 2018)

### By Type



### By Business



## Highlights

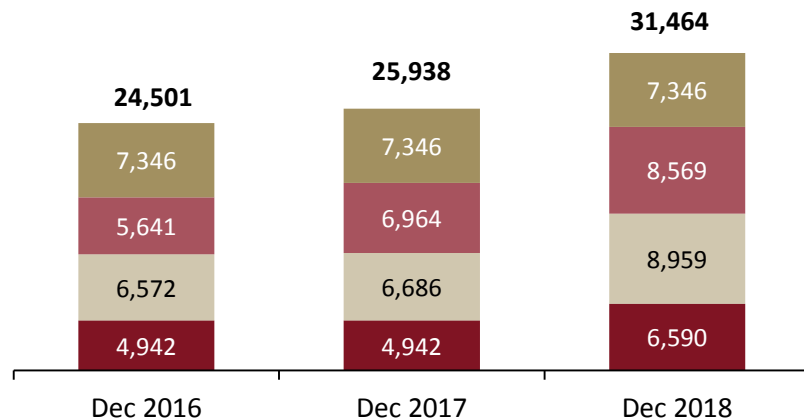
- **Liquidity position remains strong**, with 70% of funding generated by customer deposits.
- **CASA amounted to AED 53.8 billion**, an indication of sticky and robust low-cost deposit base.
- **Financing to deposit ratio stood at 93%**, signifying ample liquidity.

\* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

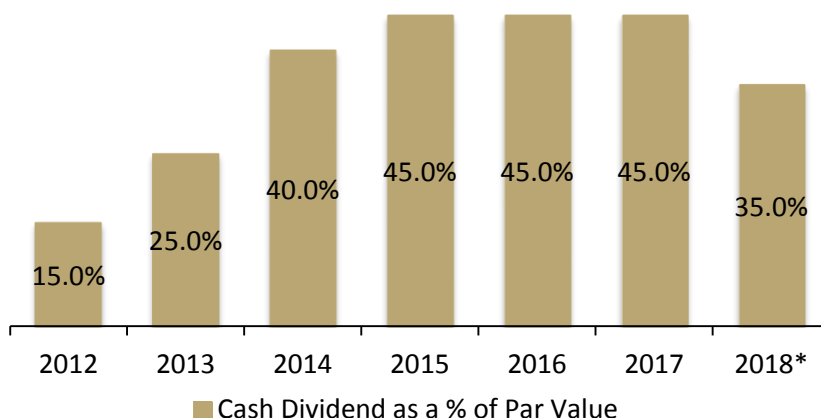
# Capitalization Overview

## Total Equity<sup>1</sup> Breakdown (AED million)

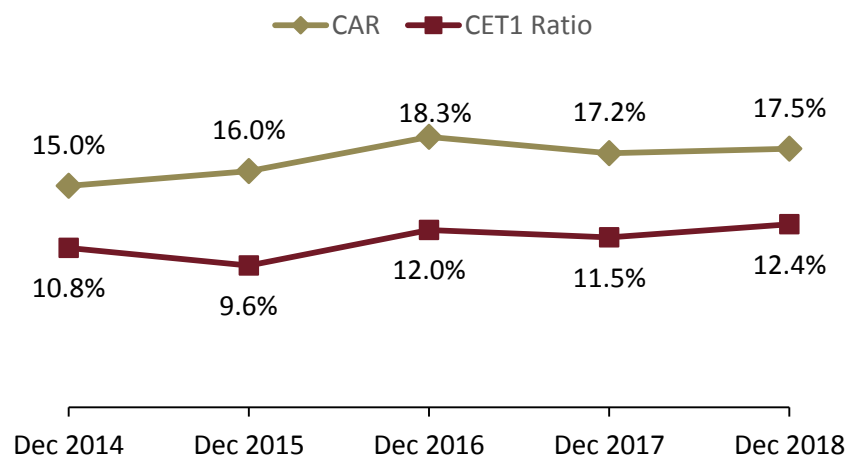
■ Capital ■ Other Reserves ■ Retained Earnings ■ Tier 1 Sukuk



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



## Capital Ratios\*\*



## Highlights

- **Capital adequacy ratios remain robust**, well above the minimum capital requirements.
- **CAR and CET1 ratios continue to be strong**, at 17.5% and 12.4%, respectively.

<sup>1</sup> Refers to Equity Attributable to Equity Holders of the Parent.

<sup>2</sup> Dividend is calculated as total dividends paid divided by number of shares outstanding at year-end

\*Proposed dividend, subject to shareholder approval during AGM

\*\*The above graph reflects amended prior year values under the new Basel III regime



1.	Overview of Dubai Islamic Bank
2.	Strategic Intent
3.	Financial Performance
4.	Strategic Focus
5.	Appendix

# A year of robust growth and sustained progress...



Focused strategy leading to dominant market position

Consistent profitability growth, in a challenging environment



Stronger capital base, with a platform for sustained growth

Disciplined resource allocation and cost control



Expanded product offerings and deepening of customer relationships

Continued investments in digital capabilities and innovation centers



## 2018 – Target Metrics

Growth	10% - 15% <b>12%</b>	NPF	3.0% <b>3.4%</b>	Real Estate Concentration	~ 20% <b>19%</b>	Return on Assets	2.20% - 2.35% <b>2.32%</b>
Net Profit Margin	3% - 3.15% <b>3.14%</b>	Cash Coverage	125% <b>112%</b>	Cost Income Ratio	Low to mid 30's% <b>28.3%</b>	Return on Equity	17% - 18% <b>18.1%</b>

## Our Digital Journey thus far ...

### 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 STRATEGY FORMULATION

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



2014

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



2016



2017

### ADVANCED THE YEAR WITH:

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

2018

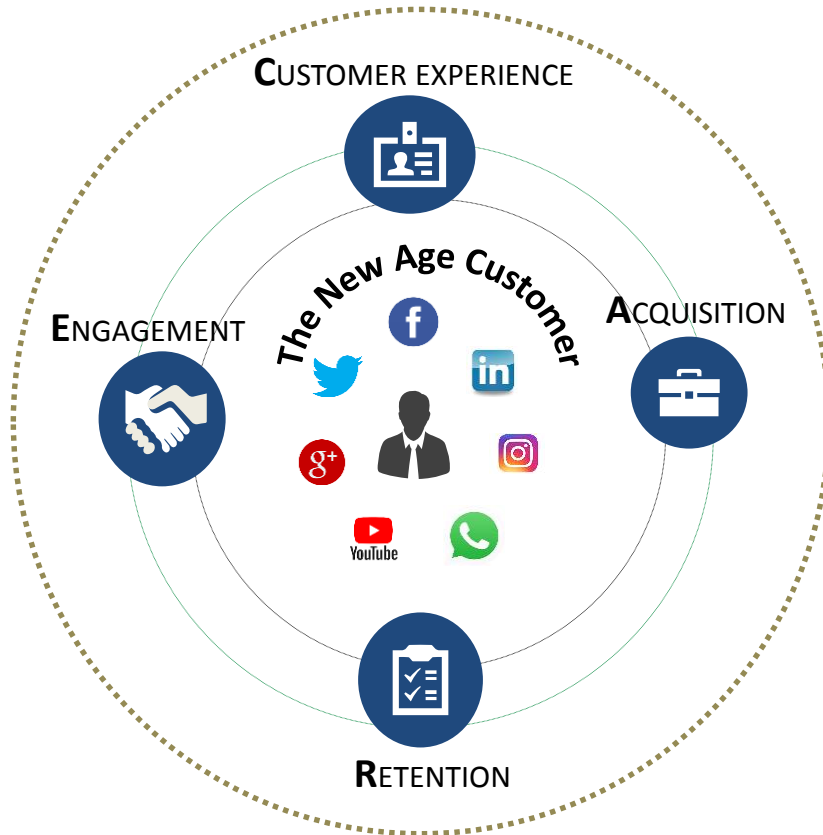


2019

### SET FOUNDATION FOR:

- ❖ Digital Lab
- ❖ Digital Academy
- ❖ Advanced Analytics
- ❖ Offerings on Digital

## 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%	NPF	3%	Real Estate Concentration	~20%	Return on Assets	2.20% to 2.25%
Net Profit Margin	3% to 3.15%	Cash Coverage	120%	Cost Income Ratio	~30%	Return on Equity	17% to 18%

## 1. Overview of Dubai Islamic Bank

## 2. Strategic Intent

## 3. Financial Performance

## 4. Strategic Focus

## 5. Appendix

# Consolidated Income Statement

AED million	2018	2017	2016
<b>Net Income</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>
Income from Islamic financing and investing transactions	9,481	7,795	6,521
Commission	1,476	1,407	1,425
Income / (loss) from other investment	45	31	36
Income from properties held for sale	124	197	159
Income from investment properties	156	119	75
Share of profit from associates and joint ventures	137	122	177
Other Income	311	529	243
<b>Total Income</b>	<b>11,730</b>	<b>10,199</b>	<b>8,636</b>
Depositors' and Sukuk holders' share of profit	(3,528)	(2,512)	(1,875)
<b>Net Income</b>	<b>8,202</b>	<b>7,687</b>	<b>6,761</b>
<b>Operating Expense</b>			
Personnel expenses	(1,580)	(1,568)	(1,565)
General and administrative expenses	(608)	(602)	(575)
Depreciation of investment properties	(35)	(46)	(38)
Depreciation of property, plant and equipment	(99)	(119)	(119)
<b>Total Operating Expenses</b>	<b>(2,322)</b>	<b>(2,336)</b>	<b>(2,297)</b>
<b>Profit before net impairment charges and income tax expense</b>	<b>5,880</b>	<b>5,351</b>	<b>4,464</b>
Impairment charge for the period, net	(834)	(823)	(392)
<b>Profit for the period before income tax expense</b>	<b>5,046</b>	<b>4,528</b>	<b>4,072</b>
Income tax expense	(42)	(24)	(22)
<b>Net Profit for the period</b>	<b>5,004</b>	<b>4,504</b>	<b>4,050</b>
<b>Attributable to</b>			
Owners of the Bank	<b>4,916</b>	<b>4,322</b>	<b>3,597</b>
Non-Controlling Interests	88	182	453

# Balance Sheet

AED million	As at		
	31 Dec 2018	31 Dec 2017	31 Dec 2016
<b>Assets</b>	<b>Audited</b>	<b>Audited</b>	<b>Audited</b>
Cash and balances with central banks	22,546	27,885	16,655
Due from banks and financial institutions	8,297	4,677	4,546
Islamic financing and investing assets, net	144,739	133,334	114,968
Investments in Islamic Sukuk measured at amortized cost	31,179	24,023	23,409
Other investments at fair value	1,687	1,962	1,717
Investments in associates and joint ventures	1,928	2,136	2,034
Properties held for sale	1,449	1,274	1,348
Investment properties	4,495	3,570	3,058
Receivables and other assets	6,048	7,339	6,308
Property, plant and equipment	1,314	1,136	928
<b>Total Assets</b>	<b>223,682</b>	<b>207,337</b>	<b>174,971</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Customers' deposits	155,657	147,181	122,377
Due to banks and financial institutions	13,203	14,878	10,418
Sukuk financing instruments	12,371	8,659	7,695
Payables and other liabilities	8,324	7,739	7,211
<b>Total Liabilities</b>	<b>189,555</b>	<b>178,456</b>	<b>147,701</b>
<b>Equity</b>			
Share Capital	6,590	4,942	4,942
Tier 1 Sukuk	7,346	7,346	7,346
Other Reserves and Treasury Shares	10,861	7,786	7,786
Investments Fair Value Reserve	(850)	(615)	(751)
Exchange Transaction Reserve	(1,052)	(485)	(463)
Retained Earnings	8,569	6,964	5,641
<b>Equity Attributable to owners of the banks</b>	<b>31,464</b>	<b>25,938</b>	<b>24,501</b>
Non-Controlling Interest	2,663	2,943	2,769
<b>Total Equity</b>	<b>34,127</b>	<b>28,881</b>	<b>27,270</b>
<b>Total Liabilities and Equity</b>	<b>223,682</b>	<b>207,337</b>	<b>174,971</b>



## 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"> <li>Offers its retail and business banking services through a network of 70+ branches and more than 550 ATMs spread across all of the Emirates.</li> <li>Broad range of retail products and services that include: Auto Finance; <i>Sharia</i>-compliant Cards; Personal Finance; Mortgages and SME Solutions.</li> <li>Serving around 1.9 million customers in the UAE.</li> </ul>	<ul style="list-style-type: none"> <li>CBG has sector-specific focus units which target clients across both private and public sectors.</li> <li>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.</li> <li>CBG offers a range of <i>Sharia</i>-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets.</li> </ul>	<p><b>Real Estate Finance</b></p> <ul style="list-style-type: none"> <li>DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates.</li> </ul> <p><b>Contracting Finance</b></p> <ul style="list-style-type: none"> <li>DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors.</li> </ul>	<ul style="list-style-type: none"> <li>DIB's Investment Banking business group is primarily responsible for management of DIB's proprietary investment portfolios, strategic stakes and international operations and expansion.</li> <li>The business group provides advisory and related services to DIB's corporate clients both within UAE and across borders.</li> </ul>	<ul style="list-style-type: none"> <li>The Treasury Group offers a comprehensive range of products backed by DIB's expert understanding of local and international markets.</li> <li>Its principal customers are corporate clients, financial institutions, high net worth individuals, SME companies and similar businesses.</li> <li>It is responsible for managing DIB's liquidity requirements, fixed income portfolio and capital markets funding.</li> </ul>

# 2016 – 2018 Select Awards & Accolades

## Islamic Finance news Awards

- Best Overall Islamic Bank
- Indonesia Deal of the Year
- Corporate Finance Deal of the Year
- Cross Border Deal of the Year
- Mudarabah Deal of the Year
- Syndicated Deal of the Year
- UAE Deal of the Year
- Bank Islamic Bank in the UAE
- Commodity Murabahah Deal of the Year



- 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

## Forbes Middle East



- 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



2016

2017

2018



- Best Deal of the year
- Best Car Finance
- Best Online Service



- Best Strategic Vision Award - Dr. Adnan Chilwan, Group CEO
- Best Islamic Bank
- Best Sukuk Arranger
- Best Islamic Retail Bank
- Best Islamic Corporate Bank



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

## Islamic Finance news Awards

- 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



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

## Select DIB Debt Capital Market Transactions

**SENAAT**  
SENAAT General Holding Corporation

USD 400,000,000

4.760% 7 year Trust  
Certificates due 2025

JLM & Bookrunner

Nov 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**nmc**  
NMC Healthcare

USD 400,000,000

5.950% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Nov 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**ALDAR**  
Aldar Investment

USD 500,000,000

4.750% 7 year Trust  
Certificates due 2025

JLM & Bookrunner

Sep 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**IsDB**  
IsDB

USD 1,300,000,000

3.389% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Sep 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**DP WORLD**  
DP World

USD 1,000,000,000

4.848% 10 year Trust  
Certificates due 2028

JLM & Bookrunner

Sep 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**al hilal bank**  
Al Hilal Bank

USD 500,000,000

4.375% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Sep 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**NOOR BANK**  
Noor Bank

USD 500,000,000

4.471% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Apr 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**Sharjah Islamic Bank**  
Sharjah Islamic Bank

USD 500,000,000

4.321% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Apr 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**DAMAC**  
DAMAC

USD 400,000,000

6.625% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Apr 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**Emirates**  
Emirates

USD 600,000,000

4.500% 10 year 5 year WAL  
Trust Certificates due 2028

JLM & Bookrunner

Mar 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**DAR AL-ARKAN**  
Dar Al Arkan

USD 500,000,000

6.875% 5 year Trust  
Certificates due 2028

JLM & Bookrunner

Mar 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**Emirate of Sharjah**  
Emirate of Sharjah

USD 1,000,000,000

4.226% 10 year Trust  
Certificates due 2028

JLM & Bookrunner

Mar 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**Dubai Islamic Bank**  
Dubai Islamic Bank

USD 1,000,000,000

3.625% 5 year Trust  
Certificates due 2023

JLM & Bookrunner

Jan 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

**Republic of Indonesia**  
Republic of Indonesia

USD 3,000,000,000

USD 1,250mn 3.750% 5yr  
USD 1,750mn 4.400%  
10yr

JLM & Bookrunner

Feb 2018

بنك دبي الإسلامي  
Dubai Islamic Bank

## SELECT SYNDICATED / CLUB TRANSACTIONS

*\*Please note that some of these transactions are confidential and prior approval must be obtained for use in any publications*

  
**Dubai Properties Group**  
USD 272,000,000  
Mandated Lead Arranger & Bookrunner  
Dec 2018


  
**Emaar Malls PJSC**  
USD 2,000,000,000  
Sole Coordinator  
Dec 2018

  
**Axiom Telecom**  
USD 105,000,000  
Mandated Lead Arranger  
Nov 2018

  
**Govt. of Pakistan, Ministry of Finance**  
USD 185,000,000  
Mandated Lead Arranger & Bookrunner  
Oct 2018

  
**Al Baraka Turk**  
USD 317,000,000  
Mandated Lead Arranger & Bookrunner  
Apr 2018

  
**Emaar Properties PJSC**  
USD 1,500,000,000  
Sole Coordinator  
Sept 2018

  
**MS Construction**  
AED 4,000,000,000  
Sole Mandated Lead Arranger & Sole Bookrunner  
July 2018

  
**DP World**  
USD 2,000,000,000  
Mandated Lead Arranger & Bookrunner  
July 2018

  
**Emirates International Telecommunications**  
AED 2,261,000,000  
Mandated Lead Arranger  
May 2018

  
**Investment Corp of Dubai**  
USD 1,200,000,000  
Mandated Lead Arranger & Bookrunner  
Apr 2018

  
**Meydan Group LLC**  
AED 1,300,000,000  
Mandated Lead Arranger & Bookrunner  
Apr 2018

  
**Dubai Properties Land LLC**  
USD 104,000,000  
Mandated Lead Arranger & Bookrunner  
Apr 2018

  
**Tecom Investments LLC**  
USD 165,000,000  
Mandated Lead Arranger & Bookrunner  
Apr 2018

  
**Ajman Bank**  
USD 200,000,000  
Mandated Lead Arranger & Bookrunner  
Mar 2018

# THANK YOU!



بنك دبي الإسلامي  
Dubai Islamic Bank

Our latest financial information, events and announcements can now be accessed by downloading **DIB Investor Relations App**:



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