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<td>Strategic Focus</td>
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<tr>
<td>5.</td>
<td>Appendix</td>
</tr>
</tbody>
</table>
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

Dubai Foreign Direct Inflows (AED bn)

UAE Banking Sector Gross Advances and Deposits (AED bn)

Dubai Hotel Guests (mn)

Sources: UAE Central Bank, Dubai FDI, DTCM, AD’s Department of Culture & Tourism
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

Sources: UAE Central Bank, Rating Agencies, WEO Oct 2018
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 2nd largest Islamic bank¹ 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.

Ownership (as at 31 Dec 2018)

- Saeed A. Lootah, 6.9%
- Government of Dubai (ICD), 28.4%
- Public, 64.7%

Significant Subsidiaries and Associates

- 60.0% Bank of Khartoum
- 100.0% Deyaar
- 27.3% DIB Bank Kenya Limited
- 38.3% PaninDubai

Credit Ratings

- Moody’s A3 Stable
- Fitch A Stable
- Islamic International Rating Agency (IIRA) A/A1 Stable

International Geographic Presence

- Over 3 million customers globally
- Nearly 8,000 employees across the Group
- Mkt Cap: ~USD 9bn
- Shares (mn): 6,590
- 25% FOL Adequate room for foreign ownership
- 65% Free float Listed on Dubai Financial Market (DFM)

UAE Branch Network

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

¹According to 9M2018 financial statements of the banks
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1. Overview of Dubai Islamic Bank

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Strategic Focus 2017-2018

2018 – Target Metrics

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<tr>
<th>Metric</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>10% - 15%</td>
</tr>
<tr>
<td>Non Performing Financing</td>
<td>3.0%</td>
</tr>
<tr>
<td>Real Estate Concentration</td>
<td>~ 20%</td>
</tr>
<tr>
<td>Return on Assets</td>
<td>2.20% - 2.35%</td>
</tr>
<tr>
<td>Net Profit Margin</td>
<td>3% - 3.15%</td>
</tr>
<tr>
<td>Cash Coverage</td>
<td>125%</td>
</tr>
<tr>
<td>Cost Income Ratio</td>
<td>Low to mid 30’s%</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>17% - 18%</td>
</tr>
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# Contents

1. Overview of Dubai Islamic Bank
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Overall Financial Performance (for the year ending 31 Dec 2018)
Growing market share driven by robust growth in core businesses

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

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

Financial Highlights

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

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.

---

1 Net Financing to Deposit Ratio excludes Bilateral Sukuk
2 Cost to income ratio is calculated as operating expenses divided by operating income.
3 Proposed dividend, subject to shareholder approval during AGM
Operating Performance & Profitability

Robust & Growing Profitability (AED mn)

- **Net Operating Revenue**
  - Dec 2016: 6,761
  - Dec 2017: 7,687
  - Dec 2018: 8,202

- **Net Profit**
  - Dec 2016: 4,050
  - Dec 2017: 4,504
  - Dec 2018: 5,004

Sustained Strong Margins

- **Profit Bearing Assets (AED mn)**
  - 2016: 151,309
  - 2017: 185,228
  - 2018: 201,919

- **Net Profit Margin (%)**
  - 2016: 3.23%
  - 2017: 3.11%
  - 2018: 3.14%

ROA (%)

- 2016: 2.43%
- 2017: 2.34%
- 2018: 2.32%

ROE (%)

- 2016: 17.8%
- 2017: 18.7%
- 2018: 18.1%

Cost to income ratio (%)

- 2016: 34.0%
- 2017: 30.4%
- 2018: 28.3%

---

¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murabahat 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 Murabahat 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)

<table>
<thead>
<tr>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Financing Assets</td>
<td>175</td>
<td>207</td>
</tr>
<tr>
<td>Interbank placement &amp; CDs</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Sukuk Investments</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>Investment in equities &amp; properties</td>
<td>9</td>
<td>24</td>
</tr>
<tr>
<td>Operating Cash</td>
<td>115</td>
<td>133</td>
</tr>
</tbody>
</table>

Deployment by Segment (AED bn)

<table>
<thead>
<tr>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate</td>
<td>72</td>
<td>38</td>
</tr>
<tr>
<td>Consumer</td>
<td>101</td>
<td>40</td>
</tr>
<tr>
<td>Real Estate</td>
<td>89</td>
<td>39</td>
</tr>
<tr>
<td>Sukuk Investments</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Interbank placements &amp; CDs</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Investment in Equities &amp; Properties</td>
<td>21</td>
<td>8</td>
</tr>
</tbody>
</table>

Breakdown of Financing Portfolio by Sector (%)

<table>
<thead>
<tr>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate</td>
<td>Corporate</td>
</tr>
<tr>
<td>Consumer</td>
<td>29%</td>
</tr>
<tr>
<td>Corporate</td>
<td>52%</td>
</tr>
</tbody>
</table>

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")

- NPF Ratio
- Impaired Financing Ratio

<table>
<thead>
<tr>
<th></th>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>NPF Ratio</td>
<td>3.9%</td>
<td>3.4%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Impaired Financing Ratio</td>
<td>3.6%</td>
<td>3.2%</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Financing Provisions and Coverage Ratios

- Overall Coverage Ratio
- Provision Coverage Ratio

<table>
<thead>
<tr>
<th></th>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>NPF Ratio</td>
<td>158%</td>
<td>117%</td>
<td>117%</td>
</tr>
<tr>
<td>Impaired Financing Ratio</td>
<td>157%</td>
<td>118%</td>
<td>118%</td>
</tr>
<tr>
<td>Overall Coverage Ratio²</td>
<td>150%</td>
<td>112%</td>
<td>112%</td>
</tr>
</tbody>
</table>

Cumulative Provisioning (AED million)

- Provision
- NPF

<table>
<thead>
<tr>
<th></th>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision</td>
<td>5,559</td>
<td>5,733</td>
<td>5,727</td>
</tr>
<tr>
<td>NPF</td>
<td>4,767</td>
<td>4,861</td>
<td>5,251</td>
</tr>
</tbody>
</table>

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.

---

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)

<table>
<thead>
<tr>
<th></th>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due to banks &amp; FIs</td>
<td>175</td>
<td>207</td>
<td>224</td>
</tr>
<tr>
<td>Equity</td>
<td>10</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>Sukuk</td>
<td>27</td>
<td>29</td>
<td>34</td>
</tr>
<tr>
<td>Customers' Deposits</td>
<td>122</td>
<td>147</td>
<td>156</td>
</tr>
</tbody>
</table>

**Customers' Deposits (AED bn)**

- **Customer Deposits**:
  - Dec 2016: 122
  - Dec 2017: 147
  - Dec 2018: 156

- **Net Financing to Deposit Ratio**:
  - Dec 2016: 94%
  - Dec 2017: 91%
  - Dec 2018: 93%

- **Liquidity Position (AED bn)**
  - Liquid Assets (%): 9, 12, 11
  - Liquid Assets/Total Deposits (%): 7, 18, 18

---

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

- **By Type**:
  - Current Account 22%
  - Savings Account 13%
  - Investment Deposits 65%
- **By Business**:
  - Consumer 45%
  - Wholesale 55%

---

**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 Breakdown (AED million)

- **Capital**
- **Other Reserves**
- **Retained Earnings**
- **Tier 1 Sukuk**

<table>
<thead>
<tr>
<th></th>
<th>Dec 2016</th>
<th>Dec 2017</th>
<th>Dec 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Equity</strong></td>
<td>24,501</td>
<td>25,938</td>
<td>31,464</td>
</tr>
<tr>
<td><strong>Capital</strong></td>
<td>7,346</td>
<td>7,346</td>
<td>7,346</td>
</tr>
<tr>
<td><strong>Other Reserves</strong></td>
<td>5,641</td>
<td>6,964</td>
<td>8,569</td>
</tr>
<tr>
<td><strong>Retained Earnings</strong></td>
<td>6,572</td>
<td>6,686</td>
<td>8,959</td>
</tr>
<tr>
<td><strong>Tier 1 Sukuk</strong></td>
<td>4,942</td>
<td>4,942</td>
<td>6,590</td>
</tr>
</tbody>
</table>

Dividend History

- **Cash Dividend as a % of Par Value**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15.0%</td>
<td>25.0%</td>
<td>40.0%</td>
<td>45.0%</td>
<td>45.0%</td>
<td>45.0%</td>
<td>35.0%</td>
</tr>
</tbody>
</table>

Capital Ratios

- **CAR**
- **CET1 Ratio**

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAR</strong></td>
<td>15.0%</td>
<td>16.0%</td>
<td>18.3%</td>
<td>17.2%</td>
<td>17.5%</td>
</tr>
<tr>
<td><strong>CET1 Ratio</strong></td>
<td>10.8%</td>
<td>9.6%</td>
<td>12.0%</td>
<td>11.5%</td>
<td>12.4%</td>
</tr>
</tbody>
</table>

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.

---

1. Refers to Equity Attributable to Equity Holders of the Parent.
2. 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.**
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Overview of Dubai Islamic Bank</td>
</tr>
<tr>
<td>2.</td>
<td>Strategic Intent</td>
</tr>
<tr>
<td>3.</td>
<td>Financial Performance</td>
</tr>
<tr>
<td>4.</td>
<td>Strategic Focus</td>
</tr>
<tr>
<td>5.</td>
<td>Appendix</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Metric</th>
<th>Target Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>10% - 15%</td>
</tr>
<tr>
<td></td>
<td>12%</td>
</tr>
<tr>
<td>NPF</td>
<td>3.0% - 3.4%</td>
</tr>
<tr>
<td>Real Estate Concentration</td>
<td>~ 20% - 19%</td>
</tr>
<tr>
<td>Return on Assets</td>
<td>2.20% - 2.35%</td>
</tr>
<tr>
<td>Cash Coverage</td>
<td>125% - 112%</td>
</tr>
<tr>
<td>Cost Income Ratio</td>
<td>Low to mid 30’s% - 28.3%</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>17% - 18%</td>
</tr>
<tr>
<td></td>
<td>18.1%</td>
</tr>
</tbody>
</table>
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

**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

**ADVANCED THE YEAR WITH:**
- Express Transfer / Instant Remittances
- Initiated the development of End to End customer journey through digital channels

**SET FOUNDATION FOR:**
- Digital Lab
- Digital Academy
- Advanced Analytics
- Offerings on Digital
STRATEGIC FOCUS 2019

CARE IDEOLOGY

CUSTOME R EXPERIENCE
ACQUISITION
ENGAGEMENT
RETENTION

The New Age Customer

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

<table>
<thead>
<tr>
<th>Metric</th>
<th>Target</th>
<th>Metric</th>
<th>Target</th>
<th>Metric</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>10% to 15%</td>
<td>NPF</td>
<td>3%</td>
<td>Real Estate Concentration</td>
<td>~20%</td>
</tr>
<tr>
<td>Net Profit Margin</td>
<td>3% to 3.15%</td>
<td>Cash Coverage</td>
<td>120%</td>
<td>Cost Income Ratio</td>
<td>~30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Return on Assets</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Return on Equity</td>
</tr>
<tr>
<td></td>
<td>Contents</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>---</td>
<td>----------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Overview of Dubai Islamic Bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Financial Performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Strategic Focus</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Appendix</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Consolidated Income Statement

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

### Attributable to

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners of the Bank</td>
<td>4,916</td>
<td>4,322</td>
<td>3,597</td>
</tr>
<tr>
<td>Non-Controlling Interests</td>
<td>88</td>
<td>182</td>
<td>453</td>
</tr>
</tbody>
</table>
# Balance Sheet

### AED million

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and balances with central banks</td>
<td>22,546</td>
<td>27,885</td>
<td>16,655</td>
</tr>
<tr>
<td>Due from banks and financial institutions</td>
<td>8,297</td>
<td>4,677</td>
<td>4,546</td>
</tr>
<tr>
<td>Islamic financing and investing assets, net</td>
<td>144,739</td>
<td>133,334</td>
<td>114,968</td>
</tr>
<tr>
<td>Investments in Islamic Sukuk measured at amortized cost</td>
<td>31,179</td>
<td>24,023</td>
<td>23,409</td>
</tr>
<tr>
<td>Other investments at fair value</td>
<td>1,687</td>
<td>1,962</td>
<td>1,717</td>
</tr>
<tr>
<td>Investments in associates and joint ventures</td>
<td>1,928</td>
<td>2,136</td>
<td>2,034</td>
</tr>
<tr>
<td>Properties held for sale</td>
<td>1,449</td>
<td>1,274</td>
<td>1,348</td>
</tr>
<tr>
<td>Investment properties</td>
<td>4,495</td>
<td>3,570</td>
<td>3,058</td>
</tr>
<tr>
<td>Receivables and other assets</td>
<td>6,048</td>
<td>7,339</td>
<td>6,308</td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>1,314</td>
<td>1,136</td>
<td>928</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>223,682</strong></td>
<td><strong>207,337</strong></td>
<td><strong>174,971</strong></td>
</tr>
</tbody>
</table>

### Liabilities and Equity

#### Liabilities

<table>
<thead>
<tr>
<th></th>
<th>31 Dec 2018</th>
<th>31 Dec 2017</th>
<th>31 Dec 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers' deposits</td>
<td>155,657</td>
<td>147,181</td>
<td>122,377</td>
</tr>
<tr>
<td>Due to banks and financial institutions</td>
<td>13,203</td>
<td>14,878</td>
<td>10,418</td>
</tr>
<tr>
<td>Sukuk financing instruments</td>
<td>12,371</td>
<td>8,659</td>
<td>7,695</td>
</tr>
<tr>
<td>Payables and other liabilities</td>
<td>8,324</td>
<td>7,739</td>
<td>7,211</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>189,555</strong></td>
<td><strong>178,456</strong></td>
<td><strong>147,701</strong></td>
</tr>
</tbody>
</table>

#### Equity

<table>
<thead>
<tr>
<th></th>
<th>31 Dec 2018</th>
<th>31 Dec 2017</th>
<th>31 Dec 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>6,590</td>
<td>4,942</td>
<td>4,942</td>
</tr>
<tr>
<td>Tier 1 Sukuk</td>
<td>7,346</td>
<td>7,346</td>
<td>7,346</td>
</tr>
<tr>
<td>Other Reserves and Treasury Shares</td>
<td>10,861</td>
<td>7,786</td>
<td>7,786</td>
</tr>
<tr>
<td>Investments Fair Value Reserve</td>
<td>(850)</td>
<td>(615)</td>
<td>(751)</td>
</tr>
<tr>
<td>Exchange Transaction Reserve</td>
<td>(1,052)</td>
<td>(485)</td>
<td>(463)</td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>8,569</td>
<td>6,964</td>
<td>5,641</td>
</tr>
<tr>
<td><strong>Equity Attributable to owners of the banks</strong></td>
<td><strong>31,464</strong></td>
<td><strong>25,938</strong></td>
<td><strong>24,501</strong></td>
</tr>
<tr>
<td>Non-Controlling Interest</td>
<td>2,663</td>
<td>2,943</td>
<td>2,769</td>
</tr>
<tr>
<td><strong>Total Equity</strong></td>
<td><strong>34,127</strong></td>
<td><strong>28,881</strong></td>
<td><strong>27,270</strong></td>
</tr>
</tbody>
</table>

**Total Liabilities and Equity**

<table>
<thead>
<tr>
<th></th>
<th>31 Dec 2018</th>
<th>31 Dec 2017</th>
<th>31 Dec 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>223,682</strong></td>
<td><strong>207,337</strong></td>
<td><strong>174,971</strong></td>
<td></td>
</tr>
</tbody>
</table>
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.

### Core Business Profiles

#### Consumer Banking
- 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; Sharia-compliant Cards; Personal Finance; Mortgages and SME Solutions.
- Serving around 1.9 million customers in the UAE.

#### Corporate Banking
- 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 Sharia-compliant solutions to its corporate clients in the UAE, the GCC and in other niche markets.

#### Real Estate & Contracting Finance
- **Real Estate Finance**
  - DIB plays a significant role in supporting corporate real estate developments, including the construction of commercial property and residential estates.
- **Contracting Finance**
  - DIB provides financing to contractors executing building, electrical and mechanical infrastructure works across sectors such as the oil, gas, power and water sectors.

#### Investment Banking
- 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.

#### Treasury
- 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.
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

**2016**
- Best Deal of the year
- Best Car Finance
- Best Online Service

**Forbes**
- Dr. Adnan Chilwan
- Forbes 2016 Top Indian Leaders in the Arab World

**2017**
- 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

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

**2018**
- Best Overall Bank
- Best Islamic Bank
- Best Sukuk Arranger

**Dubai Islamic Bank**
- Best Islamic Bank in the UAE
- Best Islamic Corporate Bank
- Best Sukuk Arranger

**Islamic Finance News Awards**
- CEO Award – Excellence in Islamic Banking awarded to Dr. Adnan Chilwan
- Best Islamic Retail Bank
- Best Islamic Trade Finance Sukuk
- Best Islamic REIT
- Best Supranational Sukuk
- Bank of the Year 2018

**Forbes**
- Dr. Adnan Chilwan
- Forbes 2018 Top Indian Leaders in the Arab World

**Banker Middle East**
- Best Deal of the year
- Best Car Finance
- Best Online Service

**LinkedIn Talent Awards**
- Dr. Adnan Chilwan - Most Social Executive in the UAE

**GIFA**
- Best Islamic Bank 2018

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

**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
<table>
<thead>
<tr>
<th>Company</th>
<th>Currency</th>
<th>Amount</th>
<th>Interest Rate</th>
<th>Tenure</th>
<th>Certificates Due Date</th>
<th>Bookrunner</th>
</tr>
</thead>
<tbody>
<tr>
<td>SENAAT</td>
<td>USD</td>
<td>400,000,000</td>
<td>4.760%</td>
<td>7 year</td>
<td>2025</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>NMC Healthcare</td>
<td>USD</td>
<td>5,950,000,000</td>
<td>5.950%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Aldar Investment</td>
<td>USD</td>
<td>500,000,000</td>
<td>4.750%</td>
<td>7 year</td>
<td>2025</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>IsDB</td>
<td>USD</td>
<td>1,300,000,000</td>
<td>3.389%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>DP World</td>
<td>USD</td>
<td>1,000,000,000</td>
<td>4.848%</td>
<td>10 year</td>
<td>2028</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Al Hilal Bank</td>
<td>USD</td>
<td>500,000,000</td>
<td>4.375%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Noor Bank</td>
<td>USD</td>
<td>500,000,000</td>
<td>4.471%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Sharjah Islamic Bank</td>
<td>USD</td>
<td>500,000,000</td>
<td>4.321%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>DAMAC</td>
<td>USD</td>
<td>1,000,000,000</td>
<td>6.625%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Emirates</td>
<td>USD</td>
<td>600,000,000</td>
<td>4.500%</td>
<td>5 year WAL</td>
<td>2028</td>
<td>JLM &amp; Bookrunner</td>
</tr>
<tr>
<td>Dar Al Arkan</td>
<td>USD</td>
<td>500,000,000</td>
<td>6.875%</td>
<td>5 year</td>
<td>2028</td>
<td>JLM &amp; Bookrunner</td>
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<tr>
<td>Emirate of Sharjah</td>
<td>USD</td>
<td>1,000,000,000</td>
<td>4.226%</td>
<td>10 year</td>
<td>2028</td>
<td>JLM &amp; Bookrunner</td>
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<tr>
<td>Dubai Islamic Bank</td>
<td>USD</td>
<td>1,000,000,000</td>
<td>3.625%</td>
<td>5 year</td>
<td>2023</td>
<td>JLM &amp; Bookrunner</td>
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<tr>
<td>Republic of Indonesia</td>
<td>USD</td>
<td>3,000,000,000</td>
<td>3.750%</td>
<td>5 year</td>
<td>2028</td>
<td>JLM &amp; Bookrunner</td>
</tr>
</tbody>
</table>
**SELECT SYNDICATED / CLUB TRANSACTIONS**

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

<table>
<thead>
<tr>
<th>Transaction Description</th>
<th>Value</th>
<th>Date</th>
<th>Institutions</th>
<th>Roles</th>
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<tr>
<td>Dubai Properties Group</td>
<td>USD 272,000,000</td>
<td>Dec 2018</td>
<td>Emaar Malls PJSC</td>
<td>Sole Coordinator</td>
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<tr>
<td>Emaar Malls PJSC</td>
<td>USD 2,000,000,000</td>
<td>Dec 2018</td>
<td>Axiom Telecom</td>
<td>Mandated Lead Arranger &amp; Bookrunner</td>
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<td>Govt. of Pakistan, Ministry of Finance</td>
<td>USD 185,000,000</td>
<td>Oct 2018</td>
<td>Al Baraka Turk</td>
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<td>Sept 2018</td>
<td>MS Construction</td>
<td>Sole Coordinator</td>
</tr>
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<td>Meydan Group LLC</td>
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<td>Apr 2018</td>
<td>Dubai Properties Land LLC</td>
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<td>Dubai Properties Group</td>
<td>USD 104,000,000</td>
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<td>Tecom Investments LLC</td>
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</tr>
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<td>Investment Corp of Dubai</td>
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<td>Ajman Bank</td>
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<td>USD 200,000,000</td>
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<td>Emaar Malls PJSC</td>
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<td>DP World</td>
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<td>Emirates International Telecommunications</td>
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<td>Dubai Properties Land LLC</td>
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<td>Tecom Investments LLC</td>
<td>USD 165,000,000</td>
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</table>
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