



The better way to bank



Investor Presentation
For the period ending 31 March 2018



بنك دبي الإسلامي
Dubai Islamic Bank

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Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

Snapshot of Dubai Islamic Bank

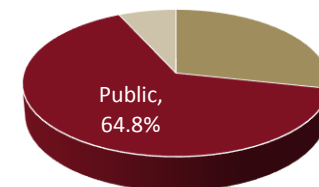
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **3rd largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant products and services to consumer, wholesale and institutional clients.
- DIB’s principal strategy is to expand its core Islamic finance business and continue to maintain its position as the leading financial institution in the region as well as in other selected strategic markets.
- DIB enjoys a robust market position and strong brand recognition on the back of its focused strategy.
- Last rating actions:
 - Moody’s LT issuer rating moved up to ‘A3’.
 - Fitch standalone Viability Rating upgraded to ‘bb+’

Geographic Presence



Ownership (as at 31 March 2018)

Saeed A. Looah, 6.9%
Government of Dubai (ICD), 28.3%



	Long Term Rating	Outlook
Moody’s	A3	Stable
FITCH Ratings	A	Stable

Significant Subsidiaries and Associates



60.0%

Dar Al Sharia is a *Sharia* legal and financial consultancy firm established in 2008.



29.5%

DIB holds a strategic stake in Bank of Khartoum, one of the largest banks in Sudan.



100.0%

Dubai Islamic Bank Pakistan was established in 2006 as a fully owned subsidiary



44.9%

Deyaar Development is a real estate development company established in 2002.



38.3%

38.3% ownership in a Shariah compliant player in Indonesia, which has one of the largest Muslim populations in the world.



27.3%

Bosna Bank International was established in 2000 as the first *Sharia*-compliant bank in Europe.



100.0%

License obtained from Central Bank of Kenya (CBK) in May 2017 exclusively to offer Shariah compliant banking services in Kenya

¹According to 2017 financial statements of the banks

1. Overview of Dubai Islamic Bank

2. Strategic Intent

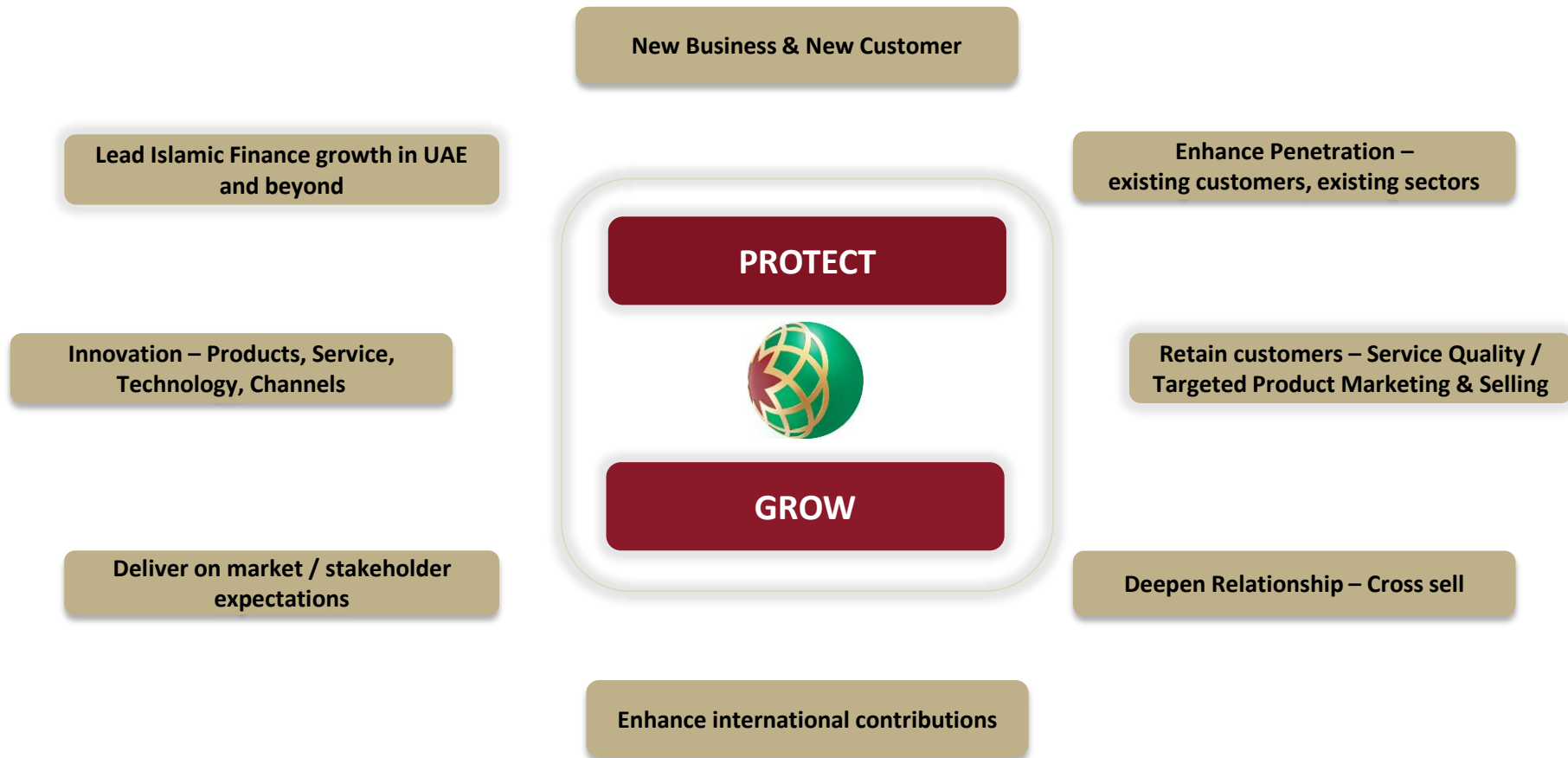
3. Financial Performance

4. Strategic Focus

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Strategic Focus 2017-2018



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

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Overall Financial Performance (for the period ending 31 March 2018)

Strong Financial Performance on the Back of Intense Focus on Growth



بنك دبي الإسلامي
Dubai Islamic Bank

Balance Sheet Items

AED million	2017	Mar 2018	Change
Net Financing & Sukuk Investments	157,357	162,787	3.5%
Total Assets	207,337	211,089	2%
Customers' Deposits	147,181	151,672	3%
Sukuk Financing Instruments	8,659	12,307	42%
Equity	28,881	26,142	(9%)
Total Liabilities and Equity	207,337	211,089	2%

Income Statement Items

AED million	1Q 2017	1Q 2018	Change
Total Income	2,378	2,697	13%
Net Operating Revenue	1,804	1,971	9%
Operating Expenses	(592)	(590)	-
Profit before Impairment and Tax Charges	1,212	1,381	14%
Impairment Losses	(169)	(168)	-
Income Tax	(1)	(2)	114%
Group Net Profit	1,042	1,211	16%

Financial Highlights

Key Ratios	Dec 2016	Dec 2017	Mar 2018
Net Financing to Deposit Ratio*	94%	91%	90%
Total Capital Adequacy Ratio	18.3%	17.2%	15.0%
CET1 Ratio	12.0%	11.5%	9.5%
Non-Performing Financing Ratio	3.9%	3.4%	3.4%
ROE	17.8%	18.7%	19.2%
ROA	2.43%	2.34%	2.35%
Net Profit Margin ("NPM")	3.23%	3.11%	3.03%
Cost to Income Ratio**	34.0%	30.4%	29.9%
Dividend Per Share (% of par value)	45%	45%	-

Highlights

Robust Profitability

- Total income up by 13% YoY to AED 2.7 billion.
- Net profit increased by 16% YoY to AED 1.2 billion.

Sustained Strengthening of the Balance Sheet

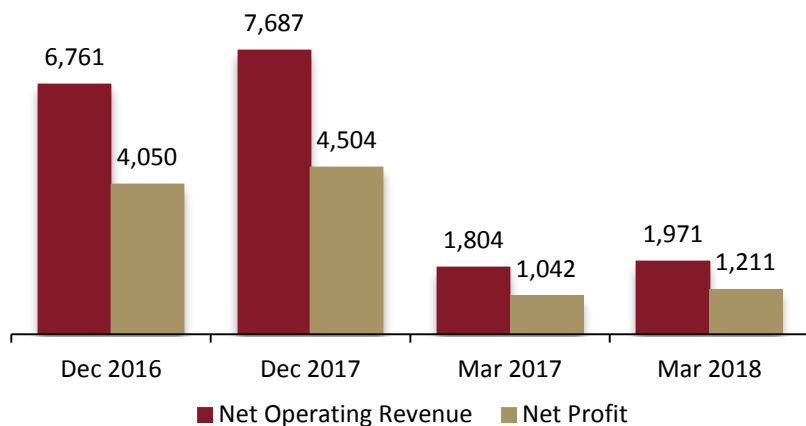
- Net financing assets and sukuk investments helped earning assets grow to AED 162.7 billion from AED 157.3 billion as of end of 2017, an increase of nearly 3.5% as the bank continued to use its inherent capacity to further penetrate and increase its market share.
- Solid deposit growth of 3% YTD, thus reaching AED 151.7 billion.

*Net Financing to Deposit Ratio excludes Bilateral Sukuk

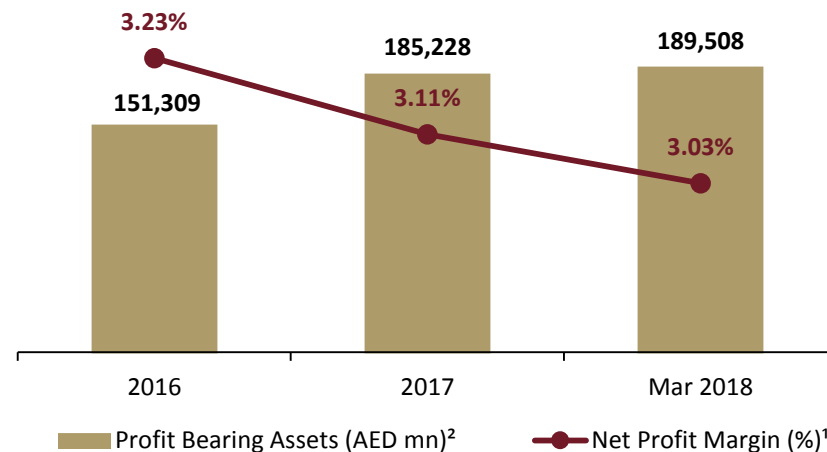
**Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance & Profitability

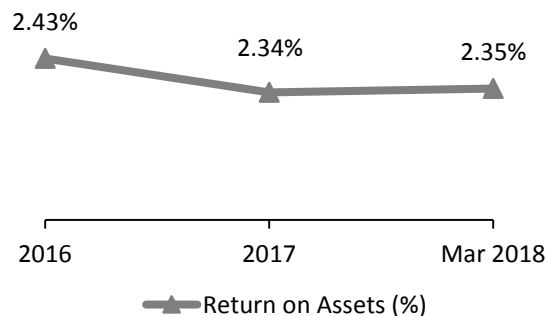
Robust & Growing Profitability (AED mn)



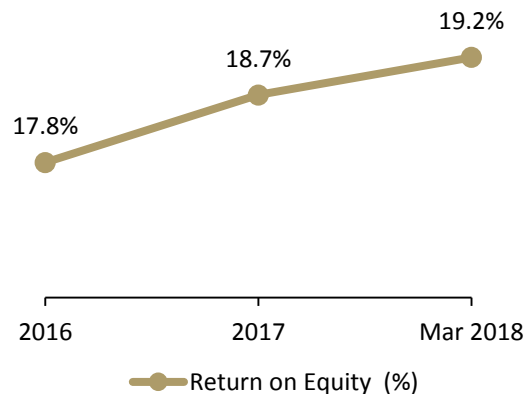
Sustained Strong Margins



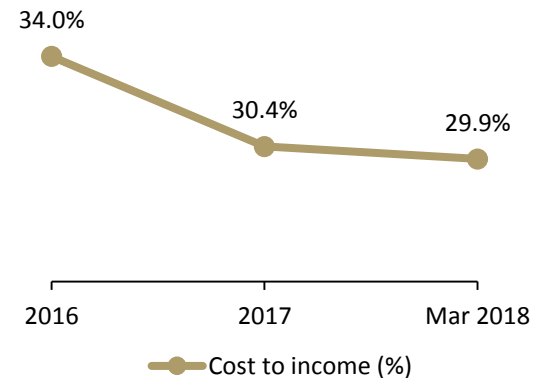
ROA (%)



ROE (%)



Cost to income ratio (%)

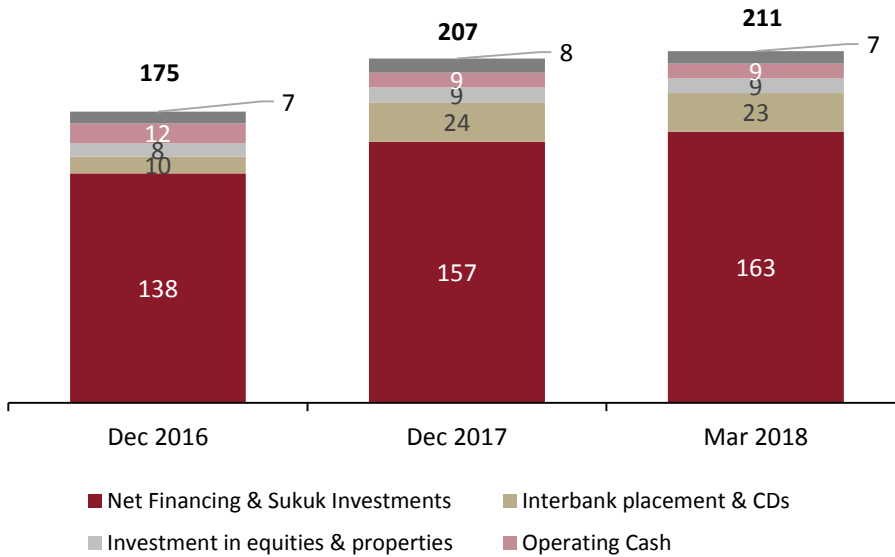


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murabahaat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

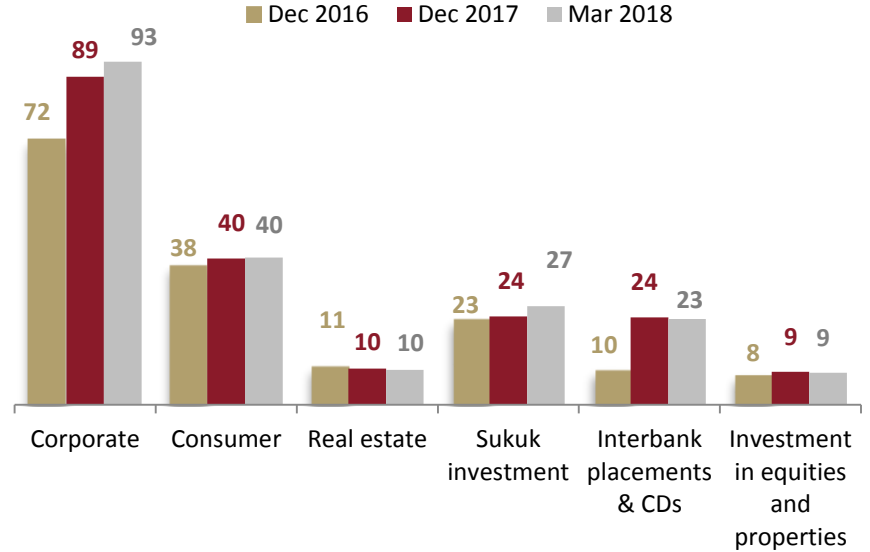
²Profit Bearing Assets are calculated as the sum of International Murabahaat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions.

Overview of Deployment of Funds / Financings

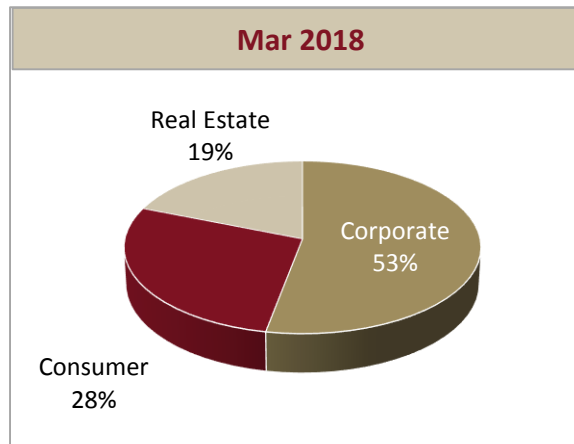
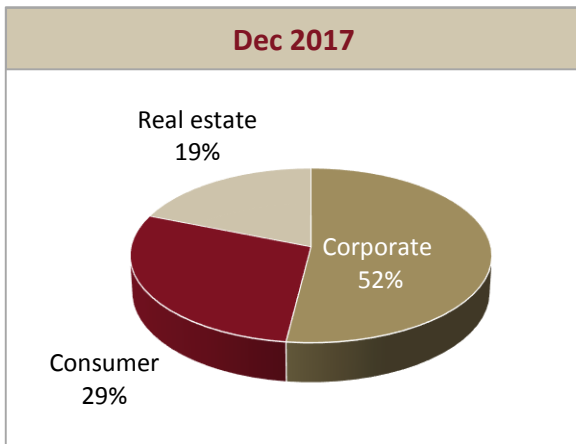
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



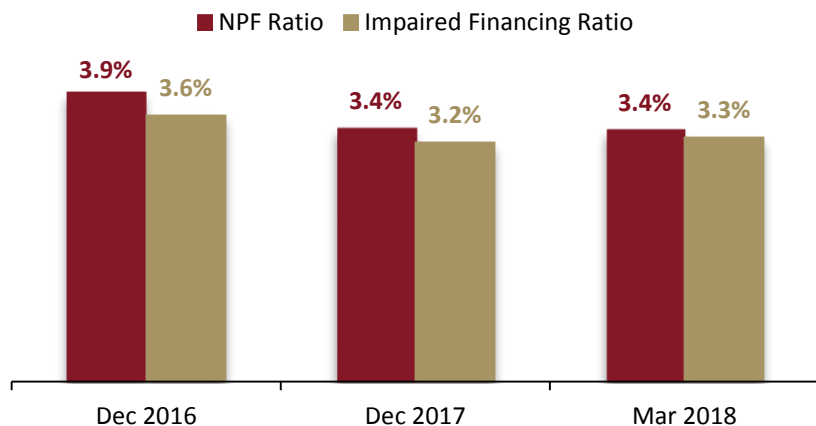
Highlights:

Corporate banking financing assets grew at around 4% to AED 93 billion whilst consumer business remained steady at AED 40 billion supported by new financing of close to AED 500 million.

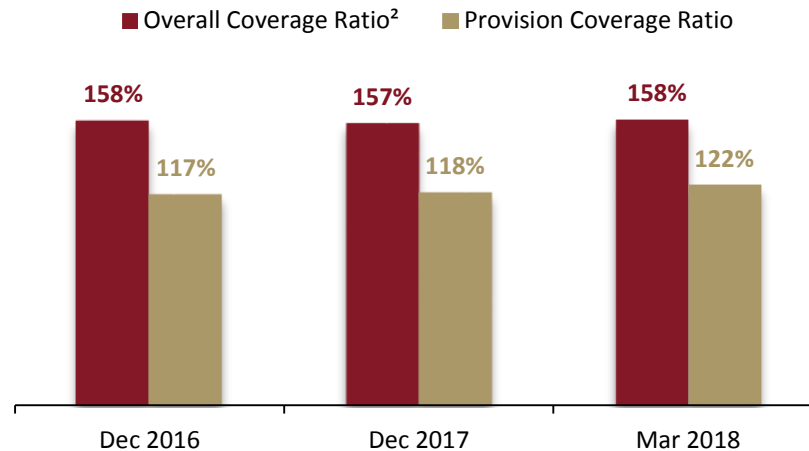
Commercial real estate concentration remained low at around 19% and in line with guidance.

Improving Asset Quality

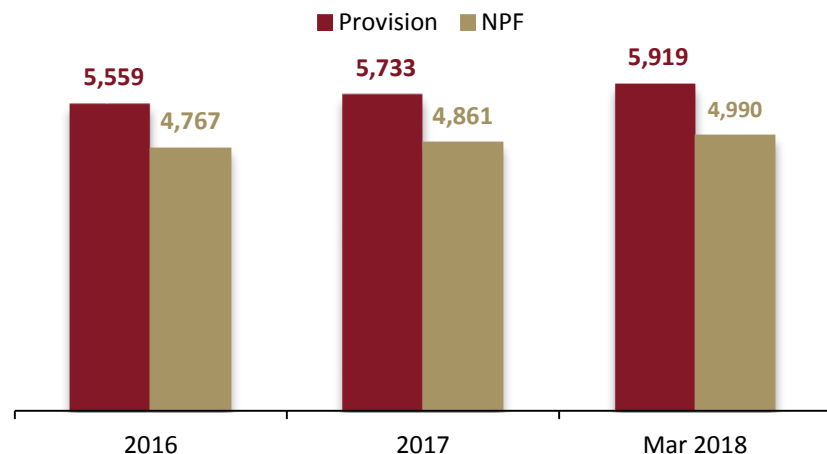
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

Non-performing financing ratio and impaired financing ratio remains steady at 3.4% and 3.3% respectively depicting the high quality of new credits.

Buildup of provisions increased cash coverage to 122% at March 31, 2018 compared with 118% at the end of 2017.

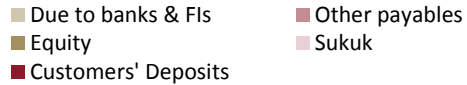
Overall coverage ratio including collateral at discounted value stood at 158% compared to 157% at the end of 2017.

¹Non-Performing Financing ratio includes bilateral sukuk and are calculated as the sum of individually impaired and 90-day overdue Financing Assets.

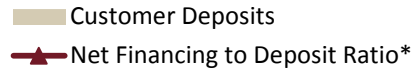
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

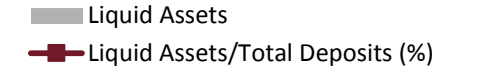
Funding Sources (AED bn)



Customers' Deposits (AED bn)

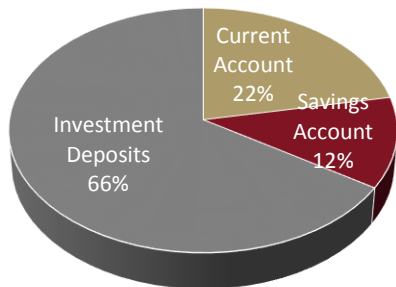


Liquidity Position (AED bn)

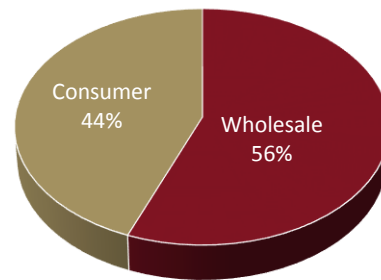


Customer Deposits (AED 152 bn as at 31 March, 2018)

By Type



By Business



Highlights

Customer deposits for the period ended March 31, 2018 increased by 3% to AED 152 billion from AED 147 billion as at end of 2017.

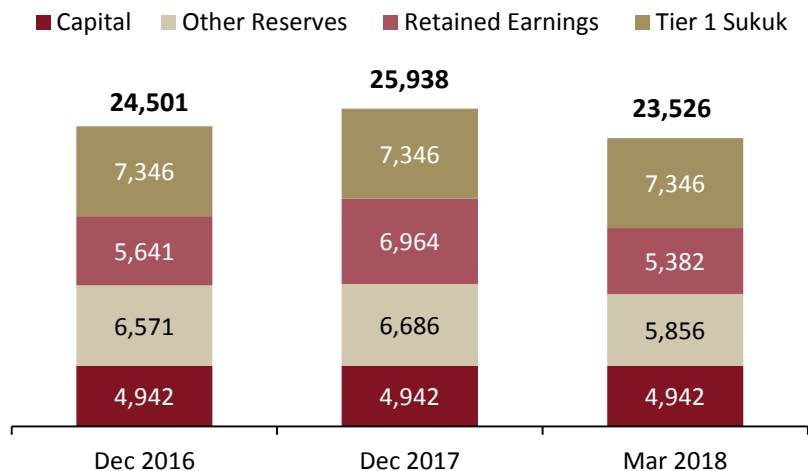
CASA component stood at AED 51.7 billion as of March 31, 2018 denoting a significant portion of low cost deposits.

Financing to deposit ratio stood at 90% as of March 31, 2018 signifying ample capacity to grow.

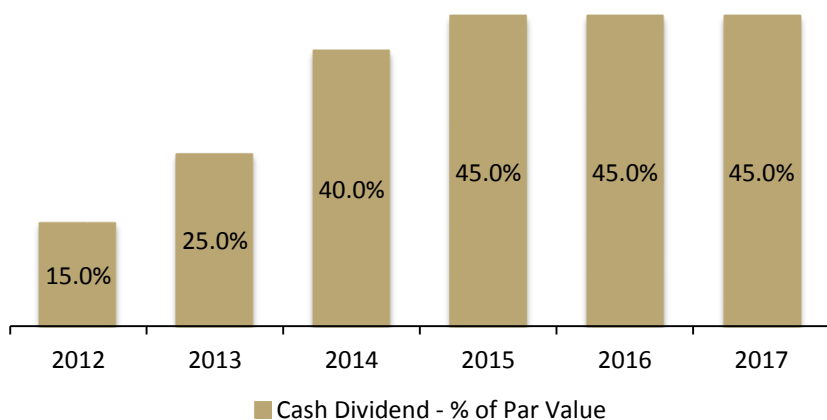
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

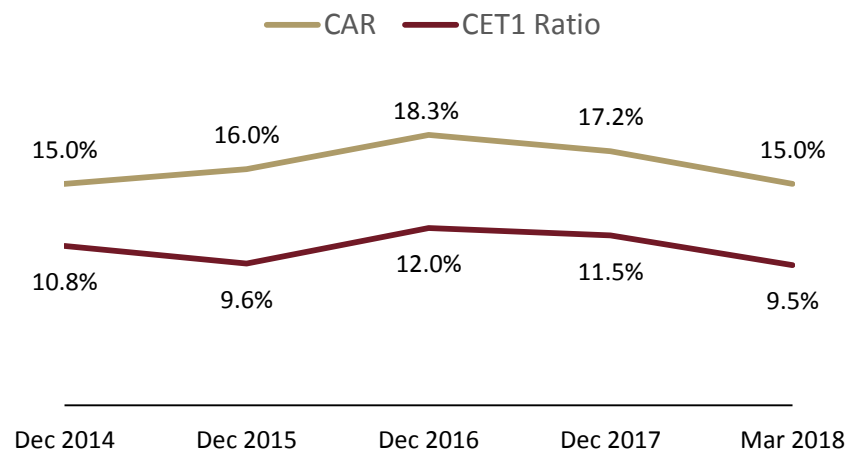
Total Equity¹ Breakdown (AED million)



Dividend History²



Capital Ratios*



Highlights

Capital adequacy ratios remained robust with overall CAR at 15.0% as of March 31, 2018 and CET1 ratio at 9.5%.

DIB has been designated a Domestic Systemically Important Bank (D-SIB) – additional capital buffer of 0.5% by January 1st 2019.

The announced capital raising plan will be a key factor to ensure compliance under the new Basel III regime while simultaneously allowing the bank to continue its strong growth agenda focused on enhancing profitability and in turn shareholder returns.

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 the year end.

* Above graph reflects amended prior year values under the new Basel III regime

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Strategic Focus 2017-2018



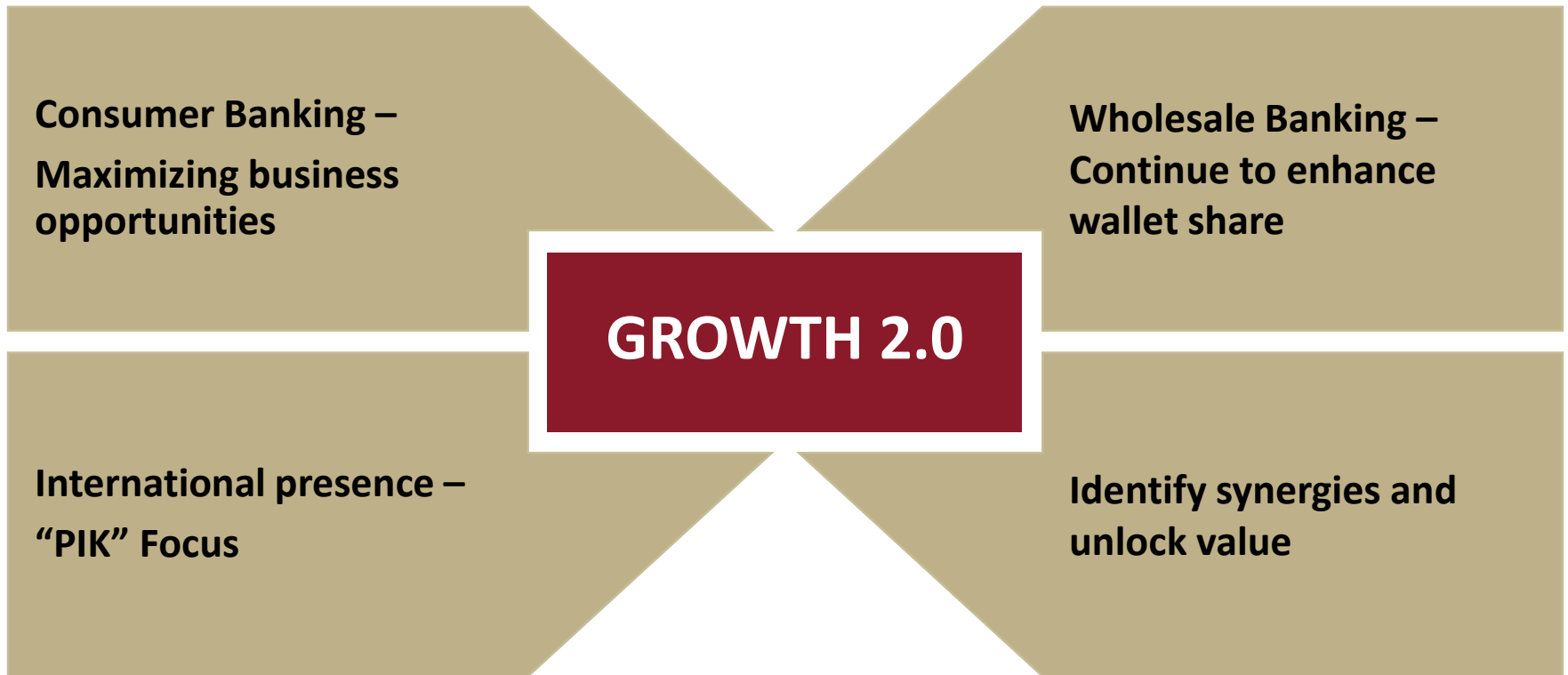
2018 – Target Metrics							
Growth	10% - 15% 3.5%	NPF	3.0% 3.4%	Real Estate Concentration	~ 20% 19%	Return on Assets	2.20% - 2.35% 2.35%
Net Funded Margin	3% - 3.15% 3.03%	Cash Coverage	125% 122%	Cost Income Ratio	Low to mid 30's% 29.9%	Return on Equity	17% - 18% 19.2%

A decade in a glance....

1. 2009 – 2013 CONSOLIDATION

2. 2014 – 2016 GROWTH

3. 2017 – 2018 GROWTH 2.0



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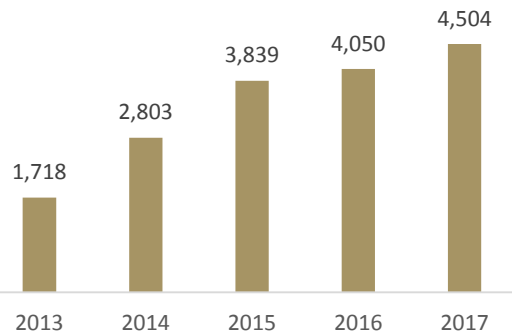
5. DIB Capital Increase

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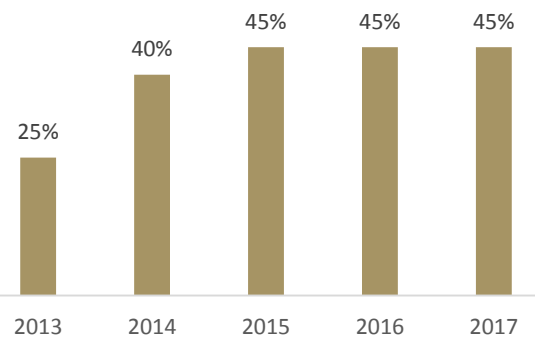
Why the Capital Increase?

- Required to sustain organic growth
 - Not to support acquisitions or erosion - to deploy in a growing business
- Track record of quality growth leading to growing profitability
 - Shareholders returns closely linked to profitability
- Compliance with new regulatory capital requirements
 - Basel 3 focuses on CET1
 - DIB a DSIB bank –
 - amongst the 4 largest banks designated
 - higher minimum capital required

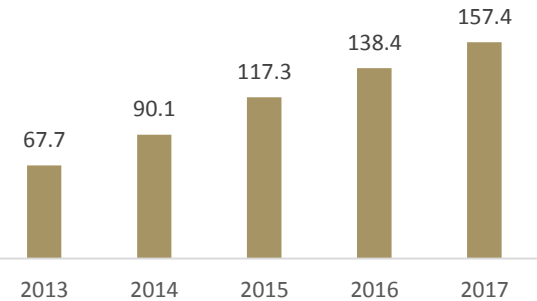
Net Profit (AED mn)



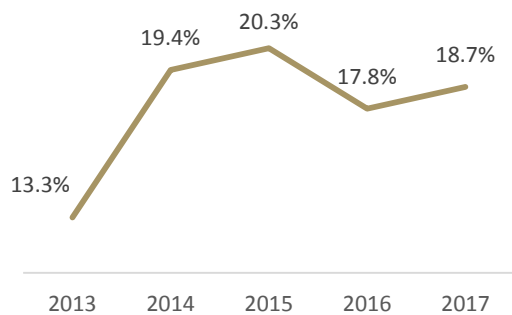
Dividend (%)



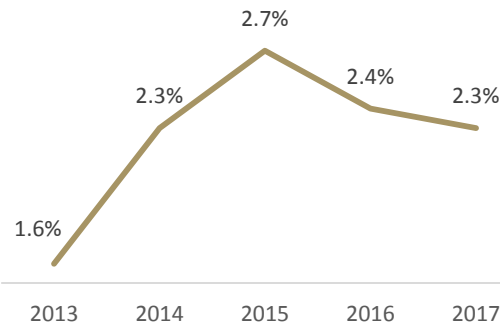
Financing + Sukuk (AED bn)



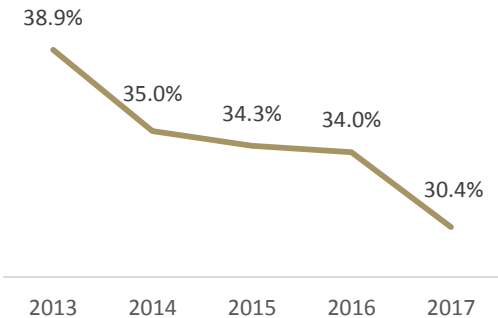
Return on Equity (%)



Return on Assets (%)



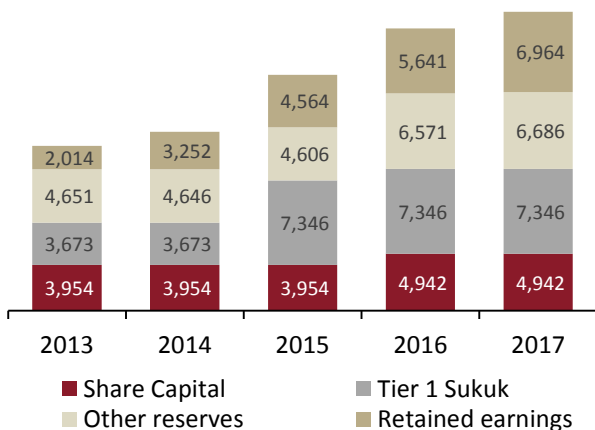
Cost to Income (%)



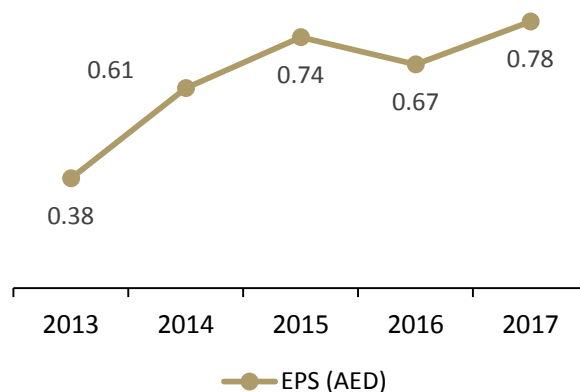
2016 Rights Issuance – the right decision for all stakeholders

- Approx. 3x subscribed with tremendous interest from a diversified local and international investor base
- Significant response from strategic shareholders – no dilution
- 11 % rise in profits YoY due to enhanced growth capacity
- EPS rose above pre-rights level within an 18 month time frame
- Share price rebounded to pre-rights level in the same period

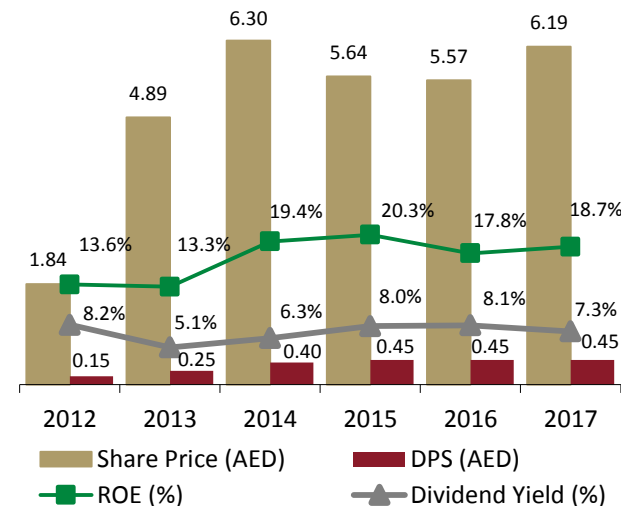
Strong Capital Generation (AED mn)



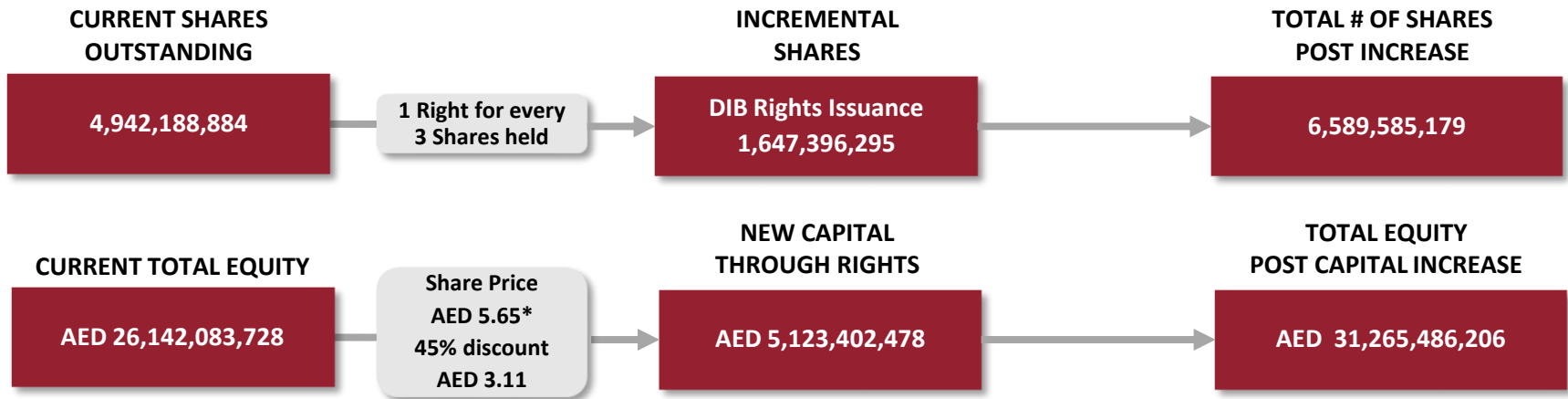
Earnings Per Share (EPS)



Enhancing Shareholder Value



The Offering



Event	Date
DIB Rights Issue announcement	19 th April 2018
Eligibility Date of Rights Note: last trade should happen on T-2 (9th May 2018)	13 th May 2018
First day of trading in Rights on the DFM	16 th May 2018
Last day of trading in Rights on the DFM	30 th May 2018
Subscription Opening Date	23 rd May 2018
Subscription Closing Date	6 th June 2018
Date of Allocation	by 13 th Jun 2018
Refund	by 21 st Jun 2018

Deployment in profitable growth
New business opportunities exist within the organization as well – capital needed to exploit and continue to grow
Profitability and Shareholders Return – a key focus of growth strategy

* Closing share price on 17th April 2018

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Strategic Focus

5. DIB Capital Increase

6. Appendix

Consolidated Income Statement

<i>AED million</i>	1Q2018	1Q2017	2017	2016	
Net Income	<i>Reviewed</i>	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>	
<i>Income from Islamic financing and investing transactions</i>	2,094	1,805	7,795	6,521	
<i>Commission</i>	411	356	1,407	1,425	
<i>Income / (loss) from other investment</i>	21	21	31	36	
<i>Income from properties held for sale</i>	29	27	197	159	
<i>Income from investment properties</i>	24	46	119	75	
<i>Share of profit from associates and joint ventures</i>	77	26	122	177	
<i>Other Income</i>	41	97	529	243	
Total Income	2,697	2,378	10,199	8,636	
<i>Depositors' and sukuk holders' share of profit</i>	(726)	(574)	(2,512)	(1,875)	
Net Income	1,971	1,804	7,687	6,761	
Operating Expense					
<i>Personnel expenses</i>	(404)	(403)	(1,568)	(1,565)	
<i>General and administrative expenses</i>	(145)	(150)	(602)	(575)	
<i>Depreciation of investment properties</i>	(13)	(12)	(46)	(38)	
<i>Depreciation of property, plant and equipment</i>	(28)	(27)	(119)	(119)	
Total Operating Expenses	(590)	(592)	(2,336)	(2,297)	
Profit before net impairment charges and income tax expense	1,381	1,212	5,351	4,464	
<i>Impairment charge for the period, net</i>	(168)	(169)	(823)	(392)	
Profit for the period before income tax expense	1,213	1,043	4,528	4,072	
<i>Income tax expense</i>	(2)	(1)	(24)	(22)	
Net Profit for the period	1,211	1,042	4,504	4,050	
	Attributable to				
	<i>Owners of the Bank</i>	1,173	1,009	4,322	3,597
	<i>Non-Controlling Interests</i>	38	34	182	453

Balance Sheet

<i>AED million</i>	<i>As at</i>		
	31 Mar 2018	31 Dec 2017	31 Dec 2016
Assets	<i>Reviewed</i>	<i>Audited</i>	<i>Audited</i>
<i>Cash and balances with central banks</i>	26,948	27,885	16,655
<i>Due from banks and financial institutions</i>	5,217	4,677	4,546
<i>Islamic financing and investing assets, net</i>	136,148	133,334	114,968
<i>Investments in Islamic Sukuk measured at amortized cost</i>	26,639	24,023	23,409
<i>Other investments at fair value</i>	1,856	1,962	1,717
<i>Investments in associates and joint ventures</i>	1,931	2,136	2,034
<i>Properties held for sale</i>	1,249	1,274	1,348
<i>Investment properties</i>	3,683	3,570	3,058
<i>Receivables and other assets</i>	6,203	7,339	6,308
<i>Property, plant and equipment</i>	1,215	1,136	928
Total Assets	211,089	207,337	174,971
Liabilities and Equity			
Liabilities			
<i>Customers' deposits</i>	151,672	147,181	122,377
<i>Due to banks and financial institutions</i>	13,699	14,878	10,418
<i>Sukuk financing instruments</i>	12,307	8,659	7,695
<i>Payables and other liabilities</i>	7,269	7,739	7,211
Total Liabilities	184,947	178,456	147,701
Equity			
<i>Share Capital</i>	4,942	4,942	4,942
<i>Tier 1 Sukuk</i>	7,346	7,346	7,346
<i>Other Reserve and Treasury Shares</i>	7,404	7,786	7,786
<i>Investment Fair Value Reserve</i>	(687)	(615)	(751)
<i>Exchange Transaction Reserve</i>	(861)	(485)	(463)
<i>Retained Earnings</i>	5,382	6,964	5,641
Equity Attributable to owners of the banks	23,526	25,938	24,501
<i>Non-Controlling Interest</i>	2,616	2,943	2,769
Total Equity	26,142	28,881	27,270
Total Liabilities and Equity	211,089	207,337	174,971

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"> The largest business activity group within DIB. Offers its retail and business banking services through a network of 90+ branches 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 more than 1.6 million customers. 	<ul style="list-style-type: none"> CBG has sector-specific focus units which target clients across both private and public sectors. The CB Group manages over 4,500 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.

2015 - 2017 Select Awards & Accolades

Banker MIDDLE EAST

- Best Islamic Bank
- Best Islamic Retail Bank UAE
- Best Investment Bank
- Best Premium Bank UAE
- Best Sukuk Arranger



ISLAMIC BUSINESS & FINANCE AWARDS 2015

- Best Retail Bank ME
- Best Corporate Bank ME
- Best Commercial Bank ME
- Best Sukuk Arranger ME
- Best Sukuk Deal



Dr. Adnan Chilwan
Forbes 2016 Top 10
Indian Leaders
in the Arab
World

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

2015

2016

2017



- Best Investment Grade Sukuk of the Year
- Best Syndicated Loan Deal of the Year by a Debut Issuer
- Best Local Currency Deal of the Year
- Best Financial Institution Deal of the Year
- Best Trade and Export Deal of the Year

Islamic Finance news Awards

- Ijarah Deal of the Year
- Pakistan Deal of the Year
- Mudarabah Deal of the Year



- 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



















- Corporate Deal of the Year
- Best Car Finance

















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

2015 - 2017 Select DIB Debt Capital Market Transactions

 Government of Pakistan US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner November 2017	 Islamic Development Bank US\$ 1,250,000,000 Sukuk Joint Lead Manager & Bookrunner September 2017	 Sultanate of Oman US\$ 2,000,000,000 Sukuk Joint Lead Manager & Bookrunner May 2017	 Republic of Turkey US\$ 1,250,000,000 Sukuk Joint Lead Manager & Bookrunner March 2017	 بنك دبي الإسلامي Dubai Islamic Bank US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner February 2017	 INVESTMENT CORPORATION OF DUBAI US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner January 2017
 الإتحاد ETIHAD AIRWAYS US\$ 1,500,000,000 Sukuk Joint Bookrunner November 2016	 KUVEYTTÜRK US\$ 500,000,000 Sukuk Joint Lead Manager & Bookrunner October 2016	 Government of Pakistan US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner October 2016	 EMAAR US\$ 750,000,000 Sukuk Joint Lead Manager & Bookrunner September 2016	 DP WORLD US\$ 1,200,000,000 Sukuk US\$ 1,112,700,000 Tender Joint Lead Manager & Bookrunner (Sukuk) Co-Manager (Tender) May 2016	 NOOR BANK US\$ 500,000,000 Tier 1 Joint Lead Manager & Bookrunner May 2016
 Republic of Indonesia US\$ 2,500,000,000 Sukuk Joint Lead Manager & Bookrunner March 2016	 بنك دبي الإسلامي Dubai Islamic Bank US\$ 750,000,000 Sukuk Joint Lead Manager & Bookrunner May 2015	 Garuda Indonesia US\$ 500,000,000 Sukuk Joint Structuring Bank JLM & Bookrunner May 2015	 Republic of Indonesia US\$ 2,000,000,000 Sukuk Joint Lead Manager & Bookrunner May 2015	 ECGD Guaranteed Emirates US\$ 913,026,000 Sukuk Joint Lead Manager & Bookrunner March 2015	 Islamic Development Bank US\$ 1,000,000,000 Sukuk Joint Lead Manager & Bookrunner March 2015

2015 – 2017 Select Syndicated Transactions

 <p>AED 370,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>August 2017</p>	<p>Government of Pakistan</p>  <p>USD\$ 275,000,000</p> <p>Mandated Lead Arranger</p> <p>July 2017</p>	 <p>US\$ 235,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>May 2017</p>	 <p>US\$ 3,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>May 2017</p>	 <p>US\$ 213,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>April 2017</p>	<p>Bukhatir Industrial Investments</p> <p>AED 1,120,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>December 2016</p>
 <p>US\$ 830,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>December 2016</p>	<p>Government of Pakistan, Ministry of Finance</p>  <p>US\$ 200,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>September 2016</p>	 <p>سلطة واحة دبي للسيليكون Dubai Silicon Oasis Authority</p> <p>AED 1,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>September 2016</p>	 <p>AED 993,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>July 2016</p>	 <p>US\$ 155,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>April 2016</p>	 <p>US\$ 4,900,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>January 2016</p>
 <p>US\$ 275,000,000</p> <p>Mandated Lead Arranger</p> <p>December 2015</p>	<p>Emirates International Telecommunications</p>  <p>AED 2,100,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>September 2015</p>	<p>Government of Pakistan, Ministry of Finance</p>  <p>US\$ 265,000,000</p> <p>Mandated Lead Arranger</p> <p>September 2015</p>	 <p>AED 3,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>July 2015</p>	 <p>USD 1,500,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>June 2015</p>	