



The better way to bank



Investor Presentation
Full Year 2017 Financial Results



بنك دبي الإسلامي
Dubai Islamic Bank

Disclaimer

THIS PRESENTATION IS NOT FOR PUBLICATION, RELEASE, OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, INTO AUSTRALIA, CANADA, SOUTH AFRICA, JAPAN OR THE UNITED STATES. THIS PRESENTATION DOES NOT CONSTITUTE OR FORM PART OF AN OFFER TO SELL OR TO ISSUE ANY SECURITIES OR SOLICITATION OF AN OFFER TO PURCHASE, SUBSCRIBE OR SELL SECURITIES IN ANY JURISDICTION. IT IS SOLELY FOR USE AT AN INVESTOR PRESENTATION AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. THIS PRESENTATION DOES NOT CONTAIN ALL OF THE INFORMATION THAT IS MATERIAL TO AN INVESTOR.

By attending the meeting where this presentation is made, or by reading the presentation slides, you agree to be bound by the following limitations:

This presentation contains statements about future events and expectations that are forward-looking statements. These statements typically contain words such as “expects” and “anticipates” and words of similar import. Any statement in this presentation that is not a statement of historical fact is a forward-looking statement that involves known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. None of the future projections, expectations, estimates or prospects in this presentation should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the presentation. None of DIB, the Issuer, nor any of their respective shareholders, directors, officers or employees nor any of Dubai Islamic Bank P.J.S.C., HSBC Bank plc or Standard Chartered Bank (together, the “**Joint Lead Managers**”) assume any obligations to update the forward-looking statements contained herein to reflect actual results, changes in assumptions or changes in factors affecting these statements.

This presentation and its contents are confidential and are being provided to you solely for your information and may not be retransmitted, further distributed to any other person or published, in whole or in part, by any medium or in any form for any purpose. In particular, this presentation is not for distribution to retail clients. If handed out at a physical investor meeting or presentation, this presentation should be returned promptly at the end of such meeting or presentation. If this presentation has been received in error it must be returned immediately to DIB. The opinions presented herein are based on general information gathered at the time of writing and are subject to change without notice. DIB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

This presentation does not constitute an offer or invitation to sell, or any solicitation of any offer to subscribe for or purchase any securities in any jurisdiction, and nothing contained herein shall form the basis of any contract or commitment whatsoever. No reliance may be placed for any purposes whatsoever on the information contained in this presentation, or any other material discussed verbally, or on its completeness, accuracy or fairness. The information in this presentation is subject to verification, completion and change. The contents of this presentation have not been independently verified. Accordingly, no representation or warranty, express or implied, is made or given by or on behalf of the Issuer, DIB or any of the Joint Lead Managers (or any of their respective shareholders, directors, officers or employees) or any other person as to, and no reliance should be placed on, the accuracy, completeness or fairness of the information or opinions contained in this presentation. None of DIB, the Issuer nor any of their shareholders, directors, officers or employees nor the Joint Lead Managers nor any of their shareholders, affiliates (within the meaning of Rule 405 under the U.S. Securities Act of 1933, as amended (the “**Securities Act**”)), directors, officers or employees nor any other person accepts any liability (in negligence or otherwise) whatsoever for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection therewith. In giving this presentation, none of DIB, the Issuer, the Joint Lead Managers nor their respective advisers and/or agents undertake any obligation to provide the recipient with access to any additional information or to update this presentation or any additional information or to correct any inaccuracies in any such information which may become apparent.

Investment in the Certificates will also involve certain risks. A summary of the material risks relating to the Offering will be set out in the section headed “Risk Factors” in a separate prospectus published in relation to the Offering. There may be additional material risks that are currently not considered to be material or of which DIB and the Issuer and their respective advisors or representatives are unaware. Investors and prospective investors in the Certificates are required to make their own independent investigation and appraisal of the business and financial condition of DIB, the Issuer and the nature of the Certificates. Any such appraisal should involve, inter alia, an assessment (with relevant professional advisers as necessary) of the legal, tax, accounting, regulatory, financial, credit and other related aspects and risks of any of the Certificates. This presentation does not constitute a recommendation regarding the Certificates. Any decision to purchase Certificates in the context of the proposed Offering should be made solely on the basis of information contained in a separate prospectus published in relation to the Offering, and, in such case, the information contained herein will be superseded in its entirety by such prospectus.

This document is an advertisement for the purposes of the applicable measures implementing Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area (the “**Prospectus Directive**”). A prospectus prepared pursuant to the Prospectus Directive is intended to be published, which, if published, can be obtained in accordance with the applicable rules.

This presentation and its contents have not been approved by the UK Financial Conduct Authority or an authorised person (as defined in the Financial Services and Markets Act 2000 (the “**FSMA**”)) for distribution. This document is only being distributed to and is only directed at: (A) if the distribution is being effected by a person who is not an authorised person under the FSMA, only the following persons: (i) persons who are Investment Professionals as defined in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the “**Financial Promotion Order**”); (ii) persons falling within any of the categories of persons described in Article 49(2) of the Financial Promotion Order; and (iii) any other person to whom it may otherwise lawfully be made in accordance with the Financial Promotion Order; and (B) if the distribution is being effected by a person who is an authorised person under the FSMA, only the following persons: (i) persons falling within one of the categories of Investment Professional as defined in Article 14(5) of the Financial Services and Markets Act 2000 (Promotion of Collective Investment Schemes) (Exemptions) Order 2001 (the “**Promotion of CIsS Order**”), (ii) persons falling within any of the categories of person described in Article 22(a)-(d) (High net worth companies, unincorporated associations, etc.) of the Promotion of CIsS Order and (iii) any other person to whom it may otherwise lawfully be made in accordance with the Promotion of CIsS Order (all such persons together being referred to as “**relevant persons**”). Persons of any other description in the United Kingdom may not receive and should not act or rely on this presentation. Any investment activity to which this communication may relate is only available to, and any invitation, offer, or agreement to engage in such investment activity will be engaged in only with, relevant persons. Any person who is not a relevant person should not act or rely on this presentation or any of its contents.

The information in this presentation is given in confidence and the recipients of this presentation should not engage in any behaviour in relation to qualifying investments or related investments (as defined in the FSMA and the Code of Market Conduct made pursuant to the FSMA) which would or might amount to market abuse for the purposes of FSMA.

Neither this presentation nor any copy of it may be taken or transmitted into, or distributed, directly or indirectly in, the United States of America, its territories or possessions. This presentation is not a public offer of securities for sale in the United States. The Certificates have not been, and will not be, registered under the Securities Act and may not be offered or sold in the United States or to, or for the account or benefit of U.S. persons (as such term is defined under Regulation S under the Securities Act) absent registration or an exemption from, or pursuant to a transaction not subject to, the registration requirements under the Securities Act. Neither DIB nor the Issuer intends to register any portion of the proposed Offering under the applicable securities laws of the United States, or conduct a public offering of any Certificates in the United States. Subject to certain exceptions, the Certificates may not be offered or sold within or to any national, resident or citizen of any other country where it is unlawful to do so. Any failure to comply with these restrictions may constitute a violation of U.S., or other countries’ securities laws, as applicable.

No action has been taken or will be taken that would permit a public offering of the Certificates in any jurisdiction in which action for that purpose is required. No offers, sales, resales or delivery of the Certificates or distribution of any offering material relating to the Certificates may be made in or from any jurisdiction except in circumstances which result in compliance with any applicable laws and regulation. The distribution of this presentation in other jurisdictions may also be restricted by law, and persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions.

The Joint Lead Managers are acting for DIB and the Issuer and for no one else and will not be responsible to anyone other than DIB and the Issuer for providing the protections afforded to clients of the Joint Lead Managers, nor for providing advice in relation to the proposed Offering or any other matter referred to herein. Any prospective purchaser of the Certificates is recommended to seek its own independent financial advice. The Joint Lead Managers have not prepared or authorised the contents of, or any part of, this presentation.

This presentation contains data compilations, writings and information that are proprietary and protected under copyright and other intellectual property laws, and may not be redistributed or otherwise transmitted by you to any other person for any purpose. Additionally, this presentation contains translations of currency amounts solely for the convenience of the reader, and these translations should not be construed as representations that these amounts actually represent such U.S. dollar amounts or could be converted into U.S. dollars at the rate indicated.

1.	Overview of Dubai Islamic Bank	
2.	Strategic Intent	
3.	Financial Performance	
4.	Strategic Focus	
5.	The DIB Growth Story	
6.	Appendix	

Dubai Islamic Bank at a Glance

A leading Islamic bank with a growing international footprint

Snapshot of Dubai Islamic Bank

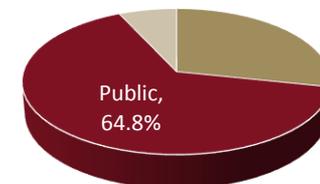
- Dubai Islamic Bank (“DIB” or the “Bank”) was established in 1975 as the **world’s first full service Islamic bank** by an Emiri Decree.
- DIB is the **3rd largest Islamic bank¹ in the world** and the **largest Islamic bank in the UAE by total assets**.
- The Bank offers a wide range of *Sharia*-compliant 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 December 2017)

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



92.0%

Tamweel is a provider of regional real estate financing and was established in 2000.



29.5%

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



60.0%

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



44.9%

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



100.0%

Dubai Islamic Bank Pakistan was established in 2006 as a banking service provider.



27.3%

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



38.3%

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



100.0%

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

¹According to 2016 banks financial statements.

1. Overview of Dubai Islamic Bank

2. Strategic Intent

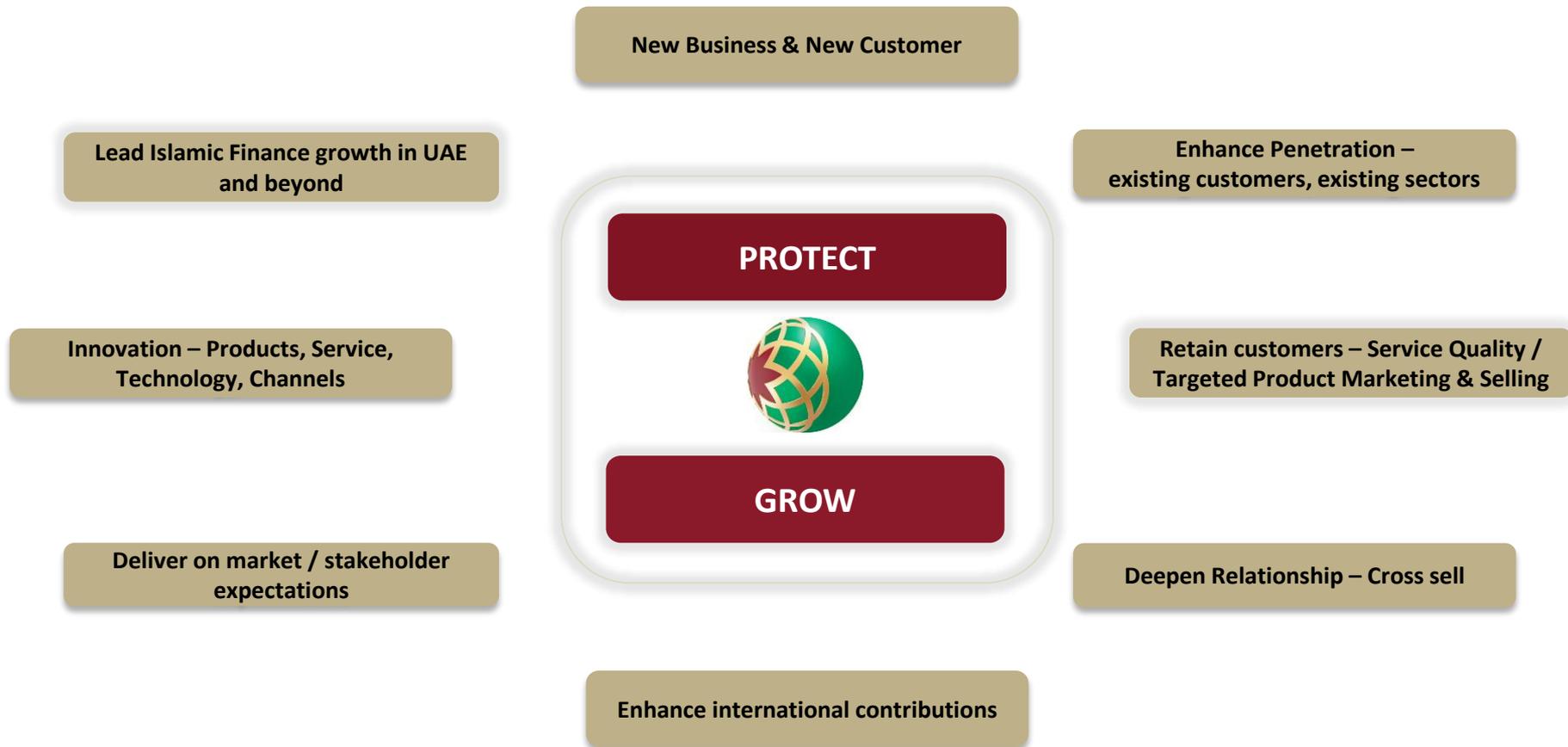
3. Financial Performance

4. Strategic Focus

5. The DIB Growth Story

6. Appendix

Strategic Focus 2017-2018



2017 – Target Metrics							
Loan Growth	10% - 15%	Non Performing Financing	3.5%	Real Estate Concentration	~ 20%	Return on Assets	2.2% - 2.5%
Net Funded Margin	~ 3.25%	Cash Coverage	~ 125%	Cost Income Ratio	Mid 30s%	Return on Equity	17% - 18%

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Strategic Focus

5. The DIB Growth Story

6. Appendix

Overall Financial Performance (for FY2017)

Strong Financial Performance on the Back of Intense Focus on Growth

Balance Sheet Items

AED million	2016	2017	Change
Net Financing Assets	114,968	133,334	16%
Sukuk Investments	23,409	24,023	3%
Total Assets	174,971	207,337	19%
Customers' Deposits	122,377	147,181	20%
Sukuk Financing Instruments	7,695	8,659	13%
Equity	27,270	28,881	6%
Total Liabilities and Equity	174,971	207,337	19%

Income Statement Items

AED million	2016	2017	Change
Total Income	8,636	10,199	18%
Net Operating Revenue	6,761	7,687	14%
Operating Expenses	(2,297)	(2,336)	2%
Profit before Impairment and Tax Charges	4,464	5,351	20%
Impairment Losses	(392)	(823)	110%
Income Tax	(22)	(24)	12%
Group Net Profit	4,050	4,504	11%

Financial Highlights

Key Ratios	Dec 2015	Dec 2016	Dec 2017
Net Financing to Deposit Ratio*	88%	94%	91%
Total Capital Adequacy Ratio	15.7%	18.1%	17.0%
Tier 1 Capital Adequacy Ratio	15.5%	17.8%	16.5%
Non-Performing Financing Ratio	5.0%	3.9%	3.4%
ROE	20.3%	17.8%	18.7%
ROA	2.71%	2.43%	2.34%
Net Profit Margin ("NPM")	3.63%	3.23%	3.11%
Cost to Income Ratio***	34.3%	34.0%	30.4%
Dividend Per Share (% of par value)	45%	45%	

Highlights

Sustained Strengthening of the Balance Sheet

- Total assets have reached AED 207.3 billion, up by 19% from 2016.
- Net Financing assets grew by 16% YoY to AED 133.3 billion, primarily driven by continuing growth of the Corporate business.
- Solid deposit growth of 20% YoY, thus reaching AED 147.2 billion.

Robust Profitability

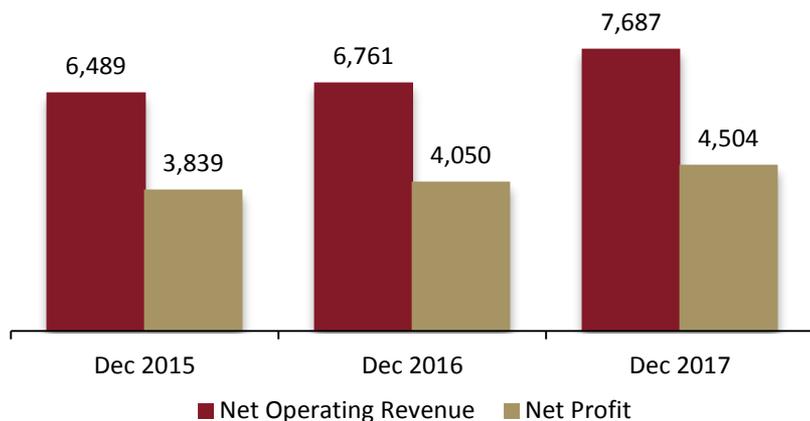
- Total income up by 18% to AED 10.2 billion.
- Net profit increased by 11% YoY to AED 4.5 billion.

*Net Financing to Deposit Ratio excludes Bilateral Sukuk

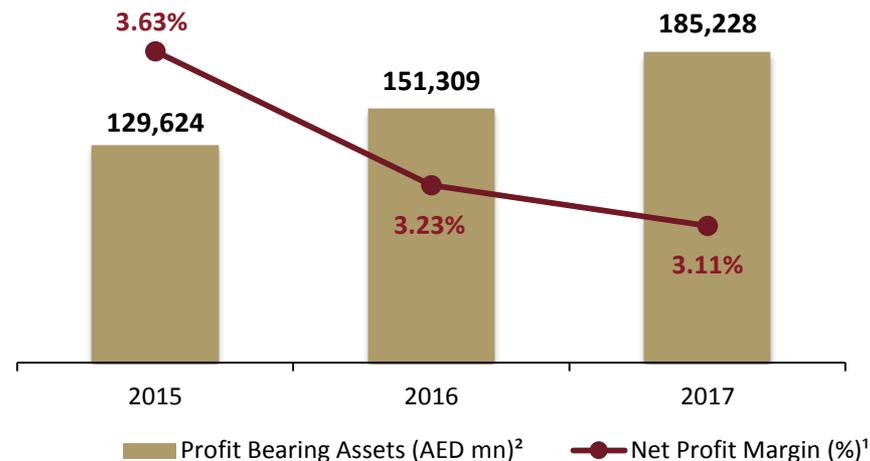
***Cost to income ratio is calculated as operating expenses divided by operating income.

Operating Performance & Profitability

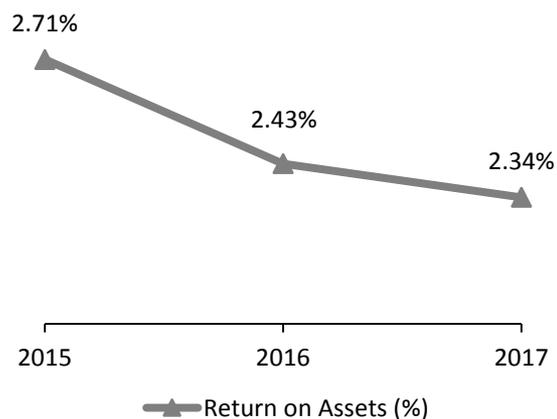
Robust & Growing Profitability (AED mn)



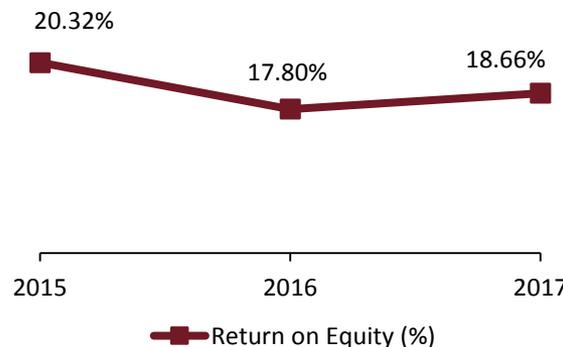
Sustained Strong Margins



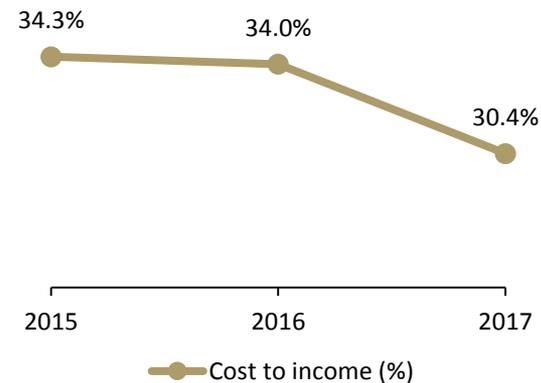
ROA (%)



ROE (%)



Cost to income ratio (%)

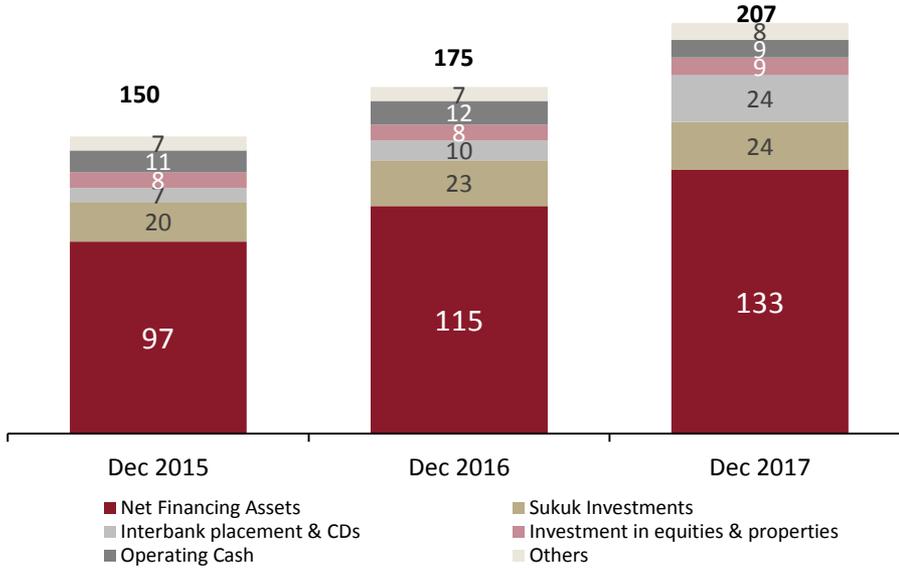


¹Net Profit Margin is calculated as Depositors' share of profits subtracted from income from Islamic Financing and Investing Assets and income from International Murabahaat and Wakala and income from Investments in Islamic Sukuk divided by Average Profit Bearing Assets.

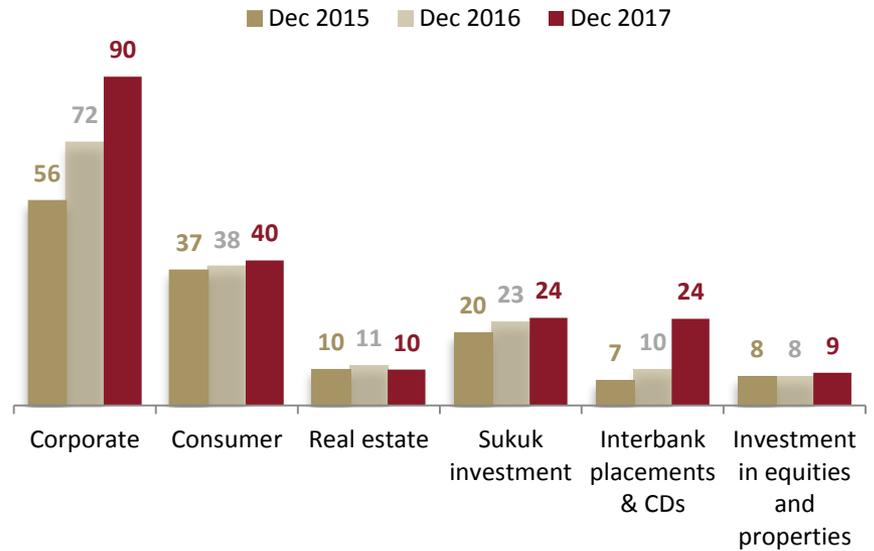
²Profit Bearing Assets are calculated as the sum of International Murabahaat with UAE Central Bank, Investment in Islamic Sukuk and Gross Islamic Financing and Investing Assets and Due from Banks and Financial Institutions.

Overview of Deployment of Funds / Financings

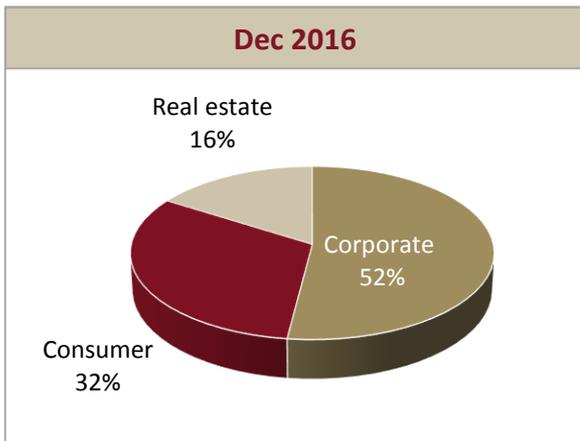
Deployed Funds Composition (AED bn)



Deployment by Segment (AED bn)



Breakdown of Financing Portfolio by Sector (%)



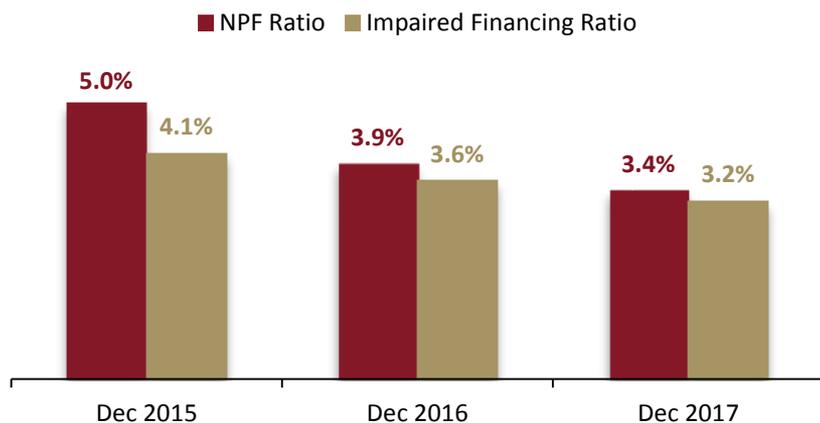
Highlights:

Financing assets continue on the growth trajectory.

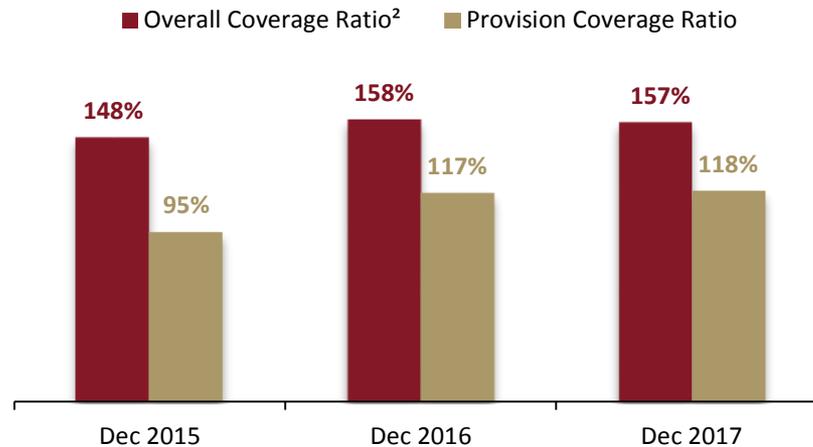
- Corporate banking financing assets grew at around 24% to AED 90 billion.
- Consumer business has now reached AED 40 billion.

Sukuk portfolio grew by 3%.

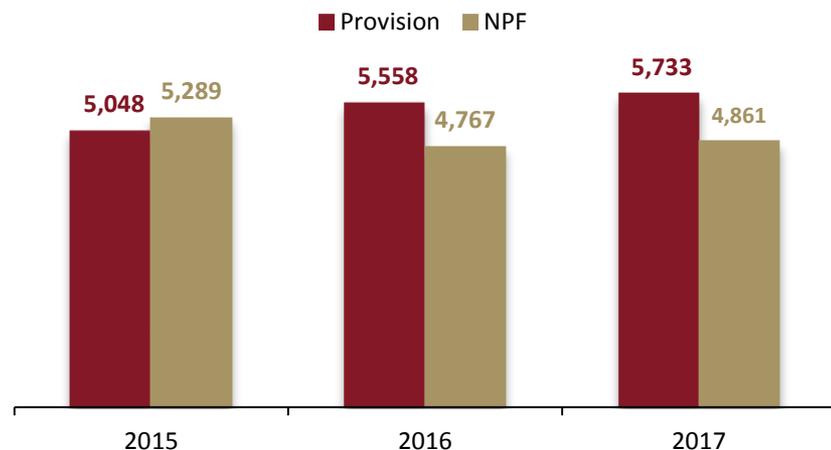
Non-Performing Financing ("NPF")¹



Financing Provisions and Coverage Ratios



Cumulative Provisioning (AED million)



Highlights

Robust risk management and controls

- NPF ratio declined to 3.4% and impaired financing ratio improved to 3.2% in 2017, driven by continued settlements, recoveries and re-classifications of legacy exposures.

Coverage ratios still strong

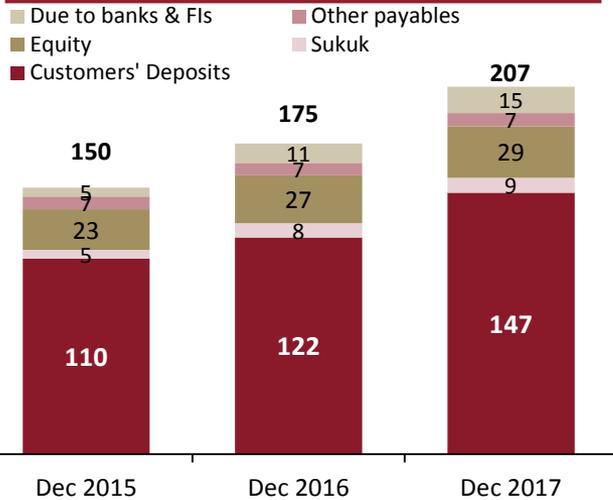
- Cash coverage reaches 118%.
- Overall coverage at 157%.

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

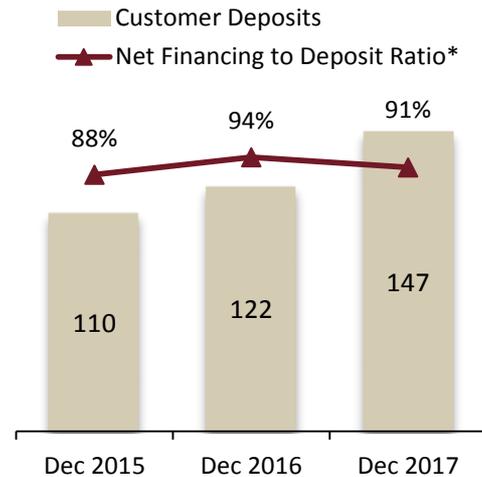
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Funding Sources and Liquidity

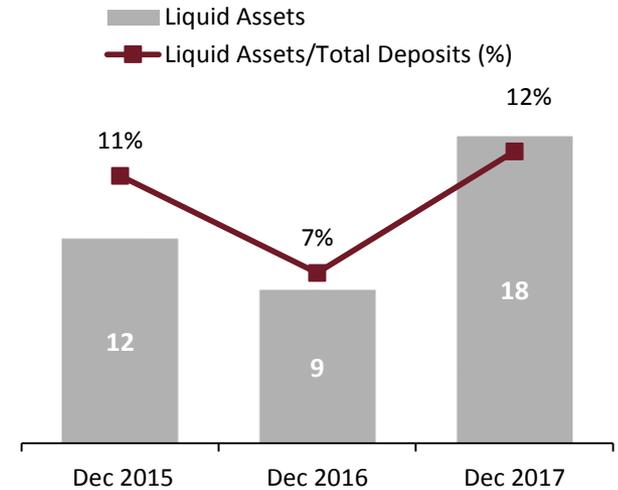
Funding Sources (AED bn)



Customers' Deposits (AED bn)

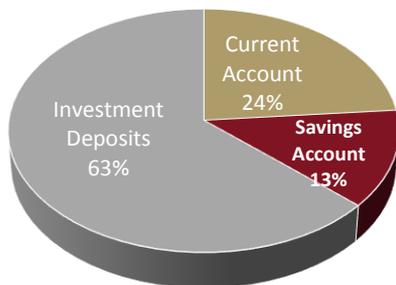


Liquidity Position (AED bn)

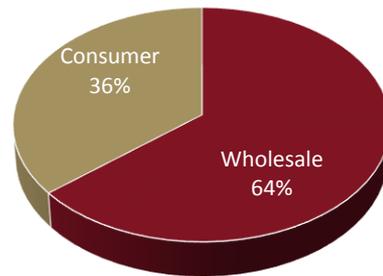


Customer Deposits (AED 147 bn, as at 31 December, 2017)

By Type



By Business



Highlights

Solid deposit growth

- Increased by 20% to AED 147 billion YoY.
- Diverse deposit base.

CASA Deposits

- CASA component stood at AED 53.6 billion as of December 31, 2017 compared with AED 47.4 billion as at end of 2016, thus showing consistent rise in low cost deposits.

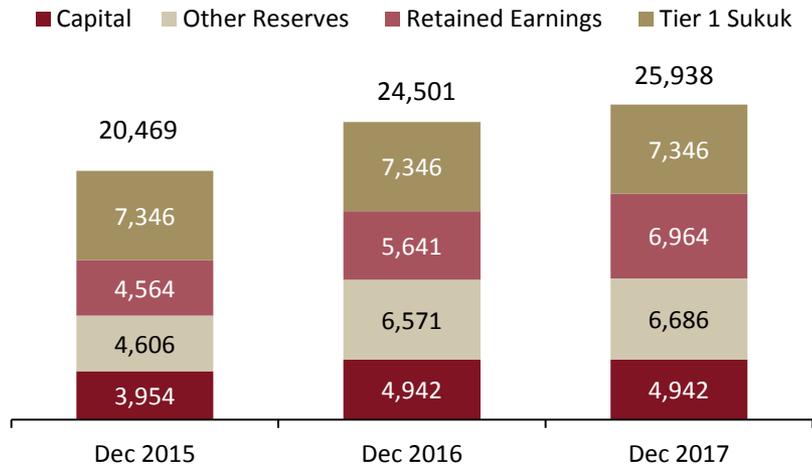
Robust Liquidity

- Financing to deposit ratio stood at 91%, signifying healthy liquidity.

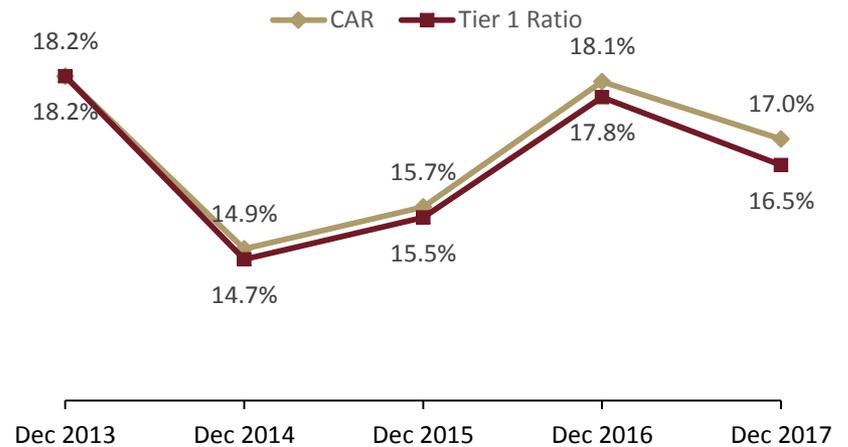
* Net Financing to Deposit Ratio excludes Bilateral Sukuk.

Capitalization Overview

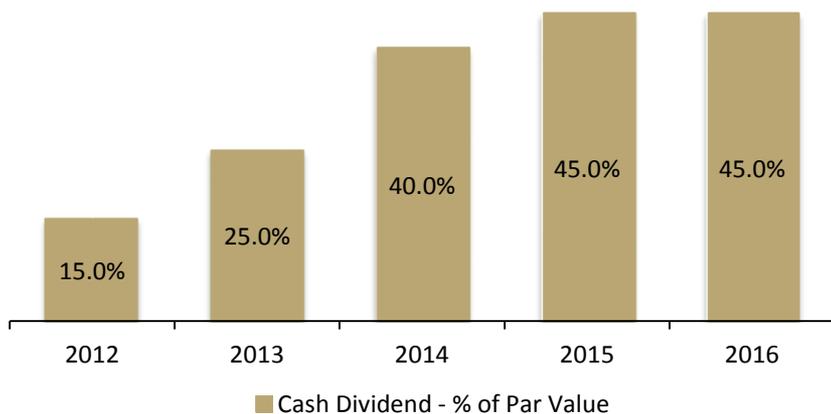
Total Equity¹ Breakdown (AED million)



Capital Ratios*



Dividend History²



Highlights

Robust Capitalization

- ❖ Total CAR at 17.0% as of December 2017.
- ❖ Tier 1 ratio stood at 16.5% as of December 2017.

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.

* Regulatory Capital Requirements CAR at 12% and Tier 1 at 8%.

1. Overview of Dubai Islamic Bank

2. Strategic Intent

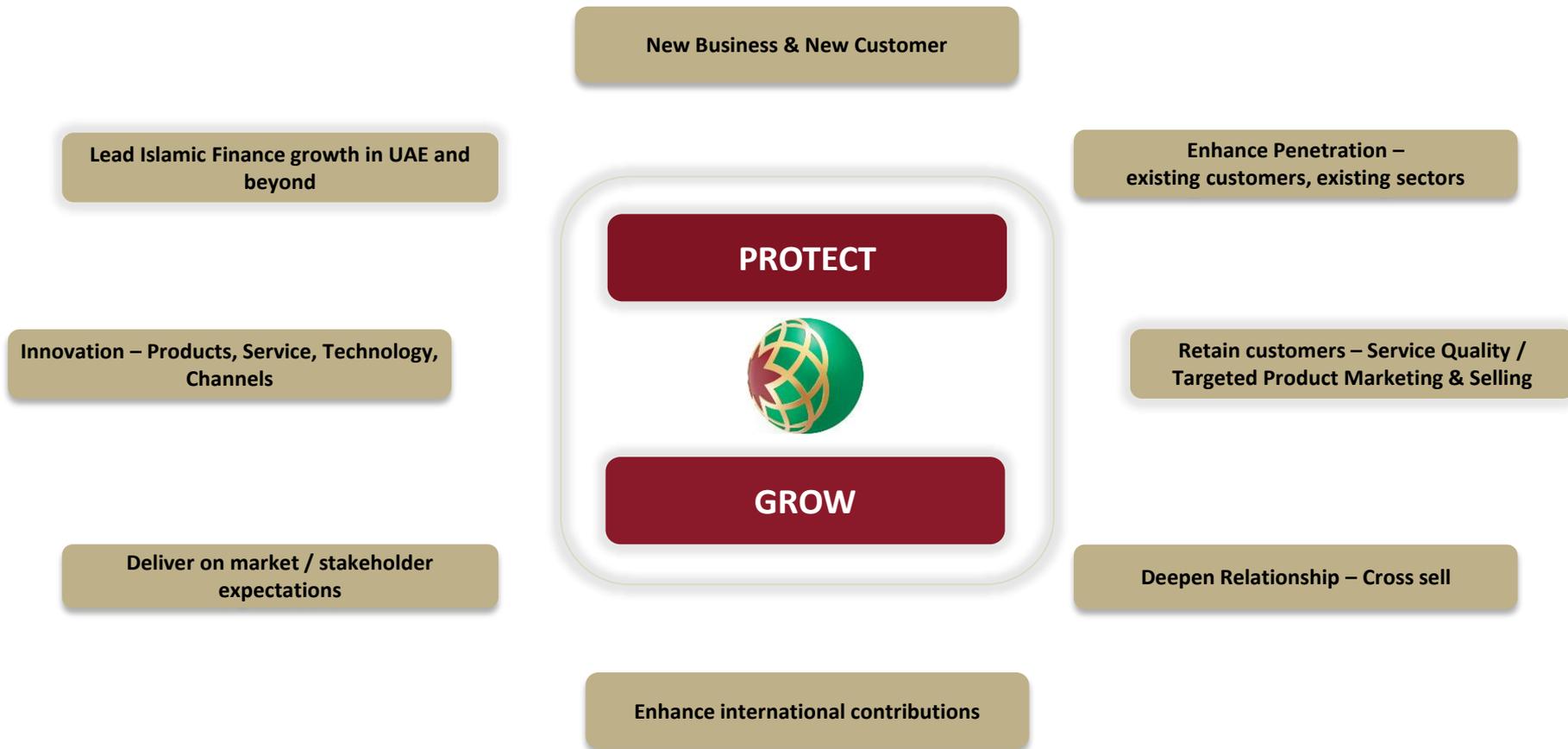
3. Financial Performance

4. Strategic Focus

5. The DIB Growth Story

6. Appendix

Strategic Focus 2017-2018



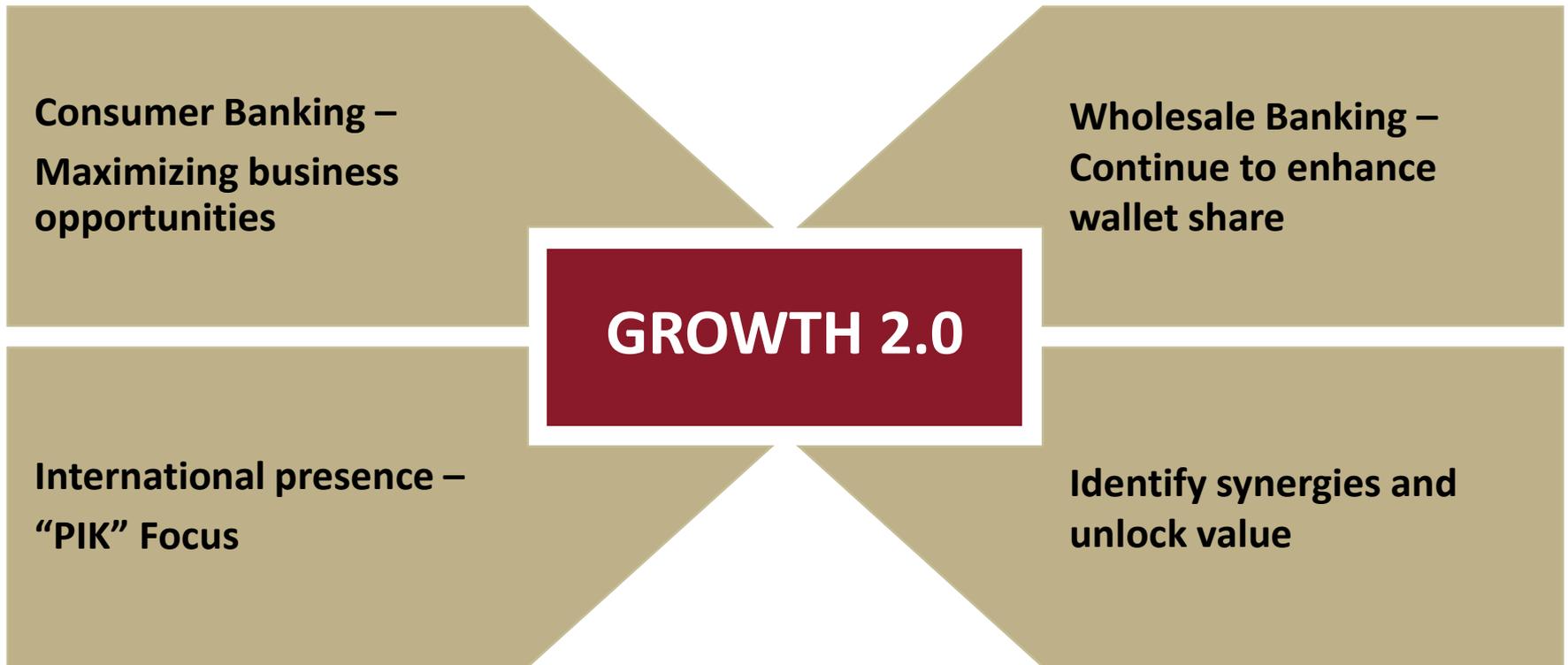
2017 – Target Metrics							
Loan Growth	10% - 15% 16%	NPLs	3.5% 3.4%	Real Estate Concentration	~ 20% 19%	Return on Assets	2.2% - 2.5% 2.34%
Net Funded Margin	~ 3.25% 3.11%	Cash Coverage	~ 125% 118%	Cost Income Ratio	Mid 30s% 30.4%	Return on Equity	17% - 18% 18.7%

A decade in a glance....

1. 2009 – 2013 CONSOLIDATION

2. 2014 – 2016 GROWTH

3. 2017 – 2018 GROWTH 2.0



Strategic Focus 2017-2018



2018 – Target Metrics							
Loan Growth	10% - 15%	NPLs	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%

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

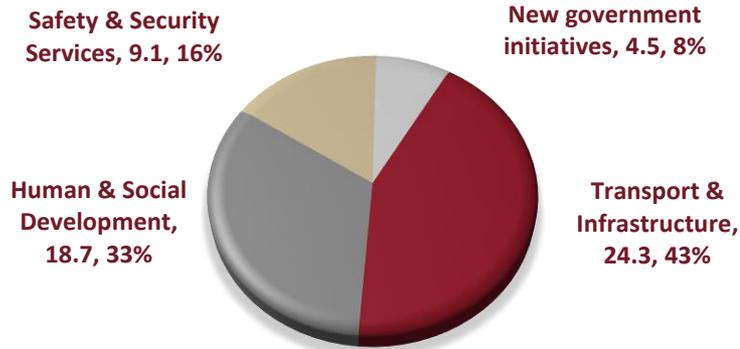
4. Strategic Focus

5. The DIB Growth Story

6. Appendix

DIB well positioned in its focused markets UAE & PIK

UAE - Dubai 2018 budget, AED 56.6bn total expenditure (+~20% YoY)



Infrastructure includes EXPO roads, bridges, transport & metro lines. Human & social development include healthcare, education, housing & community development

PAKISTAN

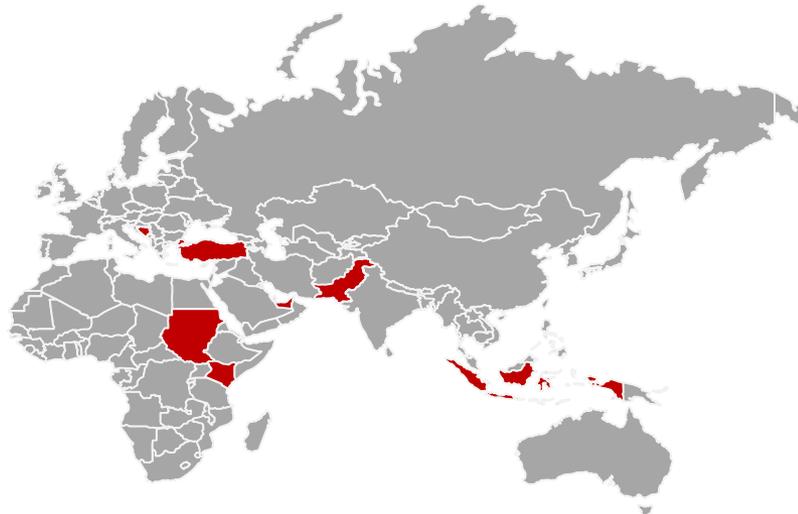


- ❖ Real GDP growth has maintained its upward trajectory and increased to a decade high of 5.3 percent in 2017.
- ❖ DIB's focused growth strategy in Pakistan has already resulted in a doubling of profits in one year.

KENYA



- ❖ East Africa's biggest economy is positioning itself to become a regional hub for Islamic finance products.
- ❖ Kenya's government has unveiled a package of initiatives as part of its latest budget to develop Islamic finance in the country.
- ❖ Kenya will serve as a stepping stone into the East African belt



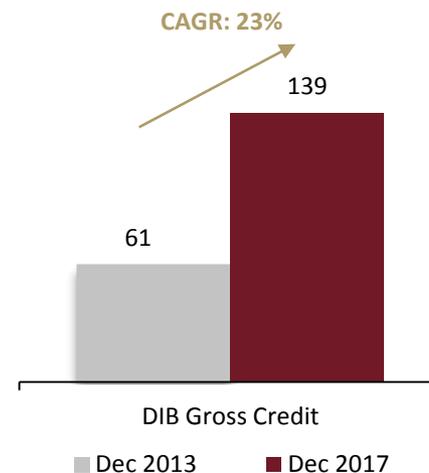
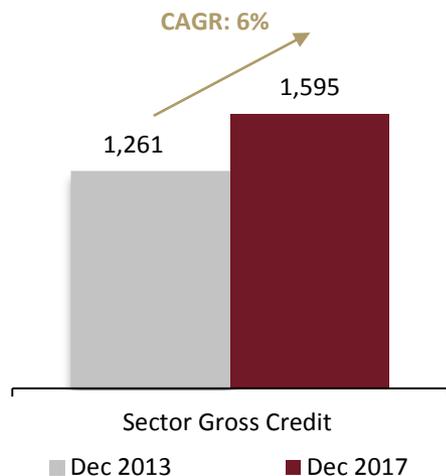
INDONESIA



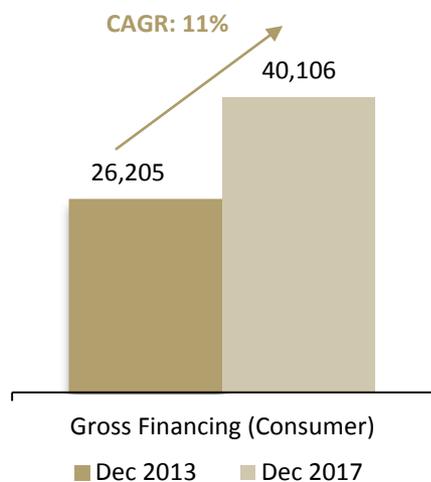
- ❖ Large Muslim population totaling around 250 million with only ~5% of Islamic finance penetration in the domestic banking industry.
- ❖ The OJK (Central bank) in June 2017, launched a new three-year Shariah finance roadmap outlining development measures for Islamic banking, capital markets and the non-bank financial sector.
- ❖ DIB is looking to 2018 as a growth year for its Indonesian operations, following the successful restructuring phase that has been completed in 2017.

Above Market Growth

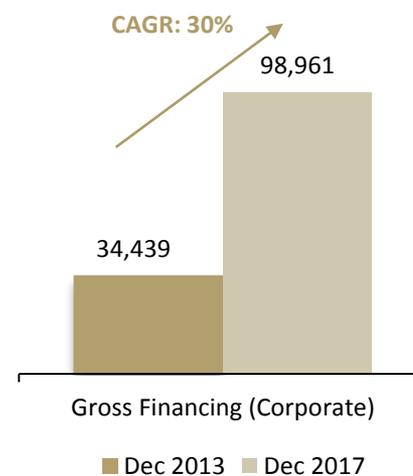
Banking Sector vs DIB (AED bn)*



Gross Financing (Consumer) – AED mn



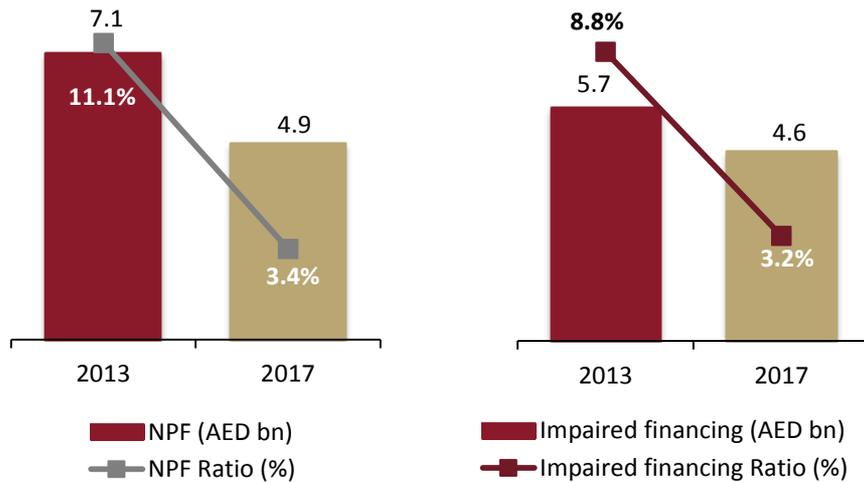
Gross Financing (Corporate) - AED mn



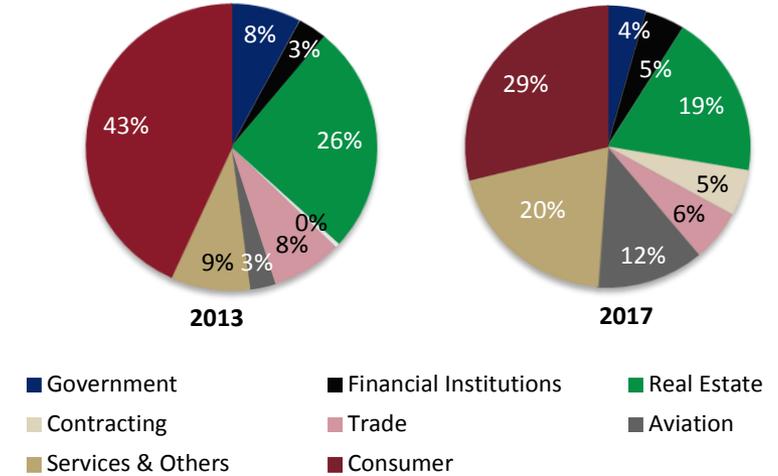
*Please note that the data presented for the banking sector is as of November 2017 (latest available data)

Growth vs Asset Quality

Impaired financing and NPF



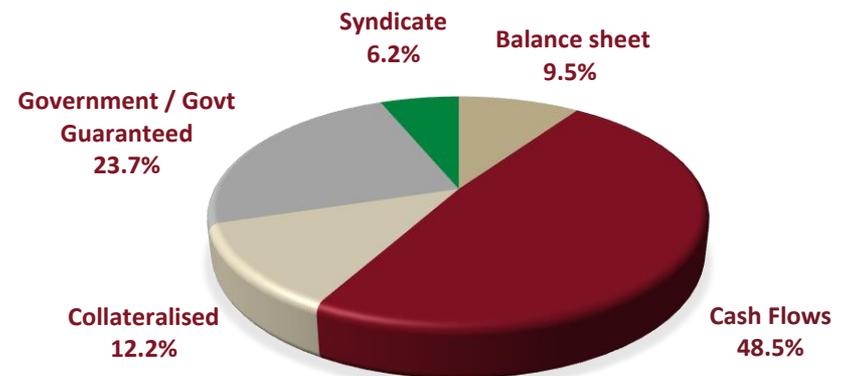
Diversification



Ratings of DIB

	Long Term Rating	Outlook	Date
Moody's Investor Service	A3	Stable	August 2017
Fitch Ratings	A	Stable	July 2017
Islamic International Rating Agency (IIRA)	A/A1	Stable	November 2016

New loan growth – underwriting criteria (Dec 2017)

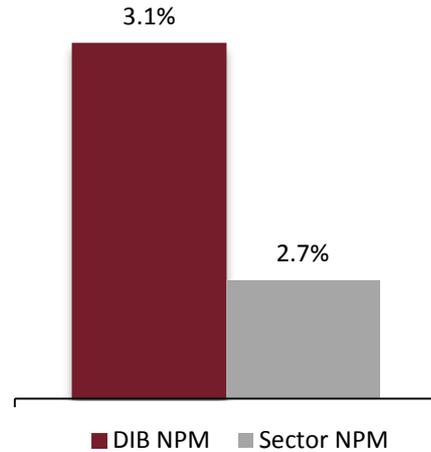


¹Non-Performing Financing ratio includes bilateral sukuk and is calculated as the sum of individually impaired and 90-day overdue Financing Assets.

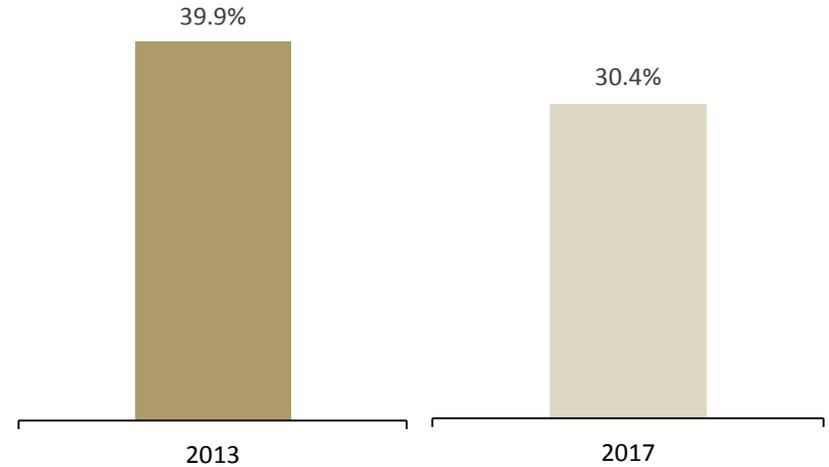
²Overall Coverage Ratio calculated as the sum of provisions held and collateral held relating to facilities individually determined to be impaired divided by non-performing financing.

Growth vs Profitability

Net profit margin exceeds market average*



Cost to Income Ratio**

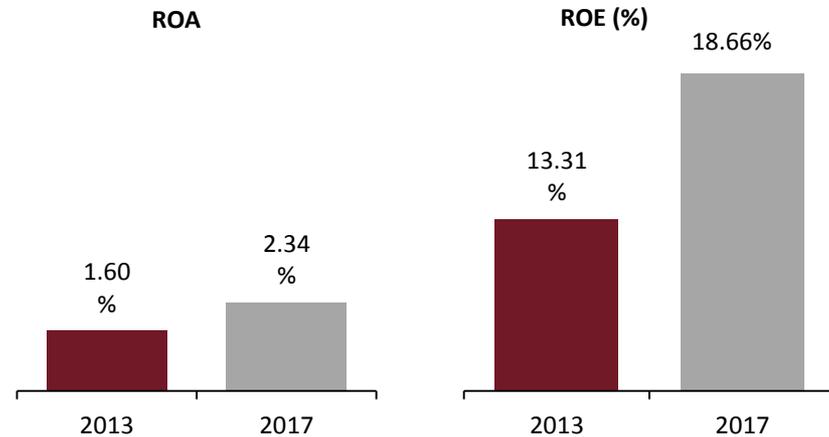


Key highlights

Growth focused on enhancing profitability

- NPM well above market average
- Effective cost management
- ROE and ROA in line with guidance

ROA and ROE (%)

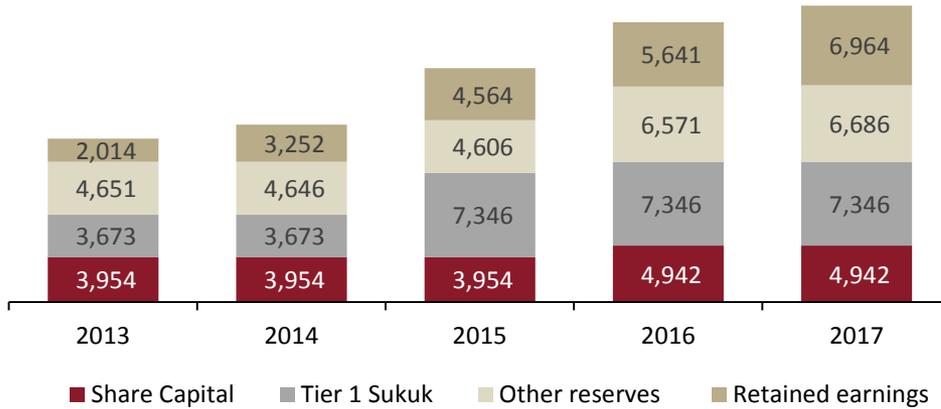


*Respective banks' data is for 9M2017 (latest available data). Please note that the NPM figure shown for DIB is the FY2017 figure.

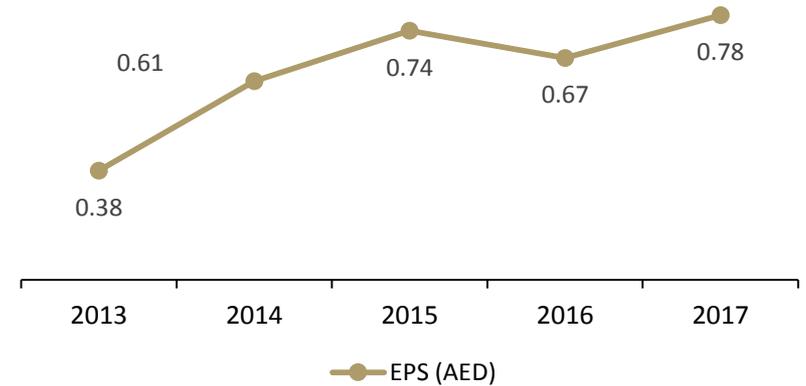
**Cost to income ratio calculated as operating expenses divided by operating income.

Growth focused on enhancing shareholders' value

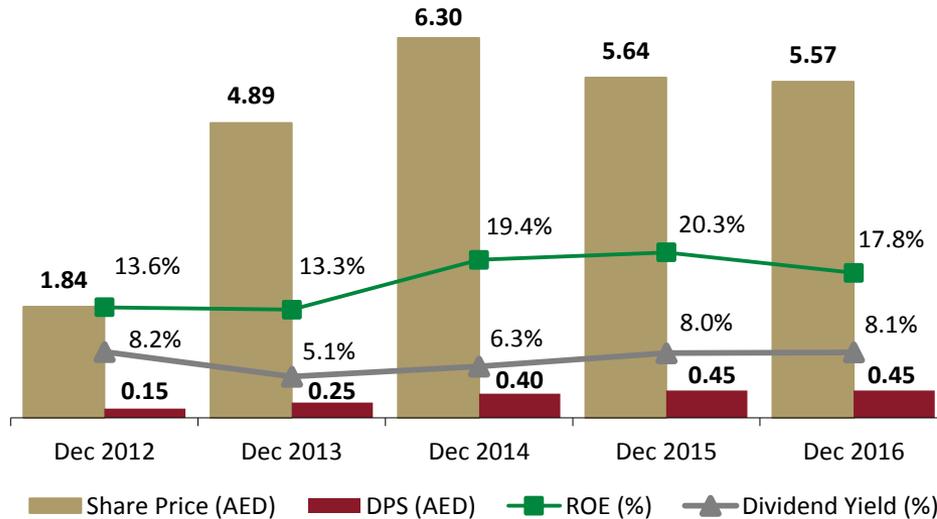
Strong Capital Generation (AED mn)



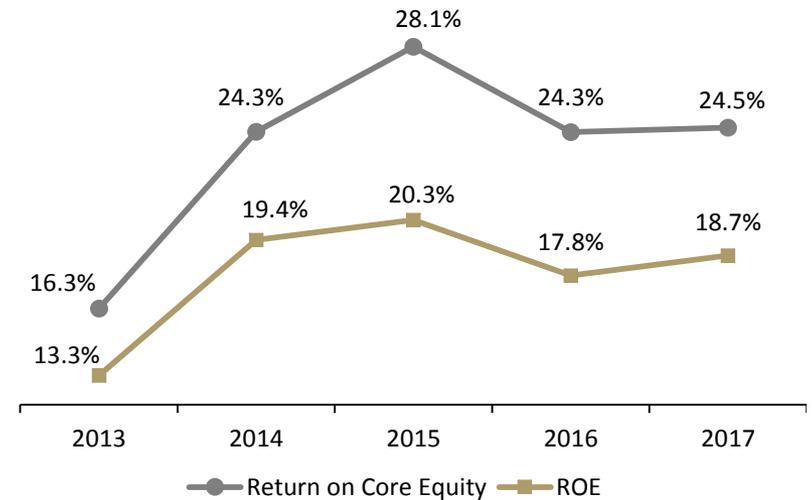
Despite rights issuance of AED 3.2 bn in mid 2016, EPS has remained intact



Enhanced Shareholders' Value



Consistently strong returns*



*Core equity figure is excluding Tier 1 Sukuk

1. Overview of Dubai Islamic Bank

2. Strategic Intent

3. Financial Performance

4. Strategic Focus

5. The DIB Growth Story

6. Appendix

Consolidated Income Statement

<i>AED million</i>	2017	2016	2015
Net Income	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
<i>Income from Islamic financing and investing transactions</i>	7,795	6,521	5,520
<i>Commission</i>	1,407	1,425	1,295
<i>Income / (loss) from other investment</i>	31	36	37
<i>Income from properties held for sale</i>	197	159	246
<i>Income from investment properties</i>	119	75	111
<i>Share of profit from associates and joint ventures</i>	122	177	276
<i>Other Income</i>	529	243	61
Total Income	10,199	8,636	7,546
<i>Depositors' and sukuk holders' share of profit</i>	(2,512)	(1,875)	(1,057)
Net Income	7,687	6,761	6,489
Operating Expense			
<i>Personnel expenses</i>	(1,568)	(1,565)	(1,480)
<i>General and administrative expenses</i>	(602)	(575)	(590)
<i>Depreciation of investment properties</i>	(46)	(38)	(29)
<i>Depreciation of property, plant and equipment</i>	(119)	(119)	(125)
Total Operating Expenses	(2,336)	(2,297)	(2,224)
Profit before net impairment charges and income tax expense	5,351	4,464	4,265
<i>Impairment charge for the period, net</i>	(823)	(392)	(410)
Profit for the period before income tax expense	4,528	4,072	3,855
<i>Income tax expense</i>	(24)	(22)	(16)
Net Profit for the period	4,504	4,050	3,839
	Attributable to		
	<i>Owners of the Bank</i>	4,322	3,597
	<i>Non-Controlling Interests</i>	182	284

Balance Sheet

<i>AED million</i>	As at		
	31 Dec 2017	31 Dec 2016	31 Dec 2015
Assets	Audited	Audited	Audited
<i>Cash and balances with central banks</i>	27,885	16,655	13,415
<i>Due from banks and financial institutions</i>	4,677	4,546	5,085
<i>Islamic financing and investing assets, net</i>	133,334	114,968	97,220
<i>Investments in Islamic Sukuk measured at amortized cost</i>	24,023	23,409	20,066
<i>Other investments at fair value</i>	1,962	1,717	1,831
<i>Investments in associates and joint ventures</i>	2,136	2,034	2,085
<i>Properties held for sale</i>	1,274	1,348	1,394
<i>Investment properties</i>	3,570	3,058	2,743
<i>Receivables and other assets</i>	7,339	6,308	5,264
<i>Property, plant and equipment</i>	1,136	928	795
Total Assets	207,337	174,971	149,898
Liabilities and Equity			
Liabilities			
<i>Customers' deposits</i>	147,181	122,377	109,981
<i>Due to banks and financial institutions</i>	14,878	10,418	4,713
<i>Sukuk financing instruments</i>	8,659	7,695	5,602
<i>Payables and other liabilities</i>	7,739	7,211	6,808
Total Liabilities	178,456	147,701	127,104
Equity			
<i>Share Capital</i>	4,942	4,942	3,954
<i>Tier 1 Sukuk</i>	7,346	7,346	7,346
<i>Other Reserve and Treasury Shares</i>	7,786	7,786	5,617
<i>Investment Fair Value Reserve</i>	(615)	(751)	(657)
<i>Exchange Transaction Reserve</i>	(485)	(463)	(355)
<i>Retained Earnings</i>	6,964	5,641	4,564
Equity Attributable to owners of the banks	25,938	24,501	20,469
<i>Non-Controlling Interest</i>	2,943	2,769	2,325
Total Equity	28,881	27,270	22,794
Total Liabilities and Equity	207,337	174,971	149,898

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

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

2015 – 2017 Select Syndicated Transactions

 <p>SAUDI GERMAN HOSPITAL DUBAI</p> <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>Ziraat Participation</p> <p>US\$ 235,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>May 2017</p>	 <p>Dubai Airports</p> <p>US\$ 3,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>May 2017</p>	 <p>alBaraka</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>INTERNATIONAL AIRFINANCE CORPORATION</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>Six Flags</p> <p>AED 993,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>July 2016</p>	 <p>Ziraat Participation Growth through sharing</p> <p>US\$ 155,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>April 2016</p>	 <p>EGA الإمارات العالمية للألمنيوم EMIRATES GLOBAL ALUMINIUM</p> <p>US\$ 4,900,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>January 2016</p>
 <p>ROYAL JORDANIAN</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>GEMS EDUCATION</p> <p>AED 3,000,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>July 2015</p>	 <p>ENOC</p> <p>USD 1,500,000,000</p> <p>Mandated Lead Arranger & Book-runner</p> <p>June 2015</p>	