

## NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION IN WHOLE OR IN PART TO THE UNITED STATES OR ANY OTHER JURISDICTION WHERE IT WOULD BE UNLAWFUL TO DO SO

Dubai Islamic Bank PJSC ("DIB"), rated Baa1 (stable) Moody's / A (stable) Fitch, the world's first full-service Islamic bank and the largest Islamic bank in the UAE by total assets, has mandated DIB, First Gulf Bank, HSBC, Maybank, National Bank of Abu Dhabi and Standard Chartered Bank as Joint Lead Managers to arrange a series of fixed income investor meetings in Asia and Europe commencing on 21 May 2015. A benchmark USD Regulation S Senior Sukuk offering under DIB's USD2.5 billion Sukuk Programme may follow subject to market conditions. FCA/ICMA stabilization applies.

This announcement does not constitute or form a part of any offer or solicitation to purchase or subscribe for securities in the United States or in any other jurisdiction in which, or to or from any person to or from whom, it is unlawful to make such invitation under applicable securities laws.

A rating is not a recommendation to buy, sell or hold securities and may be subject to revision, suspension or withdrawal at any time by the assigning rating organisation. Similar ratings for different types of issuers and on different types of securities do not necessarily mean the same thing. The significance of each rating should be analysed independently from any other rating.

The offering and the distribution of this communication and other information referred to herein may be restricted by law and persons into whose possession this communication or such other information comes should inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

The securities to which this announcement relates have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or with any securities regulatory authority or under any securities laws of any state or other jurisdiction of the United States, 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 in 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 and such offer or sale is made in accordance with all applicable securities laws of any state of the U.S. There will be no public offer of securities in the United States.

Within the United Kingdom, this announcement is only being made to (A) if the securities are "alternative finance investment bonds" ("AFIBs") within the meaning of Article 77A of the Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) Order 2010 and the distribution is being effected by a person who is not an authorised person under the Financial Services and Markets Act 2000 (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 (High net worth companies, unincorporated associations, etc) 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 securities are not AFIBs and 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 (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"), and must not be acted on or relied upon by persons other than relevant persons. Any investment activity to which this announcement relates, and any invitation, offer, or agreement to engage in such investment activity, is only available to relevant persons and will be engaged in only with relevant persons. Persons of any other description in the United Kingdom may not receive and should not act or rely on this announcement.