



Dubai Islamic Bank (Public Joint Stock Company) and Subsidiaries


CONSOLIDATED BALANCE SHEET

At 30 September 2007 (Unaudited)

	<i>Notes</i>	<i>30 September 2007 AED'000</i>	<i>Audited 31 December 2006 AED'000</i>
ASSETS			
Cash and balances with central banks		4,343,742	3,111,724
Balances and deposits with banks		304,730	407,245
International murabahat, short term		10,093,267	14,991,239
Islamic financing and investing assets		48,337,261	35,255,447
Properties under construction		-	2,171,004
Properties held for sale		138,512	136,585
Investment properties		1,035,942	761,213
Investments in associates		3,845,087	1,077,901
Other investments		3,195,288	3,523,944
Receivables and other assets		2,183,161	2,465,123
Property, plant and equipment		557,037	495,601
Goodwill		36,910	36,910
Total assets		74,070,937	64,433,936
LIABILITIES			
Customers' deposits		57,455,398	47,732,482
Due to banks and other financial institutions		1,056,419	4,649,900
Sukuk		2,754,750	-
Other liabilities		3,172,888	3,155,269
Accrued zakat		2,694	72,035
Total liabilities		64,442,149	55,609,686
Shareholders' equity			
Attributable to equity holders of the parent:			
Share capital	4	2,996,000	2,800,000
Statutory reserve		2,761,030	2,761,030
Donated land reserve		276,139	286,951
General reserve		895,000	895,000
Exchange translation reserve		13,128	30,323
Cumulative changes in fair value		489,767	544,649
Retained earnings		1,966,278	43,197
Proposed dividends		-	1,176,000
		9,397,342	8,537,150
Minority interests		231,446	287,100
Total equity		9,628,788	8,824,250
Total liabilities and equity		74,070,937	64,433,936
Contingent liabilities	6	15,488,649	12,174,346


H. E. Dr. Mohammad K. Kharbash
Chairman
30 October 2007


H. E. Sultan Saeed Al Mansouri
Deputy Chairman
30 October 2007


Khaled Mohammed Al Kamda
Managing Director
30 October 2007