بنك دبي التجاري
Commercial Bank of Dubai

Mr. Hassan Al Serkal
EVP, COO - Head of Operations Division
Market Operations Division
Dubai Financial Market
P. O. Box 9700
Dubai - United Arab Emirates

Date: 12th November 2015

Dear Mr. Serkal,

Subject: Issuance of 5 year bond for USD 400 million - part of the EMTN program

Attached, please find the press release (in Arabic and English) regarding the successful issuance of a 5 year bond for USD 400 million 232 bps over USD 5 year mid swap rate as part of the existing Euro Medium Term Note (EMTN) program.

This is the second issuance of the existing EMTN program which was launched in 2008. The maximum issuance under the program is USD 2 billion (AED 7.3 billion). The first issuance was done in May 2013 of USD 500 million.

Regards,

Akram Gharabeh
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