

COMMERCIAL BANK OF DUBAI

INVESTOR PRESENTATION

FY 2017

بنك دبي التجاري
Commercial Bank of Dubai



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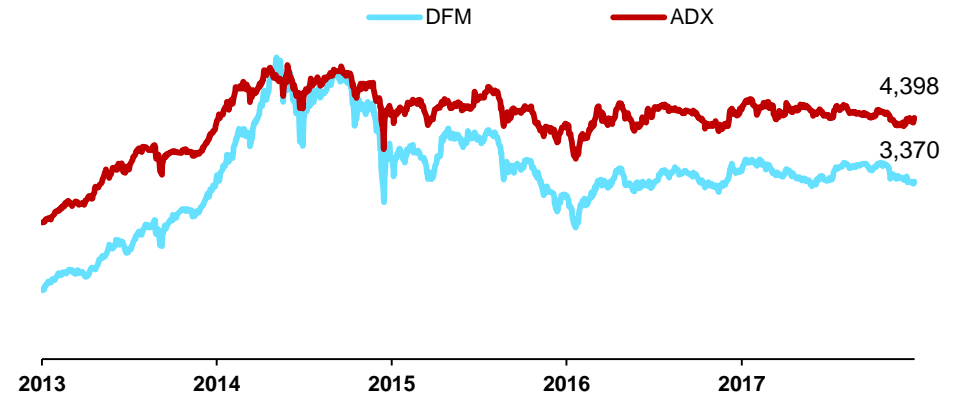
Overview of the United Arab Emirates



Snapshot of the UAE

- ▶ The United Arab Emirates (rated Aa2 by Moody's) comprises seven emirates with Abu Dhabi and Dubai being the largest contributors to its gross domestic product ("GDP").
- ▶ The UAE benefits from several buffers, including a rapid non-oil growth, robust external reserves (estimated at USD 80.70 bln)¹ and relatively low fiscal breakeven oil price.
- ▶ Abu Dhabi Investment Authority (ADIA) does not disclose its total assets under management but the US-based Sovereign Wealth Fund Institute, which tracks the industry, estimates ADIA's total assets at USD 828 bln.
- ▶ Although oil has been the mainstay of the UAE economy (with 98 bln barrels of proven oil reserves and a reserves-to-production ratio of 93 years²) and continues to contribute significantly to economic prosperity, a determined and far-sighted policy of economic diversification has ensured that non-oil sectors now account for approximately 65% of the gross domestic product.

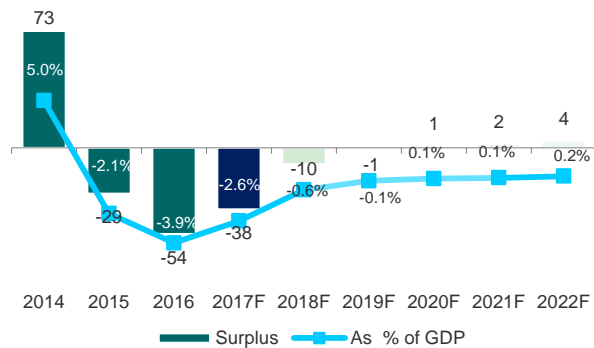
UAE Stock Market



Source: Abu Dhabi Securities Exchange, Dubai Financial Market

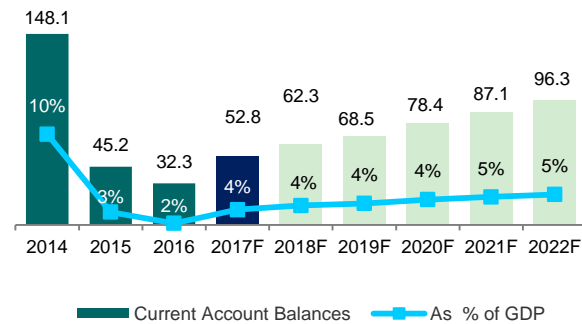
Source: ¹International Monetary Fund, UAE Interact; ² OPEC

Limited Fiscal Deficit to be posted, AED bln



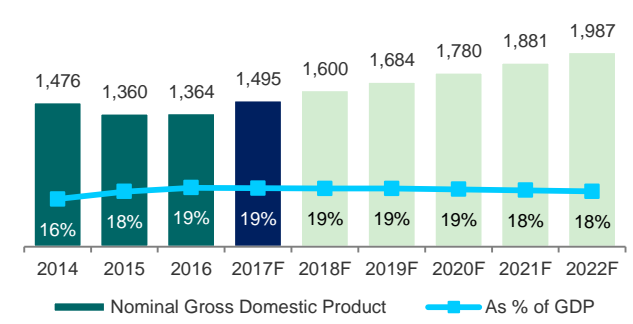
Source: International Monetary Fund, April 2017

Positive Current Account Balances, AED bln



Source: International Monetary Fund, April 2017

UAE GDP and Public Debt, AED bln



Source: International Monetary Fund, April 2017

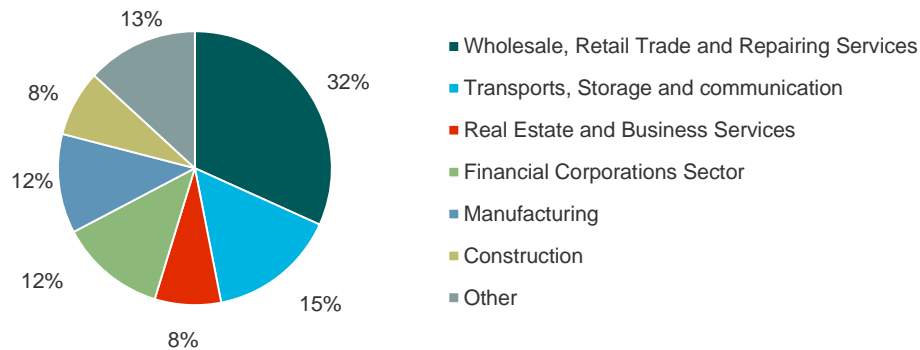
Overview of Dubai



Snapshot of Dubai

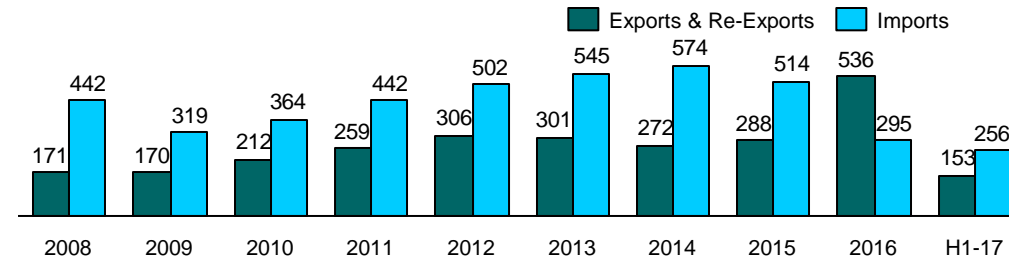
- ▶ The Emirate of Dubai is the second largest Emirate in the UAE after the Emirate of Abu Dhabi. Dubai is situated on the west coast of the UAE in the south-western part of the Arabian Gulf.
- ▶ Reflecting the Emirate's strategic geographic location, rising levels of international trade and the Government's long-standing strategy of positioning Dubai as a trading centre, Dubai's GDP has increasingly shifted away from reliance on the oil and gas sectors.
- ▶ Dubai's diversified economy has exhibited robust growth levels in recent years on the back of Government initiatives and policies which were aimed to improving the economic and business environment.

Limited Oil contribution to Dubai's GDP (9M16)



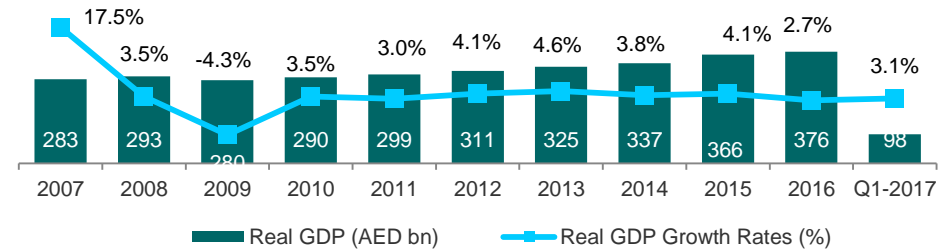
Source: Dubai Statistics Centre

Foreign trade (AED bln)



Source: Dubai Statistics Centre, 2016

Growth in Economy



Source: Dubai Statistics Centre, 2017

Tourism remains robust



Source: Dubai Statistics Centre

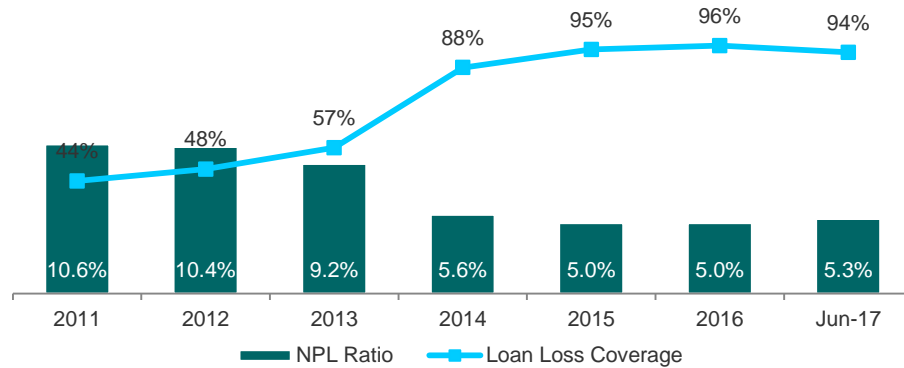
Overview of UAE Banking sector



Snapshot of the UAE Banking Industry

- ▶ As of December 2017 the UAE Banking industry, which is the largest banking industry in the GCC, comprised of 50 banks, 23 of which were domestically-incorporated banks while the remaining were 27 foreign banks.
- ▶ The industry is regulated by the UAE Central Bank, which was established in 1980. The UAE Central Bank has a track record of providing systemic support to the banking industry, as and when needed.
- ▶ As of December 2017, total Loans and Advances increased by 1.7% over December 2016, while deposits increased by 4.1%. Overall Loan to Deposit Ratio stood at 97.1% as of December 2017.

Improving Industry Asset Quality



¹Source: Moody's Financial Institutions: Banking System Outlook – United Arab Emirates

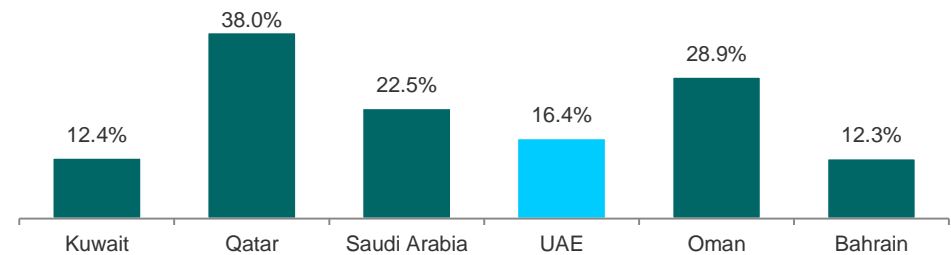
Key Industry Indicators, AED bln

	2013	2014	2015	2016	2017
Total Assets	2,109	2,288	2,459	2,593	2,695
Customers' Deposits	1,279	1,421	1,472	1,563	1,627
Loans & Advances	1,261	1,361	1,466	1,554	1,581
Specific Provision	78	72	73	79	79
General Provision	19	24	27	29	30
Loan to Deposit (%)	98.6	95.8	99.6	99.4	97.1
CAR (%)	19.3	18.2	18.3	18.9	18.9
Tier 1 Ratio (%)	16.9	16.2	16.6	17.3	17.4

Source: UAE Central Bank

UAE Banking Sector in context (Govt. Deposits as % of Total Deposits)

The UAE banking system is one of the least dependent amongst GCC countries on Government deposits making it relatively less vulnerable to a decline in liquidity



²Source: Moody's Financial Institutions GCC Banks: Oman and Bahrain Most Vulnerable to Lower Oil Prices

CBD profile and ratings



1969

Public Shareholding Company by an Emiri Decree issued by His Highness the late Sheikh Rashid Bin Saeed Al Maktoum and owned by three foreign banks (Chase Manhattan, Commerzbank & Commercial Bank of Kuwait) whose combined shareholding was 78%.



1982

With the introduction of restrictions on foreign banks' operations in the UAE, CBD converted into a national Public Shareholding Company.



2017

CBD is owned by UAE entities and nationals

- CBD shareholders: Government of Dubai (via the Investment Corporation of Dubai) 20% and UAE nationals and entities owned by UAE nationals 80%. In accordance with CBD's articles of association, the shares which are listed on the Dubai Financial Market are currently owned and shall be owned by, and may only be acquired by, natural persons having UAE nationality or legal persons or corporations fully owned by UAE nationals.
- CBD is managed by business segments namely Corporate Banking, Commercial Banking, Business Banking, Personal Banking and Treasury & Investments. As at 31 December 2017, assets of the Corporate Banking segment and Commercial Banking segment together accounted for approximately AED 45 bln or 64% of its total assets.
- CBD has launched full fledged Islamic Banking in September 2008 to offer Shari'a-compliant banking and financial services.
- CBD has two wholly-owned subsidiaries: CBD Financial Services LLC (CBDFS), which provides brokerage facilities for local shares and bonds; and Attijari Properties LLC, which provides services for self-owned property management. It also has one associate (17.8% shareholding) National General Insurance Co. PSC (NGI), which underwrites life and general insurance business as well as certain reinsurance business.

Credit Rating

	Long Term IDR	Outlook	Date
MOODY'S INVESTORS SERVICE	Baa1	Stable	Aug-17
FitchRatings	A-	Stable	Jul-17
CAPITAL Intelligence	A-	Stable	Jul-17

Board of Directors and Management Team



Board of Directors



Mr. Saeed Ahmed Ghobash
Chairman



Mr. Khalid Abdul Wahed Al Rostamani
Vice-Chairman



Mr. Omar Abdulla Al Futtaim
Director



Mr. Shehab Mohamed Gargash
Director



Mr. Abdulla Saif Al Hathboor
Director



Mr. Ali Fardan Al Fardan
Director



Mr. Hamed Ahmed Kazim
Director



Mr. Mohamed Ali Alabbar
Director



H.E. Humaid Mohammad Al Qutami
Director



H.H. Sheikh Maktoum Hasher Al Maktoum
Director



Mr. Buti Saeed Al Ghandi
Director

Shareholders

Government of Dubai* 20%

Al Futtaim Private Co. 10.51%

Orient Insurance PJSC. 8.84%

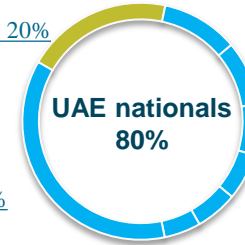
Abdulla Hamad Al Futtaim 6.95%

Ghobash Trading & Inv. 6.37%

A W Rostamani Group 5.93%

Al Majid Investments 5%

General public 36.40%



*Investment Corporation of Dubai (ICD)

Management Team



Dr. Bernd van Linder
Chief Executive Officer



Mr. Thomas Pereira
Chief Financial Officer



Mr. Fahad Al Mheiri
General Manager,
Attijari Al Islami



Mr. Othman Bin Hendi
General Manager,
Corporate Banking



Mr. Abdul Rahim Al Nimer
General Manager,
Commercial Banking



Mr. Hassan Al Redha
General Manager, Institutional
& Transaction Banking



Mr. Amit Malhotra
General Manager,
Personal Banking Group



Mr. Mark Zanelli
Head of Treasury and Asset &
Liability Management



Mr. Gareth Powell
Chief Human Resources
Officer



Mr. C. Krishna Kumar
Chief Operating Officer



Mr. Alan Grieve
Chief Risk Officer



Mr. Ra'ed Abu Baker
General Manager,
Abu Dhabi



Board of Directors

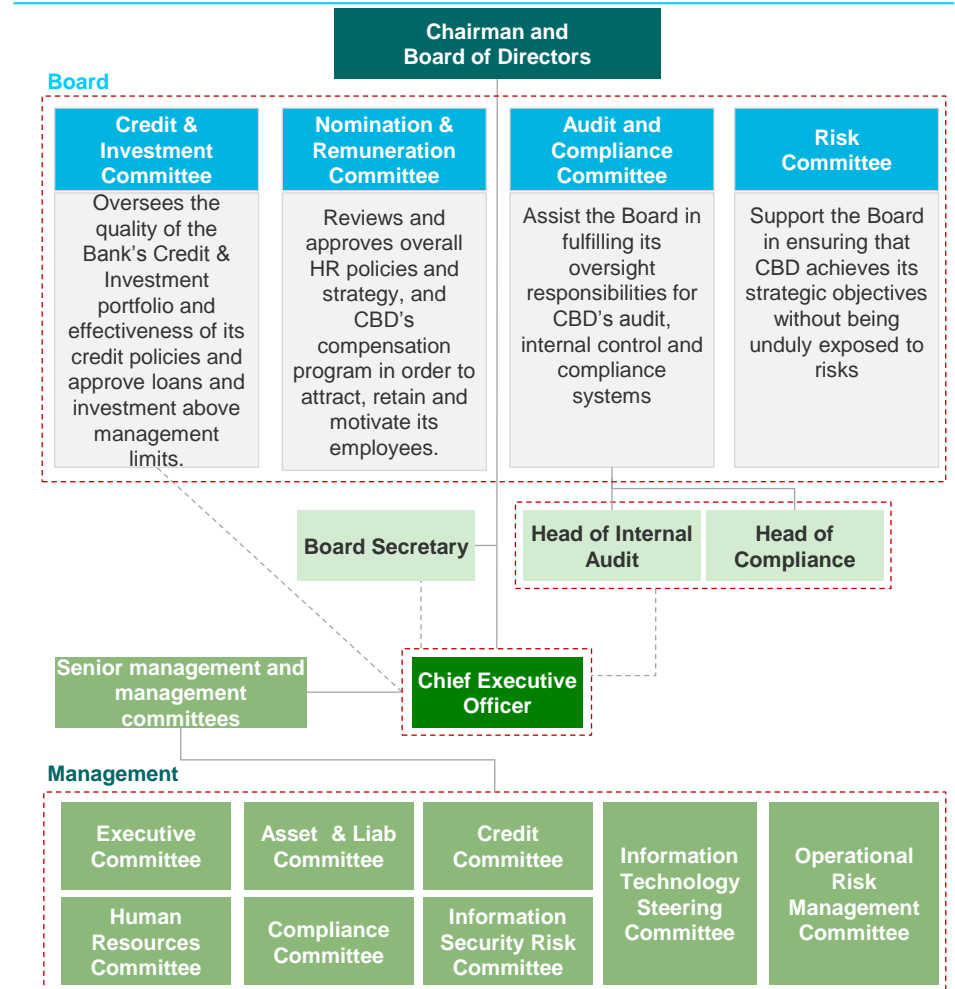
The Board of Directors provides strategic guidance, effective monitoring of management, adequate controls and sets the tone and culture of the Bank to enhance and ensure sustainable shareholder value.

The Board of Directors has a collective responsibility for the Bank, including setting the strategic objectives based on the long term financial interests of the Bank's Shareholders, oversee the implementation of the strategy and achievement of the strategic objectives, define the risk appetite, internal controls, compliance, governance and corporate values. The Board sets the tone on professional standards that promotes integrity for itself, senior management and employees of the Bank.

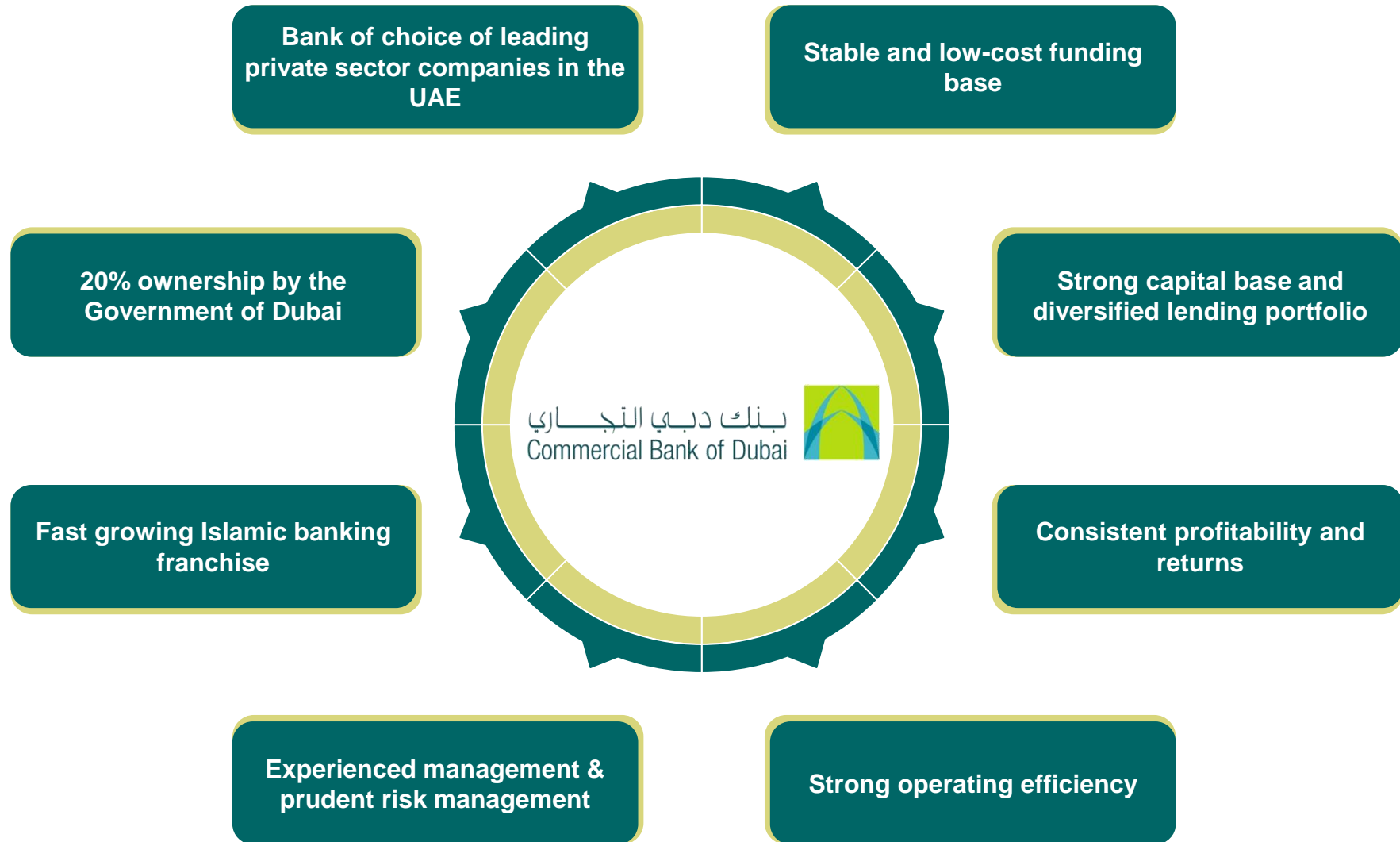
The Directors of the Board, as per the Articles of Association of Commercial Bank of Dubai, are elected by the General Meeting by secret ballot every three years. As at 31st December 2017 the Board comprised of 11 non-executive Members.

The Board of Directors has delegated authority to CBD's executive management to enter into transactions which are consistent with the Bank's risk strategy and policy guidelines.

Organisational Structure



Credit strengths



2017 Operating highlights



- ▶ Operating income of AED 2,642 mln, up 7.3% year-on-year driven by higher net interest income and non-interest income
- ▶ Operating expenses increased by 3.5% to AED 901 mln
- ▶ Operating profit increased by 9.4% to AED 1,742 mln
- ▶ Net impairment allowances for the year were AED 740 mln, 25.7% higher when compared to last year
- ▶ Net profit of AED 1,002 mln is in line with the previous year's net profit.

As at end of December 2017:

- ▶ Total assets up 9.9% to AED 70.4 bln compared to Dec 2016
- ▶ Loans and advances up 12.7% to AED 47.3 bln
- ▶ Customers' deposits up 10.6% to AED 48.4 bln
- ▶ Advances to stable resources ratio (ASRR) at 88.6%
- ▶ Capital adequacy ratio (CAR) at 15.04%
- ▶ Cost-to-income ratio improve to 34.1%
- ▶ Coverage ratio for non-performing loans at 88.7%.

2017 Financial snapshot



Income statement, AED Mln	FY 2017	FY 2016	YoY	Q417	Q317	QoQ	Q416	YoY
Net Interest Income & Islamic Financing Income	1,821	1,725	6%	467	468	0%	477	-2%
Net Fees, Commission and FX Income	684	630	9%	168	183	-8%	172	-2%
Other Operating Income	138	107	28%	20	23	-14%	21	-5%
Total Revenue	2,642	2,462	7%	655	674	-3%	669	-2%
Operating Expenses	901	871	3%	231	221	5%	229	1%
Operating Profit	1,742	1,592	9%	424	453	-6%	441	-4%
Net Impairment Allowances	740	588	26%	87	121	-28%	139	-37%
Net Profit	1,002	1,003	0%	337	332	2%	302	12%

Balance sheet, AED Mln	Dec-17	Dec-16	YoY	Sep-17	QoQ
Total Assets	70,414	64,080	10%	68,978	2%
Net Loans and Advances	47,276	41,963	13%	47,462	0%
Customers' Deposits	48,411	43,774	11%	47,473	2%
Shareholders' Equity	9,081	8,680	5%	8,783	3%

Key ratios, %	Dec-17	Dec-16	YoY (bps)	Regulatory Ratio	Regulatory Limit
Cost-to-income	34.1%	35.4%	(127)		
Net Interest Margin	2.80%	2.97%	(17)		
Loan to Deposit	97.7%	95.9%	184		
Advance to Stable Resources Ratio (ASRR)	88.6%	83.7%	490	R	<= 100%
Eligible Liquid Asset Ratio (ELAR)	14.4%	15.5%	(110)	R	>= 10%
Non Performing Loan (NPL)	6.5%	6.9%	(37)		
Provision Coverage	88.7%	101.6%	(1,287)		
Return on Average Assets	1.5%	1.6%	(10)		
Return on Average Equity	11.7%	12.3%	(60)		
Capital Adequacy	15.0%	15.8%	(71)	R	>= 11.75%
Tier 1 Ratio	13.9%	14.6%	(67)	R	>= 9.75%
CET 1	13.9%	14.6%	(67)	R	>= 8.25%

Overview of business segments



- ▶ CBD categorizes its business into five main business segments: Corporate Banking, Commercial Banking, Business Banking, Personal Banking and Treasury & Investments

Corporate Banking: Provides a range of credit and non-credit banking products and services to large corporate clients (including government related entities). Specializes in providing payment and treasury solutions apart from its core competencies in lending, specifically in trade finance and in short and medium term funding for working capital and financing of fixed assets, respectively.

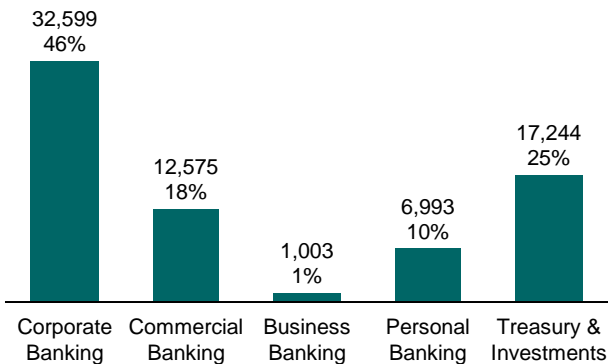
Commercial Banking: Provides overdrafts, loans, working capital finance, trade finance & deposit products to commercial (mid-sized) clients with annual sales between AED 100 mln to AED 750 mln.

Business Banking: Offers small businesses with sales turnover up to AED 100 mln a broad portfolio of banking products and services including loans, working capital financing, trade finance and deposits products.

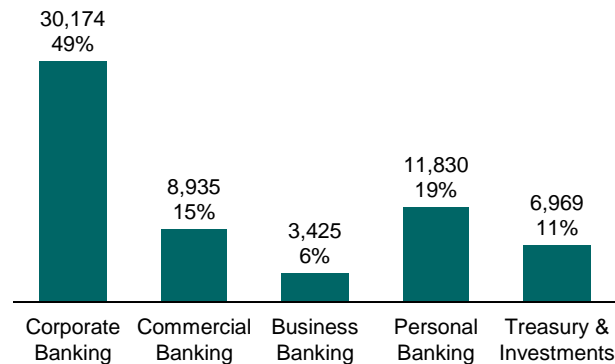
Personal Banking: Offers a range of banking products and services including current accounts, easy access saving accounts, fixed rate deposit accounts, credit cards, personal loans, overdraft facilities, vehicle finance, mortgage products, loans and other credit facilities to high net-worth (Al Dana), mid-tier clients (affluent) and modest income group (direct).

Treasury & Investments: Services corporate and commercial clients, offering hedging and risk management solutions and wholesale investment products in foreign exchange, interest rates and commodities.

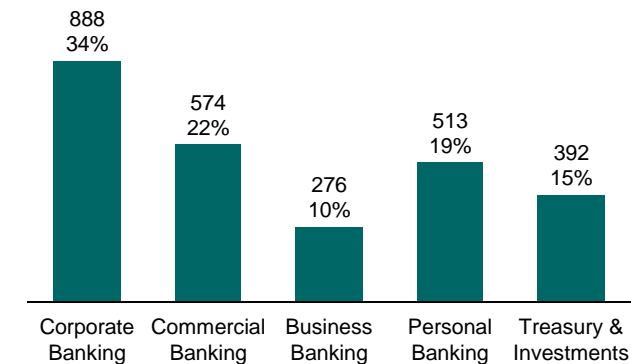
Total assets



Total liabilities



Total income



Segment performance (1/3)



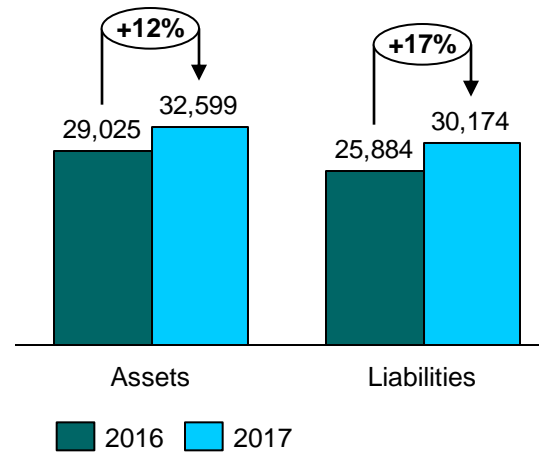
Corporate Banking

- ▶ 12% increase in assets registered by Corporate banking to reach AED 32.6 bln as at 31st Dec 2017.
- ▶ Liabilities increased by 17% to reach AED 30.2 bln.
- ▶ Total revenue decreased by 4% from AED 920 mln in 2016 to AED 888 mln in 2017.
 - ▶ NII decreased by 9%, while NFI increased by 20%.

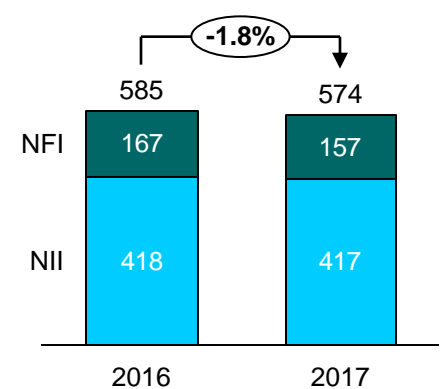
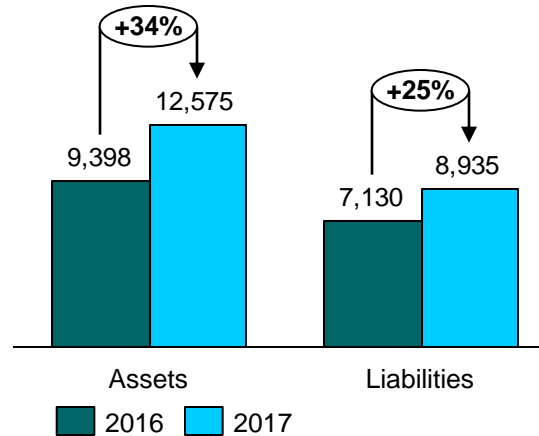
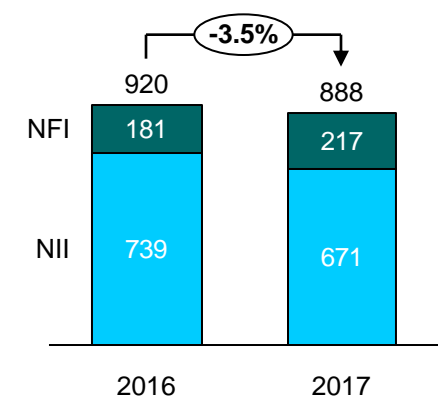
Commercial Banking

- ▶ Commercial banking assets increased by 34% to reach AED 12.6 bln at end of 2017 in comparison with AED 9.4 bln as at end of 2016.
- ▶ Liabilities increased by 25% over Dec-2016 to reach AED 8.9 bln.
- ▶ Total revenue decreased by 2% from AED 585 mln at end of 2016 to AED 574 mln at end of 2017.

Balance Sheet Trends AED mln



Revenue Trends AED mln



Segment performance (2/3)



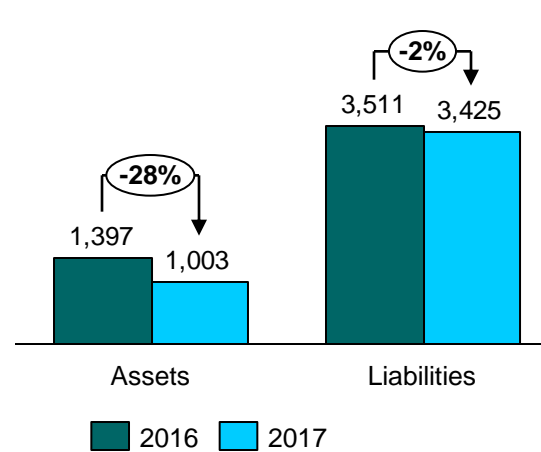
Business Banking

- ▶ Business banking assets decreased by 28% from AED 1.4 bln as at end of 2016 to reach AED 1 bln as at end of 2017.
- ▶ Liabilities decreased by 2% to reach AED 3.4 bln as at end of 2017.
- ▶ Total revenue was flat at AED 276 mln as at end of 2017:
 - ▶ NII decreased by 1%.
 - ▶ NFI increased by 2%.

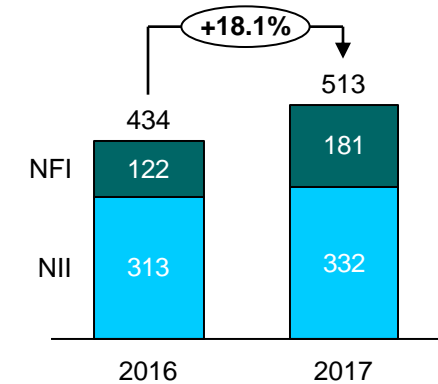
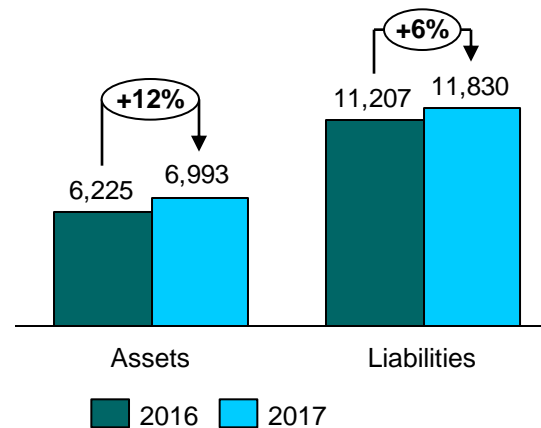
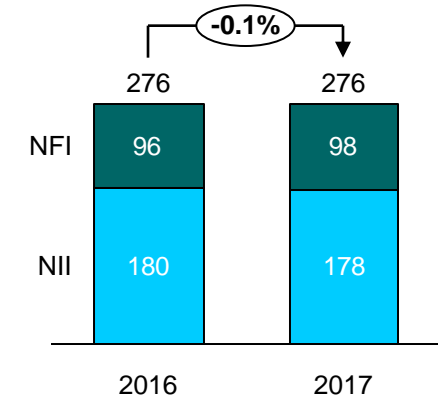
Personal Banking

- ▶ Personal banking assets increased by 12% from AED 6.2 bln as at end of 2016 to AED 7 bln as at end of 2017.
- ▶ Liabilities increased by 6% to reach AED 11.8 bln.
- ▶ Total revenue increased by 18% from AED 434 mln in 2016 to AED 513 mln in 2017:
 - ▶ NII increased by 6%.
 - ▶ NFI increased by 48%.

Balance Sheet Trends AED mln



Revenue Trends AED mln



Segment performance (3/3)

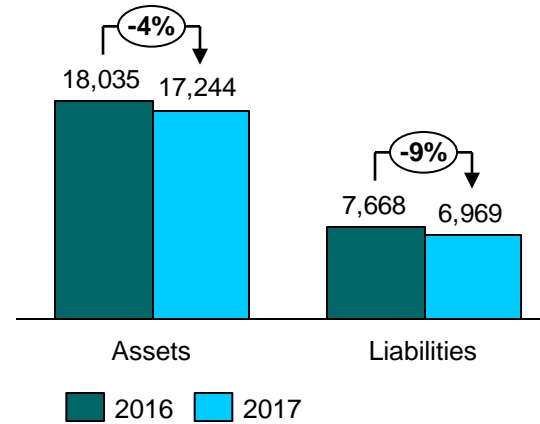


Treasury & Investments

- ▶ Treasury assets decreased by 4% to reach AED 17 bln as at end of 2017.
- ▶ Total treasury revenues increased by 58% from AED 247 mln at end of 2016 to AED 392 mln at end of 2017:
 - ▶ NII increased by 193%.
 - ▶ NFI decreased by 1%.

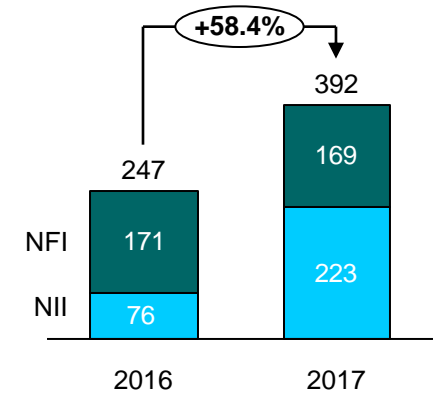
Balance Sheet Trends

AED mln



Revenue Trends

AED mln

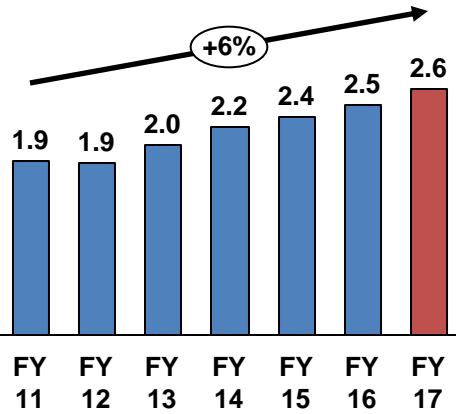


CBD Balance sheet and Profit growth over the years

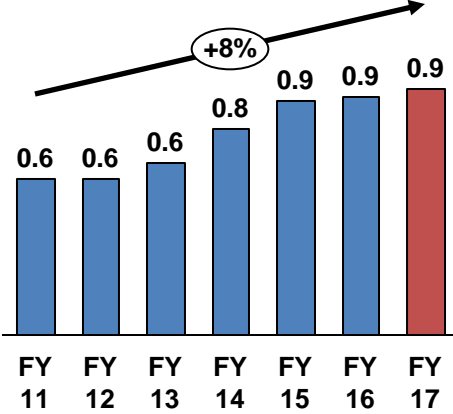


Revenues and Costs (AED billion)

Revenues

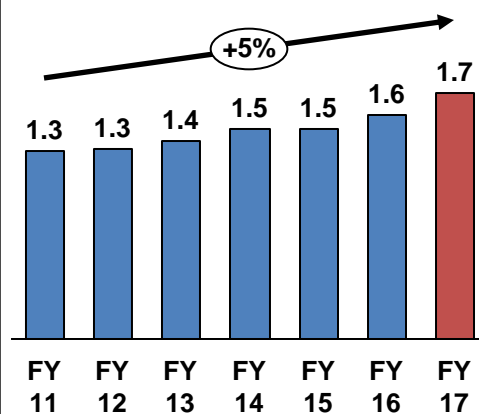


Costs

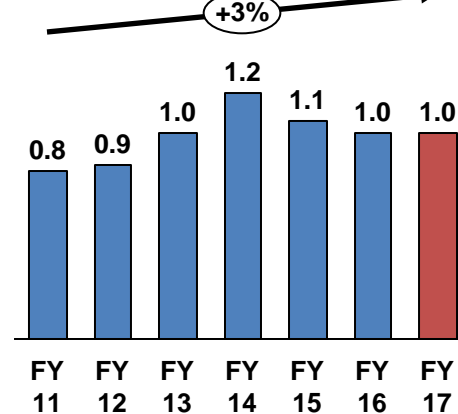


Profits (AED billion)

Operating Profits

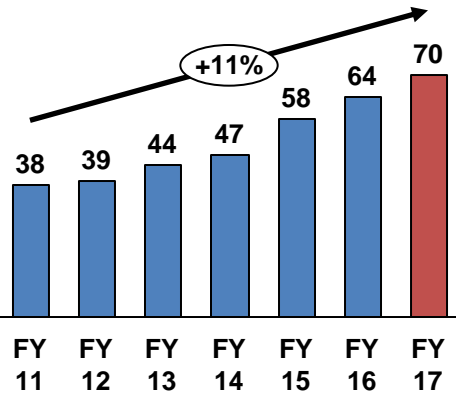


Net Profits

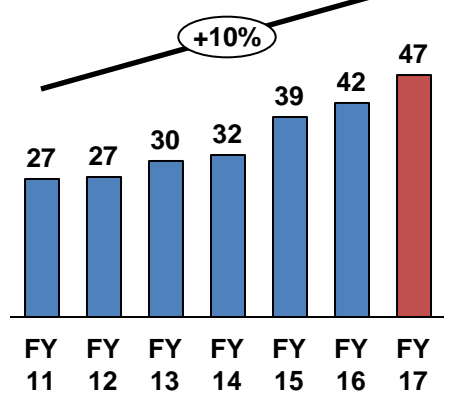


Assets and Loans (AED billion)

Assets

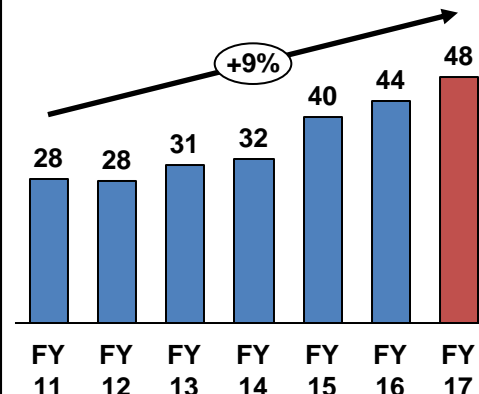


Net Loans

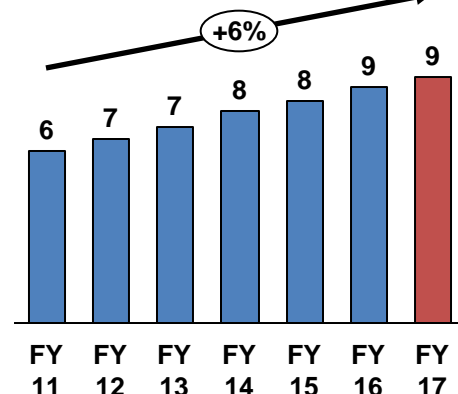


Deposits and Equity (AED billion)

Deposits



Equity

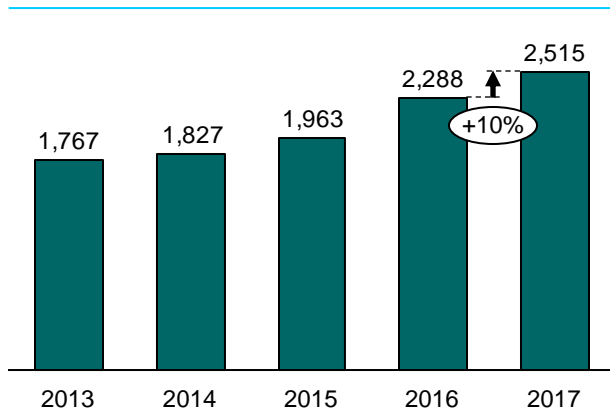


Net interest income

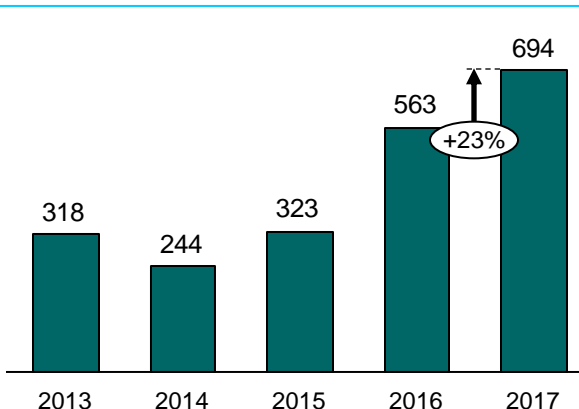


▶ Net Interest income increased by 6% over 2016

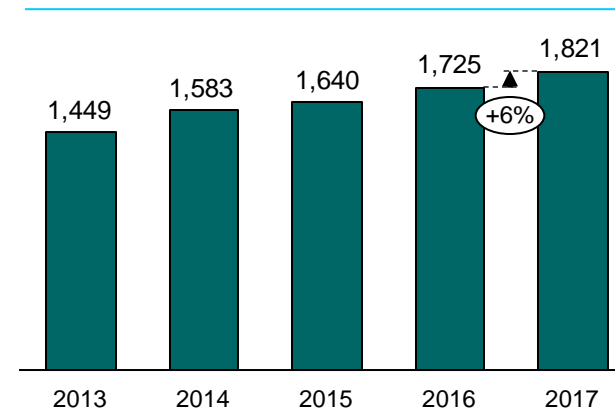
Interest income, AED mln



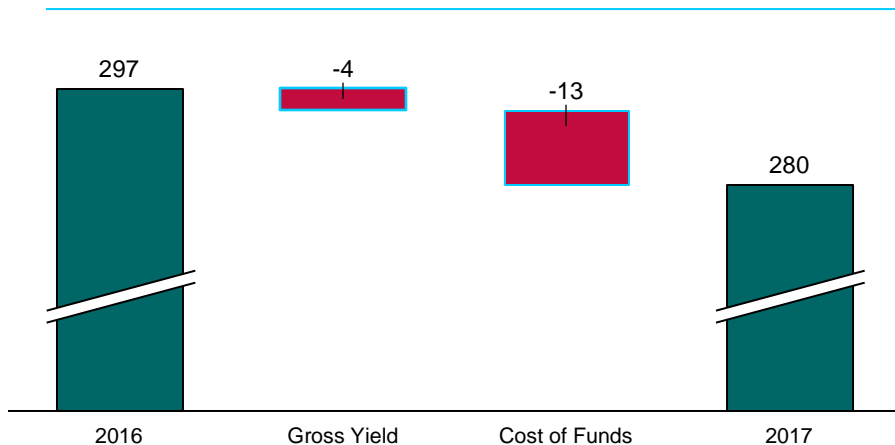
Interest expense, AED mln



Net interest income, AED mln



Movement in Net Interest Margin, b.ps



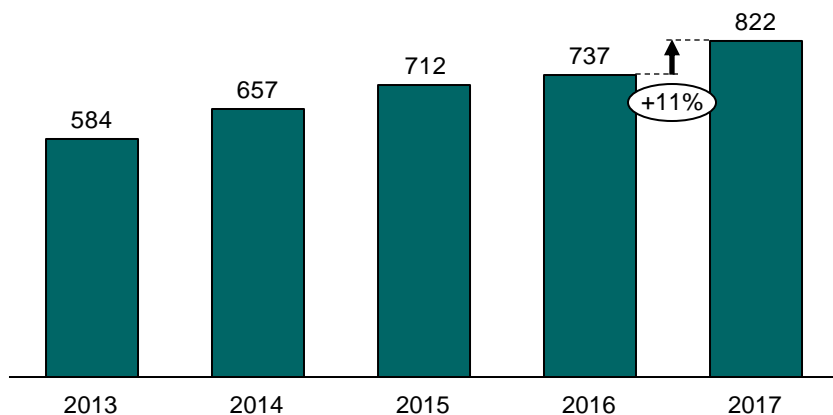
Key highlights

- ▶ Net interest income increased by AED 96 mln as higher interest income was partially offset by higher interest expense
- ▶ Interest income increased by AED 227 mln due to:
 - ▶ Higher average performing loans and fixed income investments
 - ▶ Increase in yield on loans
- ▶ Interest expense increased by AED 131 mln due to:
 - ▶ Increase in average volume of time deposits
 - ▶ Increase in cost of deposits

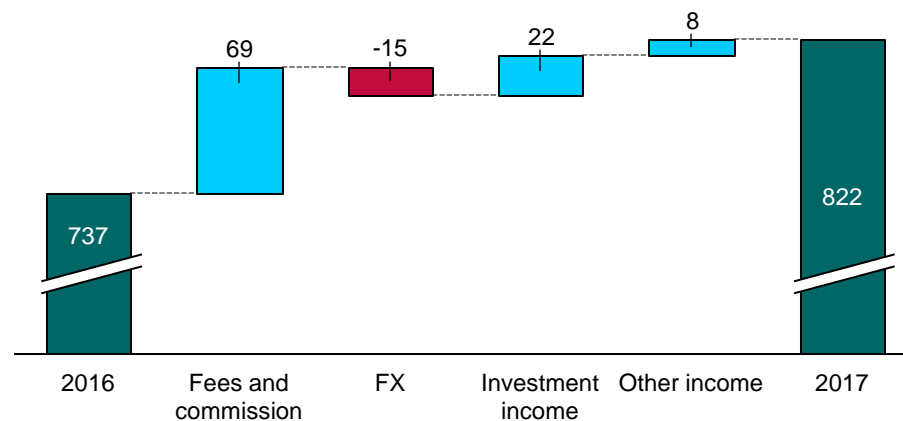
Non interest income



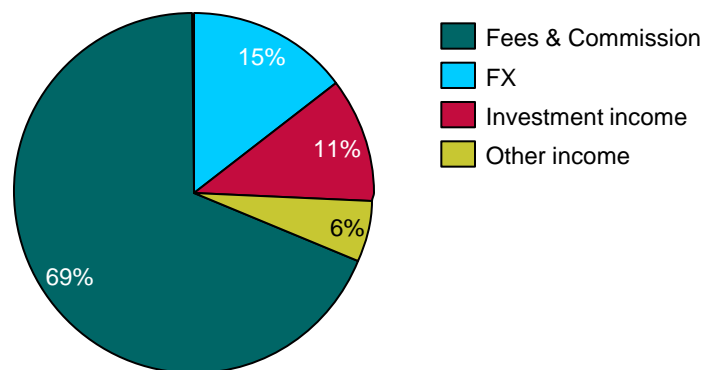
Non interest income, AED mln



Movement in Non interest income, AED mln



Components of Non interest income, %



Key highlights

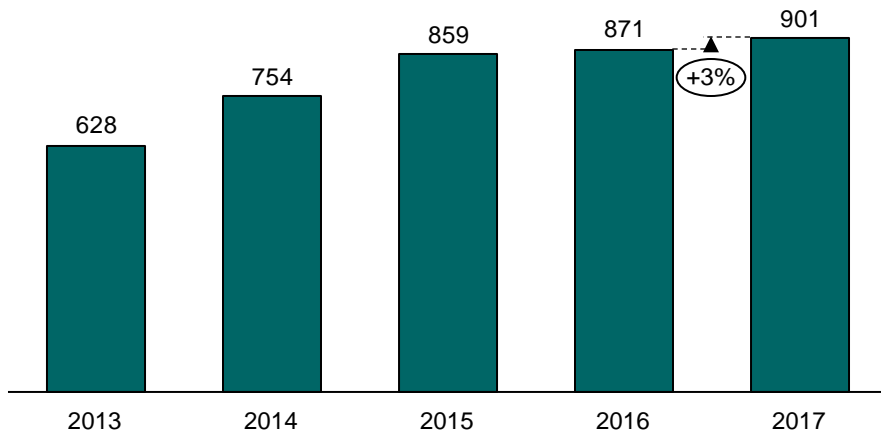
- ▶ Non interest income increased by 11% to reach AED 822 mln.
- ▶ Fees and commission increased by 14% as compared to 2016 supported by higher fee income in lending activities, credit card income and higher trade finance and other business volumes.
- ▶ FX income decreased by 11% mainly on revaluation of forward positions.
- ▶ Investment income increased by 32% owing to one off dividend income.
- ▶ Other income increased by 22%.

Profitability ratios

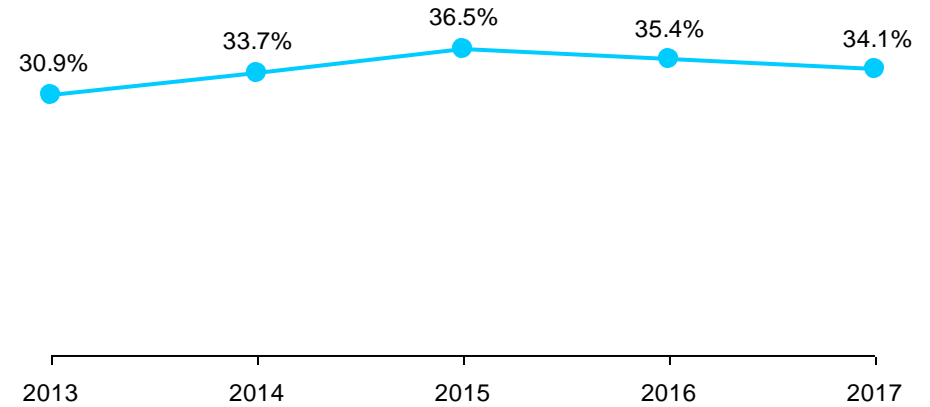


▶ Total operating expenses were 3% higher when compared to 2016; efficiency ratio improved to 34.1%

Operating expense, AED mln

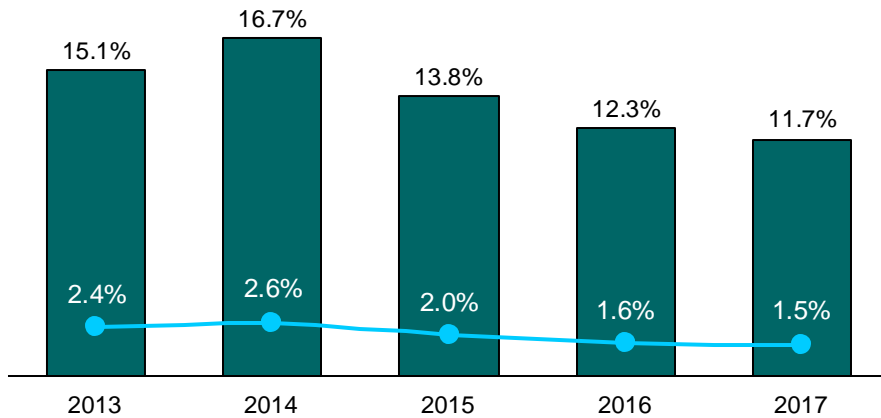


Cost to income ratio, %

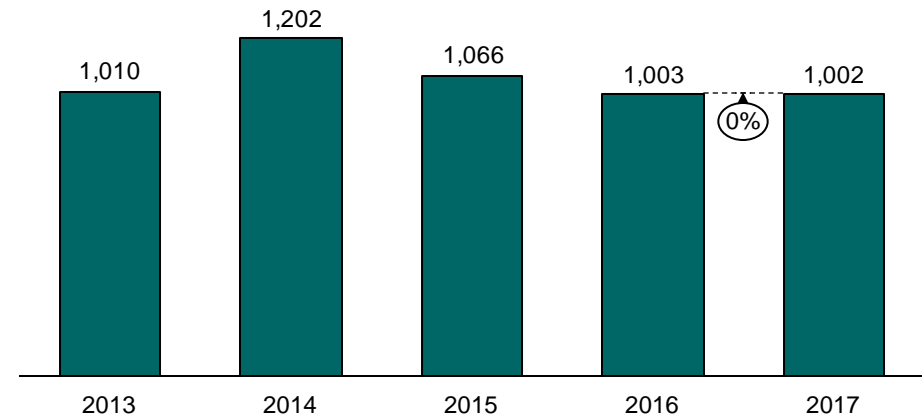


Return on Assets and Return on Equity

Return on Average Assets (Line) Return on Average Equity (Bar)



Net Profit, AED mln

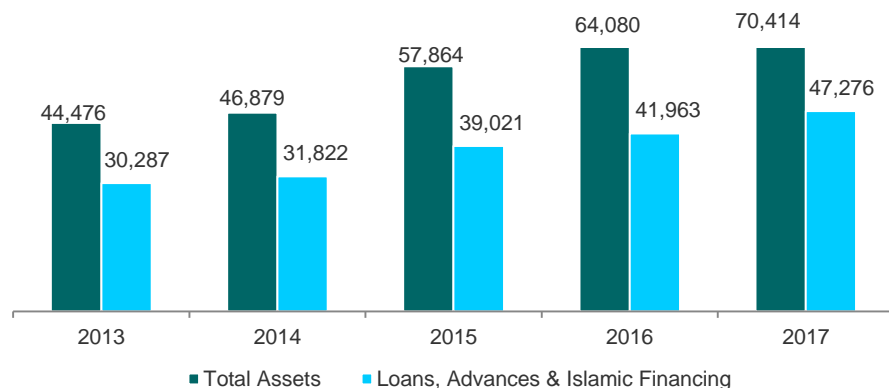


Balance sheet analysis



► CBD's loan portfolio increased by 13% over 2016 with focused growth in selected sectors

Assets and Loans, AED mln

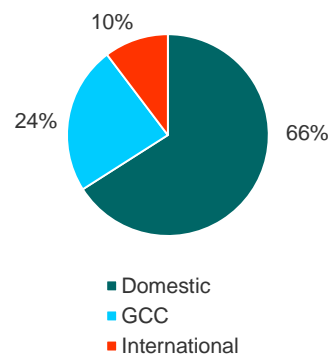


Breakdown of Gross Loans, Advances & Islamic Financing

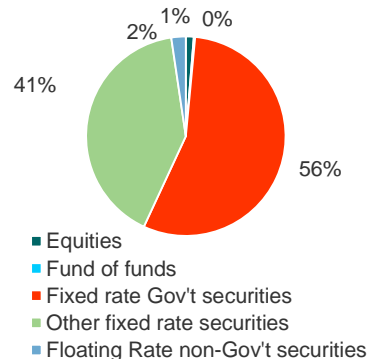
AED mln	2017	2016	Δ % 2017 / 2016
Manufacturing	3,063	2,483	23%
Construction	2,077	2,288	-9%
Real estate	16,258	14,196	15%
Trade	4,959	4,937	0%
Transportation and storage	1,953	2,554	-24%
Services	3,710	3,551	4%
Hospitality	2,930	1,673	75%
Financial and Insurance activities	4,669	3,801	23%
Government and public sector entities	135	40	239%
Personal-mortgage	2,628	2,225	18%
Personal-schematic	4,545	3,456	31%
Individual loans for business	2,283	2,866	-20%
Others	977	1,044	-6%

Investment securities portfolio (AED 7 bln as at end of 2017)

By Geography



By Type



Key highlights

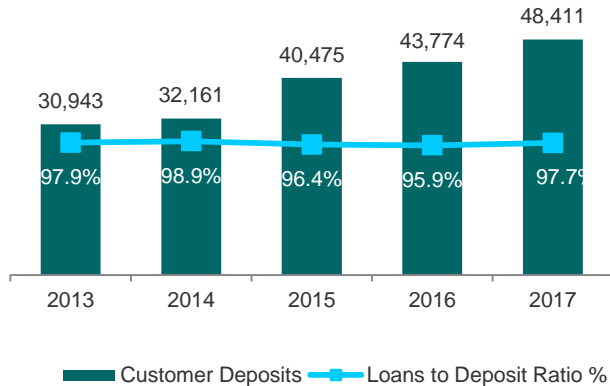
- Total assets increased by 10% (6.3bln) compared to 2016.
- The increase in assets is attributed primarily to increase in loans and advances and customers' acceptances.
- Loans and advances of AED 47.3 bln as at end of 2017 registered an increase of 13% (AED 5.3 bln) compared to 2016.

Funding sources and liquidity

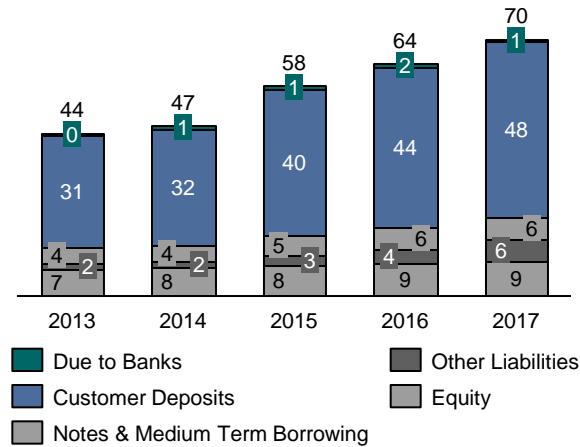


► CBD grew its deposit base to maintain liquidity ratios in tight market conditions

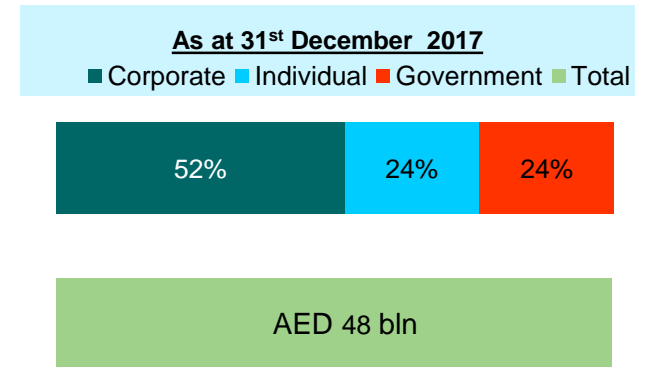
Steady growth in deposit base, AED mln



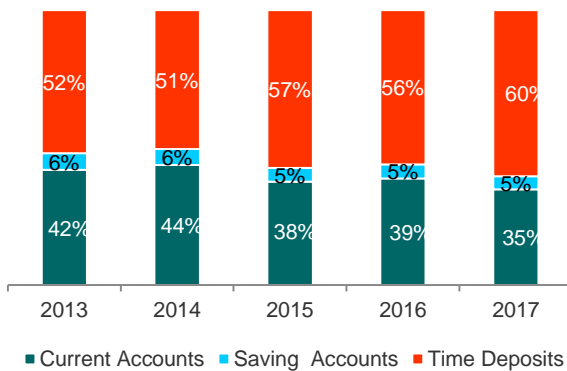
Overview of funding sources, AED bln



Breakdown of Customers' deposits, %



Breakdown of Customers' deposits by type, %



Medium term funding

	AED mln	Maturity
EMTN (2013)	1,835	May-18
3 Year Syndicated Loan	1,645	Jun-19
EMTN (2015)	1,465	Nov-20
REPO	592	Jun-21
REPO	551	Jul-22

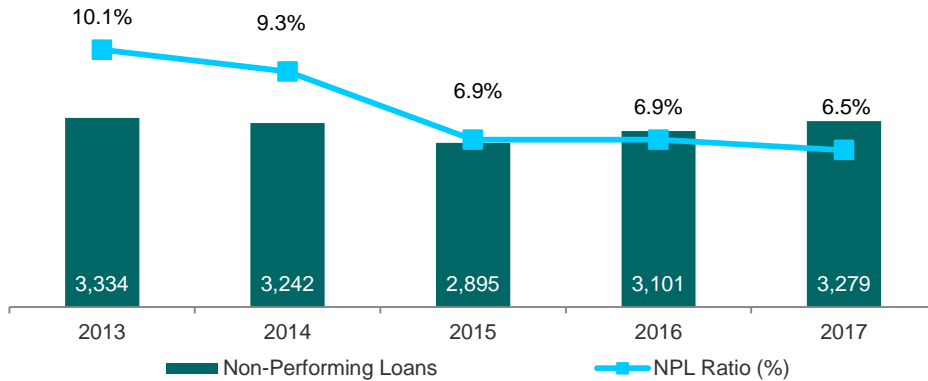
Key highlights

- Customers' deposits constitute 69% of the Bank's funding sources as at end of 2017.
- Corporate customer deposits constitute the majority of the Bank's deposits, accounting for 51% of total deposits.
- Customers' deposits increased by 11% to AED 48 bln compared to 2016.
- CASA deposits were flat when compared to 2016, constituting 40% of total deposits as at end of 2017, compared to 44% as at last year end.
- CBD strives to maintain a loans to deposits ratio below 100%.

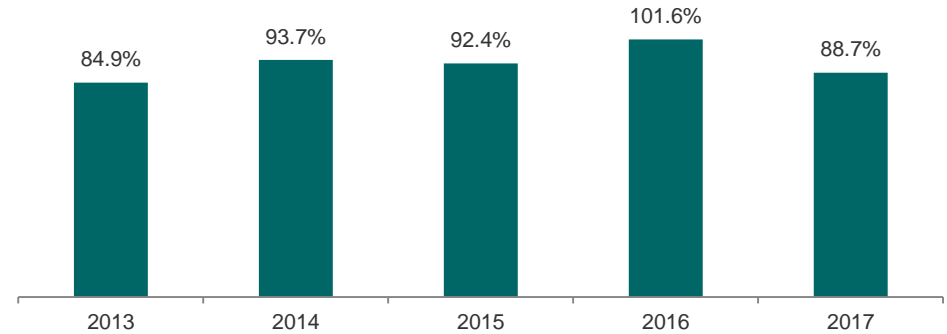


▶ Asset quality improved during the year with Non Performing Loans ratio dropping to 6.5%

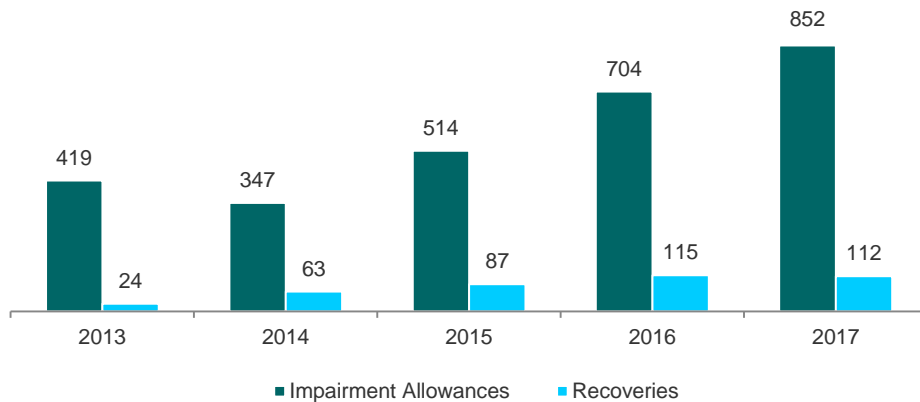
Marginally better asset quality, AED mln



Loan loss coverage ratio, %



Impairment allowances & Recoveries, AED mln



Key highlights

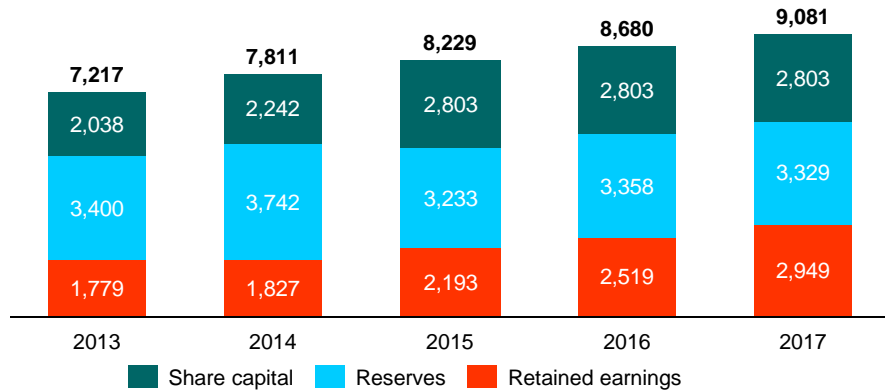
- ▶ Overall asset quality improved marginally as NPL ratio declined to 6.5%.
- ▶ Additional net impairment provisions of AED 740 mln were booked during 2017.
- ▶ General provisions of AED 58 mln were booked during 2017 reflecting the growth of the balance sheet during the period.
- ▶ NPL coverage as at end of December 2017 stood at 88.7%.

Overview of capitalisation

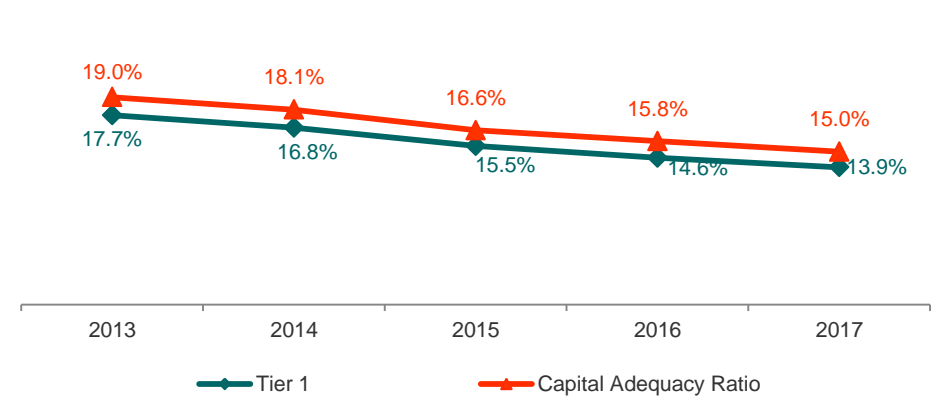


► Capital adequacy remains well above regulatory limits

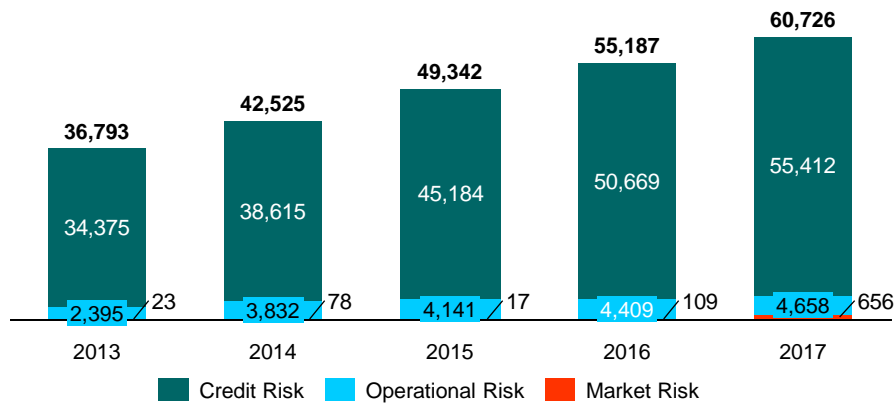
Composition of equity¹, AED mln



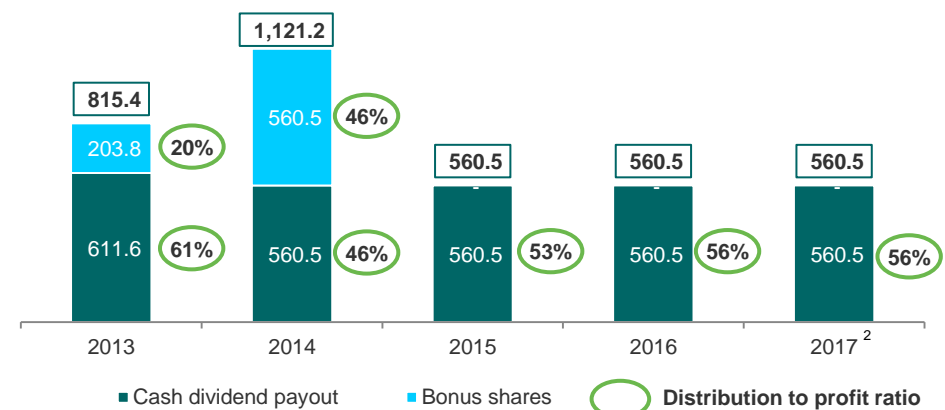
Overview of capitalisation, %



Risk weighted assets, AED mln



Consistent Dividend payments, AED mln



¹ Equity attributable to equity holders of the parent

² Subject to approval by the UAE Central Bank and the Shareholders at the Annual General Meeting



Banker Middle East Awards



- The 'Best Cash Management' Bank in UAE

Dubai Trade Awards



- Awarded as a key strategic banking partner

Service Olympian Awards



- Overall best mobile app
- Best live chat performance

yallacompare Banking Awards



- Digital bank of the year

WOW Awards and Conventions



- Silver Medal for Best Launch Event under the category of Experimental Marketing

Presidential Affairs Ministry



- One of the banks which waived defaulted loans of 1930 UAE nationals on the occasion of the UAE National Day

Ministry of Climate Change and Environment



- Commitment to realizing sustainable financing schemes at the 1st plenary meeting for the Dubai Declaration Signatories

Corporate Social Responsibility



2 0 1 8



During the year, CBD participated and volunteered in a number of activities that demonstrate its commitment to its Corporate Social Responsibilities:

- Sponsored Dubai Tour 2018 and is honored to be participating as the Blue Jersey Sponsor.
- Sponsored the Annual Seminar for the Institute of Chartered Accountants of India (ICAI) Abu Dhabi Chapter, for the sixth year in a row.
- Participated in Humanitarian work day during Ramadan 2017, encouraging the Bank's staff to participate in volunteering activities.
- Volunteered at Al Noor Training Center for Persons with Disabilities.
- Took a part in the 19th National Career Exhibition at the Expo Center Sharjah.
- Announced the launch of its new management trainee program "Tomoo7" during the participation as the financial sponsor of "The UAE Career Fair 2017".

The four elements of CBD's CSR framework :

Governance and Transparency

The Bank has established and adopted policies and procedures for governance, risk management, professional ethics and code of conduct, compliance and AML, security and data protection, consumer protection and product responsibility etc.

Employees

The Bank proactively implements the Emiratization initiative to recruit, train and develop as well as retain Emirati staff at all levels. The Bank also proactively seeks and addresses employee concerns through various channels, including the Employee Engagement Survey, imparts training and nurtures career development for all employees, ensures health and safety of all stakeholders in all its premises, and has extended various benefits and measures to boost staff welfare etc.

Society and Culture

The Bank promotes awareness of Social Accountability amongst its partners and suppliers, extends philanthropy generously for the needy, supports and participates in creating awareness of issues concerning health, promotes education and sports among youth, and supports and celebrates the local UAE culture etc.

Environment and Sustainability

The Bank supports and participates in creating awareness of environmental issues, has inducted CSR into its core business i.e. lending, by extending credit facilities to green projects and has implemented internal measures to conserve resources by recycling, reducing, reusing etc.

Events / achievements during the year of 2017



Inaugurated a new branch in City Walk



Awarded by Presidential Affairs Ministry



Awarded for Commitment to Sustainability



Sponsored Dubai Tour 2018



Flag day celebrations



CBD and RKM group Cash Management partnership



Recognized at the Bankers Middle East Awards



Partnered with the Federal Authority for Government Human Resources



Dubai Trade Strategic Partners Appreciation Ceremony



Thalassemia Society visit



Partnered with University College of Ajman for cash management



Walk in day to encourage UAE nationals to join the banking sector



