

COMMERCIAL BANK OF DUBAI

INVESTOR PRESENTATION

March 2017

بنك دبي التجاري
Commercial Bank of Dubai



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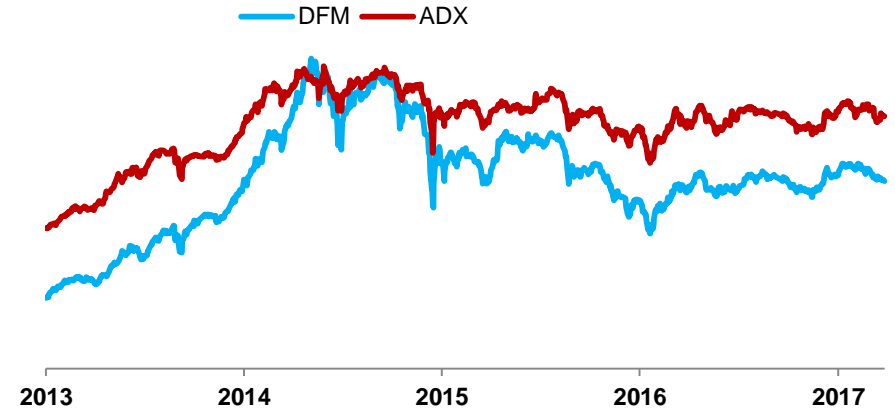
Overview of the United Arab Emirates



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 95.26 bln)¹ and a 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 them at USD 792 bln.
- ▶ For instance, and 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-seeing policy of economic diversification has ensured that non-oil sectors now account for approximately 65% of the gross domestic product, with the oil sector comprising the remaining portion.

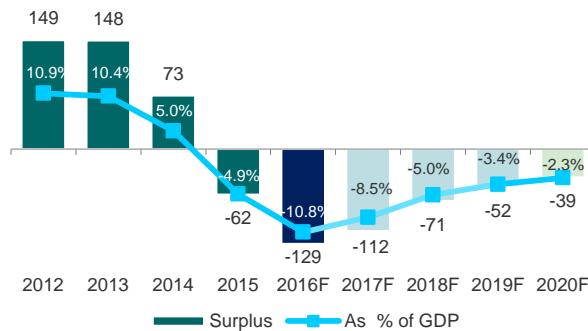
UAE Stock Market



Source: Abu Dhabi financial market, Dubai financial market

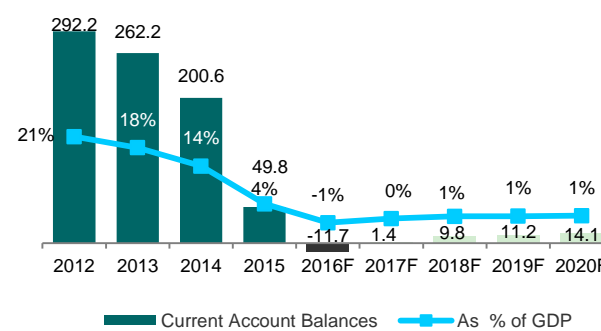
Source: ¹International Monetary Fund, UAE Interact; ²OPEC

Limited Fiscal Deficit to be Posted (AED bln)



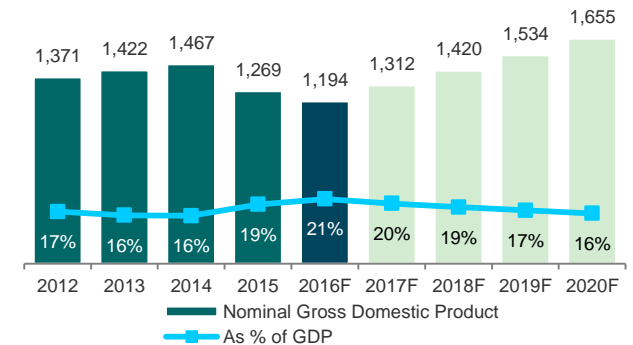
Source: International Monetary Fund, April 2016

Positive Current Account Balances (AED bln)



Source: International Monetary Fund, April 2016

UAE GDP and Public Debt (AED bln)



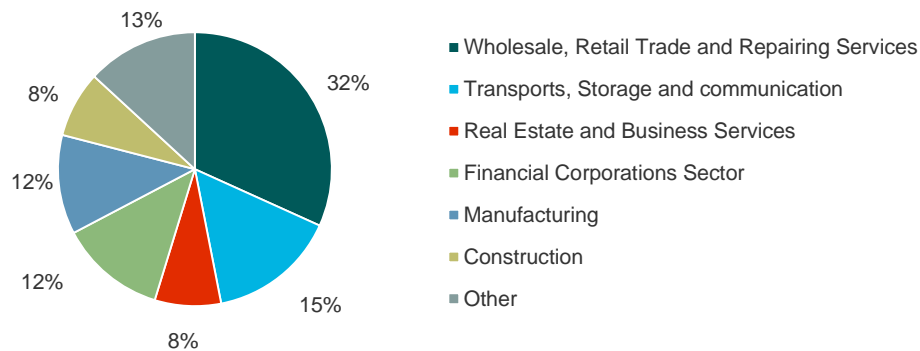
Source: International Monetary Fund, April 2016



Snapshot of Dubai

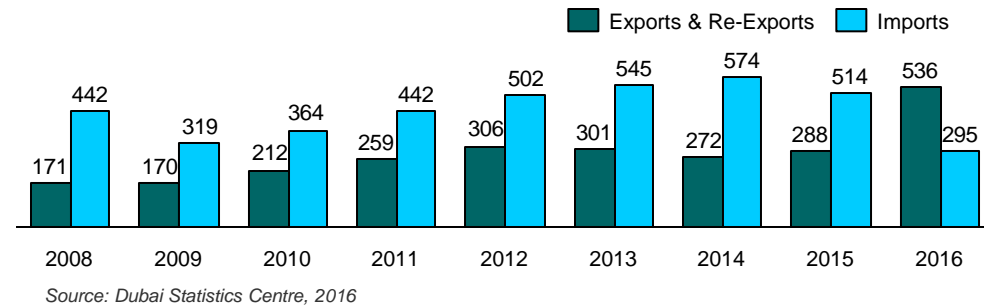
- ▶ The Emirate of Dubai is the second largest Emirate in the UAE after the Emirate of Abu Dhabi. Dubai is situated on the west coast of the UAE in the south-western part of the Arabian Gulf.
- ▶ Reflecting the Emirate's strategic geographic location, rising levels of international trade and the Government's 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)

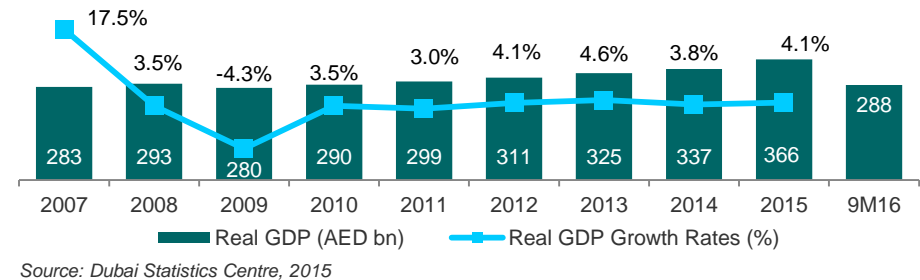


Source: Dubai Statistics Centre

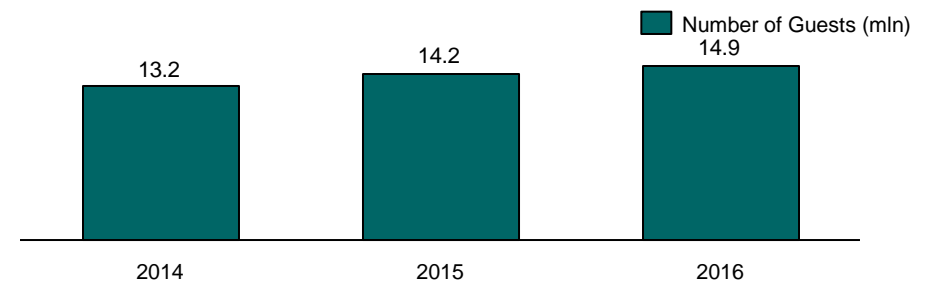
Foreign Trade (AED bln)



Growth in Economy



Tourism Remains Robust



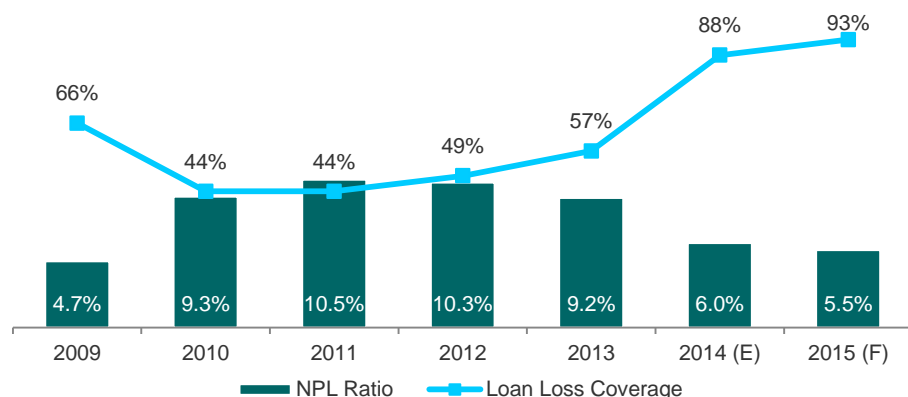
Overview of UAE Banking Sector



Snapshot of the UAE Banking Industry

- ▶ The UAE banking industry, which is the largest banking industry in the GCC, comprises 49 banks, 23 of which are domestically-incorporated banks while the remaining are 26 foreign banks.
- ▶ The industry is regulated by the UAE Central Bank, which was established in 1980 and is considered the lender of last resort. The UAE Central Bank has a strong track record of providing systemic support to the banking industry, as and when needed.
- ▶ In February 2017, total Loans and Advances increased by 5.1% over 2016, while deposits increased by 6.5%. Overall Loan to Deposit Ratio stood at 100.7% as of February 2017.

Improving Industry Asset Quality



²Source: Moody's Financial Institutions: Dubai World's Second Debt Restructuring is a Credit Positive for the UAE Banking System

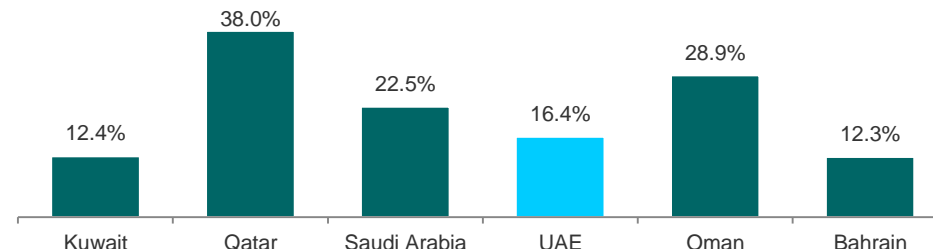
Key Industry Indicators (AED bln)

	2012	2013	2014	2015	2016	Feb-2017
Total Assets	1,877	2,124	2,305	2,478	2,611	2,626
Deposits	1,168	1,279	1,421	1,472	1,563	1,581
Loans & Advances	1,185	1,276	1,378	1,485	1,574	1,586
Specific Provision	68	78	72	73	79	80
General Provision	18	19	24	27	29	29
Loan to Deposit (%)	101.4%	99.7%	97.0%	100.9%	100.7%	100.3%
CAR (%)	21.0%	19.3%	18.2%	18.3%	19.0%	19.0*
Tier 1 Ratio (%)	17.6%	16.9%	16.2%	16.6%	17.3%	17.3*

Source: UAE Central Bank
* December 2016

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 than the others



¹Source: Moody's Financial Institutions GCC Banks: Oman and Bahrain Most Vulnerable to Lower Oil Prices

CBD Profile & 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 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, Personal Banking and Treasury & Investments. As of quarter ended 31 March 2017, the assets of the Corporate Banking segment and Commercial Banking segment together accounted for approximately AED 40 bln, or 60% of its total assets.
- CBD has Launched full fledged Islamic Banking, "Attijari Al Islami", on September 18, 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	Sep-16
FitchRatings	A-	Stable	Jul-16
CAPITAL INTELLIGENCE	A-	Stable	Jun-16

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%

Arab Orient Insurance Co. 8.84%

Abdulla Hamad Al Futtaim 6.95%

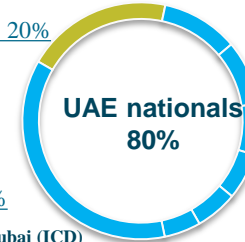
Ghobash Trading & Inv. 6.37%

General public 36.58%

Abdul Wahed Al Rostamani 5.75%

Al Majid Investments 5%

*Investment Corporation of Dubai (ICD)



Management Team



Dr. Bernd van Linder
Chief Executive Officer



Mr. Thomas Pereira
Chief Financial Officer



Mr. Alain Renaud
General Manager – Corporate, Commercial and Investment Banking Group



Mr. Murray Sims
General Manager – Personal Banking Group



Mr. Fahad Al Muheiri
General Manager – Attijari Al Islami



Mr. Walter Lironi
Chief Transformation Officer



Mr. Gareth Powell
Chief Human Resource Officer



Mr. Asem Fikree
Head of Information Technology and Operations



Board of Directors

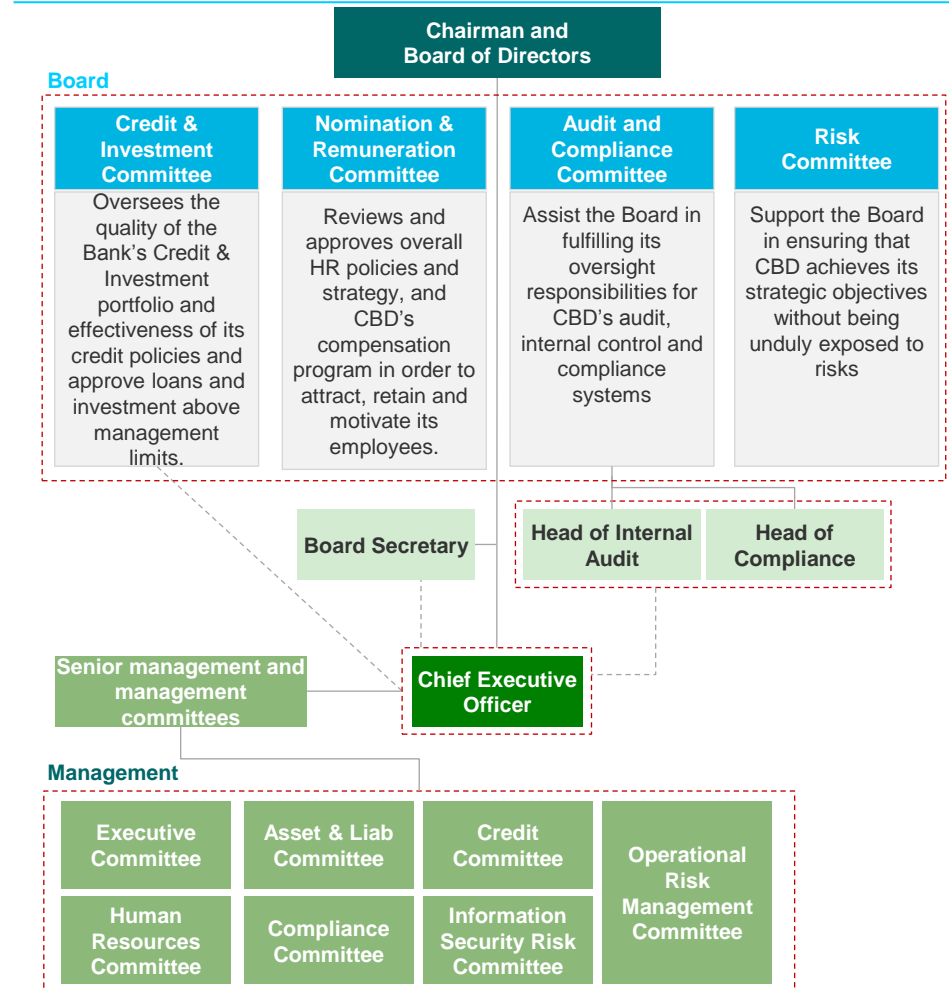
The Board of Directors provides strategic guidance, effective monitoring of management, adequate controls and sets the tone and culture of the Bank to enhance and ensure sustainable shareholder value.

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 2016 the Board comprised of 11 Independent Non - Executive Members. The Board of Directors have a collective responsibility for the stewardship of the Bank in setting strategic objectives and ensuring that management maintains systems of risk management and internal controls that provide assurance of effective and efficient operations and compliance with all the applicable laws and regulations.

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



Q1-2017 Highlights



- ▶ Total assets up 4.2% to AED 66.8 bln compared to Dec 2016
- ▶ Loans and advances up 4.9% to AED 44.0 bln
- ▶ Customers' deposits up 4.9% to AED 45.9 bln
- ▶ Total revenue up 9% to AED 628 mln over Q1-2016
- ▶ Operating expenses increased by 8.0% to AED 225 mln
- ▶ Operating profit up 9.5% to AED 403 mln
- ▶ Net impairment allowances increased by 90.8% to AED 243 mln
- ▶ Net profit lower by 33.5% to AED 160 mln
- ▶ Stable liquidity (Loan to Deposit Ratio at 95.8%) and a stable Capital Adequacy position (CAR at 15.2%)
- ▶ Non Performing Loans Ratio increased slightly to 7.1% while NPL coverage ratio was stable at 101.2%

2017 Financial Results



Income Statement (AED Mln)	Q1-17	Q1-16	YoY	Q4-16	
Net Interest Income & Islamic Financing Income	430	407	6%	477	
Net Fees, Commission and FX Income	177	146	21%	172	
Other Operating Income	21	24	-11%	21	
Total Revenue	628	576	9%	669	
Operating Expenses	225	208	8%	229	
Operating Profit	403	368	9%	441	
Net Impairment Allowances	243	127	91%	139	
Net Profit	160	241	-34%	302	
Balance Sheet (AED Mln)	Mar-17	Mar-16	YoY	Dec-16	QoQ
Total Assets	66,776	59,227	13%	64,080	4%
Net Loans and Advances	44,006	38,753	14%	41,963	5%
Customers' Deposits	45,929	41,116	12%	43,774	5%
Shareholders' Equity	8,302	7,914	5%	8,680	-4%
Key Ratios (%)	Mar-17	Mar-16	YoY (bps)	Regulatory Ratio	Regulatory Limit
Cost to Income	35.8%	36.1%	(31)		
Net Interest Margin	2.76%	2.83%	(7)		
Loan to Deposit	95.8%	94.3%	156		
Advance to Stable Resources Ratio (ASRR)	84.8%	81.0%	380	R	<= 100%
Liquidity Coverage Ratio (LCR)	129.1%	141.2%	(1,210)	R	>= 100%
Net Stable Funding to Resources (NSFR)	107.9%	90.1%	1,780	R	>= 100%
Eligible Liquid Asset Ratio (ELAR)	15.0%	13.3%	170	R	>= 10%
Non Performing Loan (NPL)	7.1%	7.5%	(40)		
Provision Coverage	101.2%	90.6%	1,060		
Return on Average Assets	1.0%	1.6%	(60)		
Return on Average Equity	7.8%	12.4%	(460)		
Capital Adequacy	15.2%	16.8%	(160)	R	>= 10.5%
Tier 1 Ratio	14.2%	15.7%	(150)	R	>= 8.5%
CET 1	14.2%	15.7%	(150)	R	>= 7%

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). Focuses on 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.

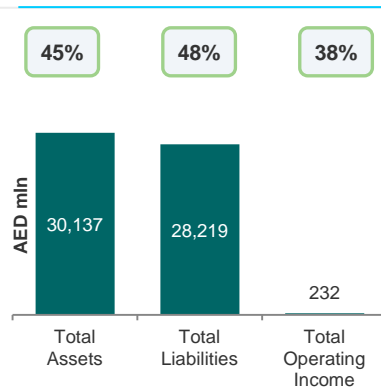
Commercial Banking: Provides overdrafts, loans working capital finance, trade finance & deposit products to commercial (mid-sized) clients with annual sales between AED 100 mln to AED 750 mln.

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

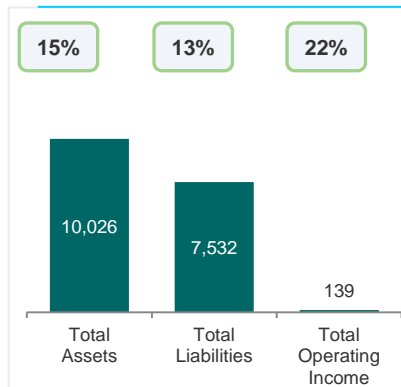
Personal Banking: Offers a range of banking products and services including current accounts, easy access saving accounts, fixed rate deposit accounts, personal loans, overdraft facilities, vehicle finance, mortgage products, loans and other credit facilities to business (small) clients, high net-worth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

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

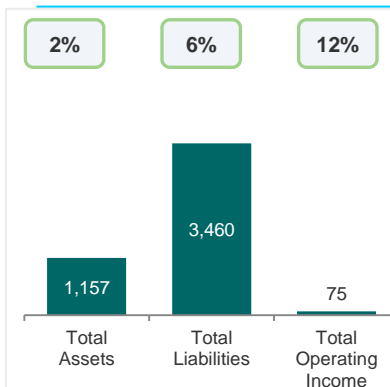
Corporate Banking



Commercial Banking



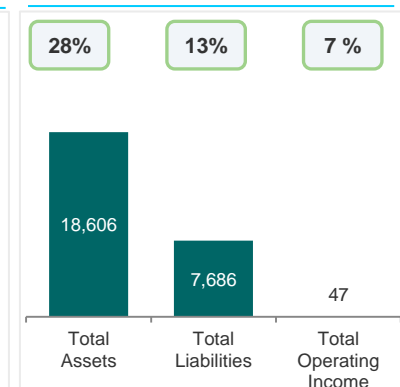
Business Banking



Personal Banking



Treasury & Investments



■ % of Total

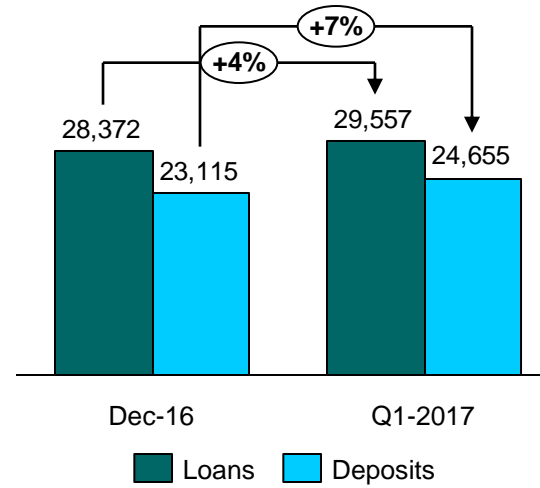
Divisional Performance (1/3)



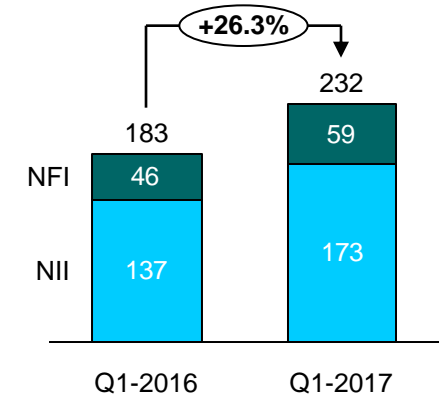
Corporate Banking

- ▶ 4% increase in loans registered by Corporate banking to reach AED 29.6 bln as at 31st March 2017.
- ▶ Deposits increased to reach AED 24.7 bln.
- ▶ Total revenue increased by 26% from AED 183 mln in Q1-2016 to AED 232 mln in Q1-2017:
 - ▶ NII increased by 26%, while NFI increased by 28%.

Balance Sheet Trends AED mln

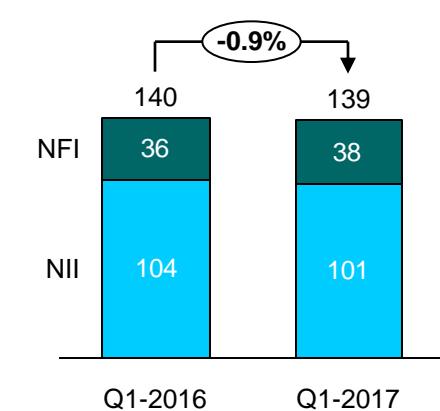
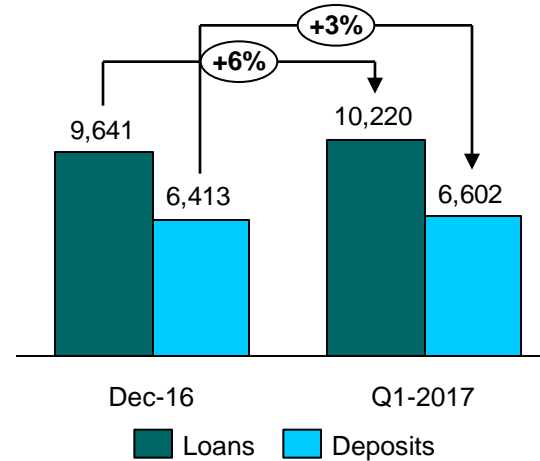


Revenue Trends AED mln



Commercial Banking

- ▶ Commercial banking loans increased by 6% to reach AED 10.2 bln at Q1-2017 in comparison with AED 9.6 bln as at Dec-2016.
- ▶ Deposits increased by 3% over Dec-2016 to reach AED 6.6 bln.
- ▶ Total revenue decreased by 1% from AED 140 mln in Q1-2016 to AED 139 mln in Q1-2017.



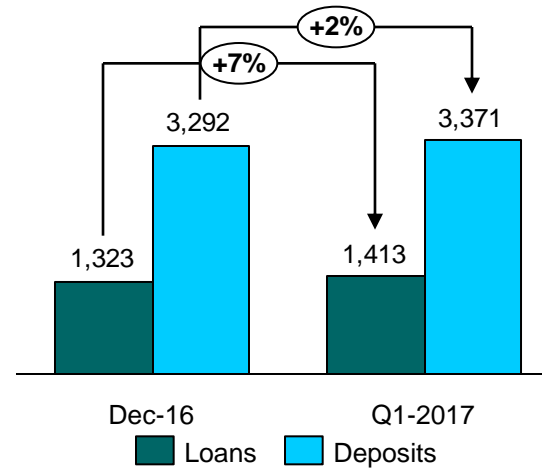
Divisional Performance (2/3)



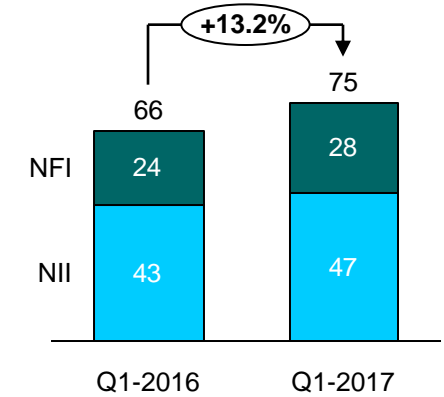
Business Banking

- ▶ Business banking loans increased by 7% from AED to reach AED 1.4 bln in Q1-17.
- ▶ Deposits increased by 2% at AED 3.4 bln in Q1-17.
- ▶ Total revenue increased by 13% from AED 66 mln in Q1-16 to AED 75 mln in Q1-2017:
 - ▶ NII registered an increased of 9%.
 - ▶ NFI increased by 17%.

Balance Sheet Trends AED mln

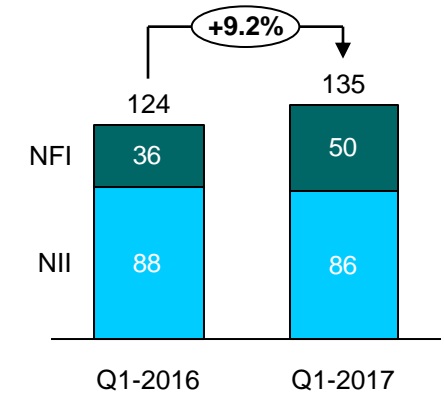
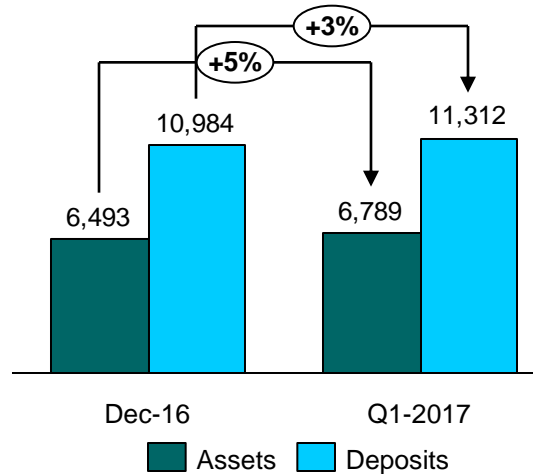


Revenue Trends AED mln



Personal Banking

- ▶ Personal banking loans increased by 5% from AED 6.4 bln in Dec-16 to AED 6.8 bln in Q1-17.
- ▶ Deposits increased by 3% to reach AED 11.3 bln.
- ▶ Total revenue increased by 9% from AED 124 mln in Q1-16 to AED 135 mln in Q1-2017:
 - ▶ NII decreased by 2%.
 - ▶ NFI increased by 39%.



Divisional Performance (3/3)

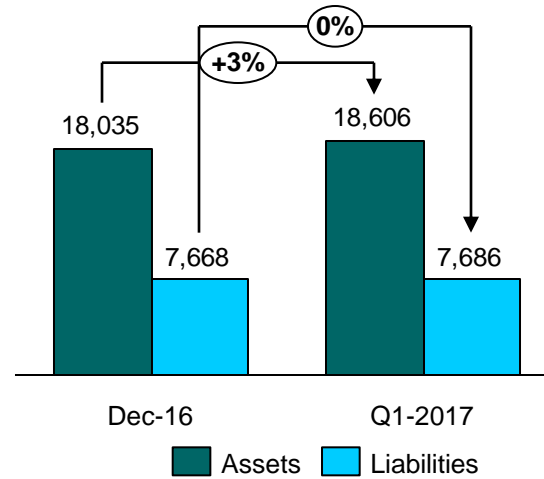


Treasury & Investment

- ▶ Treasury assets increased by 3% to reach AED 18.6 bln as at Q1-2017.
- ▶ Total treasury revenues decreased by 25% from AED 62 mln in Q1-16 to AED 47 mln in Q1-2017:
 - ▶ NII decreased by 31%.
 - ▶ NFI decreased by 18%.

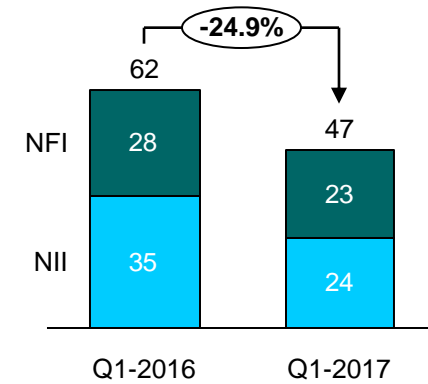
Balance Sheet Trends

AED mln



Revenue Trends

AED mln

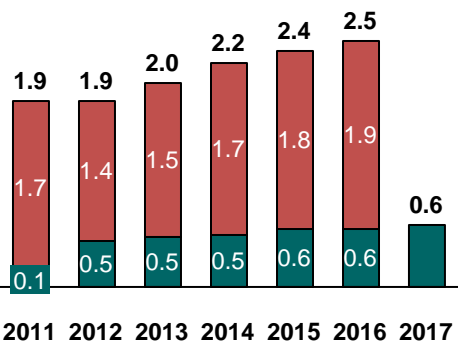


CBD Balance sheet and Profit growth over the years

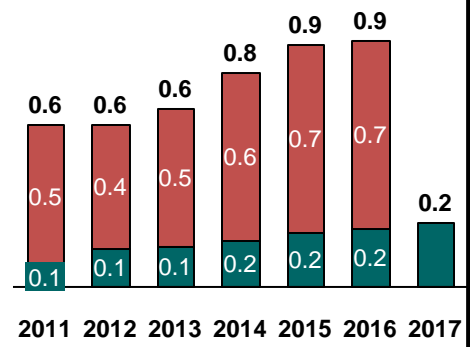


Revenues and Costs (AED bln)

Revenues

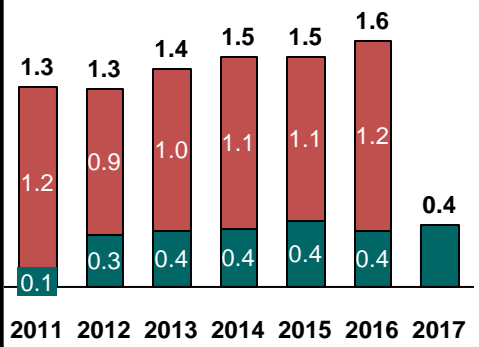


Costs

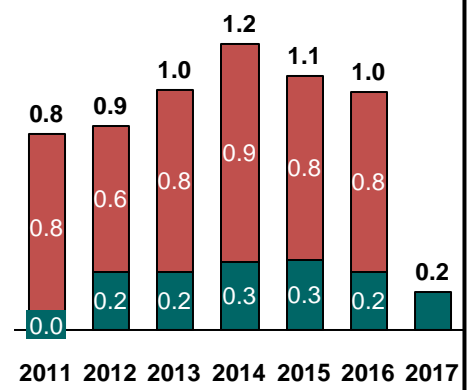


Profits (AED bln)

Operating profits

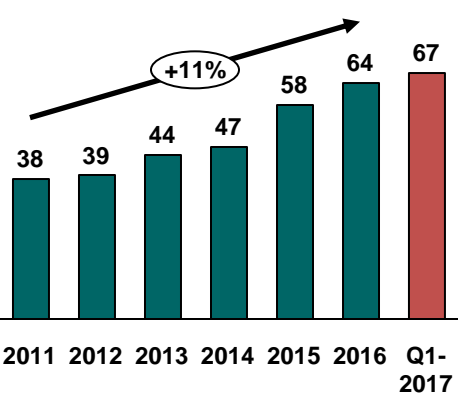


Net Profits

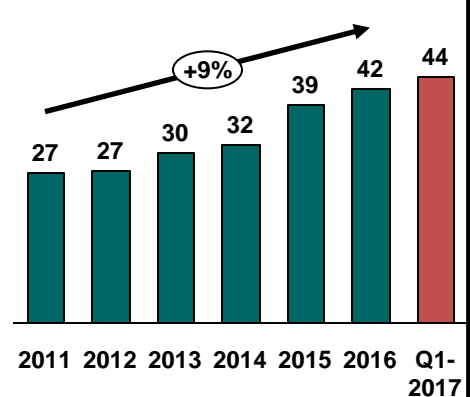


Assets and Loans (AED bln)

Assets

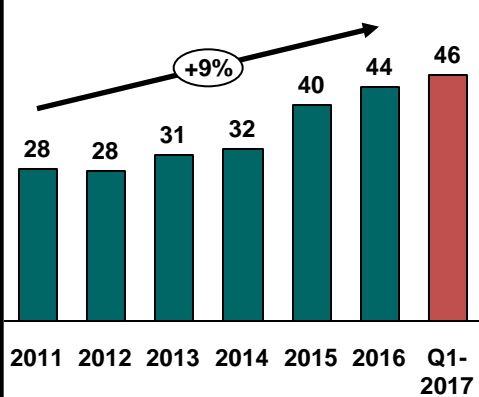


Net Loans

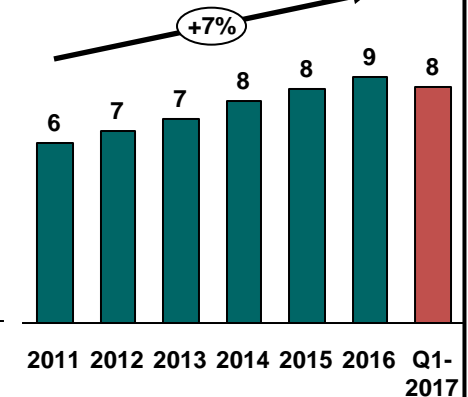


Deposits and Equity (AED bln)

Deposits



Equity

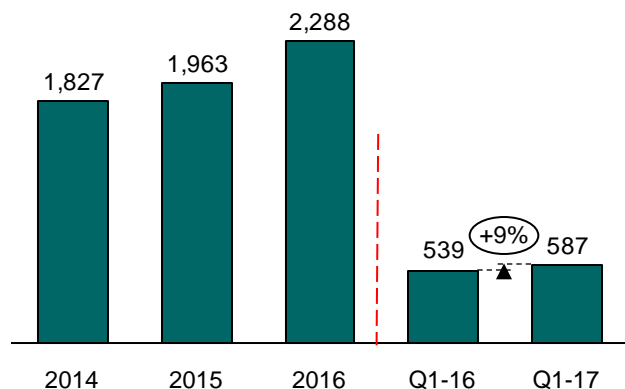


Net Interest Income

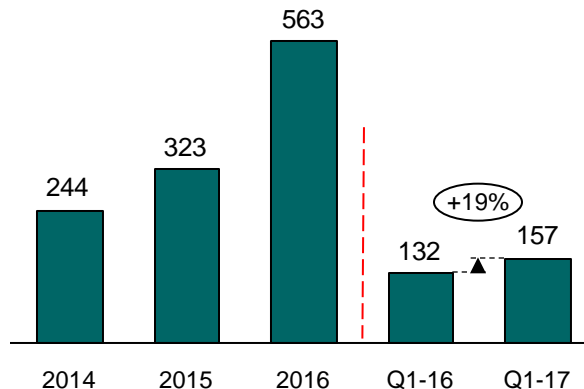


▶ Interest income increased by 9% over Q1-2016, however rising cost of funds impacted NII

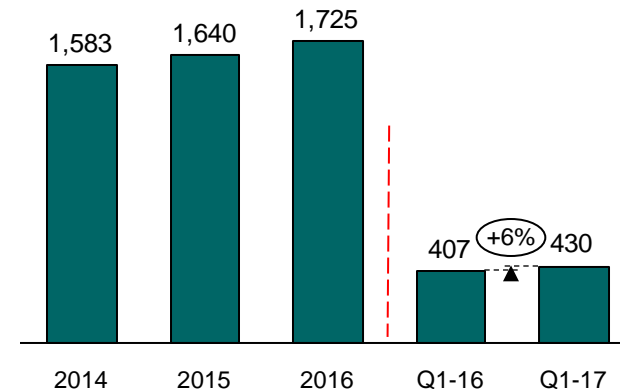
Interest income (AED mln)



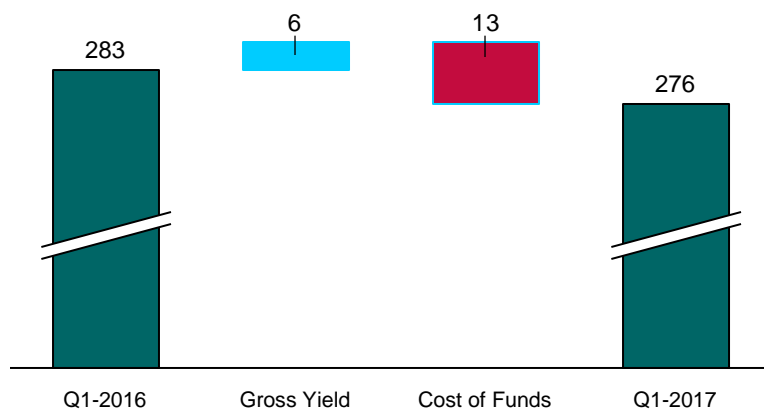
Interest expense (AED mln)



Net Interest Income (AED mln)



Movement in Net Interest Margin b.ps



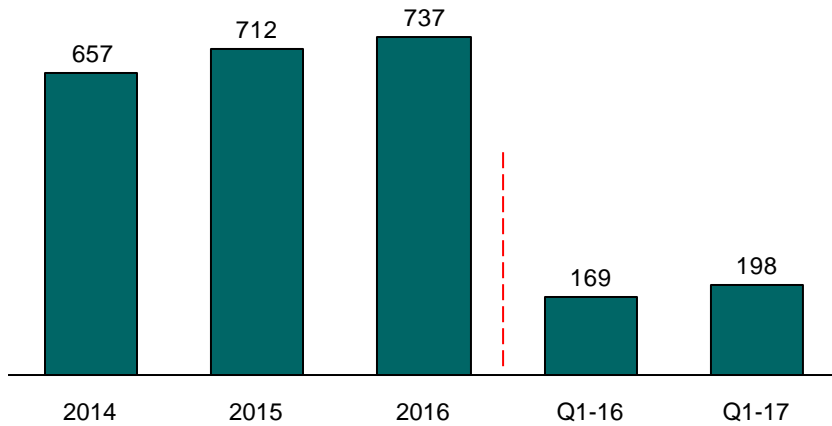
Highlights

- ▶ Net interest income increased by AED 23 mln, higher interest income was partially offset by higher interest expense
- ▶ Interest income increased by AED 48 mln due to the :
 - ▶ Higher average performing of loans
 - ▶ increase in yield on loans
- ▶ Interest expense increased by AED 25 mln due to higher interest expense on time deposits;
 - ▶ Increase in average volume
 - ▶ Increase in cost of deposits

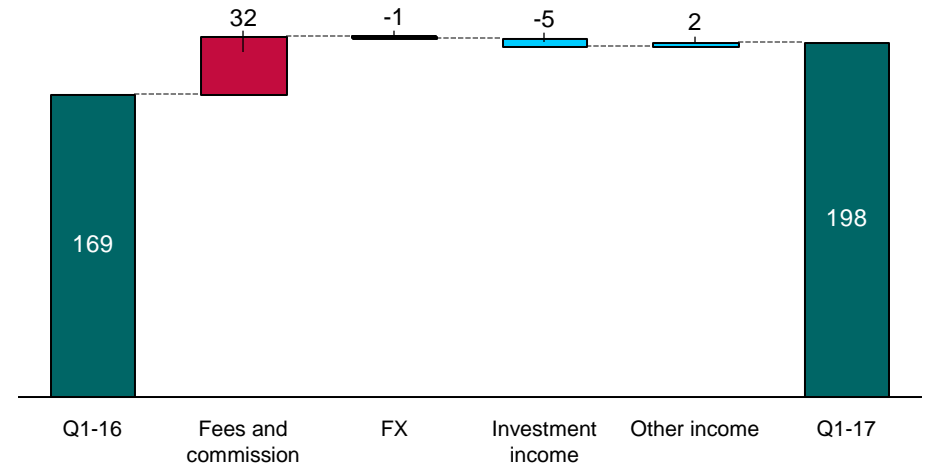
Non Interest Income



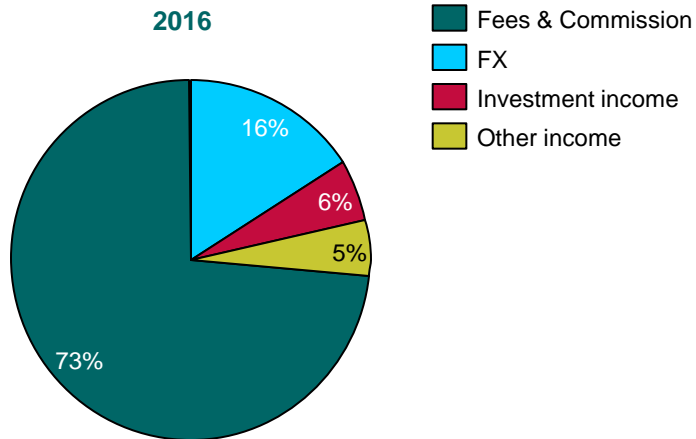
Non interest income (AED mln)



Movement in non interest income (AED mln)



Components of non interest income %



Highlights

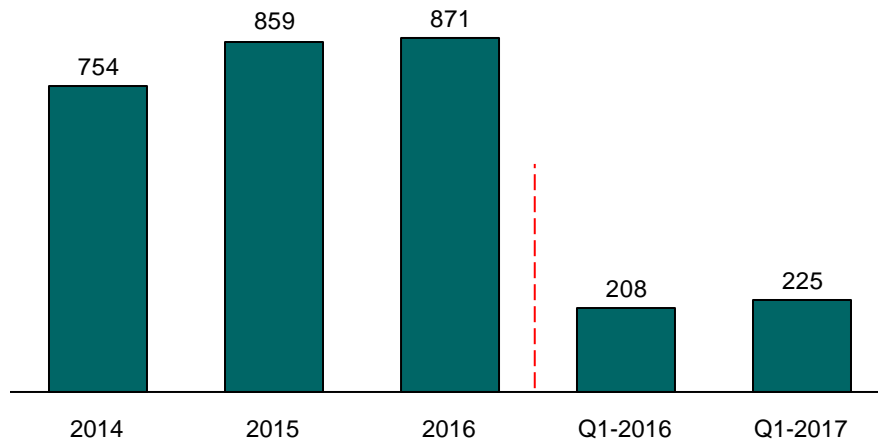
- ▶ Non interest income increased by 16.9% to AED 198 mln.
- ▶ Fees and commission increased by 28.5% (AED 32.1 mln) higher as compared to Q1-2016 supported by higher fee income across most products.
- ▶ FX income decreased by 2.7% due to lower trading and revaluation income
- ▶ Investment income dropped by 29.6% due to lower profit from sale and lower dividends.
- ▶ Other income increased by 22.5%.

Profitability

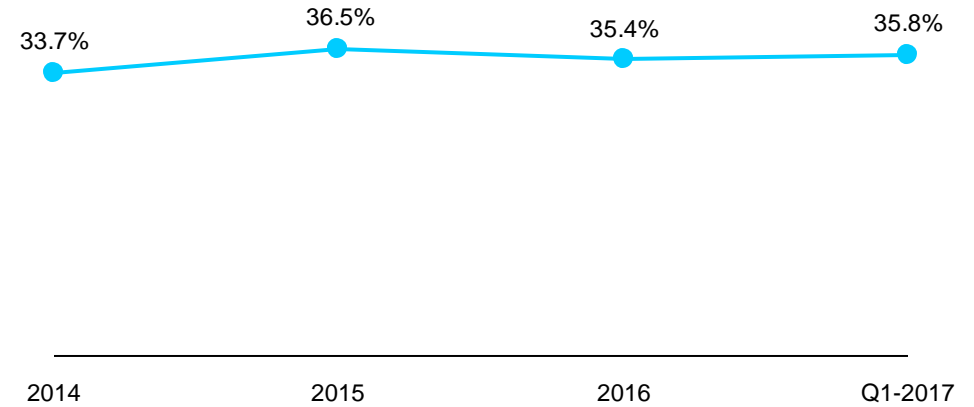


- ▶ Despite a challenging economic environment, CBD continues to maintain a low and stable cost to income ratio and solid net profit

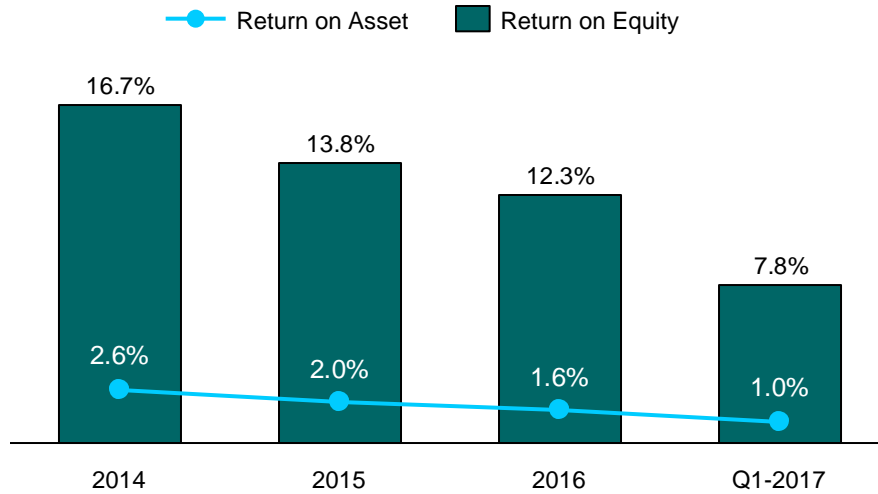
Operating Expense (AED mln)



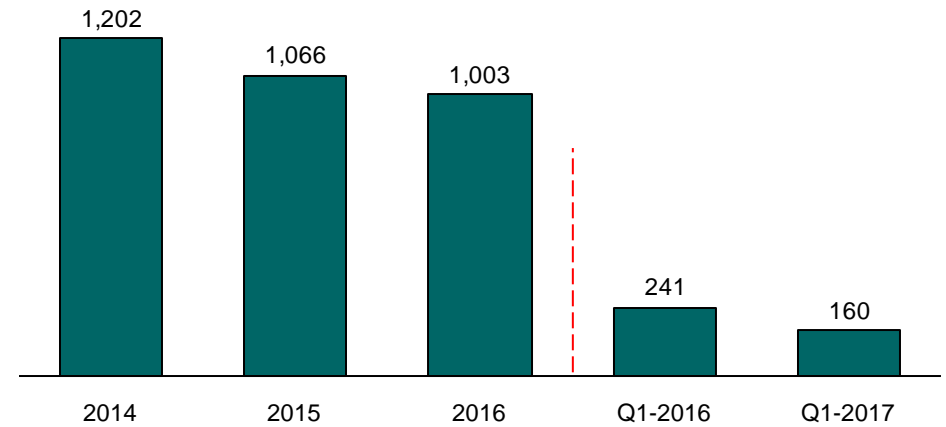
Cost Efficiency (Cost to Income Ratio, %)



Consistent Returns (%)



Net Profit (AED mln)

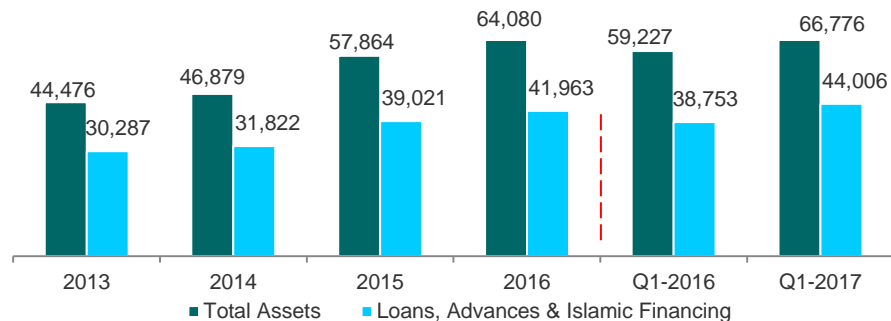


Balance Sheet Parameters



► CBD's loan portfolio has maintained the growth of recent years, by focusing on selected sectors.

Assets and Loans (AED mln)



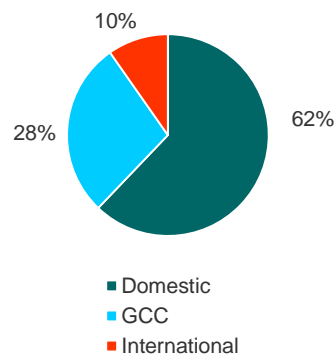
Breakdown of Gross Loans, Advances & Islamic Financing

AED mln	Q1-17	Dec-16	Δ % Q1-17 / Dec-16
Manufacturing	1,109	1,183	-6%
Construction	1,392	1,412	-1%
Real estate	4,739	4,551	4%
Trade	7,129	7,363	-3%
Services	7,381	6,666	11%
Business and investment ¹	13,369	11,993	11%
Financial institutions	1,288	910	42%
Government and public sector	5,104	5,056	1%
Personal – mortgage	2,347	2,309	2%
Personal – schematic	3,149	3,277	-4%
Others	396	393	-1%

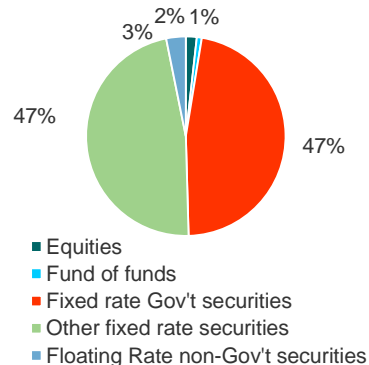
¹ - Business and investment comprise of loans to high net worth individuals for investment in businesses in their personal capacity

Investment Securities Portfolio (AED 7.5 bln, as at 31st March 2017)

By Geography



By Type



Key Highlights

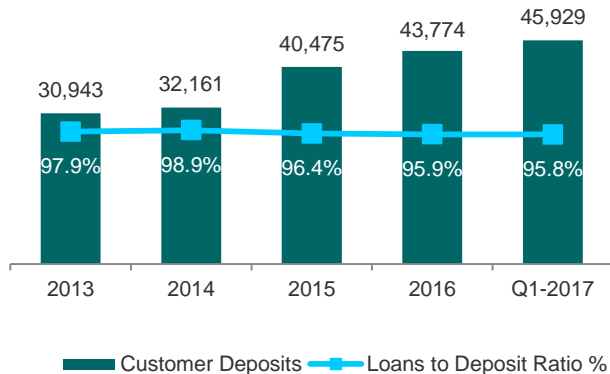
- Total Assets were 4.2%, AED 2.6 bln higher compared to Dec-2016.
- The increase in assets is attributed primarily to increase in loans and advances, investment securities and customers' acceptances.
- Loans and Advances of AED 44 bln as at 31st March 2017 registered an increase of 4.9% (AED 2 bln) compared to Dec-2016.

Funding Sources & Liquidity

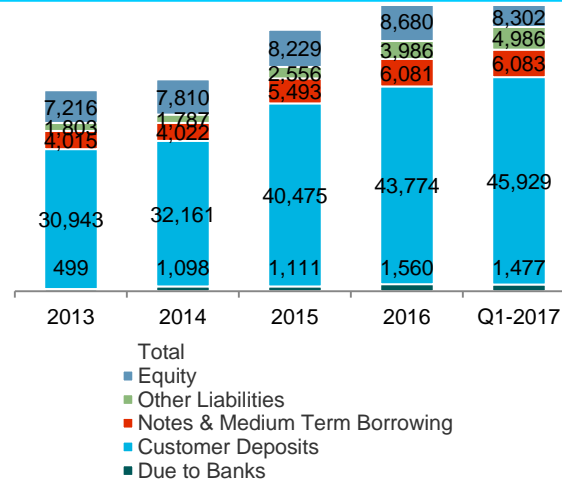


► CBD grew its deposit base to maintain liquidity ratios in tight market conditions

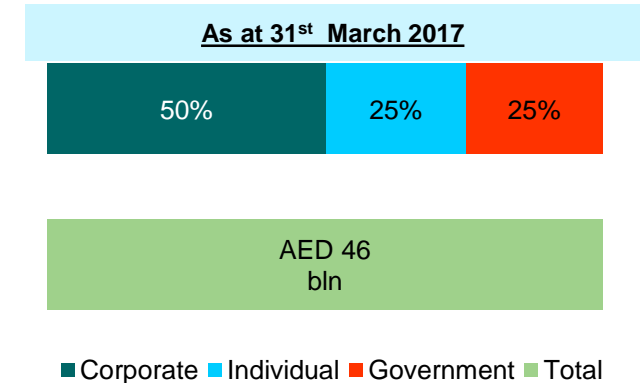
Steady Growth in Deposit Base (AED mln)



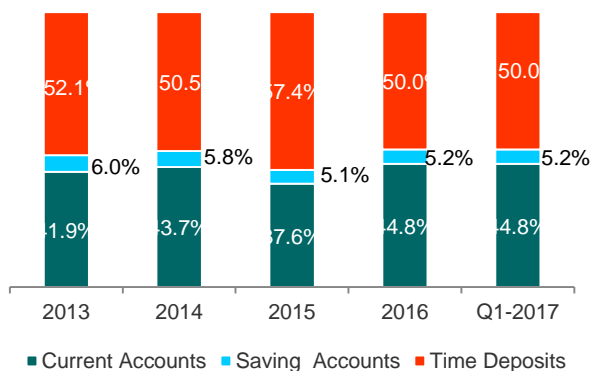
Overview of Funding Sources (AED mln)



Breakdown of Customer Deposits (%)



Breakdown of Customer Deposits by Type (%)



Medium Term Funding

	AED Mln	Maturity
3 Year Syndicated Loan	1,653	Jun-19
EMTN (2013)	1,837	May-18
EMTN (2015)	1,469	Nov-20
REPO	551	Jul-22
REPO	592	Jun-21

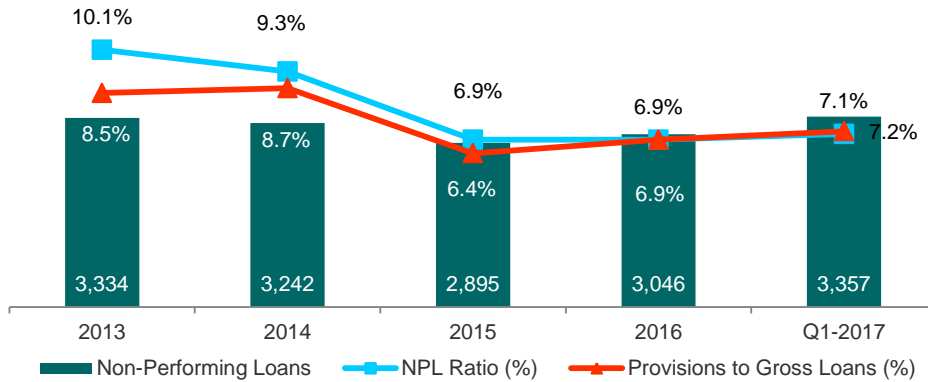
Key Highlights

- Customer deposits constitute 69% of the Bank's funding sources as at 31st March 2017.
- Corporate customer deposits constitute the majority of the Bank's deposits, accounting for 50% of total deposits.
- Customers' deposits increased by 5% to AED 46 bln compared to Dec-2016.
- CASA increased by 19.7%, AED 3.8 bln.
- CASA constituted nearly 50% of total deposits as at 31 March 2017 compared to 43.9% as at last year end.
- CBD strives to maintain less than 100% loans to deposit ratio.

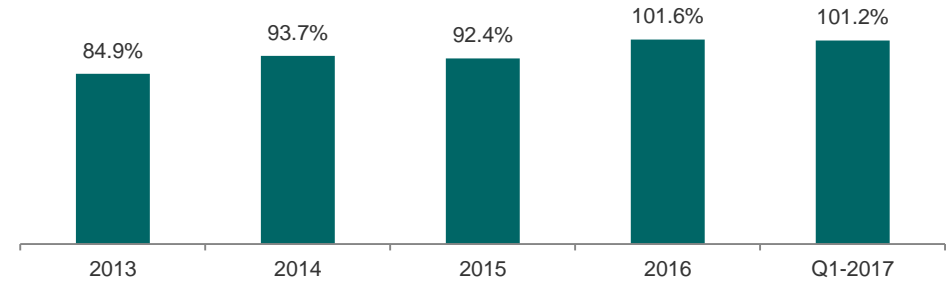


▶ Loan loss coverage remained at Dec 2016 levels in line with the bank's prudent risk management policy.

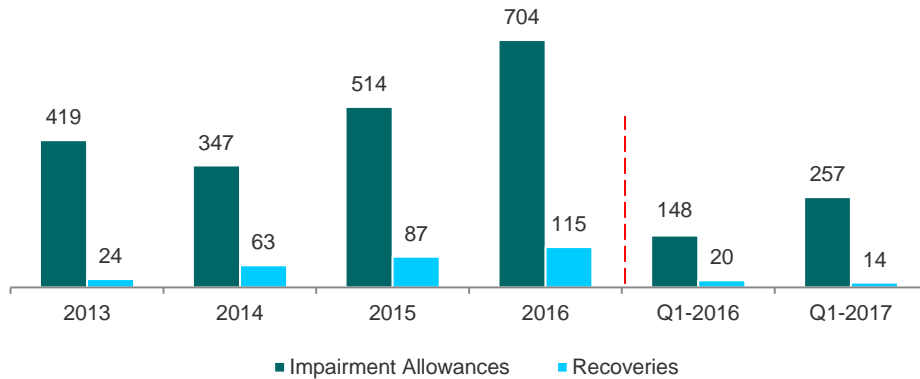
Marginally better Asset Quality (AED mln)



Loan Loss Coverage Ratio(%)



Impairment Allowances & Recoveries (AED mln)



Key Highlights

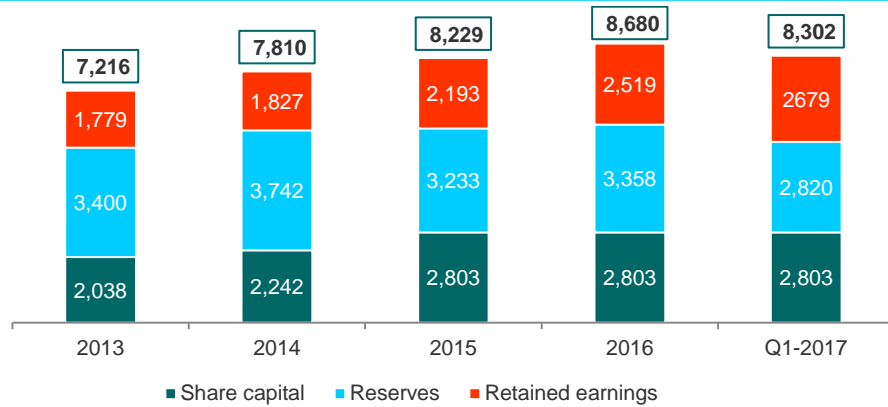
- ▶ Overall asset quality remained stable
- ▶ NPL ratio at 7.1%
- ▶ NPL coverage ratio at 101.2%
- ▶ Additional net impairment provisions of AED 242.8 mln were provided during the quarter.
- ▶ General provisions increased by AED 36 mln as a result of balance sheet growth.

Overview of Capitalisation

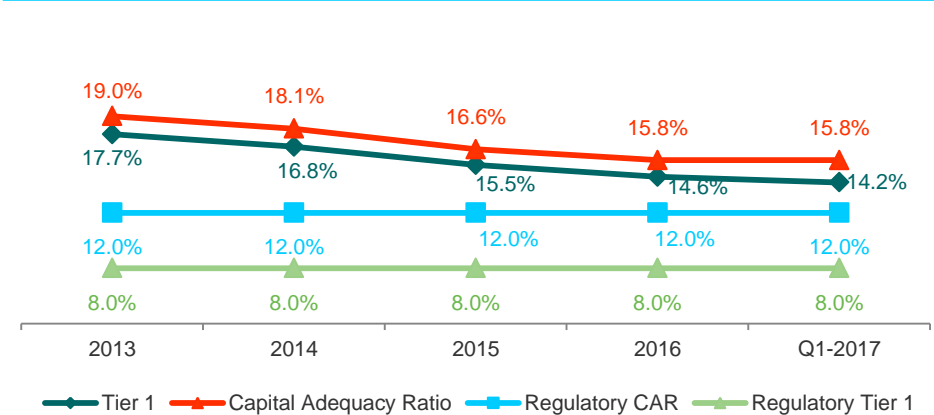


► CBD has maintained a strong capital base to support the growth of its business

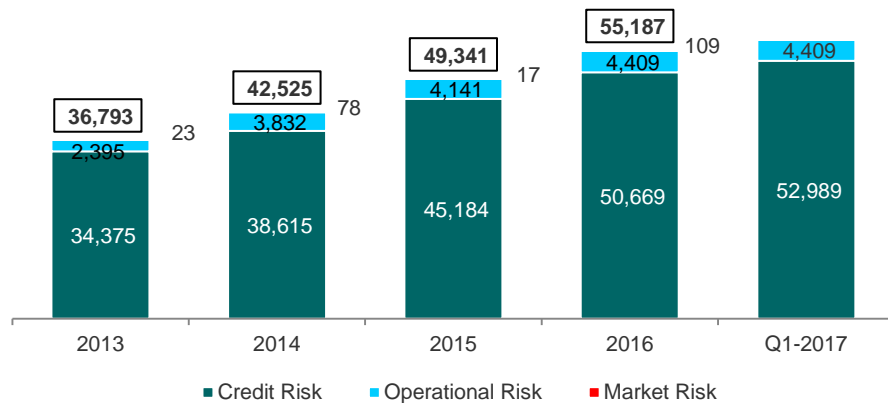
Composition of Equity¹ (AED mln)



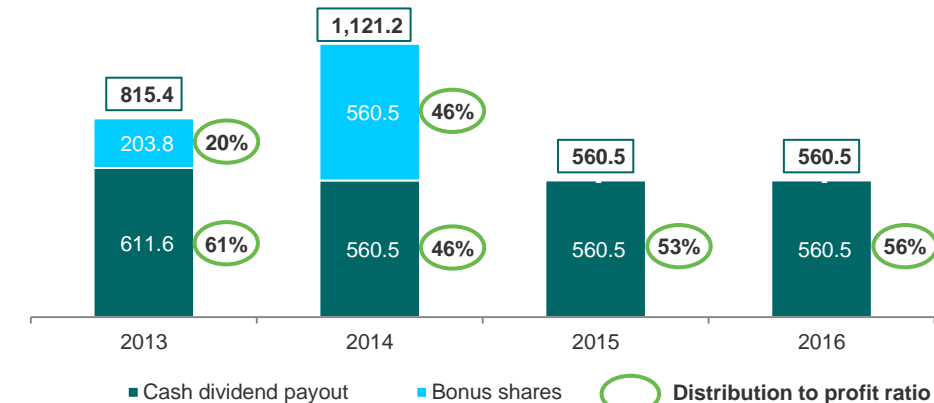
Overview of Capitalisation (%)



Risk Weighted Assets (AED mln)



Consistent Dividend Payments (AED mln)



¹Equity attributable to equity holders of the parent



Purpose

Building sustainable prosperity through extraordinary banking experiences.



Mission

To be loved for our passion and excellence.



- A** *uthenticity*
- S** *implicity*
- P** *artnership*
- I** *nnovation*
- R** *esponsibility*
- E** *xcellence*



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

SouqAlmal.com award



- Most popular personal loan

Dubai Service Excellence Scheme



- Best performance outlet for 2016 award

Gulf Digital Experience Awards 2015



- Best Integrated Approach / Best Use of Mobile
- Best Use of SEO category

Corporate Social Responsibility: 2017



- CBD sponsored the Dubai Tour Jan-Feb 2017, in Dubai City Walk for the third year in a row, which witnessed the participation of teams composed of the world’s elite cyclists, professional continental and national teams.
- CBD volunteered at Al Noor Training Center for Persons with Disabilities.
- CBD recently took part in the 19th National Career Exhibition at the Expo Center Sharjah.
- (CBD) has announced the launches of its new management trainee program, “Tumoo7” during the participation as the financial sponsor of Career UAE 2017, which will take place from April 9th - 11th 2017 at the Dubai World Trade Centre.
- CBD sponsored Jabel Ali horse race for season 2015/2016.
- CBD participated in the Humanitarian Work day, encouraging the Bank’s staff to participate in volunteering activities.



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 Emiratisation initiative to recruit, train and develop as well as retain Emirati staff at all levels. The Bank also strictly adheres to ‘SA8000’ norms, 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 during the first quarter of 2017



Launch of CBD Now



UAE first Digital Bank – Press conference



Annual General Meeting



Banker Middle East Awards 2017



Signing with RERA-RAK to act as an Escrow Account Agent Bank



Two awards at the 2016 Banks Benchmarking Index (BBI)



Dubai Trade Strategic Partners Appreciation Ceremony



Jabel Ali horse Race



Dubai Tour



19th National Career Exhibition



Partnership with Etihad Airways



