

# COMMERCIAL BANK OF DUBAI

## INVESTOR PRESENTATION

September 2016

بنك دبي التجاري  
Commercial Bank of Dubai



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# Overview of the United Arab Emirates

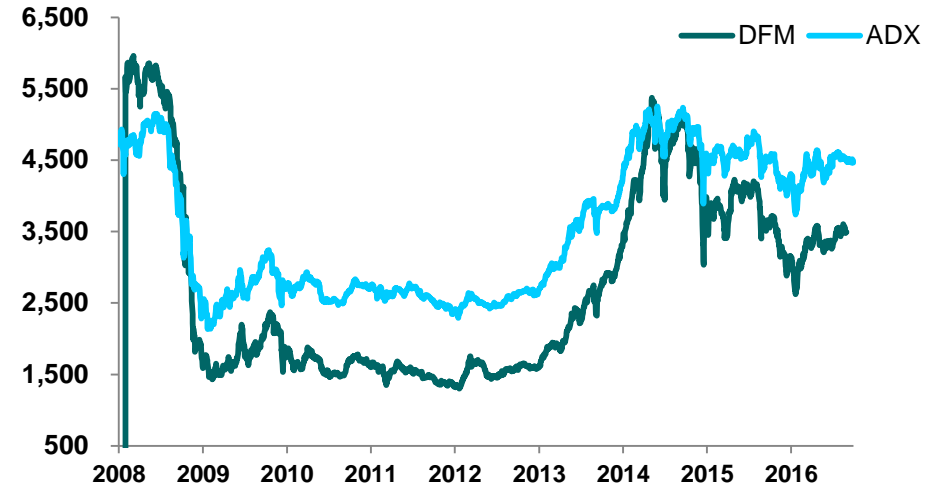


## Snapshot of the UAE

- ▶ 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 76.8bn)<sup>1</sup> 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 \$773 billion.
- ▶ For instance, and although oil has been the mainstay of the UAE economy (with 98 billion barrels of proven oil reserves and a reserves-to-production ratio of 93 years<sup>2</sup>) 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.
- ▶ In addition, in August 2015, the UAE Government announced the phasing out of its fuel subsidy; this should lead to fiscal gains, partly offsetting the negative effect of lower oil prices.

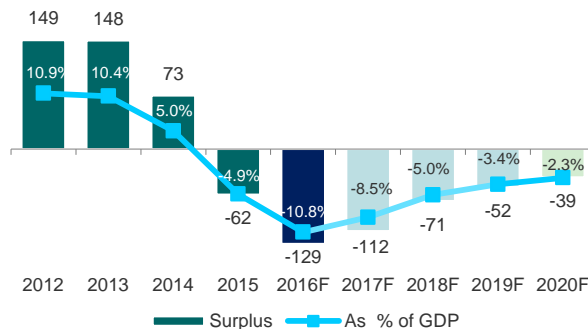
Source: <sup>1</sup>International Monetary Fund, UAE Interact; <sup>2</sup>OPEC

## UAE Stock Market



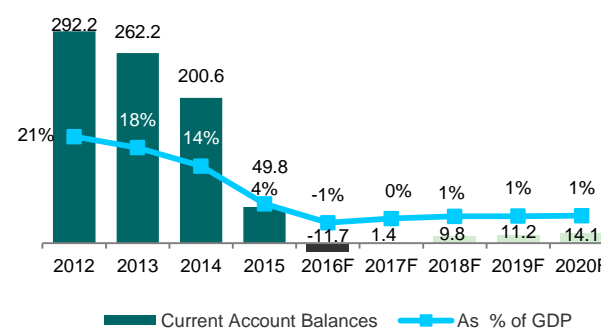
Source: Abu Dhabi financial market, Dubai financial market

## Limited Fiscal Deficit to be Posted (AED bn)



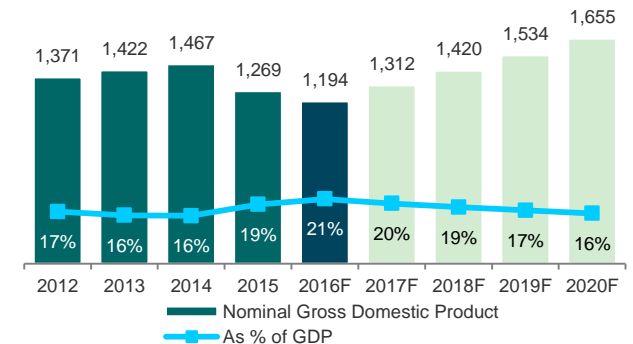
Source: International Monetary Fund, April 2016

## Positive Current Account Balances (AED bn)



Source: International Monetary Fund, April 2016

## UAE GDP and Public Debt (AED bn)



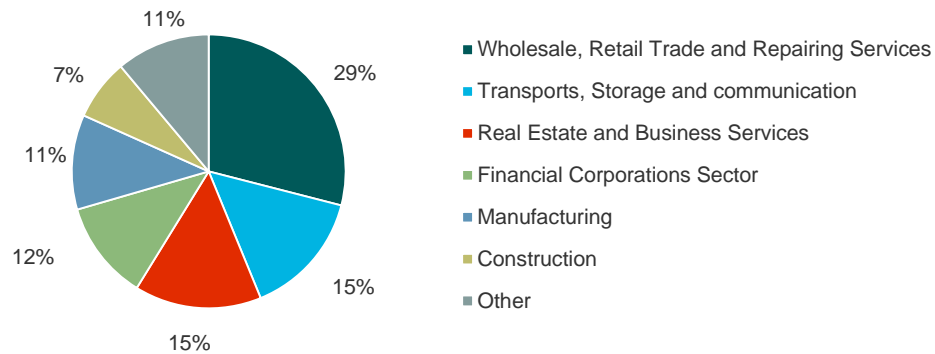
Source: International Monetary Fund, April 2016



## Snapshot of Dubai

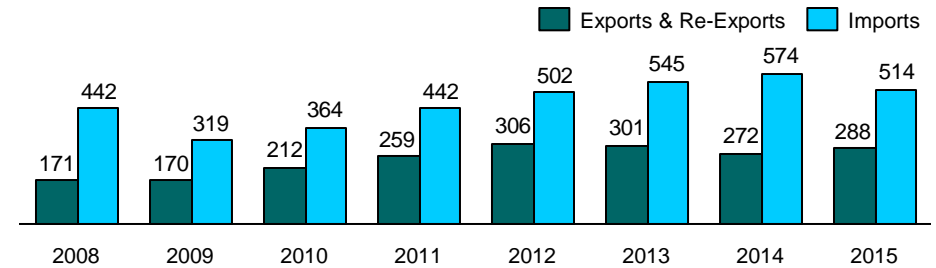
- ▶ The Emirate of Dubai is the second largest Emirate in the UAE after the Emirate of Abu Dhabi. Dubai is situated on the west coast of the UAE in the south-western part of the Arabian Gulf.
- ▶ Reflecting the Emirate's strategic geographic location, rising levels of international trade and the Government's 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 (2015)



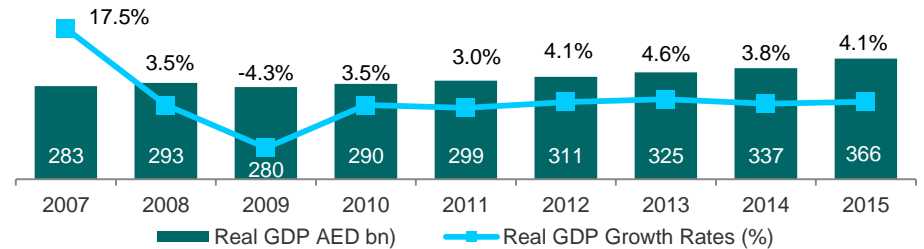
Source: Dubai Statistics Centre

## Foreign Trade (AED bn)



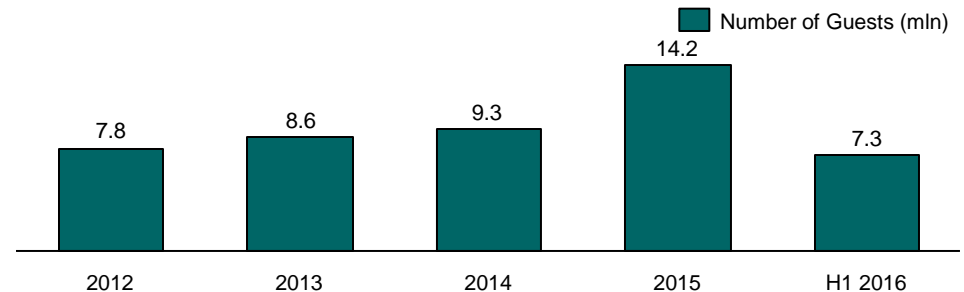
Source: Dubai Statistics Centre, 2015

## Growth in Economy



Source: Dubai Statistics Centre, 2015

## Tourism Remains Robust



Source: Dubai Statistics Centre

# 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.
- ▶ During the first eight months of 2016, total Loans and Advances increased by 4.3% over December 2015, while deposits increased by 0.5%. Overall Loan to Deposit Ratio stood at 104.7% as of end of August 2016.

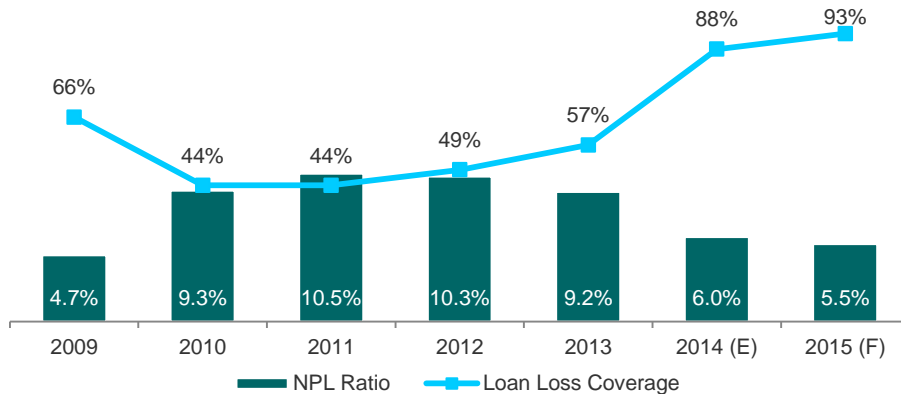
## Key Industry Indicators (AED bln)

	2012	2013	2014	2015	Aug-16
<b>Total Assets</b>	1,877	2,124	2,305	2,478	2,519
<b>Deposits</b>	1,168	1,279	1,421	1,472	1,479
<b>Loans &amp; Advances</b>	1,185	1,276	1,378	1,485	1,549
<b>Specific Provision</b>	68	78	72	73	78
<b>General Provision</b>	18	19	24	27	28
<b>Loan to Deposit (%)</b>	101.4%	99.7%	97.0%	100.9%	104.7%
<b>CAR (%)</b>	21.0%	19.3%	18.2%	18.3%	18.4%*
<b>Tier 1 Ratio (%)</b>	17.6%	16.9%	16.2%	16.6%	16.8%*

Source: UAE Central Bank

\*June 2016

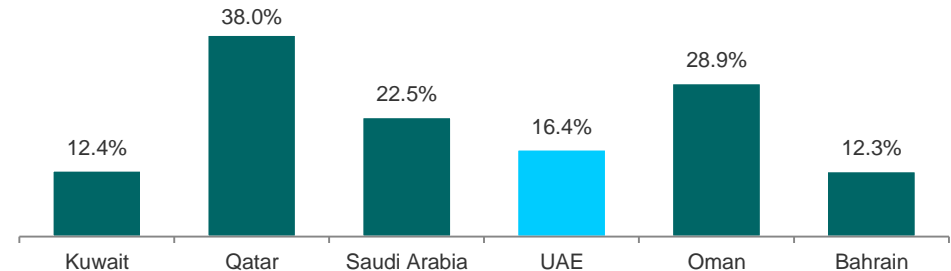
## Improving Industry Asset Quality



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

## 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; this makes the sector relatively less vulnerable than the others**



<sup>1</sup>Source: 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.



2016

## 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 31 December 2015, the assets of the Corporate Banking segment and Commercial Banking segment together accounted for approximately AED 34.9 billion, or 60.4% 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



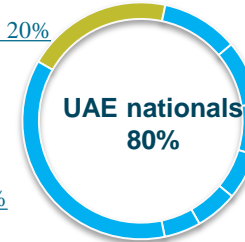
**H.H. Sheikh Maktoum Hasher Al Maktoum**  
Director



**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



**Mr. Peter Baltussen**  
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. Anand Sharma**  
Chief Risk Officer



**Mr. Asem Fikree**  
Head of Information  
Technology and Operations



**Mr. Gareth Powell**  
Chief Human Resource Officer



# Corporate Governance



CBD has adopted a Corporate Governance Framework consistent with international best practices. The framework is created on principles of fair treatment of all stakeholders, forming the basis of an effective relationship between CBD, its Board of Directors, its shareholders and other stakeholders including customers, regulators and supervisors.

## Board of Directors

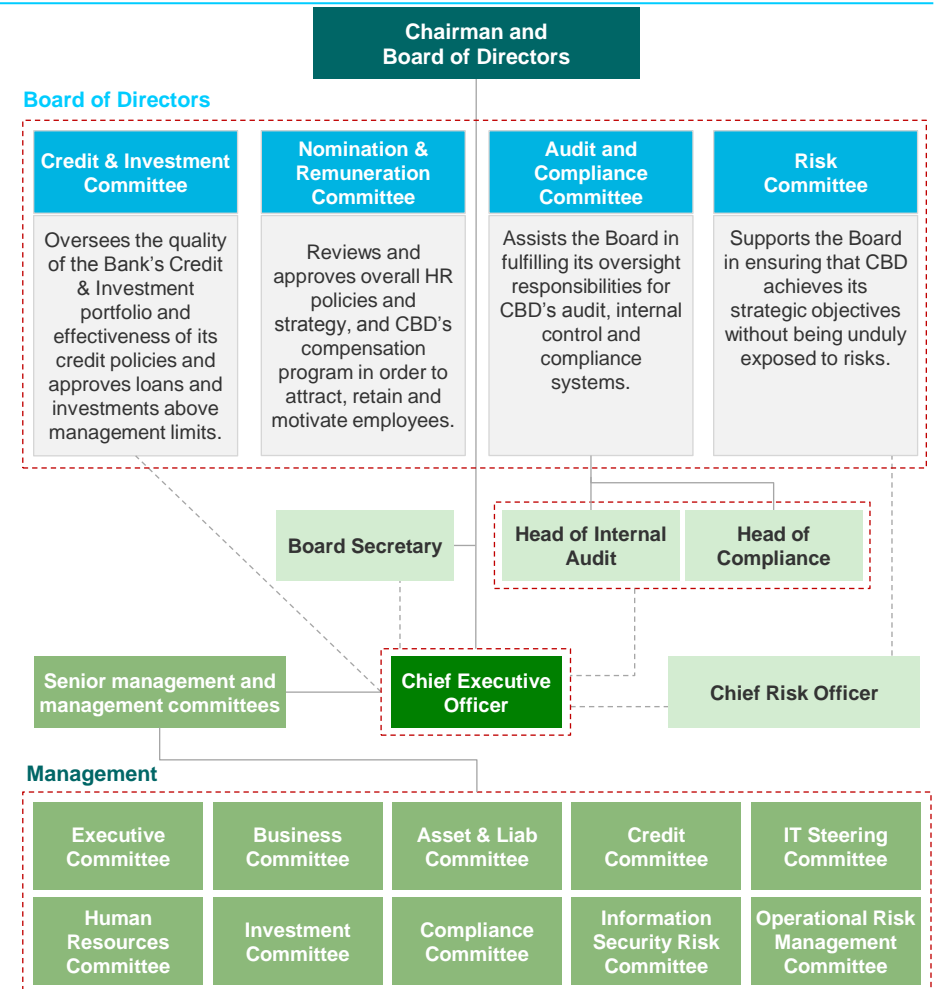
The formation of the Board of Directors is governed by the Federal Law No. 2 of 2015 (as amended). The Board comprises of 11 Directors, each elected for a tenure of three years.

The Board of Directors has the collective responsibility to ensure the long term success of CBD and to provide overall direction, supervision and control. It has complete responsibility for CBD's operations and financial stability.

The Board sets CBD's strategic objectives and oversees the senior management. It also ensures the effectiveness of internal control systems and keeps a watch on the extent to which CBD abides by the strategic plans and approved policies. In addition, it is responsible for the credibility of CBD's financial reports, the application of appropriate risk policies as well as compliance with all laws in force.

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







# Q3-16 Financial Results



## Highlights

- Total Assets of AED 62.2 bln as at 30<sup>th</sup> September 2016 were 17% above AED 53.3 bln as at 30<sup>th</sup> September 2015 and 8% higher compared to AED 57.9 bln as at 31<sup>st</sup> December 2015.
- Loans and Advances of AED 41.3 bln as at 30<sup>th</sup> September 2016 registered an increase of 6% over the AED 38.9 bln as at 30<sup>th</sup> September 2015 and a 6% higher compared to AED 39.0 bln as at 31<sup>st</sup> December 2015.
- Customers' Deposits of AED 41.9 bln as at 30<sup>th</sup> September 2016 increased by 12% compared to AED 37.4 bln as at 30<sup>th</sup> September 2015, and 4% higher compared to AED 40.5 bln as at last year end.
- Operating income for Q3 2016 was 1% higher at AED 1.79 bln as compared to AED 1.77 bln for same period last year.
- Net profit for Q3 2016 was 23% lower at AED 701 mln as compared to AED 915 mln for the same period last year.

## Key Performance Metrics

<i>AED million</i>	Q3-16	Q3-15	%	Q4-15	%
<b>Key financial indicators</b>					
Total assets	62,214	53,314	17%	57,864	8%
Loans and advances	41,290	38,989	6%	39,021	6%
Customers' deposits	41,959	37,410	12%	40,475	4%
Total liabilities	53,768	45,199	19%	49,635	8%
Total equity	8,447	8,115	4%	8,229	3%
Operating income	1,793	1,769	1%		
Net profit	701	915	-23%		
<b>Profitability ratios</b>					
Efficiency ratio	35.8%	35.5%			
Return on assets	1.6%	2.4%			
Return on equity	11.6%	16.2%			
<b>Liquidity ratios</b>					
Loan to Deposit ratio	98.4%	104.2%		96.4%	
Tier 1 capital	15.3%	16.9%		15.5%	
Capital adequacy ratio	16.5%	18.1%		16.6%	
NPL ratio	7.1%	6.3%		6.9%	
NPL coverage ratio	100.2%	102%		92.4%	

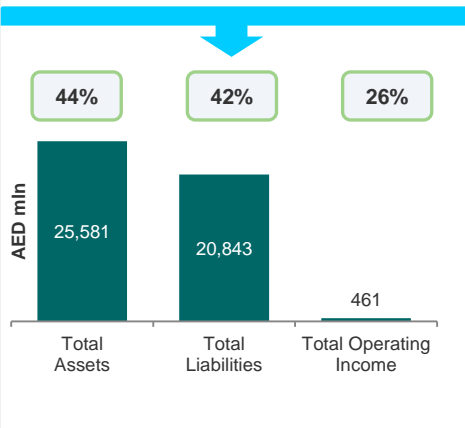
# Overview of Business Segments



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

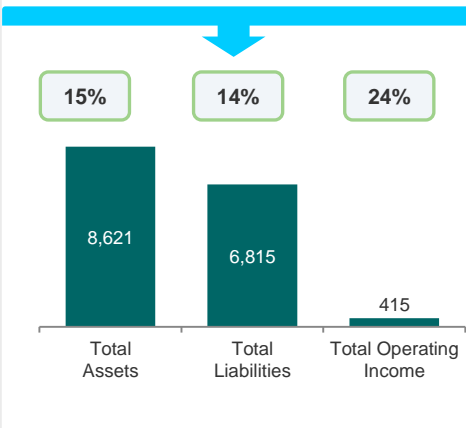
## Corporate Banking

- ▶ 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.



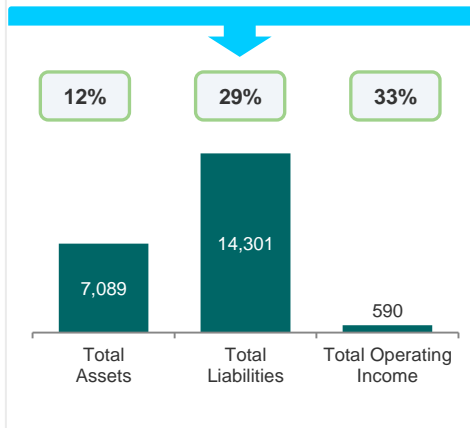
## Commercial Banking

- ▶ Provides overdrafts, loans working capital finance, trade finance & deposit products to commercial (mid-sized) clients with annual sales between AED 40 mln to AED 250 mln.
- ▶ Offers a new corporate credit card payment product which is expected to become increasingly profitable as UAE Government moves towards e-services.



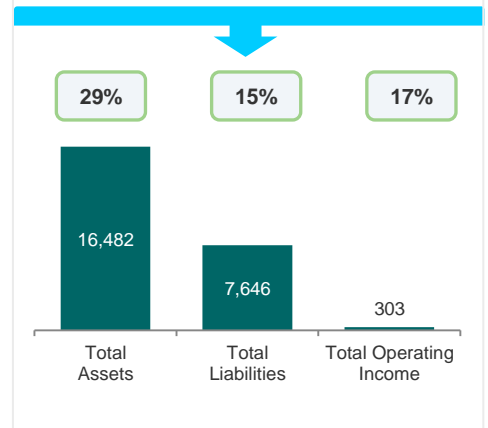
## Personal Banking

- ▶ Offers a range of banking products and services including loans, cards, deposits and payment services to affluent and mass affluent customers depending on their income and wealth.
- ▶ It also offers small businesses with sales turnover up to AED 40 mln a broad portfolio of business banking products and services across multiple delivery platforms.



## Treasury & Investment

- ▶ Services corporate and commercial clients, offering hedging solutions and wholesale investment products in foreign exchange, interest rates and commodities.
- ▶ Ensures proactive balance sheet management, adequate funding and prudent liquidity management to support the Bank's asset growth.



% of Total

Note: Data as at 30 September 2016

# Divisional Performance (1/2)



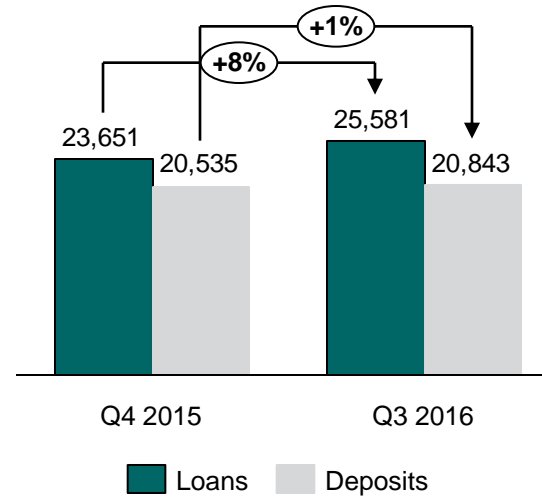
## Corporate Banking

- ▶ 8% increase in loans registered by Corporate banking to reach AED 26 bln as at 30<sup>th</sup> September 2016.
- ▶ Deposits increased marginally to reach AED 21 bln.
- ▶ Total revenue decreased by 13% from AED 531 mln in 9M 2015 to AED 461 mln in 9M 2016:
  - ▶ NII decreased by 13%.
  - ▶ NFI decreased by 15%.

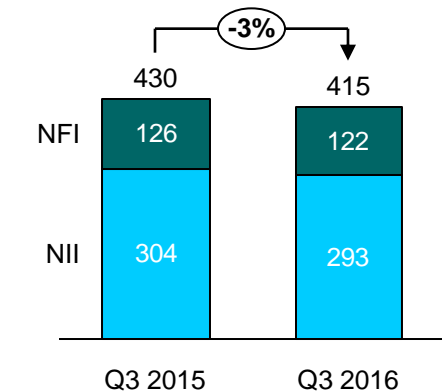
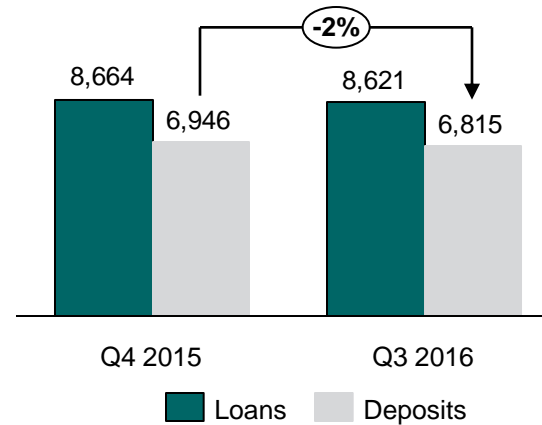
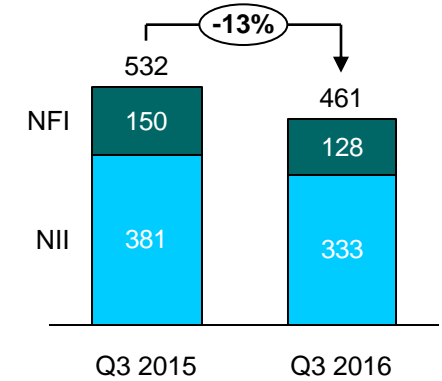
## Commercial Banking

- ▶ Commercial banking loans were flat at AED 9 bln at 30<sup>th</sup> September 2016, in comparison with December 2015.
- ▶ Deposits were 2%, AED 131 mln lower than December 2015.
- ▶ Total revenue decreased by 4% from AED 430 mln in 9M 2015 to AED 415 mln in 9M 2016:

Balance Sheet Trends AED Mn



Revenue Trends AED Mn



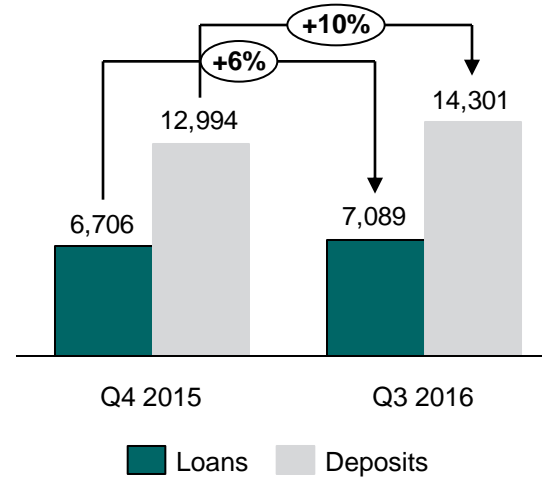
# Divisional Performance (2/2)



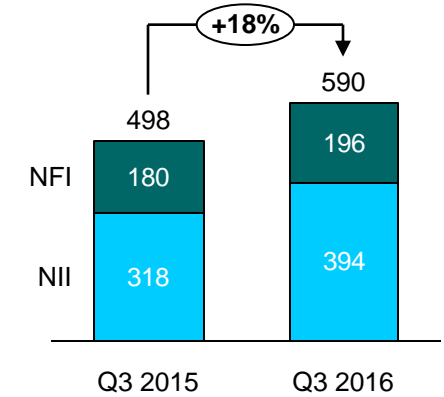
## Personal Banking & Business banking groups

- ▶ Personal and Business banking loans increased by 6% over Dec 2015 to AED 7 bln.
- ▶ Deposits registered a 10% increase from AED 13 bln at Sep 2015 to AED 14.3 bln at end of Sep 2016.
- ▶ Total revenue increased by 19% from AED 498 mln in 9M 2015 to AED 590 mln in 9M 2016:
  - ▶ NII registered an increase of 24%.
  - ▶ NFI increased by 9%.

Balance Sheet Trends AED mln

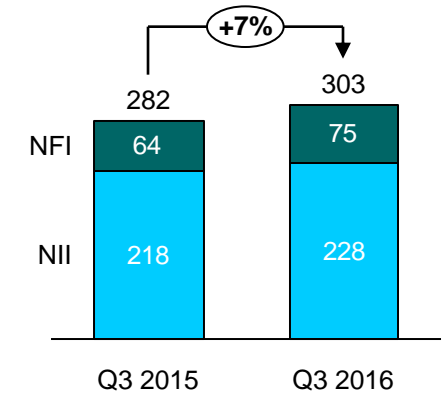
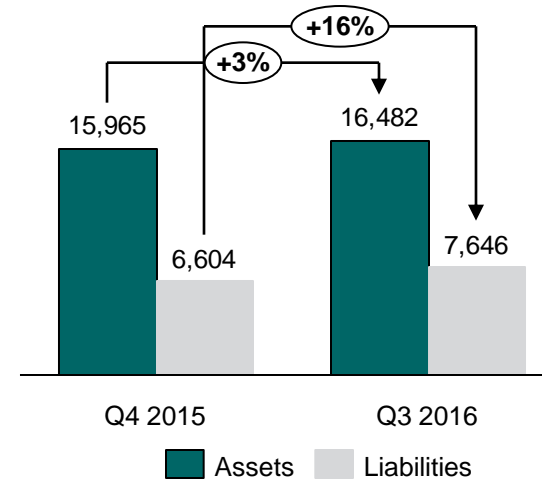


Revenue Trends AED mln

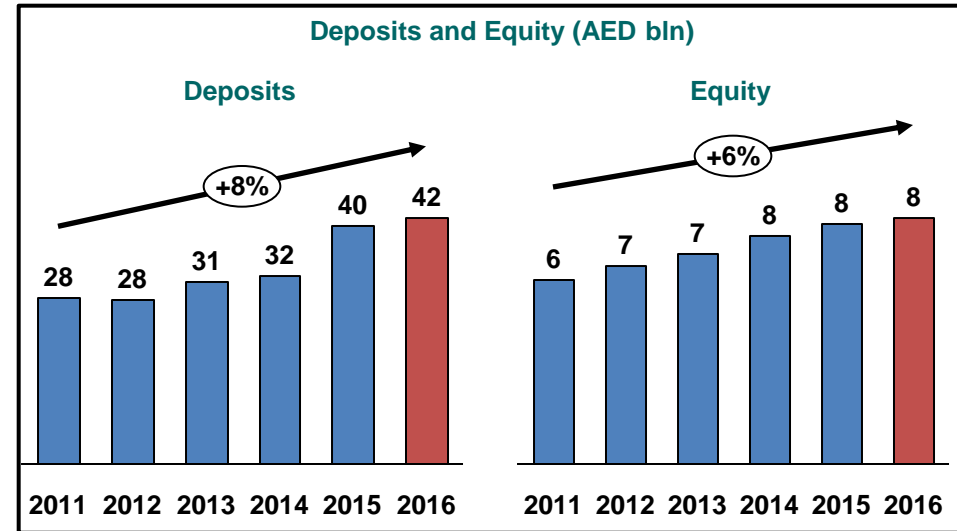
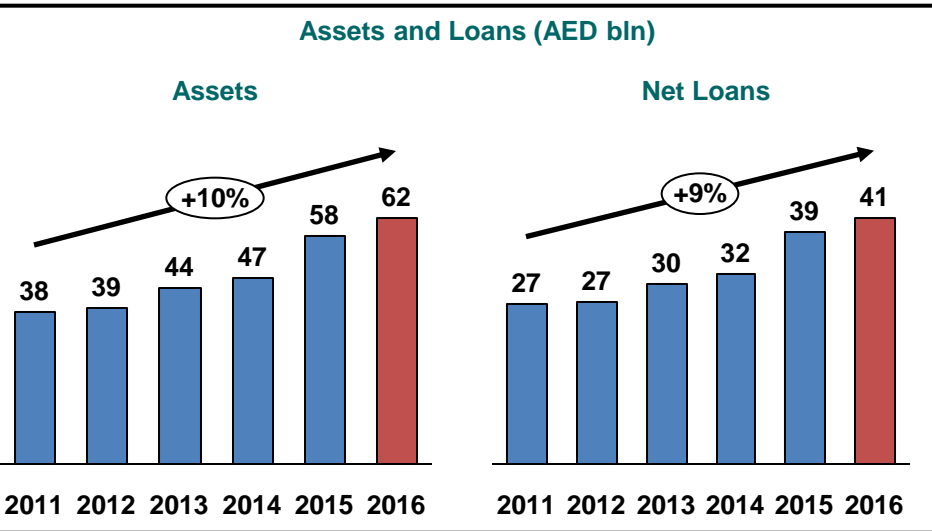
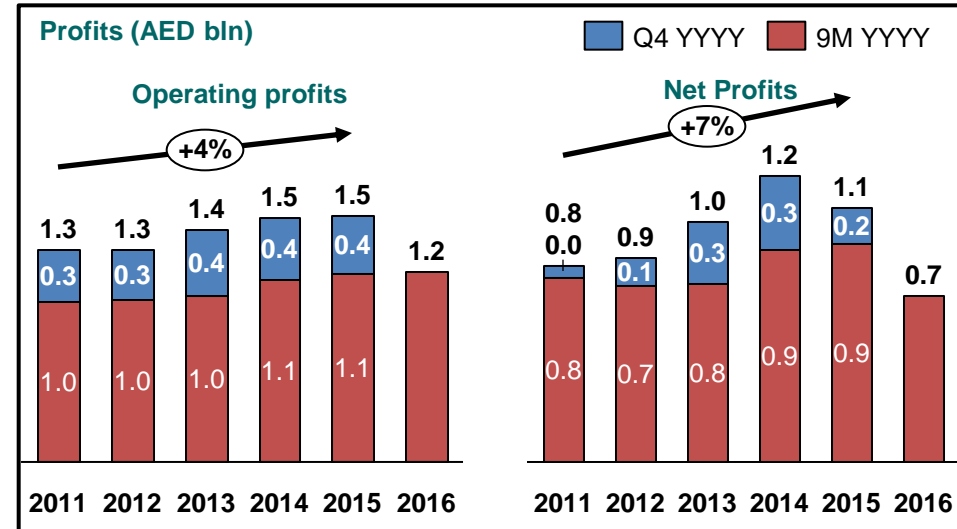
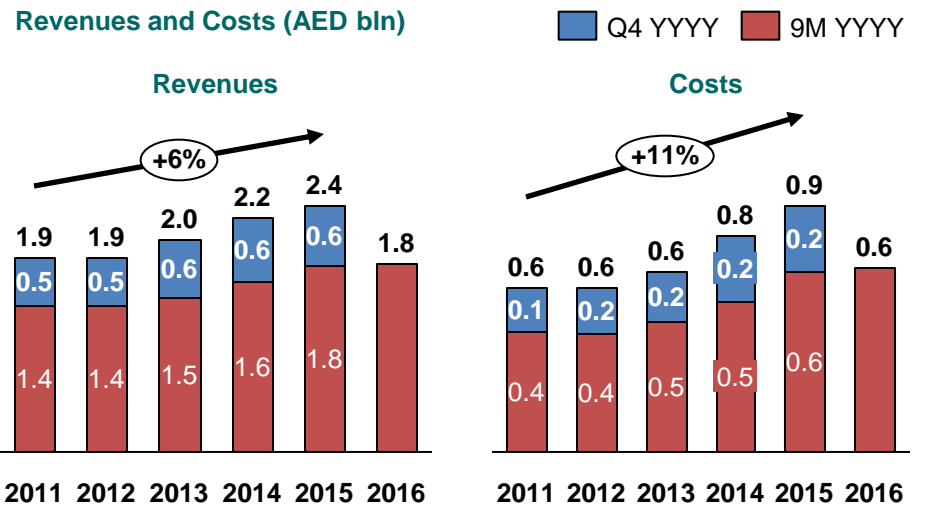


## Treasury & Investment

- ▶ Treasury assets increased by 3%, AED 517 mln to reach AED 16.4 bln as at 30<sup>th</sup> September 2016.
- ▶ Total treasury revenues increased by 7.4% from AED 282 mln in 9M 2015 to AED 303 mln in 9M 2016:
  - ▶ NII increased by 4%.
  - ▶ NFI registered an increase of 15%.



# CBD Balance sheet and Profit growth over the years

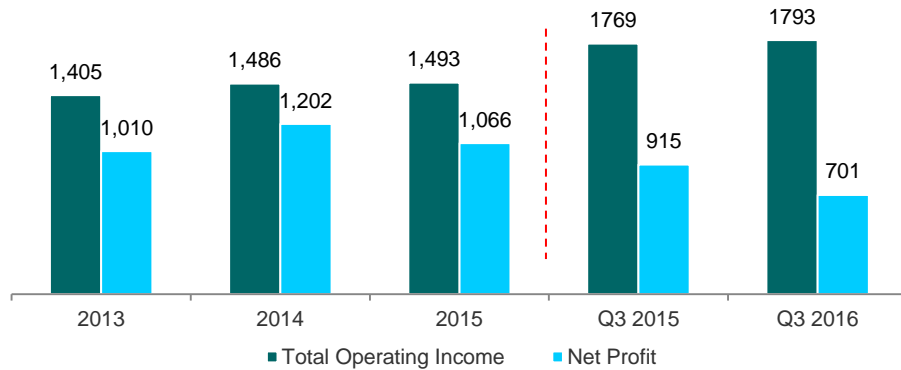


# Operating Performance and Profitability



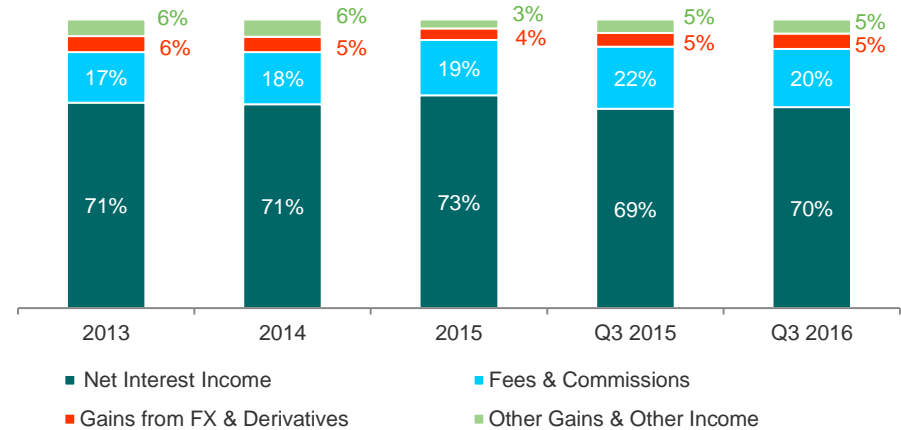
► While the economic outlook is challenging, CBD continues to register a profitable financial performance

Maintaining Profitability (AED mln)

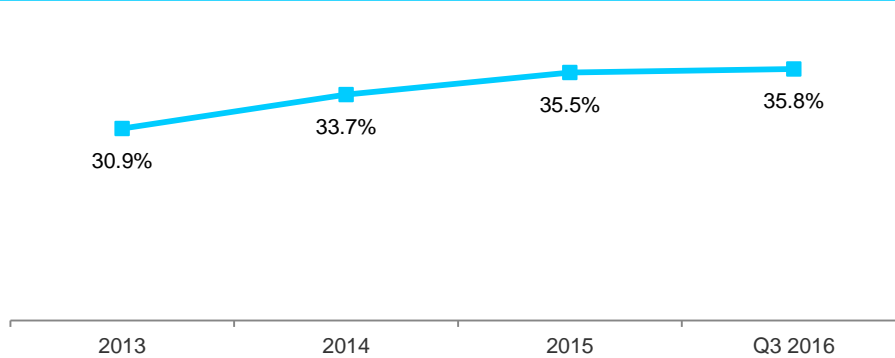


Note: Total operating Income excludes impairment allowances and recoveries

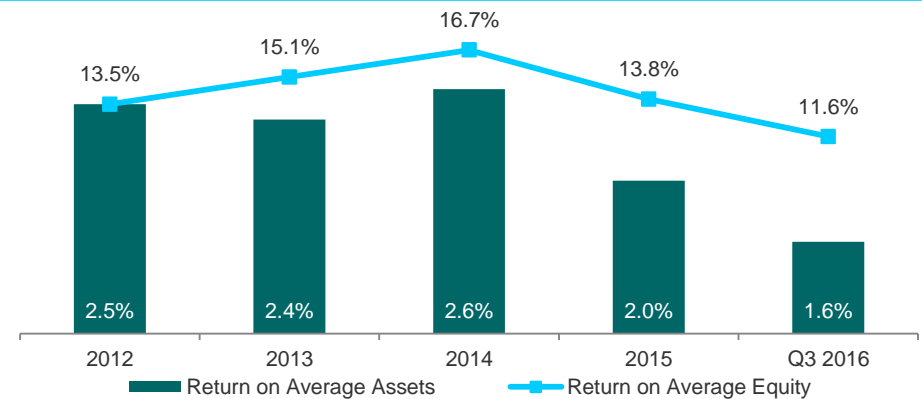
Components of Total Operating Income



Cost Efficiency (Cost to Income Ratio, %)



Consistent Returns (%)



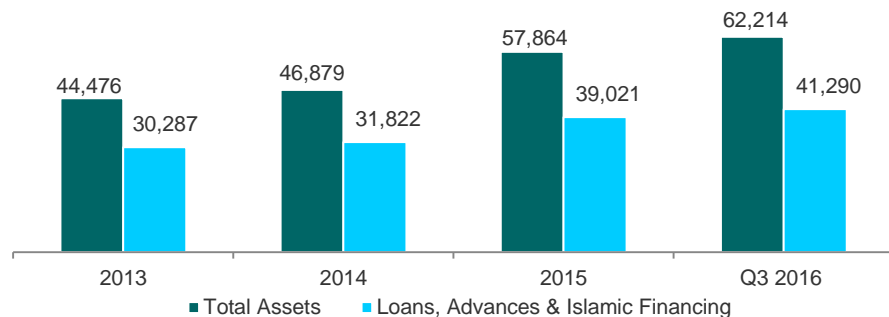


# Balance Sheet Parameters



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

Assets and Loans (AED mln)



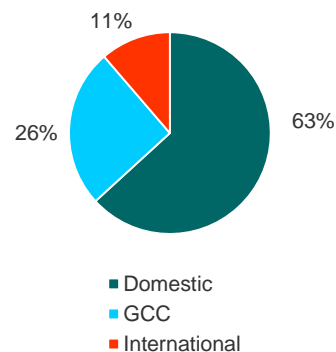
Breakdown of Gross Loans, Advances & Islamic Financing

AED million	Dec-15	Sep-16	Δ % 16/15
Manufacturing	1,509	1,308	-13%
Construction	1,148	1,211	5%
Real estate	3,864	4,235	10%
Trade	7,345	6,958	-5%
Services	5,797	6,834	18%
Business and investment	10,406	11,856	14%
Financial institutions	772	1,129	46%
Government and public sector	5,460	5,218	-4%
Personal – mortgage	2,296	2,302	0%
Personal – schematic	2,697	2,902	8%
Others	404	525	30%

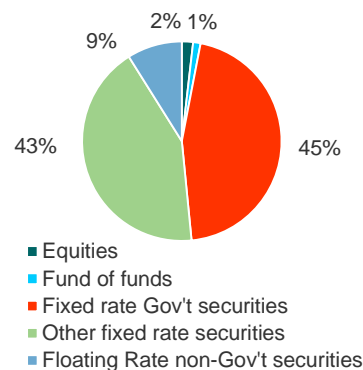
Investment Securities Portfolio (AED 7.5 bln, as at 30<sup>th</sup> September 2016)

Key Highlights

By Geography



By Type



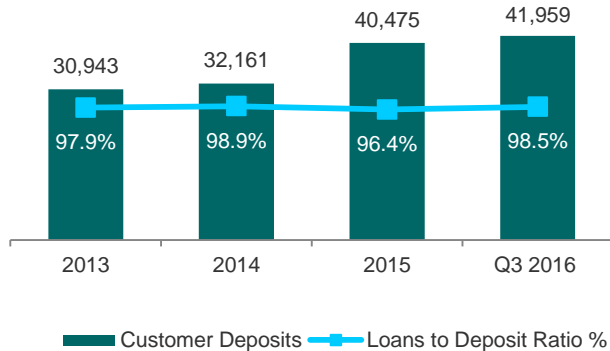
- Total Assets were 8%, AED 4.4 bln higher compared to December 2015.
- Increase in total assets in Q3 2016 is mainly attributed to higher:
  - Short term money market placements with local banks increased by 16% since December 2015 to AED 3 bln.
  - Investment securities increased by 14% to AED 7.5 bln.
- Loans and Advances of AED 41.3 bln as at 30<sup>th</sup> September 2016 registered an increase of 6.0% over the AED 38.9 bln as at 30<sup>th</sup> September 2015 and a 6.0% increase compared to AED 39.0 bln as at 31<sup>st</sup> December 2015.

# Funding Sources & Liquidity

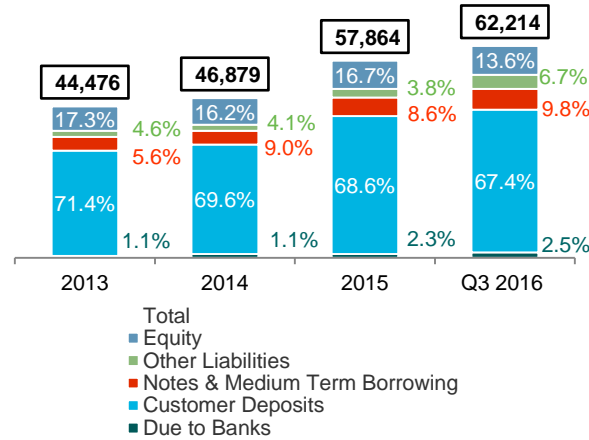


## ► CBD grew its deposit base to maintain liquidity ratios in tight market conditions

### Steady Growth in Deposit Base (AED mln)

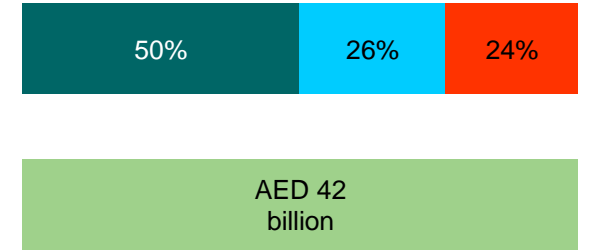


### Overview of Funding Sources (AED mln)



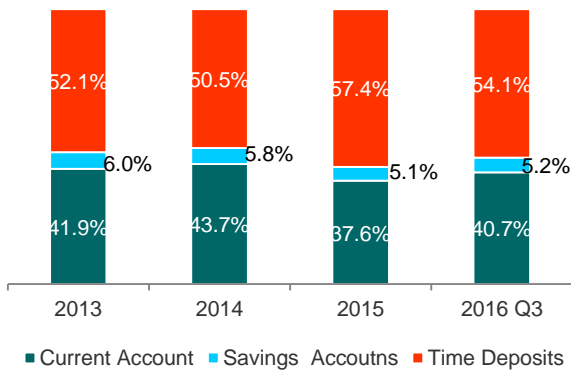
### Breakdown of Customer Deposits (%)

As at 30<sup>th</sup> September 2016



■ Corporate ■ Individual ■ Government ■ Total

### Breakdown of Customer Deposits by Type (%)



### Medium Term Funding

	AED Mln	Maturity	Pricing
MTB	1,653	Jun-19	3M+125b.p.
EMTN (2013)	1,837	May-18	3.375
EMTN (2015)	1,469	Nov-20	4.000
REPO	551	Jul-22	
REPO	592	Jun-21	

### Key Highlights

- Customer deposits constitute 67% of the Bank's funding sources as at 30<sup>th</sup> September 2016.
- Corporate customer deposits constitute the majority of the Bank's deposits, accounting for 50% of total deposits.
- Customers' deposits increased by 3.7%, to AED 41.9 bln compared to 31<sup>st</sup> December 2015
- CASA constituted 46% of total deposits as at 30<sup>th</sup> September 2016 compared to 42.7% as at 31<sup>st</sup> December 2015
- CBD strives to maintain less than 100% loans to deposit ratio.
- CBD tracks its liquidity ratios based on Basel 3 published guidelines by Central Bank of the UAE. As at 30<sup>th</sup> September 2016, CBD was compliant with all the liquidity ratio requirement.

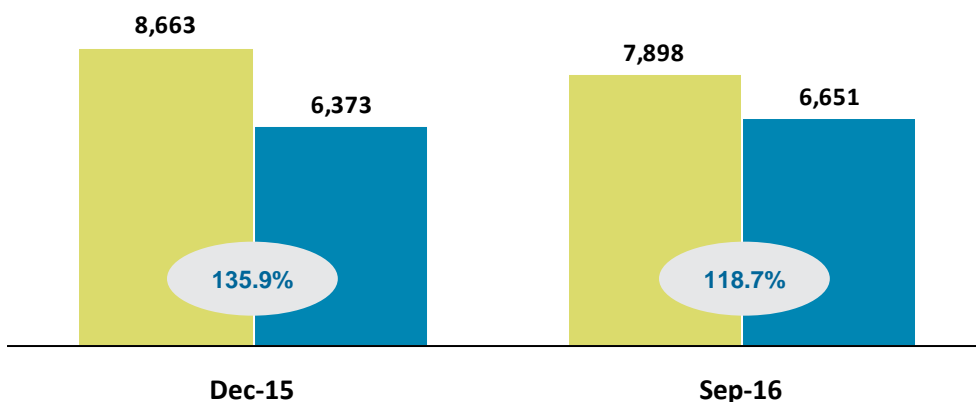
# BASEL – III Liquidity Ratio



- ▶ On 2<sup>nd</sup> June 2015, Central Bank UAE (CBUAE) issued the revised regulations for liquidity requirements. The regulations became effective from 1<sup>st</sup> July 2015 with a phase wise adoption of Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).
- ▶ This year, CBUAE issued the guidance manual which explains how the Banks are expected to comply with the Basel III liquidity framework requirements.

## LIQUIDITY COVERAGE RATIO

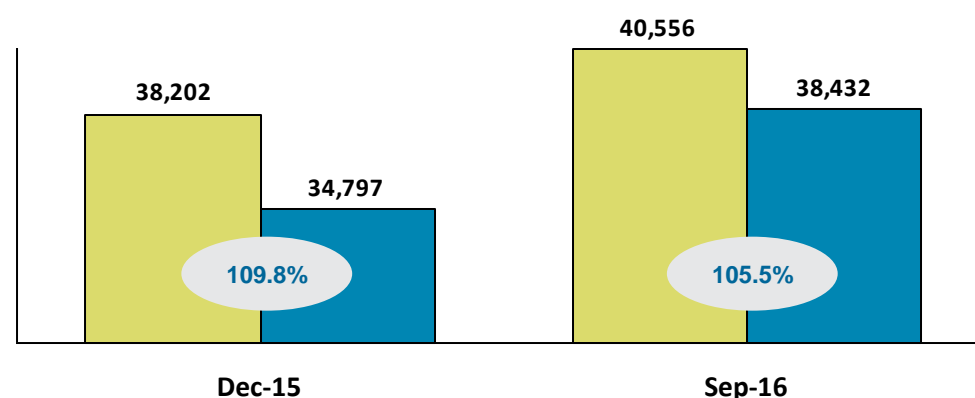
Eligible Liquid Assets    Uses of cash



- ▶ Liquidity Coverage Ratio (LCR) to withstand potential disruptions within 30 day timeframe. The Bank ratio of 118.7% as at Sep-16 is well above the CBUAE norm of minimum 70% by 2016.
- ▶ Decrease in liquid assets when compared with Dec-15 is mainly because of lower Cash and Central Bank balances by AED 0.8 bln.
- ▶ Increase in uses of cash when compared with Dec-15 is mainly because of higher customer deposits of AED 1.5 bln.
- ▶ Transition to LCR has started from Jan-16 with final implementation in 2018 for 100%.

## NET STABLE FUNDING RATIO

Available stable funding    Required stable funding



- ▶ Net Stable Funding Resources Ratio (NSFR) to ensure long term liquidity (Min level: 100%). The Bank ratio of 105.3% as at Sep-16 is above the CBUAE norm of minimum 100%.

Lower NSFR when compared with Dec-15 is due to:

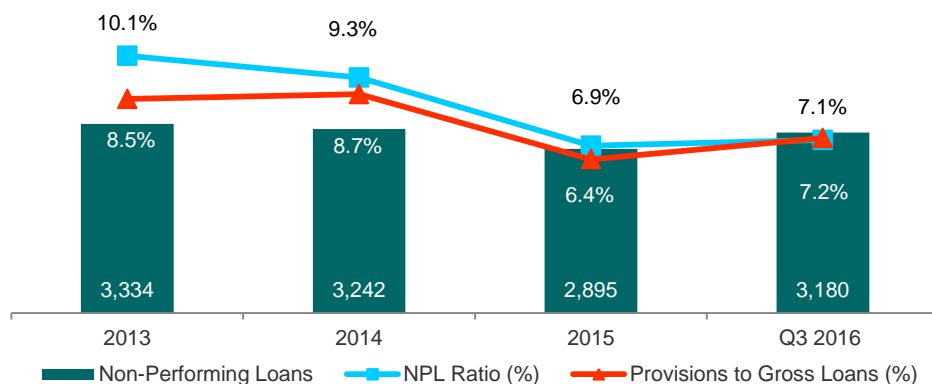
- ▶ Increase in required stable funding was due to increase in loans & advances and investments securities by AED 2.3 and 0.9 bln respectively.
- ▶ However, the above increase in loans & advances and investments securities was offset by lower Cash and balances with Central Bank by AED 0.8 bln.
- ▶ Higher stable funding is mainly due to increase in customer deposits by AED 1.5 bln.

This ratio will become effective from 1<sup>st</sup> January 2018.

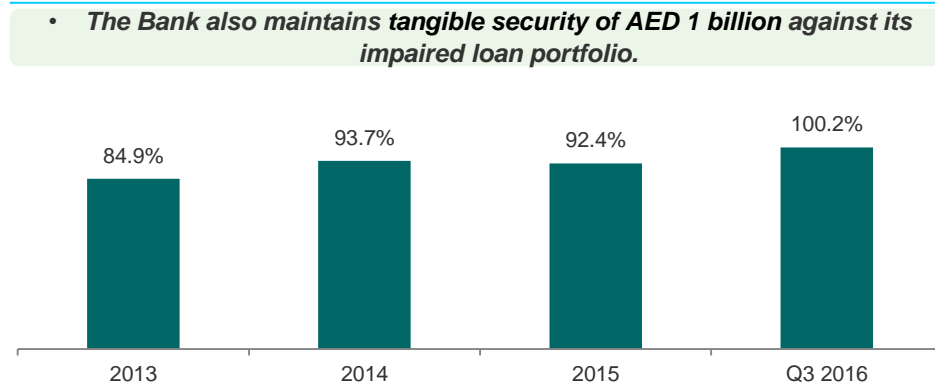


- ▶ CBD's asset quality has improved slightly since the first quarter of the year. Loan loss coverage has increased to 100.2% in line with the bank's prudent risk management policy.

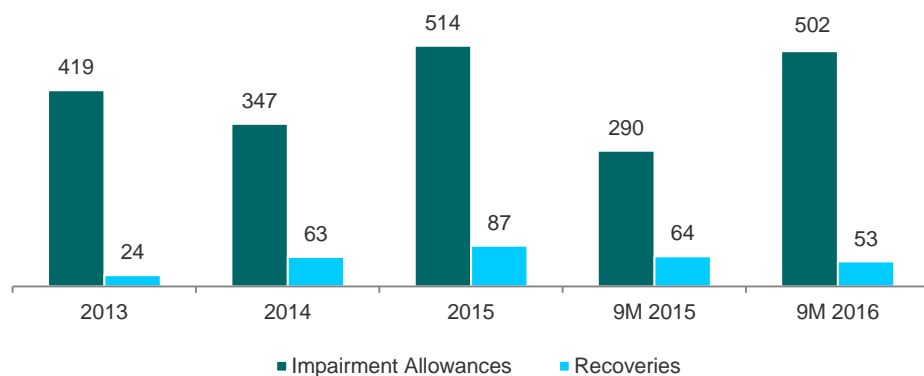
### Marginal decline in Asset Quality (AED mln)



### Loan Loss Coverage Ratio(%)



### Impairment Allowances & Recoveries (AED mln)



### Key Highlights

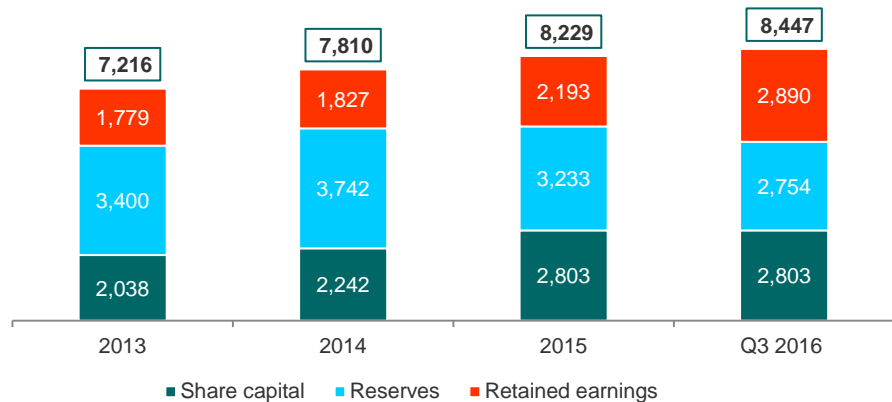
- ▶ Asset quality improved slightly with:
  - ▶ NPL ratio decreasing to 7.1% as at 30<sup>th</sup> September 2016 from 7.5% as at 31<sup>st</sup> March 2016;
  - ▶ Impairment allowances increased by 99% from AED 226 mln in Q3 2015 to AED 449 mln in Q3 2016.
- ▶ As a result, loan loss coverage ratio improved to 100.2% as at 30<sup>th</sup> September 2016 from 92.4% as at end of 2015 highlighting the Bank's prudent provisioning policy.

# Overview of Capitalisation

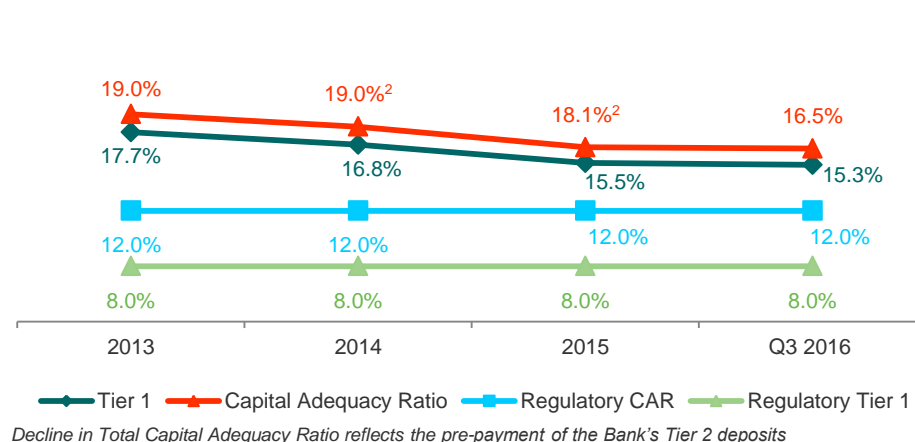


► CBD has maintained a strong capital base to support the growth of its business

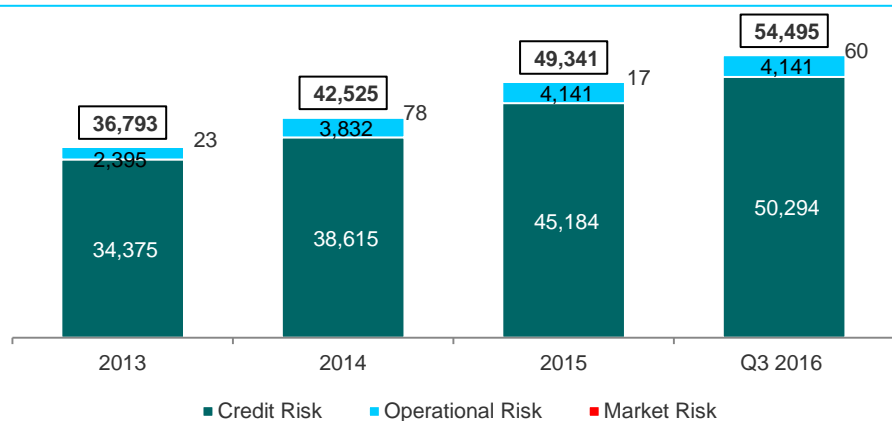
Composition of Equity<sup>1</sup> (AED mln)



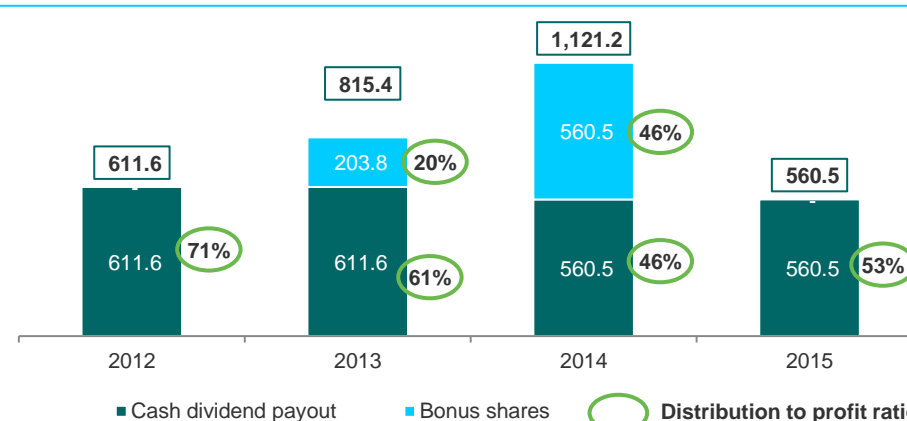
Overview of Capitalisation (%)



Risk Weighted Assets (AED mln)



Consistent Dividend Payments (AED mln)



<sup>1</sup>Equity 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



- Best new SME Product
- Best SME loan
- Best Islamic card

## Gulf Digital Experience Awards 2015



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

## SouqAlmal.com award



- Most popular personal loan

## Dubai Service Excellence Scheme



- Best performance outlet for 2016award



# Corporate Social Responsibility: 2016



- CBD sponsored the Dubai Tour 2016, for the second year in a row, which witnessed the participation of teams composed of the world's elite cyclists, professional continental and national teams.
- CBD's sponsored to the **National Careers Exhibition 2016** held at the Expo Centre Sharjah in February. Also sponsored Career fairs in Abu Dhabi and Dubai.
- CBD's participated in the **Car Free day** on 21<sup>st</sup> Feb 2016, encouraging the bank staff to find alternative transportation methods.
- CBD's sponsored **Jabel Ali horse race** for season 2015/2016.
- CBD's 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.

# Sponsored the UAE National Olympic Committee



الأولمبياد المدرسي  
SCHOOL OLYMPICS





# Participated in the Humanitarian Work day







# Main sponsor of Dubai Tour



