

COMMERCIAL BANK OF DUBAI

INVESTOR PRESENTATION

September 2017

بنك دبي التجاري
Commercial Bank of Dubai



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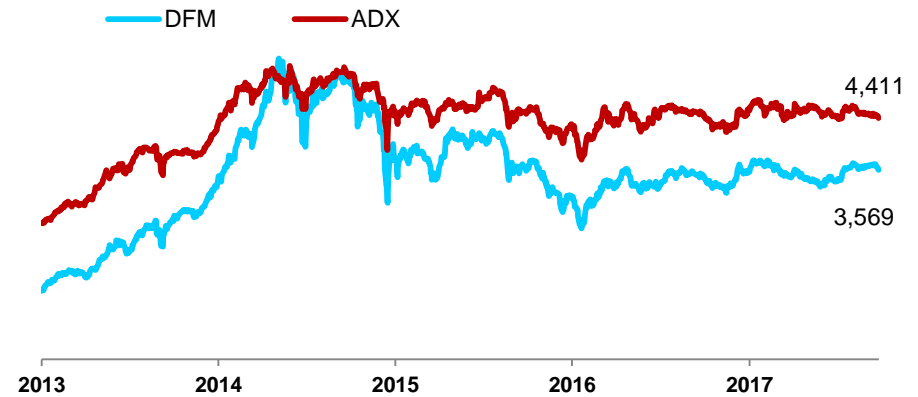
Overview of the United Arab Emirates



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 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 792 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.

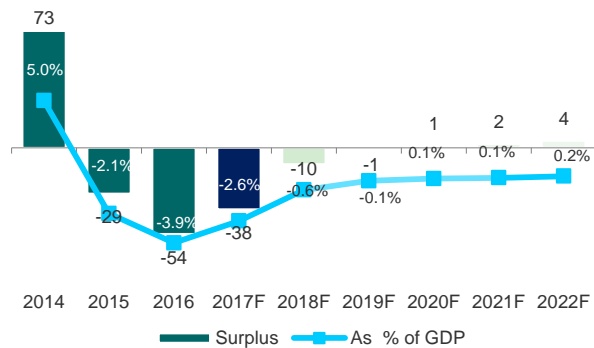
UAE Stock Market



Source: Abu Dhabi Securities Exchange, Dubai Financial Market

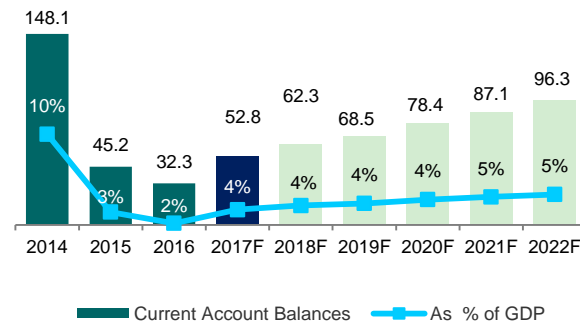
Source: ¹International Monetary Fund, UAE Interact; ² OPEC

Limited Fiscal Deficit to be Posted, AED bln



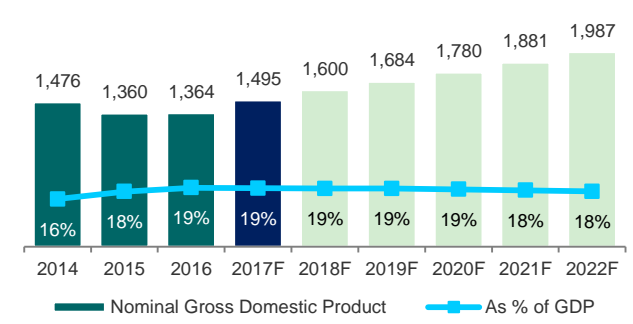
Source: International Monetary Fund, April 2017

Positive Current Account Balances, AED bln



Source: International Monetary Fund, April 2017

UAE GDP and Public Debt, AED bln



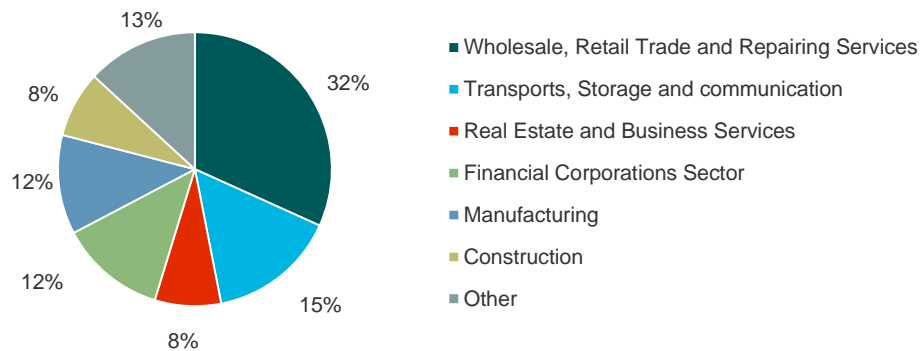
Source: International Monetary Fund, April 2017



Snapshot of Dubai

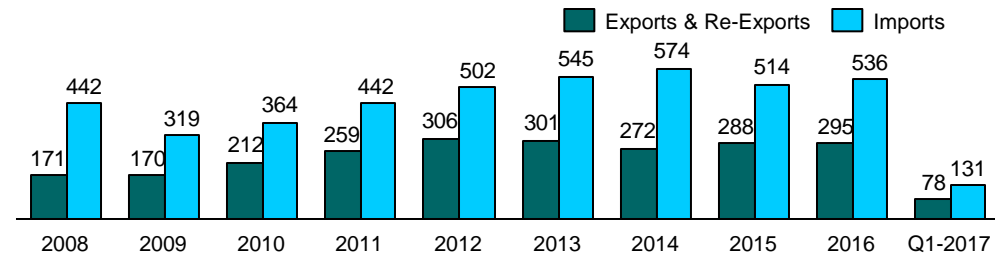
- ▶ The emirate of Dubai is the second largest emirate in the UAE after the emirate of Abu Dhabi. Dubai is situated on the west coast of the UAE in the south-western part of the Arabian Gulf.
- ▶ Reflecting the emirate's strategic geographic location, rising levels of international trade and the Government's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



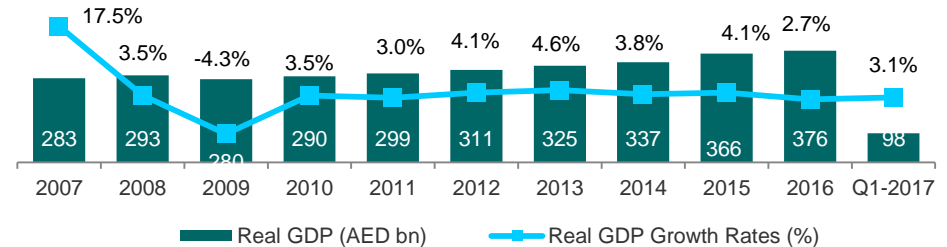
Source: Dubai Statistics Centre

Foreign Trade, AED bln



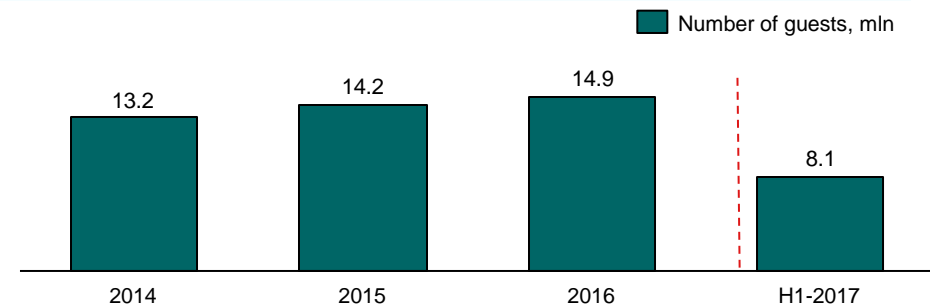
Source: Dubai Statistics Centre, 2017 (Foreign Trade by Type)

Growth in Economy



Source: Dubai Statistics Centre, 2015

Tourism Remains Robust



Source: Dubai Statistics Centre

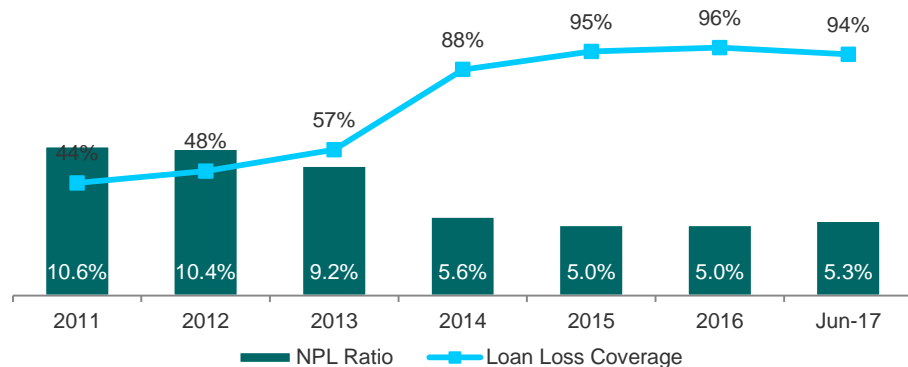
Overview of UAE banking sector



Snapshot of the UAE Banking Industry

- ▶ As of December 2016 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 August 2017, total Loans and Advances increased by 0.3% over December 2016, while deposits increased by 1.2%. Overall Loan to Deposit Ratio stood at 99.8% as of August 2017.

Improving Industry Asset Quality



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

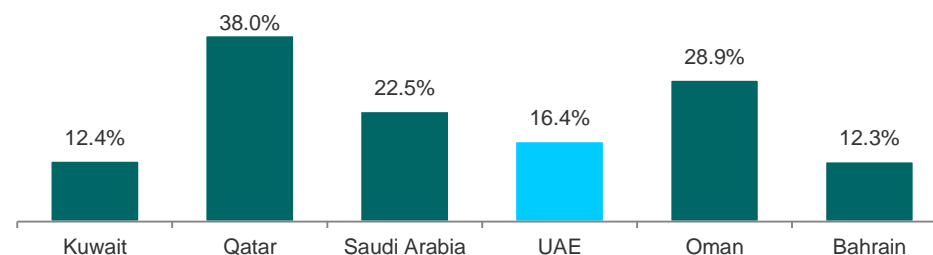
Key Industry Indicators, AED bln

	2012	2013	2014	2015	2016	August-2017
Total Assets	1,877	2,124	2,305	2,478	2,611	2,619
Customers' Deposits	1,168	1,279	1,421	1,472	1,563	1,582
Loans & Advances	1,185	1,276	1,378	1,485	1,574	1,579
Specific Provision	68	78	72	73	79	84
General Provision	18	19	24	27	29	30
Loan to Deposit (%)	101.4%	99.7%	97.0%	100.9%	100.8%	99.8%
CAR (%)	21.0%	19.3%	18.2%	18.3%	18.9%	18.5*
Tier 1 Ratio (%)	17.6%	16.9%	16.2%	16.6%	17.3%	16.9*

Source: UAE Central Bank
* June 2017

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 30 September 2017, assets of the Corporate Banking segment and Commercial Banking segment together accounted for approximately AED 44.9 bln or 65% 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
CI 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



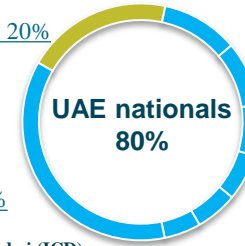
H.H. Sheikh Maktoum Hasher Al Maktoum
Director



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 5.75%

Al Majid Investments 5%

General public 36.58%

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



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



Mr. Gareth Powell
Chief Human Resources
Officer



Mr. C. Krishna Kumar
Chief Operating Officer



Board of Directors

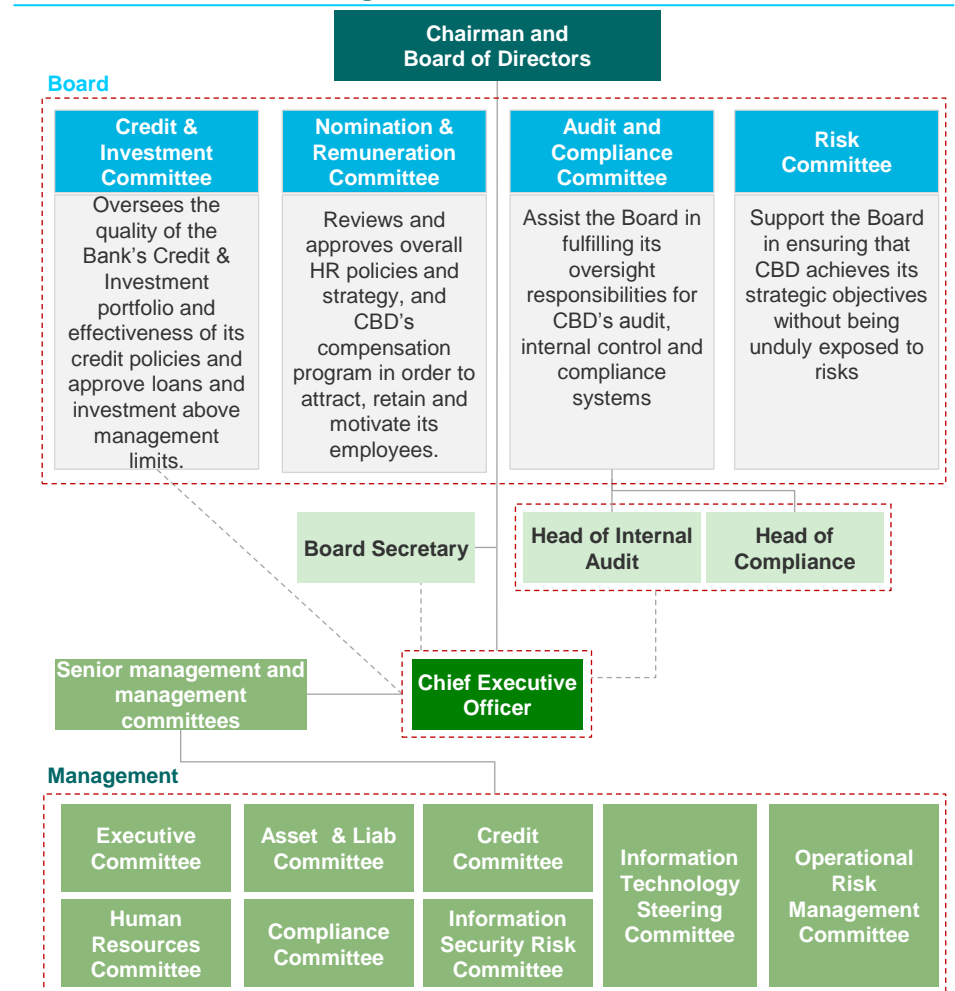
The Board of Directors provides strategic guidance, effective monitoring of management, adequate controls and sets the tone and culture of the Bank to enhance and ensure sustainable shareholder value.

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.

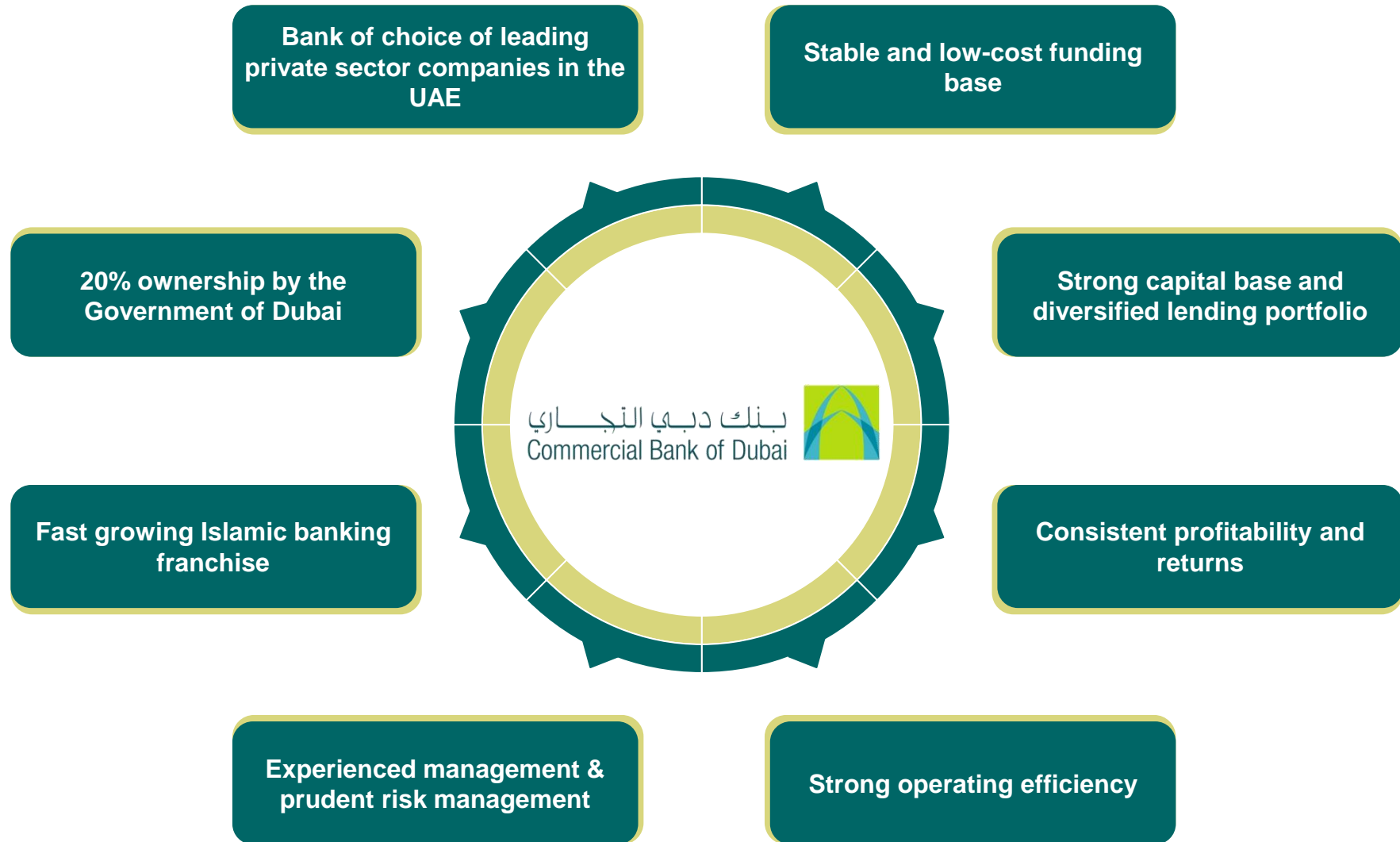
The Directors of the Board, as per the Articles of Association of Commercial Bank of Dubai, are elected by the General Meeting by secret ballot every three years. As at 31st December 2016 the Board comprised of 11 non-executive Members.

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



Q3-2017 Operating highlights



- ▶ Operating income of AED 1,987 mln, up 10.9% year-on-year driven by higher net interest income and non-interest income
- ▶ Operating expenses increased by 4.4% to AED 670 mln
- ▶ Operating profit increased by 14.5% to AED 1,317 mln
- ▶ Net impairment allowances were AED 203 mln or 45% higher when compared to the same period last year
- ▶ Net profit of AED 665 mln, declined 5.2% year-on-year.

As at 30 September 2017:

- ▶ Total assets up 7.6% to AED 68.9 bln compared to Dec 2016
- ▶ Loans and advances up 13.1% to AED 47.5 bln
- ▶ Customers' deposits up 8.4% to AED 47.5 bln
- ▶ Advances to stable resources ratio (ASRR) at 87.5%
- ▶ Capital adequacy ratio (CAR) continues to be robust at 15.3%
- ▶ Cost-to-income ratio at 33.7%
- ▶ Coverage ratio for non-performing loans at 88.8%.

Q3-2017 financial snapshot



Income statement, AED Mln

	9M-17	9M-16	YoY
Net Interest Income & Islamic Financing Income	1,353	1,248	8%
Net Fees, Commission and FX Income	516	458	13%
Other Operating Income	118	87	36%
Total Revenue	1,987	1,793	11%
Operating Expenses	670	642	4%
Operating Profit	1,317	1,151	14%
Net Impairment Allowances	652	449	45%
Net Profit	665	702	-5%

Balance sheet, AED Mln

	Sep-17	Sep-16	YoY	Dec-16	YTD
Total Assets	68,978	62,214	11%	64,080	8%
Net Loans and Advances	47,462	41,290	15%	41,963	13%
Customers' Deposits	47,473	41,959	13%	43,774	8%
Shareholders' Equity	8,783	8,447	4%	8,680	1%

Key ratios, %

	Sep-17	Sep-16	YoY (bps)	Regulatory Ratio	Regulatory Limit
Cost-to-income	33.7%	35.8%	(210)		
Net Interest Margin	2.80%	2.85%	(5)		
Loan to Deposit	99.9%	98.4%	149		
Advance to Stable Resources Ratio (ASRR)	87.5%	85.0%	250	R	<= 100%
Eligible Liquid Asset Ratio (ELAR)	12.7%	13.8%	(110)	R	>= 10%
Non Performing Loan (NPL)	6.4%	7.1%	(72)		
Provision Coverage	88.8%	100.2%	(1,140)		
Return on Average Assets	1.3%	1.6%	(26)		
Return on Average Equity	10.5%	11.6%	(112)		
Capital Adequacy	15.3%	16.5%	(119)	R	>= 10.5%
Tier 1 Ratio	14.2%	15.3%	(110)	R	>= 8.5%
CET 1	14.2%	15.3%	(110)	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). 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.

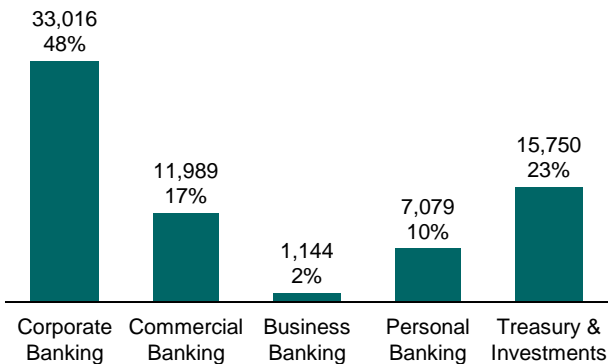
Commercial Banking: Provides overdrafts, loans working capital finance, trade finance & deposit products to commercial (mid-sized) clients with annual sales between AED 100 mln to AED 750 mln.

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.

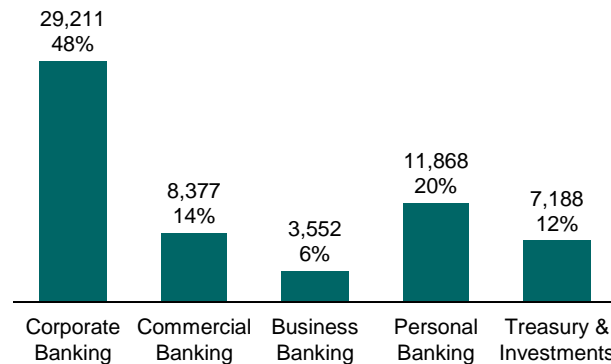
Personal Banking: Offers a range of banking products and services including current accounts, easy access saving accounts, fixed rate deposit accounts, credit cards, personal loans, overdraft facilities, vehicle finance, mortgage products, loans and other credit facilities to high net-worth (Al Dana),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

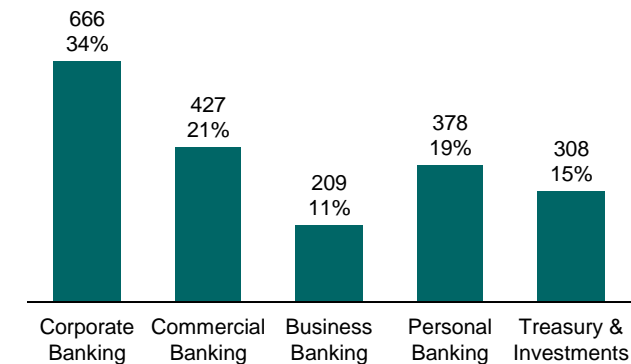
Total assets



Total liabilities



Total income



Segment performance (1/3)



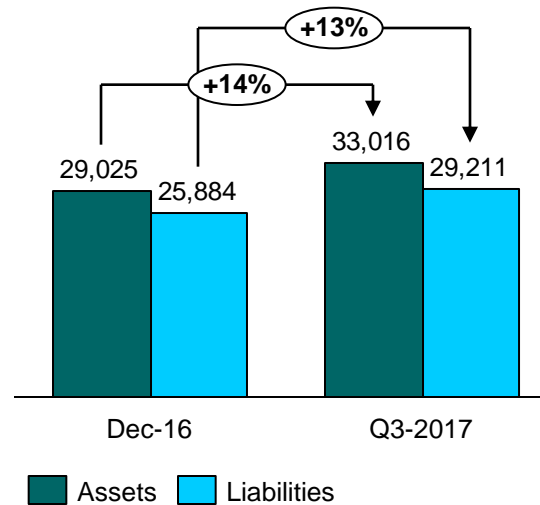
Corporate Banking

- ▶ 14% increase in assets registered by Corporate banking to reach AED 33 bln as at 30th Sep 2017.
- ▶ Liabilities increased by 13% to reach AED 29.2 bln.
- ▶ Total revenue increased by 5% from AED 635 mln in Q3-2016 to AED 666 mln in Q3-2017.
 - ▶ NII decreased by 0.3%, while NFI increased by 25%.

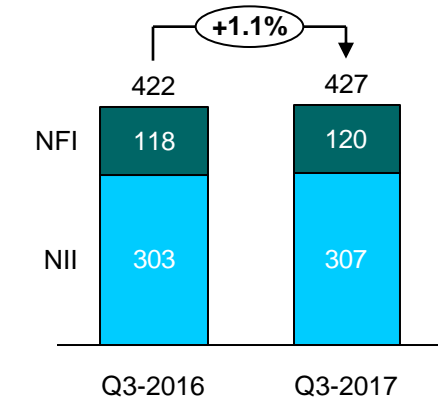
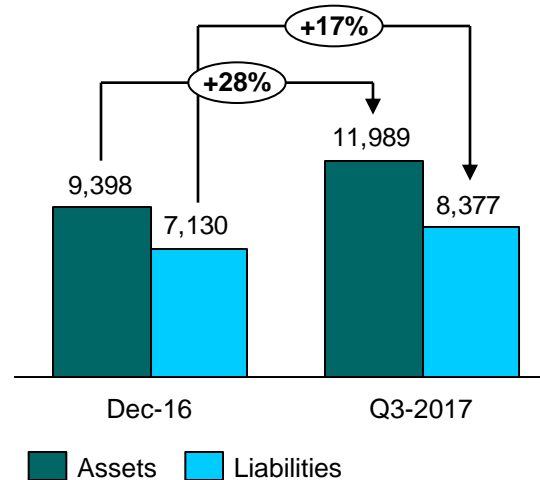
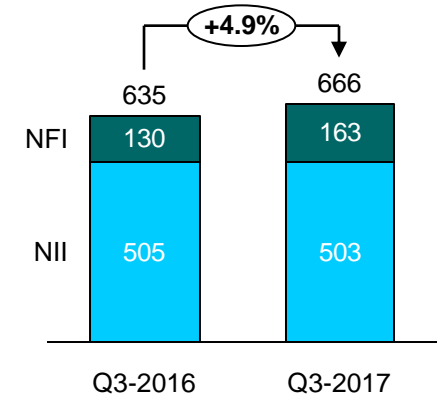
Commercial Banking

- ▶ Commercial banking assets increased by 28% to reach AED 12.0 bln at Q3-2017 in comparison with AED 9.4 bln as at Dec-2016.
- ▶ Liabilities increased by 17% over Dec-2016 to reach AED 8.4 bln.
- ▶ Total revenue increased by 1% from AED 422 mln in Q3-2016 to AED 427 mln in Q3-2017.

Balance Sheet Trends AED mln



Revenue Trends AED mln

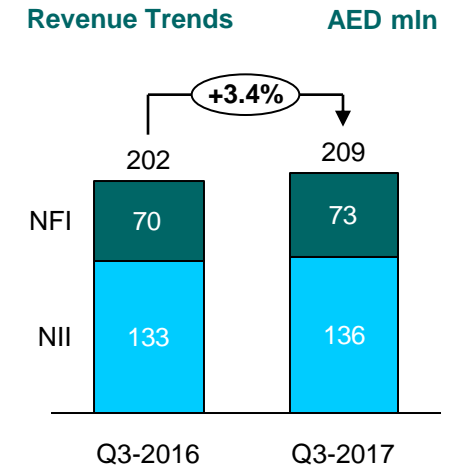
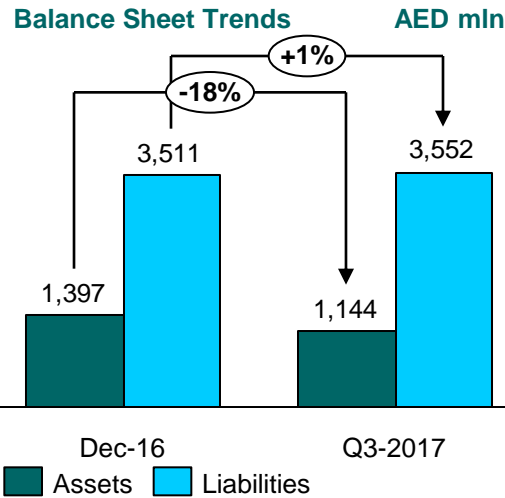


Segment performance (2/3)



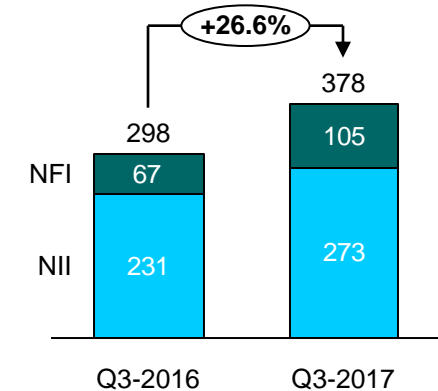
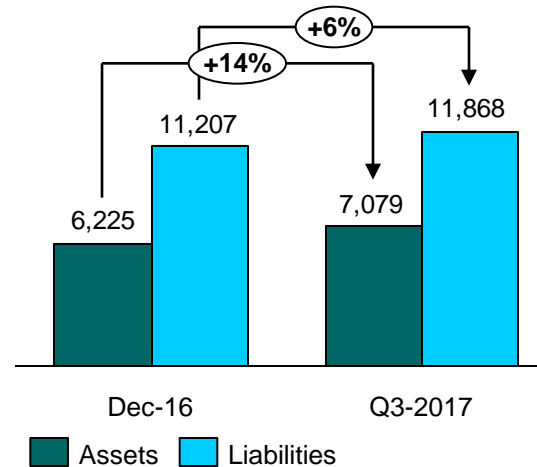
Business Banking

- ▶ Business banking assets decreased by 18% from AED 1.4 bln as of Dec-16 to reach AED 1.1 bln as at Sep-17.
- ▶ Liabilities increased by 1% to reach AED3.6 bln as at end of Sep-17.
- ▶ Total revenue increased by 3% from AED 202 mln in Q3-16 to AED 209 mln in Q3-2017:
 - ▶ NII increased by 3%.
 - ▶ NFI increased by 5%.



Personal Banking

- ▶ Personal banking assets increased by 14% from AED 6.2 bln in Dec-16 to AED 7.1 bln in Q3-17.
- ▶ Liabilities increased by 6% to reach AED 11.9 bln.
- ▶ Total revenue increased by 27% from AED 298 mln in Q3-16 to AED 378 mln in Q3-2017:
 - ▶ NII increased by 18%.
 - ▶ NFI increased by 56%.



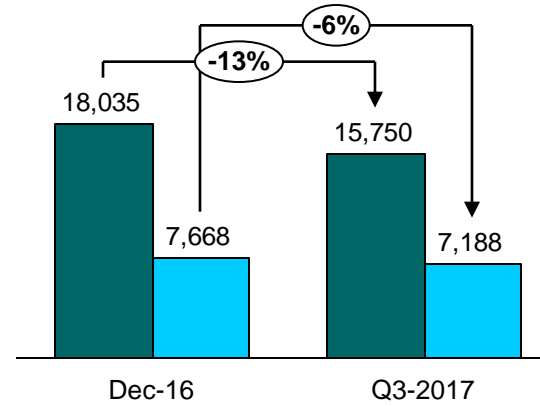
Segment performance (3/3)



Treasury & Investments

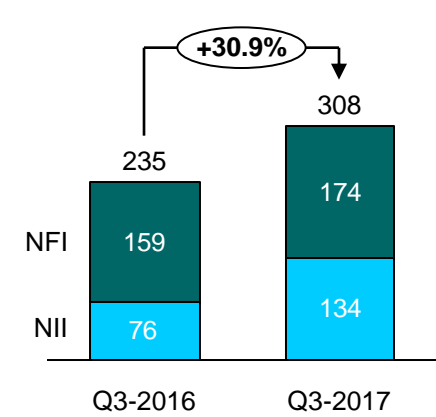
- ▶ Treasury assets decreased by 13% to reach AED 15.7 bln as at Q3-2017.
- ▶ Total treasury revenues increased by 31% from AED 235 mln in Q3-16 to AED 308 mln in Q3-2017:
 - ▶ NII increased by 76%.
 - ▶ NFI increased by 9%.

Balance Sheet Trends AED mln



■ Assets ■ Liabilities

Revenue Trends AED mln



CBD balance sheet and profit growth



Revenues and Costs, AED bln

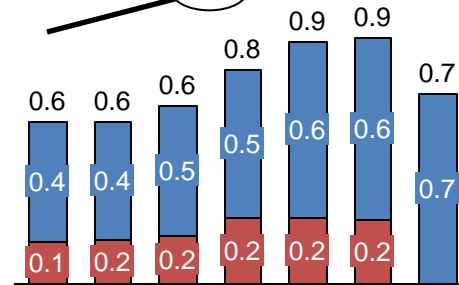
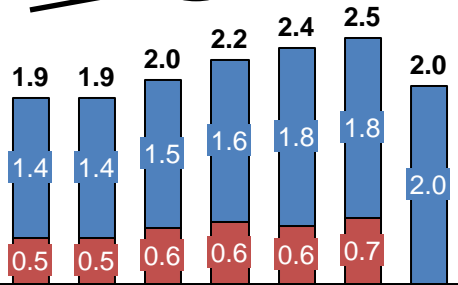
9M Q4

Revenues

+6%

Costs

+9%



2011 2012 2013 2014 2015 2016 2017

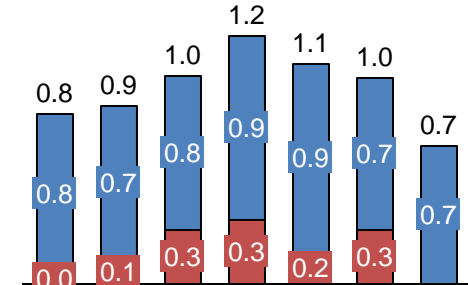
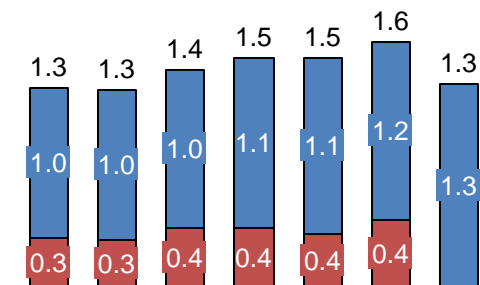
2011 2012 2013 2014 2015 2016 2017

Profits, AED bln

9M Q4

Operating profits

Net Profits



2011 2012 2013 2014 2015 2016 2017

2011 2012 2013 2014 2015 2016 2017

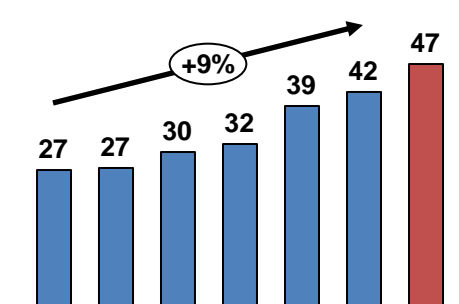
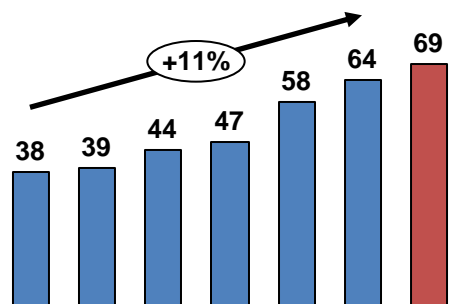
Assets and Loans, AED bln

Assets

+11%

Net Loans

+9%



2011 2012 2013 2014 2015 2016 Q3-17

2011 2012 2013 2014 2015 2016 Q3-17

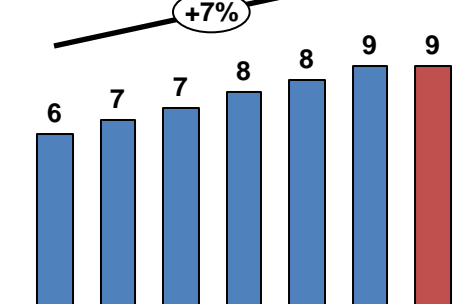
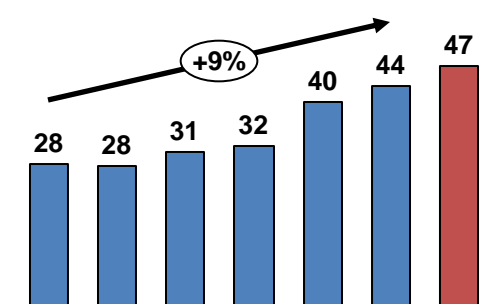
Deposits and Equity, AED bln

Deposits

+9%

Equity

+7%



2011 2012 2013 2014 2015 2016 Q3-17

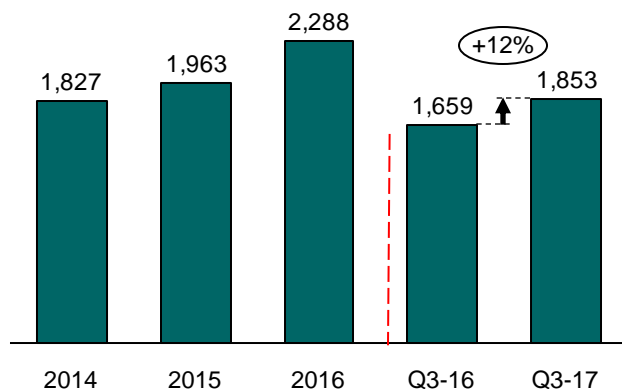
2011 2012 2013 2014 2015 2016 Q3-17

Net interest income

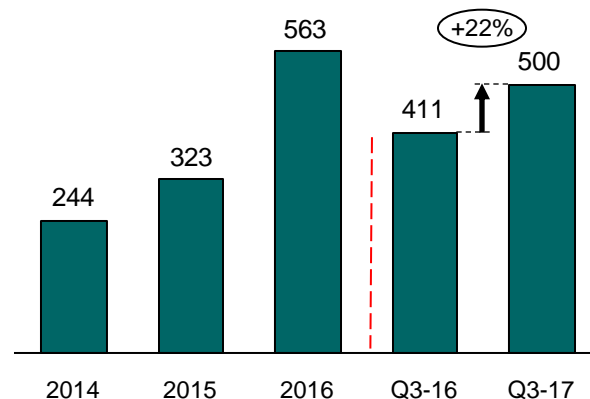


▶ Net Interest income increased by 8% over Q3-2016, despite rising interest expense

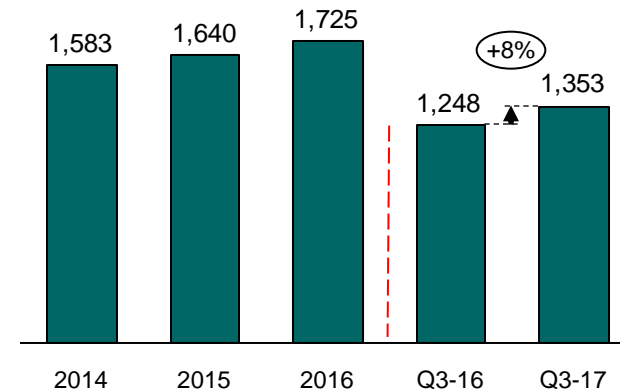
Interest income, AED mln



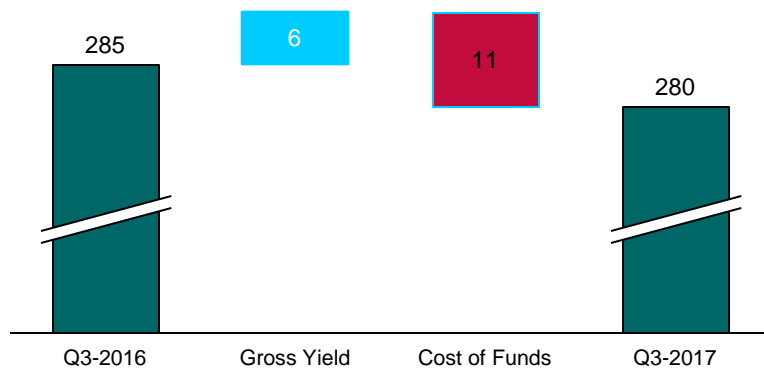
Interest expense, AED mln



Net Interest Income, AED mln



Movement in Net Interest Margin, b.ps



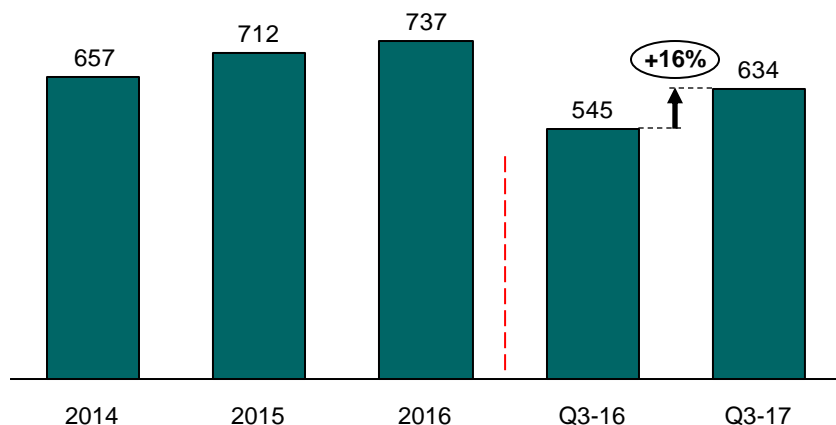
Key Highlights

- ▶ Net interest income increased by AED 105 mln as higher interest income was partially offset by higher interest expense
- ▶ Interest income increased by AED 194 mln due to:
 - ▶ Higher average performing loans and fixed income investments
 - ▶ Increase in yield on loans
- ▶ Interest expense increased by AED 89 mln due to:
 - ▶ Increase in average volume of time deposits
 - ▶ Increase in cost of deposits

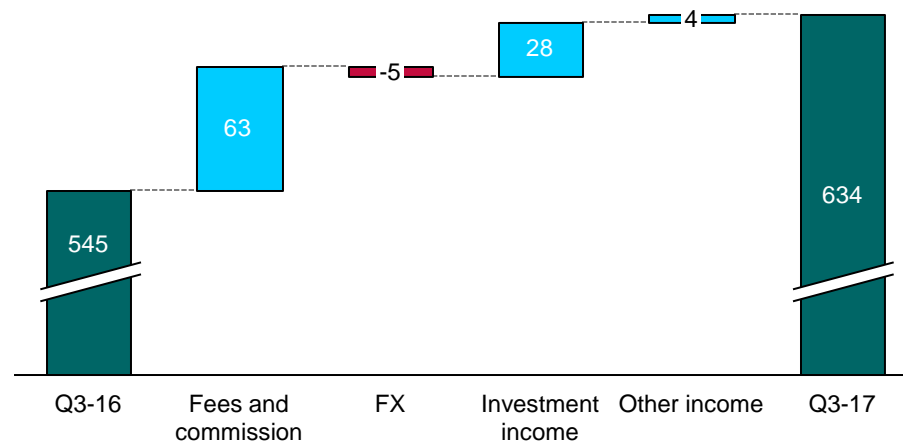
Non interest income



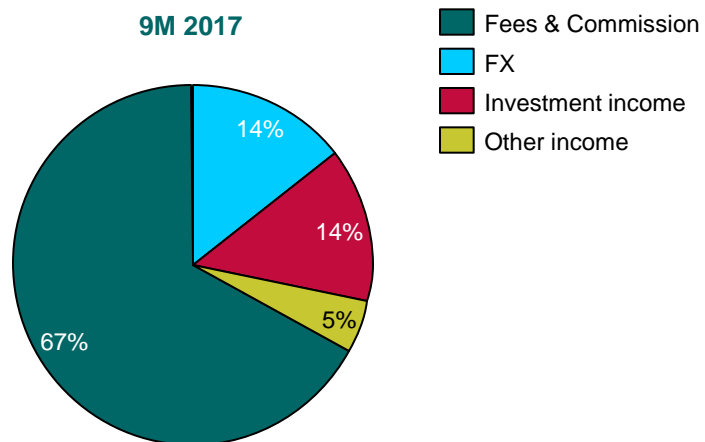
Non interest income, AED mln



Movement in non interest income, AED mln



Components of non interest income, %



Key Highlights

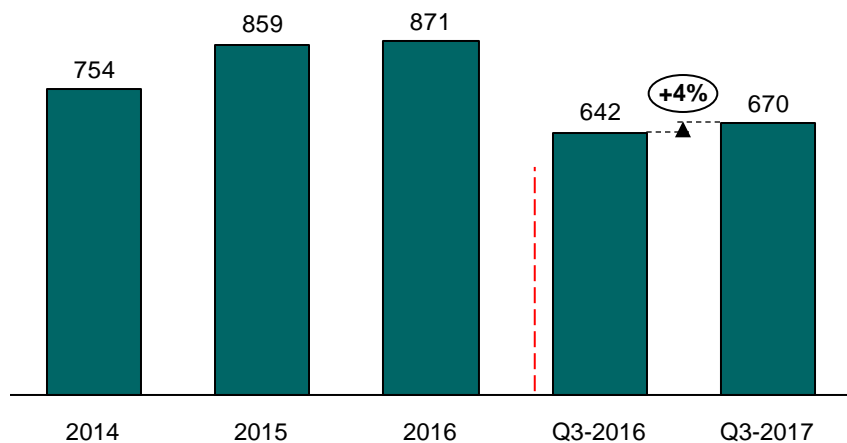
- ▶ Non interest income increased by 16.4% to AED 634 mln.
- ▶ Fees and commission increased by 17.4% as compared to Q3-2016 supported by higher fee income in lending activities and higher trade finance volume.
- ▶ FX income decreased by 5% mainly on revaluation of forward positions.
- ▶ Investment income increased by 47% owing to one off dividend income.
- ▶ Other income increased by 13.7%.

Profitability ratios

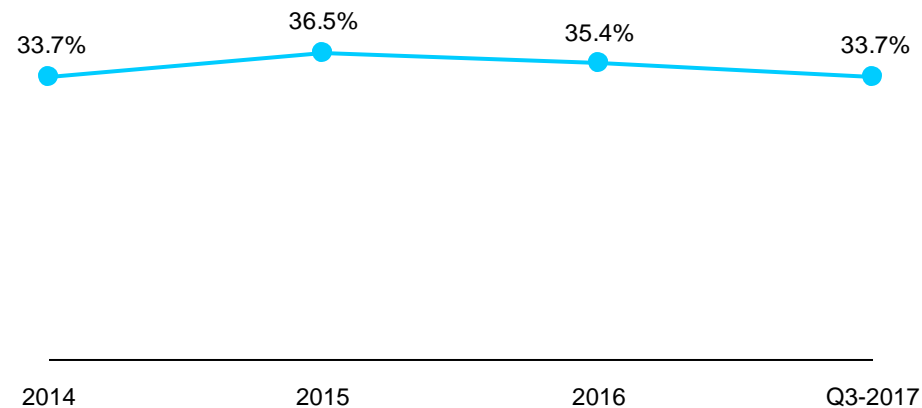


► Despite a challenging economic environment, CBD has managed to improve its cost to income ratio

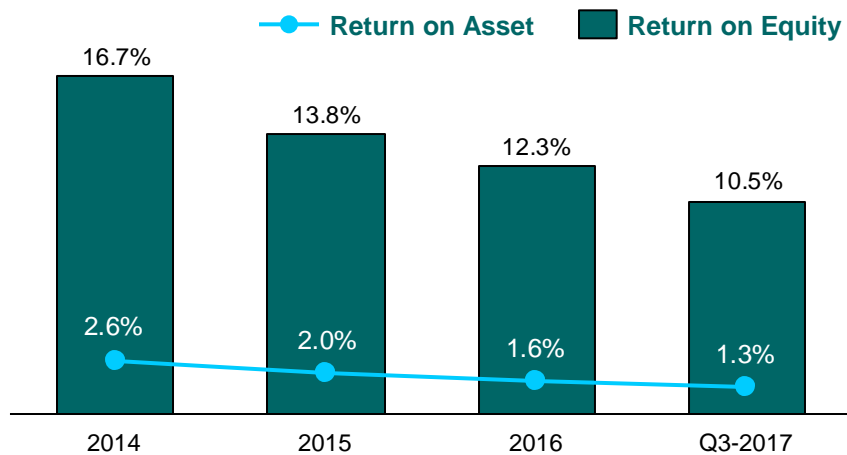
Operating expenses, AED mln



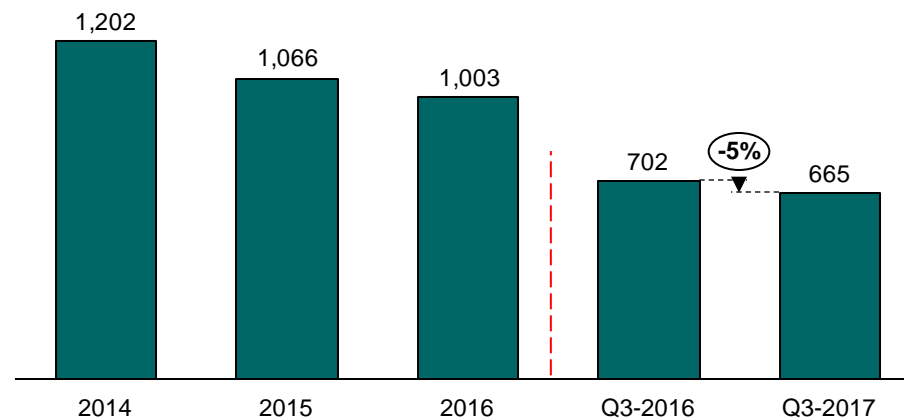
Cost to income ratio, %



Return on Assets and Return on Equity



Net Profit, AED mln

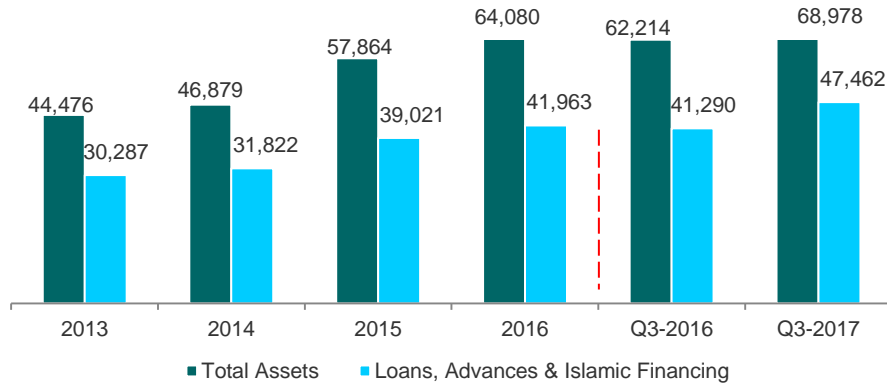


Balance sheet analysis



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

Assets and Loans, AED mln

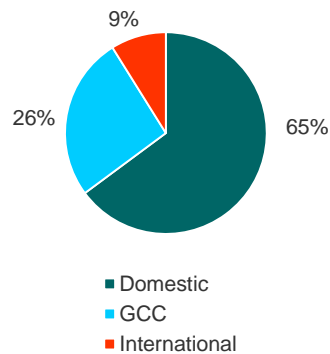


Breakdown of Gross Loans, Advances & Islamic Financing

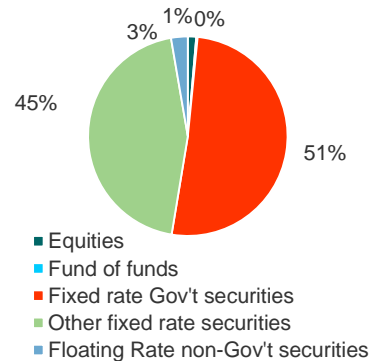
AED mln	Q3-17	Dec-16	Δ % Q3-17 / Dec-16
Manufacturing	2,676	2,483	8%
Construction	2,135	2,332	-8%
Real estate	17,204	14,081	22%
Trade	5,322	4,939	8%
Transportation and storage	2,565	2,554	0%
Services	3,552	3,551	0%
Hospitality	2,352	1,740	35%
Financial and Insurance activities	4,422	3,801	16%
Government and public sector entities	76	68	12%
Personal-mortgage	2,550	2,191	16%
Personal-schematic	3,887	3,437	13%
Individual loans for business	2,444	2,928	-16%
Others	1,126	1,009	12%

Investment Securities Portfolio (AED 7.1 bln as at 30th Sep 2017)

By Geography



By Type



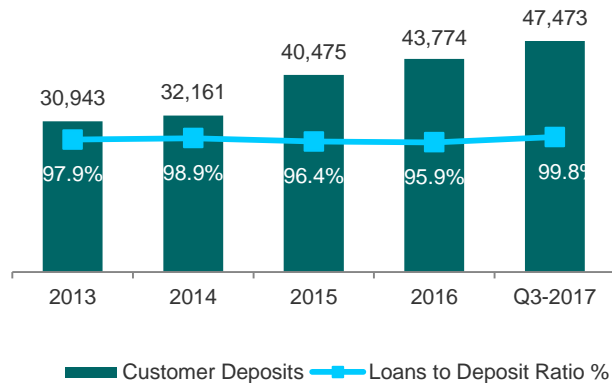
Key Highlights

- Total assets increased by 7.6% (AED 4.9 bln) compared to Dec-2016.
- The increase in assets is attributed primarily to increase in loans and advances and customers' acceptances.
- Loans and advances of AED 47.5 bln as at 30th Sep 2017 registered an increase of 13.1% (AED 5.5 bln) compared to Dec-2016.

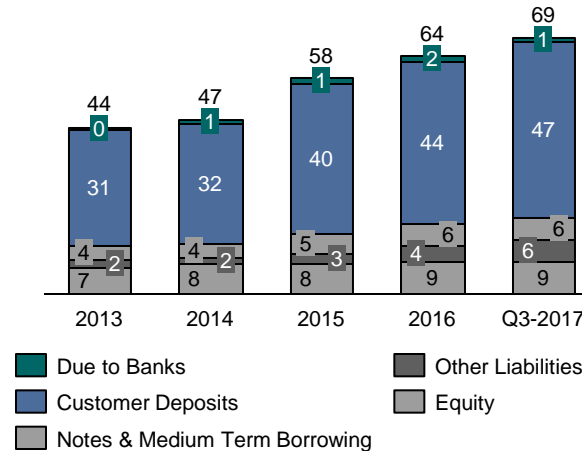
Funding sources and liquidity

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

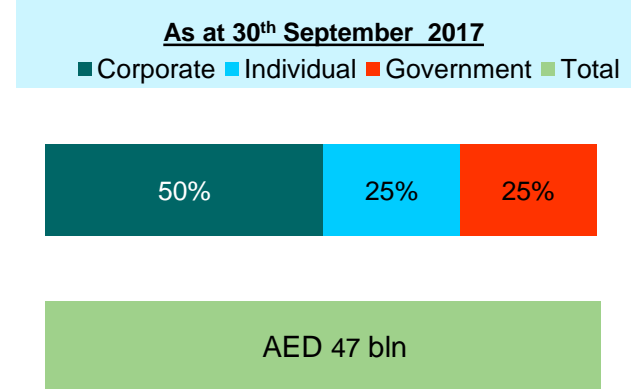
Steady growth in deposit base, AED mln



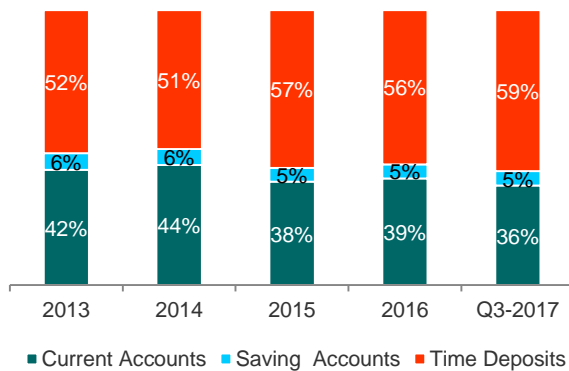
Overview of funding sources, AED bln



Breakdown of customer deposits, %



Breakdown of customer deposits by type, %



Medium term funding

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

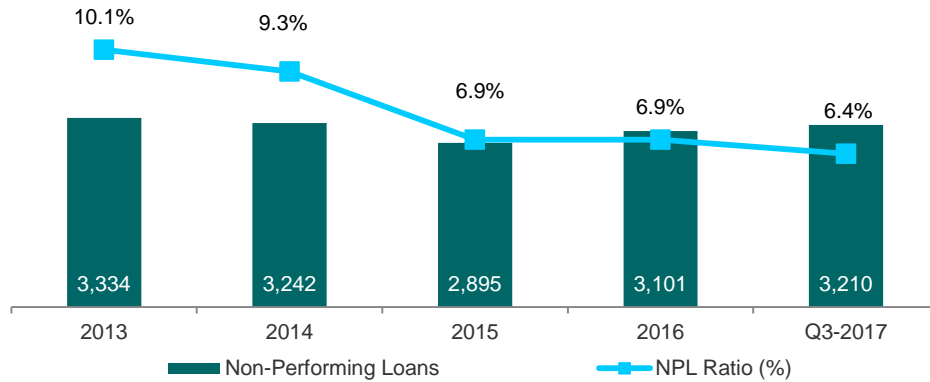
Key Highlights

- Customers' deposits constitute 69% of the Bank's funding sources as at 30 September 2017.
- Corporate customer deposits constitute the majority of the Bank's deposits, accounting for 50% of total deposits.
- Customers' deposits increased by 9% to AED 47.5 bln compared to Dec-16.
- CASA increased by 2.5% (AED 482 mln) to reach AED 19.6 bln.
- CASA constituted 41.5% of total deposits as at 30th September 2017, compared to 43.9% as at last year end.
- CBD strives to maintain a loans-to-deposits ratio below 100%.

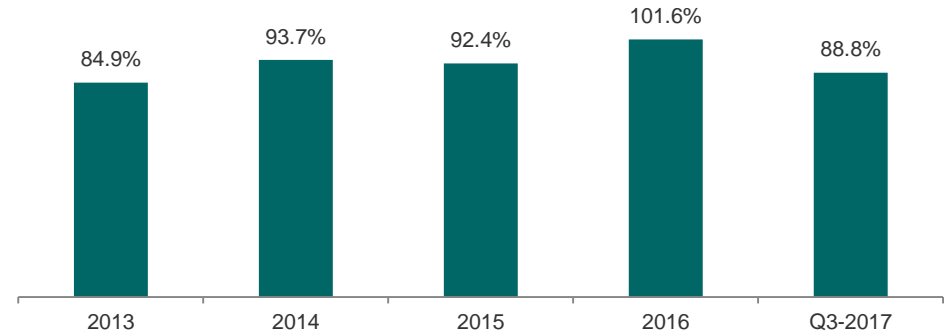


▶ Marginally improved assets quality as non-performing loans ratio continues its downward trend improving to 6.4%

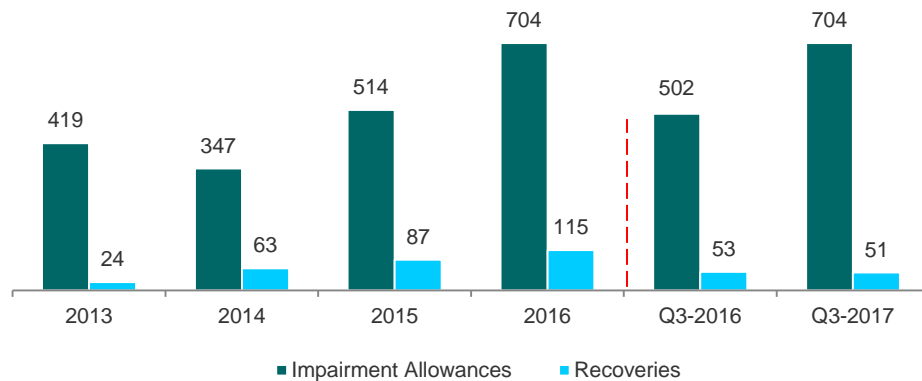
Marginally better asset quality, AED mln



Loan loss coverage ratio, %



Impairment allowances & recoveries, AED mln



Key Highlights

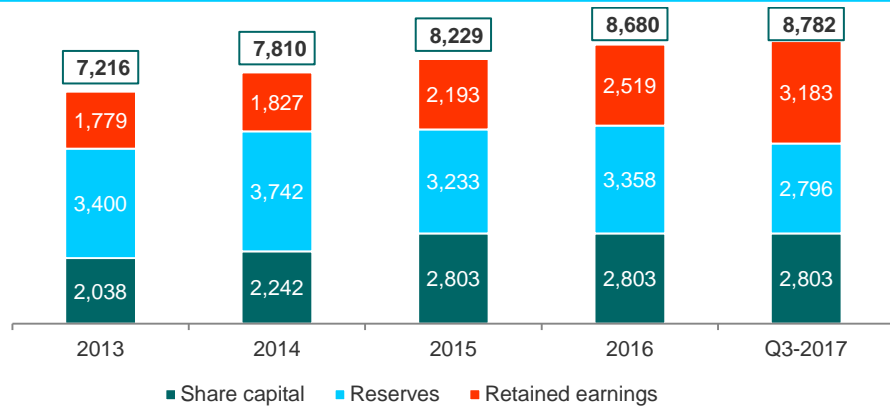
- ▶ Overall asset quality improved marginally as NPL ratio declined to 6.4%.
- ▶ Additional net impairment provisions of AED 652.7 mln were booked during the first nine months of the year.
- ▶ General provisions of AED 64 mln were booked during the first nine months of 2017 reflecting the growth of the balance sheet during the period.
- ▶ NPL coverage at 88.8%.

Overview of capitalisation

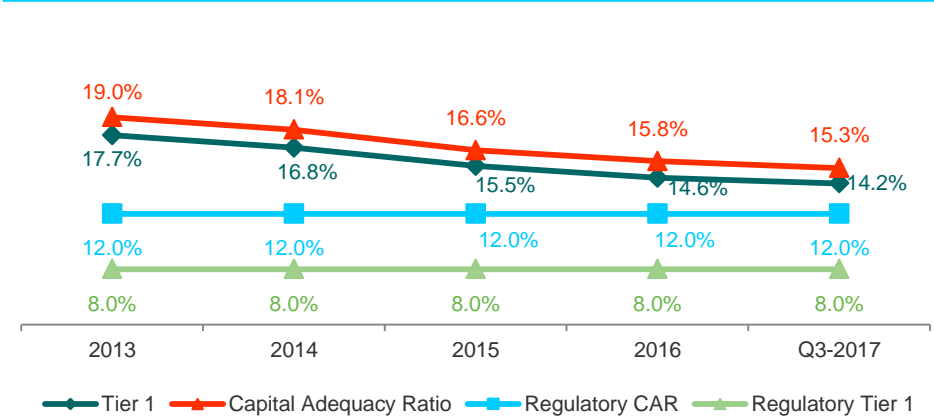


► CBD has maintained a strong capital base to support the growth of its business

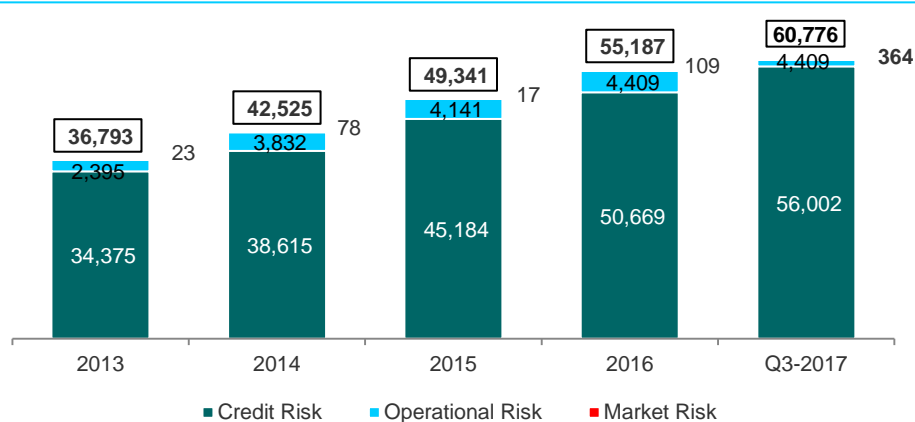
Composition of equity¹, AED mln



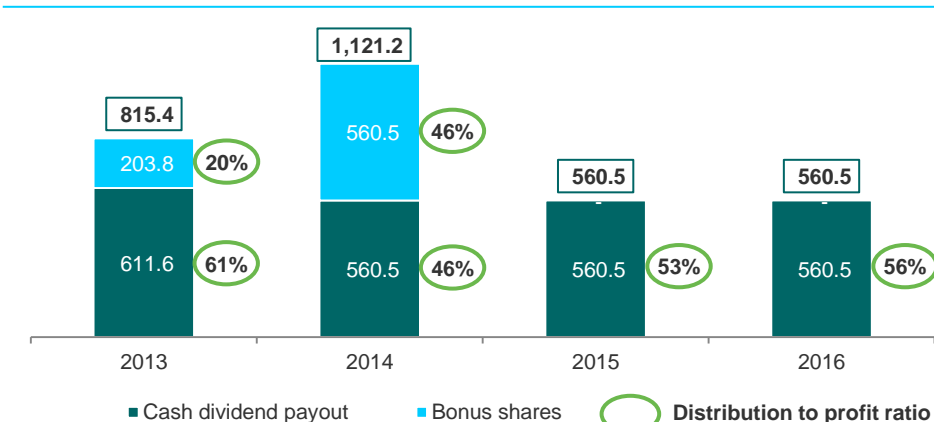
Overview of capitalisation, %



Risk weighted assets, AED mln



Consistent dividend payments, AED mln



¹Equity attributable to equity holders of the parent



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

2017 Transform Awards Mena



- Best visual Identity
- Best rebrand of a digital property
- Best Creative Strategy
- Best development of a new brand within an existing brand portfolio
- Best brand architecture solution

yallacompare Banking Awards



- Digital bank of the year

WOW Awards and Conventions



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

Corporate Social Responsibility



During the first 9 months of 2017, CBD participated and volunteered in a number of activities that demonstrate its commitment to its Corporate Social Responsibilities:



- Participated in Humanitarian work day during Ramadan 2017, encouraging the Bank's staff to participate in volunteering activities.
- Sponsored the Dubai Tour in Feb 2017 for the third year in row, which witnessed the participation of teams composed of the world's elite cyclists, professional continental and national teams.
- 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 first 9 months of 2017



CBD and RKM group Cash Management partnership



Dubai Trade Strategic Partners Appreciation Ceremony



Partnered with University College of Ajman for cash management



On boarded new batch of UAE national management trainees



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



CBD Celebrates Emirati Women's day



Recognized at the Bankers Middle East Awards



Partnered with the Federal Authority for Government Human Resources



Donated to Al Thiqa Club for Handicapped



Thalassemia Society visit



Provided Iftar meals during Ramadan



Dubai Tour



