
COMMERCIAL BANK OF DUBAI

INVESTOR PRESENTATION

1H 2018

بنك دبي التجاري
Commercial Bank of Dubai



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investor.relations@cbd.ae

United Arab Emirates – the second largest economy in the Arab world

Snapshot of the UAE

- ▶ The United Arab Emirates (rated Aa2 by Moody's) comprises seven emirates with Abu Dhabi and Dubai being the largest contributors to its gross domestic product ("GDP").
- ▶ The UAE benefits from several buffers, including a rapid non-oil growth, robust external reserves (estimated at USD 80.70 b)¹, and relatively low fiscal break-even oil price.
- ▶ Abu Dhabi Investment Authority (ADIA) does not disclose its total assets under management but the US-based Sovereign Wealth Fund Institute, which tracks the industry, estimates ADIA's total assets at USD 828 b.
- ▶ Although oil has been the mainstay of the UAE economy (with 98 b 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.

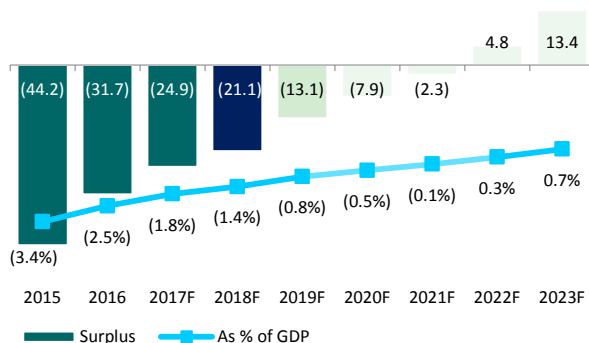
Source: ¹International Monetary Fund, UAE Interact; ²OPEC

UAE Stock Market



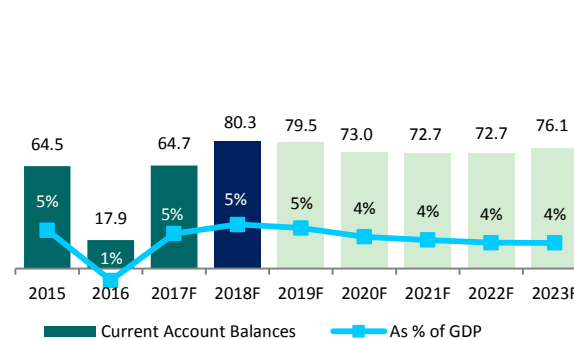
Source: Abu Dhabi Securities Exchange, Dubai Financial Market

Limited Fiscal Deficit to be posted (AED b)



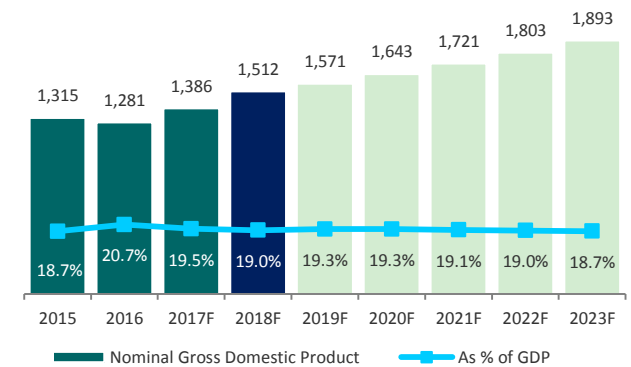
Source: International Monetary Fund, April 2018

Positive Current Account Balances (AED b)



Source: International Monetary Fund, April 2018

UAE GDP and Public Debt (AED b)



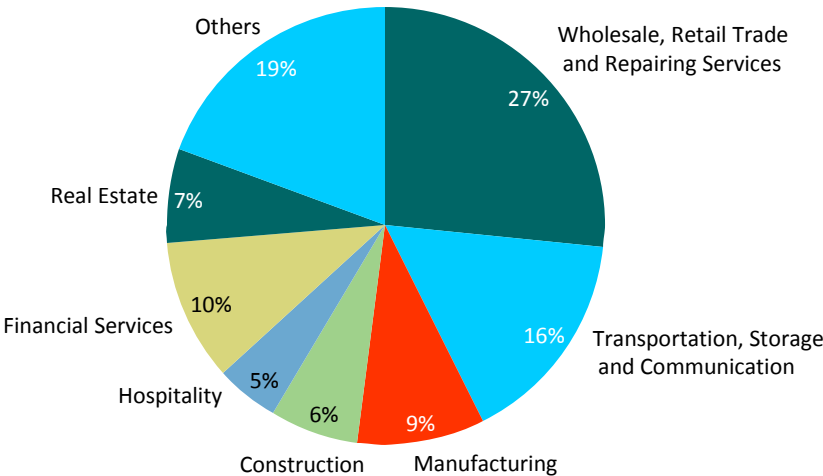
Source: International Monetary Fund, April 2018

Dubai – a pivotal hub in the global economy

Snapshot of Dubai

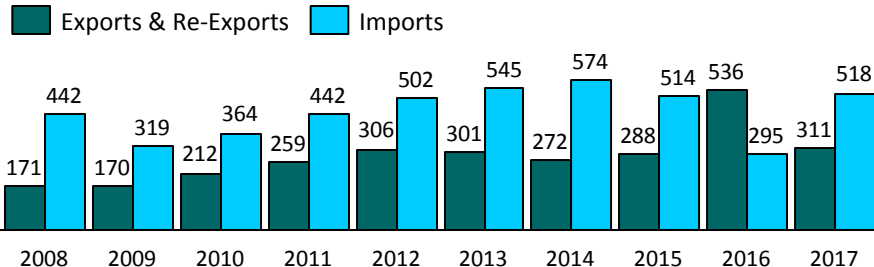
- ▶ The Emirate of Dubai is the second largest Emirate in the UAE after the Emirate of Abu Dhabi. Dubai is situated on the west coast of the UAE in the south-western part of the Arabian Gulf.
- ▶ Reflecting the Emirate’s strategic geographic location, rising levels of international trade and the government’s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

Dubai GDP by Sector (2017)



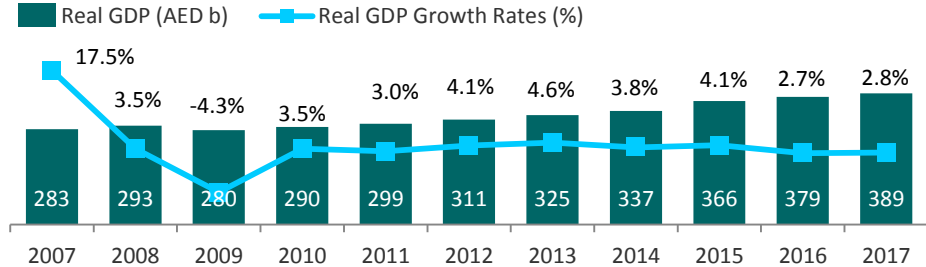
Source: Dubai Statistics Centre

Foreign Trade (AED b)



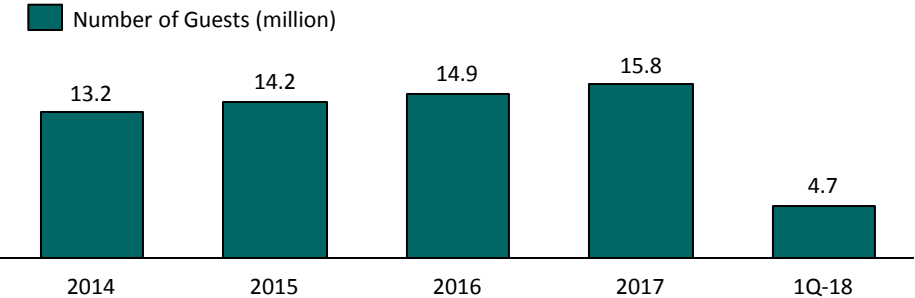
Source: Dubai Statistics Centre

Growth in Economy



Source: Dubai Statistics Centre

Tourism Remains Robust



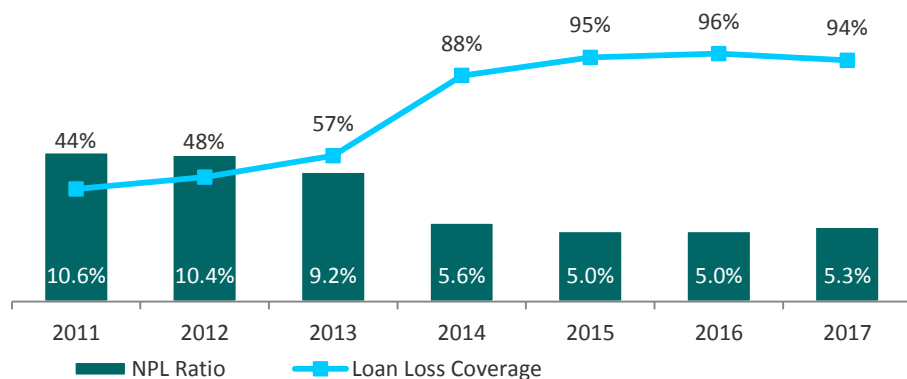
Source: Dubai Statistics Centre

UAE Banking Sector – remains stable and resilient

Snapshot of the UAE Banking Industry

- ▶ As of June 2018, the UAE banking industry, which is the largest banking industry in the GCC, comprised of 50 banks, 23 of which were domestically-incorporated.
- ▶ 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 May 2018, total Loans and Advances increased by 2.3% over December 2017 and deposits increased by 2.7%. Overall Loan to Deposit Ratio stood at 96.7% as of May 2018.

Improving Industry Asset Quality



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

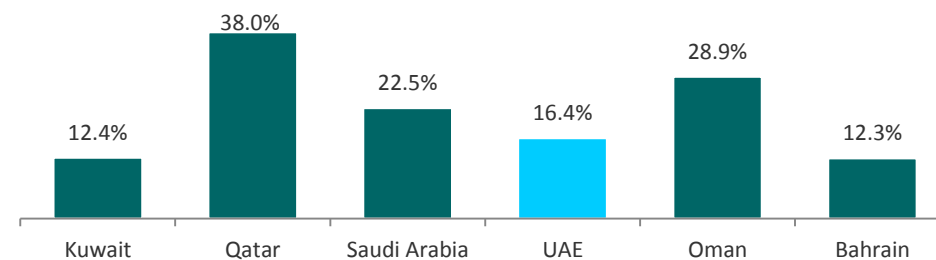
Key Industry Indicators (AED b)

	2014	2015	2016	2017	May-18
Total Assets	2,288	2,459	2,593	2,694	2,736
Customers' Deposits	1,421	1,472	1,563	1,627	1,672
Loans and Advances	1,361	1,466	1,554	1,580	1,617
Specific Provision	72	73	79	80	87
General Provision	24	27	29	30	35
Loan to Deposit (%)	95.8	99.6	99.4	97.1	96.7
CAR (%)	18.2	18.3	18.9	18.9	17.5*
Tier 1 Ratio (%)	16.2	16.6	17.3	17.4	16.0*

Source: UAE Central Bank
*March 2018

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 – a strong legacy to build an exciting future



1969

Public Shareholding Company established 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.



2018

CBD is owned by UAE entities and nationals

- CBD shareholders: Government of Dubai (via the Investment Corporation of Dubai) with 20% and UAE nationals and entities owned by UAE nationals with 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 June 2018, assets of the Corporate Banking segment and Commercial Banking segment together accounted for approximately 46 b or 67% 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 Ratings

	Long Term IDR	Outlook	Date
MOODY'S INVESTORS SERVICE	Baa1	Stable	Aug-17
FitchRatings	A-	Stable	Jun-18

Board of Directors and Management Team

Board of Directors



Mr. Humaid Mohammad Alqutami
Chairman



Mr. Ahmad Abdulkarim Julfar
Vice-Chairman



Mr. Abdulla Saif Al Hathboor
Director



Mr. Abdullah Salim Alturifi Alshamsi
Director



Mr. Abdul Wahed Mohamed Al Fahim
Director



Mr. Ali Fardan Al Fardan
Director



Mr. Buti Saeed Al Ghandi
Director



Mr. Hamed Ahmed Kazim
Director



Mr. Khalid Abdul Wahed Al Rostamani
Director



Mr. Omar Mohammad Ali Alqaizi
Director



H.H. Sheikh Maktoum Hasher Al Maktoum
Director

Shareholders

Government of Dubai* 20%

Al Futtaim Private Co. 10.51%

Orient Insurance PJSC. 8.84%

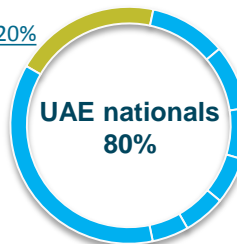
Abdulla Hamad Al Futtaim 6.95%

Ghobash Trading & Inv. 6.37%

A W Rostamani Group 5.94%

Al Majid Investments 5%

General public 36.40%



*Investment Corporation of Dubai (ICD)

Management Team



Dr. Bernd van Linder
Chief Executive Officer



Mr. Darren Clarke
Chief Financial Officer



Mr. Fahad Al Mheiri
General Manager,
Attijari Al Islami



Mr. Othman Bin Hendi
General Manager,
Corporate Banking



Mr. Abdul Rahim Al Nimer
General Manager, Commercial
Banking



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



Mr. Amit Malhotra
General Manager,
Personal Banking Group



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



Mr. Gareth Powell
Chief Human Resources Officer



Mr. C. Krishna Kumar
Chief Operating Officer



Mr. Alan Grieve
Chief Risk Officer



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

Corporate Governance – leading with excellence

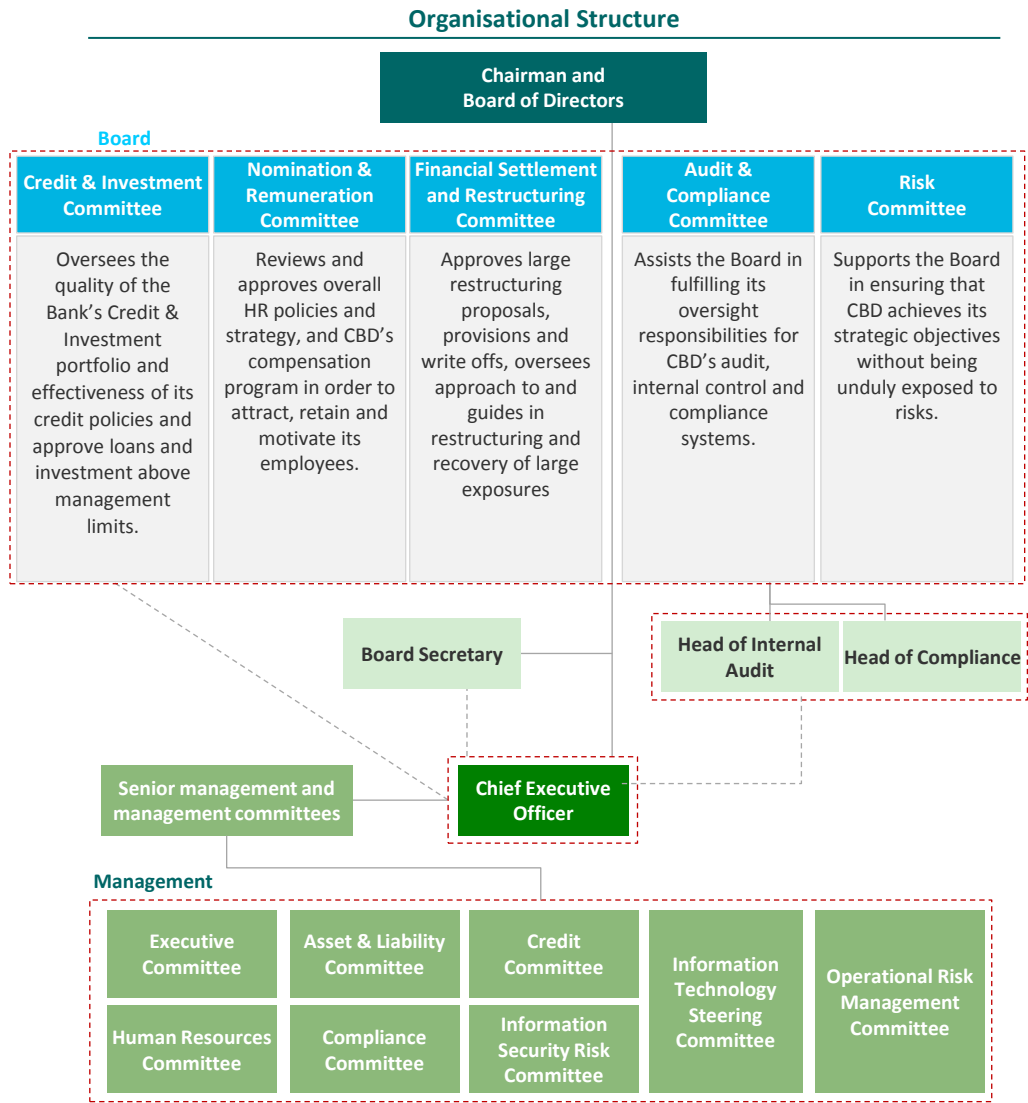
Board of Directors

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.

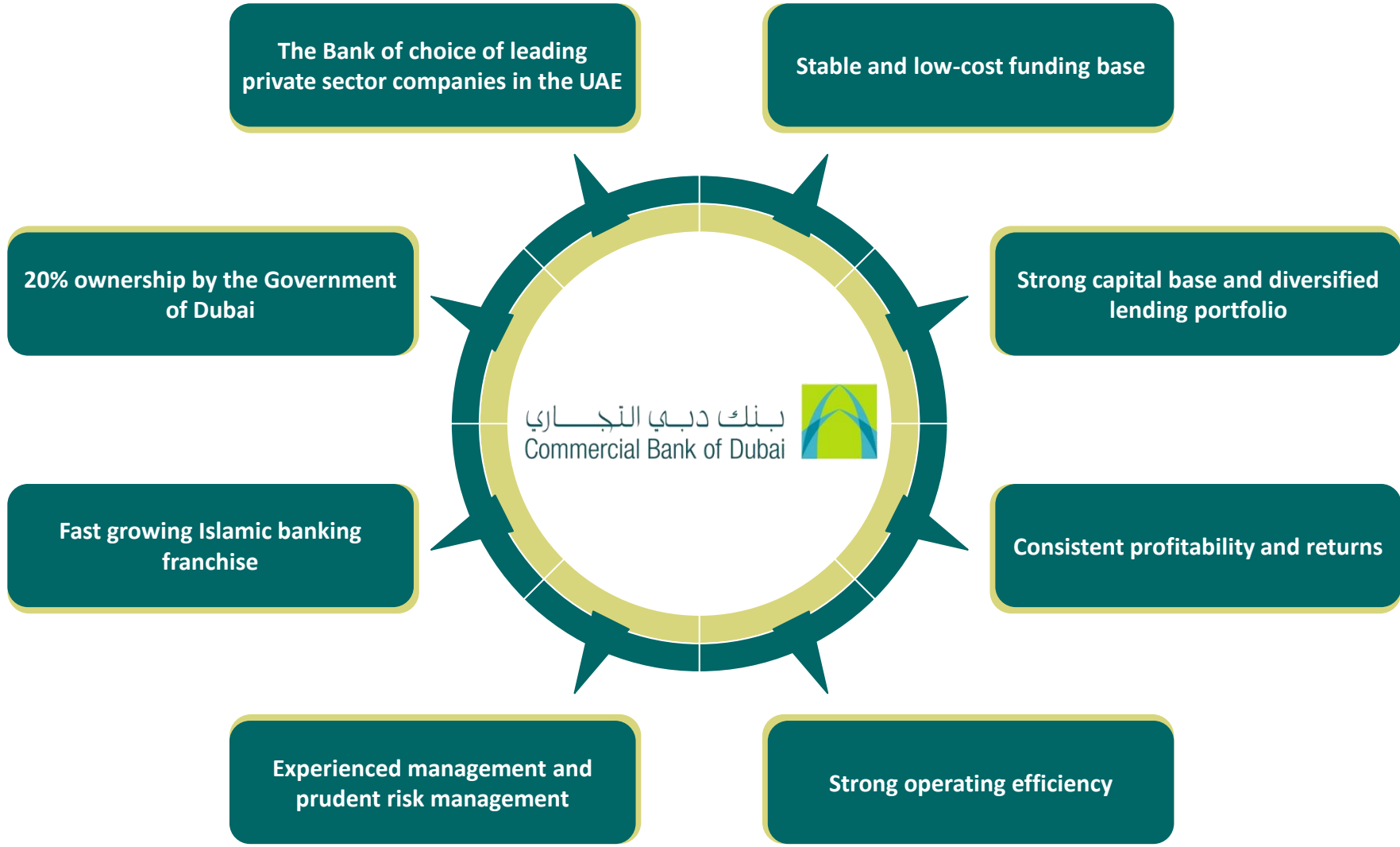
The Board of Directors has a collective responsibility for the Bank, including setting the strategic objectives based on the long term financial interests of the Bank's Shareholders, overseeing the implementation of the strategy and achievement of the strategic objectives and defining the risk appetite, 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 in the General Meeting by secret ballot every three years. As at 31st March 2018 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.














Credit Strengths – a strong risk management framework ensuring sustainable profitability



1H 2018 Operating Highlights

- A sustainable quality result with sound business momentum
- Disciplined expense management enabling balance sheet repair, addressing historical credit exposures
- Uplift in credit provision coverage with substantially improved ROE
- Credit headwinds persist accompanied by a soft external environment
- Business diversification, and Other Operating Income (OOI) growth remain key focus areas

Performance (AED m)	1H-18		v 1H-17
Operating income	1,328		1.1%
Operating expense	424		(5.6%)
Operating profit	904		4.6%
Net profit	561		68.7%
Balance Sheet and Ratios			
Net loans and advances	47,218		1.9%
Customers' deposits	48,124		2.6%
ROA	1.6%		62 bps
ROE	13.0%		538 bps
Capital adequacy	15.0%		13 bps
NPL ratio	7.5%		127 bps
Coverage ratio	95.3%		381 bps

1H 2018 Financial Snapshot

Income statement (AED m)	1H-18	1H-17	HoH	2Q-18	2Q-17	QoQ
Net interest income & Islamic financing income	938	885	6.0%	480	455	5.5%
Net fees, commission and FX income	354	333	6.4%	176	156	12.8%
Other operating income	35	95	(62.9%)	13	74	(81.8%)
Total revenue	1,328	1,313	1.1%	670	685	(2.2%)
Operating expenses	424	449	(5.6%)	210	224	(6.2%)
Operating profit	904	864	4.6%	459	461	(0.3%)
Net impairment allowances	343	532	(35.5%)	178	289	(38.2%)
Net profit	561	332	68.7%	281	172	63.2%

Key ratios (%)	bps			bps		
Cost to income ratio	31.9%	34.2%	(228)	31.4%	32.7%	(133)
Net interest margin	2.69%	2.80%	(11)	2.75%	2.84%	(9)
Return on assets	1.6%	1.0%	62	1.6%	1.0%	62
Return on equity	13.0%	7.7%	538	13.1%	8.1%	496

Balance sheet (AED m)

Total assets	68,906	67,888	1.5%
Loans and advances, gross	50,846	49,107	3.5%
Allowances for impairment	3,628	2,791	30.0%
Loans and advances, net	47,218	46,316	1.9%
Customers' deposits	48,124	46,883	2.6%
Shareholders' equity	8,597	8,495	1.2%

Key ratios (%)	bps			Regulatory limit
Loan to deposit	98.1%	98.8%	(67)	
Advance to stable resources ratio (ASRR)	91.0%	86.4%	463	<= 100%
Eligible liquid asset ratio (ELAR)	14.1%	13.5%	60	
Non-performing loan (NPL)	7.5%	6.2%	127	
Provision coverage	95.3%	91.5%	381	
Capital adequacy	15.0%	14.9%	10	>= 12.375%
Tier 1 ratio	13.9%	13.8%	13	>= 10.375%
CET 1 ratio	13.9%	13.8%	13	>= 8.875%

Business Segments – specialist business lines to support our customers requirements

- ▶ 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.

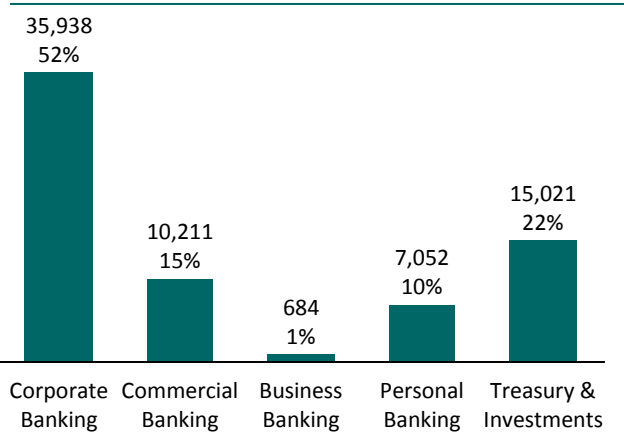
Commercial Banking: Provides overdrafts, loans, working capital finance, trade finance & deposit products to commercial (mid-sized entities).

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

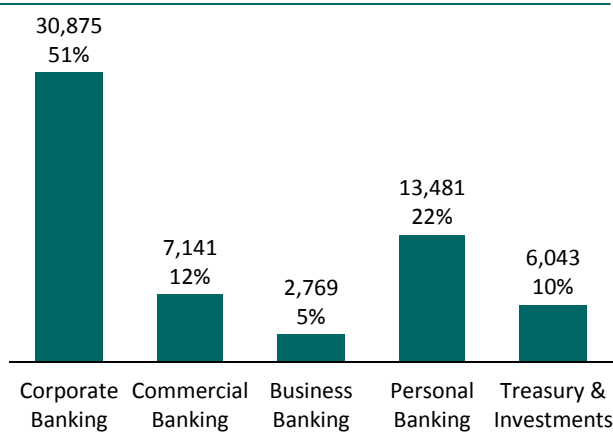
Personal Banking: Offers a range of banking products and services including current accounts, easy access saving accounts, fixed rate deposit accounts, credit cards, personal loans, overdraft facilities, vehicle finance, mortgage products, loans and other credit facilities to high net-worth (Al Dana),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

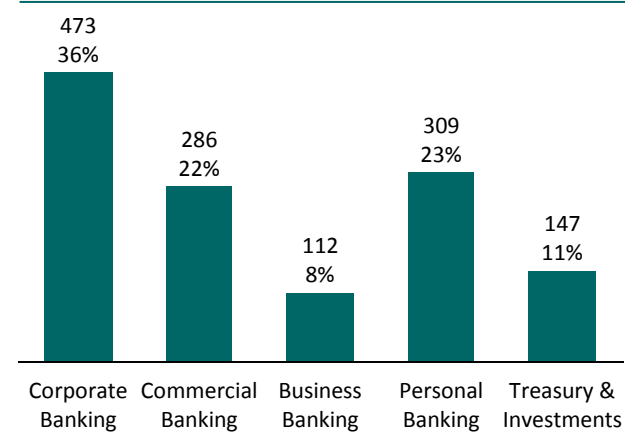
Total Assets (AED m)



Total Liabilities (AED m)



Total Income (AED m)

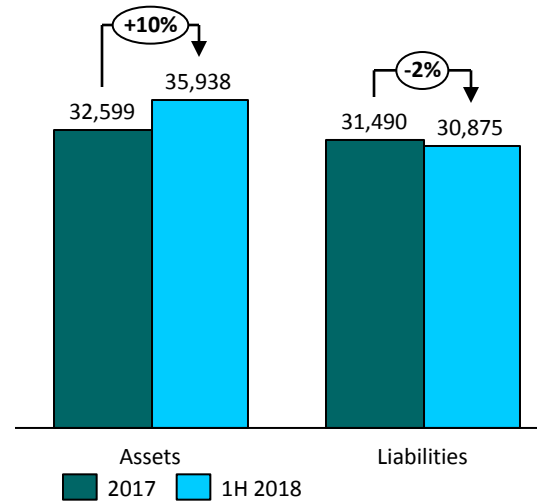


Segment Performance

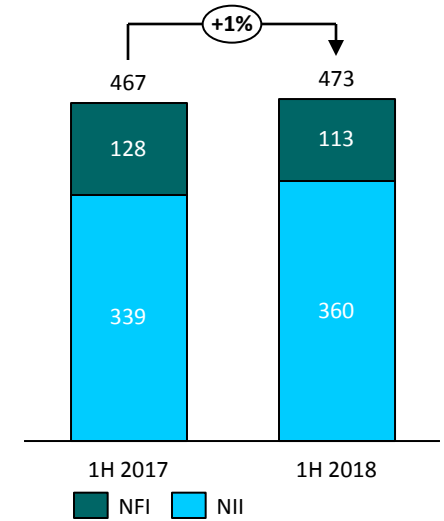
Corporate Banking

- ▶ Corporate banking assets increased by 10% to reach 35.9 b as at end of June 2018 compared to last year end
- ▶ Liabilities decreased by 2% to 30.9 b as at end of June 2018
- ▶ Total revenue increased by 1% from 467 m in 1H 2017 to 473 m in 1H 2018
 - ▶ NII increased by 6% from 339 m to 360 m while NFI decreased by 12%

Balance Sheet Trends (AED m)

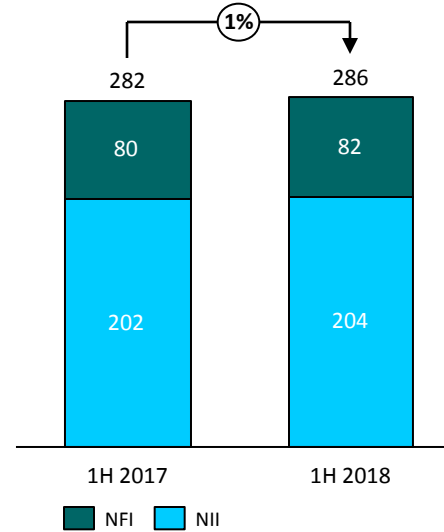
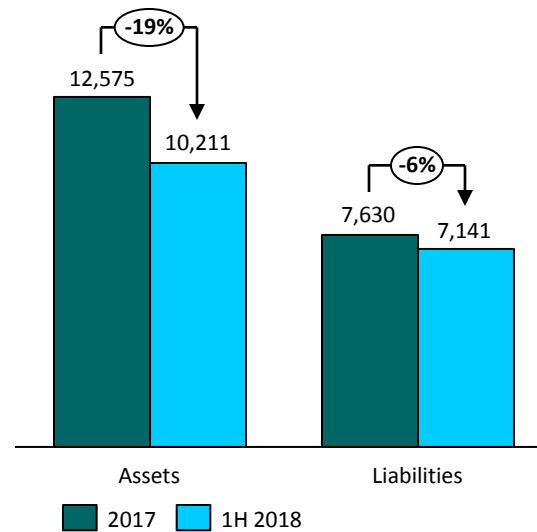


Revenue Trends (AED m)



Commercial Banking

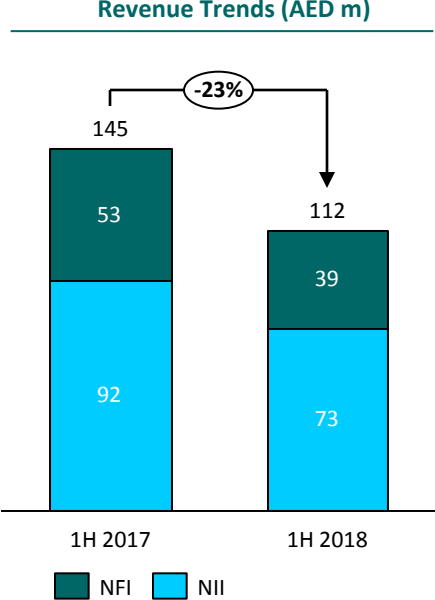
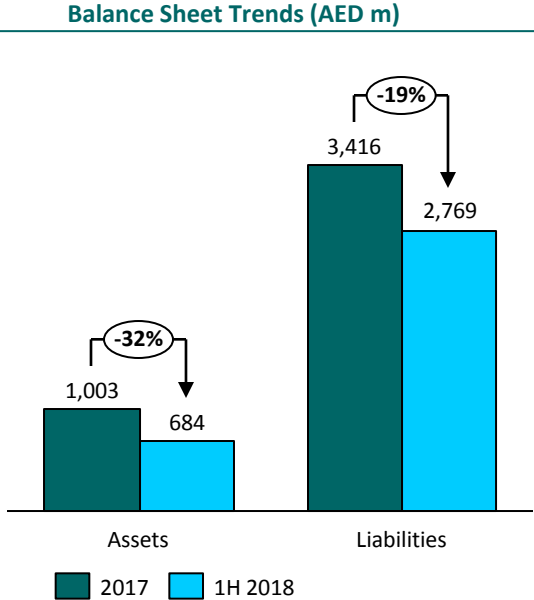
- ▶ Commercial banking assets decreased by 19% to 10.2 b at end of June 2018 compared to last year end
- ▶ Liabilities decreased by 6% to 7.1 b as at end on June 2018
- ▶ Total revenue increased by 1% from 282 m in 1H 2017 to 286 m in 1H 2018
 - ▶ NII increased by 1% to 205 m and NFI increased by 3%



Segment Performance (continued)

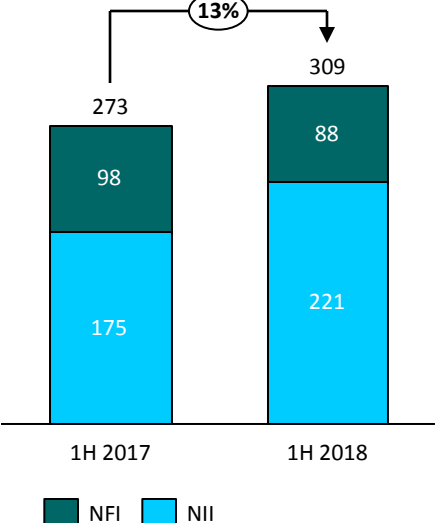
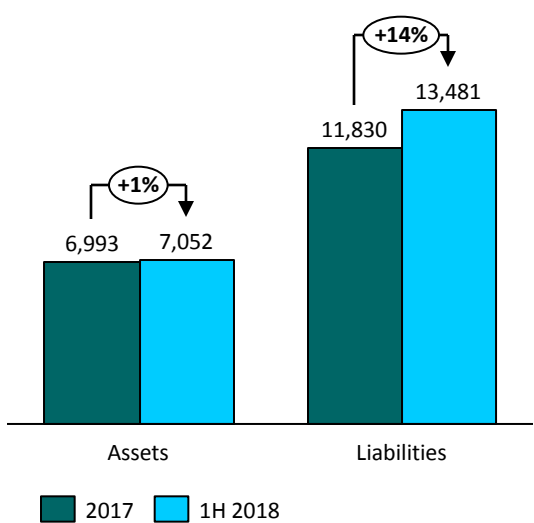
Business Banking

- ▶ Business banking assets decreased by 32% to 0.7 b as at end of June 2018 compared to last year end
- ▶ Liabilities decreased by 19% to 2.7 b as at end of June 2018
- ▶ Total revenue declined by 23% in 1H 2018 compared to the same period last year:
 - ▶ NII decreased by 21%
 - ▶ NFI decreased by 26%



Personal Banking

- ▶ Personal banking assets increased marginally by 1% to 7.1 b as at end of June 2018 compared to last year end
- ▶ Liabilities increased by 14% to reach 13.5 b
- ▶ Total revenue increased by 13% compared to 1H 2017:
 - ▶ NII increased by 27% while NFI decreased by 10%

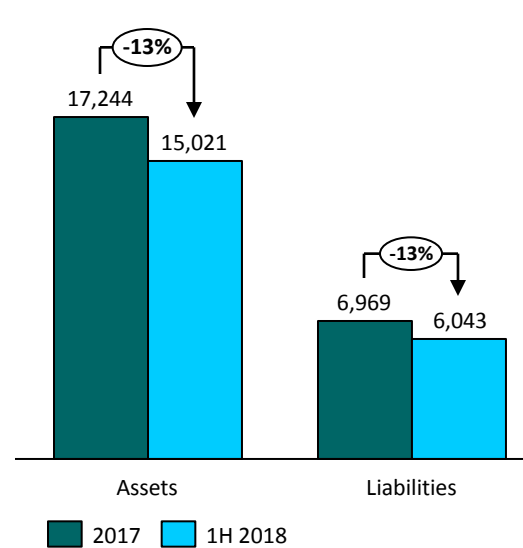


Segment Performance (continued)

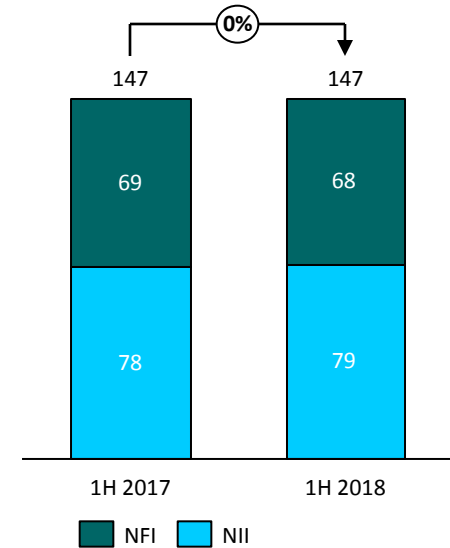
Treasury & Investments

- ▶ Treasury assets decreased by 13% to 15 b as at end of June 2018 compared to last year end
- ▶ Liabilities decreased by 13% to 6 b as at end of June 2018
- ▶ Total treasury revenues remained unchanged at 147 m:
 - ▶ NII increased by 1%
 - ▶ NFI decreased by 1%.

Balance Sheet Trends (AED m)

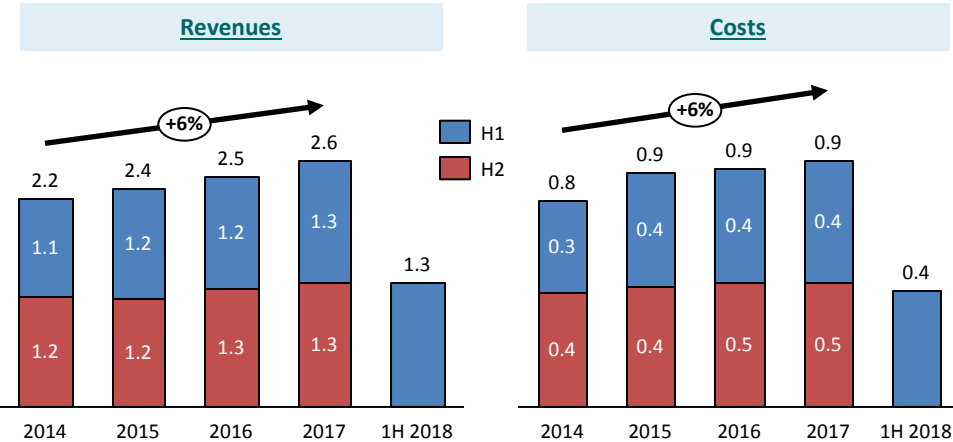


Revenue Trends (AED m)

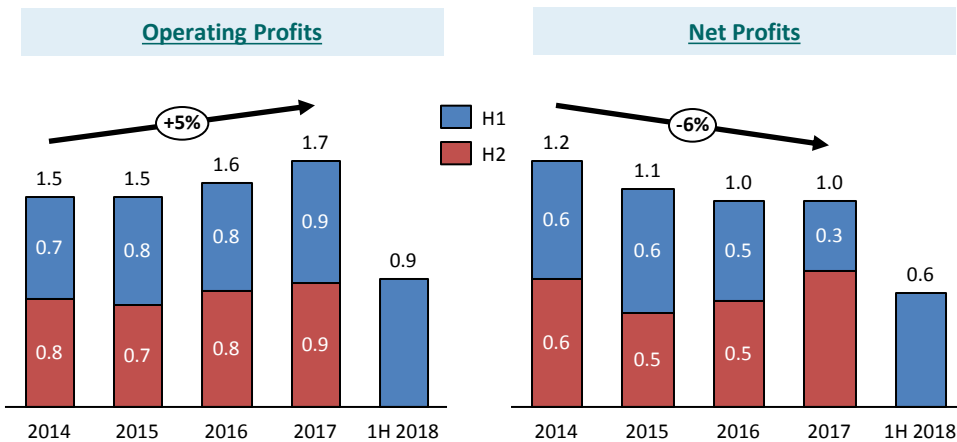


Balance Sheet and Profit growth over five years

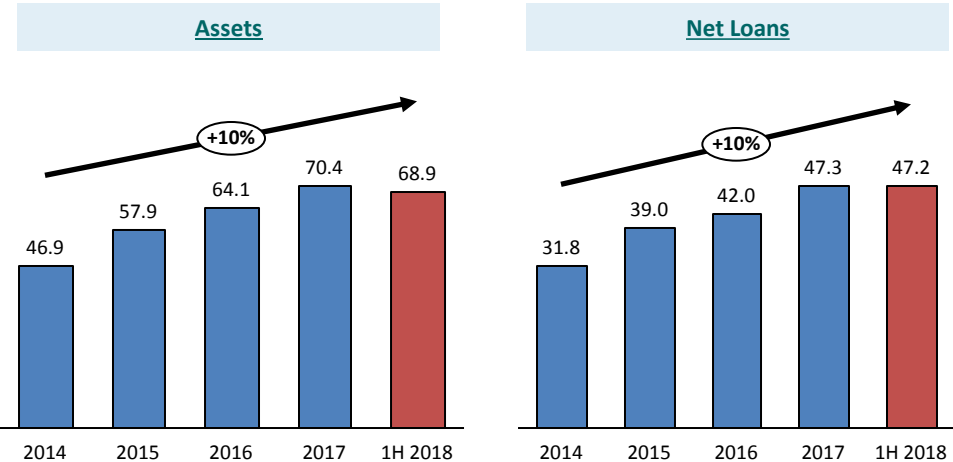
Revenues and Costs (AED b)



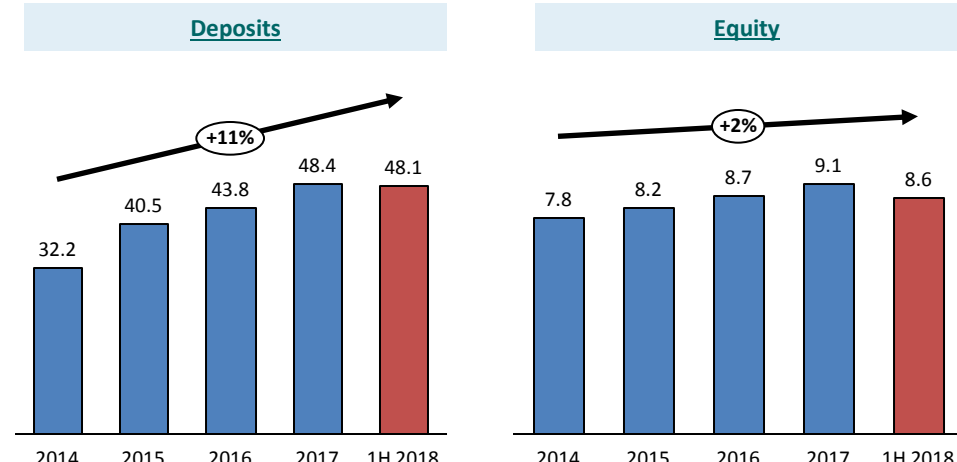
Profits (AED b)



Assets and Loans (AED b)



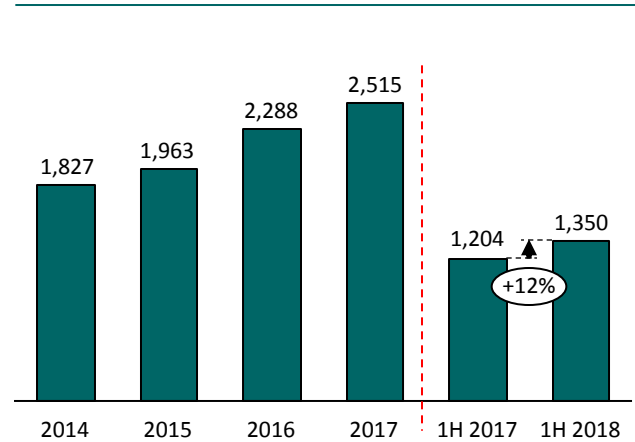
Deposits and Equity (AED b)



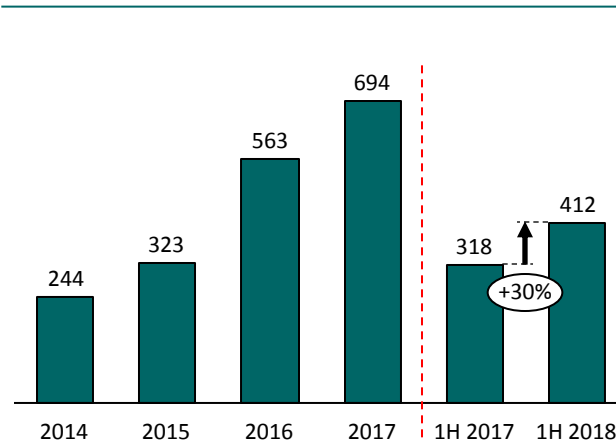
Net Interest Income

▶ Net Interest Income increased by 6% over 1H 2017

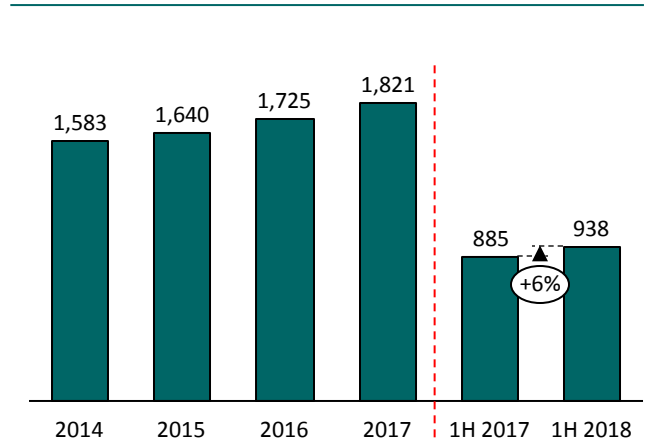
Interest Income (AED m)



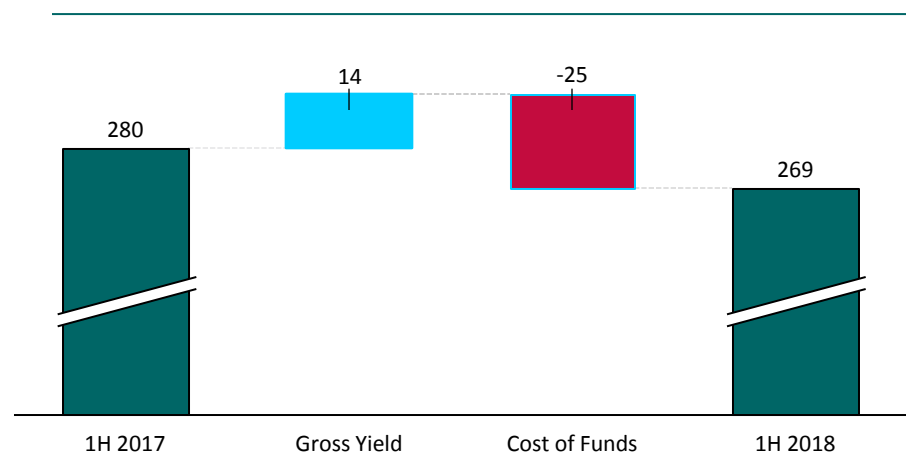
Interest Expense (AED m)



Net Interest Income (AED m)



Movement in Net Interest Margin (bps)

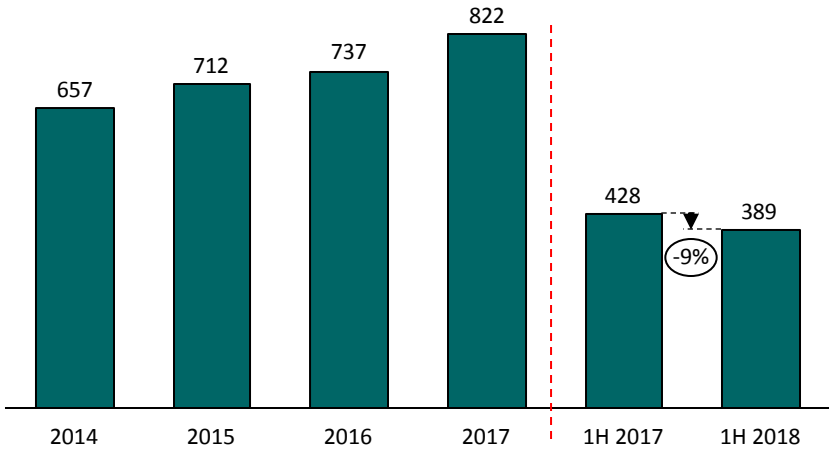


Key Highlights

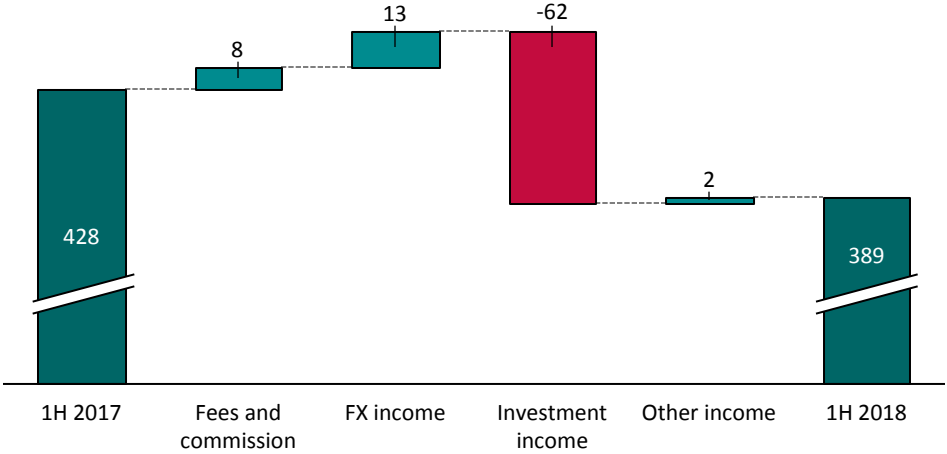
- ▶ Net interest income increased by 53 m compared to the same period last year
- ▶ Interest income increased by 146 m due to:
 - ▶ Higher average performing loans
 - ▶ Increase in yield on loans
- ▶ Interest expense increased by 94 m due to:
 - ▶ Increase in volume of time deposits
 - ▶ Increase in cost of deposits

Non-Interest Income

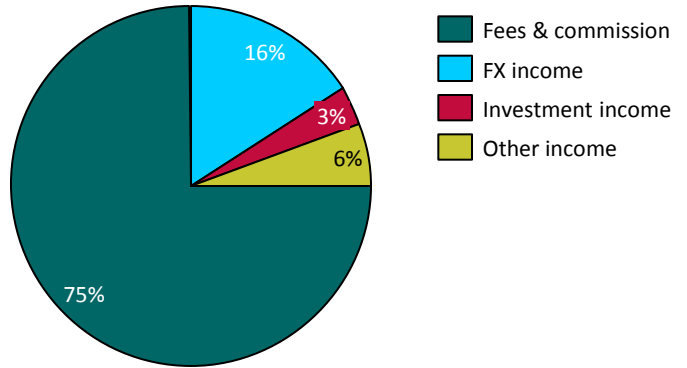
Non-Interest Income (AED m)



Movement in Non-Interest Income (AED m)



Components of Non-Interest Income (%)



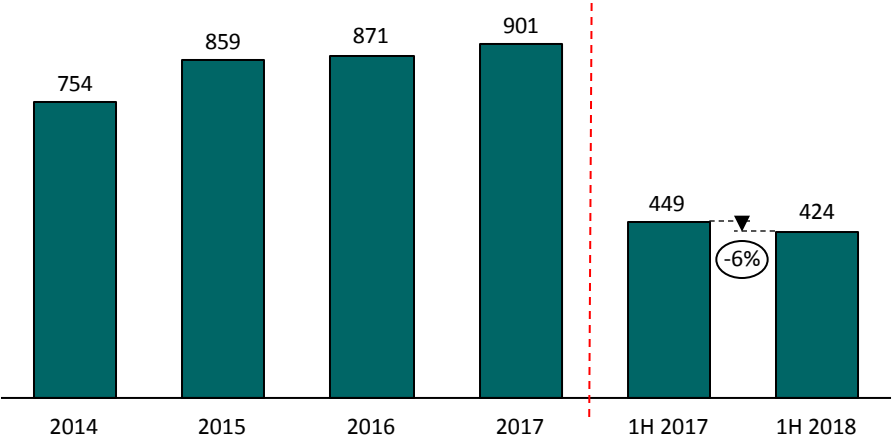
Key Highlights

- ▶ Non-interest income decreased by 9% or 38 m compared to 1H 2017
- ▶ Fees and commission income increased by 3% or 8 m
- ▶ FX income increased by 28% or 13 m mainly due to higher derivative income
- ▶ Investment income declined by 82% or 62 m, due to a one-off dividend of 56 m received in 1H 2017
- ▶ Other income increased by 12% or 2 m

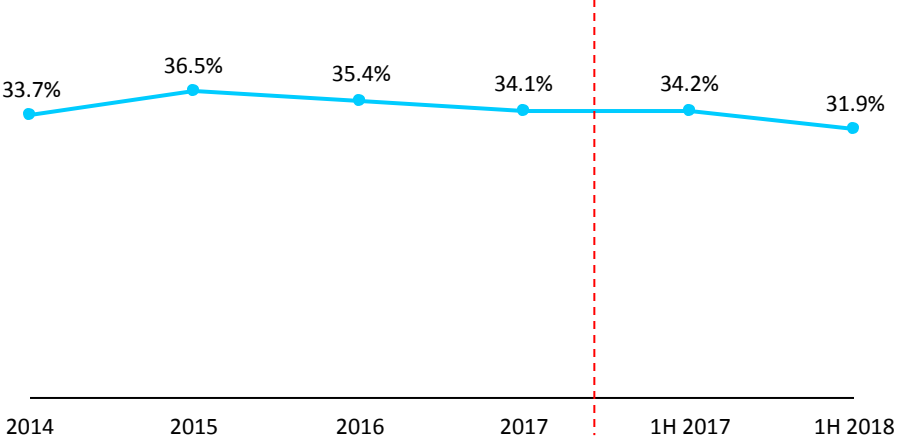
Profitability Ratios

▶ Total operating expenses were 6% lower when compared to 1H 2017; net profit rose by 69% to reach 561 m

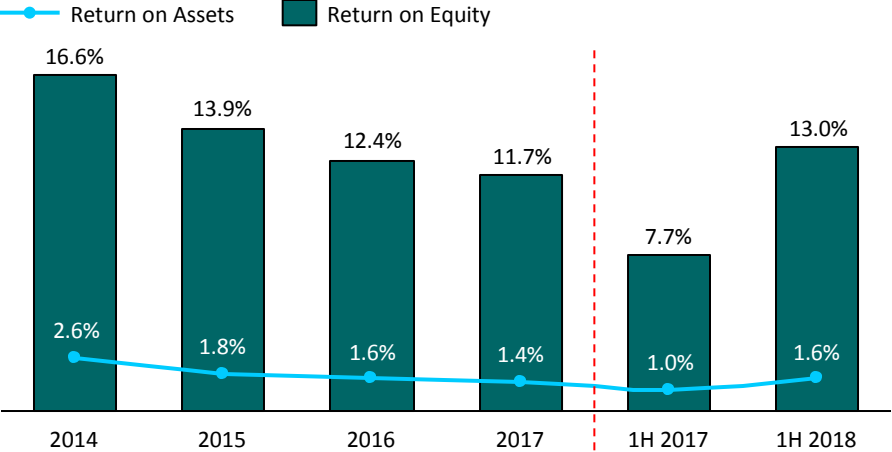
Operating Expense (AED m)



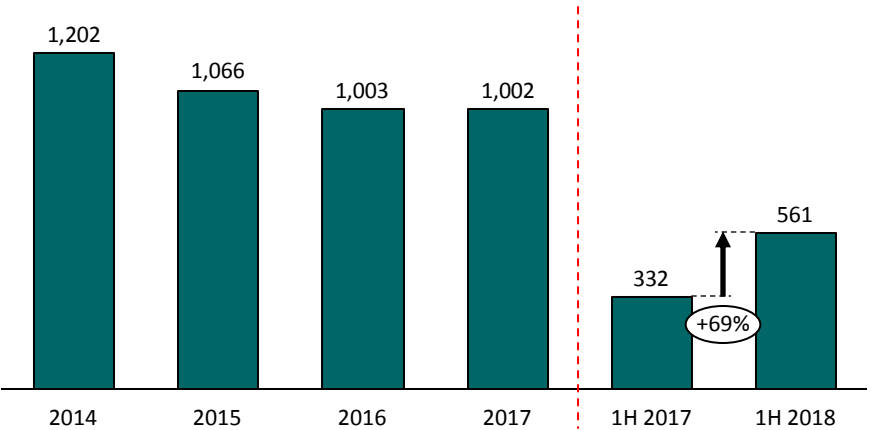
Cost to Income Ratio (%)



Return on Assets and Return on Equity (%)

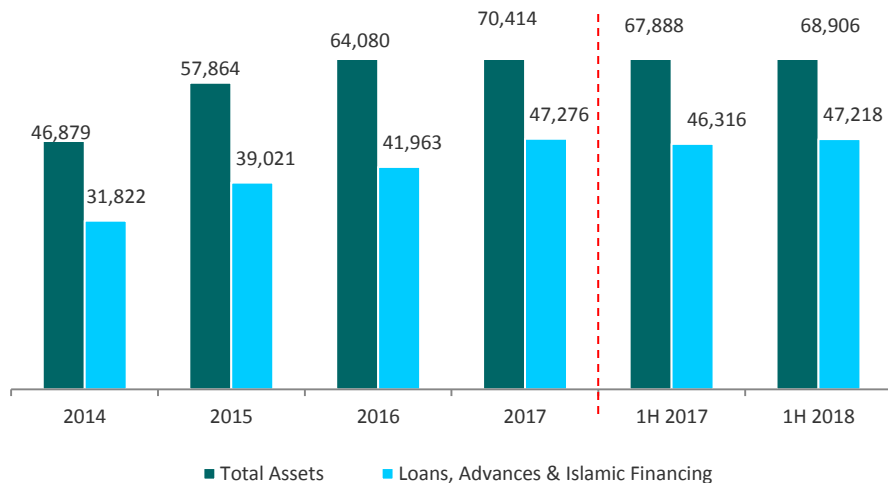


Net Profit (AED m)



Balance Sheet Analysis – well diversified and strongly capitalised

Assets and Loans (AED m)

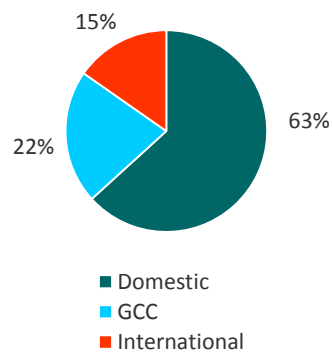


Breakdown of Gross Loans, Advances & Islamic Financing (AED m)

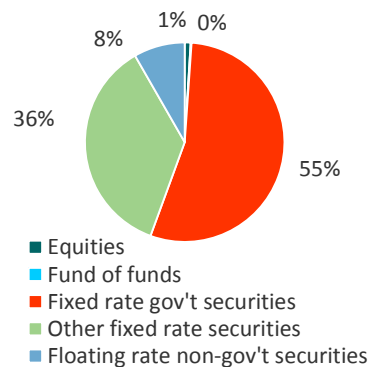
Concentration by sector	H1 2018	2017	Δ % H1 18/ 2017
Manufacturing	3,154	3,063	3%
Construction	2,399	2,077	16%
Real estate	15,910	16,258	-2%
Trade	5,156	4,959	4%
Transportation and storage	1,786	1,953	-9%
Services	4,220	3,710	14%
Hospitality	2,804	2,930	-4%
Financial and insurance activities	5,228	4,669	12%
Government and public sector entities	234	135	73%
Personal-mortgage	2,741	2,628	4%
Personal-schematic	4,425	4,545	-3%
Individual loans for business	1,939	2,283	-15%
Others	850	977	-13%

Investment Securities Portfolio (AED 7 b as at June 2018)

By Geography



By Type



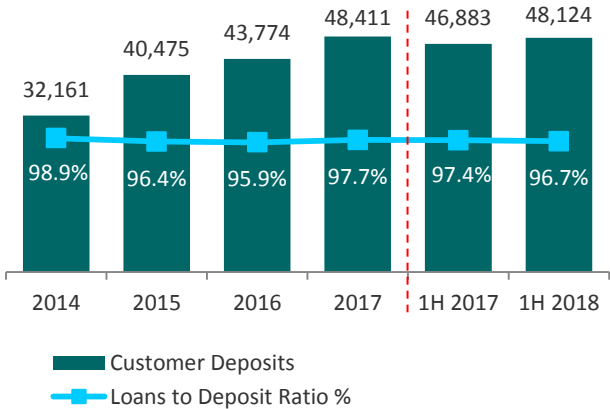
Key Highlights

- ▶ Total assets increased by 1.5% over Jun-17 to 68.9 b and decreased by 2.1% when compared to last year end
- ▶ Loans and advances of 47 b as at end of June 2018 registered an increase of 1.9% or 902 m compared to Jun-2017 and remained at the same level when compared to last year end

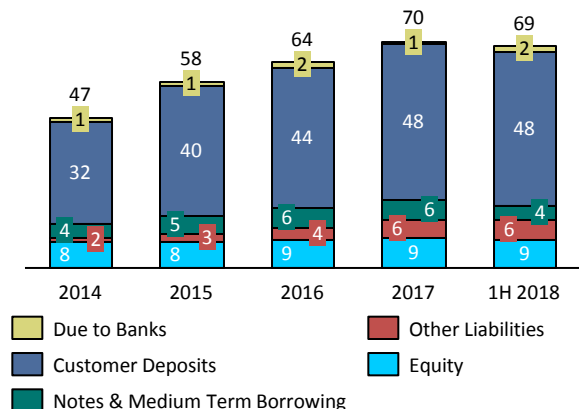
Funding and Liquidity – blended sources of funding

► CBD maintained its deposit base at target levels

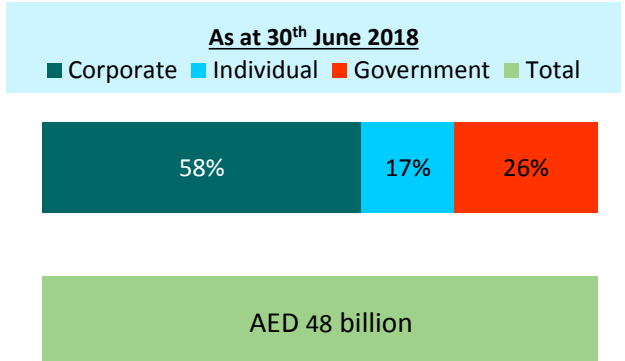
Steady Growth in Deposit Base (AED m)



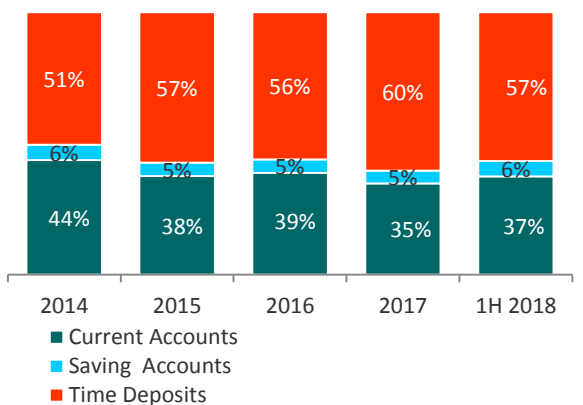
Funding Sources (AED b)



Breakdown of Customers' Deposits (%)



Breakdown of Customers' Deposits by Type (%)



Medium Term Funding

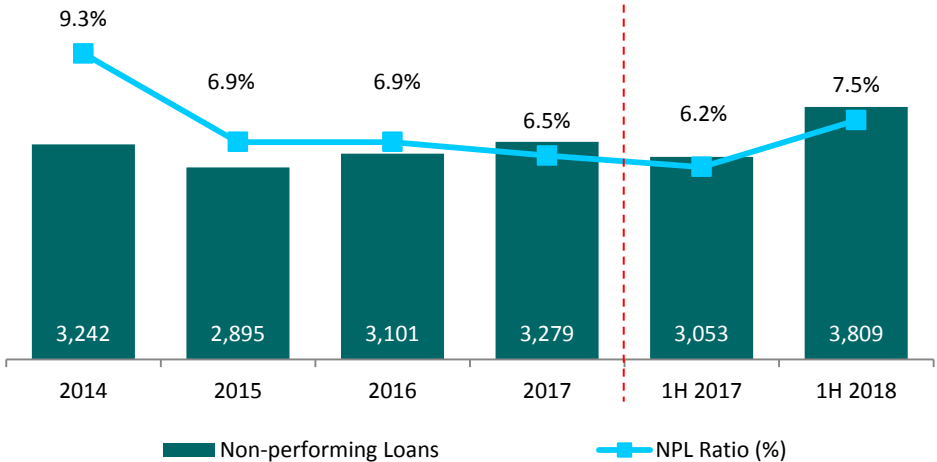
	AED m	Maturity
3 Year Syndicated Loan	1,645	Jun-19
EMTN (2015)	1,465	Nov-20
REPO	592	Jun-21
REPO	551	Jul-22

Key Highlights

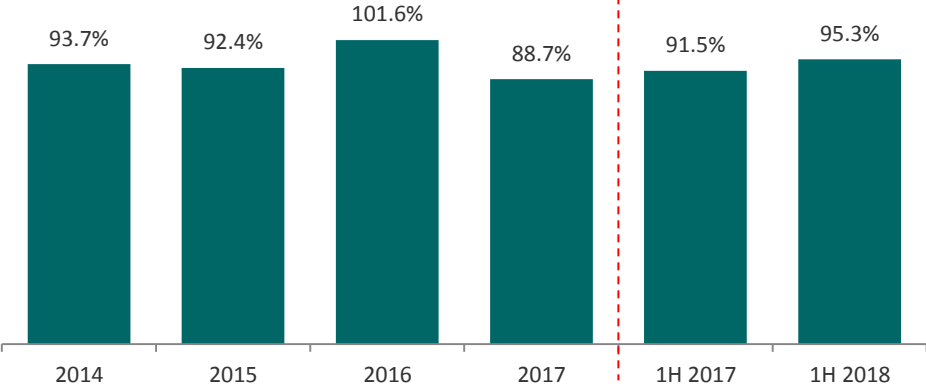
- Customers' deposits constitute 70% of the Bank's funding sources as at end of 1H 2018
- Corporate customer deposits constitute the majority of the Bank's deposits, accounting for 58% of total deposits
- Customers' deposits increased by 2.6% to 48.1 b compared to end of June 2017 and decreased by 0.6% compared to last year end
- CASA deposits increased by 8.4% compared to last year end and constitute 43% of the total deposits

Asset Quality – increased coverage ratio with NPL flat against the prior quarter

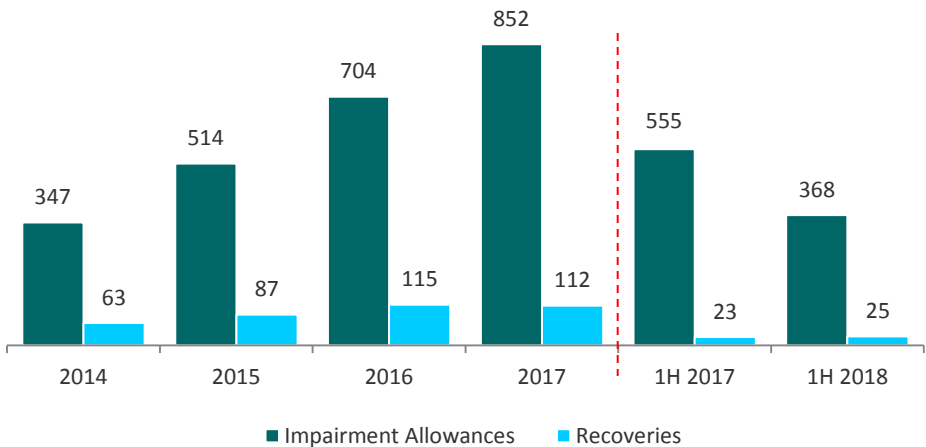
Non-performing Loans (AED m)



Loan Loss Coverage Ratio (%)



Impairment Allowances & Recoveries (AED m)



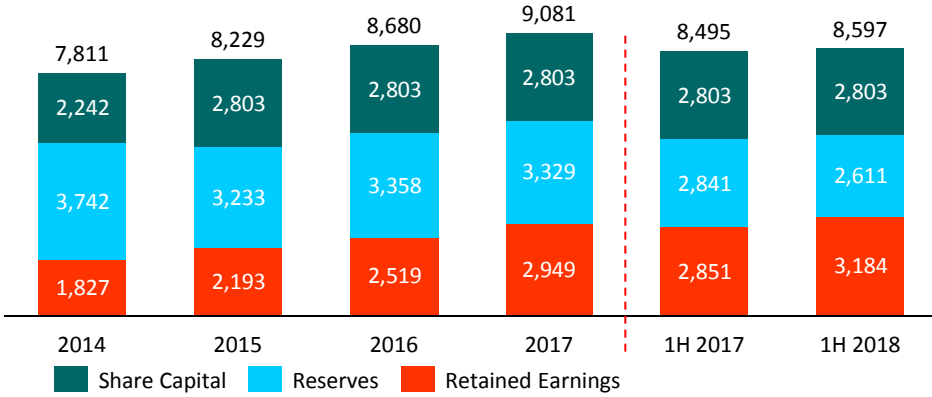
Key Highlights

- ▶ Coverage improved to 95% as at end of Jun 2018 compared to 91.5% as at the same period last year
- ▶ Overall NPL ratio increased to 7.5% compared to 1H 2017 but was flat compared to 1Q 2018
- ▶ Total ECL allowances under Stage 1 and 2 amounted to AED 1.1 b or 2% of Credit RWA

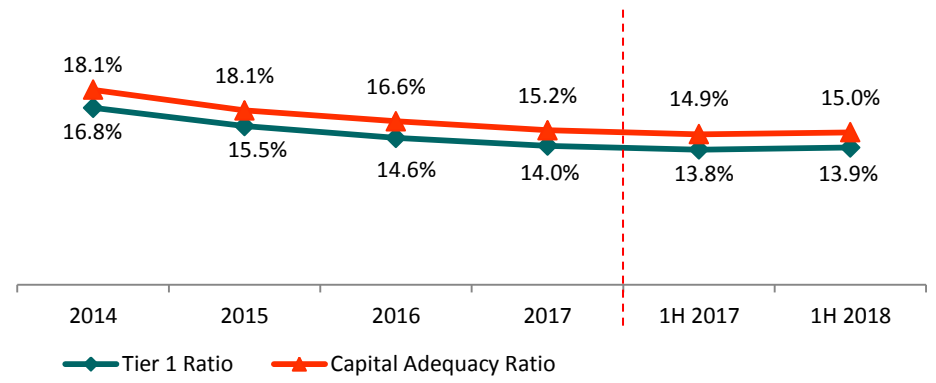
Capital – well capitalised, with a reliable dividend stream

Capital adequacy remains well above regulatory limits

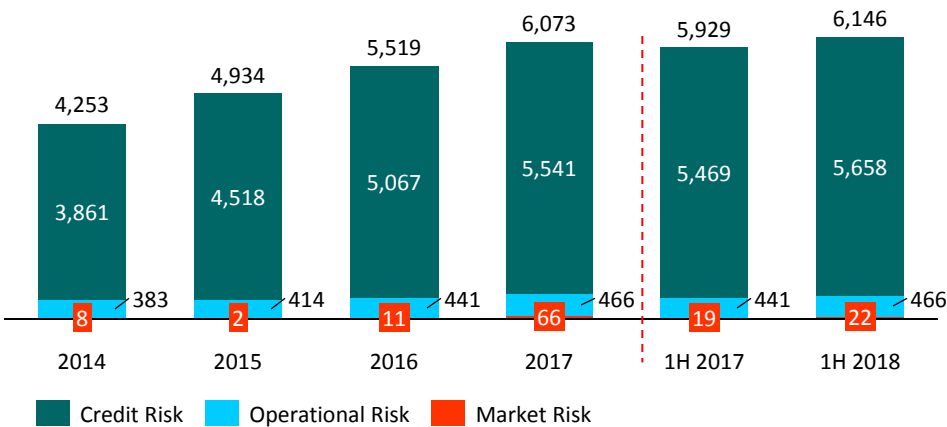
Composition of Equity¹ (AED m)



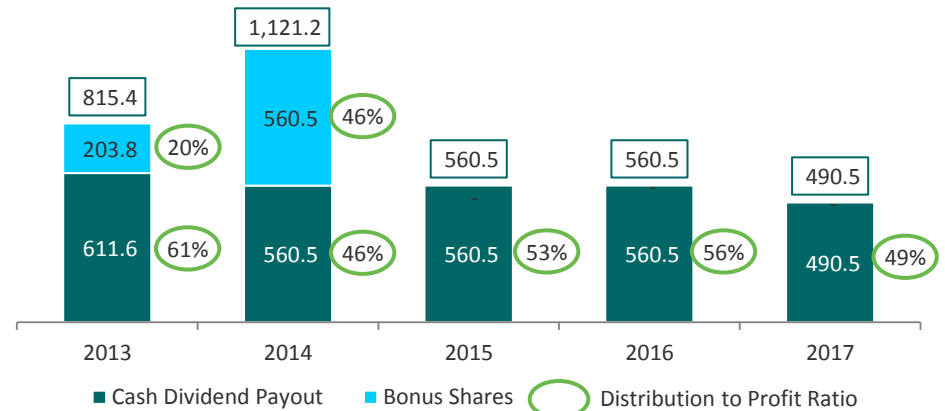
Overview of Capital Adequacy (%)



Risk Weighted Assets (AED m)



Reliable Dividend Payments (AED m)



¹ Equity attributable to equity holders of the parent

CBD Awards

Banker Middle East
(April 2018)



- Best Digital Bank
- Best Cash Management Services

Commerzbank AG Excellence in Trade Service
(February 2018)



- Gold Trade Award demonstrating excellence in Trade Services

Service Olympian Awards
(February 2018)



- Overall Best Mobile App

Presidential Affairs Ministry
(December 2017)



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

Ministry of Climate Change and Environment
(December 2017)



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

Corporate Social Responsibility – because we care...

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

- Sponsored Dubai Tour 2018 and is honored to be participating as the Blue Jersey Sponsor.
- Sponsored Jabel Ali horse race for season 2017/2018.
- Participated in the 18th edition of the Careers UAE Exhibition, held at the Dubai World Trade Centre.
- Participated in the 2018 Humanitarian Work Day during Ramadan, encouraging the Bank's staff to participate in volunteering activities.
- Participated in the 2018 World Thinking Day at RAK.
- Volunteered at Al Noor Training Center for persons with disabilities.
- Attended the "Happiness and wellbeing in the work field Forum 2018" in Dubai with the presence of H.E Ohoud Al Roumi, Minister of Happiness.

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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.

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.

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.

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.

Events / Achievements

Two new branches at Sharjah City Center & Al Wahda Mall (May 18)



Winners of Gold Bonanza Promotion (May 18)



Ramadan Humanitarian Day at CBD (May 18)



Agreement with Sharjah Police Headquarters (Feb 18)



Gold Trade Award from Commerzbank (Feb 18)



Service Olympian Award for "Overall Best Mobile App" (Feb 18)



Dedicated Private Banking Majlis (Mar 18)



Dubai Tour (Feb 18)



Islamic Finance & Cash Management Mandate with Nakheel (Feb 18)



Commitment to Sustainability Award (Nov 17)



Dubai Tour co-branded credit card (Feb 18)



Careers UAE (Feb 18)

