



Message from the CEO

Dear Colleagues,

Welcome to the spring edition of Attijari Al Youm, CBD's newsletter.

As you know, Commercial Bank of Dubai has recently published its full year financials, with the Bank's net profit for year ended December 31, 2013, crossing the Dh1 billion mark for the first time ever, increasing by 18 per cent to reach a record of Dh1.01 billion. I am pleased to note that, with this, the Bank maintains its record of annual growth in its net profit over the last 5 years right through the economic downturn.

This growth has been a direct result of the strategic guidance given to the Bank's management by our Board of Directors, and the efforts that each one of you have made to execute that vision.

The Bank has been taking significant and meaningful steps to follow the new strategy, including the major organisational restructuring and realignment of the Business Group in October last year. A robust performance across all our business lines led to our record financial performance in 2013.

Today, with its ample liquidity and robust capital adequacy, CBD, is in a strong position to grow further from here, along with our clients. Our Personal Banking strategy with renewed focus on the mass affluent segment has enabled us to diversify our bottom line and increase our market share. At the same time, we continue to stay close to our corporate and commercial clients, particularly the family-owned businesses, to ensure that we are their preferred banking partner in the coming years.

In addition, the first few months of this year have already seen the Bank take rapid strides in enhancing our focus on electronic banking as part of further consolidating our Personal Banking strategy. Marking a first-of-its-kind offering in the region, Commercial Bank of Dubai recently unveiled its new internet banking solution, bringing the next generation of online banking to our customers' smartphones, laptops and desktops.

I'd like to take this opportunity to congratulate the team behind this pioneering new launch which is set to revolutionise online banking in the UAE and provide CBD with a strategic edge over our competitors. Some of the exciting features of CBD's new online banking platform include Sara, the first Virtual Banking Assistant, and the Personal Financial Management Tool, a revolutionary way to enable our customers to analyse their spending patterns and make smarter choices.

As those of you who have already tried out the new platform would have noticed, the new features are easy-to-use and will help CBD customers categorise spending, create budget, and set their life goals, putting them in total control of their finances.

The launch forms part of our aspiration to become a leader in providing innovative and personalised customer experience, and initial customer feedback for the new offering has been very positive.

With your continued dedication and hard work, and the Board of Directors' wise guidance, I am positive that we shall be able to deliver even better financial performance over the next several years.

The new organisational structure for Corporate, Commercial and Personal Banking is critical in helping the Bank evolve and grow in 2014 and the years to follow, alongside this we remain as committed as ever to our core values.

With best regards,

Peter Baltussen

EDITORIAL TEAM

Badr Soueidan

John Tuke

Shamsa Al Suwaidi

Areej Al Yousuf

Hussain Al Qalaf

Bachar Dib

Published by:



New Perspective
media

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Award highlights success of the Bank's strategy Emiratisation

CBD wins UAE National Resources Development Award 2013



In a move that underscores CBD's leadership status in Emiratisation in the UAE's banking sector, the Bank won the UAE National Resources Development Award 2013.

The award was announced on the sidelines of the National Career Exhibition in Sharjah, which was held under the patronage of His Highness Dr. Sheikh Sultan bin Mohammed Al Qassimi, Member of the UAE Supreme Council and Ruler of Sharjah.

The exhibition, in which the Bank participated, was organised by the Human Resources Development Committee in Banking & Financial Sector, as well as the Emirates Institute for Banking & Financial Studies, in cooperation with the Sharjah Chamber of Commerce.

His Highness Sheikh Abdullah bin Salem Al Qassimi, Deputy Ruler of Sharjah, presented the award to Peter Baltussen, Chief Executive Officer of Commercial Bank of Dubai. This prestigious award adds to a string of outstanding awards won by CBD for performance excellence in several fields, especially Emiratisation.

HH Sheik Abdullah also visited CBD's booth during the exhibition and spoke with the Bank's top management.

Commenting on the occasion, Baltussen said: "Winning this prestigious award embodies the huge success that the Bank's Emiratisation strategy has achieved, and we are honoured to receive the Human Resources Development Award 2013, which aims to felicitate institutions that execute innovative strategies in

the field of Emiratisation. We consider winning this award an additional incentive to continue with our ambitious plans to train and promote UAE nationals specialised in the banking sector."

Baltussen added: "Emiratisation is among CBD's most prominent priorities. We have established a specialised unit to develop and implement an effective Emiratisation strategy that aims to consistently attract distinguished national cadres, train and groom them to occupy leadership positions in the Bank. We are keen to provide an environment that stimulates job growth for Emiratis."

On her part, Shorouk Al Redha, Head of Human Resources, CBD said: "We are proud to have won this award that highlights CBD's commitment to Emiratisation and keenness to strengthen its leadership position in the banking sector in this field."

She added: "We follow an ambitious strategy that aims to achieve quantitative and qualitative growth in the Emiratisation process. We are working on implementing a wide range of training programmes within all levels and departments, to ensure providing the professional skills and capabilities that enhance their performance and competence as well as groom them for fast-track career development. This is based on our belief that human resources are our most valuable assets and that they are the foundation of our future growth, and play a vital role in supporting progress in the UAE under its wise leadership."





2013 Net Profits cross Dh1 billion for the first time ever



During Commercial Bank of Dubai's (CBD) Annual General Meeting held on 5 March 2014, it was announced that the net profit for year ended December 31, 2013, crossed the Dh1 billion mark for the first time ever, increasing by 18 per cent to reach a record level of Dh1.01 billion. The record net profit was achieved on the back of an all-time high operating income of Dh2.03 billion. Total assets as at December 31, 2013, stood at Dh44.5 billion, up 13.2 per cent over 2012.

Commercial Bank of Dubai celebrated the key milestone of crossing the Dh1 billion-mark in profits by hosting a gathering of its management, employees and key stakeholders.

Commenting on the Bank's performance, Peter Baltussen, Chief Executive Officer, said: "Commercial Bank of Dubai is growing from strength to strength. In 2013, we achieved an all-time record net profit of more than Dh1 billion. Our 2013 record net profit was a result of a strong performance across all our business lines."

He added: "Our Personal Banking strategy, with renewed focus on the affluent segment, has enabled us to diversify our bottom line and increase our market share. At the same time, we continue to stay close to our corporate and commercial clients-particularly the family owned businesses-to ensure that we are their preferred banking partner in the coming years. I believe CBD with its comfortable liquidity and robust capital adequacy, is in a strong position to grow along with its clients."

The Bank's increased focus on its Personal Banking offering resulted in a 35 per cent increase in gross personal loans to

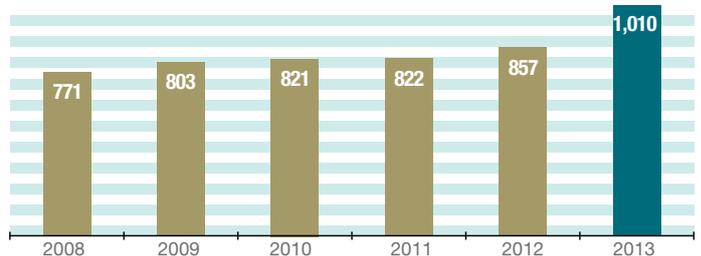
Dh3.3 billion. Customers' deposits for the year stood at Dh30.9 billion, up by 10.3 per cent over 2012.

Baltussen added: "2014 will see the Bank further consolidate its Personal Banking strategy with the launch of an innovative, virtual and personalized banking offering which will provide our customers with a unique experience".

The Bank is strongly capitalised with total capital resources of Dh7.2 billion as December 31, 2013. At the meeting, the shareholders approved a cash dividend of 30 per cent and bonus shares of 10 per cent.

"I dedicate this achievement to our committed staff, without whose loyalty and unstinting devotion, the Bank wouldn't have achieved what we have managed to," said Baltussen. "With a robust capital base, the Bank has the flexibility to pursue new strategic initiatives that will result in better service for clients and consistent solid returns for shareholders," he added.

Net Profit (AED million)





Attijari Al Islami celebrates winning Islamic Bank of the Year Award with its clients



Attijari Al Islami is ready to move ahead with more ambitious plans to take the country's Islamic financial industry to the next level.

Islamic Banking Head Nabil Tayeb Khoury made the pledge as the Bank celebrated its victory after being named the 2013 Best Islamic Bank in UAE by the prestigious magazine "The Banker", a premier banking and finance resource monthly of the Financial Times Group founded in 1926 and read in 180 countries across the world.

During the celebratory dinner held at Grand Hyatt Dubai on February 25, Khoury said, "This prestigious award crowns a continuous demonstration of success and growth to establish the status of Attijari Al Islami among the top financial institutions working according to the principles of Islamic Shari'a in the UAE."

The banking executive said Attijari Al Islami managed to grow its client-base despite the "magnitude of challenges" it faced.

With steady growth, it is now ready to step on broader horizons and further widen its client base.

"We are utterly confident that we enjoy an ideal situation to build on our previous achievements and hit more brilliant successes," Khoury said.

CBD's Attijari Al Islami continues to develop innovative products and services that will give clients better share of profits.

Khoury added: "This success is attributed to our commitment... to an approach which prioritizes our clients and puts them on the top of our concerns. This approach was crystalized in intensifying our investment in our various activities and operations to assure that our growing client base enjoys a distinctive banking experience which meets all their needs and aspirations in a manner that complies with the rules of our revered Shari'a."

Efforts like these are further reflected in investments made on state-of-the-art technologies complimented with upgrade services, work to modernize the bank's range of products, and design solutions which meet requirements of each section of the bank's clients.

Khoury said: "The goal of Attijari Al Islami is to assume a significant role in the UAE regarding Islamic banking service for individuals and corporations alike."

At their victory party, Khoury took the opportunity to thank the Attijari Al Islami's staff for their dedication and diligence; the Shari'a Supervisory Board at CBD for their wise instructions; and the clients for their trust and loyalty.

He added: "We renew our commitment to work hard to assure that 'Attijari Al Islami' stays as their bank of choice."



To offer clients easy and efficient finance management

Revolutionary online banking launched



CBD has unveiled its new website, bringing the next generation of online banking to its customers' smartphones, laptops and desktops. As part of its aspiration to become a leader in providing innovative and personalised customer experience, CBD's new online banking platform is much more personal than what any other bank in the region has to offer.

The bank has launched the region's first online banking with revolutionary features, which include Sara, the first Virtual Banking Assistant and a Personal Financial Management Tool, a revolutionary way in which customers can analyse their spending patterns and make smarter choices.

Sara, an avatar that works like Apple's Siri, chats intelligently and guides customers every step of the way, round the clock. Through Sara, CBD is able to engage online visitors with a conversational customer experience. While increasing customer engagement and overall satisfaction, Sara can also help bridge a real-time live dialogue with the CBD call-centre via live web chat.

CBD's new Personal Financial Management Tool helps customers analyse their spending patterns, putting them in total control of their finances, thereby helping them achieve long-term financial goals.

Murray Sims, General Manager, Personal Banking Group commented: "CBD has unveiled a forward-thinking banking website, delivering the power of its branch network to the palm of your hand. The website sets a new standard for online banking, with a host of creative and innovative features packed into its refreshing and refined design."

"CBD is proud to help its customers get complete control of their financial destiny through one of its many trendy yet sophisticated features like 'Budget and Track', which gives them complete visibility of their spending, income and budget through various graphs and reports."

The new features are easy to use and help CBD customers categorise spending, create budget, and set their life goals.

Frans Jan Burkens, Deputy General Manager, Personal Banking Group said: "These are breakthrough features that really matter to people. CBD's Budget and Track service, for instance, offers a convenient, transparent and secure way to manage your finances and keep you in control of your income and expenditure without having to remember a thousand things. CBD's new online platform offers features that are highly

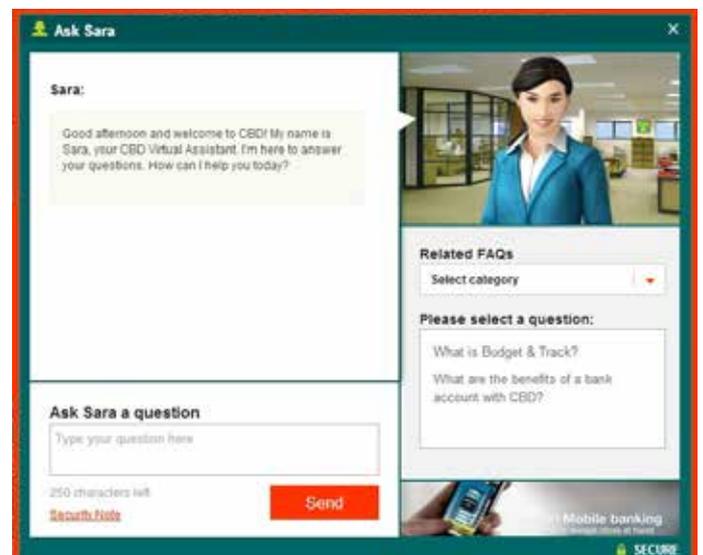
user-friendly and can be customised by users as they wish."

In one online dashboard, for instance, CBD customers can find a snapshot of all their expenses, transactions and life goals. It allows users to identify items that they tend to overspend on so they can keep a close eye on their budget.

They can set a limit for, say, their monthly spend on eating out. Once done, they can clearly see if they've spent more than their monthly budget for that particular category. And there's more – if you just want to know how you're doing for the month (or any given period of time), in terms of earning and spending, the online tools allow you to do just that with the click of a mouse.

Jassim Al Tamimi, Head of Alternate Channels at CBD, added: "CBD listened to its customers and has developed, designed and delivered the next frontier in online banking that is not limited to your run-of-the-mill balance-checking and credit-card-bill-payment transactions. It goes much, much beyond that."

And not just that – the Bank's exciting new features let customers plan for not just the current month, but also for the months ahead. So, for instance, if their rent cheque is due a few months down the line, the new feature will prompt them to start saving an amount pre-determined by them every month.





Commercial Bank of Dubai signs MoU with Hamriyah Free Zone Authority

The Commercial Bank of Dubai and Hamriyah Free Zone Authority in Sharjah signed a Memorandum of Understanding aimed at further boosting trade and commercial activities in the zone and the UAE economy in general.

Dr. Rashid Al Leem, Director General Sharjah Department of Seaports & Customs and Sharjah Free Zones Authority, and CBD Deputy General Manager-Head of Commercial Banking Abdul Rahim Abdul Aziz Al Nimer, signed the MoU which essentially endorses the bank to set up offices and officially finance projects within the zone.

“We are delighted to sign the Memorandum of Understanding with CBD, which is one of the most prominent and leading national banks in the UAE. The signing of the memorandum is simultaneous with the Hamriyah Free Zone Authority stepping into a new phase of growth and development,” Al Leem said.

“CBD’s banking services and solutions will contribute to the growth and expansion of established companies within the zone. It will also support the vital role played by the Hamriyah Free Zone Authority in Sharjah in strengthening the economic growth in the country, especially in the fields of trade, industry and services,” he added.

Al Leem said the Hamriyah Free Zone



Authority has seen such tremendous growth since its inception in 1995 that it is now regarded as one of the fastest growing free zones in the Middle East.

Under the agreement, CBD will provide banking services to companies based in the zone as well as to firms that have yet to establish their operations in the area.

As the preferred financial services provider, CBD is also tasked to help finance projects executed within the zone.

“We are pleased to sign the MoU with the Hamriyah Free Zone Authority. We look forward to providing a wide range and comprehensive banking services to the growing base of companies operating in the zone,” said Al Nimer noting that CBD had successfully adopted programs and services specifically tailored to meet

the demands of free zone-based companies.

“We are looking forward to serve the companies that have chosen the Hamriyah Free Zone Authority as their headquarters for their operations,” he added.

“The solid recovery in Sharjah’s economy was simultaneously seen with the steady economic growth that the UAE posted in recent years. The number of new investors from all over the world dramatically increased in the emirates. This is being reflected as well in the sharp increase in the number of new businesses operating in or outside the free zones,” Al Nimer noted.

“The MoU embodies our commitment in always having an active role to support economic development in the UAE under its wise leadership,” he added.

Commercial Bank of Dubai sponsors Next Move live



In keeping with its efforts to cater to its clients’ evolving financial needs, Commercial Bank of Dubai was a proud sponsor of Next Move live, the UAE’s new property show held in Dubai in February 2014.

The show saw property developers and exhibitors from Abu Dhabi, Sharjah, Ras Al Khaimah, Dubai and the UK showcase thousands of developments locally and internationally.

As the Dubai property market continues to improve, there is a rising interest among residents to own homes and

Commercial Bank of Dubai is keen to offer all the support it can as a trusted partner and friend of its clients.

Spotting a perfect opportunity to promote Commercial Bank of Dubai’s outstanding mortgage offering, the Bank took advantage of the show’s timing and location to further establish itself as a major player in the country’s rapidly growing home loans market, CBD also appointed underwriters at the show, enabling visitors to sign up for a mortgage at the event itself.



Commercial Bank of Dubai and Al Shabab Club launch co-branded pre-paid card



In keeping with the UAE government's e-initiatives, Commercial Bank of Dubai and Al Shabab Club signed to create a co-branded pre-paid card in a move that offers cashless convenience to the club's staff members and fans.

The move is consistent with Commercial Bank of Dubai's commitment to provide innovative electronic financial solutions in line with the UAE government's drive for a cashless society, in addition to the Bank's keenness to support the sports movement in the UAE.

The CBD-Al Shabab pre-paid card was launched on April 3. This card seeks to significantly reduce administrative paperwork and costs for the management of Al Shabab, and eliminate the risk

involved in the distribution of large amounts of cash.

Through direct reloading of the card, cardholders are able to receive their salaries without delay. In addition, they also avoid the risk of theft as they no longer need to carry large amounts of cash for purchases.

Established in 1958, Al Shabab is a football club based in Dubai. Commercial Bank of Dubai has once again taken the lead in offering cashless convenience to its partners and customers. The Bank is delighted to partner with such a prestigious and historic football club, helping its members, fans and staff to enjoy the co-branded pre-paid card's superior benefits.

The partnership furthers CBD's commitment to support the sports movement in the country – an activity that's consistent with its Corporate Social Responsibility.

For Al Shabab Club, the partnership with CBD will have far-reaching effects on the way the club undertakes transactions. The new co-branded pre-paid card is among CBD's many pioneering initiatives to push UAE sports to the next level.

The UAE is fast taking the lead in moving away from being a predominantly cash-based society. The UAE government has taken strong leadership in promoting electronic payments to support social and economic goals.





Bank bags Editor's Special Award in Prepaid Summit



The use of prepaid cards for payment has become a trend because of its ease of use, high efficiency, and most of all, security.

Commercial Bank of Dubai participated in the Prepaid Summit Middle East 2014 on March 19. Souheil Joseph Yammine, Head of Cards management and E-Payments, was one of the speakers at the conference that

attracted payment executives in the industry who shared and cultivated opportunities for growth and innovation in the prepaid market.

During the fifth edition of the Prepaid Summit Middle East, the Bank won The Editor's Special Award. CBD is one of three UAE financial companies to have brought home top awards.

Souheil Joseph Yammine said,

“Cashless banking has been a priority for CBD as part of its strategy to support the ‘smart government’ programme.”

Commerical Bank of Dubai has recognized the need to provide cashless solutions that promote transparency. CBD has partnered with different institutions to provide clients with personalized prepaid card suiting their specific needs

CBD introduces prepaid cards for Dubai Chamber members



The Bank has launched a pre-paid card that offers cashless solutions to the members of the Dubai Chamber of Commerce and Industry (Dubai Chamber).

CBD is the first in the Gulf Cooperation Council region to develop a co-branded cashless solution for an industry chamber.

Dubai Chamber has not been accepting cash since April 1, and the

organisation's customers can apply for a free CBD-powered Visa prepaid card from the CBD office next to the Membership and Documentation Services Department on the ground floor of the Chamber headquarters.

Frans Jan Burkens, DGM - Personal Banking Group, said: “The CBD-Dubai Chamber co-branded pre-paid card is another major step in enabling e-services and solutions across the breadth of the Chamber's diverse members, and cashless banking services will contribute to facilitating the business of the Chamber's members by reducing the cost of their transactions and enhancing the efficiency in business transactions.”

The Chamber caters to over 153,000 members from the emirate's multicultural business community and CBD's new

pre-paid card payment system will allow the Chamber to offer seamless and efficient service to its stakeholders.

The eco-friendly Visa card can be obtained through a simple application process from the CBD office at the Chamber by presenting an Emirates ID and a trade licence or Dubai Chamber membership certificate copies to the teller along with the loading amount of up to AED 5,000 to receive the activated card and PIN on the spot.

Commenting on the partnership, Malika Al Hashimi, Head of Business Development & Strategic Partnerships, Card Services Center said: “CBD is demonstrating leadership in developing innovative products for the business community. The partnership will bring additional convenience, flexibility and safety to the business transactions of the Chamber's members. We are proud of such co-operation and hope that this partnership will boost our already strong ties with Dubai Chamber, which plays a crucial role in furthering business and commercial activity in Dubai and across the UAE.”



New batch of MTP graduates to become new managers



The Commercial Bank of Dubai's (CBD) Emiratisation program has achieved notable success with 40 percent of its total number of employees now composed of UAE citizens and trusted with key positions.

A new batch of UAE citizens also recently graduated from the financial institution's intensive year-long management training program to become new managers themselves.

"As part of its role as a leading national institution, CBD pays great attention to attracting, qualifying and training UAE nationals to work in the banking sector," Peter Baltussen, CBD Chief Executive Officer, said during the graduation ceremony attended by senior

management members.

Baltussen, along with Mr. Yaqoob Yousuf, the bank's DCE, handed the graduates their certificates of appreciation during the event.

Designed by CBD to help develop the potential and capabilities of UAE's youth and prepare them for leadership positions within the bank, the program aims to strengthen and accelerate the process of Emiratisation to complement the growth and development of the bank's activities and operations.

Yousuf said since its inception, CBD has set Emiratisation as a top priority within the context of a thoughtful strategic approach that depends on the provision of training, qualification and

career development opportunities to UAE citizens.

This strategy has achieved notable success, embodied by an increased Emiratisation rate, with 40 percent of our total workforce comprised of UAE citizens, and many holding trusted key positions.

Developed by CBD's Center for Training and Development, the management training program is one of the most effective and leading bankers' training and qualifying programs in the UAE, tailored for outstanding new Emirati graduates.

The training program combines theoretical lessons and practical training in the various departments and branches of the bank.

ILM program to extend until 2015



Firm in its belief that its workforce is its greatest asset, Commercial Bank of Dubai has committed to extending its coaching program for another year, remaining keen on investing heavily on developing its manpower.

The ILM 3 program, introduced in February 2014, is delivered monthly until 2015 to provide coaching and training to 300

employees of the Bank selected from the management team, supervisors, and team leaders.

Shorouk Al Redha, Head of HR, pointed out that ILM 3 is part of the bank's multi-year human resources strategy that would lead it to further growth and force to be reckoned within the banking community.

CBD CEO Peter Baltussen commented: "We believe that the success of our Bank depends largely on our officers and other employees. We remain committed to ensure that they get all the necessary training. Our target is to innovate, train, influence and retain good staff."

"Apart from inspiring and motivating people, the program is also designed to help individuals successfully adopt to the Bank's ambitious goal of expanding its services and presence in the UAE's growing market," Baltussen explained.

CBD will continue to invest heavily in personnel to better serve clients seeking wise counsel on how to grow or protect their wealth.



Rewarding top performers in the sales team

Desert safari themed Annual Sales Convention 2014

Commercial Bank of Dubai celebrated the achievements of its star sales personnel at the gala Annual Sales Convention 2014 held at Lama Desert Camp in Al Ain. Over 300 guests, comprised of Senior Management members, Branch Managers, Sales and other frontline staff attended the convention that is hosted by CBD every year to recognise and reward its top performers of the year past and set goals and targets for the new year.

The event started on a high note with Frans Jan Burkens, DGM-Personal Banking Group, sporting a kondurrah, making a grand entry atop a camel.

“The Sales Convention is aimed at setting key business directions for the year and beyond.

It goes a long way in motivating the sales teams to achieve and exceed the Bank’s sales and business targets,” said Burkens.

The top performing sales team of 2013 was awarded the Outstanding Sales Team award and its members were given an all-expense-paid trip to Paris with 3 days and 4 nights’ accommodation, roundtrip tickets, as well as tickets to Disneyland Paris.

“The convention also serves as an effective forum for Management to convey the Bank’s key business directions and expectations as well as provide a platform for constructive feedback on market conditions and competition,” Burkens added.

Addressing 250 of the Bank’s sales staff attending the convention, Yousif Salim Alsuwaidi, Head of Personal Banking Sales, set the ball rolling by announcing an ambitious goal, “They say that the journey of a thousand miles starts with one small step. I tell you, our journey to the Dh1.6 billion starts with 250 [salesforce],” Alsuwaidi said.

Murray Sims, General Manager-Personal Banking, addressed the audience and motivated them to excel at whatever they do at work and in life. Sims spoke about the importance of customer service and urged participants to constantly adhere to the service standards set by the Bank and exceed customers’ expectations.

He stressed that the good performance of 2013 reflects the success of the Bank’s strategy in offering innovative products and services of high quality to all of its client segments and thanked all staff for their commitment and sincere efforts.

Later in the day, the sales team was divided into groups of five each and undertook team-building exercises in order to inspire them to be better team players and support their teammates.

At the end of the convention, the salesforce became much invigorated and inspired to meet and exceed the targets set for the year.







Bowlers from The Untouchables team win annual tournament



Senior management of Commercial Bank of Dubai along with a host of other Bank employees, geared up for this year’s annual bowling tournament at Switch Bowling in Dubai’s Ibn Battuta Mall.

A total of 120 Commercial Bank of Dubai employees in 24 teams battled in the bowling alleys between February 23 and February 27 to qualify among the Top 12 teams to vie for the finale on March 9, 2014.

The 60 employees who had pre-qualified participated in the finale of the Bowling Tournament, aiming to emerge victorious. The finale was graced by CEO Peter Baltussen, who encourages sports as a team-building and stress-busting exercise.

The Untouchables, captained by Akram Skaik, Head of Branch Distribution, emerged as winners in the well contested finale. The Attijari Al Islami team, skippered by Jamal Matari, Head of Attijari Al Islami Branches, were the runners up while Anonymous, headed by Asim Ahmed, ended up as second runners up.

The Winners:

#1 The untouchables

1. Akram Skaik
2. Othman Bin Hendi
3. Waleed Bin Suloom
4. Firas Adnan
5. Moawia Ahmad

#2 Attijari Al Islami

1. Jamal Matari
2. Hasan Al Marzouqi
3. Bassam Halim Alsoleh
4. Islam Ali Elsherif Habib
5. Sharhad K.K

3 Anonymous

1. Asim Ahmed
2. Anuj Kumar Pandey
3. Altaf AlAmin
4. Rashid Ali Moghu
5. P Naveen

CBD launches blood drive for thalassemia patients

In line with the campaign launched by HH Sheikh Mohammed bin Rashid Al Maktoum, UAE Vice President, Prime Minister and Ruler of Dubai to help people afflicted with thalassemia, the Commercial Bank of Dubai launched a blood drive to beef up blood supply in the country.

CBD, in collaboration with the Ministry of Health’s Blood Transfusion Services and Research Center, recently organised the blood donation campaign in its Dubai headquarters.

CBD Deputy CEO Yaqoob Yousuf said the blood drive is part of their social responsibility to the UAE’s global community.

“The organisation of this campaign stemmed from the bank’s awareness of the importance of its contribution to serving the society and its members, the keenness

of the bank’s officials to support human principles and assist the needy, and their willingness to contribute to bridging the gap of shortage in the blood bank to help thalassemia patients as well as saving the lives of the injured in cases of emergency and accidents,” he said.

He added the blood drive also aims to encourage their employees to be involved in their community and support others who are in need of help.

“CBD has regularly held such forms of campaigns out of its eagerness to continuously participate in the different programs and initiatives that support the common interest of the society,” said Yousuf. “Corporate social responsibility is always put on top of the bank’s list of priorities, which comes in line with the society’s values, principles and needs.”



“I am grateful to everyone who participated in this event. They have a great sense of community which the bank continues to promote, after all, we all live in this beloved country, the UAE,” he said.



3rd CBD Youth Athletics Competition, a roaring success!

The 3rd edition of the CBD Youth Athletics Competition came to a close on the 15th February at the Higher College of Technology - Dubai Men's College stadium, Academic City. The inter-school athletic event, conceived and title-sponsored by the Commercial Bank of Dubai in partnership with the Dubai Sports Council, was launched in 2012 with the vision to promote physical fitness and active lifestyle amongst the school students in the UAE, whilst instilling a spirit of healthy competition and camaraderie among them.

The competition started in 2012 with 1000 students from 42 schools that grew to 1650 students from 65 schools last year. But in this third edition, over 1,800 students from 82 schools participated in the qualifying rounds, out of which nearly 500 students from 60 schools qualified for the grand finale, which was held on the 15th February. An additional age category (Girls Under 16 years) was added to the competition this year. An innovative online registration process was also introduced, which is believed to be a first in the region.

The competition was a huge success by all measures, topped by some outstanding performances from students of the participating schools. A national youth record was set during the semi-finals of this year's High Jump for Boys under 17 event. Many new tournament records were also set this year.

Nearly AED 0.5 Million was given away in school prize money and individual cash prizes, medals and trophies to the winning students. Winchester School, Jebel Ali took the most honours with podium finishes in five of the six age-categories. The Physical Education teachers of the



GEMS Our Own English High School and Our Own High School won trophies for the best coaches, due to the excellent showing of their wards in the competition. Abdul Aziz Saleh Al Makhdom of Dubai National School Al Barsha was selected as the 'Best Emirati Boy Athlete, whilst Maryam Mohammad Al Balooshi of Nad Al Hammar School was chosen as the 'Best Emirati Girl Athlete'.

Over 50 CBD staff volunteers supported the event by exhibiting outstanding commitment and selfless spirit during the

six days of the competition. CSR initiatives such as this are at the heart of CBD's vision and mission. The competition remains the only one of its kind in the country, where students of all cultures, nationalities and curriculums come together on the same platform, vying with each other in a healthy pursuit of sporting excellence. By conducting events such as this, which promotes healthy lifestyle among youth and identifies exciting future local talent, CBD is proud to contribute to the nation's aspirations and achievements.

RESULTS

U-11:

BOYS

1. Mohammad Bin Rashid School
2. Our Own School Dubai
3. The Winchester School Jebel Ali

GIRLS

1. Nad Al Hamar School
2. The Winchester School Jebel Ali
3. Our Own School Dubai

U-14:

BOYS

1. Dubai National School Al Barsha
2. Our Own School Dubai
3. The Winchester School Jebel Ali

GIRLS

1. Our Own School Dubai
1. The Winchester School
3. Nad Al Hamar School

U-16 &17:

BOYS

1. Our Own School Dubai
2. Delhi Private School
3. Dubai Secondary School

GIRLS

1. Our Own School Dubai
2. The Winchester School Jebel Ali
3. The Millennium School Dubai