

attijari al youm

بنك دبي التجاري
Commercial Bank of Dubai



NEWSLETTER PUBLISHED BY COMMERCIAL BANK OF DUBAI - ISSUE 15 - January 2006

Shaikh Mohammad visits CBD's Headquarters

CBD Awarded the "MRM Business Award"

Commercial Bank of Dubai has been
certified [ISO 9001:2000]

Another recognition to be proud of Mohammad Bin Rashid Al Maktoum Business Award



Winning the “Mohammad Bin Rashid Al Maktoum Business Award” for 2005 reflects our success in merging our local expertise with the best international standards and practices. This award represents yet another step in our sincere strive towards excellence and is a motivation to continue enhancing our services to our customers.

This accomplishment is attributed to the support of our customers and shareholders without which this would not have been achieved.

بنك دبي التجاري
Commercial Bank of Dubai





Editorial Team:

Faisal Galadari

Badr Soueidan

Shahab Al Mur

Shamsa Al Suwaidi

Beena Kapadia

Areej Al Yousuf

Secretary:

Saba Sultan

Editorial Consultant:

Mahmmod Alia

Designed By:



Chairman's Message

On behalf of the Board of Directors, Management and staff of Commercial Bank of Dubai, it gives me great pleasure to extend thanks, appreciation and gratitude to His Highness General Shaikh Mohammad Bin Rashid Al Maktoum, Crown Prince of Dubai and Minister of Defence of the UAE, for his visit to the Bank's Headquarters and acquainting himself with activities and plans of CBD in the field of Emiratisation and training, and meeting with our national staff, encouraging them to be more active in efforts to develop their skills and benefit from the great potential available.

At CBD, we have always been keen on keeping the development of human resources at the helm of our priorities.

We have followed a method that aims to attract national banking cadres, developing their skills and qualifying them in accordance with best standards through specialized courses held at the Bank's advanced Training and Development Center, or through the Emirates Institute for Banking and Financial Studies and other specialized centers inside the UAE and abroad.

The Bank's efforts have been fruitful; CBD now has one of the highest Emiratisation rates in the banking sector. We pride ourselves with the success and excellence of our experience in Emiratisation and take this opportunity to urge our young men and women to have self-confidence and patience as they take up their responsibilities and serious work to develop their skills as the way to success comes through dedication to their work and acquiring more knowledge and professional skills.

The achievements realized by the banking sector in the Emiratisation field, over the past years, have been a model to be followed to bring about a more active role for UAE nationals in the private sector, a trend that is supported and encouraged by His Highness the Crown Prince of Dubai.

We are also glad that the visit of His Highness coincided with the Bank's receiving of the 'Mohammad Bin Rashid Al Maktoum Business Award' 2005 for its excellence in providing financial services in the country, and also with obtaining the ISO 9001:2000 certification for its commitment to applying highest professional standards in the implementation of its ambitious plans and objectives.

We would like to take this opportunity to renew our commitment to, and support for the development of national human resources, wishing His Highness General Shaikh Mohammad Bin Rashid Al Maktoum all success in his national initiatives and continuous support.

Ahmed Humaid Al Tayer
Chairman

Contents



MRM Award
Page 6



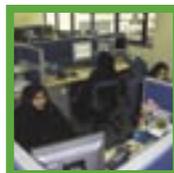
ISO
Page 7



Studio 2000
Sponsorship
Page 8



Nad Al Sheba
Page 9



New Call Center
Page 12



Interview with
Saif Al-Ghurair
Page 20



Shaikh Mohammad Bin Rashid quotes:

- It does not matter what your title is, it's about what you do. One should not look at titles, but rather at achievements.
- To dream of the future is one of the most beautiful things in life. We are not content only to dream, we also work hard, because our ambitions are great and so are our dreams.
- A man has two choices, either to be a follower or to show initiative, and we greatly desire to be pioneers.
- We believe that our youth are the backbone of the nation and the foundation on which to develop this noble civilisation, unaffected by the wind of change, no matter how hard it blows.
- The development of man is the foundation on which a nation is built. This building cannot be considered complete without first developing the citizens, who are regarded as human wealth, constantly giving.

Shaikh Mohammad visits CBD's Headquarters

As a part of his continuous support towards the youth of UAE, preparing and training them to be actively involved in the banking sector, General Shaikh Mohammad Bin Rashid Al Maktoum, Crown Prince of Dubai and Minister of Defence of the UAE visited the Headquarters of Commercial Bank of Dubai in Deira. Shaikh Mohammad was well received by the Chairman, Ahmed Humaid Al Tayer, Board of Directors and Management of CBD.

Shaikh Mohammad toured the Main Branch and the Training & Development Centre and was then escorted to the Auditorium where he was briefed on the projects about to be undertaken relating to Emiratisation and the Bank's achievements in the same. Shaikh Mohammad was shown a documentary about the Bank's accomplishments through the years. Shaikh Mohammad interacted with the young national employees of the Bank

and gave them the opportunity to share their views regarding the localization plan. He also discussed the nature of their responsibilities in the bank and was supportive of all the training programs and institutes used for training the UAE nationals in various areas. The purpose of encouraging the youth's involvement is due to the fact that the UAE would like to see the success of its youth in all government, banking and private sectors.



Crown Prince of Dubai meets young national employees



Shaikh Mohammad advising national youth during a training course

Shaikh Mohammad exploring the Main Branch



.....and visiting CBD Financial Services



Crown Prince of Dubai listening to the Emiratisation and training plans

CBD Awarded the MRM Business Award



The Bank was awarded the “Mohammad Bin Rashid Al Maktoum Business Award” initiated by Dubai Chamber of Commerce and Industry during a ceremony under the patronage of General Shaikh Mohammad Bin Rashid Al Maktoum, Crown Prince of Dubai and Minister of Defence of the UAE.

The ceremony was held on Tuesday, December 13, at the Al Multaqa Ballroom of the Dubai World Trade Centre.

The award was received by Ahmed

Humaid Al Tayer, Chairman of the Bank who expressed his gratitude on achieving this honor which highlights the Bank’s involvement towards enhancing the national economy.

Al Tayer said: “This award emphasises the Bank’s persistence to support the economic development witnessed by the UAE. The Bank has always played a critical role in encouraging progress in the UAE through effective social participation.

“The management of CBD continuously

aims to broaden its perspective by adopting new initiatives in managing quality and excellence in business. The Bank was also awarded the Dubai Quality Award 2002, Dubai Human Development Award 2003 and the Human Resources Development Award from the Emirates Institute for Banking and Financial Studies. The Bank has recently received ISO 9001:2000 certification for its entire operations at the Head Office and Branches”.





Commercial Bank of Dubai has been certified ISO 9001:2000



Commercial Bank of Dubai has been certified (ISO 9001:2000) by Lloyd's Register Quality Assurance.

Yaqoob Yousuf Hassan, Deputy Chief Executive said: "We are very proud of this achievement of being ISO certified. This achievement indicates our commitment to quality and helps in stressing our efforts in achieving continuous progress as well as improving the services rendered to our customers both locally and internationally".

He also stressed on the fact that the Bank's adoption of quality standards was not aimed at winning an award or a certificate only but at developing its performance so as to guarantee maintaining the reputation and position which the Bank has attained.

"Quality is a continuous journey and a permanent goal for Commercial Bank of Dubai whose management is always striving for the satisfaction of its customers and employees. This certification is an addition to our long record of accomplishments".

CBD sponsors 'Studio 2000' at Dubai Sports Channel



Yaqoob Yousuf Hassan, Deputy Chief Executive of Commercial Bank of Dubai and Ahmed Al Sheikh, General Manager of Dubai Sports Channel, signed an agreement for CBD to sponsor 'Studio 2000' during a press conference held on Tuesday, December 6th at the

Headquarters of CBD. 'Studio 2000' is a sports program broadcasted on Dubai Sports Channel which analyses and explains the latest sports events such as the Annual Football League.

Yaqoob Yousuf Hassan said: "We are

proud to be associated with a leading TV channel such as Dubai Sports Channel as it reflects the dynamic spirit of Dubai. This agreement comes as part of the Bank's commitment in sponsoring major sports events that will have a positive effect on the Bank's social status in Dubai. It also reflects the leading role of the Bank in supporting sports events such as the Jebel Ali and Nad Al Sheba horse races".

On behalf of Dubai Sports Channel, Ahmed Al Sheikh expressed his gratitude and appreciation to CBD for sponsoring the program 'Studio 2000'. He said, "We consider the Bank's sponsorship as a great success for us, as we received trust from a leading Bank such as CBD. This has given us the confidence and we are sure that promoting UAE through media with the support of institutes and organizations in the country, other organizations will follow CBD's example in supporting and encouraging other programs on Dubai Sports Channel".

The Bank sponsors Horse races at Jebel Ali Equestrian Track

In continuation of its annual tradition, the Bank participated in sponsoring horse races at Jebel Ali Equestrian

Track. This participation comes within the framework of Commercial Bank of Dubai's interest in taking part in the

restoration of the ancestor's heritage and the contribution to sports and youth activities in UAE.





CBD Sponsors Nad Al Sheba Races



Commercial Bank of Dubai announced its participation in sponsoring the horse-races at Nad Al Sheba during a press conference held on Wednesday, 21 December 2005 at the Bank's Head Office in Deira.

Mr. Mahmood Hadi , General Manager-Systems and Operations said: "This participation comes within the framework of Commercial Bank of Dubai's social responsibility in taking part in the restoration of our ancestor's heritage and contribution to sports and youth activities in the UAE. We have allocated 226,000/= Dirhams to be presented to the winners at the race on Thursday 22 December 2005 as follows:

- Race 1: Mustaqbali Cup
- Race 2: Shahrazade Trophy
- Race 3: Najah Cup
- Race 4: Tam-Wheel Plate
- Race 5: Zawaj Stakes
- Race 6: Tasaheel Cup



Mr. Hadi in his concluding statement said : "On behalf of the Bank, I would like to take this opportunity to thank Mr. Saeed Al Tayer, Chairman of the Dubai Racing Club and the organizing committee for welcoming us to partner the Dubai Racing Club. We wish the Dubai International Racing Carnival success and hope the horse race fans and families enjoy this season at the Nad Al Sheba Equestrian Track which will conclude with the Dubai World Cup in March 2006.



Outstanding Performance Awards Ceremony

An inspirational ceremony was held on 27th December 2005 at the Jumeirah Beach Club to honour its top performers and winners of the Staff Suggestion Scheme.

The Outstanding Performance Awards form part of a series of initiatives, launched by the bank, to inculcate a performance-driven culture. A total of 103 awards were presented for outstanding performance in several different categories, which included 3 Best Branches, 3 Best Departments at the Head Office, 3 Best Units at Branches, 9 Best Units at Head Office, 44 Best Service Providers from Branches and 41 Best Service Providers at Head Office (internal and external customers).

For the Staff Suggestion Scheme, a total of 28 winners were announced, based on Minor/Major Impact Suggestions, Break Through Suggestions of Highest Value and Most Frequent Suggestors of the Year. The Staff Suggestion Scheme coordinators from Head Office were also thanked for their efforts.

Yaqoob Yousuf Hassan, Deputy Chief Executive and Ibrahim Abdulla, General Manager, Administration and Finance, applauded the award winners and urged all staff members to scale greater heights in pursuit of organisational goals.

Best Branch

- | | |
|---------------------|-----------------|
| ■ Best Branch No. 1 | Main Branch |
| ■ Best Branch No. 2 | Ajman Branch |
| ■ Best Branch No. 3 | Al Aweer Branch |

Best Head Office Department

- | | |
|-------------------------------------|------------------------|
| ■ Best Head Office Department No. 1 | Credit |
| ■ Best Head Office Department No. 2 | Financial Control |
| ■ Best Head Office Department No. 3 | Information Technology |

Best Support Unit – Branch (No Ranking)

- | | |
|--------------------------|------------------|
| ■ Credit Unit | Abu Dhabi Branch |
| ■ Operations Unit | Deira Branch |
| ■ Customer Services Unit | RAK Branch |

Best Support Unit – Head Office (No Ranking)

- | | |
|--|------------------------|
| ■ Financial Reporting Unit | Financial Control |
| ■ Card Fraud & Disputes Unit | Card Services |
| ■ LC Issuance Unit | Trade Finance Center |
| ■ Remittances Section | Central Operations |
| ■ Quality Unit | Strategic Planning |
| ■ Special Accounts Unit | Credit |
| ■ MIS Unit | IT |
| ■ Product Development | Business Group – R & C |
| ■ E-Banking Support Unit | User Support |
| ■ Best Service Providers (Branches) | 44 |
| ■ Best Service Providers (Head Office) | 41 |





CBD Financial Services launches the online trading services

Abdul Rahim Al Nimer, General Manager of CBD Financial Services announced the launch of the company's online trading services towards the end of December and can be accessed on www.cbdfs.ae. He emphasized that this step is considered as an enhancement of its services, which will facilitate the

trading procedures for its customers and also reduce the crowd of traders at the trading halls in the Dubai Financial Market.

CBD Financial Services is a subsidiary of Commercial Bank of Dubai specializing in financial and investment services.



CBD launches new Call Centre with 800 CBD



To provide further convenience to its customers, Commercial Bank of Dubai has announced the launch of a new Call Center, which is located in its Bur Dubai Branch. This will give customers the ability to freely process their transactions over the phone without having to personally visit the branches.

This is in line with the Bank's strategy to create several communication channels for its customers. In addition to processing transactions, the Call Center also provides a variety of other services to satisfy its customers' needs.

Customers can directly interact with the Call Center staff by dialing our easy to remember toll free number 800 CBD (800 223).

CBD enhances Attijari SMS Banking

CBD enhanced its Attijari SMS Banking service which enables customers to track their accounts any time, anywhere using their mobile phones.

Mahmoud Hadi, General Manager-Systems & Operations said: "Developing the Attijari SMS Banking is part of the Bank's strategy to utilize the latest technology to benefit its customers. It enables them to track all the transactions related to their accounts easily and on a

round the clock basis without a visit to the bank."

He added: "CBD customers will now be able to receive alerts reminding them of their credit card payments, due dates of loan installments and standing orders in addition to informing them of all transactions such as deposits, withdrawals, cheque clearance or purchases made using their credit or debit cards."





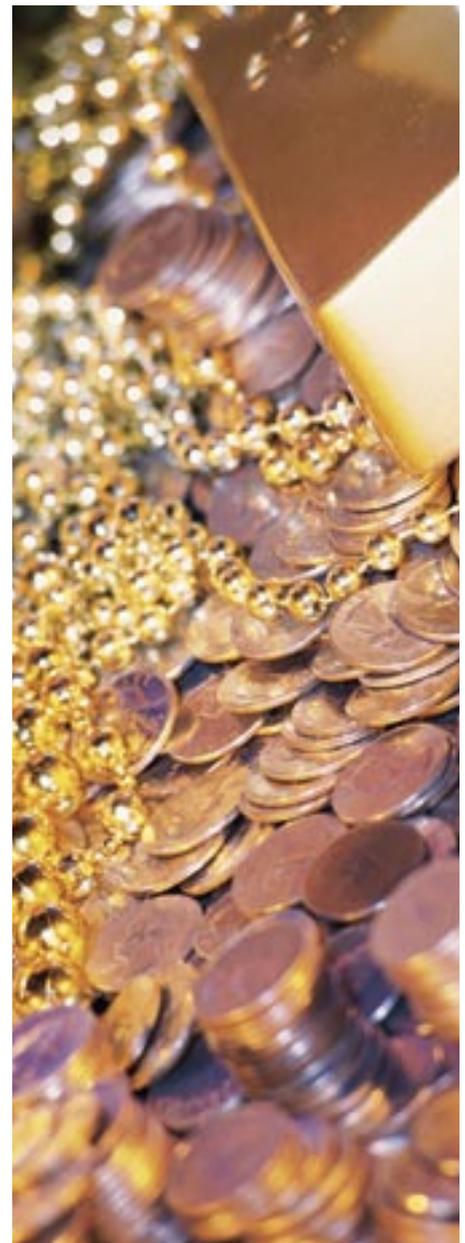
Did you know?

Money is something generally accepted as a medium of exchange, a measure of value or a means of payment
Early forms of Money before Coins: Rice, Barley, Cowrie shells, Limestone disks, Metal disks, Pebbles, Beads, Animal teeth, etc.

First Coins: Lydian Coins

- The origin of the word 'Money' comes from the Latin word 'Moneta' meaning 'coin or mint'
- The first Coin was invented in Lydia (present Western Turkey) around 687 BC and made from pure gold or silver
- Paper money was first introduced in China in the 13th Century
- The origin of the word 'Bank' comes from the Italian word 'banca' meaning 'bench or table' which was used for money business in the early days.
- The concept of 'Banking' originated in Babylon (present Iraq) between 3000 and 2000 BC
- 'Cattle' was said to be the First Working Capital Asset
- The first Central Bank was established in Alexandria, Egypt
- Double-entry Book-keeping & Cheques were invented by the Italian Bankers in the 14th Century
- The first 'Charge Card' was issued by Diner's Club in 1950
- Bank of America introduced the world's first 'Credit Card' in 1958 which in 1976 became the Visa Card

By: **Felly Pinto**



ECO-Friendly

I have been noticing for quite sometime that people throw the staples (pins) everywhere at their work place. In order that these tiny pieces do not harm any one and keep a clean environment, an innovative idea was born in my mind for quite sometime which has been effectively implemented in C O D.

Follow what you do at home - whenever you have a few coins, you throw them in a box and after few months you find that you have collected hundreds of dirhams. I have advised the staff at C O D to collect

these pins in a box and forward them to me whenever possible.

To date, I have collected a large quantity.

While this exercise may not appear to be worth collecting, it will however trigger awareness among all staff members to keep their work places clean and tidy besides being ECO-friendly and strong supporters to my project.

The days are not far away when these useless pins may be recycled for effective use elsewhere.

By: **Mohd Shalab**



Sheikh Juma Bin Maktoum rewards DQG investor partners their dedication

Dubai Quality Group organized a special evening where all its investor partners, Board of Directors and Management were invited for a VIP Dinner at the Burj Al Arab on Sunday, September 18th 2005 to celebrate the completion of five years or more of partnership with DQG.

The dinner was honored by the attendance of H.H. Sheikh Juma Bin Maktoum AL Maktoum, along with the Chairman of DQG, who presented the certificates of appreciation to DQG's investor partners to acknowledge their sincerity and dedication to serve the business community in Dubai.



Picture shows Sheikh Juma presenting the plaque to the bank's representative, Masood Azhar, Head of Strategic Planning.

Commercial Bank of Dubai showcases Best Practices in Corporate Strategy Management

The seminar was held on September 27th at Fairmont Hotel and was promoted by IYCON and QPR Software, which showcased diverse organisations that have successfully partnered with IYCON to implement and deploy QPR as their vehicle for Corporate Performance Management.

The first session was presented by Masood Azhar, Head of Strategic Planning. He introduced the bank to the audience and described the benefits realised by using QPR Scorecard. He detailed the journey undertaken by this group till date in order to manage its strategy. He shared the

scorecard structures, including objectives and measures chosen and provided a sound rationale for the choice of different objectives within each perspective.

The event concluded with the presentation ceremony, where Commercial Bank of Dubai was recognized as 'Best Customer - Banking, UAE' and presented with an award, from IYCON and QPR. These awards were in recognition for implementation of a best practice in strategy management solution by the bank.



Bank Honoured by Dubai Police

The Bank was honored by HE Lieutenant General Dhahi Khalfan Tamim during a ceremony held at Dubai Police Officers Club and was attended by the honoured partners of Dubai Police and a number of officials from the government and private sector.

HE Lieutenant General Dhahi Khalfan said that this partnership represents an important factor and a strong base to develop work and coordinate the efforts of the officials in all local, regional and international organisations.



3rd Emirates Neuroscience Conference and National Breastfeeding Week



Under the patronage of HH. Sheikh Hamdan bin Rashid Al Maktoum, Deputy Ruler of Dubai, Minister of Finance and Industry, the Bank sponsored the 3rd Emirates Neuroscience Conference. The conference was organised by the Ministry of Health in cooperation with Hamdan Award for Medical Sciences from 12-15 Nov 2005 at the Al Bustan Rotana Hotel. The event is considered as one of the largest in the field of Neuroscience where the congregation of experts and professionals discuss the different sectors of Neurology

from operations, cures and studies.

It is worth mentioning that CBD also sponsored the National Breastfeeding Week in Al Baraha Hospital. The purpose of the program is to educate and create awareness among mothers, expecting mothers and members of society of the benefits of breastfeeding and to explain its correct principles to avoid health risks and emphasize on the positive effects of breastfeeding on the mother and baby equally.

The Bank launches a new ATM

With its effort to boost and develop its services to eventually cover the various parts of UAE, the Bank has launched a new ATM at Thomas Cook Al Rostamani Exchange in Sharjah.

Commenting on this, Asem Fikree, Manager, E-Banking said “The launching of the new ATMs comes as a part of a plan being executed by the bank to provide quality service to its customers.”

“The new ATMs represent the most up to date and state-of-the-art technology providing many banking services to visitors of Thomas Cook Al Rostamani Exchange”, he said.

Fikree went on to say that the Bank’s ATM network now includes more than 72 machines spread all over UAE. “We have ambitious plans to boost it remarkably during the coming years”

He added that the Bank is keen to select appropriate locations outside the branches for installing the ATMs such as Burj Al Arab, Jumeirah Beach Hotel, Mall of the Emirates, Ibn Battuta Mall and a number of ‘Emarat’ Petrol Stations.

The Bank participates in sponsoring qualifying family consultants program

The Bank co-sponsored a program that aims to qualify family consultants organised by Al Nahdha Consultancy and Training Centre in Dubai Women’s Association in cooperation with Arabian Gulf Support Program for Development Organisations of the UN.

The Bank, along with other sponsors, was honored by Dr. Ali Abdullah Al Ka’abi, Minister of Labour and Social Affairs, during a ceremony held at Dubai

Women’s Association on Tuesday 29th December 2005.

The event was attended by Dr. Ahmed Al Hazeem, Deputy Director of the Diwan of HH. Ruler of Dubai and Maryam Al Roomi, Under Secretary, Ministry of Labour and Social Affairs and Dr. Ahmed Al Kubaisi with a number of diplomats, businessmen and experts in this field.

The program aims to train consultants in



the field of family counseling and to cure and prevent trends which are considered the decay of today’s society.

It is also directed at preserving the stability and unity of families and enlighten and council young couples about to be married.

In-house courses at Training & Development Center

The following courses were conducted at Training & Development Centre from September to December 2005:

- Induction & Basic Banking
- Time Management
 - Team Building
 - Banking Operations
 - Microsoft Office

CSR & Teller Certification

The CSRs and Tellers handle most of the customers at the branch. The objective of this certification is to ensure that they are well informed of the Products and Services of our Bank so as to enable them to render Quality service and satisfy our clients.

The Training & Development Centre has conducted 8 CSR and Teller Certification programs in September 2005. 116 participants had participated. There was an exam at the end of the "CSR certification" to qualify the participants. The exam was



conducted for the participants of the "Teller Certification" in November 2005. The Certificates and badges ("Certified CSR" or "Certified Teller") will be given only to the participants scoring 60 and above.

Inter-Branch competition 2005:

We are glad to inform all of you that the Training Center has started the 2nd Inter-Branch Competition on 13th of November at the Training & Development Center. The objective of this Inter-Branch competition is to ensure that the staff are well informed on the Products and Services of our Bank, to enable them to render Quality service and render better satisfaction to the clients.

83 staff participated in the First Round from 19 branches. 11 Branches were qualified for the second round. All 19 branches played each other, in which they had to answer 100 questions.

The Second Round was conducted on 27th November 2005. 54 staff participated from 11 branches and played against each other in the quarter final round. They had to answer 50 questions which was of a higher level than the first round. The participants were other than those that participated in the first round. 6 Branches were qualified for the Third Round.



Amer Makki, enrolled in Mohammed Bin Rashid Leadership programme

Mohammed Bin Rashid Programme for Leadership and Development is a two year programme initiated by His Highness General Sheikh Mohammed Bin Rashid Al Maktoum in 2003 as a unique programme that aims to identify prospective leaders, while providing great exposure and an exceptional opportunity for personal development and various learning experiences.

Ultimately, the programme prepares its participants to emerge as the leaders of Dubai; capable of steering and sustaining its astonishing growth that has been witnessed by the world for the past decade.

After an extensive series of assessments and numerous evaluations, Amer M. Makki, Manager, IT Department was proudly selected to participate in Mohammed Bin Rashid Programme



for Leadership development along with thirty six other candidates. The selected list of participants was refined from a massive list of applicants with impressive work experience and leadership qualities, and who already demonstrated outstanding results in their respective fields of work.

On line learning program

The On Line Learning Program for the year June 2005 to May 2006 commenced with a very positive response. The contract with HumanSoft was renewed with greater and additional benefits for the same budget. HumanSoft now offers CBD 300 OLL User Ids and 200 courses.

A presentation during June 2005 and another during September 2005 was conducted by Mr. Nour Atassi (Account Manager-HumanSoft). The presentations were very well attended and received.

The presentations included practical demonstrations on how to take the courses, assessments, simulations, etc. The significance and benefits of On-Line Learning were also explained. Queries and doubts were put forth by the attendees and answered diligently by Mr. Nour.

The presentation conducted during June 2005 included an award ceremony and was attended by G.M., Admin. & Finance - Mr. Ibrahim Abdulla. Mr. Ahmed Saif Al Nouman from Sharjah Branch was

awarded by G.M., Admin. & Finance as the Best E-Learner at CBD for completing a maximum number of e-learning courses with the highest scores. Mr. Ahmed was also awarded a certificate and gifts from HumanSoft for the same. During the ceremony, O.L.L. Coordinator - Ms. Carol Lazarus was also awarded a certificate of recognition for her outstanding support and management of e-learning solution at CBD for the year 2004 - 2005.



Career Journey..... The Start !

My name is Fayrooza Mohammed Al Marzouqi. In this article I would like to share my life journey with you.

I studied in government schools and graduated from Dubai Women's College (HCT), finishing my Higher Diploma in Business Administration in 2000. I started my career with CBD as Supervisor in Human Resources Administration. Since that time, I have built my career and started dreaming of my future. When I say dream, I say it with pride because I have already achieved some of my dreams with CBD. We should not be ashamed to talk about our daydreaming, but put some efforts to fulfill that in the future. I see my dreams as stars leading me through my path and I believe that the meaning of stars differs from one person to another and depends on how seriously he/she considers this dream and how much thought you put into it. Honestly, my main star is to become a successful leader in CBD and I believe that if I have the capabilities, skills and the knowledge, one day I will become one of the leaders in CBD.

I would like to encourage whoever has a dream to go beyond that, go beyond your thought, beyond words, beyond ideas! Seek yourself first, within yourself be happy, be at peace. Always think positively and be patient with yourself and others. Always believe that when you survive a loss you will have learned something new about yourself, others, about the world and about life.

Keeping all the above in my mind keeps me confident in my career. So life goes on,

shouldering job responsibilities, willing to learn new things, accepting changes and taking initiatives to learn supported me to move on from Supervisor to Senior Officer within three years in the service. On the other hand, the support that I gained from management, seniors and Human Resources team encouraged and motivated me at all times.

In 2002, I decided to pursue my higher studies with HCT and graduated from Sharjah Women's College as career counselor and advisor (Bachelors Degree) and again I found support from management committee who nominated me as a mentor in CBD for fresh graduates (High School). This was a real honor and motivation for me.

In 2003 I was awarded as the best service provider for the year and in 2004 Emiratization team was selected for which I was selected as assistant to the team leader. This initiative gave me an opportunity as a UAE National to prove my competencies and work towards increasing Emiratization rate in CBD by attracting UAE nationals with high caliber.

Again CBD has taken a great step towards upgrading UAE professional capabilities through Edaad Scholarship Program (launched by H.H. Shaikh Mohammed Bin Rashid Al Maktoum) which sponsors students to do their Masters Degree abroad. I have been nominated for this program on the specific criteria's, required for this program. I feel very happy and proud to be an employee of CBD and I

strongly believe that CBD is the best place for those who are seeking a career growth and believe me if the opportunity presents itself, seize it and you will benefit from choosing the right moment.



To this point of time I will stop my journey to share with you some of my life values:

- Never let go of the big vision.
- Put my values including integrity, compassion and love at the center of my job.
- Respect for self, respect for others, responsible for all my actions.
- Believe in myself so others will follow my example.
- Welcome in mentors and mentor others in return.
- Give people more than they expect.
- When I lose, don't lose the lesson.
- Remember my body is my most important tool, stretch, exercise, breathe and go for walks.
- Listen as well as talk.
- Remember that no one, not even myself is perfect, but I am doing the best I can.

Nationalization Plans at Commercial Bank of Dubai as of 13/12/2005

Current population of CBD is 800 employees of which 296 nationals comprised about 37%. The distribution of nationals through out the Bank is as follows:

- 80% Top Management
- 90% of Branch Managers
- 100% Cash Officers

National Career Development Plan for the year 2006

- Increase Nationalization percentage to 41%
- Increase Branch Managers percentage to 95%

- Continue the Training & Development through the following:
 - Training & Development Center in the Bank
 - Emirates Institute for Banking & Financial Studies
 - Other Institutes & Colleges in UAE
 - Specialized Institutes abroad
 - Other International Corresponding Banks
 - E-Learning
- Provide Nationals with opportunities to go higher education abroad
- Ensure the effective role of the national unit to implement the national development and replacement policy.

- Effective participation in all career fairs.
- Effective cooperation with Emirates Nationals Development Program.
- Effective cooperation with specialized colleges and institutions.
- Support the role of the Mentoring Program of National
- Sponsor nationals education programs in Colleges and Institutions.
- Ensure the effective role of Assessment Center in developing existing and new appointed employees
- Continue participating in the Quality Program to avail additional prices.

Join us in welcoming the new members of the CBD family



BADR ALI AHMED ALI LAFTEIH ALJESMI
Baniyas Square
Teller



HASSAN SAYED IBRAHIM SAYED ALI ALMOOSAWI
CBD Financial Services
Branch - CBD Financial Services



ANAREZA JAYMI AL ABDI
Head Office
Operations - Trade Finance



**MOHAMED IBRAHIM MOHAMED SABIR
MOHAMED ALAMIRI**
Head Office
Operations - Central Operations



**REEM MAHFOUTH ABDULLA
MOHAMED ABDULLA AL SHEHHI**
Al Garhoud
Customer Services



EISA MOHAMED GHULAM MOHAMED AL MAZAM
Baniyas Square
Customer Services



LATIFA OBAID ESMAEEL AL ALI
CBD Financial Services
Branch- CBD Financial Services



**HASSAN KADIM SAYED A
ALHUSAIN HASHIM**
CBD Financial Services
Branch- CBD Financial Services



**BASMA MOHD ABDULLA HASSAN
ABDURAHMAN**
Jumeirah - Trainee



AHMED SULTAN ABDULLA SULTAN AL ALI
Main
Teller



NABIL YOUSSEF SAWTARI
Musaffah
Teller



RANA IBRAHIM ARBID
Head Office
Treasury & Investment - Investment Stock Exchange



AHMAD ALI HAJI NASERI DARYAEI
Head Office
Operations - Trade Finance



DENNIS LAGMAN MELO
Head Office
Credit & Risk



**MOHAMED ABDULLA SAEED M.MEHREZ
ALDHUHOORI**
Al Aweer - Customer Services



**ALIA ABDURAZZAQ ABDULLA
MOHAMMED MAJJAN**
Head Office - Card Services



RANDY PRADO REBLORA
Head Office
Credit & Risk



ABHIJITH BHAGWANDAS BOLAR
Head Office
Credit & Risk



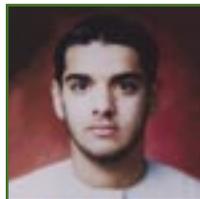
THAFER SABER ABDELKARIM AL JAYOUSI
Main
Operations



DHUHA WADHAH YOUSUF SAEED
Head Office
Operations - Central Operations



**IBRAHIM AHMED IBRAHIM
ABDALLA IBRAHIM ALOBAIDLI**
Head Office - Central Operations



**YOUSUF ANWAR YOUSUF MIRZA
ALI ALHAJ NASSER**
Jebel Ali - Trainee Clerk



MOHAMED ZAHER MOHAMED SALEM AL SHARQI
Sheikh Zayed Road
Trainee



BASSAM SHAHEIN ALI M. SHAHEIN
Souq Al Wasl
Trainee



EASA ALI ABDULLA S.ALSHARHAN ALNEAIMI
Ras Al Khaimah
Credit & Risk



MAITHA NASSER MOHAMED AL SHARHAN
Ras Al Khaimah
Trainee Officer



SHAIMA MOHAMMED KAMYAB
Head Office
I.T. - Trainee Officer



Join us in welcoming the new members of the CBD family



MOHAMAD FAYSSAL GHAZI AKILEH
Abu Dhabi
Teller



YASER AWADAL KARIM
Abu Dhabi
Business Relationship



MOHAMED FAIYAZUDDIN MOHAMED
BASHIR MANDLIK
Al-Maktoum
Branch - Credit



MAITHA AMER SALEM SALEEM ALZAREI
Abu Dhabi
Trainee



KHULOOD IBRAHIM ABDULLA ALI
BIN ARAB
Deira
Customer Services



KHALED BESH R MOHAMMED BESH R SALEM
Head Office
Retail & Commercial - Call Center



SAEEDAH OBAID AL SUWAIDI
Head Office
Operations - Central Operations



ALIA QANBAR ABBAS AL HATTAWI
Head Office
Operations - Central Operations



MANUEL BACALTOS JUGO
Head Office
Credit & Risk



MUSTAFA MOHAMMAD SULEIMAN SARHAN
Sheikh Zayed Road
Teller



RAKHEE GOPALKRISHNA BHATIA
Head Office
Operations - Trade Finance



SANAA ABDELGHANI NASRALLA SHAAT
Head Office
Operations - Trade Finance



KUMAR SUBRAMANIAN
Head Office
Credit & Risk



MANAL ISHAQ YAGOUB
Head Office
Credit & Risk



HAMAD FAROOQ FIKREE
Deira
Customer Services



ZEIN M. FAEZ DALAL BACHI
Dubai
Secretary



ALIA KHALIL HASSAN ALKURDI
Jumeirah
Customer Services



ABDULLA MOHD ABDULLA AL MUTAWA
Baniyas Square
Teller



MOHAMED ABDULMAJID BAQER ALI AL SAFFAR
Head Office
Operations - Central Operations



ISMAIL IBRAHIM MOHD
ABDULKARIM ALJANAHI
Head Office - Card Services



MARIAM ALI MOHAMED ABDELRAHMAN
Main
Customer Services



NADEYA ABDULLA ATEYA ABDULJALIL
Al-Maktoum
Branch



IMAN MOHD ALI KHALIL HASSAN
Deira
Trainee



TAGHRID SAYED HUSSAIN SAYED MOHD
Jebel Ali
Customer Services

Your comments are important to us!

We would greatly appreciate if you could spare a few minutes of your time and fill in the feedback form available on our website www.cbd.ae/newsletter/newsletter.asp with your suggestions / comments if any and send it back to us.

Thanks!
Editorial Team