



Opening of CBD's Ajman Branch



- Commercial Bank of Dubai Racenight at Nad Al Sheba Racecourse
- cbd.ae website wins UAE WEB Awards
- Outstanding Performance Award Ceremony



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بنك دبي التجاري
Commercial Bank of Dubai





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Message from the Chief Executive

Dear Colleagues,

First and foremost, I'd like to take this opportunity to wish you and your families a very Happy New Year 2007. I hope that the year sees your dreams and aspirations fulfilled. While others make new resolutions for the New Year, our Bank is on its way to create a new 'solution' in this brand new year – a solution that will not only help the Bank and its employees achieve excellence in whatever we do, but also help create new processes that will ultimately benefit our customers.

In my continued update of our 'Transition Towards Excellence,' as promised, I would like to share with you the progress made by the three project teams, i.e., 'Corporate,' 'Consumer,' and 'Processes' since our exciting new journey began in November 2006.

The three core teams made their respective progress report presentations to the Steering Committee on December 20, 2006, and we are extremely pleased and very encouraged at the evolution as a result of their hard work and dedication. We are excited at the anticipated outcomes and results.

To recap, the Bank has segmented the customers into the following distinctive, needs-driven segments:

Corporate

1. Wholesale: Companies with an annual turnover of AED 100 million and above
2. Commercial: Companies with annual turnover between AED 2 million and AED 100 million
3. Business: Companies with a facility up to AED 500k and an annual turnover up to AED 2 million

Consumer [individuals]

1. Wealth: Individuals with PFA [personal financial assets] above AED 400k or whose salary / income is above AED 40k per month
2. Personal: Individuals whose salary ranges between AED 4k up to AED 40k per month
3. Direct: Individuals earning below AED 4k per month

In the 'Processes' project, the teams are working at creating two or three showroom branches, which will be free of processing-related work and activities. Based on detailed input and analysis, the 'levers' for improvement have been identified. Branch-level processes are being

analysed to improve efficiency, turnaround times and productivity. I am pleased to share with you that by the middle of the first quarter of this year, you will be able to see the showroom branch in operation.

In the 'Consumer' project, the teams have had great progress in determining Sales and Service tools that will empower frontline staff to sell better. Good progress has also been made in identifying how technology will support the same. A detailed training plan will also be compiled shortly to ensure effective knowledge transfer to all involved in the activity. On the products and services side, the team conducted workshops to analyse market practices and CBD's positioning. In the next few weeks, a detailed marketing plan will also be compiled and shared. Performance management systems are also being evaluated to ensure clear linkages between performance and rewards.

On the 'Corporate' project, work continues on the customer profiling along with Account Planning framework and process. IT is working diligently to implement Customer Profitability System [CPS] which will help our RMs to understand customer contribution / profitability better. Corporate team is also putting together a smart Sales and Service model as well as on developing products and services, which will be reviewed and approved in the Steering Committee meeting.

As I mentioned in one of my earlier messages, all of these efforts are bound to benefit each one of you – positively and significantly. I thank all of you for your contributions, direct or indirect, as well as the members of the three project teams for their dedication and commitment in our quest and journey towards Excellence.

We look into the future with strong confidence and optimism; a confidence based on the solid financial position of the Bank and its highly professional and loyal human resources that have been a source of pride over the years; and an optimism drawn from our strong belief in the soundness of our national economy and its continued growth, with the ensuing depth, extensiveness and rewarding business opportunities.

Season's greetings.

With kind regards,
Peter Baltussen

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Official inauguration of CBD's Ajman Branch in its new location

Ajman Branch of Commercial Bank of Dubai was officially inaugurated in its new premises on Sh. Rashed Bin Humaid Street in Ajman recently under the patronage of HH. Sheikh Humaid Bin Rashid Al Noaimi, member of the Supreme Council, Ruler of Ajman in the presence of HE. Ahmed Humaid Al Tayer, Chairman of Commercial Bank of Dubai. Mr. Peter Baltussen, Chief Executive, Mr. Yaqoob Yousuf Hassan, Deputy Chief Executive. Executives of the Bank and its customers were also present for the inauguration.



Mr. Peter Baltussen, Chief Executive of the bank said: "The new branch is modern and spacious, redesigned and equipped to offer excellent services and banking facilities to its clients. This move emphasizes on the Bank's persistence to support the economic development witnessed by the UAE. It also shows our strong support for the economic diversification initiatives now being undertaken by the Rulers of all the Emirates under the visionary leadership of the country's President and Ruler of Abu Dhabi, His Highness Sheikh Khalifa Bin Zayed Al Nahyan and HH. Sheikh Mohammed bin Rashid Al Maktoum Vice President and Prime Minister and Ruler of Dubai".



Marwan Ebrahim Al Zarooni, Executive Manager, Ajman Branch said: "Relocation of the Ajman Branch to its new premises reflects our commitment to provide quality services to our individual and corporate customers alike. It is also in line with the rapid growth and development of the economy of the Emirate of Ajman. We will endeavor to provide our customers with the best banking services to meet their requirements in a pleasant and friendly environment."



The new branch offers a full range of corporate and retail banking services in addition to Safe Deposit Lockers and 24 hour ATM service.





Commercial Bank of Dubai Racenight at Nad Al Sheba Racecourse



The Bank for the 2nd consecutive year sponsored the Eighth Meeting of the Winter Horse Racing Challenge at Nad Al Sheba Racecourse.

Mr. Peter Baltussen, Chief Executive of Commercial Bank of Dubai, said, “We, at Commercial Bank of Dubai, are proud of our commitment to participate in sponsoring horse races at Nad Al Sheba. This participation comes within the framework of Commercial Bank of Dubai’s social responsibility towards sports and youth activities in UAE. On behalf of the bank, I would like to take this opportunity to thank Mr. Saeed H. Al Tayer, Chairman of the Dubai Racing Club and the organizing committee for welcoming us to partner the Dubai Racing Club. Finally, I hope all race fans and families present here today enjoy the evening.”



Mr. Frank Gabriel Jr, CEO of the Dubai Racing Club said, “We are very honored to welcome Commercial Bank of Dubai, one of the leading local banks in Dubai, as a valued partner of the Dubai Racing Club, and supporter of the Winter Racing Challenge.”

Commercial Bank of Dubai will also be continuing their support to the Dubai International Racing Carnival by sponsoring the meeting on 25th January which features the US\$200,000 Al Shindagha Sprint (Gr.3).”





The Bank sponsors horse races at Jebel Ali Race Track



The Bank announced its participation in sponsoring the 2006-2007 horse-racing season at Jebel Ali Race Track under the

patronage of HH. Sheikh Ahmed bin Rashid Al Maktoum, Deputy Chief of Police.....during a ceremony held at the Godolfin Ballroom at the Emirates Towers Hotel. 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 its contribution to sports and youth activities in the U.A.E.

Jebel Ali Race Track witnessed the 2nd horse race, named Al Awir, on December 8, 2006 with a competitive atmosphere and a few surprises. It was attended by Mr. Mirza Al Sayegh, the Director of HH. Sheikh Hamdan bin Rashid Al Maktoum's office. CBD sponsored the 5th race of the second race meeting which consisted of 17 horses racing for 1400 metres.

The trophy was then presented to the trainer of the winning horse by Shahab Al Mur, Manager-Marketing.

cbd.ae website wins UAE WEB Awards

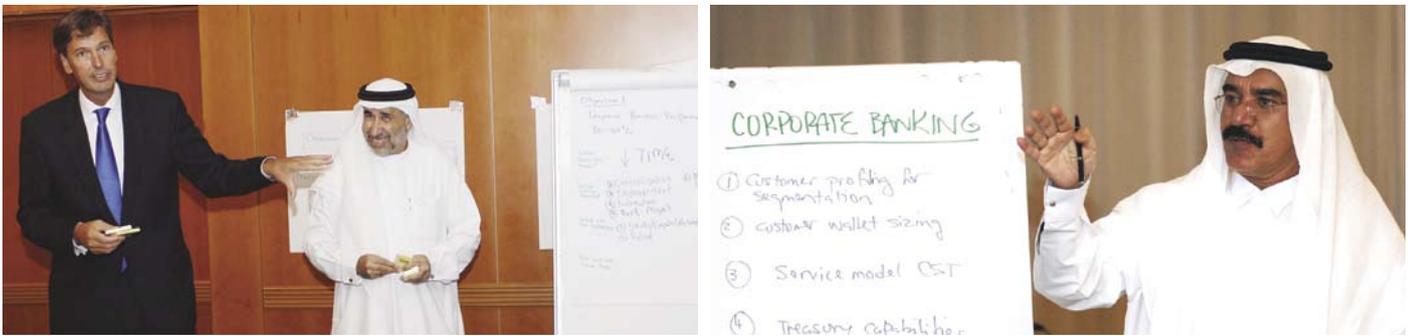
CBD's fully transactional website (www.cbd.ae) recently won at the UAE Web Awards in the financial services category. UAE Web Awards were initiated with the objective of providing an avenue for creative expression for web developers and web designers in the UAE. Recognized as a great accolade, the award ceremony was held at Al Bustan Rotana Hotel, Dubai, in front of a packed audience of dignitaries, industry professionals and media. There are five main objectives of the UAE Web Awards. These are to promote

a spirit of innovation and creativity, raise the standards of web design and websites, advocate growth and development of local talent, promote intellectual property awareness and encourage all sectors to become involved in the digital economy. The criteria for the awards considered concept and creativity levels, technical, user and navigation friendliness; content and structure, visual design and aesthetics and interactivity. Judges comprised of university professors and specialists who voted the best websites according to international standards. The winners of the UAE Web Awards will compete with winners from other Arab countries for the Pan Arab Web Awards competition at a later date.

"Marketing strategies will vary as banks



seek to expand their markets and employ lower cost delivery channels," said Mahmoud Hadi, General Manager, Systems and Operations. "We at Commercial Bank of Dubai believe that internet banking presents us with a viable blueprint for banking of the future and we must encourage our customers' trust towards online banking as it saves them both time and money." added Mr. Hadi.



In the presence of the Chairman the Bank announces the implementation of the new strategy

HE. Ahmed Humaid Al Tayer underlines the value of teamwork.

“It is the work of the team that determines success.”

His Excellency Ahmed Humaid Al Tayer, Chairman of the Bank, Mr. Peter Baltussen, Chief Executive and Mr. Yaqoob Yousuf Hassan, Deputy Chief Executive, Members of the Management Committee, Senior Managers, Branch Managers, and Department/Unit Heads attended an event to mark the kick-off of the Bank’s implementation of the new strategy plan at the Dubai Marine Beach Resort on November 2, 2006.

In his address, HE. Ahmed Humaid Al Tayer highlighted the importance of the role of the employees in the success of the strategy. He said, “It is you and your team’s efforts and perseverance that will make the new strategy a success.” He also appreciated and acknowledged all staff that were present as well the Bank’s other employees for the Bank’s consistent strong performance in recent years.

Mr. Peter Baltussen in his keynote address explained the Bank’s new strategy and the significance of the role of the managers in bringing that strategy to reality. Mr. Baltussen underlined the responsibility of the employees in the strategy and said that the Bank was determined to enhance its performance culture and motivate exceptional employees by recognising and rewarding outstanding performance on a regular basis.

Mr. Baltussen said that the bank had grown its Net Profits from AED 275 million in 2003 to AED 551 million in 2005 – at a Compounded Annual Growth Rate of 42 per cent. He added that the overall profits

of the Bank increased by 12 per cent in the first nine months of 2006 as compared to the same period last year, reaching AED 441 million.

While providing insights into the Bank’s invigorated strategy, Mr. Baltussen highlighted the need for the Bank to start recognising its clients and their different needs, underscoring the importance of dedicated tailor-made strategies for the different strata of corporate and retail customers, as well as the need for better tools and streamlined business processes. Mr. Yaqoob Yousuf in his speech explained the segmentation of the Corporate Customer category, which comprised of four broad segmentations: Large Corporates, Upper Mid-Level Corporates, Mid-Market Corporates and Small Businesses. He provided details on the different needs of these segments and how the Bank proposes to meet them.

Mr. Faisal Galadari, General Manager, Business Group then addressed the gathering and shared with the audience the segmentation within the Consumer Banking division. Based on the affluence of retail customers, the segmentation falls into three broad categories: High Net Worth/Affluent, Middle Income and Lower Income. He elaborated on the requirements of the different segments within the Consumer Banking sector and the services that the Bank will be providing to fulfil those requirements.

A presentation by Mr. Mahmoud Hadi, General Manager, Systems & Operations followed with the focus being on achieving operational efficiency by streamlining, automating and centralising the Bank’s key business processes. Mr. Hadi revealed that

improving 2.5 per cent on this indicator would mean over AED 25 million in additional profits for the bank.

Mr. Ibrahim Abdulla, General Manager, Administration & Finance, then shared the Personnel aspect of the strategy. He announced that the Bank had firmed up plans for investing in its employees in terms of specialised training in new products and services, account planning and management, and investment advisory. He reiterated the CE’s message that the Bank was committed to a performance-oriented culture with emphasis on sales and productivity – i.e., incentive compensation.

Following Mr. Abdulla’s speech was a presentation by Mr. Ahmed Shaheen, General Manager, Credit, who discussed Credit Risk in detail and shared that the Bank is undertaking an end-to-end redesign of the Credit Process. He said that the Bank is building its risk-management capability in accordance with the internationally followed Basel II norm.

After the keynote speeches, the attendees were split into five teams with 20 members each, for workshops conducted by consultants from McKinsey in order to familiarise the members with the major challenges facing the implementation process and how to overcome them. The teams were Corporate, Consumer, Systems & Operations, Administration & Finance and Credit.

The event concluded with a very relaxed and casual evening with the ambiance that gave everyone the opportunity to unwind over a barbecue dinner by the beach.





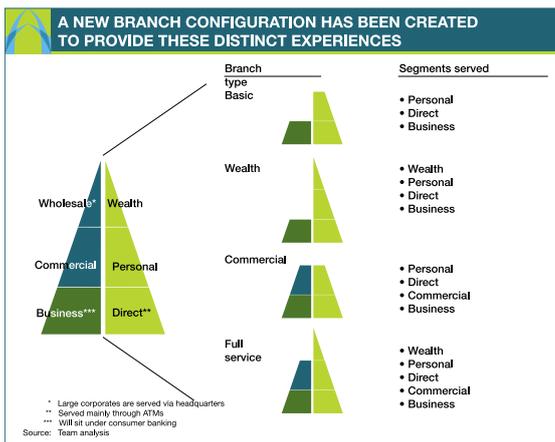
Strategy slogan competition



We would like to thank all of you who participated in the slogan competition. We received a total of 262 slogans for the Strategy Slogan Competition from the staff of which 5 were short-listed. At the end of the meeting, the attendees were requested to give their votes for the top 3 slogans. Transition Towards Excellence won the maximum votes and is now being used during the Strategy Implementation Project.

Top 3 slogans

- Transition Towards Excellence
Girish Subramaniam
- Shaping the Future Together
Mohideen
- (It) Can Be Done (CBD)
Jude Noronha



Our aspirations for 2010!

1. Position ourselves between the top five most profitable banks in our peer group
2. Achieve at least 4% market share in selected target segments by 2010
3. Be recognized as best-practice in the way we serve our target customer segment
4. Achieve high operational efficiency levels (within the top three banks in terms of cost to income)
5. Attract, develop and retain best talent in the UAE in all business and support functions

CBD in collaboration with Visa International participates in the launch of a promotional campaign during DSF



CBD in collaboration with Visa International announced its participation in a promotional campaign during Dubai Shopping Festival 2006/2007. The adventurous film 'Eragon' inspires the promotion and allows shoppers to enter into a grand prize draw to win one of four dazzling Damas necklaces when they use their Visa Credit Cards or Visa Electron Cards to make any purchases.

Visa cardholders will also have the opportunity to double their chances of winning the grand prizes by using their Visa Credit Cards or Visa Electron

Cards at selected partners for purchases. Some of these outlets are Bin Hendi outlets (Hugo Boss, Brioni, Zilli, Porche Design, Bella Donna and many more), Dubai Gold and Jewellery Group outlets, EPPCO/ENOC petrol stations, Dubai Duty Free and Burger King.

Visa Cardholders will have an exclusive opportunity to win a Bentley Car as well by spending AED 1,000 at any of the Bin Hendi Outlets. In addition to all the above, they will also be able to compete for valuable prizes through extensive radio, SMS and online competitions.



'Transition Towards Excellence' meetings and workshops





The Bank in your hand

To be a winner in today's banking, a bank must provide its customers optimum flexibility and convenience – both in product range as well as the channels through which the customers can reach their institution and carry out their financial transactions and requests.

Today's mobility is a part of everyone's everyday life. The wireless banking is a revolution; it enables the customers' mobile phone to work as a bank branch from their pocket.

CBD positions itself first in the market with its wide variety of SMS Banking Services in two ways of operation:

1. The Alert and Notification being triggered from bank to customers' mobiles.
2. The Request for Payments and Inquiry being triggered from customers' mobile to bank.

CBD's customers can now request for the following transactions and services from their mobiles in a secure and efficient manner 24*7, all year round.

- Fund Transfer within one's own accounts
- Wasel Recharge to Etisalat instantly
- Inquire and Pay for GSM, Land Line, ADSL, Dial Up, E-Vision to Etisalat instantly
- Wasel Renewal to Etisalat instantly
- E-Dirham Top Up to MOFI (Ministry Of Finance and Industry) instantly
- Pay Electricity and Water bills to DEWA, SEWA and ADDC
- Account Balance
- Last 3 Account Transactions
- Credit Card Balance (Visa & Master)
- Last 3 Card Transactions (Visa & Master)
- Time Deposit Account detail
- Loan Account detail

Customers need to enter the Request format as a SMS text message only once,

save it in their mobiles and then whenever required for payment, all they need to do is change the amount and send SMS to 4266.

SMS banking provides customers the comfort of financing while eliminating the access to Internet and delay of Telephone operating system in a cost effective manner. Today's market demand is the commencement of Banking in mobility, convenience and speed. The challenge for banks is to meet the customers' demands and win new businesses using a combination of knowledge and technology and at the same time retain human touch whilst providing cost saving.

Our next step, is to acquire a full fledged Mobile Banking System obtaining the 3G (Third Generation) mobile technology

with features such as high speed, large data transmission, web browsing, FD (Fun Download) capabilities such as personalized content. This technology would allow our customers to perform more complex transactions and banking requests while on the move, from the comfort of their home, from their desk while at work or anywhere regardless of the location and time.

None other than Outstanding Service can differentiate one organization from the other.

Elahe' Sattari

IT – Department

E-Banking

Balance Request



- 1 Send SMS to 4266
- 2 1_ Last 6 digit of your A/C
- 3 Send
- 4 Wait for a few seconds and you will receive the notification message for your Available Balance

Etisalat Wasel



- * Suppose your Mobile No. is 0504558900
- 1 Send SMS to 4266
- 2 2 Last 6 digits of your A/C_ Mobile No_ Amount of Credit
- 3 Send
- 4 Wait for a few seconds and you will receive the notification message for your Wasel Payment and your Wasel will be instantly recharged with the amount you requested plus 10% additional meaning your top up will be 44 Dirhams



Training and Development Centre

The Training & Development Centre conducted the following In-house courses from August to November 2006.

- Induction & Basic Banking
- Anti-Money Laundering
- Team Building
- Presentation Skills
- Banking Operations
- Microsoft Outlook
- Microsoft Word
- Microsoft Excel - I
- Microsoft Excel - II



Aug. - Nov. 2006	
Course Category	No. of Staff Trained
In-house Courses	106
In-house Courses (OLL)	107
Local Courses (EIBFS)	30
Local Courses (Others)	8
Overseas Courses	3
Total	254



Online Learning Program:

Three best participants for completing maximum number of e-learning courses with the highest scores were awarded by Mr. Ibrahim Abdulla, G.M. Admin. & Finance during the ceremony on 20th September 2006:

1. Ms. Amal Ahli - COD
2. Ms. Shreley Varghese - Retail Banking
3. Mr. Kannan Shanmugam - Training & Development



Ms. Carol Lazarus, Training & Development was also awarded for her outstanding support and management of e-learning solution. At the end of the award ceremony, Mr. Nour Atassi (Account Manager - HumanSoft) conducted a presentation for OLL Users and answered their questions.

A second orientation session was held on 22nd Nov. 2006 at CBD Training and Development Centre.





IT Governance

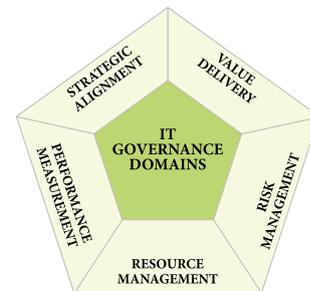
by Sayed Ahmed Al Moosawi



Before explaining the term IT Governance, let me first explain what Corporate Governance means, as it is a subset element of Corporate governance.

Corporate governance is the set of processes, customs, policies, laws and institutions affecting the way a corporation is directed, administered or controlled. Corporate governance also includes the relationships among the many players involved (the stakeholders) and the goals for which the corporation is governed. The principal players are the shareholders, management and the board of directors. Other stakeholders include employees, suppliers, customers, banks and other lenders, regulators, the environment and the community at large. Another important focus is economic efficiency, both within the corporation (such as the best practice guidelines) as well as externally (national institutional frameworks). In this "economic view", the corporate governance system should be designed in such a way as to optimize business results.

As explained earlier that IT Governance is an integral part of the corporate governance, and it can be defined as: Specifying the decision rights and accountability Framework to encourage desirable behavior in the use of IT. It consists of the leadership and organizational structures and processes that ensure that the organization's IT sustains and extends the organization's strategies and objectives. In fact, Framework is a straightforward tool for organizing and communicating IT governance issues and activities. In addition, IT governance is a broad subject that involves several disciplines: information technology, risk management, strategy, intellectual property, business design, project management, compliance, and so on. Most of these disciplines offer IT governance solutions and tools, but most of the tools are very detailed, and have narrow scopes. No single tool provides a full picture of IT governance, and collectively they can provide confusing picture that deter the purpose of IT governance, which is to equip boards with information and levers for directing, evaluating, and monitoring how well IT supports their core businesses. The IT Governance Framework first introduced



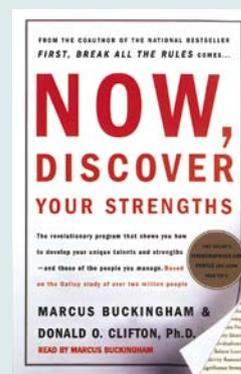
in Alan Calder's IT Governance Today: a Practitioner's Handbook is not another solution, but a way of organizing IT governance issues and tools to support the board, executives, and practitioners. It places IT governance tools in the context of an end-to-end process, and provides a simple reference point for discussing the many aspects of IT direction and performance. The framework consists of six segments, each of which represents one step in the end-to-end process that starts with business strategy and finishes with IT operational support for delivery of business value against that strategy. Each segment is divided into three layers. The innermost layer represents the board, which directs, evaluates, and monitors information technology support for business. The middle layer represents executive management, which is responsible for managing the activities that deliver the end-to-end process. The outermost layer represents the IT practitioners and IT governance practitioners, who use proven tools and methodologies to plan, design, assess, control, and deliver the IT support for business.

Now, Discover Your Strengths

Unfortunately, most of us have little sense of our talents and strengths, much less the ability to build our lives around them. Instead, guided by our parents, by our teachers, by our managers, and by psychology's fascination with pathology, we become experts in our weaknesses and spend our lives trying to repair these flaws, while our strengths lie dormant and neglected. Marcus Buckingham, coauthor of the national bestseller *First, Break All the Rules*, and Donald O. Clifton, Chair of the Gallup International Research & Education Center, have created a revolutionary program to help readers identify their talents, build them into strengths, and enjoy consistent, near-perfect performance. At the heart of the book is the Internet-based StrengthsFinder® Profile, the product

of a 25-year, multimillion-dollar effort to identify the most prevalent human strengths. The program introduces 34 dominant "themes" with thousands of possible combinations, and reveals how they can best be translated into personal and career success. In developing this program, Gallup has conducted psychological profiles with more than two million individuals to help readers learn how to focus and perfect these themes. So how does it work? This book contains a unique identification number that allows you access to the StrengthsFinder Profile on the Internet. This Web-based interview analyzes your instinctive reactions and immediately presents you with your five most powerful signature themes. Once you know which of the 34 themes—such as Achiever, Activator, Empathy,

Futuristic, or Strategic—you lead with, the book will show you how to leverage them for powerful results at three levels: for your own development, for your success as a manager, and for the success of your organization. With accessible and profound insights on how to turn talents into strengths, and with the immediate on-line feedback of StrengthsFinder at its core, *Now, Discover Your Strengths* is one of the most ground-breaking and useful business books ever written.



by
*Marcus Buckingham,
Daniel O. Clifton*



“We Care” award ceremony Encash your ideas!

Through the “We Care” staff suggestion scheme, we encourage our employees to contribute brilliant ideas and novel suggestions, which result in the improvement of our service, products, revenue, cost savings, systems and procedures as well as the work environment.

Our last “We Care” ceremony to recognize and reward the efforts and valuable contributions of our staff was held on 18th December 2006 at the Head Office. Our Chief Executive Mr. Peter Baltussen, Deputy Chief Executive Mr. Yaqoob Yousuf as well as other Senior Members of our Management applauded the winners and presented them with the certificates. A total of 22 winners were announced, based on Breakthrough/ Major and Minor suggestions.



Emirates Thalassemia Society honors CBD

Under the patronage of HRH, Princess Haya Bint Al-Hussein, wife of HH. Sheikh Mohammed Bin Rashid Al-Maktoum, UAE Vice President, Prime Minister and Ruler of Dubai, Emirates Thalassemia Society honored all organizations that have continuously supported their cause in the UAE during an event held at the Rashid Hall in the Al Boom Tourist Village on 24th December 2006. CBD was amongst the organisations honored during that event.

Abdul Basit Mohammed Mardas, Chairman of the society stressed on the vital role of these organisations, especially the media in containing this illness. He also expressed his gratitude and appreciation to Commercial Bank of Dubai for its moral and financial support and invited all other organisations to do the same for the benefit of the country.

Dubai Centre for Rehabilitation for the Handicapped

As part of CBD’s commitment to supporting humanitarian and community services, a delegation from the Bank visited Dubai Centre for Rehabilitation of the Handicapped. They expressed the Bank’s willingness to support the centre which is working for such a noble cause and later presented gifts to the residents, wishing them good luck and health. The management of the centre expressed their thankfulness to the Bank for the human touch and noble feelings towards the centre and its patients.





Join us in welcoming the new members of the CBD family

Head Office



MARYAM SAIF ALI KHATEM
Head Office
[Trainee]



**SAYED RAHMAN SALEM
SAEED MUBARAK HASSAN**
Head Office
[Trainee]



**ALIA AHMAD MOHAMMAD
ALMUTAWA ALSAADI**
Head Office
[Trainee]



**HEBATALLA MOHAMED
SAEED ELKHALFAWY**
Head Office
[Trainee]



**MARWA HASSAN
MOHAMMED TAQI SALEH**
Head Office
[Call Center]



**AHMED HASSAN ALI ABDULLA
ABUQALLAH LOOTAH**
Head Office
[Information Technology]



**BADRIYA YOUSUF MOHAMMED
ABDULLA ALMULLA**
Head Office



**NOORA ESSA EBRAHIM
ALMARRI**
Head Office
[Central Operations]



CLIVE HARRISON
Head Office
[Human Resources]



**AYSHA HUMAID OBAID
SAEED ALMATROOSHI**
Head Office
[COD]



**YASMEEN MOHD ALI
ABDULNOOR**
Head Office
[Credit]



**AMNA EBRAHIM SAEED
EBRAHIM MAJHOOT ALALI**
Head Office
[Credit]



**EMAN FADIL ABBAS
HUSSAIN YOUSIF**
Head Office
[Training Department]



RAVI KUMAR SAMPATH
Head Office
[Credit]



**AYDAH SALEM
FAIROOZ SALEM**
Head Office
[Corporate Banking]



**OSAMA ABDEQADER
ABDELKARIM ALSAADI**
Head Office
[Credit]



**ALIA MUKHTAR ALI
MUKHTAR ALYOUSUF**
Head Office
[TFC]



**NAAMA ANWAR ISMAIL
MOHAMED AHMED ALZAROUNI**
Head Office
[TFC]



NADA TARISH RABEE RAHMA
Head Office
[COD]



MADIHA SAID NASSER AL FALAHI
Head Office
[Central Operations]



RACHNA SREENIVASAN
Head Office
[Trade Finance]



MOHAMMED AKRAM MOHAMMED
Head Office
[Information Technology]



IMALI MANJULA GOONESEKERA
Head Office
[Trade Finance]



MOUKARRAM ATASSI
Head Office
[Assets Management Group]



**FATMA MOHAMMAD ABDULLA
MOHAMMAD AL JASMI**
Head Office
[HRA]



**MARYAM ABDULLA ISMAIL
ALI HASSAN**
Head Office
[Central Operations]



**AHMED HOSSAM EL DIN SAAD
EL AMROUSY**
Head Office



**DALIA ABBAS MAHMOUD
SOLAIMAN**
Head Office
[Central Operations]



**EMAD MAZOOZ ASMAR
ABDELRAZEQ**
Head Office
[Credit]



Branches



**ALI ABDULWAHAB ABDULLA
A. RAHMAN ALAWADHI**
Al Garhoud



**ALI RASHED MOHAMMED
R.A. AL DHOKHAIRY**
Sharjah



**MOHAMMED SALEM BADER
HELAL ALSAWAFI**
Souq Al Wasel



**HUDA SAEED SAIF
BINHUDAIMA ALSUWAIDI**
Sharjah



**AMAL IBRAHIM ALI
MOHD IBRAHIM**
Dubai



**ZAINAB HUSSAIN
JAFFAR ABDULMALIK
ASHKANANI**
Al Garhoud



**KHAWLAH
ABDULWAHAB AHMED
ALMASHREA**
Baniyas Square



**HUSSAIN MOHAMED ALI
HASSAN MAKKI**
Dubai



**FADHEL MOHAMMAD HASSAN
ABDULLA ALBALOOSHI**
Jumeirah



**SHAIKHA ALI
KHALFAN ALALI**
Ajman



SAFEYYA QAMBAR AMEERI
Baniyas Square



**ALYA MOHAMED
BANI KAAB**
Al Ain



**HASSAN REDHA HASSAN
AHMAD ALI FARDAN**
Al Aweer



**AHLAM MOHAMED
HASAN S. MOHAMED**
Souq Al Wasel



HAMDA ALI SALEM
Deira



**HUSSAIN YOUSUF ALI IBRAHIM
ALSAYEGH**
Baniyas Square



**RASHA HAMDAN RAGHEB
ALAILAH**
Al Garhoud



**SIDDIQA ALI MOHD ABDULLA
AHMAD ALBALOOSHI**
Baniyas Square



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AL HOMSII**
Sharjah



**LAYLA IBRAHIM
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AISHA SAIF ALI ALKAABI
Ajman



**SUHAIL HAMDAN SUHAIL
ALSHARQI**
Fujairah



**FATMA HASSAN IBRAHIM
MOHD KARAM**
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**HUDA SULAIMAN MOHAMED
ALHAMMADI**
Abu Dhabi



**ADHAM MOHAMED TAWFIK
EL SHARKAWY**
Al-Maktoum



**MANSOOR ALI ABDULRAHIM
ALI HASAN ALHOSANI**
Abu Dhabi



AMAL GHULAM ALI
Deira



**ABRAR MAHMOOD AHMAD
DARWISH AHMAD**
[Trainee]



**HAMDA SALEM MAHMOOD
HASSAN ASHOOR**
[Trainee]



**ABDULLA ASAD HASSAN
ABDULLA ABDULWAHID**
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**HESSA MOOSA SALEM
Z. AL SHARHAN**
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FATMA MOHD NASSER ALNAJJAR
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Thanks!
Editorial Team



Memoirs of Rashed Humaid Al Mazroui

With determination and perseverance we can overcome critical times.

Rashed Humaid Al Mazroui recalls:

- “The first wage I received from Aramco was 4 Saudi Riyals daily.”
- “I have passion for poetry, music, golf and reading memoirs.”

Deep-rooted traditions, inevitability of progress, future visions form solid grounds for success. They turn ambitions into reality and help us to realize carefully planned project. These elements collectively exemplify the essence of initiative and course of action that render unlimited potentials of success. With them, we are never satisfied with modest achievements nor do we cease to move forward upon achieving a measure of tangible results. They inspire us to press ahead in a constant race against time. They produce boundless results that combine efficiency and experience where success, excellence and creativity are inseparable. These elements converge to make up distinctive personal traits of the well-known businessman Mr. Rashed Humaid Al Mazroui, who took us on a tour across the bygone times. He spoke to us with absolute openness, a trademark for which he is famous. Limitless horizons was the predominant feature of this encounter.

Early days

Reminiscing about early days, Mr. Humaid Al Mazroui (Abu Khaled) recalls: “I was born in Ajman in 1940. At the age of six I started my elementary education in one of the schools of the Lootah family. Our teacher at the time was the late Nasser Bin Mohammed Al Lootah.”

“In 1950,” Abu Khaled adds, “my brother Obaid and I accompanied our father to Saudi Arabia. My brother worked there and I went to school in the city of Dammam where I completed the fourth grade. In 1958, my brother moved from Saudi Arabia to Qatar, and a year later I joined the oil company, Aramco where my first daily wage was only 4 Saudi riyals.”

Mr. Rashed Al Mazroui continues: “I moved from Saudi Arabia to Kuwait as life was relatively difficult in the Emirates. I landed with an administrative job with Kuwaiti Customs in 1959.”

“Then, I returned to Dubai and worked from 1964 until 1973 at the Main Office of the British Bank of the Middle East.”

Private Business

“In 1968,” Mr. Al Mazroui continues, “I started a private business of electric appliances and fishing gear. I was able to balance between my job at the bank and private business. I also pursued my studies and career at the same time. While working in Aramco and at Customs Authority of Kuwait, I completed my secondary education in 1961 and obtained the General Secondary School Certificate in Kuwait. I learned English while working at Aramco which helped me to overcome many of the difficulties and pass exams throughout my years of study.”

Banking

With great measure of patience, skill and vision, Mr. Rashed Humaid Al Mazroui was able to combine between private business and banking. In 1973, he was chosen a member of the Board of Directors of the UAE Development Bank of Abu Dhabi. From 1979 to 1985, he became a member of the Board of the Union Commercial Bank when this Bank was merged with two other Abu Dhabi banks under the name Abu Dhabi Commercial Bank. According to Mr. Al Mazroui, he is still honored to serve on the Board of this Bank to date.

About his long banking career, Mr. Al Mazroui adds: “I was chosen in 1982 to serve on the Board of Directors of Emirates Industrial Bank and in 1991, I was selected to be a Board member of Dubai Chamber of Commerce and Industry, a post I still retain. The Board of Directors of Dubai Chamber of Commerce and Industry was chaired since 1991 by HE. Saeed Al Nabooda, HE. Hassan Bin Sheik and HE. Obaid Al Tayer.”

From the Local to International Scenes

“In 2001,” Mr. Al Mazroui continues, “I was selected as a member of the International Federation of Chamber of Commerce representing Dubai Chamber of Commerce and Industry; and in 2003, I was selected member of the Economic Council of Dubai, a post which I still retain.”

Adds Mr. Al Mazroui: “As representative

of Dubai Chamber of Commerce and Industry, I participated in many regional, Arab and international conferences. In 1978, I represented the Chamber in a conference held in the US. Attended by a UAE and joint Arab delegation, the purpose of that conference was to explain Arab boycott of Israeli goods and technology transfer to the Arab countries.”

Diverse interests

Speaking about his personal hobbies, Mr. Al Mazroui said: “I exercise daily and have great passion for golf. I also enjoy classical music and read a variety of books in science and various economic fields. I also like to read literary works especially the poetry of Nizar Qabbani and the memoirs of world leaders, such as Jimmy Carter, Bill Clinton and others. All of them agree that critical times can be surmounted with determination, persistence and perseverance.”

Principles and Norms

Mr. Rashed Al Mazroui always advises the young generation to adhere to Arab and Muslim principles and norms. He believes that fathers are responsible for raising their children to virtues and norms, take charge of responsibility and serve people. He quotes Prophet Mohammad (peace be upon him) as saying: “All people are the children of Allah and Allah loves the most those who are good to their family.” The prophet also said: “You are all patrons and each one of you is in charge of his family.”

Mr. Al Mazroui adheres to the golden rule in the workplace: “Meet your needs in confidence.” Also: “Seek advice and you will never regret, resort to Allah and you will never be disappointed.” He learnt patience from his father and often recites this poetry line: “If you cannot make a living today, be patient until tomorrow as mishaps may vanish.”

“Allah will definitely reward those who offer good deeds, for He is your best supporter.”

