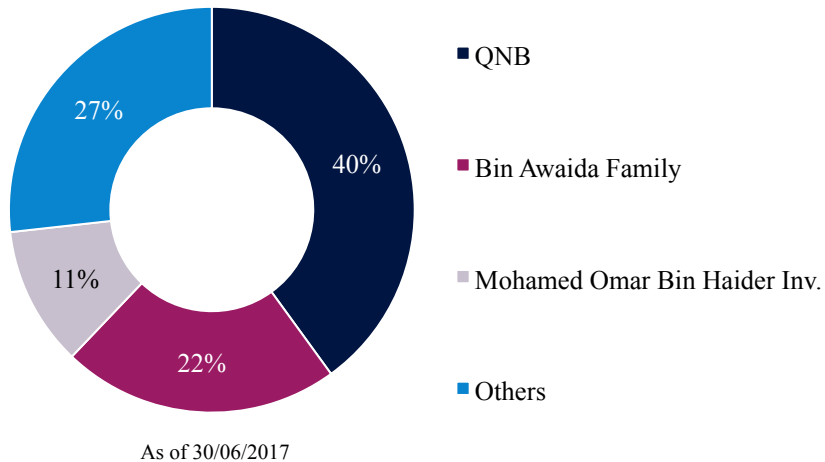


Overview

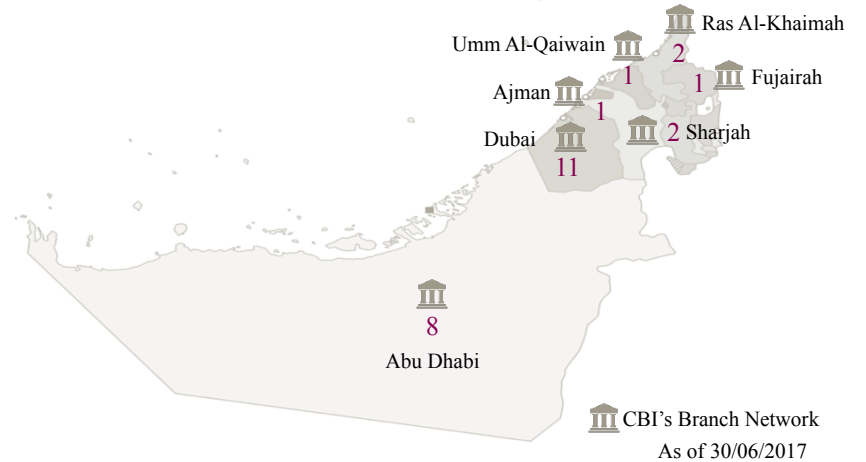
- Incorporated in 1991 and listed on Abu Dhabi Securities Exchange (ADX)
- Headquartered in Dubai with presence across all seven Emirates of the UAE
- Total assets of AED 20,318Mn and Revenues of AED 839Mn in 2016
- Experienced management team with the backing of strong shareholders

Shareholding Structure



Branch Network

Operates through a network of 26 branches and 118 ATMs



Key Segments



OUR VISION

- To be recognized as a high performing UAE bank for leading companies and ambitious individuals who value a long-term banking relationship

OUR MISSION

- Banking on the people of the UAE, CBI helps them to prosper in their personal and business lives in support of the Nation's vision.

OUR VALUES

Passion

Through a winning team spirit and passion to succeed we compete to earn our customers' trust and business

Respect

We embrace diversity & inclusion and treat each other with respect

Integrity

We strive to do the right thing at all times

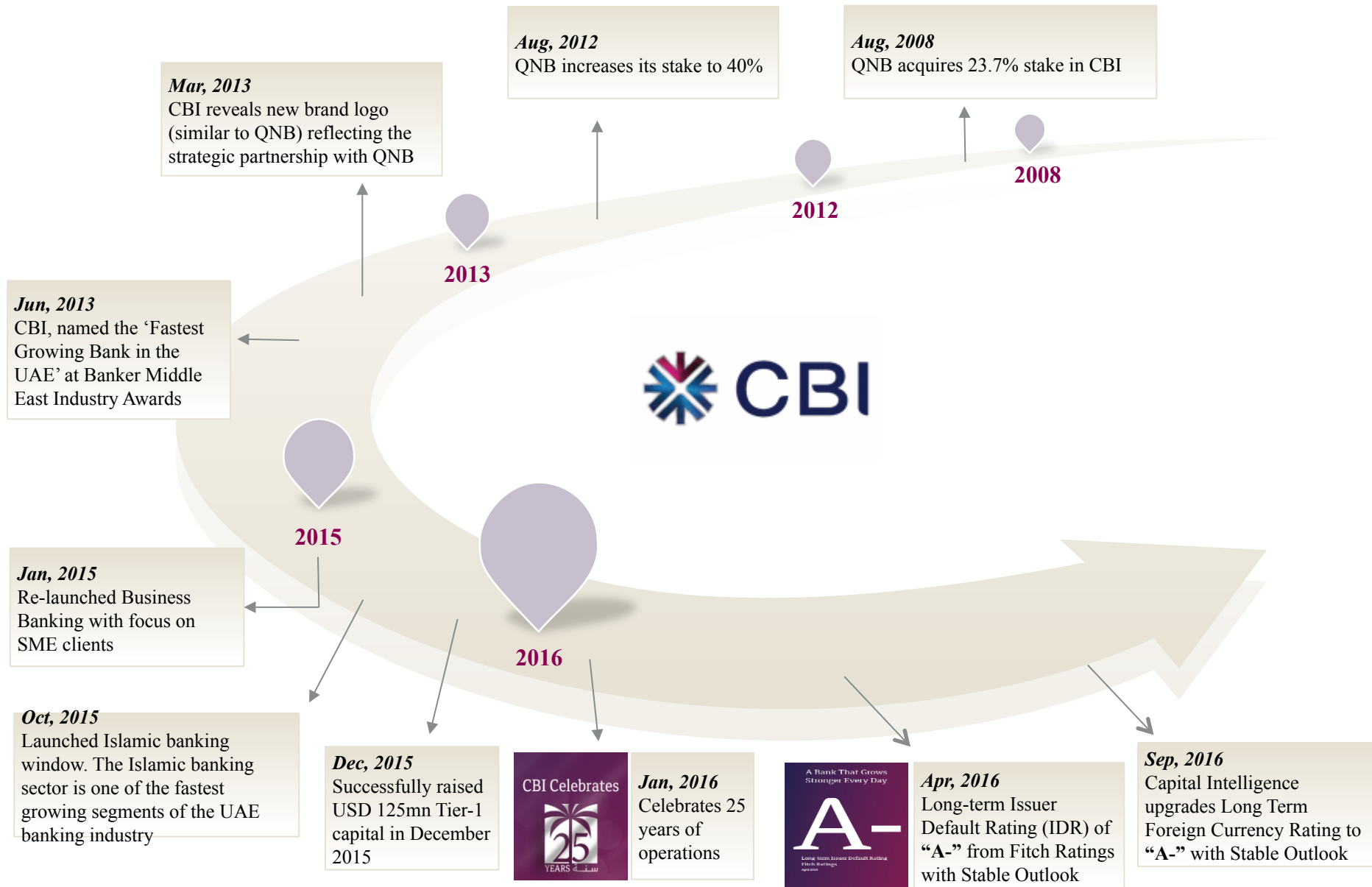
Community

We give back to the Community – it's the right thing to do and it makes people happy

Efficiency

We look to streamline and simplify the way we do things to improve the experience of working for and banking with CBI

Going from Strength to Strength



Key Facts

Date of Incorporation	Jan 1 1991
Date of Listing	Apr 2 2002
Stock Exchange	Abu Dhabi Securities Exchange (ADX)
Ticker	CBI
ISIN	AEC000101019
Bloomberg Code	CBI UH
Outstanding Shares	1,737Mn
Market Cap	1.98Bn (16 August 2017)

Fitch Ratings (Aug 2017)

- Issuer Default Rating (IDR)
 - Long Term: **“BBB+”**, Stable Outlook
 - Short Term : **“F2”**
- Viability Rating: **“b+”**
- Support Rating: **“2”**

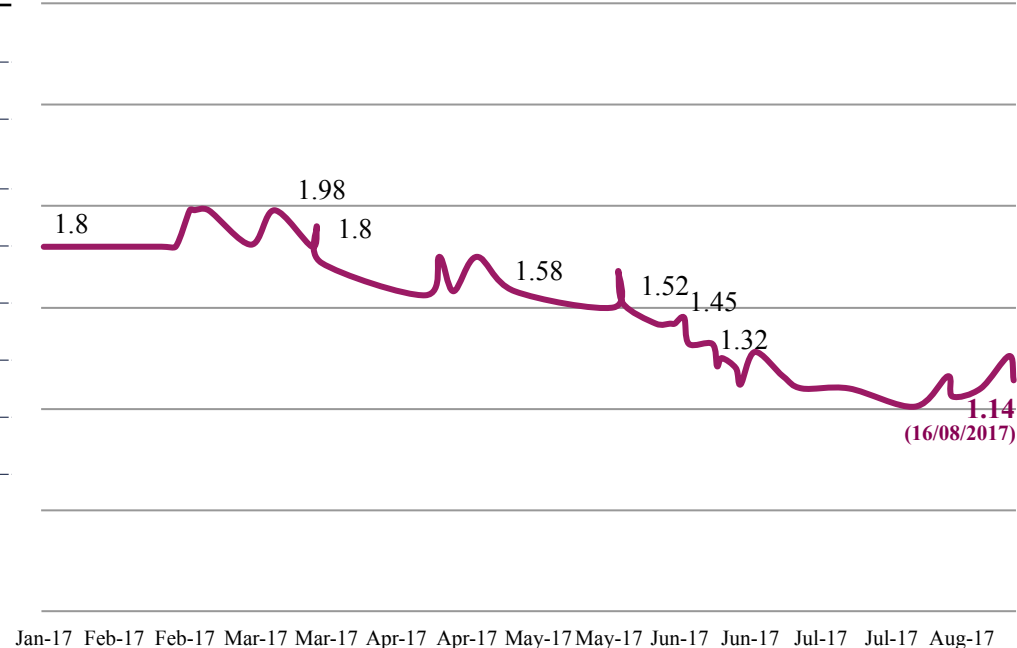
Credit Rating

Capital Intelligence (Sep 2017)

- Foreign Currency Rating (FCR)
 - Long-term : **“A-”**, Negative Outlook
 - Short term : **“A3”**
- Financial Strength Rating
 - **“BBB-”**, Stable Outlook
- Support Rating: **“2”**

SWIFT	CLBIAEAD
Auditor	PricewaterhouseCoopers (PwC)

Share Price



Investor Relations Contact

Vimal Mathew

Email : vimal.mathew@cbi.ae

☎ : + 971 4 402 3550

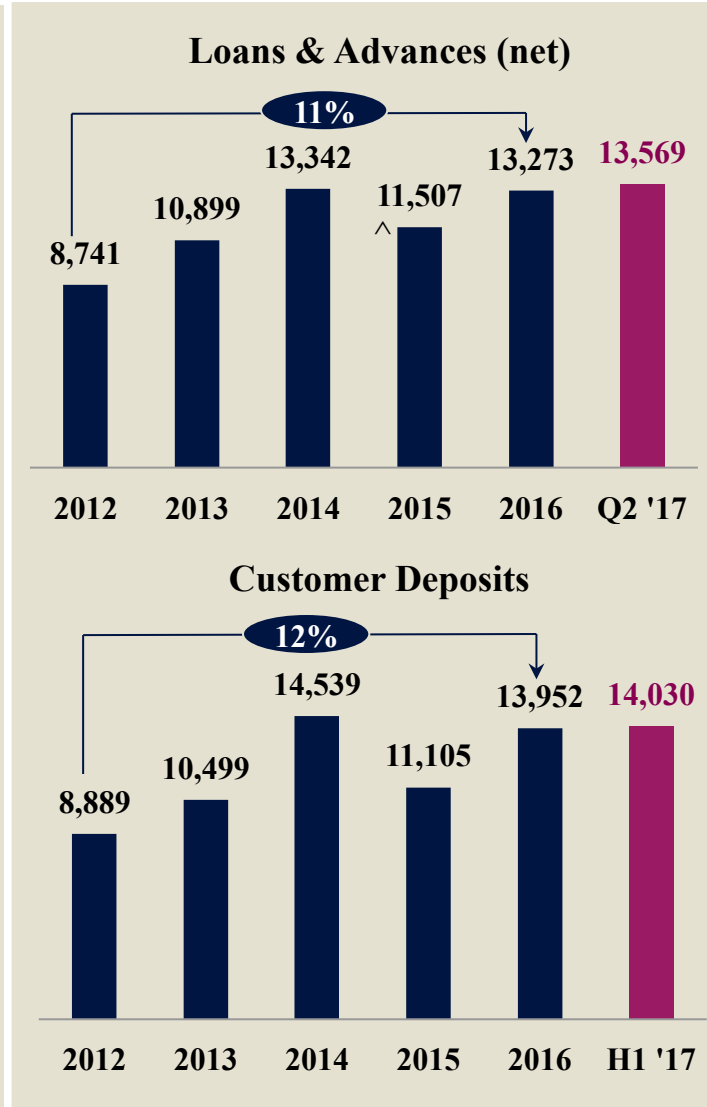
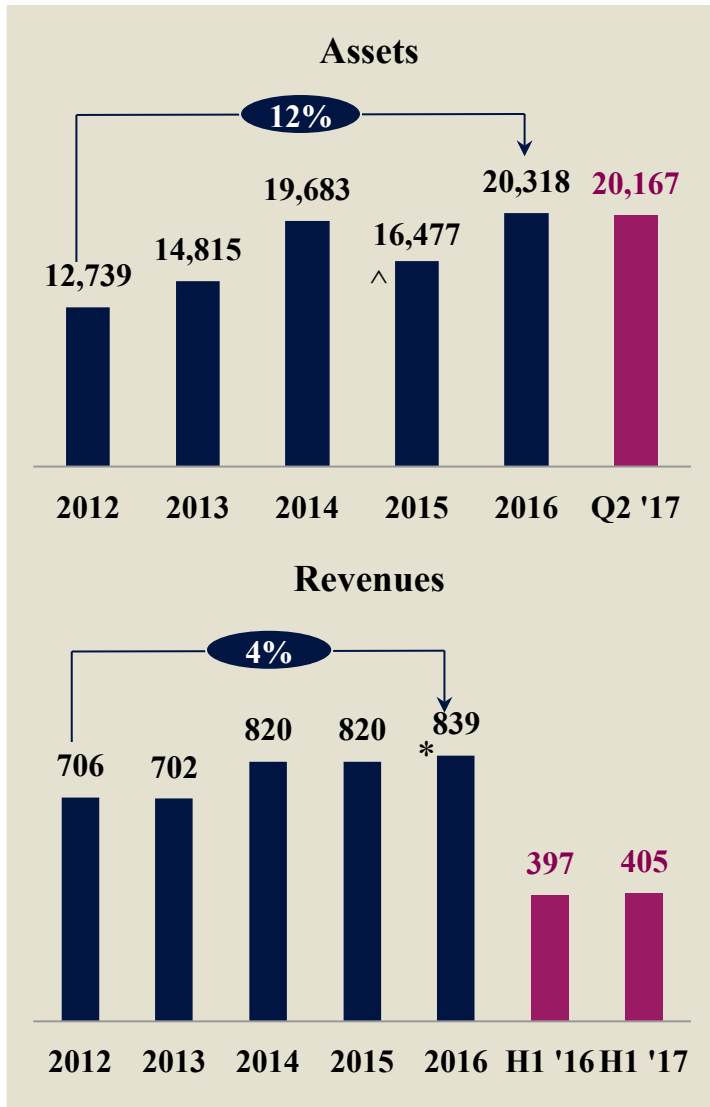
CBI Head Office

3rd and 13th Floor, Festival Tower, Dubai Festival City

PO Box: 4449, Dubai

🌐 www.cbuae.com

☎ 800 - CBI (224), +971 4 402 3737



[As of Q2 2017]

CAR

Remains Stable

14.6%

ELAR

Strong Liquidity

14.0%

NPL

Improved from ~13% in 2014

9.3%

NPL Coverage

Improved from 60.5% in 2014

66.5%

* 2015 revenues included one time investment gains of 35Mn from HTM bond sales

^ Assets declined in 2015 due to sale of non-core assets



Mr. Mohammad Sultan Al Qadi
Chairman



Mr. Ali Ahmed Al Kuwari
Vice Chairman *



Mohammad Ali Musabeh Al Nuaimi
Board Member



Mubarak Ahmad Bin Fahad Al Mheiri
Board Member



Mr. Ali Rashid Al-Mohannadi
Board Member *



Mrs. Fareeda Ali Abu Al Fath
Board Member *



Mr. Adel Abdul Aziz Khashabi
Board Member *



Abdulla Ghaith Al Suwaidi
Board Member



Mr. Ahmad Majid Lootah
Board Member

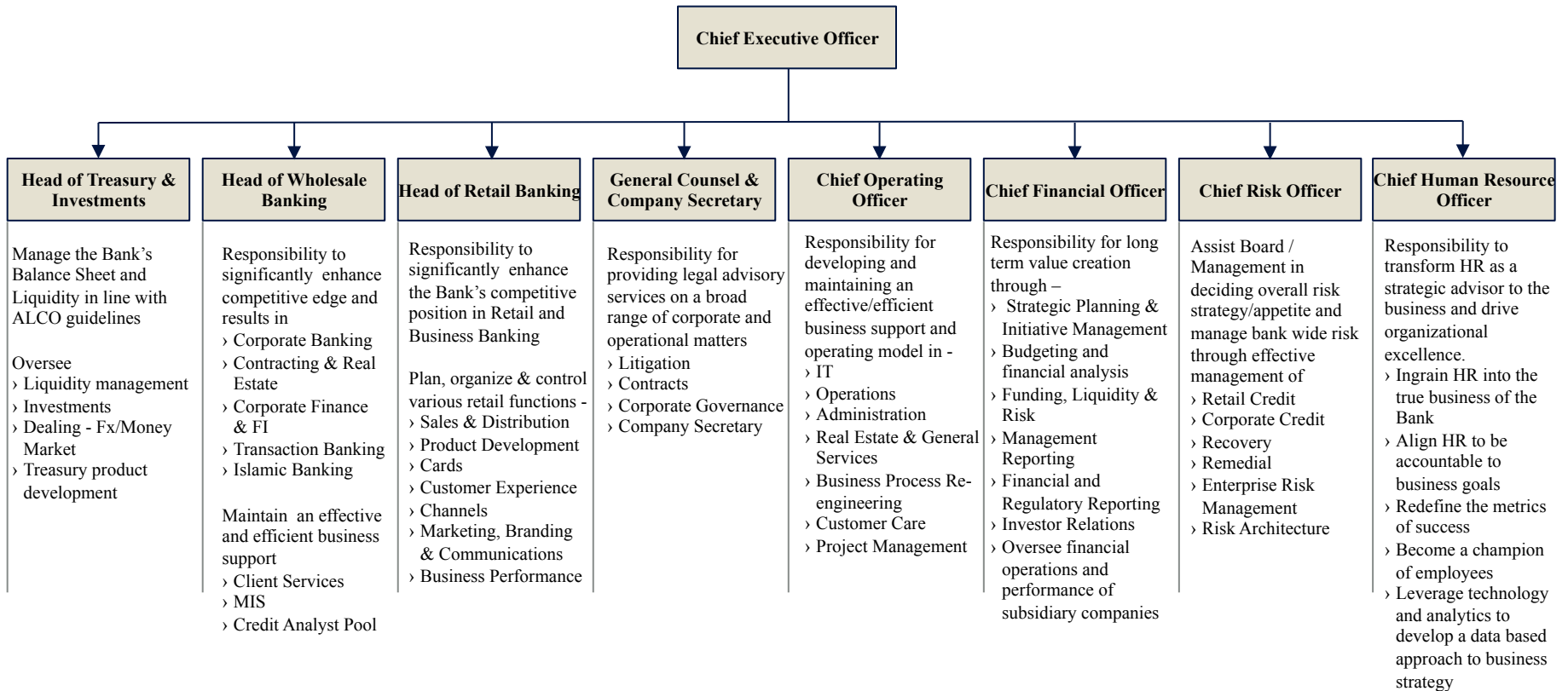
Board of Directors comprises 9 members:

- Five directors (*including the Chairman*) are independent
- Four directors (*including the Vice Chairman*) represent the major shareholder, Qatar National Bank
- All directors of the Board are non-executive directors.

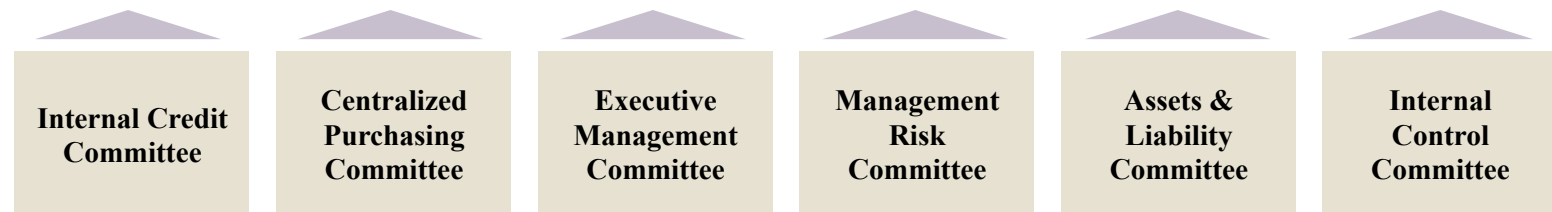
Board Committees

- Credit Committee
- Nomination & Remuneration Committee
- Strategy & Executive Committee
- Audit Committee
- Risk Committee

High Level Organization Chart



Management Committees





Mark Robinson
Chief Executive Officer

With over 30 years experience in banking and finance, Mark has a strong track record of leading and developing banking entities in diverse markets. Prior to joining CBI, Mark worked with ANZ Banking Group where he was the CEO for Europe, Middle East, America and India (EMEAI). Before ANZ, Mark had a long career with Citigroup, including CEO roles in South Asia, Russia/CIS and Turkey. Early in his career at Citigroup, Mark held various roles including Relationship Management, Human Resources and Corporate Finance in Pakistan, the USA and Hong Kong. Mark holds a Master of Business Administration in Finance and Bachelor of Arts in Economics, both from the University of Chicago.



James Nelson-Parker
Chief Operating Officer

James Nelson-Parker is the Chief Operating Officer (COO) at CBI. James has a long career spanning operations, technology, consulting and product development. Most recently, James was COO of International Bank of Qatar, based in Doha, where he led the operational and technology transformation of the Bank involving over 50 separate projects during his six years with IBQ. Prior to IBQ, James had various roles in London and New York with the National Bank of Kuwait, Sungard eProcess and as an independent consultant.



Marc Adam
Chief Financial Officer

Marc Adam is Chief Financial Officer (CFO) at CBI. Prior to joining CBI, Marc was CFO of Australia and New Zealand Banking (ANZ) for EMEAI, based in London. In this role, Marc was responsible for financial planning & analysis, regulatory & group reporting, product control, treasury and tax. Prior to ANZ, Marc was CFO of Renaissance Capital, based in Moscow, where he led the transformation of the finance function as well as supported the assessment of business performance as the group restructured business lines, and previously spent 13 years at Credit Suisse in a variety of finance roles.



Robert Michael De Gama

Chief Risk Officer

Robert De Gama is the Chief Risk Officer (CRO) at CBI. He joined the Bank in November 2010 as Head of Credit Risk Management & Advances and was subsequently given the responsibility of Recoveries and Collections and Legal Affairs, assuming the overall role as CRO. Prior to joining CBI, Robert was the Deputy CEO/Chief Risk Officer with HSBC in Qatar, where he worked for 35 years covering all aspects of the Banks' operations ranging from Treasury dealer to Head of Retail Banking and Head of Corporate Banking. Robert holds a Bachelor of Science degree from Bangalore University in India.



Hessa Al Ghurair

Chief Human Resources Officer

Hessa Al Ghurair is the Chief Human Resources Officer at CBI and is responsible for redefining HR transformation and managing our most valuable resource – our people. Prior to joining CBI, Hessa served as the Chief People Officer at Tanfeeth- a wholly owned subsidiary of Emirates NBD – where she was instrumental in creating an innovative HR model that received international recognition by Harvard University and McKinsey Quarterly. Prior to that, Hessa held different HR roles at Mashreq Bank and Barclays Bank, providing her expertise to regional leaders in the Finance and Banking industry. As a result of Hessa's longstanding business leadership, she was recently recognized with the reputable award of "Inspirational Female Leader" at the 2016 International Business Excellence Awards.



Ali Sultan Rakkad Al Amri

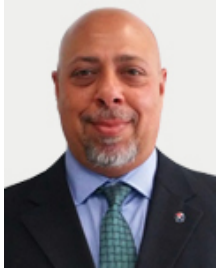
Chief Wholesale Banking Officer

Ali Sultan Rakkad Al Amri is the Head of Wholesale Banking at CBI since January 2012. He started his banking career with CBI in 2000, working in the Corporate Division. In 2003, he joined National Bank of Dubai, as a Senior Manager, Government Sector Corporates. During the last 12 years he has held senior business & managerial level roles including, Senior Manager Large Corporates in Barclays Bank MENA and Head of Business Development in Noor Bank specializing in developing key relationships & Government related entities. He holds a Masters in Business Administration from University of Jordan and has completed his Bachelor's degree from Ajman University School of Business.



Anil Kumar
Head of Retail Banking Group

Anil Kumar is the Head of Retail Banking at CBI. Anil is a senior financial services executive with over 24 years experience across the retail banking sector. Prior to joining CBI, Anil was EVP of Business Transformation at Abu Dhabi Islamic Bank (ADIB), where he led the expansion strategy of ADIB's Global Retail Banking function. Anil joined ADIB in 2009 as the Head of Consumer Banking for ADIB Egypt - a 70 Branch, 1500 people strong Retail Banking Business. Prior to joining ADIB, Anil was the CEO of India's 5th largest Asset Management Company, Birla Sunlife Asset Management. Anil started his career with Citi in 1991 and held various roles with Citi in India, UAE and the UK.



Omar Khan
Head of Treasury & Markets

With a career spanning over 22 years, Omar is a seasoned senior Banking and Treasury professional with extensive experience in global banks in the UAE and Pakistan. Prior to joining CBI, Omar was the Head of Treasury at Samba Financial Group for both the UAE and Qatar where he was a key member of the team that established Samba in these countries. Prior to this, Omar was the Consumer Treasurer at Citi for the Middle East and Turkey, based in Dubai. Omar started his banking career in Pakistan at Union Bank Limited and Societe Generale. Omar holds a Bachelor of Arts from Richmond College in the United Kingdom.



Issam Dahman
General Counsel & Company Secretary

Issam joined CBI in September 2012, and currently serves as General Counsel with responsibility for all legal affairs of the Bank and its group companies. Prior to joining CBI, Issam worked for Emirates NBD where he mainly advised their Corporate, Investment and Private Banking divisions. He also played a vital role in establishing the merger of Emirates Bank and NBD. Issam also served as a general counsel for Zurich Insurance in their Middle East operation. Issam holds a bachelor degree in Law from Beirut University as well as Master in International Business Law from Washington College of Law - Washington DC.