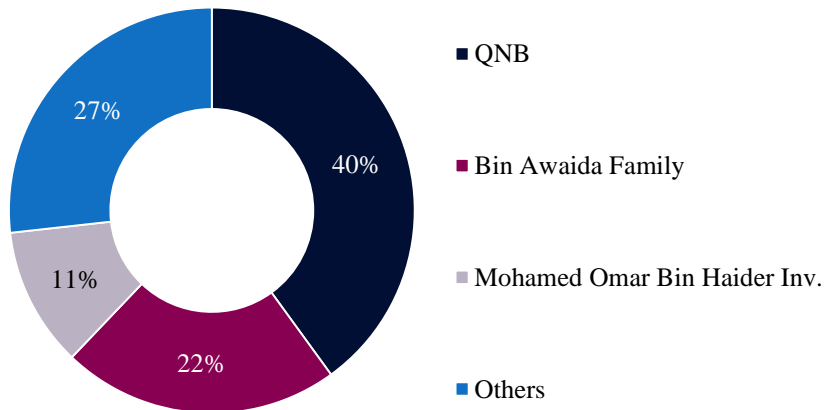


## Overview

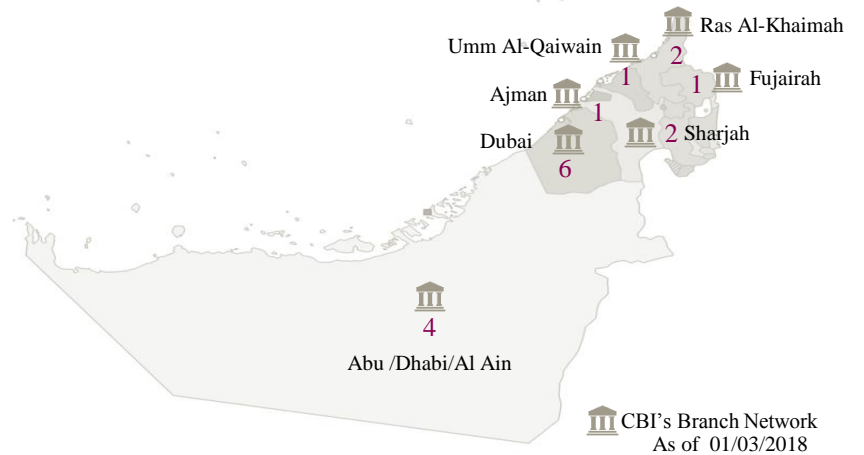
- Incorporated in 1991 and listed on Abu Dhabi Securities Exchange (ADX)
- Headquartered in Dubai with presence across all seven Emirates of the UAE
- Total assets of AED 20,743Mn and Revenues of AED 866Mn in 2017
- Experienced management team with the backing of strong shareholders

## Shareholding Structure

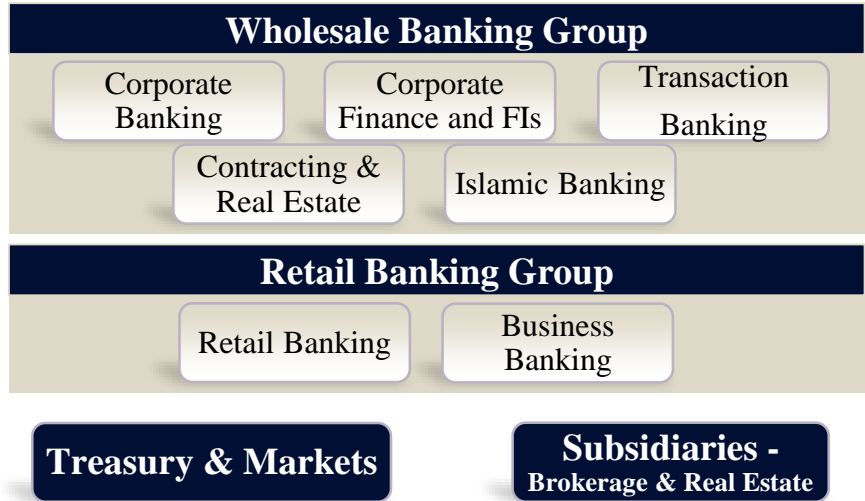


## Branch Network

Operates through a network of 17 branches and 95 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

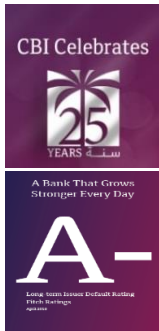
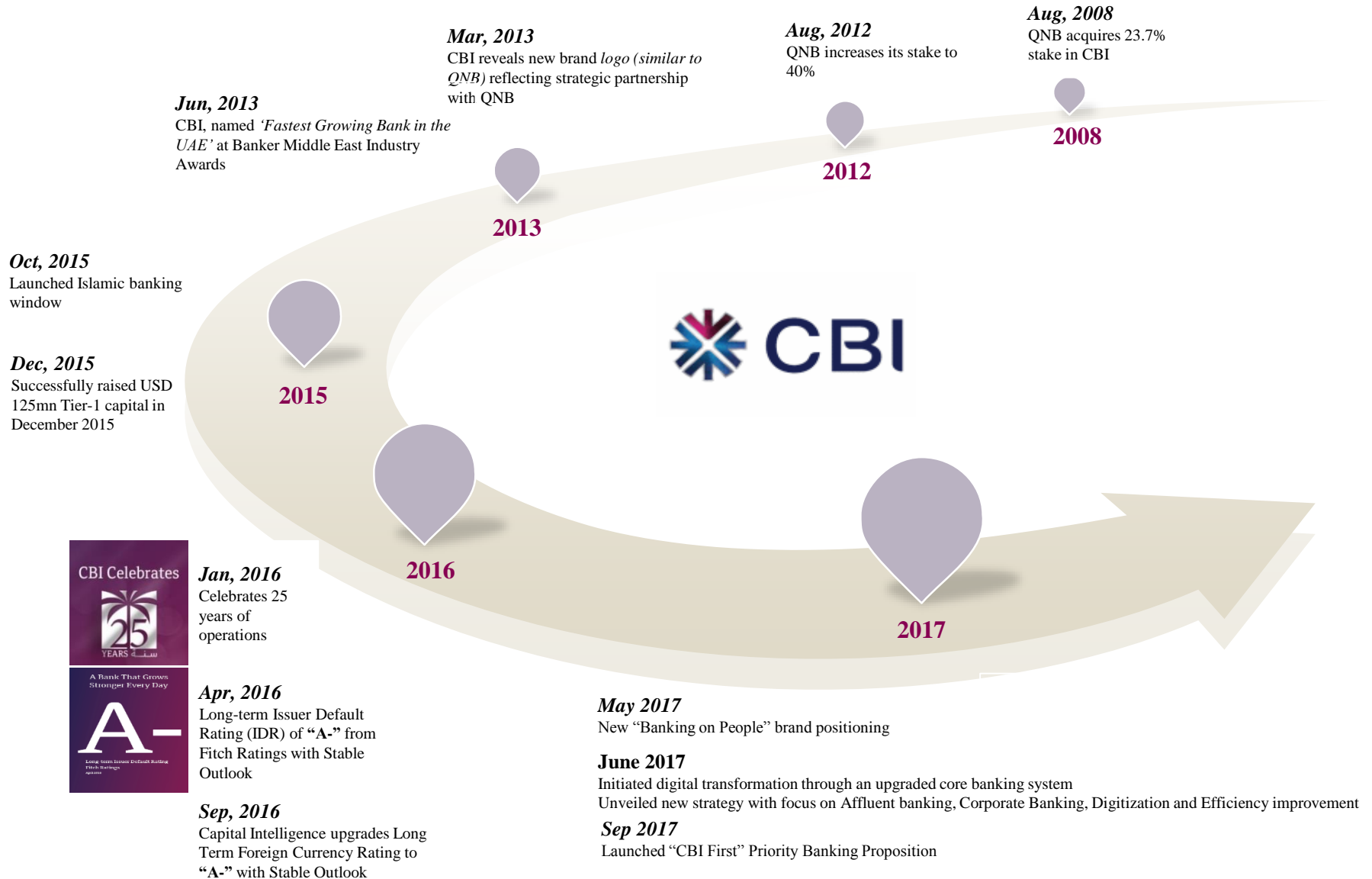
### Community

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	AED 1.63Bn (1 Mar 2018)

### 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](mailto:vimal.mathew@cbi.ae)

☎ : + 971 4 402 3550

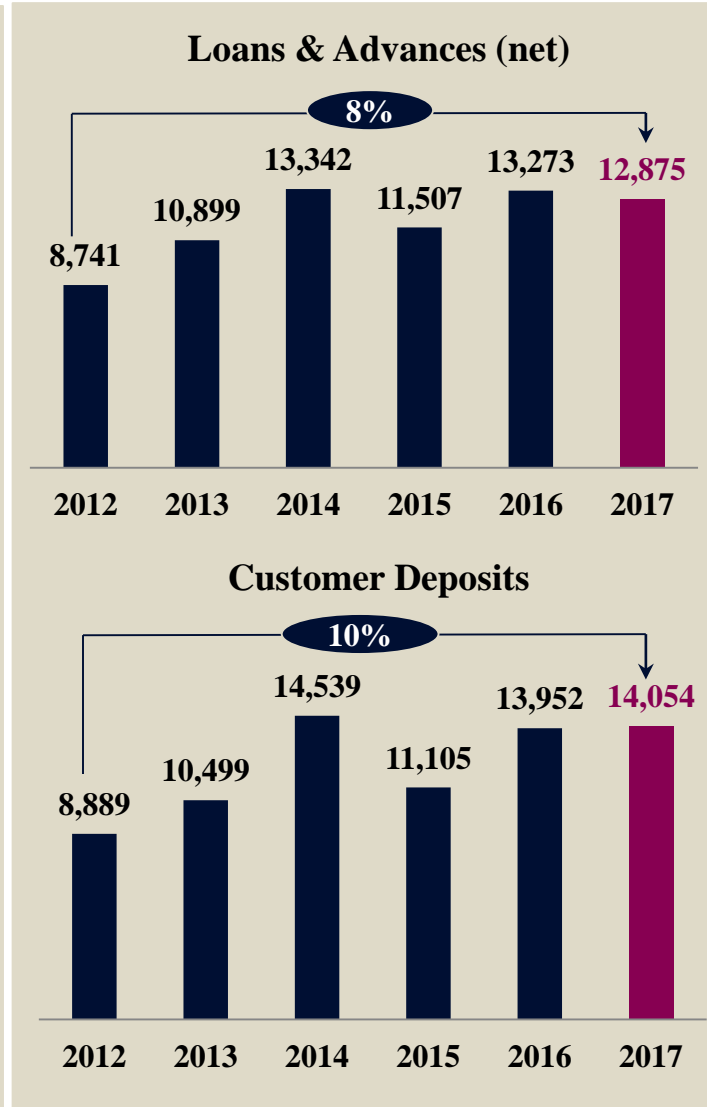
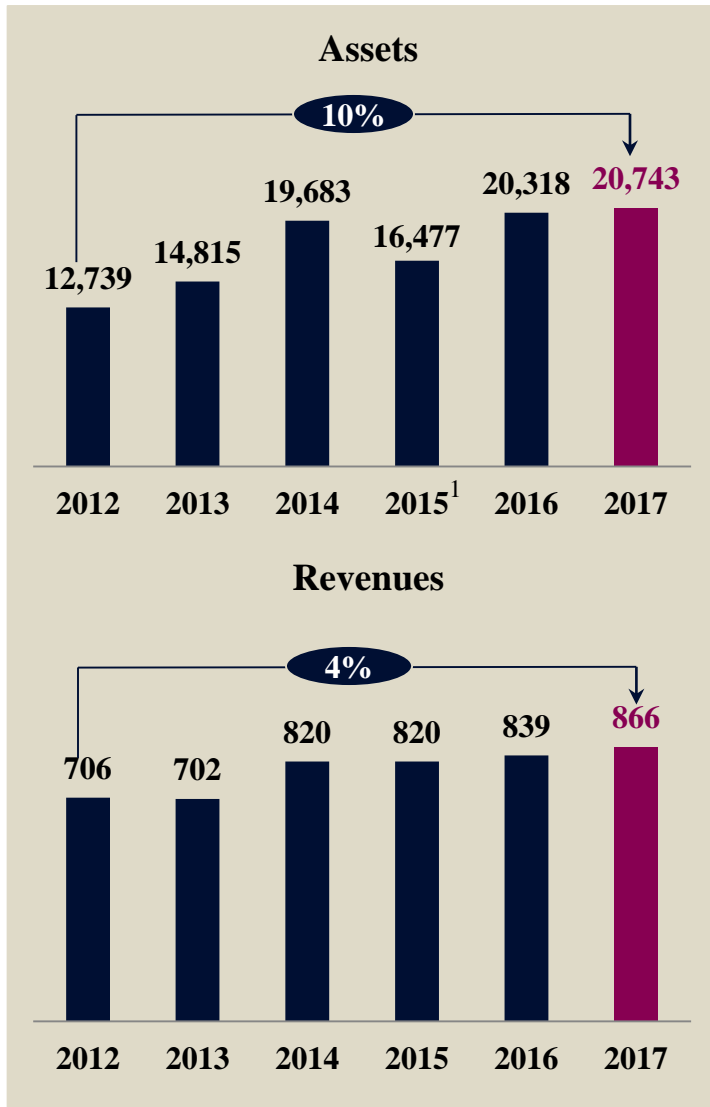
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3rd and 13th Floor, Festival Tower, Dubai Festival City

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🌐 [www.cbiauae.com](http://www.cbiauae.com)

☎ 800 - CBI (224), +971 4 402 3737



[ As of Dec 31 2017 ]

CAR

14.8%

ELAR

14.7%

NPL

7.2%

ASRR<sup>2</sup>

88.5%

1. Assets declined in 2015 due to sale of non-core assets  
 2. Advances to Stable Resources Ratio



**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:

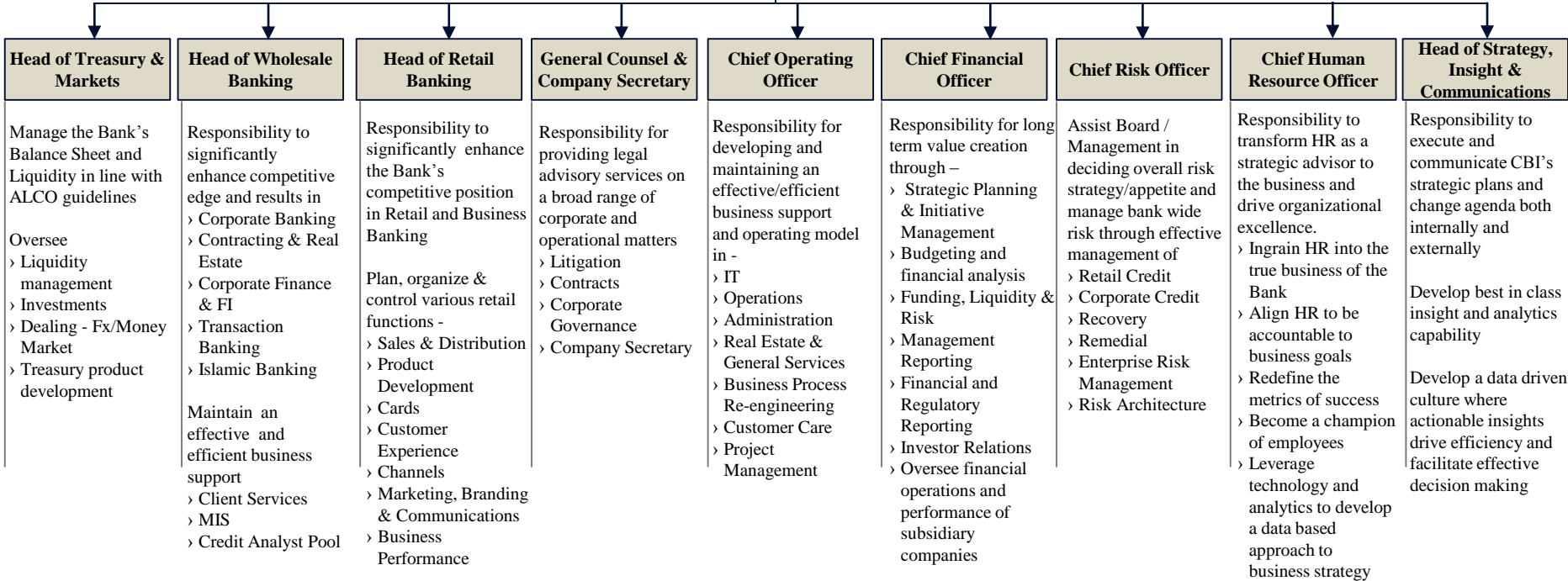
- Five directors (*including the Chairman*) are independent
- Four directors (*including the Vice Chairman*) represent the major shareholder, Qatar National Bank
- All directors of the Board are non-executive directors.

## Board Committees

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

# High Level Organization Chart

**Chief Executive Officer**



## 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.



## **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.



## **James Greenwood**

### *Chief Operating Officer*

James is an accomplished banking professional and hands-on technologist with strong experience from established global banks to early stage FinTech startups. Prior to joining CBI, James was Chief Technology Officer of Bank Clearly, the UAE's first fully digital challenger bank. Before joining Bank Clearly, James was Chief Technology Officer at Tandem Bank, one of the UK's preeminent emerging digital banks. At Tandem, James defined and built the entire IT organisation which enabled him to then architect and deliver the IT platform for the successful launch of the Bank. For this role, James was named 'Rising Star Banker of the Year 2015' by Retail Banker International. James has also held a variety of senior leadership roles in Barclays and other banks in the UK, focusing on operations, innovation and technology.





## **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.



**Shaker Zainal**  
*Head of Retail Banking Group*

Shaker Zainal is a seasoned senior banking executive with extensive experience and expertise in all aspects of retail banking. Most recently, he was Head of Retail Banking Egypt for Mashreq. Prior to joining Mashreq, Shaker spent over ten years at HSBC in a number of senior positions.



**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.



**Evren Altioek**  
*Head of Strategy, Communication and Insight*

Evren has over 19 years of international banking experience encompassing a wide range of disciplines including strategy and planning, Business Development, Communication and Audit. Most recently, he led the development and execution of medium and long term strategic plans for HSBC across their MENAT region, including the implementation and communication of the Banks' strategic and transformation projects.