

Sustainability Report - 2019



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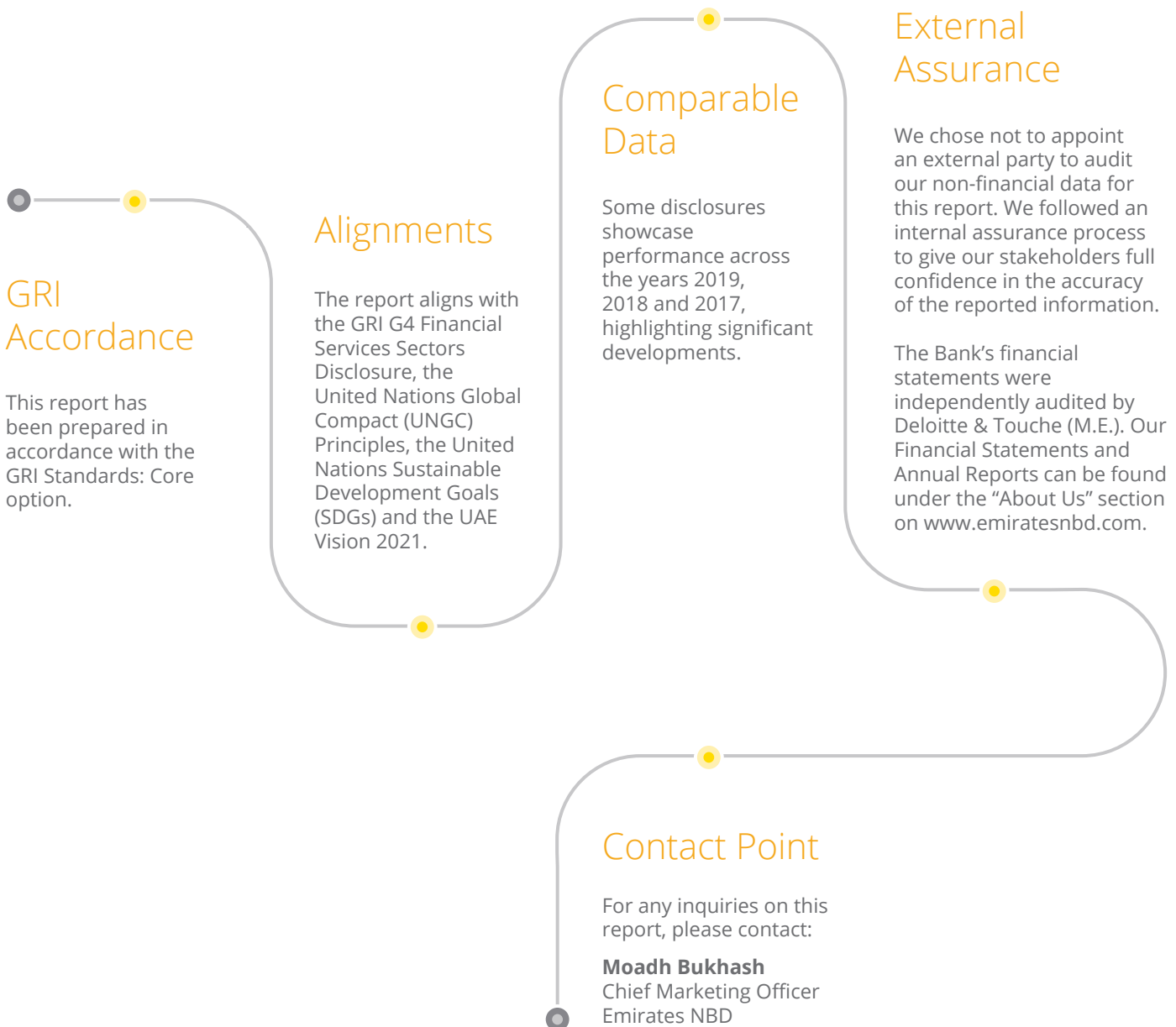
About this Report

1. About this Report
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We are proud to present our fourth annual sustainability report for the year 2019, showcasing our ongoing commitment to monitoring and reporting on our environmental, social and governance performance.

This year, we implemented a new materiality exercise, refreshing the material topics that were identified in 2016. We conducted this with the engagement of all our stakeholder groups across Emirates NBD Bank, Emirates Islamic Bank and Tanfeeth. More details can be found in the Sustainability Management chapter.



Scope of the Report (102-48), (102-49), (102-50), (102-51), (102-52)

01

Year

The report covers our environmental, social and governance performance for the year 2019.

02

Entities

The entities included are Emirates NBD Bank, Tanfeeth and Emirates Islamic.

03

Countries

The report covers our operations in the United Arab Emirates only unless otherwise indicated.

04

Monetary Values

All monetary values in this report are expressed in Arab Emirates Dirhams (AED) unless otherwise stated.

05

Financial Performance Scope

For the Financial Performance and Economic Impact figures, the reporting scope includes all of our subsidiaries, and not just Emirates NBD, Tanfeeth and Emirates Islamic.

Terminology

Use of the name "Emirates NBD" in this Report refers to Emirates NBD Bank, Tanfeeth and Emirates Islamic in the UAE, unless otherwise stated. The use of "Emirates NBD Group" refers to the entire group globally, with all its subsidiaries.

Icon Legend



Performance Increased

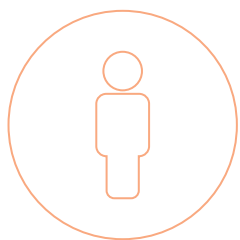


Performance Stable



Performance Decreased

Key Highlights



Our People

10,277 full-time employees from more than 70 nationalities.

Percentage of Emiratis in Top Management:

- > Emirates NBD: 31%
- > Tanfeeth: 20%
- > Emirates Islamic: 50%

40 people with disabilities hired.



Our Community

5,853 volunteer deployments within Exchanger, our award-winning corporate volunteering programme.

34,065 hours volunteered in the local community.

Over AED 88 million in financial support for the local community at Group level.

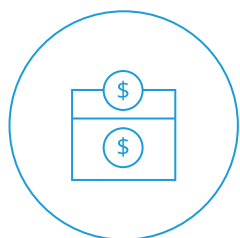


Our Environment

We reduced our total Greenhouse Gases (GHG) emissions by 15% between 2018 and 2019.

We recycled 16,000 kg of paper in 2019.

Celebrated Environmental Awareness Day.



Our Financial Performance

Net profit of AED 14.5 billion, up 44% y-o-y.

Net interest income increased 26% due to loan growth and non-interest income grew 38% due to higher foreign exchange and credit card related income.

Net Interest Margin improvement by 7 bps y-o-y to 2.89%.

Total income of AED 22.4 billion improved 29% y-o-y due to loan growth and higher fee income.

Total assets grew 37% to AED 683 billion during 2019.



Message from the Chairman (102-14), (102-15)

H.H. Sheikh Ahmed Bin Saeed Al Maktoum
Chairman, Emirates NBD

I am pleased to present the fourth edition of the Emirates NBD Group's annual Sustainability Report, showcasing our performance and key highlights across economic, social, governance and environmental practices for 2019.

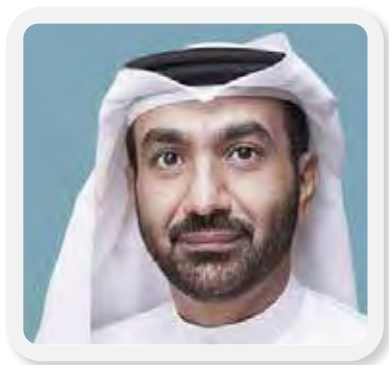
Ever since the publication of the first Sustainability Report in 2016, a culture of sustainability and environmental responsibility has become deeply ingrained in the operations of all key departments at Emirates NBD, while remaining a guiding force for our business philosophy. We remain committed to operating our business in a sustainable manner, in alignment with the UAE's efforts towards sustainable development, empowering local communities and preserving the environment, as outlined in the UAE Vision 2021.

With the UAE celebrating the spirit of inclusion under the Year of Tolerance in 2019, Emirates NBD Group aligned its social investment and corporate responsibility to reflect the nation's commitment to building a diverse and harmonious society. The Bank's 2019 social investment commitments outlined several key focus areas, such as financial and workplace inclusion of people of determination, encouraging volunteering efforts, enhancing donation platforms, promoting financial literacy, and collaboration with corporate peers towards sustainable social responsibility.

Promoting volunteering remains a key priority for Emirates NBD, and we are grateful for the efforts of our employees who have actively supported our in-house volunteer programme, Exchangers, since its inception in 2015. Exchanger volunteers completed over 34,000 hours of volunteering service in 2019. We were honoured to be recognised for our efforts by IMPACT 2030, the corporate volunteering arm of the United Nations.

At Emirates NBD, we believe that a sustainable organisation is committed to investing in its most important resource, its people. With 10,277 full-time employees in the UAE from more than 70 nationalities, including 40 people with cognitive and physical disabilities, we have built an inclusive and multicultural environment that encourages the success of people of all backgrounds. We also take pride in investing in the learning and career growth of our employees through innovative training programmes and platforms designed to meet their development needs in line with their job requirements.

As we look forward to another successful year full of promise in 2020, we hope to continue engaging with all our stakeholders on our open and ongoing sustainability conversation, and welcome all feedback.



Message from the Vice Chairman (102-14), (102-15)

Hesham Abdulla Al Qassim
Vice Chairman and Managing Director, Emirates NBD

Emirates NBD concludes another successful year in 2019, with a strong set of results for the year as net profit rose 44% to AED 14.5 billion. The country gears up to welcome visitors for the much-awaited Expo 2020 Dubai, and as the event's official banking partner, we are honoured to be associated with this event and look forward to creating a strong social and economic legacy.

We remain deeply inspired by the unwavering commitment of the UAE government towards improving social welfare and building a sustainable economy, and we continue to make considerable progress in our efforts to give back to the communities we operate in, while helping protect and preserve our environment. This year, we have contributed more than AED 88 million in financial investments towards key social and environmental topics: programmes for empowering people of determination, financial literacy, women's empowerment, health and wellness, community development and the environment.

As a socially responsible and community-oriented bank, we have consistently spearheaded efforts to improve public awareness about safe banking practices and raise financial literacy. We were proud to collaborate with Dubai Police in June as part of the highly successful #SecureYourAccount campaign, in a public service initiative aimed at raising awareness on cybersecurity. In addition to initiatives such as #SecureYourAccount, Emirates NBD conducts regular SMS and email campaigns and posts messages across its social media platforms to sensitise customers to fraud attempts.

Reflective of the UAE's commitment to building a more inclusive society during the Year of Tolerance, Emirates NBD takes pride in developing a diverse workforce that offers opportunities for success to all employees. Emirates NBD also remains among the UAE's top employers for UAE nationals, with Emiratis representing 25% of employees at the Bank, 8% of Tanfeeth and 26% of Emirates Islamic. This is largely due to our diverse nationalisation programmes that aim to recruit, retain and empower Emiratis in their career, helping support the UAE government's mission of boosting the number of nationals employed in the private sector.

Looking ahead to the opportunities in 2020, we are fully committed to supporting the UAE's initiatives to prepare for the next 50 years of its journey. We look forward to working with all our stakeholders in the year ahead to help achieve our goals, and we are confident that we will continue to deliver robust financial performance, advance our sustainability agenda even further, and successfully tackle the opportunities and challenges we face.



Message from the CEO (102-14), (102-15)

Shayne Nelson
Group CEO, Emirates NBD

Emirates NBD ended 2019 on a high note with strong performance on the economic, environmental, social and governance fronts. We carried out several initiatives during the year to enhance the sustainability of our operations and foster a shared sense of responsibility and commitment among all our team members.

As an organisation firmly committed to its sustainability agenda, Emirates NBD continues to take active strides towards minimising its carbon footprint, in line with the United Nations Sustainable Development Goals and UAE's vision for a green economy. Our electricity consumption decreased by 14% since last year, in large part due to ongoing efforts to raise awareness among employees through activities and initiatives. Tanfeeth and our Procurement department developed two new initiatives to collect and recycle single-use plastic bottles resulting in a total of 549 kg of PET Plastic Bottles Recycled.

We were also proud to see the continued success of our annually organised Keep the Creek Clean initiative, which has collected more than 6,000 kg of waste since inception. The programme, which is supported by Emirates NBD Private Banking, aims to help preserve the UAE's marine biodiversity by clearing various types of refuse from the water through the efforts of volunteers from the Bank's staff.

In 2019, we made further progress in our two flagship initiatives, #TogetherLimitless, Emirates NBD's advocacy platform for People of Determination, and #moneywise, our financial literacy programme. This year, the Bank aligned its efforts to integrate people of determination into the mainstream with the pillars of the UAE's Year of Tolerance. Through the Careers Network initiative, we have helped 74 people of determination secure job offers from Emirates NBD Group or its corporate partners. Moreover, 53% of Emirates NBD in the UAE became accessible over the course

of 2019, in line with our continuing efforts to improve banking services for people of determination. We were also proud to partner with the UAE National Paralympic Committee (NPC) to provide essential funding for the NPC to prepare for the Paralympic Games in Tokyo in 2020. #moneywise also made further gains in 2019, with 42 one-on-one coaching sessions organised under the initiative's peer coaching programme available to Emirates NBD employees.

As we await the kick-off to Expo 2020 Dubai this year, Emirates NBD looks forward to supporting the key themes of the event – Opportunity, Mobility, and Sustainability – in our capacity as Official Banking Partner. Creating shared value for our stakeholders, being an active corporate citizen and a committed partner to our local communities remain key elements to our sustainability journey. We would like to thank all our stakeholders for their continued support in 2019, and we are optimistic of another positive and rewarding year in 2020.



About Emirates NBD Group

- 1. Overview
- 2. About Tanfeeth
- 3. About Emirates Islamic
- 3. Awards & Recognition



Overview (102-1), (102-2), (102-3), (102-4), (102-6), (102-7), (102-10)

Emirates NBD, the leading banking group in the Middle East, North Africa, Turkey (MENAT) region, was formed on 19 June 1963, when H.H. Late Sheikh Rashid Bin Saeed Al Maktoum signed the Charter of Incorporation of the National Bank of Dubai (NBD), which became the first National Bank established in Dubai and the United Arab Emirates (UAE). With the blessings of H.H. Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, NBD merged with Emirates Bank International (EBI) on 6 March 2007, to form Emirates NBD, the largest banking group in the region by assets. On 16 October 2007, the shares of Emirates NBD were officially listed on the Dubai Financial Market (DFM). The merger between EBI and NBD to create Emirates NBD became a regional consolidation blueprint for the banking and finance sector, as it combined the second and fourth largest banks in the UAE to form a banking champion capable of delivering enhanced value across Corporate, Retail, Islamic, Investment and Private Banking, Global Markets & Treasury, Asset Management and Brokerage operations throughout the region.

In 2013, we celebrated our 50th anniversary. During the celebrations we marked the Group's outstanding achievements, highlighted the Bank's historical and financial foundations and looked forward to a promising future.

As of 31 December 2019, the total assets of the Group were AED 683 billion. The acquisition of DenizBank was a significant milestone for Emirates NBD, with the Group expanding its presence to 13 countries, servicing over 14 million customers. Securing a leading spot among global brands, the Bank is ranked among the top 20 in the Forbes' list of the World's Best Regarded Companies.

We have a significant retail banking franchise in the UAE and are a key participant in the global digital banking industry, with 94% of all financial transactions and requests conducted outside of its branches. This year, the Bank announced the launch of E20., a digital business bank for entrepreneurs and SMEs while Liv., the lifestyle digital bank for millennials, continued to be the fastest growing retail proposition in the UAE. Emirates NBD was named 'Best Digital Bank in the Middle East' at the Euromoney Awards for Excellence in 2019, affirming the Bank's status as a digital banking leader in the region.

The Bank has operations in the UAE, Egypt, India, Turkey, the Kingdom of Saudi Arabia, Singapore, the United Kingdom, Austria, Germany, Russia and Bahrain and representative offices in China and Indonesia with a total of 979 branches and 4,150 ATMs / SDMs. The Bank has a large social media following, being the only bank in the Middle East ranked among the top 20 in the 'Power 100 Social Media Rankings', compiled by The Financial Brand for 2019. Emirates NBD is a major player in the UAE corporate segment and has strong Islamic banking, investment banking, private banking, asset management, global markets & treasury and brokerage operations.

Emirates NBD is an active participant and supporter of the UAE's main development and community initiatives, in close alignment with the UAE government's strategies, including financial literacy and advocacy for inclusion of People with Disabilities under its #TogetherLimitless platform. The Bank is recognised for the pioneering efforts in employee volunteering and corporate social responsibility by IMPACT2030, the corporate volunteering arm of the United Nations. Emirates NBD Group is a Premier Partner and the Official Banking Partner for Expo 2020 Dubai.

At the heart of the Group is our work to support initiatives that aim to preserve the UAE's unique culture. In 2003, we launched the first pearl museum in the region, containing the largest collection of natural pearls in the GCC. The Emirates NBD Pearl Museum is a gift from the late Sultan Al Owais, founder of the National Bank of Dubai to the

people of the UAE. The museum serves as a reminder of the culture and heritage of the region before the discovery of oil.

Currently, more than 25,000 people representing 70 nationalities are employed by Emirates NBD in the region, making it one of the largest and most culturally diverse employers in the region. As a national banking champion, Emirates NBD is an ambassador of UAE, representing the economic and social progress of the entire region to the world.

Our Business Segments:

Retail Banking and Wealth Management:

- > Personal Banking
- > Priority Banking
- > Business Banking
- > Private Banking
- > Asset Management
- > Securities

Wholesale Banking:

- > Corporate & Institutional Banking
- > Global Markets & Treasury
- > Investment Banking

Islamic Banking

Brand value
USD 4.13 Billion

Emirates NBD:



Awards

Emirates NBD has been ranked among the top 20 in the Forbes' third annual list of the World's Best Regarded Companies

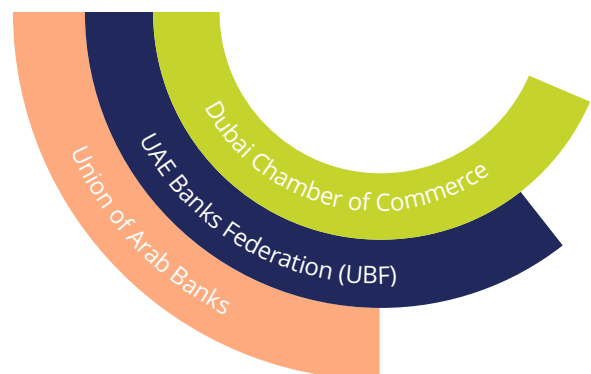
Bank of the Year – UAE 2019 - The Banker

Best Bank in the UAE - Euromoney Awards for Excellence

UAE's most valuable banking brand with a USD 4.13 billion brand valuation - Banker's annual brand valuation league table

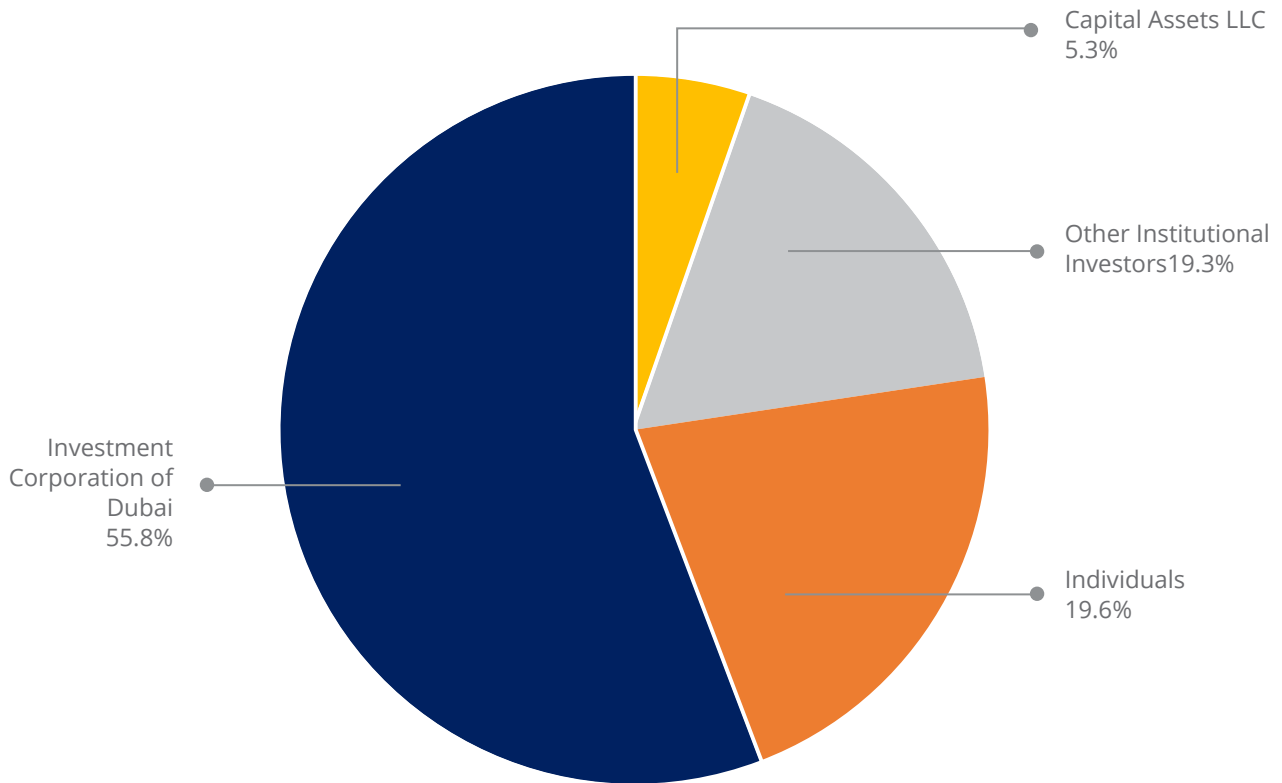
Emirates NBD moved up eight spots from last year to rank 68th worldwide in the Brand Finance Banking 500 - Brand Finance

Memberships (102-12), (102-13)



Ownership Structure ⁽¹⁰²⁻⁵⁾

As of 31 December 2019*



* Foreign ownership limit is 20%, of which 9.0% held by foreigners.
Note: no other investors hold more than 5% apart from those named above.

Credit Ratings	Long Term	Short Term	Outlook
Moody's	A3	P - 2	Stable
Fitch	A+	F1	Stable
Capital Intelligence	A+	A1	Stable

About Tanfeeth



We are a community of passionate people creating a simple and seamless banking experience for every customer.

Who We Are

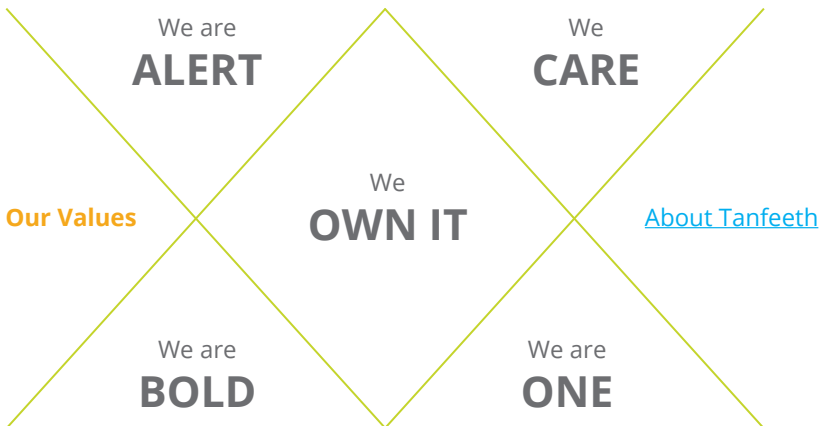
Tanfeeth is an Arabic word that means "getting the job done". Established in 2011, Tanfeeth is a fully-owned subsidiary of Emirates NBD Group.

What we do

Tanfeeth supports the Group by handling back-office operations which includes: delivering lean processes, cost productivity and offering excellence in customer service to our growing customer base.

Functions

- Call Centre Operations
 - Collections
 - Credit Services
 - Finance and Accounting
 - Human Resource Services
 - International Payments
 - Trade payments
 - Treasury Operations
 - Procurement Operations



About Emirates Islamic



Who We Are

Launched in 2004, Emirates Islamic was established to deliver exceptional banking services in line with the high standards of Shari'a principles.

By utilising Islamic financing tools like Murabaha, Ijarah and Takaful, Emirates Islamic reduces uncertainty in transactions and provides solutions tailored to the specific needs of their customers, whether they are an individual looking to save or a large corporation searching for a long-term partner.

What We Do

We offer a broad range of products designed for individuals, small businesses and corporations. Emirates Islamic is the right choice for those looking for excellence in managing their finances.

Business Divisions

Consumer Banking and Wealth Management:

- > Business Banking
- > Digital
- > Distribution

Wholesale Banking:

- > Corporate Banking
- > Institutional Banking
- > Syndication and Structured Finance

Vision

To be the leading provider of innovative Shari'a-compliant financial products, quality service and superior value for our customers, shareholders, employees and the community.

Mission

Providing innovative financial products and high standard services governed by Islamic Shari'a provision to enrich society.

[About Emirates Islamic](#)



Business Overview

1. Economic Impact & Financial Performance
2. Expo 2020 Dubai Official Banking Partner



Economic Impact & Financial Performance ^{(102-7), (102-45), (103-1), (103-2), (103-3), (201-1)}

We support our stakeholders via a commercially successful business that generates long term sustainable returns. We work together with the banking community to help reduce risk in the industry and provide a more sustainable banking landscape over the long term.

Our annual report showcases how we are expanding our business, growing our profits and positively impacting the economies of the countries in which we operate.

The table below provides a financial review of our performance for the calendar year 2019:

Financial Review

AED million	Year Ended 31-Dec-19	Year Ended 31-Dec-19	Better/(Worse) (%)
Net interest income	16,188	12,888	26%
Non-interest income	6,231	4,515	38%
Total income	22,419	17,402	29%
Operating expenses	(7,207)	(5,620)	(28)%
Pre-impairment operating profit	15,211	11,783	29%
Impairment allowances	(4,818)	(1,748)	(176)%
Operating profit	10,393	10,034	4%
Gain on disposal of associate	4,389	-	n/a
Share of profits from associates	19	136	(86)%
Gain on bargain purchase	92	-	n/a
Taxation charge	(390)	(129)	(203)%
Net profit	14,504	10,042	44%
Cost: income ratio	32.1%	32.3%	0.1%
Net interest margin	2.89%	2.82%	0.07%
Adjusted EPS (AED)	1.68	1.70	(0.02)
Return on tangible equity	24.2%	20.3%	3.9%
AED Billion	as at 31-Dec-19	as at 31-Dec-18	Better / (Worse) (%)
Total assets	683.3	500.3	37%
Loans	437.4	327.9	33%
Deposits	472.2	347.9	36%
NPL ratio	5.6%	5.9%	0.3%
Impaired loan coverage ratio	112.3%	127.3%	(15.0)%
Capital adequacy ratio	18.5%	20.9%	(2.4)%
Tier 1 ratio	17.4%	19.8%	(2.4)%
Common equity tier 1 ratio	15.3%	16.6%	(1.3)%

*These figures represent the operations of Emirates NBD Group globally as a whole.

Official Banking Partner of Expo 2020 Dubai



As the official banking partner of Expo 2020, Emirates NBD rolled out a customised Expo 2020 Dubai business banking package for UAE-based small and medium enterprises (SME's) and startups. The account is available for all entities registered on the Expo 2020 Dubai Online Marketplace - a powerful online gateway that enables companies to find new opportunities globally, market their businesses and collaborate with the World Expo and its network of partners and suppliers.

This competitive package includes preferential pricing and privileges on transactions, working capital, trade finance, FX and commercial loans aimed at supporting the growth and development of companies registered to do business with Expo 2020 Dubai.

[Expo 2020 Campaign](#)



OFFICIAL BANKING PARTNER



Sustainability Management

1. Listening to our Stakeholders
2. Materiality Analysis
3. Sustainable Banking Framework



There are numerous environmental, social and governance topics that demand our attention. We give more importance to those risks and opportunities that directly or indirectly impact Emirates NBD, Tanfeeth and Emirates Islamic's business and stakeholders. Managing these sustainability topics are part of the responsibility of every department.



Our Priorities:

- > Listening to our Stakeholders
- > Materiality Analysis
- > Sustainable Banking Framework

For more information on our previous materiality matrix, please see:

[2018 Sustainability Report](#)



Listening to our Stakeholders

To identify our stakeholders, we follow an internal mapping process which is updated as the business expands and grows. This process identifies the level of impact we have on each stakeholder group as well as the level of influence each stakeholder group has on our business. Through multiple communication channels, we listen to our stakeholders and seek their feedback. Listed below are our key stakeholder groups, our key engagement methods and frequency of engagement:



Stakeholders	Engagement Methods	Key Topics Raised
 Employees	Bank's intranet employee's engagement	Compensation, training, learning, growth, development and retention
 Board of Directors	Board of Directors meetings (around 6 times a year)	Overall business strategy
 Investors	Investors Relations Team and website section	Financial performance
 Customers	Voice of Customer satisfaction surveys	Exceptional customer experience
 Suppliers	Tenders & RFPs	Fair suppliers selection and partnership
 Local Community	Partnerships with community organisations	Empowering local communities
 Government	Compliance with, among other things, the UAE Central Bank directives and the Dubai Financial Services Authority directive	Creating long-term socio-economic impact
 Environment	Partnerships with environmental organisations, both locally and globally	Reporting on the Bank's carbon footprint and embedding of Sustainable Finance practices
 Media	Radio/TV interviews, daily market commentary, weekly and monthly newsletters	Explain and clarify socio-economic impact through product releases

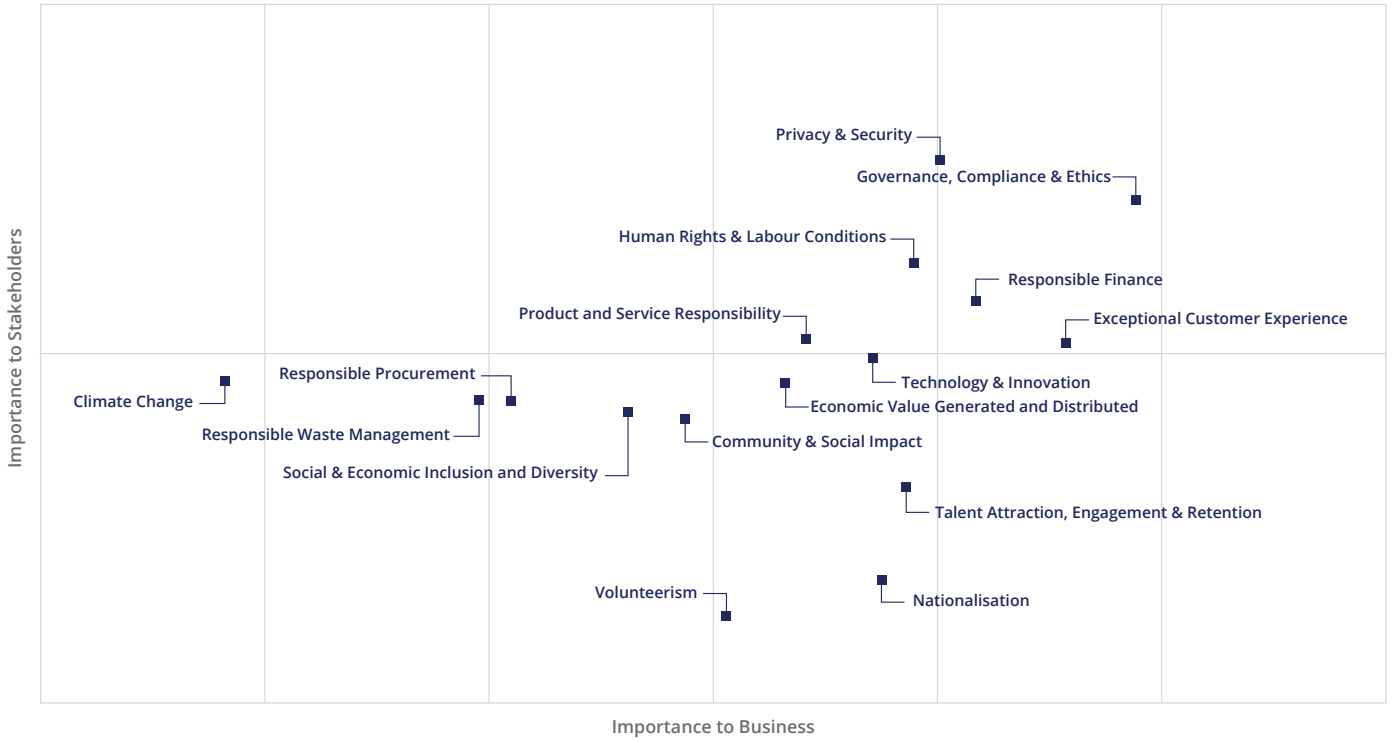
We engage with all our stakeholder groups on an on-going basis through the below methods:

Press conferences | Newsletters | Social Media Channels | Calls | Emails | Meetings | Reports | Website

Materiality Analysis (102-46), (102-47)

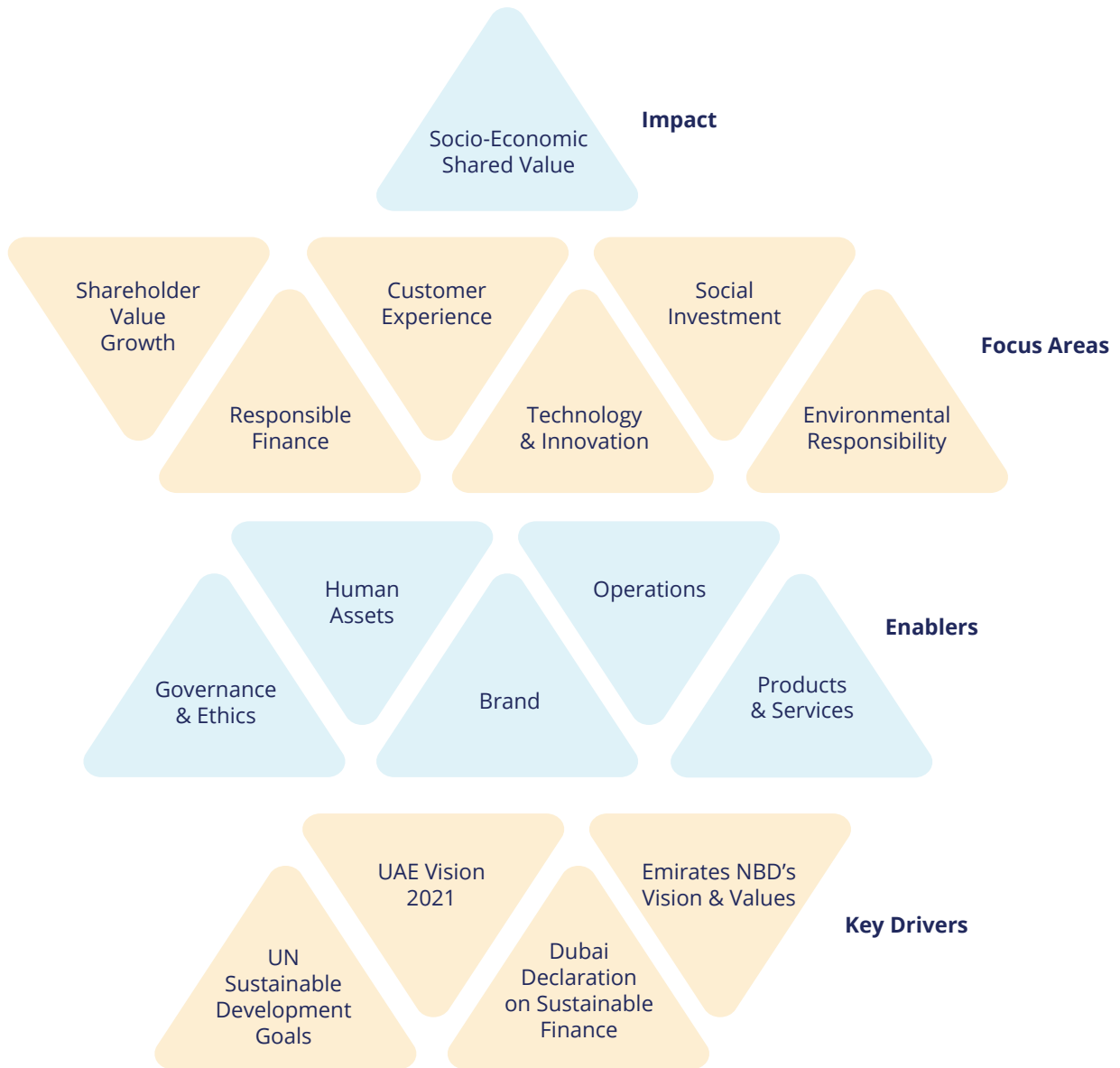
We follow GRI's definition of materiality; the principle that determines a list of sustainability topics on which the organisation has significant economic, environmental and social impact. In 2019, we conducted a new materiality analysis exercise which includes Emirates NBD, Tanfeeth and Emirates Islamic in the UAE. Our process included three main stages: 1) research and benchmarking 2) impact mapping and 3) stakeholders rating topics based on importance. Compared to our 2016 materiality matrix, this year's matrix included a smaller and more focused selection of material topics.

Below is our Materiality Matrix that reflects the importance of each topic to our stakeholders and to our business:

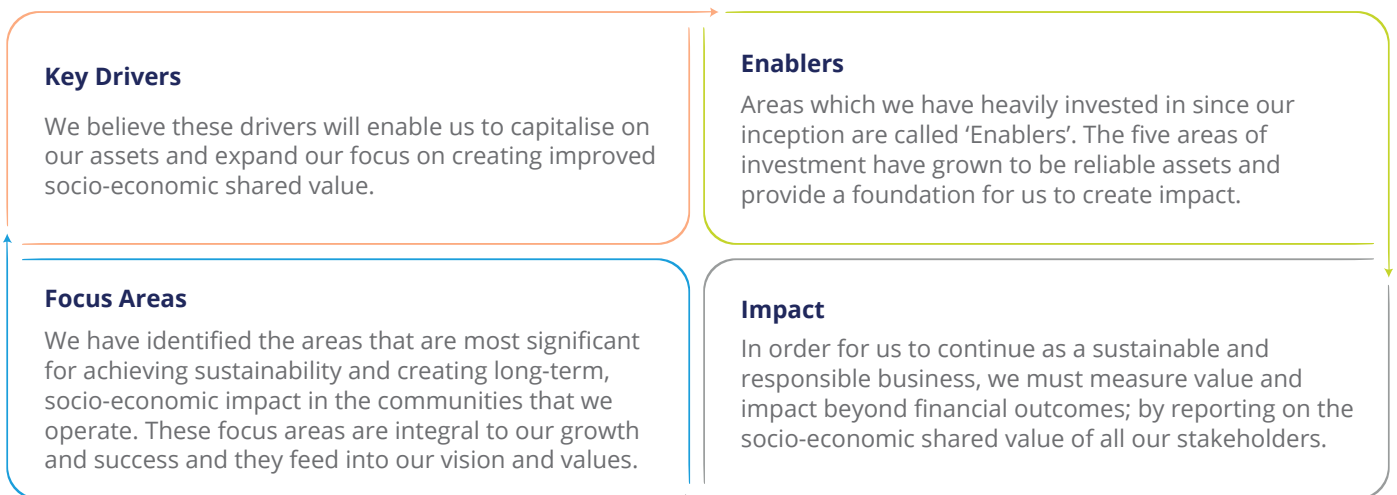


Our most material topics, identified on the top right corner of the matrix, are explained in more detail later in this report. The goal is to demonstrate how we are fulfilling our commitment to be a sustainable financial institution by creating and preserving long-term value.

Sustainable Banking Framework



Understanding the Framework



Study: The 2018 State of Sustainability and CSR in the MENA Region



In collaboration with Sustainable Square, a boutique advisory firm specialised in responsible investment, sustainability and social impact, we published a study that sheds light on the practices of sustainability and corporate social responsibility in the Middle East and North Africa (MENA) region. The study gathered valuable insights and information from 638 organisations across 18 MENA countries.

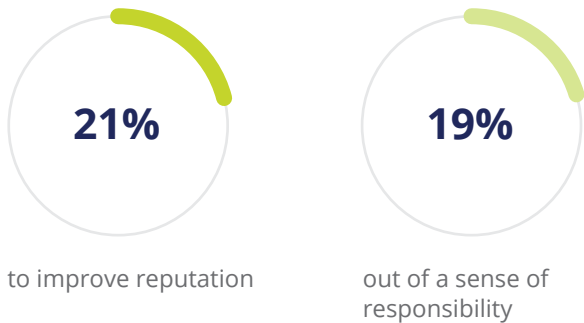
Sustainability related strategies:

The study found that, while the majority of participating organisations do not yet have a holistic sustainability strategy in place; there is a notable evolution towards more responsible and sustainable practices:



Top Drivers for Investing in Sustainability:

When asked what drives organisations to invest in sustainability, the top two responses were:



Sustainability Discussions at Board Level:



Sustainability Reporting and Disclosure:

75% of organisations with a holistic sustainability strategy produce annual sustainability reports. The practice of sustainability reporting is less common in organisations which only have a CSR strategy or an environmental strategy, rather than a holistic, all-encompassing sustainability strategy



63% of organisations that reported having either a sustainability strategy or a CSR strategy in place were also aligning with at least one of the United Nations 17 Sustainable Development Goals



56% of organisations in the region do some kind of annual reporting on their sustainability, social responsibility or environmental performance



Focus Areas to Support Local Communities:

When asked about focus areas to support local communities, below were the most sighted areas:



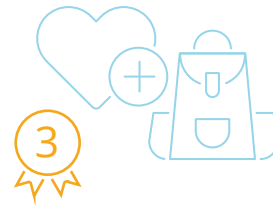
Education

was the top focus area, with 16% of participating organisations reporting it as their key focus area when it comes to supporting their local community



Environment

was in second, with 11% stating it at their key focus area



Health and Youth Empowerment

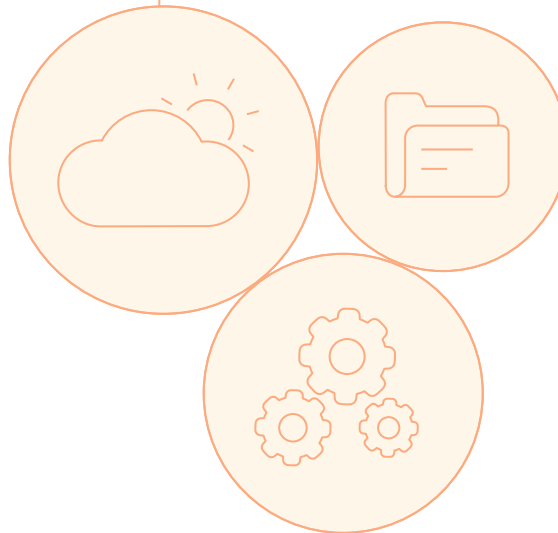
came in third, with 9% identifying these areas as their key focus

*The question has been asked to companies with a sustainability or CSR strategy.

Challenges Related to Climate Change Mitigation:

Below are top challenges that organisations face as they address topics impacting climate change:

21%
said lack of awareness about climate-related risks is their main challenge

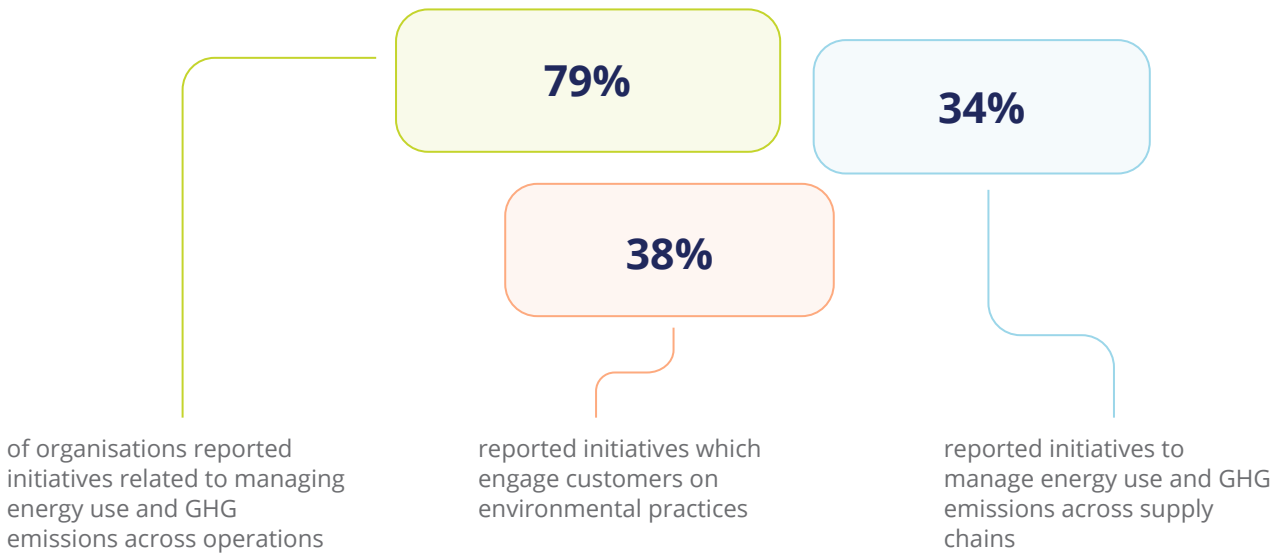


19%
reported a lack of climate change data specific to their organisations as their key challenge

20%
said they face general difficulties integrating sustainable practices throughout their value chain, which in turn affects their ability to take action against climate change

Existing Initiatives to Mitigate Climate Change:

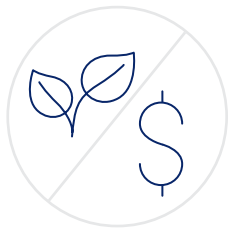
Below are initiatives being implemented to mitigate climate change:



*The question has been asked to companies with a sustainability or CSR strategy.

Future Success Factors:

When asked about success factors that organisations would like to implement in the future in order to boost their sustainability practices, the top factors reported were:



79%

having an alignment between sustainability and business strategies



26%

having mechanisms to track sustainability



20%

possessing relevant sustainability knowledge



15%

more engagement in sustainability at the board level

The majority of participants see 2019 as a time to increase external communications regarding their sustainability practices. However, many predict that budgets for sustainability will not increase. The intention to increase external communications when it comes to sustainability aligns with the fact that organisations reported “reputational improvement” as one of the key drivers of their investment in sustainability.

Upon the launch of the study, we hosted a panel discussion to discuss and highlight findings from the study. The discussion was streamed live on Emirates NBD’s social media platforms and the panellists were taking questions during the session.

Panelists:

- > Monaem Ben Lellahom, Group CEO/ Founding Partner at Sustainable Square
- > Dr. Waddah Ghanem, Senior Director of Sustainability, Operational & Business Excellence at Enoc
- > Ola Al Haj Hussin, Corporate Citizenship Manager at Crescent Enterprise

Moderator:

- > Michele Wong, Associate Vice President for Corporate Responsibility, Emirates NBD

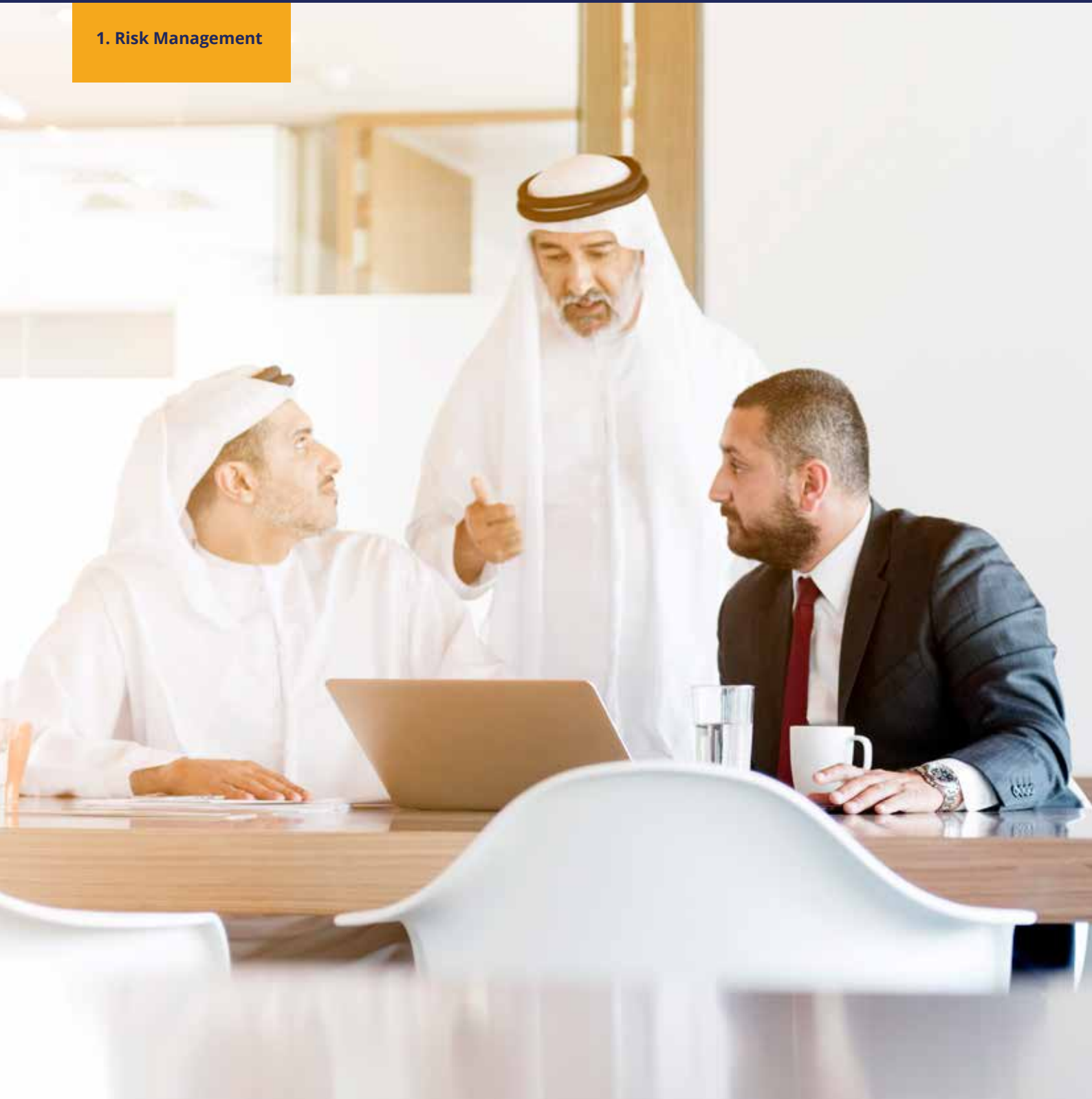
[Live Panel Discussion](#)

[The Study Findings](#)



Governance & Integrity

1. Risk Management



(102-16), (102-17) (102-11), (102-30) (102-19), (102-20), (102-32)

Emirates NBD sees corporate governance as critical and crucial to creating a sound working environment, achieving better performance and creating long-term value for all stakeholders. Governance frameworks enable the Group to reduce risk and manage change in-line with achieving our strategic objectives.



Our Priorities:

- > Risk Management



Policies:

- > Anti-Money Laundering and Counter Terrorism Financing Compliance Policy
- > Business Continuity Management Policy
- > Compliance Branches Policy
- > Compliance Charter
- > Conflict of Interest Policy
- > Compliance Risk Assessment
- > Crisis Management Policy
- > Group Compliance Monitoring Policy
- > Group Foreign Account Tax Compliance Act Policy
- > Group Sanctions Compliance Policy
- > Personal Account Dealing Policy
- > Whistleblowers Policy

United in Destiny



Safe Public and Fair
Judiciary



Risk Management

Our Group Risk Management team is responsible for overseeing regulatory, financial, reputational, economic, operational and other types of risks and putting in place preventative plans and measurements. The team works quickly to adapt to the ever-changing macroeconomic conditions in our markets of operation.

As with our ethics practices, the sustainability agenda is a key driver for this team as they bring a proactive approach to risk management. It extends into monitoring and controlling everything that might impact how any of our stakeholders – employees, customers, partners and communities – feel about us as a bank, and how we can protect their interests. Through solid monitoring processes and robust policies, we can, and do, mitigate their risk exposure in a dependable and sustainable way.

Any critical concerns must be addressed to the Group General Counsel, the Group Chief Risk Officer or the Chief

Compliance Officer. These topics will subsequently be raised with the responsible Board Committee. The Committee will in turn address the issue with appropriate employees and take necessary action. The Board is informed whenever there are any updates on Bank policies and regulations during their regular meetings. The implementation of any changes requires Board approval.

Please refer to our annual report to find details regarding our efforts under governance, ethics, compliance and risk management.

[Emirates NBD 2019 Annual Report](#)



Product & Service Responsibility

1. Customer Experience
2. Empowering our Customers
3. Privacy & Security
4. Technology & Innovation



We offer our customers a wide range of products and services that aim to make their lives simpler. In addition to evaluating the environmental, social and governance impact of our products and services, we are continuously developing new offerings in response to the needs of our customers. We have implemented initiatives that ensure the customer is fully engaged and represented at different phases in the development of new products and services.



Our Priorities:

- > Customer Experience
- > Empowering our Customers
- > Privacy & Security
- > Technology & Innovation



Policies & Research

- > Complaint Management Policy
- > Customer Protection Policy
- > [White Paper on People with Disabilities](#)



Awards & Recognition

Emirates NBD

Best Digital Bank in the Middle East - Euromoney Awards for Excellence

Best Retail Bank in the Middle East - The Asian Banker

Best Retail Bank in the UAE - The Asian Banker

Liv. won Best Digital Bank in the Middle East - The Asian Banker

Innovation in Customer Experience - BAI Global Innovation Awards

Best Application of Advanced Technology in a Product or Service for its Blockchain Center of Excellence for Payments - BAI Global Innovation Awards

U By Emaar Visa Credit Card was recognised as 'Credit Card Product of the Year - The Asian Banker

United in Responsibility



Cohesive Society and Preserved Identity

United in Knowledge



Complete Knowledge Economy

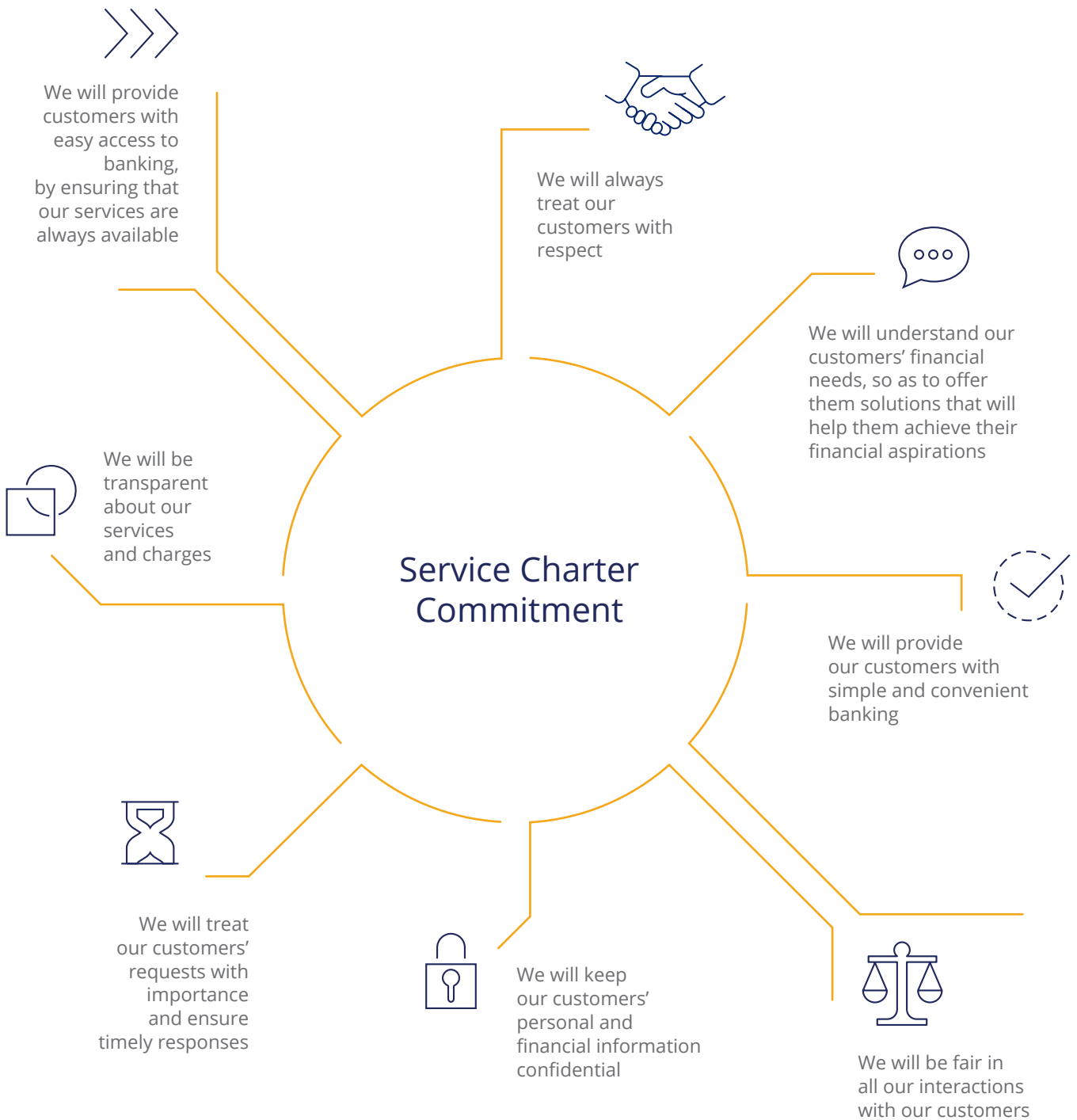


Customer Experience
















Customer Engagement

We believe that the success, prosperity and satisfaction of our customers is driven by two core organisational values: "customer focus" and "service excellence". These values are embedded across all our departments. They are monitored periodically as they hold significant weight in the balanced scorecard, used to evaluate our employees' annual performance.

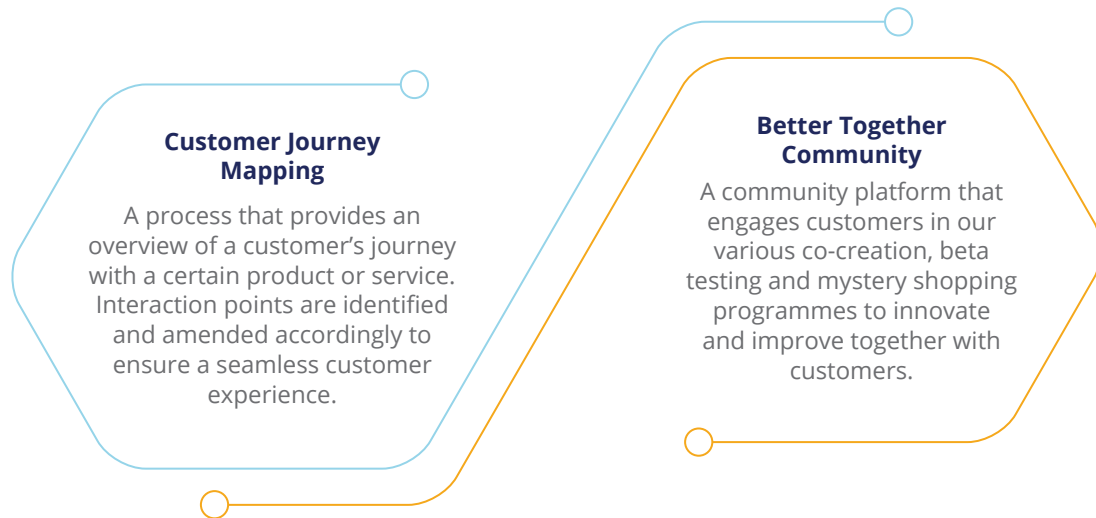
Our employees are all expected to serve customers in alignment with the Emirates NBD Customer Service Charter, which includes 8 customer-centric elements:



As mentioned in the Sustainability Management chapter, it is important for us to continuously engage with our stakeholders and listen to their feedback. For this reason, our Customer Experience Unit is always innovating new engagement methods and creating touchpoints to encourage customers to get in touch, give feedback, request information or raise complaints:

Customers can request information from	Customers can send requests through	Customers can raise complaints through
 Our Branches	 Our Branches	 Our Branches
 Call Centre	 Call Centre	 Call Centre
 Website	 Online & Mobile Banking Platforms	 Online & Mobile Banking Platforms
 Relationship Managers	 Relationship Managers	 Social Media Channels
 Social Media Channels		 Central Bank
		 Media

We are eager to understand what motivates and drives our customers by understanding what life events they are going through and how we can be helpful. As a result, we have created two initiatives that aim to engage customers in a holistic and meaningful manner:



Marketing and Labelling (103-1), (103-2), (103-3)

We always make sure that we have appropriate marketing campaigns to promote our products and services. We ensure that all our efforts are ethical, responsible and never misleading nor open to misinterpretation.

In case a customer finds any marketing material confusing, misleading or inappropriate, they are encouraged to raise their concern via any of our customer engagement channels. When any concerns are raised, our Complaints Management Unit immediately investigates the issue and takes necessary action. The team responsible for any inaccurate labelling or marketing efforts takes responsibility for addressing the issue and, if necessary, will reach out to the customer to explain what steps will be taken to prevent such incidents happening again.

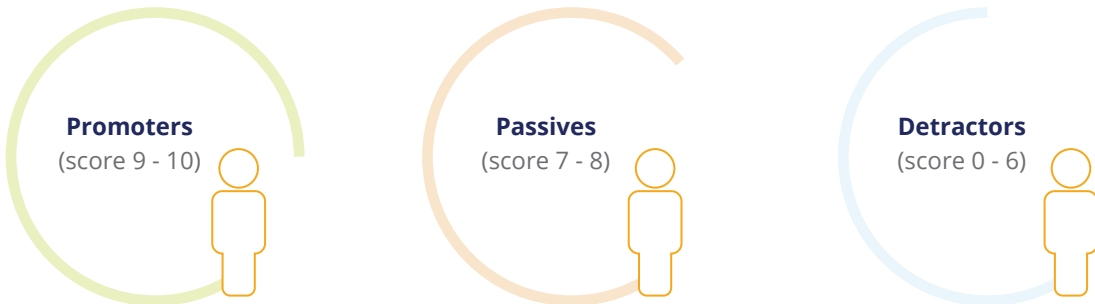
Customer Satisfaction

Voice of the Customer (VOC)

Our Voice of the Customer (VOC) programme is our primary source for evaluating our service performance. On a monthly basis, we engage with customers and take into consideration their experiences and perception of the Bank. We reach them through different platforms: social media, phone, SMS, ATM machines and face-to-face conversation. It helps us to set goals, address issues and continuously enhance the overall customer experience.

Net Promoters Score (NPS)

The Net Promoter Score (NPS) measures customer experience and predicts business growth. NPS groups customers into three categories as follows:



Emirates NBD

Status	Year	% Detractor	% Passive	% Promoter	NPS Score
	2018	16	29	55	39
	2019	13	29	58	45

Emirates Islamic

Status	Year	% Detractor	% Passive	% Promoter	NPS Score
	2018	26	39	35	9
	2019	18	32	51	33

Customer Service Academy

Our Customer Service Academy offers training programmes for frontline employees and back office support divisions to understand our TOP Service Model (Trust, Ownership and Personal Touch) In 2019, 400 additional staff members completed the programme.





Customer Service Month

Customer Service Week is an international celebration that runs in the first week of October each year. While Customer Service Week runs for 1 week internationally, we celebrate for the entire month of October internally. In 2019, 11,500 staff across Emirates NBD Group participated, which included employees from our front office, various back office departments, support functions, processing units and international offices.

Status



Happiness Day

The Happiness Day initiative aims to improve customer experience and build loyalty to the organisation. In 2019, we celebrated Happiness Day across all branches with a focus on "Service", "Sales" and "Digital Education". As part of this day, we set-up kiosks at two events where our customers with disabilities were selling homemade items. The goal was to help them enhance their sales and promotion skills.

Customer Experience MasterClass Programme

This programme at Emirates Islamic creates discussions and learning opportunities regarding process redesigning, journey mapping, customer strategy creation and aligning frontline employees with what customers want. As part of this programme, our Service Mascot "HADI" (Happiness & Delight), was launched, demonstrating role model behaviour with an emphasis on the value of ownership. A total of 550 frontline employees attended the sessions over a highly interactive and thought-provoking discussion. We are committed to creating many more HADI moments going forward.

Service Centres by Tanfeeth

Our Retail Service Centre was established in Meydan and in Sharjah in 2018. In 2019, Tanfeeth launched our Wholesale Banking (WB) Client Service Centre based out of Muraqqabat. The WB Client Service Centre will enhance the client experience, supporting both Emirates NBD and Emirates Islamic clients under the WB Operations umbrella.

Previously, several small service teams had been handling risk management and client interactions. Today, the team is consolidated and centralised, sitting under one roof and supporting both risk management and customers for trade, cash and account opening / maintenance enquiries. Part of providing remarkable customer experience is also safeguarding our customers in terms of fighting financial crime and fraud; therefore, the implementation of our 24/7 fraud team has made an outstanding difference in proactively managing risk.

Emirates NBD Social Media Highlights:



Empowering our Customers

Empowering our Customers with Disabilities

We are determined to continue excelling with our accessibility and inclusion efforts in order to become the bank of choice for all customers with different types of disabilities. Our commitment is demonstrated below:

Our 2019 Highlights:



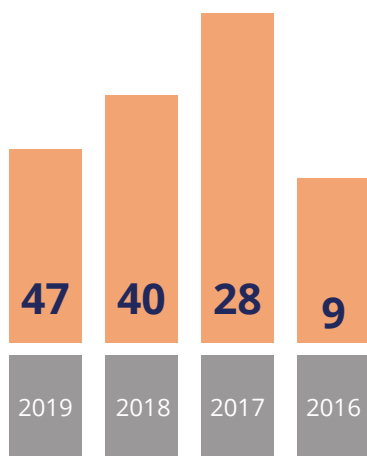
[Committee Meeting](#)

Financial Inclusion and Accessibility

Our Disability Friendly Branches (DFBs) aim to facilitate financial inclusion of people with disabilities. We are transforming bank branches to create a more accessible environment for people with disabilities, offering customers with disabilities an inclusive banking experience in alignment with the Disability Friendly Branches adapted from the Dubai Universal Design Code, allowing for the easy transformation and assessment of branches.

Since we embarked on this project in 2016, we have been transforming a number of branches every year to become disability-friendly. In 2017, we transformed the highest number of branches, in subsequent years we have been focusing on the remaining branches.

Accumulative Growth of our Disability Friendly Branches



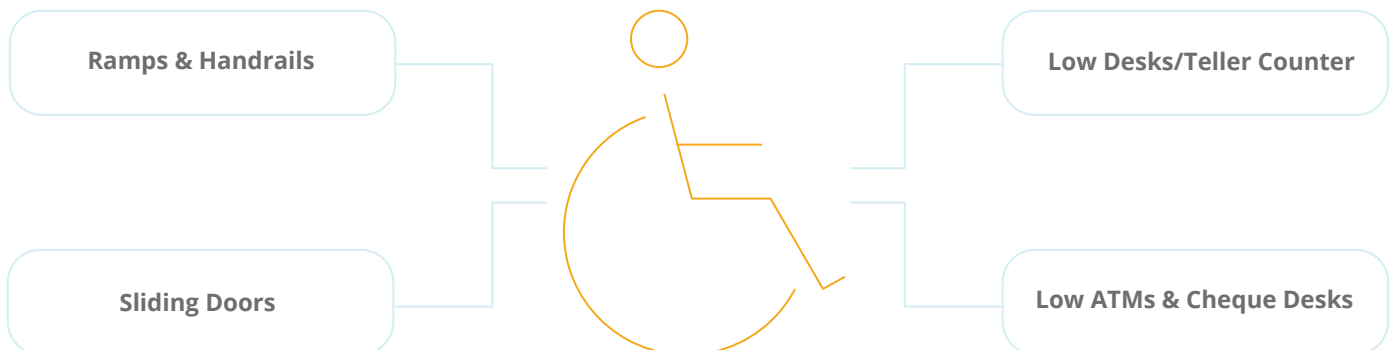
In 2019, 53% of Emirates NBD branches became more accessible:

[List of Disability Friendly Branches.](#)

Products and Services

Our Services

We offer the following assistive technologies and services to our customers with disabilities:





Our Products

In line with the “My Community” initiative to transform Dubai to a disability-friendly city by 2020, Emirates NBD offers to Sanad Cardholders (a smart card for people with disabilities) special banking privileges. Therefore, the Beyond package is available to all UAE citizens and expatriates holding a Disability ID card that is issued either by the Federal Government or the local government of any Emirate.

The benefits include:

- > No minimum balance required
- > No processing fees on loans
- > Free Credit Card

Offering Green & Social Banking Choices

We help our customers make sustainable decisions in their daily life by offering them green and social banking choices. We understand that our efforts to align with the Sustainable Development Goals (SDGs) can have more impact by including our stakeholders in the journey.

AED 1 Billion Digitisation Programme

In 2018, the Bank announced a planned investment of AED 1 billion over the next three years to carry out a digital transformation programme. This investment has resulted in launching several projects including the upgrade of the international core banking system, which has reached its third phase in 2019. In 2020, the focus will be on concluding the most complex, multi-entity initiatives like the core banking system upgrade while ensuring that all technology enhancements increasingly translate into seamless, innovative financial services for our customers.



Emirates NBD is one of the 11 banks who signed the United Nations Environment Programme's Dubai Declaration for Sustainable Finance under the auspices of the Ministry of Climate Change and Environment. To help transform our nation into a green, low-carbon economy in support of the sustainability agenda UAE vision 2021, we launched the Green Auto Loan, which offers reduced prices on select electric and hybrid cars. We have also launched Auto Finance for Electric vehicles.

We contribute to a cleaner environment by promoting electric vehicles through:

Participation and contribution to Government Accelerators Initiative

Supporting the Dubai Green Mobility Initiative under Dubai Supreme Council of Energy

Signatory of the Dubai Declaration for Sustainable Finance



E-Savings Account

Our E-Savings account is 100% paperless and digital. Customers can operate the account via online platforms. All transactions, including payment of bills and transfer of funds, can be made online.



Liv. Account

Liv. is a mobile-only account that was launched by Emirates NBD in 2018. The objective is to become the bank of choice for the UAE's millennial customers. This digital banking experience allows our customers to select a paperless account, minimising their carbon footprint. Since its launch, Liv. has grown to have over 300,000 customers in two years of operation.

Liv. Highlights



Customers
+300,000 customers reached in 2 years



Olivia
Our conversational artificial-intelligence chatbot

Instant Account Opening on Mobile

In November 2019, Emirates NBD launched instant account opening for new customers straight from their smartphone. Salaried UAE residents can open a current or savings account digitally by downloading the Emirates NBD Mobile Banking App.

New customers can scan in their passport and Emirates ID documents and provide personal details along with a selfie to open an account instantly. Customers will subsequently receive a welcome pack which will include their personalized debit card and cheque book as well as obtain full-fledged access to the Bank's online and mobile banking platforms, call centre and its extensive network of branches and ATMs.



Scholar Plus Loan

Emirates NBD has launched the Scholar Plus Loan, a programme for those seeking financial assistance for university education, either in the UAE or overseas. This programme is in line with our commitment to developing the UAE's human capital by making higher education more affordable. The Scholar Plus Loan enables the parents of prospective students to fund studies at their institution of choice. The loan is also available for customers who plan to join part-time courses while remaining employed, helping them to enhance their knowledge and advance their career.

Incentivising our Customers to Save

Emirates NBD understands how long-term saving is important for the wellbeing of our customers and the overall community. For this reason, we offer several options to encourage our customers to save and grow their wealth, including:



Fitness Account

The Emirates NBD Fitness Account is a mobile-based savings account that allows customers to earn higher interest on their balances linked to their level of physical activity.

Kunooz Savings Account

Emirates Islamic's Kunooz Savings Account was awarded 'Best Banking Product' by Global Banking & Finance Review. It incentivises customers to save through different benefits and promotions:



Cash Prizes
1 Weekly Prize
of AED 50,000



Grand Prize
1 Quarterly
Grand Prize of
AED 1,000,000



Monthly Prize
1 Monthly Prize
of Tesla Car

[Kunooz Campaign](#)

Save. Win. Drive.

Emirates NBD encourages its customers to save and increase their chance of winning a car. This promotion is available to individuals, UAE nationals and companies. A minimum balance in the current or saving account is required to qualify.

Then every increase in deposits increases the chance of winning.



Privacy & Security (103-1), (103-2), (103-3)

We hold ourselves to the highest global and national standards when it comes to safeguarding our customers' privacy and security. We understand the weight of responsibility that comes with securing sensitive financial information and we pledge to deliver to our customers sophisticated privacy and security systems.

Our security policies:

- Acceptable Usage Agreement
- Bring Your Own Device
- Data Classification
- Information Security & Governance
- Internet Access

The Information Security Strategy has been developed in line with our vision and mission, while implementing an innovative risk-based approach in:



Our Global Security Framework was created to structure our cybersecurity activities:

Developing a holistic understanding of which **systems, assets and data** require protection

Taking action related to detected security events through **effective planning and mitigation practices** in order to build and maintain **cyber resiliency**



Implementing appropriate safeguards through the organisation's **threat and risk management process** to ensure continuity of services

Implementing appropriate process and tools to **cut the time** required to identify the occurrence of security events and anomalies

Our Group Security Unit is constantly introducing global, local and organisational-level data security policies and initiatives in order to proactively manage potential risks:

Globally	Locally	Emirates NBD Level
National Institute of Standards & Technology (NIST) Cybersecurity Framework	UAE's Information Assurance Standard	Information Security Policies and Standards
Center for Internet Security (CIS)	Dubai Electronic Security Center (DESC) Cybersecurity Strategy	Group Information Security Office
ISO 27001		Group Operational Risk
The Payment Card Industry Data Security Standard (PCI-DSS)		Group Internal Audit
Open Web Application Security Project (OWASP)		

Secure Your Account Campaign

Emirates NBD, in collaboration with the Government of Dubai and Dubai Police, ran a public service campaign to educate and raise public awareness on cybersecurity matters.



Emirates NBD created the 'Secure Your Account' campaign to educate banking customers on how to secure their banking data. The public service campaign highlights that banks would never ask for personal details such as online or mobile banking credentials and passwords, PIN numbers or the three-digit CVV number on the back of the card. It also encourages customers to remain vigilant about fraudulent emails, links, websites or calls to protect themselves against potential fraud.



Views:
10.4M



Reactions and
comments:
86K



Shares:
109K

[Secure Your Account Campaign](#)

Technology & Innovation

Technology and innovation are a strategic priority at Emirates NBD Group, we are dedicated to providing the latest digital banking solutions and experiences.



E20. Will be the UAE's first digital business bank for entrepreneurs and SME businesses. It will become a custom-built digital business bank that will support entrepreneurs and enable start-ups. It will enable emerging and establish small business owners to access banking services, seamlessly helping them focus more of their time on growing their business.

Data Enterprise Platform

Emirates NBD became the the first bank globally to implement SAP Financial Services Data Platform. The platform can now deliver customer intelligence across all Emirates NBD Group market segments, entities and countries.

With the SAP Financial Services Data Platform now in place, the bank's EDP provides a standardised, consistent representation of complex data from all Emirates NBD systems and applications. This data can be consumed by data-driven applications and other business intelligence tools.

Voice Banking through Amazon Alexa

Customers are now able to get banking updates, track spending and listen to daily market briefings on their Amazon Alexa devices.



Emirates Islamic: Leading the Way in the Islamic Finance Market

Emirates Islamic was the first Islamic bank in the United Arab Emirates to launch a mobile banking app and consistently continues to lead the Islamic banking sector in terms of digital innovation including:

Our App

20,000 reviews on App. Store - 4.5 stars

Some features:

- > Cardless cash withdrawal
- > A cash-on-call facility
- > Activate, block and unblock cards
- > Remote queue ticket

Digital Wallets

Offers cardholders all three digital wallets, namely Apple Pay, Samsung Pay and Google Pay.

WhatsApp

Launched WhatsApp banking service.



Responsible Finance

1. Responsible Lending & Investment
2. Responsible Procurement



(103-1), (103-2), (103-3), (204-1)

Emirates NBD is listed on the Dubai Financial Market, which places us in a unique position to create long-term impact on the UAE's economy. Many of our stakeholders expect us to ensure that our own business activities, and those of the clients we support, follow our social and environmental policies and practices.



Our Priorities:

- > Responsible Lending & Investment
- > Responsible Procurement



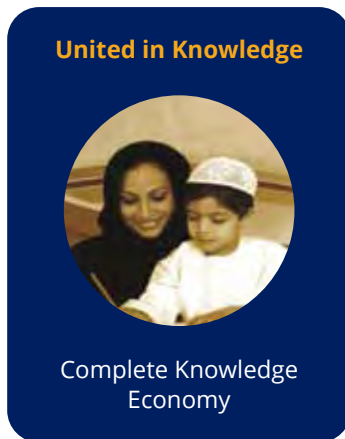
Policies:

- > Emirates NBD Group Procurement Policy
- > Supplier Code of Conduct



Awards & Recognition

Best Investment Bank in the UAE - Euromoney Awards



Responsible Lending & Investment

Emirates NBD is a major service provider to Retail, Micro SMEs, Commercial and Corporates. We have in place policies and practices that ensure we act in a responsible manner in the communities we operate in and with the people we work with.

We have implemented policies that support inclusion in the banking system by offering products and services with a clearly defined criteria for risk acceptance. This ensures that we do not encourage subprime lending and that we maintain support for the economic environment that enables creation of opportunities and employment.

Emirates NBD Corporate Banking aims to be a value creator in sustainable finance. The following three areas enable us to achieve our responsible lending and investment goals:

Initiative	Description	Value/Impact
Product Innovation: Digitisation to Reduce Paper Flow	Identifying ways to make our products from environmentally and socially responsible methods	<p>We are in the process of automating the loan origination process and have achieved significant reduction in manual flows – resulting in a 55% reduction in paper flow between 2018 and 2019</p> <p>Electronic banking transactions have increased to 82% in 2019, a 2% increase from 2018 (transactions on alternate channels)</p>
Lending Portfolio Diversity	Diversifying the sectors to which we lend with an increase in lending activities to the health and education sectors.	Increased lending to the healthcare sector by 26% over December 2018
Expanding to New Markets	To remain relevant and support the strategic needs of our primary market, we have actively increased our financing activities to new soft-commodities businesses. This includes entities providing food security to the nation, mass transit services, infrastructure projects, desalination, dairy products and green funds	In 2019, we were able to substantially grow the portfolio in these strategic areas

World Green Economy Summit

Emirates NBD Capital recently participated in the World Green Economy Summit 2019, which was held in October, at the Dubai International Convention and Exhibition Centre. This year's conference was hosted under the theme of 'Innovative Technologies for a Sustainable Economy'. Emirates NBD Capital were part of two engaging panel discussions:

Dubai as a Sustainable Financing Hub – The Story So Far

The panel brought together key stakeholders to explore how the city can become a regional hub for sustainable finance. We explored successes achieved so far and considered the opportunities and challenges ahead. We explored how the vision of Dubai being the city with the lowest carbon footprint in the world can become a reality by 2050.

Green Finance and Investments

The session explored how green finance presents attractive opportunities for the diversification of issuers, financiers and investors alike. Key questions were answered on how to broaden this investor base and increase access for businesses to tap into green finance. We looked at the extent to which financial institutions are adopting green banking, and what steps need to be taken to increase the uptake of green finance by businesses in the UAE and the wider region.

Responsible Procurement (102-9), (412-1), (414-1)

At Emirates NBD Group, we are committed to improving our ethical, social and environmental performance across our supply chain. Our responsibility doesn't stop at our premises, it is extended to our suppliers, who are key to the ongoing success of our business.



Empowering Local Suppliers

As a leading bank in the UAE, we always support local businesses, as they are critical drivers of the local economy. In 2019, we spent approximately 88% of our operational budget on suppliers with addresses registered in the UAE.

Emirates Islamic supports Emirati businesses by working closely with several authorities, including the Dubai Economic Department (DED) and the Abu Dhabi Department of Economic Development (ADDED). Emirates Islamic partnered with Emirates Development Bank (EDB) to support the financial needs of Emirati-owned SMEs.

Suppliers Selection & Risk Assessment

As well as complying with local labour laws and working closely with suppliers of manpower to ensure their full compliance, we select our suppliers according to an agreed evaluation criterion. This includes different requirements and sustainability standards.

Since 2017, our events management team has been monitoring the carbon emission of Emirates NBD's external events. To manage the calculation and monitoring, we decide to work with suppliers who would be able to share all the necessary data. This year, we put our attention on our catering providers, with more events being held in-house at our offices in Meydan and Head Office. We introduced the carbon calculator to catering companies we regularly work with. They have eagerly followed our requirements to efficiently use resources and avoid single-use plastic.

The results of our carbon calculation were added to this Report under the section "Our Environmental Responsibility".



Our People (103-1), (103-2), (103-3)

1. Employee Engagement
2. Diversity & Inclusion
3. Talent Management
4. Learning & Development
5. Rewards & Recognition
6. Health, Safety & Wellbeing



Our people are our most valuable asset. Attracting, developing and retaining the right talent is the foundation on which great businesses grow. For this reason, we have built a culture based on diversity, collaboration, innovation, challenges and growth - all while preserving work-life balance.



Our Priorities:

- > Employee Engagement
- > Diversity & Inclusion
- > Talent Management
- > Learning & Development
- > Rewards & Recognition
- > Health, Safety & Wellbeing



Policies:

- > Code of Conduct
- > Grievance Policy

United in Responsibility



Cohesive Society and Preserved Identity

United in Knowledge



Complete Knowledge Economy

United in Prosperity



First-Rate Education System
World-Class Healthcare
Sustainable Environment and Infrastructure

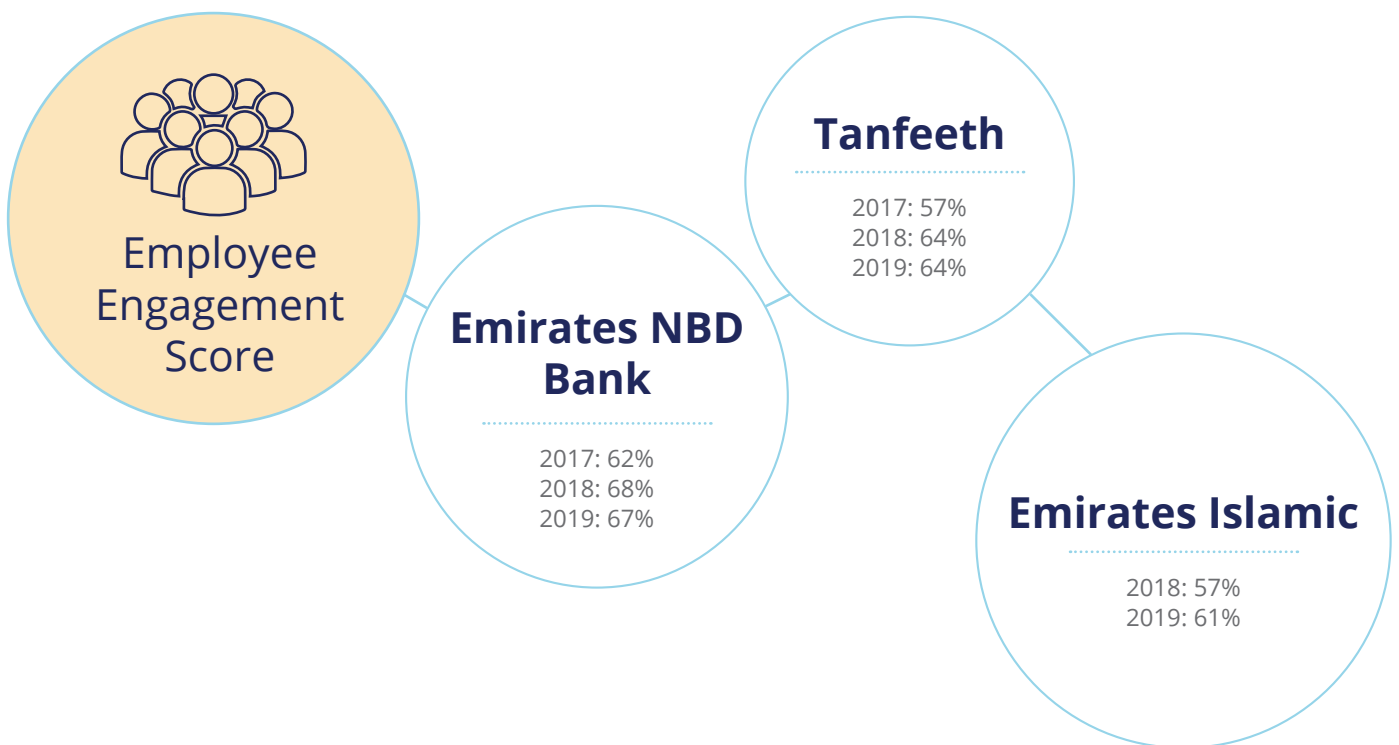


Employee Engagement (402-1)



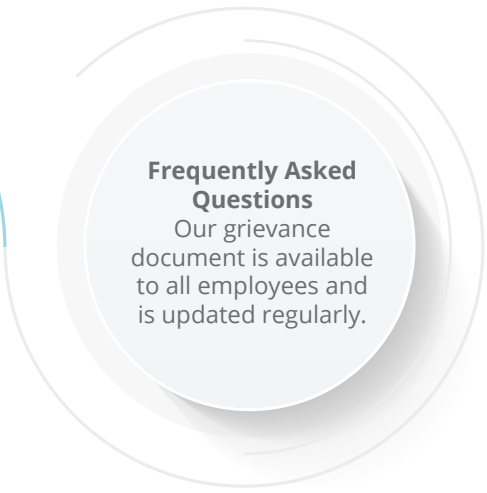
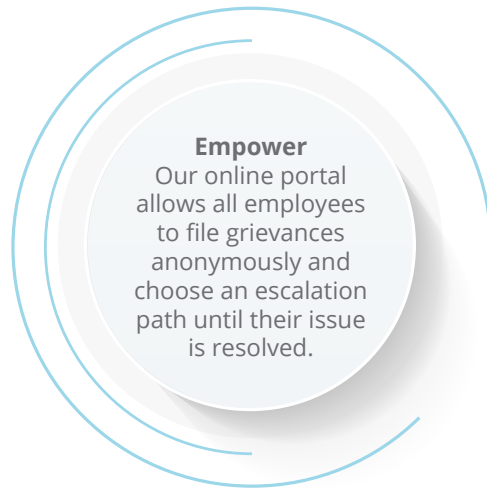
Annual Employee Engagement Survey “Souwti” (402-1)

One of our key employee engagement channels is Souwti, which means “My Voice” in Arabic. This annual survey was launched in 2012 with the aim of giving employees a platform to be heard and fairly represented. We are happy to report that our continuous efforts to create a thriving work environment are showing tangible results, as the score for 2019 increased to reach 67%.



Grievances

All Emirates NBD employees are encouraged to raise a flag and speak up if they witness any unlawful acts or acts of discrimination. The following two mechanisms are available to our employees:



Diversity & Inclusion

Supporting Women

LetsLink Women

LetsLink Women's Club

A council of 5 female members was formed in June 2019 by Emirates Islamic, Tanfeeth and Emirates NBD Bank. The objective is to provide women employees with a community dedicated to engagement, leadership development and special events focusing on the growth and success of women within the Group.



* LEAD Women is a strategic training unit which enables women to gain opportunities, grow their careers and achieve senior positions through transformational training and development.

The Kuwwati Programme

The "Kuwwati" Programme, Arabic for "My Power" is a female empowerment initiative fully dedicated to advancing female leadership capabilities within Emirates Islamic. The programme offers workshops in which participants have the opportunity to improve their self-awareness, conversation skills and self-confidence.



Female Employees in Numbers (401-1), (405-1)

	Status 2019 2018 2017				Status 2019 2018 2017				Status 2019 2018		
	Emirates NBD Bank				Tanfeeth				Emirates Islamic		
Number of Full-time Employees	N/A	5,503	5,721	5,186	N/A	3,235	3,423	3,021	N/A	1,539	1,645
Female Employees (%)		40%	39%	40%		44%	43%	45%		32%	30%
% of Females from Top Management*		2%	2%	5%		20%	20%	20%		21%	11%
% of Females Among All Newly Hired Employees		50%	39%	50%		66%	47%	58%		28%	31%

* Top Management includes Emirates NBD employees in Job Bands S and above. The Women's Council was created in 2019 to empower women and increase the percentage of women in top management positions.

Ras Al Khaimah Call Centre

This Tanfeeth Call Centre has been managed entirely by ambitious, full-time Emirati women since its launch in January 2016.

	Status	2019	2018	2017
Number of Emirati Women Employees		111	63	83

Supporting Emiratisation

We continue to align with the UAE Government's strategy to increase the Emiratisation rate within the banking sector. Through our various Emiratisation Programmes, we are able to nurture the learning and development of Emiratis and support their career aspirations within the financial sector.

As a consistent champion of Emiratisation in the banking sector, Emirates Islamic was named the recipient of the 'Human Resources Development' Award by Emirates Institute for Banking & Financial Studies (EIBFS).

In addition, we have established the Emirati Council, a platform for Emirati employees, to voice their views and recommendations to maintain an inclusive and pleasant work environment.

	Status 2019 2018 2017				Status 2019 2018 2017				Status 2019 2018		
	Emirates NBD Bank				Tanfeeth				Emirates Islamic		
Emirati Employees (%)		25%	21%	21%		8%	8%	6%		26%	27%
Expatriate Employees (%)		75%	79%	79%		92%	92%	94%		74%	73%
% of Emiratis in Top Management		31%	28%	29%		20%	20%	20%		50%	42%

* Top Management includes Emirates NBD employees in Job Bands S and above.

Full-Time Employees - Broken Down by Nationality ⁽⁴⁰⁵⁻¹⁾


We have employees from over 70 different countries; below we have highlighted the five countries with the highest percentage of employees:

	2019	2018	2017	2019	2018	2017	2019	2018
	Emirates NBD Bank			Tanfeeth			Emirates Islamic	
India	39%	41%	39%	31%	32%	31%	28%	24%
UAE	25%	21%	21%	8%	8%	6%	26%	27%
Pakistan	8%	9%	9%	18%	18%	19%	17%	14%
Philippines	6%	6%	6%	14%	14%	15%	2%	3%
Egypt	5%	5%	5%	11%	11%	11%	10%	9%
Other	17%	18%	20%	18%	17%	18%	17%	23%

Empowerment Programmes for our Existing Emirati Employees:

National Leadership Program (NLP):

This programme aims to develop future Emirati leaders who can grow into Executive Committee (ExCo) and N-1 level Unit Head roles. The NLP is conceived as a vehicle to fulfil the Board of Directors' aspiration to nationalise 66% of ExCo jobs and 50% of N-1 level jobs in the Bank over the next few years.

	Status	2019	2018	2017
Number of Participants		27	11	11

Emirates Islamic:

Coaching for UAE Future Leaders

Emirates Islamic's first executive coaching for UAE Nationals showcasing high potential. Ten future leaders underwent professional coaching to improve on their individual performance and personal development.

Al Nujoom

A comprehensive programme for top performing Emirati Tellers, developing them into Head Tellers.

Career Exhibition to Recruit Emirati Talent

Careers UAE 2019 (Emirates NBD)

Held from 19-21 March 2019 at the World Trade Center

Sharjah National Career Exhibition (Emirates NBD and Emirates Islamic)

Held from 06 – 08 February 2019 at Expo Centre Sharjah

Programmes for High School Graduates

Emirates NBD & Tanfeeth

Al-Misha'al Programme

16 Emirati employees as Tellers and 38 as Customer Service Executives.

Emirates Islamic

Future Relationship Managers

19 trainees

Al Mustaqbal

19 trainees

Programmes for University Students & Graduates

Emirates NBD

Programme for Accelerated Learning (PAL)

194 participants


Emirates Islamic

University Graduates

26 students

Internships & Summer Jobs

Each year, we offer internships to both Emirati and expatriate students. This provides students with an opportunity to explore their professional interests and consider the banking sector as a potential field of employment.


	Status	2019	2018	2017
Number of Interns		196	128	110

Investing in People with Disabilities ⁽⁴⁰⁵⁻¹⁾

We continue to lead on our commitment to invest in recruiting, retaining and growing our talent of people with disabilities. We employ 40 employees with disabilities across the Group.

Employees with Disabilities

Emirates NBD, Tanfeeth and Emirates Islamic*

Status	2019	2018	2017
	40	36	28

* The majority of employees with disabilities are working at Tanfeeth (32 out of 40).

In order to create a thriving work environment for our employees with disabilities, we hold regular meetings with the direct managers of people with disabilities to discuss challenges and opportunities and see where solutions need to be implemented.

Tanfeeth specifically has been extremely active in working closely with their employees with disabilities, their colleagues and managers through the following initiatives:



We are proud of our dedicated team which works every day to create an inclusive environment for all employees with disabilities at Tanfeeth.



Chanake Wikramanayake
- VP Head of Central Operations and Service at Tanfeeth

With the help of Manzil, a non-profit organisation for people with disabilities, we hired 2 employees with cognitive disabilities in 2016.

Manzil did a great job of familiarising the immediate team with the “do’s and don’ts” when dealing with our new colleagues and providing a job coach for the first month. It was necessary for me to understand how to create a comfortable work environment for our new colleagues, and make sure they are placed in a role that suits their talent, challenges them and helps them grow their career.

Today, we have 32 employees with disabilities working at Tanfeeth every day. I am proud to have 11 employees out of the 32 working in our team. Our team deserves full credit for embracing our colleagues with disabilities and finding ways to help them grow daily.



Yahye Abdi Siyad
- Employee with Disability at Tanfeeth

I had heard a lot about the Emirates NBD’s social investment initiatives, in particular the #TogetherLimitless platform, which focuses on people with disabilities. It is through this platform that I decided to reach out. I began my journey with the Corporate Responsibility team, working on various accessibility and inclusion initiatives as an advisor. I saw that my values aligned with the Bank’s and, after a year of collaboration, I was able to permanently join Emirates NBD Group. After a few rounds of interviews, an opportunity became available at Tanfeeth in the Learning and Development department and I was selected for the position. I have since enjoyed two prosperous years of growth in my role.

Like any employee, I have my challenges. Most of the challenges are related to systems/interfaces that are not accessible with my screen-reader. At Tanfeeth, I always feel comfortable reaching out to colleagues and managers to discuss issues. In one instance, I advocated for having announcements installed in the lifts – an initiative that was adopted, enhancing accessibility for all employees. I feel lucky to be part of a supportive team who recognises both my strengths and limitations. My colleagues are always willing to help me tackle problems, enabling me to focus more time on developing and delivering training.

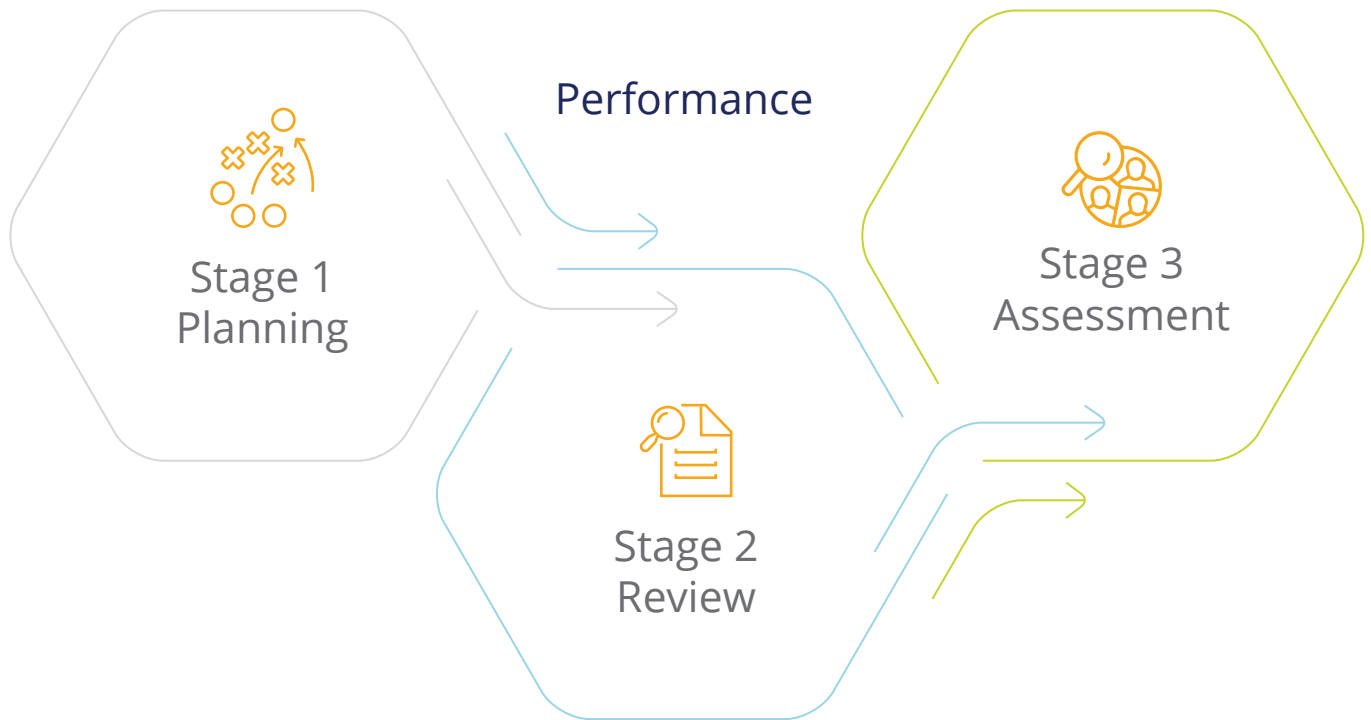
Talent Management

At Emirates NBD, we invest in attracting, developing and retaining the right talent. Having a team of skilled, dedicated and innovative employees is key to our continuous growth. Our Human Resources team implements best practices and introduces processes to continuously develop our talent.

One of our talent management programmes identifies individuals for leadership roles through a transparent process, which assesses nominated individuals based on their professional performance and innate capabilities. Investing in this area helps us to ensure a well-developed talent ecosystem to fill future management openings. To be nominated as a “Talent”, employees must display both an exceptional performance record and strong leadership potential. The current talent pool represents 26 employees, of whom 31% are women.

Performance Management and Pay ⁽⁴⁰⁴⁻³⁾

Performance Pay is designed to reward employees based on their individual performance and that of their unit. The pay typically includes a bonus tied to annual performance, incentives and recognition awards (cash, in-kind, certificates and trophies). All of our employees go through annual performance reviews.



Planning

January

- > Sharing business priorities and goals
- > Agreeing performance plan
- > Setting performance expectations

Assessment

December

- > Rating performance
- > Calibrating rating
- > Communicating the ratings

Review

July

- > Monitoring and tracking performance
- > Providing ongoing feedback, coaching and guidance
- > Resetting objectives, if required

Learning & Development (404-1), (404-2)

Learning and development programmes are created and constantly evaluated by the Group's Human Resources Unit to meet the development needs of employees in line with the requirements of their jobs. All our employees receive training programmes that help to amplify their skills and address areas in need of improvement.

A Hybrid Model Blending Classroom and Digital Learning

The year 2019 witnessed a shift towards investing in digital content, which has increased to represent 45% of our learning material versus 29% in 2018.

This strategic focus has resulted in an increased number of learners, courses and reach in 2019.

Reach

2019: ~100%
2018: 73%

Unique Learners

2019: 10,300
2018: 8,820

MYQUEST Mobile App by Emirates Islamic

A gamified learning platform which enables employees to embark on a learning journey broken into four progression levels and eleven learning 'missions'.

Our Learning Platforms:

Virtual Reality Academy by Emirates NBD Bank

A Virtual Reality (VR) Academy that enables the Bank to provide a more intuitive and engaging learning experience for all employees.

The Leadership & Management Development (L&MD) Model

The L&MD training courses offers world-class competency-based learning programs that are targeted at building Emirates NBD Group specific competencies of associates, officers and managers. It includes three methods to build knowledge:

In-person workshops:

A fully immersive learning experience where participants interact with the instructor and engage in team-collaboration activities

Case studies:

Participants acquire negotiation skills, learn to consider different aspects of business cases and take a deep dive into strategic thinking

Role playing:

Participants consider different points of views by participating in simulations of real-life situations

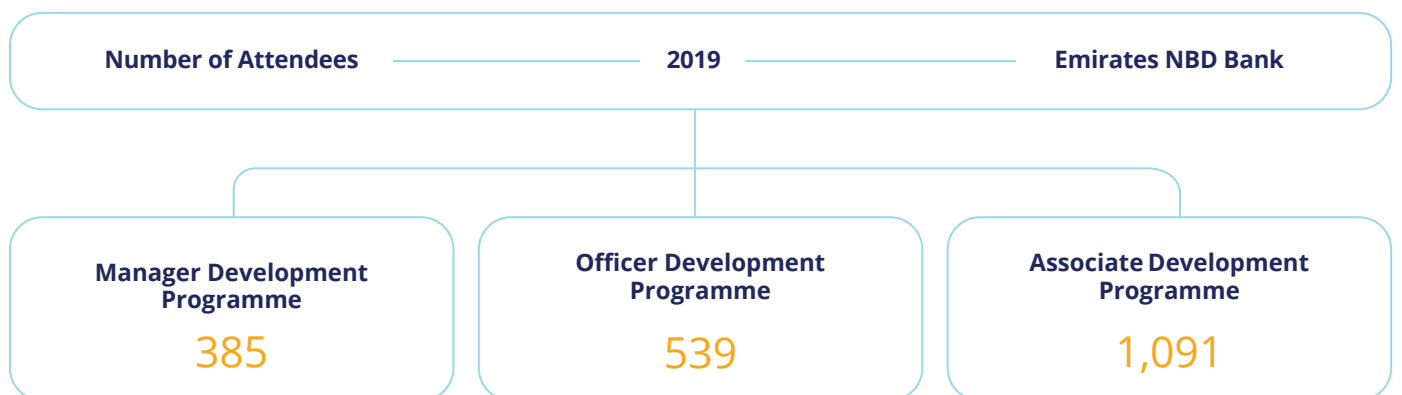
Our L&MD model ensures the integration of Community Development as a key learning outcome in each of the programmes offered. An introduction to sustainability and community development is a vital component to each course.



Programme Partners



Number of Graduates in Every L&MD Programme



Innovation Month

In alignment with the UAE's 'Innovation Month' initiative, which we celebrated for the sixth year in 2019, our employees put forward their most innovative ideas on how to improve products, processes and services. With an objective to create products, services and digital experiences with measurable impact for stakeholders, FutureLab at Emirates NBD recognises the growing importance of collaboration in a rapidly changing world by taking a multipronged approach, which includes:

Community Co-Creation

As an Official Premier Partner of Expo 2020, we are collaborating with multiple partners under the theme of "Connecting Minds, Creating the Future", by leveraging the latest technological advances and smart technologies to offer a superior banking experience.

Experimentation

While we work with many institutions to build end-to-end value chains for customers, we are venturing into alternate digital business models beyond banking.

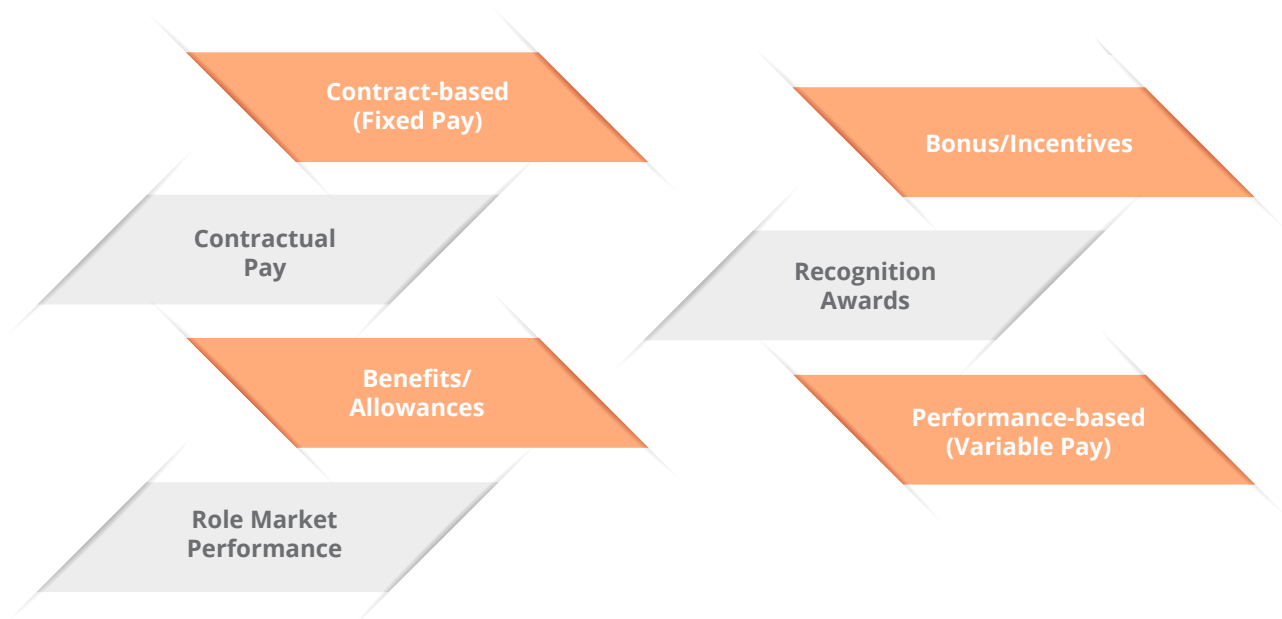
Culture & Talent-Building

We are building cohesive practices that reimagine the underlying policies, procedures and processes to fast track the go-to-market approach. In this journey, practices such as Artificial Intelligence, Advanced Analytics and Robotics play a major role.

Rewards & Recognition (401-2), (404-3)

Our Reward Framework

Total Reward (fixed and variable pay) is influenced by role accountabilities, market benchmarks and performance delivery.



Benefits to Full-Time Employees (401-2), (401-3)



Parental Leave

Work-life balance is an important factor for the wellbeing of our employees. We want our employees to have a rich and fulfilling family life without feeling that they constantly have to choose between their work and families.

Ensuring Women Return to Work

We want our women employees to be able to come back to work comfortably. Therefore, we create a welcoming environment that helps women integrate their role as mothers with their professional career.



Before Giving Birth

A culture of openness that invites female employees to discuss their leave, work handover and smooth work resumption after they return

Designated parking spaces in convenient locations



After Giving Birth

60 days of fully-paid leave

Part-time working hours and flexible timing discussed and agreed on an individual basis

New Mother Room: a private women-only room offering comfort and privacy for nursing requirements

Parental Leave - Broken Down by Gender

	2019 2018 2017						2019 2018 2017						2019 2018			
	Emirates NBD Bank						Tanfeeth						Emirates Islamic			
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Employees who took parental leave	125	145	94	102	78	80	75	107	65	101	29	46	19	45	30	72
Employees who came back to work after parental leave	125	145	94	102	77	80	75	107	65	101	26	45	19	45	30	72
Employees who came back to work after parental leave and were still employed 12 months later	113	139	91	99	75	79	70	101	62	99	26	45	17	42	29	69
Retention Rate	90%	96%	97%	97%	96%	99%	93%	94%	95%	98%	90%	98%	89%	93%	96%	96%

Health, Safety & Wellness (403-2)

The quality of life of our employees is fundamental to the sustainability of our organisation. By creating a working environment that is considerate of the health, safety and wellbeing of our employees, we can create a more positive and fruitful workforce.



403 employees throughout the Bank are certified in First Aid



Two Emergency Wardens are assigned to every main location among our branches

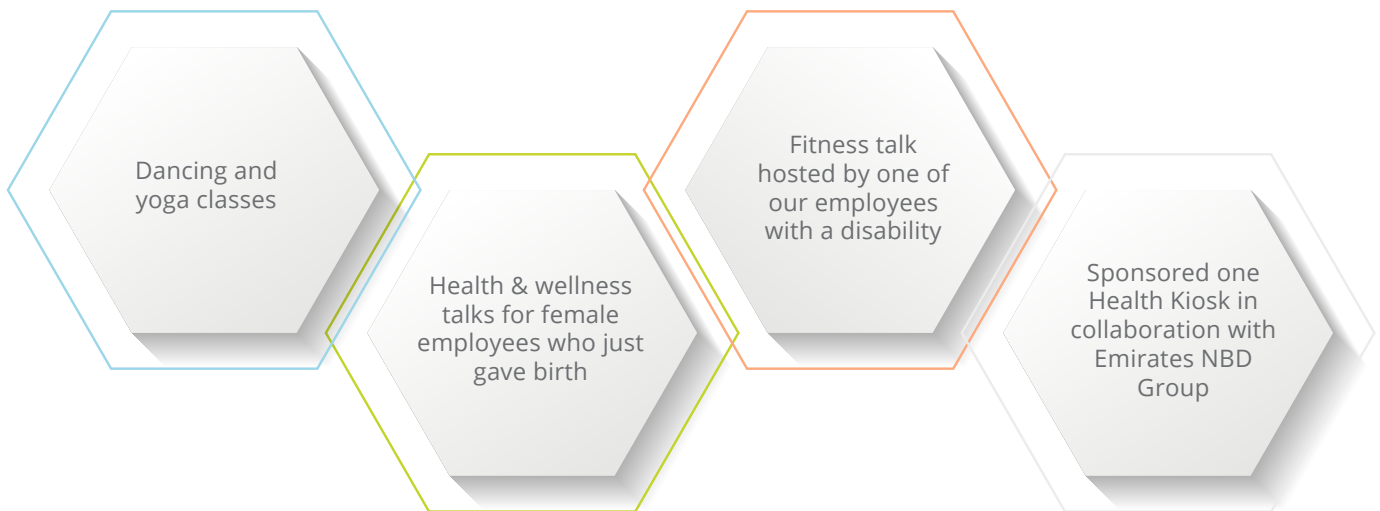


For specific employees, the following training is offered:

- > First Aid Training
- > Mandatory Dubai Civil Defense Emergency Training
- > Security Guard Training

Tanfeeth Wellness Challenge

Our six-week Wellness Challenge covered mental health, physical health, sleep, hydration, healthy eating and the importance of walking. We organised a number of different events, workshops and talks throughout these six weeks, including:



Health & Wellness at Emirates Islamic:



Supporting Our Employees During Challenging Times

Part of our efforts to improve the wellbeing of our employees is to offer support during challenging times and help them overcome financial hardships. Emirates NBD is part of two different Funds:

Al Jood Fund

A HR programme that provides monetary assistance to employees who are facing challenging financial circumstances.

Employees Welfare Fund

A platform that provides financial education rather than assisting with funds. Even though, in some cases, we will support our employees through the allocation of appropriate funds.



Our Social Investment

1. Emirates NBD's Social Investment Strategy
2. Focus Area: Advocacy for people with disabilities
3. Focus Area: Financial Literacy
4. Support Area: Health & Wellness
5. Support Area: Women's Empowerment
6. Support Area: Community Development



At Emirates NBD Group, we believe that our prosperity is interconnected with that of the local community. We live by the concept of Creating Shared Value and our commitment is apparent through the work we do to create positive, long-term impact. We have identified focus areas that we develop programmes and initiatives for. We also measure our impact and report on our findings.



Our Priorities:

- > Emirates NBD Social Investment Framework
- > Social Investment Commitment Model
- > Focus Area: Advocacy for People with Disabilities - #TogetherLimitless
- > Focus Area: Financial Literacy - #moneywise
- > Support Area: Health & Wellness
- > Support Area: Women's Empowerment
- > Support Area: Community Development



Policies:

- > Exchanger Charter
- > Social Investment Framework

United in Responsibility



Cohesive Society and Preserved Identity

United in Prosperity



First-Rate Education System
World-Class Healthcare
Sustainable Environment and Infrastructure



Aligning our Social Investment with the Yearly Theme of the UAE

Every year, we align our Social Investment efforts with the annual theme of the UAE. Through this approach, we are able to amplify the impact the country plans to create by designing programmes, campaigns and initiatives around the same theme.

The year 2019 was announced as the 'Year of Tolerance'. The mission of the year was to highlight the impact of tolerance, and to expand the scope and opportunities for communication and dialogue. Its vision is to devote efforts towards building a tolerant society that believes in the importance of human communication.

Our alignment with the Year of Tolerance took place through our focus on the inclusion of people with disabilities, empowering our women employees and continuing to create a diverse environment of over 70 nationalities, celebrating our individual differences and diversity.



2015
Year of Innovation



2016
Year of Reading



2017
Year of Giving



2018
Year of Zayed

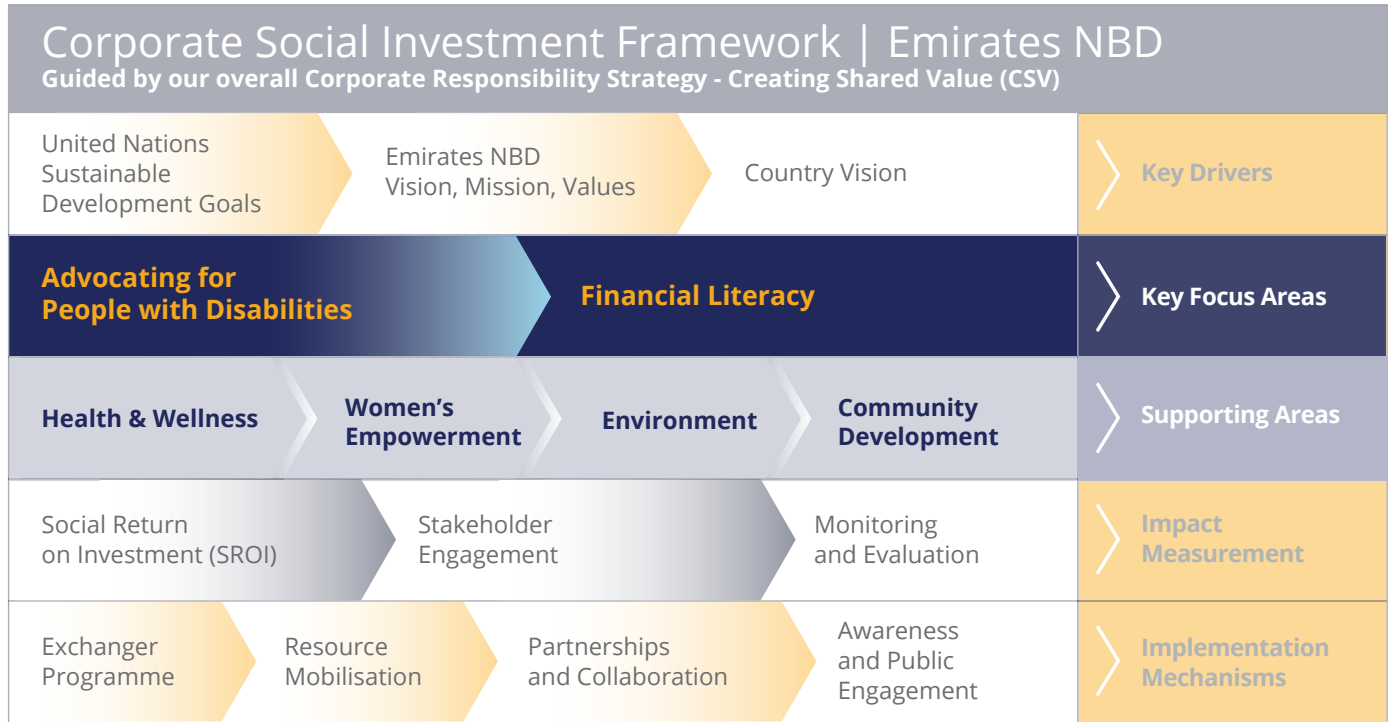


2019
Year of Tolerance

Emirates NBD Social Investment Framework (103-1), (103-2), (103-3), (413-1)

Our Social Investment Framework operates on two levels: corporate and country. The corporate level involves Emirates NBD operations globally, while the country level is designed to include country visions and geographic, demographic and social needs.

The Emirates NBD Social Investment Framework ensures that key areas of focus stay the same throughout our global operations, with flexibility to localise programmes and initiatives based on the national context of each country.



Two Main Focus Areas

These are the programmes on which we primarily focus:

- > Advocacy for People with Disabilities
#TogetherLimitless
- > Financial Literacy
#moneywise



Four Support Areas

These are secondary programmes to which we contribute:

- > Health & Wellness
- > Women's Empowerment
- > Community Development
- > Environment



Four Implementation Mechanisms

Through these mechanisms, we implement all activities that fall under our main focus and support areas:

- > Exchanger, the Bank's award-winning Corporate Volunteering Programme
- > Resource Mobilisation
- > Partnerships & Collaborations
- > Awareness & Public Engagement

Social Investment Commitment Model

In every focus area within our Social Investment Framework, we activate the following four elements to create multi-dimensional impact:



Financial Commitment to our Social Investment Programmes

In addition to the various types of in-kind support we provide, we are committed to supporting each focus area with financial investment. The table below showcases our financial commitments over the past three years to each area of focus.

Amount in AED			
Social Investment Area	Emirates NBD Bank, Tanfeeth and Emirate Islamic	Emirates NBD Bank, Tanfeeth and Emirate Islamic	Emirates NBD Bank, and Tanfeeth
	2019	2018	2017
Advocacy for People with Disabilities: #TogetherLimitless	2,790,000	8,950,000	3,855,000
Financial Literacy: #moneywise platform	192,000	1,110,000	500,000
Health & Wellness	19,680,000	40,580,000	1,070,000
Women's Empowerment & Environment	523,000	840,000	850,000
Community Development	16,870,000	19,060,000	18,140,000
Islamic Contributions	2,005,000	12,080,000	We started monitoring contributions dedicated to humanitarian causes specifically in 2018
Education	27,746,000	1,290,000	
Humanitarian	14,620,000	4,570,000	
Resource Mobilisation	Amounts falling under this category have been reallocated to the rest of the categories in this area	Amounts falling under this category have been reallocated to the rest of the categories in this area	4,520,000
Year of Tolerance	3,835,000	N/A	N/A
Total	88,261,000	88,480,000	28,935,000
International	1,074,065	725,000	40,000
Total	89,335,065	89,205,000	28,975,000

Emirates NBD has committed over AED 88 million in financial contributions to the local community in 2019.

Amount in AED			
	Social Contribution *	Community Contribution	Total
Advocacy for People with Disabilities: #TogetherLimitless	280,000	2,510,000	2,790,000
Financial Literacy: #moneywise platform	-	192,000	192,000
Health & Wellness	19,680,000	-	19,680,000
Women's Empowerment & Environment	327,000	196,000	523,000
Community Development	11,630,000	5,240,000	16,870,000
Islamic Contributions	1,733,000	272,000	2,005,000
Education	26,906,000	840,000	27,746,000
Humanitarian	14,620,000	-	14,620,000
Year of Tolerance	150,000	3,685,000	3,835,000
Total	75,326,000	12,935,000	88,261,000
International	1,074,065	-	1,074,065
Total	76,400,065	12,935,000	89,335,065

*As per the definition of the UAE Central bank



Exchanger is our award-winning volunteering programme which enables community members, customers and employees to give back to their society. Since its launch in 2015, Exchanger has been recognised as a leading corporate volunteering programme by national and international platforms and is one of the most successful projects that embody the values that guide our social investment practices.

Exchanger Programme Indicators	Status	2019	2018	2017
Volunteer Deployments		5,853	5,791	3,252
Number of Hours Volunteered		34,065	35,650	26,678
Number of Volunteering Opportunities		514	420	320







[Give In To Giving Video](#)

As part of our commitment to volunteering and encouraging our stakeholders to give back to their local communities, we created a video titled "Give In to Giving." The video went viral with 200 million views and over 3 million shares. We hope that through this video, we are encouraging people to think of their community and their time as a valuable source to create positive impact.

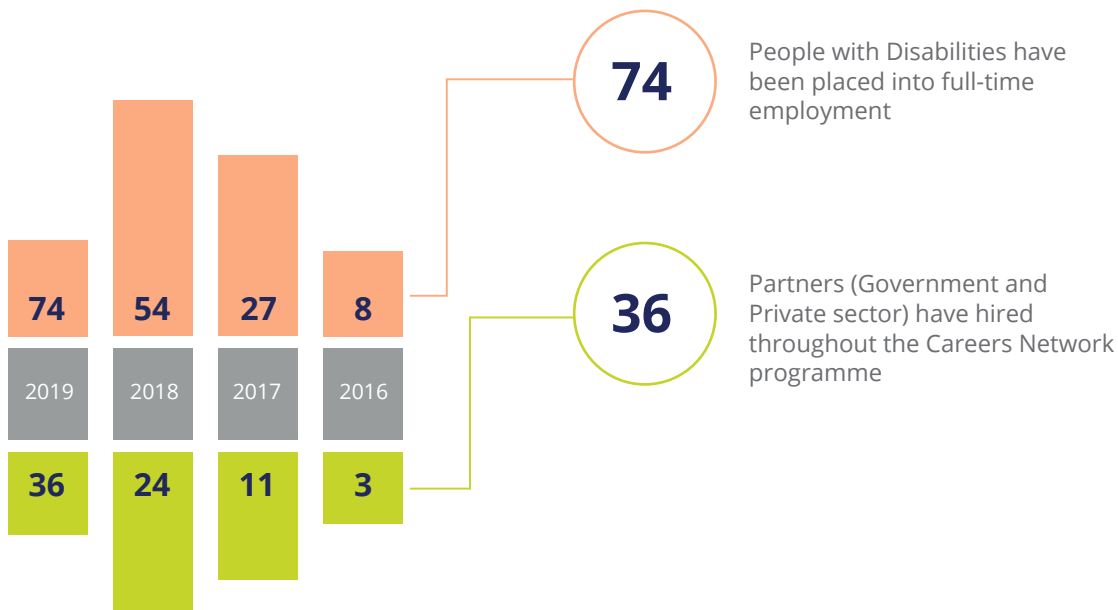
Focus Area: Advocacy for People with Disabilities - #TogetherLimitless

At Emirates NBD, we advocate the inclusion of people with disabilities in our community through our social commitment platform, #TogetherLimitless. This initiative is driven by the United Nations Sustainable Development Goals (Goal 10: Reduce Inequality), UAE Vision 2021 (Social Cohesion Index) and Dubai's "My Community...a City for Everyone" initiative which was launched with the aim of transforming Dubai into an inclusive, disability friendly city by 2020.

 <p>Community</p>	 <p>Human Assets</p>	 <p>Products</p>	 <p>Services</p>
<ul style="list-style-type: none"> > Employment Skills Workshop > Career Fair > Panel Discussions 	<ul style="list-style-type: none"> > Exchanger: 14% of all Exchanger volunteering hours were dedicated to causes supporting people with disabilities > Workplace Inclusion: A total of 40 employees with disabilities in our workforce 	<ul style="list-style-type: none"> > Beyond Package 	<ul style="list-style-type: none"> > Disability Friendly Branches > Employees trained on disability etiquette and American Sign Language > KinTrans > Hearing Loop > Braille Language > Traveller HD

Careers Network

People with disabilities and their inclusion in the workplace is no longer absent from the national and business agendas. In partnership with Manzil and the Community Development Authority, Emirates NBD launched the Careers Network programme to help hire and onboard people with disabilities for employers interested in bringing diversity into their workforce.



Different Types of Disabilities



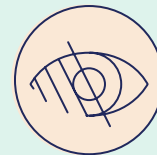
Cognitive
40%



Hearing
20%

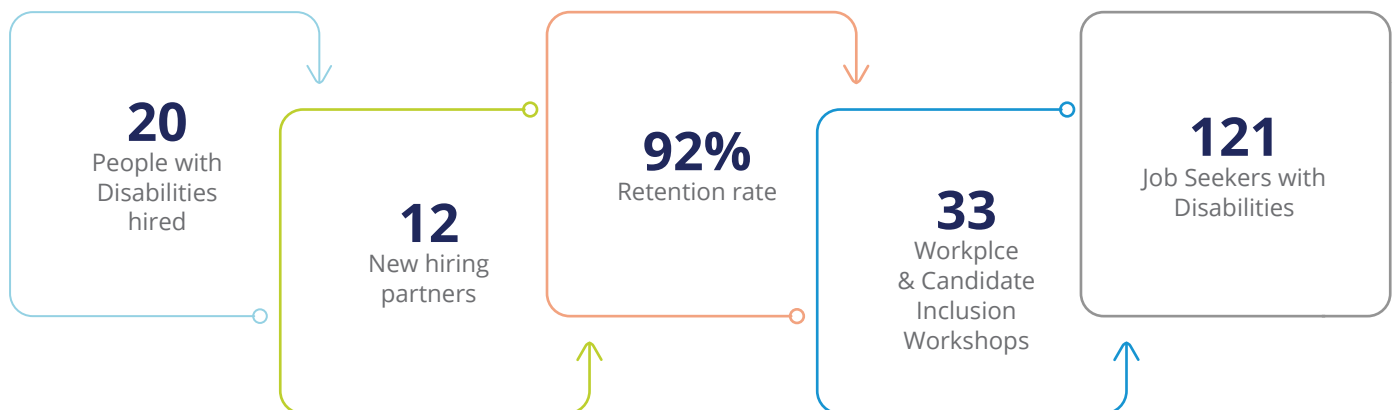


Physical
30%



Visual
10%

Our 2019 Highlights:



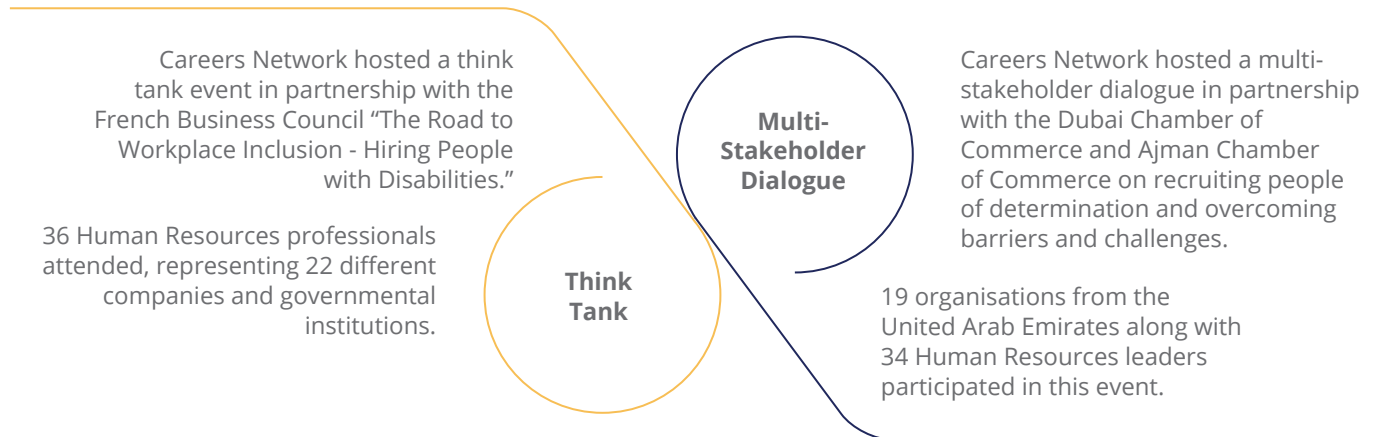
Employment Skills Workshop

Our Careers Network team invited schools and centres to participate in a workshop focused on employment skills. It included tips on CV writing and handling job interviews to help students prepare for employment.

Career Fair





In April 2019, Careers Network hosted an exclusive Career Fair for people with disabilities in partnership with the Government of Sharjah – Directorate of Human Resources. Around 152 job seekers with disabilities and 17 companies attended the event. In September 2019, the programme was organised with Emirates Institute for Banking & Financial Studies, during which we hosted 44 candidates and 334 interviews.

Panel Discussion



Focus Area: Financial Literacy - #moneywise ^(FS14)

The second focus area in our Social Investment Framework is Financial Literacy. This area is an important element in the theme of inclusion. With our platform #moneywise, we empower our customers, employees and local community members with knowledge on how to improve their financial literacy.

 <p>Community</p>	 <p>Human Assets</p>	 <p>Products</p>	 <p>Services</p>
<ul style="list-style-type: none"> > #moneywise Financial Coaching > #moneywise International Women’s day > #moneywise Workshops > Secure Your Account Campaign 	<ul style="list-style-type: none"> > 12 employees volunteered to provide coaching sessions 		

#moneywise Financial Coaching

The #moneywise Financial Coaching programme is a peer coaching programme available to Emirates NBD employees. Through this programme, 12 coaches volunteer and earn Exchanger hours to help their colleagues take control of their personal finances. This year, 44 one-on-one coaching sessions were organised.

In order to further support our coaches, we held a workshop in March that covered different coaching and advising models that can be employed during financial coaching sessions.

Surveys: We conducted an annual #moneywise Financial Habits Surveys for Employees. We received 643 feedback that helped us to design and deliver financial literacy programmes that are relevant to our employees.

#moneywise International Women's Day

In collaboration with Women in Digital, an organisation offering a wide range of services to help women develop in both digital and their career, Emirates NBD hosted an International Women's Day event. We had two guest speakers; one that discussed personal finances for women and shared tips on how to maintain financial independence. The second guest shared insights on career growth.

#moneywise Workshops

Emirates NBD developed and delivered workshops to different teams across the Group and local community members. Some workshops were designed for high school and college students, covering topics such as financial goal setting, budgeting, tracking expenses and keeping your account safe.

Date	Workshop	#Attendees
March 10th, 2019	#moneywise International Women's Day	32
March 17th, 2019	#moneywise Financial Coach Workshop	8
June 10th, 2019	Liv. Ambassador Personal Finance	19
July 8th, 2019	Financial Goals: Liv. Ministry of HR & Emiratisation	5
July 15th, 2019	Financial Goals: Liv. Ministry of HR & Emiratisation	8
July 17th, 2019	Liv. Startup Toolbox with Sheraa	70
July 22nd, 2019	Financial Goals: Liv. Ministry of HR & Emiratisation	10
July 29th, 2019	Financial Goals: Liv. Ministry of HR & Emiratisation	4
December 9th, 2019	Financial Goals: HR Step Up	8

Support Area: Health & Wellbeing

Community	Human Assets	Products	Services
<ul style="list-style-type: none"> > Running & Cycling events > Dubai Holdings SkyRun & Burj Al Arab Swim > Promoting wellbeing > How to Save a Life > Unity Run 	<ul style="list-style-type: none"> > Exchangers: 3,406 Exchanger hours spent on Health & Wellness programmes 	<ul style="list-style-type: none"> > Emirates NBD Fitness Account 	

One of the pillars of the UAE Vision 2021 aims to achieve a world-class healthcare system. The National Agenda emphasises the importance of preventive medicine and seeks to reduce cancer and lifestyle related diseases such as diabetes and cardiovascular diseases to ensure a longer, healthy life for citizens. In order to align with this vision, every year we are promoting different health and wellness initiatives, below are a few examples:



Running & Cycling events



Dubai Holdings SkyRun & Burj Al Arab Swim



Promoting wellbeing through life changing experiences in partnership with Gulf for Good, a non-profit organisation that raises funds for children's charity projects



How to Save a Life





144 of our Exchangers attended a health awareness training, which highlighted the early warning signs of depression and tips on cardiac health. In addition, 68 Exchangers received first aid training from Hayat Institute, empowering them with skills to save a life.



Unity Run

To mark the Year of Tolerance in the UAE, the Unity Run was an event which aimed to promote diversity and social inclusion of people with disabilities in the UAE. In 2019, over 10,000 participants from all backgrounds, including 30 Tanfeeth employees, completed a three-kilometre walk followed by a ten-kilometre run. The employees wore the iconic Unity Run shirts, which were designed in the colours of the national flag to celebrate the UAE.

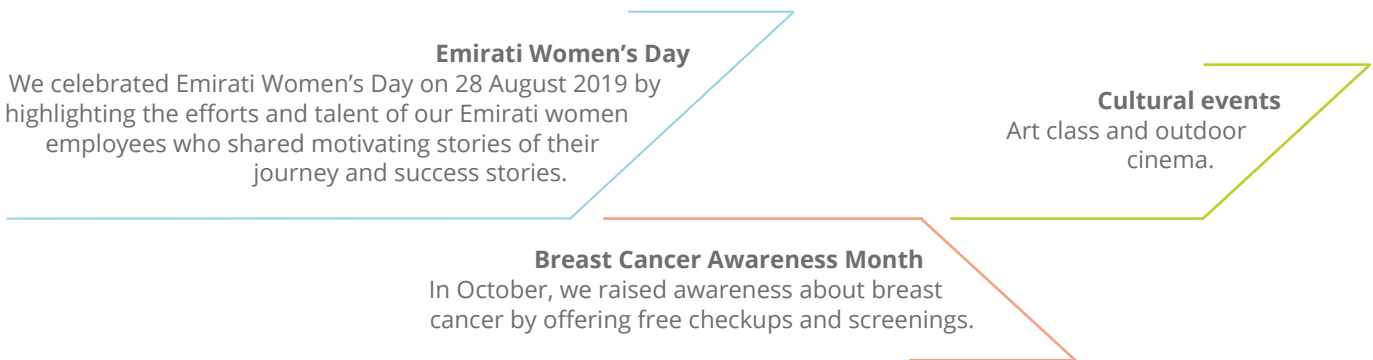
Support Area: Women's Empowerment

 Community	 Human Assets	 Products	 Services
<ul style="list-style-type: none"> > Emirati Women's Day > Breast Cancer Awareness Month > Workshops: <ul style="list-style-type: none"> - Negotiation Skills for Women in Business: Addressing Barriers to Improving Performance - Unleashing the Power, Potential and Positivity of Women 	<ul style="list-style-type: none"> > 5 employees are part of the LetsLink Women Council 		



LetsLink Women's Council

LetsLink Women is a platform providing different events aimed at empowering and bringing together women in the workplace. These events target women working at Emirates NBD Group and the wider community. To learn more about it, please refer to the "Our People" chapter.

Celebrations and Awareness

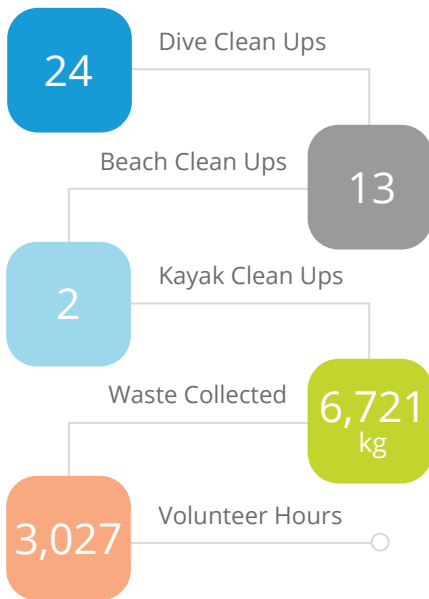


Support Area: Environment

 Community	 Human Assets	 Products	 Services
<ul style="list-style-type: none"> > Keep the Creek Clean (KTCC) > UAE Desert Clean up > Anti-Single-Use Plastic Campaign 	<ul style="list-style-type: none"> > 3,789 Exchanger hours spent on causes related to the environment 	<ul style="list-style-type: none"> > Recycled Private Banking Welcome Pack 	

Keep the Creek Clean (KTCC)

Keep the Creek Clean is a Private Banking and Corporate Responsibility programme aimed at cleaning and protecting the UAE's waterways, specifically the Dubai Creek, through dive, kayak and beach cleanups. Fifteen Emirates NBD Group employees completed PADI Open Water training, giving them the ability to dive to a depth of 18m and helping to protect the UAE's underwater ecosystems by removing waste. This year, 526 Exchangers removed 6721 kg of waste from the UAE's waterways through dive cleanups.



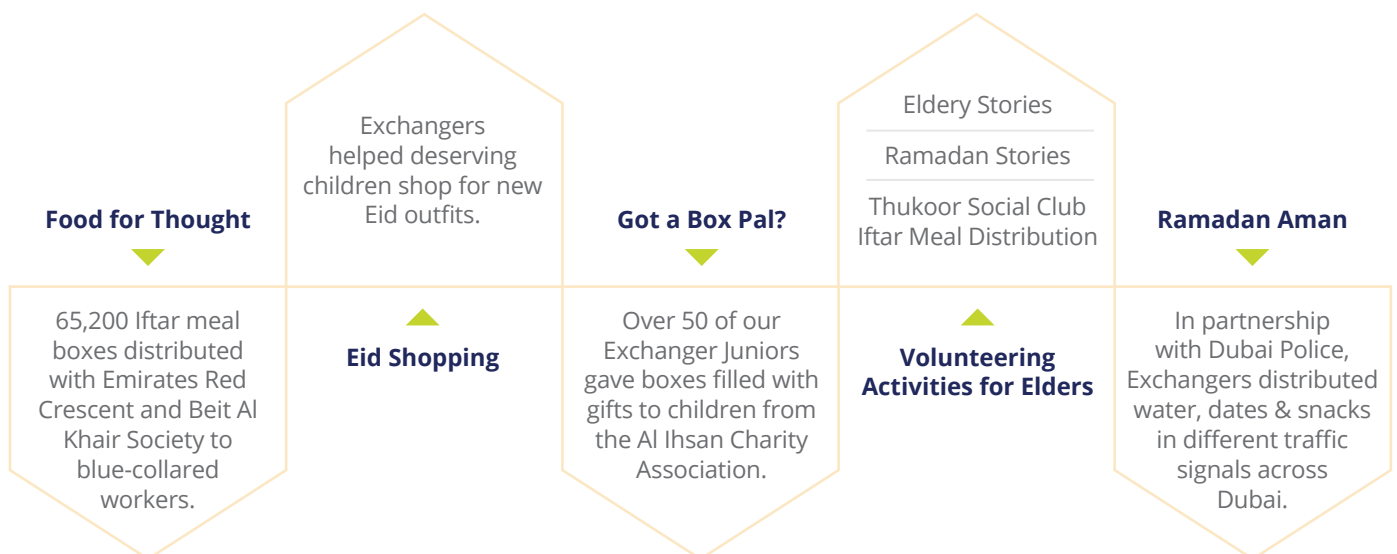
UAE Desert Clean up

156 Exchanger volunteers participated in three clean up events in the UAE desert this year and collected 2,760 kg of waste.



Support Area: Community Development

Every year, during the Holy Month of Ramadan, we give back to the community through different initiatives. In 2019, 2,362 Exchangers experienced the true meaning of giving, spending 12,126 hours of their time on 146 activities in the spirit of community development. Below are a few examples of our Ramadan initiatives:



As every year, Emirates NBD Group celebrates:



Kids for Good

Emirates NBD is committed to making a positive contribution to society and playing a role in shaping the UAE's youth into compassionate people. The Kids for Good programme consists of six values; Kids for the Planet, Kids for Kindness, Kids for Health, Kids for Saving, Kids for Sharing and Kids for Helping. To support these values, we hold volunteering activities and participatory excursions to inspire compassion and reinforce good values.

277 children receive new school bags and supplies

Over 270 Exchangers and Exchanger Juniors donated new school bags and supplies to children attending the Al Ahliya School through Emirates Red Crescent. The bags were packed with a special note, wishing each child good luck in their school year. Emirates NBD also committed to sponsoring three children's tuition fees for the 2019 academic year.

Our Philanthropy

Every year, we stand by nonprofit organisations with missions and visions that we believe in. We do so by sharing their campaigns on our website and social media channels and inviting our stakeholders to support them through financial contributions.

[Our donation campaigns](#)

In 2019, we partnered with three associations that align with our social investment framework, creating three programmes where Emirates NBD Group stakeholders could contribute financially:



Emirates NBD Art Exhibit

People with disabilities displayed their art pieces in our Priority Banking Centres. Every purchase contributes directly to the artist to encourage them to continue expressing their artistic talent.

Furniture Giveaway

Old furniture in like-new/good condition from Emirates NBD offices were donated to nonprofit organisations and centres for people with disabilities.

Coin Drive

Volunteers collected coins from employees who had spare change at their desks. All proceeds went towards The Awqaf & Minors Affairs Foundation.

The Emirates Islamic Charity Fund

As a Shari'a-compliant bank, Emirates Islamic has always been conscious of its responsibility to support the community and give back to society. With the formation of the Emirates Islamic charity fund, it aims to actively distribute the bank's Zakat, the Islamic donation, and other funds for social and humanitarian causes. In 2019, the amount donated to local community causes exceeded AED 72.8 million. Emirates Islamic supported different causes under the categories of health, children, community development and religion. Below are some of the organisations we supported:

Dubai Health Authority (DHA)	Tarahum Charity Foundation	Dubai Community Development Authority	Rashid Centre for People of Determination	Sharjah & Ajman University
The DHA is able now to expand its services with a four-storey building dedicated to 127 specialised outpatient clinics.	Distributed Meer Ramadan (essential foodstuff and commodities regularly needed during the holy month of Ramadan) to families in need across the UAE.	Contributed to bridge the gap between society members and promote social solidarity and cohesion among the society.	Our support enables the centre to provide much needed therapy, rehabilitation and vocational training, among many other services, to People of Determination across the UAE.	We continue to support key universities in the UAE like Ajman and Sharjah University to empower students through obtaining educational degrees.



Our Environmental Responsibility

1. Environmental Risk
2. Energy Consumption
3. Greenhouse Gases (GHG) Emissions
4. Water Consumption
5. Waste Management



Being a signatory of the United Nations Environment Programme's Dubai Declaration for Sustainable Finance, we take our mission very seriously to reduce our impact on climate change. We do so by calculating our annual carbon footprint, identifying areas in which we can improve, and creating both internal and community initiatives that aim to reduce negative impact.



Our Priorities:


- > Energy Consumption
- > Greenhouse Gas Emission
- > Water Consumption
- > Waste Management



Policies:

- > Health, Safety & Environmental policy

United in Prosperity



First-Rate Education System
World-Class Healthcare
Sustainable Environment and Infrastructure





Environmental Risk ⁽³⁰⁷⁻¹⁾

To play an active role in supporting the transition to a low-carbon economy, our Chief Risk Officer (CRO) implements environmental topics in the operational risk policies and strategy. On a quarterly basis, he reports on the overall risk and management landscape to the Board Risk Committee.



As mentioned in the risk management section, environmental responsibility is a collective effort where all employees are encouraged to raise concerns or non-compliant practices with the CRO as and when they arise.

During the reporting period, no fines or non-monetary sanctions were imposed on the Bank for non-compliance with environmental laws.





Energy Consumption (302-1), (302-3), (302-4)

Three of our Emirates NBD's branches located in Arabian Centre, Umm Suqeim and Burj Khalifa have secured the prestigious LEED Gold certification, marking a significant milestone in the bank's sustainability journey.

Electricity

		2019	2018	2017
		Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth
Electricity Consumption (in KWH)		65,528,903	76,544,599	126,484,087
Average Electricity Consumption per Employee (in KWH)		7,383	7,095	15,412

Fuel Consumption






		2019	2018*	2017
		Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth
Fuel consumption by vehicles owned or leased by the Bank (Petrol, Litres)		173,108	417,587	158,110
Fuel consumption by vehicles outsourced to the Roads & Transport Authority (Diesel, Litres)		912,344	811,356	459,194
Fuel consumption by vehicles outsourced to transportation solutions companies (Petrol, Litres)		655,876	995,377	559,099
Estimated fuel consumption by employees commuting to work and returning home (Petrol, Litres)		3,704,496	3,405,747	2,357,163
Total Estimated Fuel Consumption (Litres)		5,445,825	5,630,067	3,533,566

* These numbers have been amended from last year.





Greenhouse Gases (GHG) Emissions (305-1), (305-2), (305-3), (305-4)

As an environmentally responsible organisation, we carefully monitor CO2 emissions resulting from our operations in order to better assess our impact and plan interventions as needed.




Our carbon footprint includes our seven marketing events that took place outside of our premises.

	2019	2018	2017
	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth
Scope 1 Direct Emissions Fuel consumption by vehicles owned or leased by the Bank including Tanfeeth (tCO2e) 	401	969	367
Scope 2 Indirect Emissions Electricity consumption by the Bank including Tanfeeth (tCO2e) 	40,235	49,253	81,329
Scope 3 Other Emissions Emissions by employees commuting and business travel (tCO2e) 	14,002	13,897	8,682
Total Emissions (tCO2e) 	54,638	64,119	90,378
Average Emissions Per Employee (tCO2e) 	6.45	5.94	10.78

Water Consumption ⁽³⁰³⁻¹⁾

		2019	2018	2017
		Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth
Utility Water Consumption (Litres)		101,998,429	113,754,423	111,191,380
Drinking Water Consumption (Litres)		2,903,645	2,788,574	2,903,645
Total Water Consumption (Litres)		104,902,074	116,542,998	114,095,025
Average Water Consumption Per Employee (Litres)		12,387	10,802	13,902

Waste Management ⁽³⁰⁶⁻²⁾

		2019	2018	2017
Type of Waste Recycled, Refurbished or Disposed in an Environmentally-Friendly Manner		Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth + Emirates Islamic	Emirates NBD Bank + Tanfeeth
Paper (KG)		16,335	16,462	24,494
Electronic (KG)		7,524	5,317	6,078
Carton (KG)		17,185	22,311	

Environmental Initiatives

Anti-Single-Use Plastic

Tanfeeth and our procurement department have created an initiative to collect and recycle single-use plastic bottles. In some of our offices, we installed dishwashers and glassware to reduce the amount of single-use plastic cups, bottles and cutlery used.



Recycled Private Banking Welcome Pack

Our Welcome Pack for customers in Private Banking features a pouch containing booklets and brochures. The pouch is made from five one litre recycled plastic bottles. Optimising the number of paper-based material in our welcome pack resulted in reducing over 47,000 kg of paper.

Go Green Initiative

As part of our Go Green initiative, we are collaborating with Electric Vehicle (EV) brands and have EV chargers at three select branch locations:

- > Emirates NBD Maydan
- > Emirates NBD Al Awir
- > Emirates NBD Nad Al Sheba

Environmental Awareness Day

To raise environmental awareness, Emirates NBD Group employees enjoyed a morning of planting, games, sustainable shopping and pedal-powered smoothies at our Meydan office. We had over 250 employees participate in learning more about our environment and tips on how to protect it.



GRI Standards Context Index

1. General Disclosures
2. Material Topics
3. Environmental Standards Series
4. Social Standard Series



GRI Standards Content Index

 Within the organisation
  Outside the organisation
  Within and outside the organisation

For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 aligns with appropriate sections in the body of the report.










GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
GRI 101: Foundation 2016								
General Disclosures								
Organizational Profile								
GRI 102: General Disclosures 2016		102-1 Name of the organization	12					
		102-2 Activities, brands, products, and services	12					
		102-3 Location of head-quarters	12					
		102-4 Location of operations	12					
		102-5 Ownership and legal form	14					
		102-6 Markets served	12					
		102-7 Scale of the organization	12, 18					No Specific COP Requirements
		102-8 Information on employees and other workers	50					
		102-9 Supply chain	48					
		102-10 Significant changes to the organization and its supply chain	12					
		102-11 Precautionary Principle or approach	29					
		102-12 External initiatives	13					
		102-13 Membership of associations	13					
Strategy								
		102-14 Statement from senior decision-maker	8, 9, 10					Statement of Continuing Support
		102-15 Key impacts, risks, and opportunities	8, 9, 10					
Ethics and Integrity								
		102-16 Values, principles, standards, and norms of behavior	29					No Specific COP Requirements
		102-17 Mechanisms for advice and concerns about ethics	29					
Governance								
		102-18 Governance structure	Refer*					
		102-19 Delegating authority	29					
		102-20 Executive-level responsibility for economic, environmental, and social topics	29		SDG 16	United in Destiny	Principles 1-10	







* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment	
GRI 102: General Disclosures 2016		102-21 Consulting stakeholders on economic, environmental, and social topics	22						
		102-22 Composition of the highest governance body and its committees	Refer*						
		102-23 Chair of the highest governance body	Refer*						
		102-24 Nominating and selecting the highest governance body	Refer*						
		102-25 Conflicts of interest	Refer*						
		102-26 Role of highest governance body in setting purpose, values, and strategy	Refer*						
		102-27 Collective knowledge of highest governance body	Refer*			SDG 16	United in Destiny	Principles 1-10	
		102-28 Evaluating the highest governance body's performance	Refer*						
		102-29 Identifying and managing economic, environmental, and social impacts	Refer*						
		102-30 Effectiveness of risk management processes	Refer*						
		102-31 Review of economic, environmental, and social topics	Refer*						
		102-32 Highest governance body's role in sustainability reporting	Refer*						
		102-33 Communicating critical concerns	Refer*						
	Stakeholder Engagement								
			102-40 List of stakeholder groups	22					
			102-41 Collective bargaining agreements	Collective bargaining is not permitted within the UAE				Principles 1-10	
			102-42 Identifying and selecting stakeholders	22					
			102-43 Approach to stakeholder engagement	22					
			102-44 Key topics and concerns raised	22					
	Reporting Practice								
			102-45 Entities included in the consolidated financial statements	18					
			102-46 Defining report content and topic Boundaries	23					
			102-47 List of material topics	23					
			102-48 Restatements of information	5, 6				No Specific COP Requirements	
			102-49 Changes in reporting	5, 6					
			102-50 Reporting period	6					
			102-51 Date of most recent report	6					
			102-52 Reporting cycle	6					
			102-53 Contact point for questions regarding the report	5					


* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
GRI 102: General Disclosures 2016		102-54 Claims of reporting in accordance with the GRI Standards	5				No Specific COP Requirements	
		102-55 GRI content index	88					
		102-56 External assurance	5					
GRI 200 Economic Standard Series								
GRI 103: Management Approach 2016 for: • Economic Performance • Procurement Practices • Anti-corruption		103-1 Explanation of the material topic and its Boundary	18					
		103-2 The management approach and its components	18					
		103-3 Evaluation of the management approach	18					
Economic Performance								
GRI 201: Economic Performance 2016		201-1 Direct economic value generated and distributed	18			United in Knowledge	No Specific COP Requirements	
Procurement Practice								
GRI 204: Procurement Practices 2016		204-1 Proportion of spending on local suppliers	46		SDG 8	United in Knowledge	Principles 1 - 10	
Anti-corruption								
GRI 205: Anti-corruption 2016		205-1 Operations assessed for risks related to corruption	Refer*		SDG 16		Principles 1 - 10	
		205-2 Communication and training about anti-corruption policies and procedures	Refer*					
GRI 300 Environmental Standards Series								
GRI 103: Management Approach 2016 for: • Energy • Water • Emissions • Effluents and Waste • Environmental Compliance		103-1 Explanation of the material topic and its Boundary	82					
		103-2 The management approach and its components	82					
		103-3 Evaluation of the management approach	82					
Energy								
GRI 302: Energy 2016		302-1 Energy consumption within the organization	84		SDG 13		Principles 7, 8, 9	
		302-3 Energy intensity	84					
		302-4 Reduction of energy consumption	84					
Water								
GRI 303: Water 2016		303-1 Water withdrawal by source	86		SDG 6 SDG 13		Principles 7, 8, 9	
Emissions								
GRI 305: Emissions 2016		305-1 Direct (Scope 1) GHG emissions	85		SDG 13		Principles 7, 8, 9	
		305-2 Energy indirect (Scope 2) GHG emissions	85					
		305-3 Other indirect (Scope 3) GHG emissions	85					
		305-4 GHG emissions intensity	85					
Effluents and Waste								
GRI 306: Effluents and waste 2016		306-2 Waste by type and disposal method	85		SDG 13	United in Prosperity	Principles 7, 8, 9	

* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
Environmental Compliance								
GRI 307: Environmental Compliance 2016		307-1 Non-compliance with environmental laws and regulations	83		SDG 13		Principles 7, 8, 9	
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Employment • Labor, Management Relations • Occupational Health and Safety • Training and Education • Diversity and Equal Opportunity		103-1 Explanation of the material topic and its Boundary	50					
		103-2 The management approach and its components	50					
		103-3 Evaluation of the management approach	50					
Employment								
GRI 401: Employment 2016		401-1 New employee hires and employee turnover	53					Emirates NBD, Emirates Islamic & Tanfeeth: XX Employees Newly hired Emirates NBD, Emirates Islamic & Tanfeeth: XX% aged between 25-34, the biggest group age Emirates NBD, Emirates Islamic & Tanfeeth: XX% of turnover rate
		401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	62, 63		SDG 3 SDG 5 SDG 8		Principle 6	
		401-3 Parental leave	63					
Labor/Management Relations								
GRI 402: Labor/Management Relations 2016		402-1 Minimum notice periods regarding operational changes	51		SDG 3 SDG 8		Principle 6	
Occupational Health and Safety								
GRI 403: Occupational health and safety 2016		403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	63		SDG 4	United in Prosperity	Principle 6	
Training and Education								
GRI 404: Training and Education 2016		404-1 Average hours of training per year per employee	59					
		404-2 Programs for upgrading employee skills and transition assistance programs	59		SDG 4	United in Knowledge	Principle 6	
		404-3 Percentage of employees receiving regular performance and career development reviews	58					
Diversity and Equal Opportunity								
GRI 405: Diversity and Equal Opportunity 2016		405-1 Diversity of governance bodies and employees	53, 54, 56		SDG 5 SDG 10	United in Knowledge	Principle 6	Emirates NBD, Emirates Islamic & Tanfeeth: XX% under 30 years old, XX% between 30-50 years old, XX% over 50 years old
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Child Labor • Human Rights Assessment		103-1 Explanation of the material topic and its Boundary	47					
		103-2 The management approach and its components	47					
		103-3 Evaluation of the management approach	46					

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
Child Labor								
GRI 408: Child Labor 2016	↑	408-1 Operations and suppliers at significant risk for incidents of child labor	None of our suppliers are at risk of child labor	Not Applicable	SDG 16		Principle 5	
Human Rights Assessment								
GRI 412: Human Rights Assessment 2016	↑	412-1 Operations that have been subject to human rights reviews or impact assessments	48		SDG 16		Principle 2	
Local Communities								
GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	68					
		103-2 The management approach and its components	68				Principles 7, 8, 9	
		103-3 Evaluation of the management approach	68					
GRI 413: Local Communities 2016	↑	413-1 Operations with local community engagement, impact assessments, and development programs	68		SDG 10	United in Knowledge United in Responsibility	Principle 1	
G4 - Sector Disclosure	↑	FS14 Initiatives to improve access to financial services for disadvantaged people	74		SDG 10	United in Knowledge	Principle 1	
Supplier Social Assessment								
GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	46					
		103-2 The management approach and its components	46					
		103-3 Evaluation of the management approach	46					
GRI 414: Supplier Social Assessment 2016	↑	414-1 New suppliers that were screened using social criteria	48		SDG 16		Principle 1	
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Marketing and Labeling • Customer Privacy		103-1 Explanation of the material topic and its Boundary	32					
		103-2 The management approach and its components	32					
		103-3 Evaluation of the management approach	32					
Marketing and Labeling								
GRI 417: Marketing and Labeling 2016	↓	417-2 Incidents of non-compliance concerning product and service information and labeling 417-3 Incidents of non-compliance concerning marketing communications	This information is handled by the legal department and is considered confidential.	Confidentiality Constraints - This information is handled by the legal department and is considered confidential. The Bank is currently revising it and considering reporting on this disclosure for next year	SDG 16		No Specific COP Requirements	

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
Customer Privacy								
GRI 418: Customer Privacy 2016		418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	This information is handled by the legal department and is considered confidential.	Confidentiality Constraints - This information is handled by the legal department and is considered confidential.	SDG 16		Principle 1	

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