

# Sustainability Report - 2017



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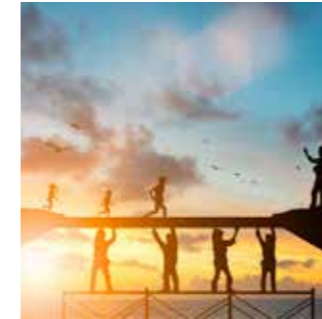
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- 2. Key Highlights
- 3. Message from the Chairman
- 4. Message from the CEO



(102-54)

Welcome to Emirates NBD's second Sustainability Report, outlining in detail our environmental, social and governance performance throughout 2017.

This Report highlights our corporate vision, beyond financial achievements. It embodies our aspiration to grow our business sustainably, by advancing numerous activities, including innovative partnerships, social initiatives and community engagement.

This report has been prepared in accordance with the GRI Standards: Core option. Within its pages, we also refer to other guidelines we adhere to that regulate sustainable business practices globally. These include the GRI G4 Financial Services Sector Disclosures and the United Nations Global Compact (UNGC) principles.

As with all our business operations, we measure each aspect of our sustainability activities. We collect data in a consistent, transparent and accurate manner to track the progress of our initiatives and adapt them to suit changing priorities and needs.

Through our Sustainability Report, we aim to offer stakeholders a concise and detailed overview of our social, ethical, corporate governance and environmental performance against specific and defined commitments. We have determined the context of the Report through an accurate materiality process involving all stakeholders, which we explain in detail in the following pages. We also reference comparable data on specific practices from 2015 and 2016 to highlight significant developments in our governance targets.



## Scope of the Report

(102-48), (102-49), (102-50), (102-51), (102-52)

This Report reviews our sustainability performance for the Calendar Year 2017, presenting our achievements in a transparent and informative manner. It also references previous milestones. Doing so helps us both to set future sustainability targets, and also develop a holistic understanding of how to implement impactful sustainability programmes throughout our businesses.

Last year's report focused on the operations of Emirates NBD. This year, we have expanded the scope to include Tanfeeth. Tanfeeth is a Business Service Partner and fully-owned subsidiary of Emirates NBD.

The data shown is on the UAE operations of Emirates NBD and Tanfeeth only. We have not included impacts from overseas operations, subsidiaries, partners, other sister companies within the Emirates NBD Group and third party suppliers. (However, for the Financial Performance and Economic Impact figures, the reporting scope does include the Emirates NBD Group's global partners. We make it clear where this is the case.)

For more details on our reporting boundaries for material aspects, please refer to the "Materiality" section in the Report.

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

## Terminology

In this Report, we use the name "Emirates NBD" to refer to both Emirates NBD Bank and Tanfeeth in the UAE, unless otherwise stated. "Emirates NBD Group" refers to the entire group globally, with all its subsidiaries.

## External Assurance

(102-56)

To create this Report:

- > We used an internal assurance process. This began with reviewing all relevant governance policies and programmes, as communicated to managers and shareholders, to embed greater confidence in the data disclosed
- > We chose not to appoint an external party to audit our non-financial data
- > The Bank's financial statements were independently audited by Ernst & Young

Our Financial Statements and Annual Reports can be found under "About Us" on [emiratesnbd.com](http://emiratesnbd.com).

## Contact Point

(102-53)

For more information on our sustainability programmes, or on ways to get involved, please contact:

### Moadh Bukhash

Chief Marketing Officer  
Emirates NBD

## Key Highlights



### Our People

- > 8,207 full-time employees from 75 nationalities
- > 62% employee engagement rate
- > 36 people with disabilities hired



### Community

- > 3,151 active volunteers within the corporate volunteering Exchanger Programme
- > 26,678 hours volunteered in the local community
- > Recipient of the Gulf Sustainability & CSR Award for the "Best Employee Volunteering Programme" of 2016-2017
- > 28 Emirates NBD branches are equipped with Disability Friendly servicing facilities



### Environmental

- > Energy savings worth AED 1.9 million
- > Launch of Green Auto Loan: discounts for loans to buy electric or hybrid cars
- > Carbon neutral marketing events
- > Expanding GHG calculations to include employees' own commute to work



### Financial

- > Net Profit of AED 8.35 billion, up 15% y-o-y
- > Net Interest Income has improved 7% y-o-y due to loan growth and the positive impact of recent rate rises
- > Net Interest Margin has improved by 22 bps to 2.51% in Q4-17 from 2.29% in Q4-16, helped by rate rises
- > Total Income of AED 15.5 billion, up 5% y-o-y
- > Total Assets at AED 470.4 billion, up 5% from end 2016
- > Customer Loans at AED 304.1 billion, up 5% from end 2016
- > Customer Deposits at AED 326.5 billion, up 5% from end 2016
- > Credit Quality Ratios stable with Impaired Loan Ratio of 6.2% and Coverage ratio of 124.5%
- > Liquidity Coverage Ratio of 146.0% and AD Ratio of 93.1% demonstrate healthy liquidity position
- > Tier 1 Capital Ratio increased to 19.5% and Capital Adequacy Ratio advanced to 21.9% with retained earnings



### Other

- > Brand value USD 3.53 billion, highest brand value in the UAE among banks
- > Brand index 33



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

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

It is my pleasure to present Emirates NBD's second Sustainability Report, showcasing our performance across economic, social, governance and environmental practices for 2017. We published our first Sustainability Report last year, covering the Bank's UAE operations for the years 2015 and 2016. The positive implications of disclosure and transparency have led us to increase the scope this year, and include Tanfeeth, a wholly-owned subsidiary of Emirates NBD Group.

Continuing our commitment to operating our business in a sustainable manner in full alignment with international guidelines, the national vision and industry best practice, in 2017, we identified key United Nations Sustainable Development Goals and aspects of the UAE Vision 2021 to which we could contribute to directly through our daily operations. As we progressed our efforts towards active corporate citizenship, we translated our alignment into actual measurable activities. Our notable efforts this year included multiple programmes and initiatives carried out by our CSR team and Exchangers, our award-winning employee volunteering programme, as part of our contribution to the pillars outlined within the UAE's Year of Giving.

Emirates NBD witnessed another successful year on the economic sustainability front. Despite continuing global economic challenges, we closed the year with a record performance as net profit increased by 15% to reach a new high of AED 8.35 billion, underpinned by higher income, a control on expenses and a lower cost of risk. The Group's balance sheet continues to strengthen, with further improvements in capital, liquidity and a stable credit quality profile.

The Bank maintained its strong reputational strength by receiving multiple prestigious awards for this year, including Financial Times' Bank of the Year for the third consecutive year and BAI's Most Innovative Financial Services Organisation. Our brand valuation of USD 3.53 billion, the top banking brand in the UAE, further reinforces our market position.

Our status as a leading bank in the region comes with the responsibility to create significant socio-economic value. This is manifested through maintaining robust financial performance, generating in-country value through partnering with local suppliers, creating job, and hiring and promoting Emiratis, who constitute 21% of our workforce. This year, 96% of our procurement spend was dedicated to local suppliers registered in the UAE.

Emirates NBD is aware that sustainability is a journey that requires every department, team and individual to play an active role. As a result of engaging our employees and partners in our annual sustainability reporting exercise, we aim to instill sustainable values in their everyday work. As we look back on another successful year, we take this opportunity to renew our invitation to all stakeholders to continue to engage with us on our open and ongoing sustainability conversation, and welcome all feedback.



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

**Shayne Nelson**  
Group CEO, Emirates NBD

Emirates NBD closed 2017 with robust performance on economic, environmental, social and governance fronts, all key aspects to growing a sustainable organisation. The year saw further initiatives to embed sustainability in every department, and create a sense of shared responsibility among all our team members. Having already witnessed exceptional achievements in digital transformation, we continue to deliver on our promise to invest AED 1 billion over the next three years in digital transformation.

Highlights of 2017 included the signing of a Premier Partnership agreement with Expo 2020 Dubai to become its Official Banking Partner, reinforcing our commitment to sustainability, a key theme of the event. The partnership continues our long-term support and contribution to the UAE's growth and development goals, in line with the vision of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai.

Similarly, we demonstrated strong commitment to the UAE's Year of Giving through financial and in-kind support. The Bank's award-winning corporate volunteering programme, Exchangers, gained momentum in 2017 in complete alignment with the three pillars of the Year of Giving initiative: 'Strengthening social responsibility in the private sector,' 'Promoting a spirit of volunteering,' and 'Strengthening the concept of serving the nation in new generations of Emiratis and expatriates'. Exchangers completed over 26,000 hours of volunteering service with more than 3,000 employees and partners participating, massively overtaking its initial target of 15,000 volunteer hours for the year. Exchangers received recognition for its contribution at the Gulf Sustainability and CSR Awards, held under the auspices of the Mohammed bin Rashid Al Maktoum Global Initiatives foundation. The success of the programme led us to extend volunteering opportunities to our employees' families and friends, thus creating direct impact on more than 136,000 community members.

Over the past three years, we have contributed more than AED 88 million in financial investments towards advocacy programmes for the rights of people with disabilities, financial literacy, women's empowerment, health and wellness, community development and the environment.

Through #TogetherLimitless, the Bank's flagship programme for people of determination that is aligned with the United Nations Convention for the Rights of Persons with Disabilities, we aim to become the bank of choice for all People of Determination. We invested in enhancing 28 bank branches

with Disability Friendly elements, up from five branches last year. Our efforts included ensuring that our physical branches are accessible and training our employees on disability etiquette, in addition to piloting a series of assistive technologies. These technologies include KinTrans, a sign language automation system for people with hearing impairment and Hearing Loop, to support people with hearing aids. We also introduced Braille language printers to print account opening forms for people with visual impairment using the Braille language in Arabic and English. Braille-enabled AED currency notes are also available for our customers and we are working on translating more documents to Braille during 2018.

We continue to invest in our core asset, our people, who come from 75 nationalities creating a diverse and multicultural environment. This year, we expressed our gratitude to 27 employees celebrating 25 years of continuous service at Emirates NBD. Our women's empowerment programmes ensure that we maintain a gender-balanced workforce and in 2017, we appointed Maryam Bahloq, the first Emirati woman to become the CEO of Tanfeeth, a wholly-owned subsidiary of Emirates NBD Group.

As part of our environmental responsibility, and as part of our efforts in monitoring our energy consumption, we have extended our carbon footprint calculations to provide an estimation of emissions resulting from employees driving their own cars to work. This calculation will help us set future targets to encourage employees to use alternative transport solutions that are more fuel efficient. We also continue to invest in green initiatives that allow us to operate in an environmentally-friendly workplace.

Creating shared value for all of 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 of our stakeholders for making 2017 another accomplished year.



# About Emirates NBD Group <sup>(102-53)</sup>

- 1. Overview
- 2. Awards & Recognition
- 3. Memberships & Associations
- 4. About Tanfeeth



Overview <sup>(102-1), (102-2), (102-3), (102-4), (102-6), (102-7), (102-10)</sup>



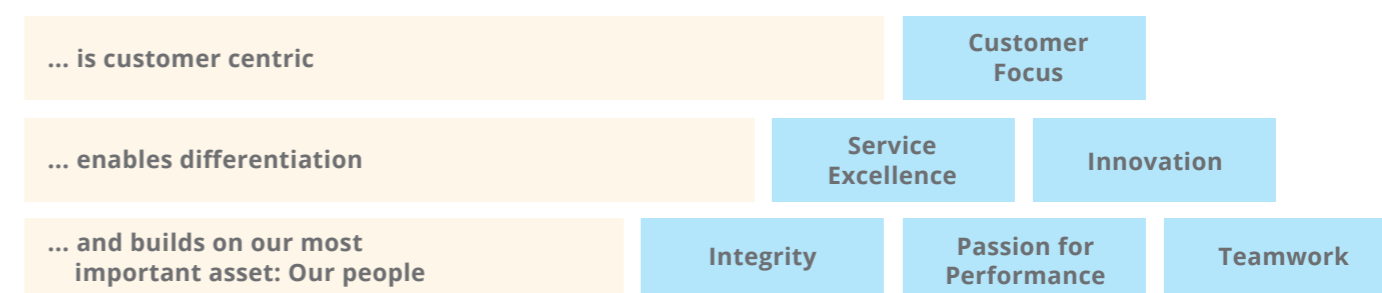
## Mission

Every day we make our customers' lives simpler by providing solutions to help them fulfil their financial aspirations.



## Values

Emirates NBD value set is customer centric, enables differentiation and is built on our most important asset: Our People



Emirates NBD is the leading banking group in the region. As of 31 December 2017, our total assets were AED 470.4 billion (equivalent to approximately USD 128 billion).

We have a significant retail banking franchise in the UAE, with (currently) 230 branches and 1,040 ATMs and SDMs (Smart Deposit Machines) in the UAE and overseas.

We are also key participants in the global digital banking industry:

- > Over 90% of all our financial transactions and requests are conducted outside our branches
- > We were declared 'Most Innovative Financial Services Organisation of the Year' at the 2017 BAI Global Innovation Awards
- > Thanks to our large-scale social media following, we are the only bank in the Middle East ranked among the top 20 in the 'Power 100 Social Media Rankings', compiled by The Financial Brand

We are also a major player in the UAE corporate and retail banking arena, with strong Islamic Banking, Global Markets & Treasury, Investment Banking, Private Banking, Asset Management and Brokerage operations. Our business segments include:

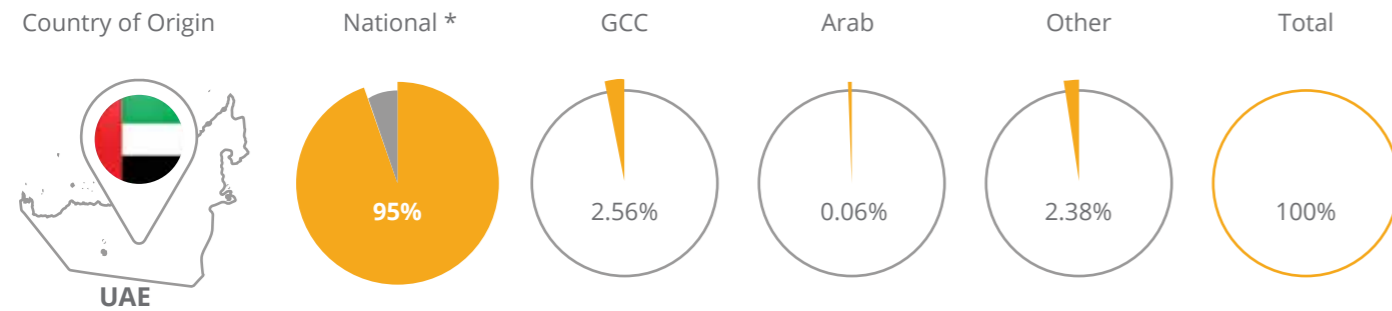
- > Corporate Banking
- > Consumer Banking
- > Treasury
- > Islamic Banking
- > Other Operations (i.e. Emirates NBD Egypt, Tanfeeth, property management, operations and support functions)

We operate in the UAE, Egypt, Kingdom of Saudi Arabia, India, Singapore and United Kingdom, and have representative offices in China and Indonesia.

Brand value  
**USD 3.53 billion**

## Ownership Structure <sup>(102-5)</sup>

As at 31 December 2017



\*National: Actual ownership by investors who hold the same nationality as the "Country of Origin".

## Key Shareholders



- > The majority of shares listed under "Government of Dubai" are owned by the Investment Corporation of Dubai (56%)
- > There are 1,422 shareholders as of 31 December 2017
- > The foreign ownership limit is 5%, all of which is currently held by foreign nationals

## Memberships & Associations <sup>(102-12), (102-13)</sup>

UAE Banks Federation (UBF)	Institute of International Finance (IIF)
Dubai Chamber of Commerce	UAE Wage Protection System (WPS)
Al Etihad Credit Bureau (AECB)	Union of Arab Banks
United Nations Environment Programme's Dubai Sustainable Finance Declaration	Official Banking Partner for Expo 2020 Dubai
Dubai Chamber Sustainability Network	Impact 2030

## About Tanfeeth



Tanfeeth is the Gulf Cooperation Council's (GCC) first large-scale Business Service Partner, and a fully-owned subsidiary of Emirates NBD. Tanfeeth is dedicated to supporting Emirates NBD Group by delivering lean processes, cost productivity and excellence in customer service delivery, in terms of quality, consistency and efficiency to our growing customer base.

Tanfeeth functions as an operations and service platform with international customer service standards. It handles the back-office operations teams for Emirates NBD Group. These include: call centre operations, collections, credit services, finance and accounting, human resource services, international payments, trade finance, treasury operations and procurement operations.

## 2017 Tanfeeth Strategy

During 2017, Tanfeeth undertook a rigorous strategic exercise to redefine its mission statement and set five key objectives.

**Core Objective: Deliver exceptional customer experience through partnership, passion and people**

### Priorities:

<p><b>Enhance the partnership with the Group</b></p> <p>We are part of the same family, with a unique character and culture</p>	<p><b>Provide a remarkable customer experience</b></p> <p>The trusted, knowledgeable and passionate face of delivery</p>	<p><b>Continuously optimise delivery</b></p> <p>Deliver operational excellence through innovation and reengineering as a lean and efficient team</p>	<p><b>Manage risk proactively</b></p> <p>Serve as gatekeepers for control and compliance to protect our customers and the Group</p>	<p><b>Invest in people</b></p> <p>Build a diverse, skilled and engaged team, and become a leading community partner</p>
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## Awards & Recognition

**Most Innovative Financial Services Organisation of the Year at the BAI Global Innovation Awards 2017**

**Bank of the Year - UAE 2017 by The Banker, for three consecutive years**

**Gulf Sustainability & CSR Award for Best Employee Volunteering Programme Awards 2016 (awarded in 2017)**

Please refer to our 2017 Annual Report to see our full list of awards and recognitions.



# Business Overview

- 1. Economic Impact
- 2. Financial Performance



## Economic Impact (103-1), (103-2), (103-3), (201-1)

As one of the leading banks in the UAE, Emirates NBD is heavily invested in impacting the local economy and generating economic prosperity for all its stakeholders, wherever it operates. This is achieved through the exceptional financial performance year upon year, and the initiatives and programmes which are rolled out annually.



## Financial Performance (102-7), (102-45)

To learn more about our financial performance, please refer to the Performance Review section of our 2017 Annual Report.

\*These figures represent the operations of Emirates NBD Group globally as a whole, not just Emirates NBD Bank in the UAE or Tanfeeth





## Official Banking Partner of Expo 2020 Dubai

In April 2017, we signed a Premier Partnership agreement with Expo 2020 Dubai to become the event's Official Banking Partner.

This partnership is a good example of our long-term commitment to supporting the UAE's growth and development, in line with the vision of His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai.

It also demonstrates how a key aspect of our sustainability agenda is to align and work with others. For example, through its main theme, 'Connecting Minds, Creating the Future', Expo 2020 Dubai will provide a platform to encourage creativity, innovation and collaboration. These are all areas in which we are also strongly active in – as described elsewhere in this Report. Similarly, our passions for innovation and unlocking opportunity also align with Expo 2020 Dubai's key Sub-themes of Opportunity, Mobility and Sustainability.



OFFICIAL BANKING PARTNER

## Financial Review

AED Million	12 months ended 31-Dec-17	12 months ended 31-Dec-16	Better / (Worse) (%)
Net interest income	10,786	10,111	7%
Non-interest income	4,669	4,637	1%
<b>Total income</b>	<b>15,455</b>	<b>14,748</b>	<b>5%</b>
General & administrative expenses	(4,844)	(4,888)	1%
<b>Operating profit before impairment charges</b>	<b>10,611</b>	<b>9,860</b>	<b>8%</b>
Impairment allowances	(2,229)	(2,608)	15%
<b>Operating profit</b>	<b>8,382</b>	<b>7,252</b>	<b>16%</b>
Share of profits of associates	72	135	(47%)
Taxation charge	(109)	(148)	(27%)
<b>Net Profit</b>	<b>8,346</b>	<b>7,239</b>	<b>15%</b>
Cost to income ratio (%)	33.3%	31.1%	1.8%
Net interest margin (%)	2.47%	2.51%	(0.04%)
EPS (AED)	1.40	1.20	17%
Return on Tangible Equity (%)	20.2%	19.6%	0.6%

AED Billion	as at 31-Dec-17	as at 31-Dec-16	Better / (Worse) (%)
Total Assets	470.4	448.6	5%
Loans	304.1	290.4	5%
Deposits	326.5	310.8	5%
Impaired Loan Ratio (%)	6.2%	6.4%	0.2%
Impaired Loan Coverage Ratio (%)	124.5%	120.1%	4.4%
Capital Adequacy Ratio (%)	21.9%	21.2%	0.7%
Tier 1 Ratio (%)	19.5%	18.7%	0.8%



# Sustainability Management

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




## Listening to our Stakeholders






Key to any successful sustainability approach is to closely involve those who are impacted. We therefore define our stakeholders as institutions, groups or individuals who are influenced by our activities, products and services, and who in turn affect our ability to achieve our goals.

To identify these stakeholders, we follow an internal mapping process. We identify all stakeholders, updating the map as our business expands and grows. This process also

defines the level of impact we have on each stakeholder, and vice versa. The map contains nine stakeholder groups that we commit to engage with, by continuously communicating our operations and their impact to them.

Our stakeholders are groups or individuals that are influenced by our activities, products and services, and who in turn affect our ability to achieve our goals. This an internal mapping process that identifies the level of influence of respective stakeholder groups on the Bank and the Bank's influence on those stakeholder groups. We have identified nine main stakeholder groups with which we regularly engage through various methods - while seeking to incorporate their feedback into our strategic thinking and day-to-day work.

Stakeholders	Engagement Methods & Frequency	Stakeholders Feedback
 <p><b>Employees</b></p>	<ul style="list-style-type: none"> <li>&gt; The Bank's Intranet</li> <li>&gt; Face-to-face meetings, team meetings, e-learning courses, training programmes, team projects, group workshops, social events, rewards and recognitions. (These engagements are as frequent as needed)</li> <li>&gt; Bi-annual Employee Engagement Surveys (Souwti)</li> <li>&gt; Bi-annual performance appraisal meetings</li> </ul>	<p>On average, 90% of our employees answered the survey and gave feedback on its three pillars: Say, Stay, Strive</p> <p>Employees raised topics related to ensuring their retention and growth at the Bank. Topics included compensation, training, growth and development</p>
 <p><b>Board of Directors</b></p>	<ul style="list-style-type: none"> <li>&gt; Board of Directors Meetings - six times a year</li> <li>&gt; Regular Executive Committee Meetings</li> <li>&gt; Internal departmental meetings</li> <li>&gt; Emails, calls, instant messaging software</li> </ul>	<p>Overall direction of strategy, supervision, corporate structure, financial reporting, internal controls, risk management policies. Feedback also focuses on approval of the Annual Report, corporate dividends and main sustainability focus areas</p>
 <p><b>Investors</b></p>	<ul style="list-style-type: none"> <li>&gt; Annual General Meeting (AGM)</li> <li>&gt; Investors Relations Team and website section</li> <li>&gt; Press conferences and releases, periodic reports, presentations</li> </ul>	<p>Development of financial performance, shareholder value growth, business ethics, governance, compliance, risk management, business continuity, aligning sustainability and commercial benefits</p>
 <p><b>Customers</b></p>	<ul style="list-style-type: none"> <li>&gt; Voice of Customer' satisfaction surveys</li> <li>&gt; Social Media channels</li> <li>&gt; Call centre, emails, phone calls</li> <li>&gt; Advertisements and promotions</li> <li>&gt; Account relationship management</li> </ul>	<p>Improvement in customer experience, innovative financial services, responsiveness, e-banking, relationship management, privacy and security, competitive rates and products</p>

 <p><b>Suppliers</b></p>	<ul style="list-style-type: none"> <li>&gt; Tenders and RFPs, Independent Sustainability</li> <li>&gt; Stakeholder Engagement Study (2015)</li> </ul>	<p>Mobilisation and delivery, fair selection of suppliers, compliance, vendor assessment based on ethical practices, reputational assessment, pricing, investment in local suppliers</p>
 <p><b>Local Community</b></p>	<ul style="list-style-type: none"> <li>&gt; Partnerships with community organisations</li> <li>&gt; Case studies and field research</li> <li>&gt; Sponsorships and donations</li> <li>&gt; Cultural and social events</li> </ul>	<p>Engagement with local communities seeking further Bank investment in social inclusion, education on financial literacy, empowerment of women, investment in education, entrepreneurship, youth development and employment</p>
 <p><b>Government</b></p>	<ul style="list-style-type: none"> <li>&gt; Compliance with UAE Central Bank directives</li> <li>&gt; Compliance with Dubai Financial Services Authority directives</li> <li>&gt; Compliance with UAE Banks Federation directives</li> <li>&gt; Compliance with semi-government bodies</li> <li>&gt; Meetings as needed</li> </ul>	<p>Development of the Bank's mission and creation of positive socio-economic impact.</p> <p>Investment in anti-corruption and anti-fraud governance systems, plus alignment with national and global standards</p>
 <p><b>Environment</b></p>	<ul style="list-style-type: none"> <li>&gt; Partnerships with environmental organisations, both locally and globally</li> <li>&gt; Meetings, press releases, emails</li> </ul>	<p>Monitoring of energy consumption, reporting on the Bank's carbon footprint and embedding of Sustainable Finance practices - including green lending and green bonds. Establishment of green buildings, monitoring and control of water consumption</p>
 <p><b>Media</b></p>	<ul style="list-style-type: none"> <li>&gt; Quarterly &amp; annual financial results</li> <li>&gt; Press conferences/releases &amp; roundtables</li> <li>&gt; Awards and recognition ceremonies</li> <li>&gt; Radio/TV interviews</li> <li>&gt; Daily market commentary</li> <li>&gt; Weekly &amp; monthly newsletters</li> <li>&gt; Social media</li> <li>&gt; Print</li> </ul>	<p>Explain and clarify financial performance, innovation plans, and socio-economic impact through product releases, briefings and other special events</p>

## Materiality Analysis <sup>(102-46), (102-47)</sup>

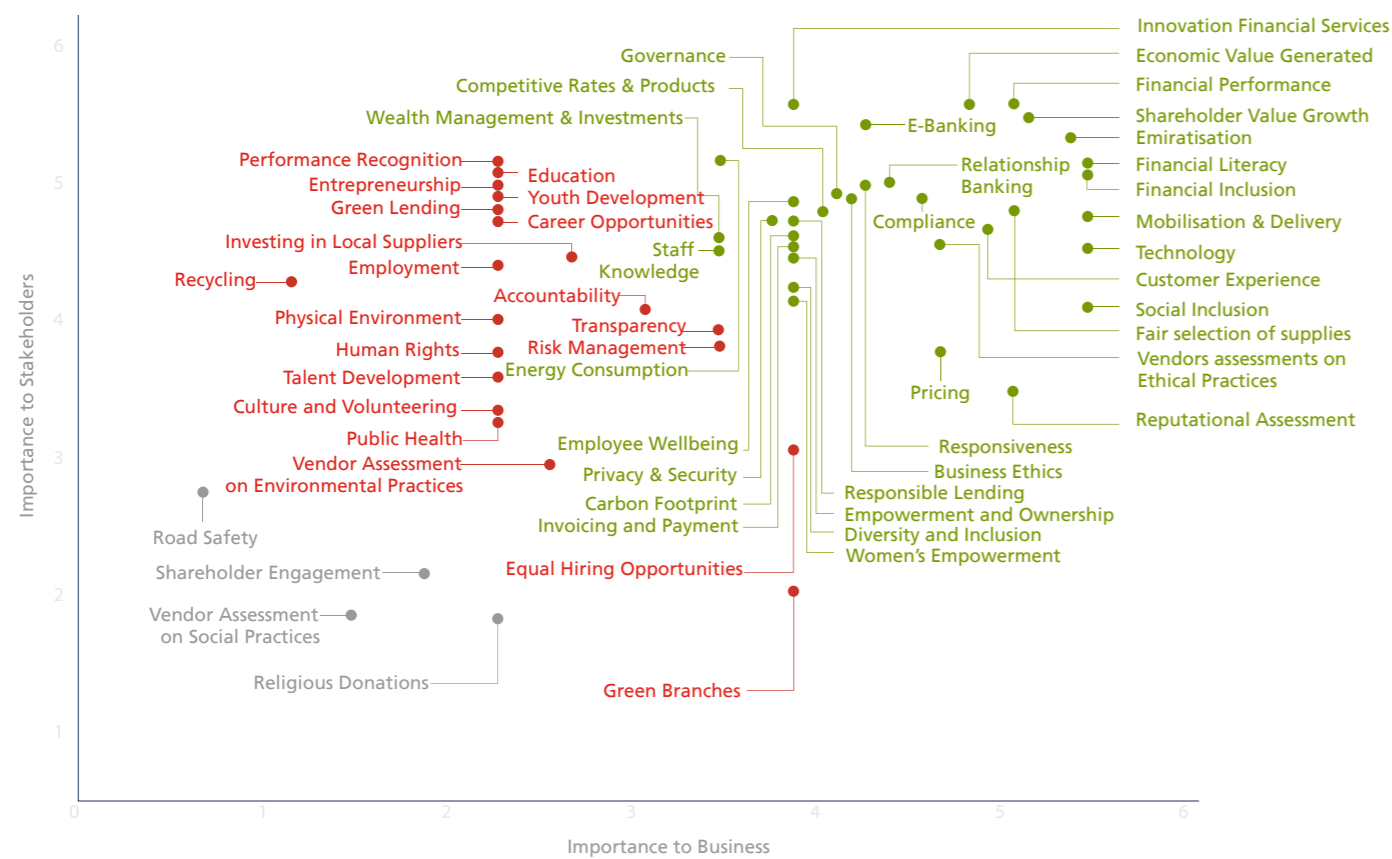
Materiality analysis aims to highlight the most relevant sustainability issues, pinpointing how they affect our organisation and how we are able to create significant impact while addressing them.

In 2016, we conducted a thorough materiality analysis process, following GRI Standards. (For details and an explanation of the process used, please see our 2015-2016 Sustainability Report (pages 26–27).

Because we are including Tanfeeth in this Report, we have conducted the same materiality exercise in 2017 to account for the views of Tanfeeth's management. Since Tanfeeth and Emirates NBD Bank share the same stakeholders, we have chosen to rely on the stakeholders' ratings from last year. The result of engaging Tanfeeth's management has matched the result with that of Emirates NBD, reinforcing the same material topics that were highlighted in the original materiality analysis.

In 2016's process, we compiled 60 potential material sustainability topics related to financial institutions. We then asked all main stakeholder groups to rate the importance of each topic on a scale from 1 to 5. The same list of topics was then rated by the Bank's key management and decision makers – those who have the highest impact on implementing the Bank's policies and strategies. They all rated the topics on the Bank's ability to create positive impact from applying each one to our business operations.

From the average rating of all 60 topics, we identified 29 material issues with an average rating of 3.75 or higher (on a scale from 1 to 5). These 29 issues represent the content of the report, and also correspond to the 16 GRI Material topics.



## Impact Boundaries <sup>(103-1)</sup>

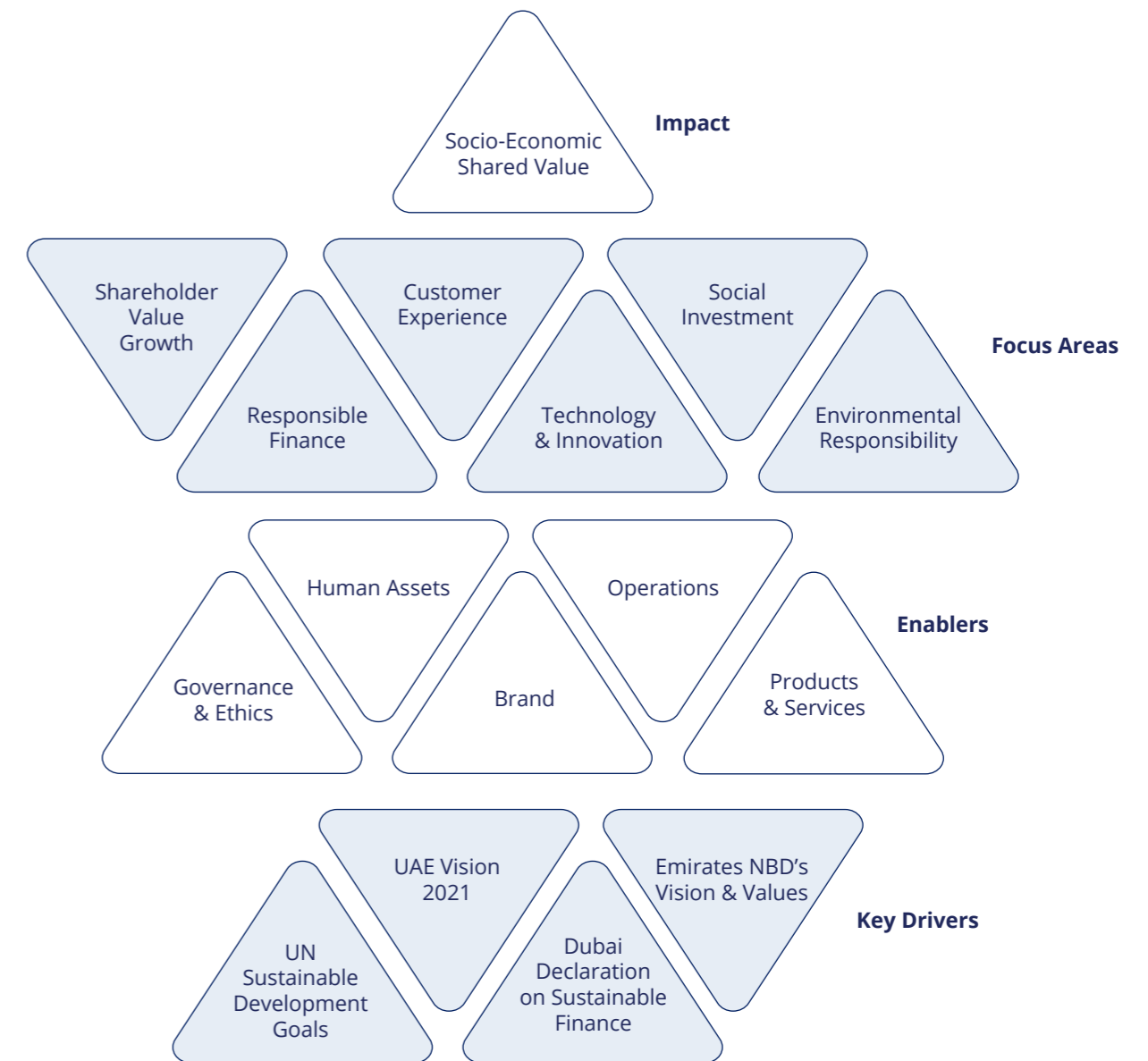
The table below lists all GRI Standards Material Topics, sets out the impact boundaries, and provides references to pages where the topics are addressed:

Material Issue	Corresponding GRI Standards Material Topic	Impact Boundaries	Page No.
Financial Performance	Economic Performance	Shareholders, Investors & Government	15, 16, 17
Shareholder Value Growth	Economic Performance	Shareholders, Investors	15, 16, 17
Financial Literacy & Inclusion	Local Communities, Labour/ Management Relations, Training & Education	Local Communities, Customers, Employees	90, 91
Nationalisation	Local Communities, Employment	Local Communities, Employees	62
Economic Value Generated	Economic Performance	Shareholders, Investors and Government	15, 16, 17
Mobilisation & Delivery	Organisational Profile (Products and Services)	Suppliers	50 - 53
Technology & Innovative Financial Services	Organisational Profile (Products and Services)	Customers, Employees, Suppliers, Government	37 - 49
Fair Selection of Suppliers	Procurement Practices	Suppliers	50 - 53
E-Banking	Organisational Profile (Products and Services)	Customers	37 - 49
Customer Experience	Organisational Profile (Products and Services) Marketing and Labelling	Customers	37 - 49
Social Inclusion	Local Communities	Local Communities	76 - 95
Governance & Compliance	Governance	Central Bank, Government, Environment, Suppliers	30 - 31
Relationship Banking	Organisational Profile (Products and Services)	Customers	37 - 49
Responsiveness	Organisational Profile (Products and Services)	Customers	37 - 49
Vendors Assessment for Ethical Practices	Procurement Practices, Supplier Social Assessment	Suppliers	50 - 53
Business Ethics	Governance, Ethics and Integrity, Human Rights Assessment	Board of Directors, Employees, Customers, Suppliers	30 - 31
Competitive Rates & Products	Organisational Profile (Products and Services)	Customers	37 - 49
Employee Wellness	Occupational Health and Safety	Employees	72 - 75
Energy Consumption	Energy	Environment, Local Communities	98
Responsible Lending	Ethics and Integrity, Environmental Compliance	Customers	37 - 49
Reputational Assessment	Procurement Practices, Suppliers Social Assessment	Suppliers	50 - 53
Privacy & Security	Customer Privacy	Customers	44
Carbon Footprint	Emissions	Environment, Local Communities	96 - 103
Pricing	Organisational Profile (Products and Services)	Customers	37 - 49
Invoicing & Payment	Procurement Practices	Suppliers	50 - 53

Material Issue	Corresponding GRI Standards Material Topic	Impact Boundaries	Page No.
Empowerment, Ownership & Staff Knowledge	Labour/Management Relations, Training and Education	Employees	54 - 75
Diversity & Inclusion	Diversity and Equal Opportunity, Local Communities	Employees, Local Communities	54 - 75
Wealth Management & Investments	Organisational Profile (Products and Services)	Customers	37 - 49
Women's Empowerment	Labour/Management Relations, Diversity and Equal Opportunity	Employees, Local Communities	54 - 75, 94

## Sustainable Banking Framework (102-12), (102-15)

The Sustainable Framework elements are designed to capitalise on our assets and expand our areas of focus in order to meet our responsibilities in creating socio-economic shared value.



## Understanding the Framework

### Key Drivers

The overall direction of our Sustainability Framework is set by four strategic drivers:

- > United Nations Sustainable Development Goals (SDGs)
- > UAE Vision 2021
- > Dubai Declaration on Sustainable Finance (to which we are a signatory)
- > Our own vision and values

We believe these drivers enable us to capitalise on our assets and expand our focus in creating improved socio-economic shared value.



**Enablers**

These are five areas in which we have heavily invested since our inception, enabling them to grow into reliable assets that provide a foundation for us to then create impact.

- > By establishing sound governance systems and business ethics, we have been able to grow and maintain a culture of transparency and integrity
- > Our human assets include our employees, suppliers and partners, as well as the set of skills, expertise and deep relationships we have built up over the years
- > Our brand is our biggest non-financial asset and is currently valued at USD 3.53 billion
- > Our operations include all the systems, standard procedures, processes and best practices that we have streamlined. They also include the wealth of customer data and big data we have accumulated
- > Our products and services continuously expand and adapt, reinforcing our commitment to the communities we serve

**Focus Areas**

These are the six areas we see as significant for achieving sustainability, and for creating long-term socio-economic impact throughout the communities in which we operate. They are integral to our growth and success, and feed into our vision and values.

- > Shareholder value growth: We have a responsibility to ensure the prosperity of all our shareholders, and accordingly to create financial and non-financial value
- > Customer experience: This is a critical area for our continuous innovation – in terms of the customer journey, products, services, technology and processes we provide
- > Responsible finance: In 2017, we became a signatory of the United Nations Environment Programme Finance Initiative (UNEP FI) and the Dubai Declaration on Sustainable Finance. We are committed to introducing new processes and guidelines that ensure the practice of responsible and ethical lending
- > Technology and innovation: We are among regional leaders in this field, utilising technology and innovation to create solutions that make our customers' lives easier, grow shareholder value and create shared benefits with all our stakeholders

- > Social investment: Our strategy addresses the work we do internally, and for the communities we serve. This includes, but is not limited to, supporting people with disabilities, promoting financial literacy, health and wellness, as well as women's empowerment and the environment community development
- > Environmental responsibility: Our strategy here addresses our carbon footprint, water usage, energy consumption, waste management practices and other environmental responsibilities. Our social investment strategy addresses all the work that we do internally and for the communities within which we serve.

**Impact**

So we can continue to be a sustainable and responsible business, we need to measure value and impact beyond financial outcomes. We do this by reporting on the socio-economic shared value of all our stakeholders.

# Alignment with International and National Guidelines and Visions

The following tables show in detail the activities and measures we are taking to address and align with:

- > The pillars of the UN SDG Goal
- > The UAE Vision 2021



In September 2016, the member states of the United Nations adopted 17 new Sustainable Development Goals (SDGs). These aim to make our world more prosperous, inclusive, sustainable and resilient.

UN SDG Goal	How We Align	2017 Highlights
	Through promoting a healthy culture in our operations. We support life-work balance, health awareness, periodic health check-ups, granting adequate leave and encouraging sports and active lifestyles	<ul style="list-style-type: none"> <li>&gt; Participating in the Dubai Fitness Challenge, encouraging our employees to be physically active for 30 minutes daily for 30 days</li> <li>&gt; 96% of our employees who took parental leave came back to work. New mothers are able to request flexible working hours</li> </ul>
	Through our commitment to supporting local educational institutions, plus our Financial Literacy programmes	<ul style="list-style-type: none"> <li>&gt; Employees attending a Train the Trainer workshop to prepare them to become Financial Literacy coaches, in order to coach their peers on personal financial management</li> <li>&gt; Granting seven students scholarships, enabling them to continue their higher education</li> </ul>
	Through our HR practices focused on empowering our female employees, as well as our social investment support focus area, dedicated to empowering women in our local community	<ul style="list-style-type: none"> <li>&gt; 1:1 basic salary remuneration rate for women to men</li> <li>&gt; Appointment of the first female CEO at Tanfeeth</li> <li>&gt; Supporting the e7 Daughters of the Emirates programme for future community leaders</li> <li>&gt; Designated parking for expectant mothers</li> <li>&gt; Launching the 'New Mothers Room' for breastfeeding mothers</li> <li>&gt; Ras Al Khaimah all-women call centre</li> </ul>
	Through our economic performance, and ability to provide decent jobs for all its employees	<ul style="list-style-type: none"> <li>&gt; Net profit of AED 8.35 billion, up 15% y-o-y</li> </ul>
	Through #TogetherLimitless, our flagship platform advocating the rights of People with Disabilities (PwD)	<ul style="list-style-type: none"> <li>&gt; Placing 36 PwDs in full-time jobs</li> <li>&gt; Investing AED 3,855,000 in advocating the rights of PwDs in 2017 alone</li> <li>&gt; Transforming 28 branches to be Disability Friendly</li> </ul>
	By promoting the importance of playing an active role in society. We invest in local communities through financial and in-kind support, and create programmes that promote social inclusion	<ul style="list-style-type: none"> <li>&gt; Aligning with "My Community...A City for Everyone" vision</li> <li>&gt; Our Sustainable Banking Framework</li> <li>&gt; Our Social Investment Framework</li> </ul>
	Through our environmentally responsible procurement practices and ethical waste and energy management systems	<ul style="list-style-type: none"> <li>&gt; Conducting a study to implement a Solar Power System in 2018 that will enable us to generate 35% of the energy needs at our Meydan offices</li> <li>&gt; Decreasing our paper usage significantly by 37%</li> <li>&gt; Starting to calculate emissions resulting from employees' commuting to work in their own vehicles</li> </ul>



# Alignment with the UAE Vision 2021

United in Responsibility	United in Destiny	United in Knowledge	United in Prosperity
Cohesive Society and Preserved Identity	Safe Public and Fair Judiciary	Complete Knowledge Economy	First-Rate Education System World-Class Healthcare Sustainable Environment and Infrastructure

UAE Vision 2021	How We Align	2017 Highlights
<b>United in Responsibility</b> <b>Indicator</b> - Happiness Index - Social Cohesion Index	<ul style="list-style-type: none"> <li>&gt; Through our #moneywise platform. To develop financial literacy, we empower employees, customers and local community members to better manage their personal finances, thus maintaining a healthy standard of living which eventually feeds into the UAE Happiness Index</li> <li>&gt; Through #TogetherLimitless, our flagship platform advocating the rights of People with Disabilities (PwD)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Investing AED 500,000 in programmes focused on financial literacy</li> <li>&gt; Training employees on management of personal finances</li> <li>&gt; Placing 36 PwDs in full-time jobs, with 28 employees with disabilities working at Emirates NBD and Tanfeeth</li> <li>&gt; Investing AED 3,855,000 in advocating the rights of PwDs in 2017</li> <li>&gt; Transforming 28 branches to be Disability Friendly</li> </ul>
<b>United in Knowledge</b> <b>Indicator</b> - Global Innovation Index - Share of UAE Nationals in the Workforce - Ease of Doing Business Index	<ul style="list-style-type: none"> <li>&gt; Through our commitment to innovation, technology and digitisation, together with explaining, simplifying and encouraging new business setups and dealings</li> <li>&gt; By being among the top employers of Emiratis</li> </ul>	<ul style="list-style-type: none"> <li>&gt; We are investing AED 1 billion in digital transformation over the next three years</li> <li>&gt; 21% of our employees are Emiratis</li> <li>&gt; We are among the top employers of Emiratis</li> <li>&gt; We were named 'Most Innovative Financial Services Organisation of the Year' by BAI Global Innovation Award in 2017</li> </ul>
<b>United in Prosperity</b> <b>Indicator</b> - Percentage of Treated Waste of Total Waste Generated - Online Services Index	<ul style="list-style-type: none"> <li>&gt; Through our online banking systems, website and mobile application</li> <li>&gt; Through our commitment to environmental responsibility</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Revamping our online banking experience on our website and mobile app</li> <li>&gt; Recycling 24,494 kg of paper and 6,078 kg of electronic waste</li> <li>&gt; Placing waste segregation bins throughout our offices</li> <li>&gt; Switching from using foam cups to paper cups – part of that has decreased use of environmentally harmful material by 2.7 tonnes</li> </ul>



# Governance, Ethics & Compliance

- 1. Governance
- 2. Ethics & Compliance



## Ethics & Compliance (102-16), (102-17)

### Emirates NBD Group Compliance Framework

Governance and Ethics is one of the five enablers in our Sustainability Framework, and an issue we take very seriously. The ethical conduct of all banks within the sustainability context is under more scrutiny than ever. Not just from regulators, but also from a wider audience that includes clients and investors, employees and the public. For this reason, we place being an ethical bank and the responsible interaction with all our stakeholders at the heart of being a sustainable bank.

Sustainable practices extend far beyond environmental concerns. In this respect, Emirates NBD ethics extend to our transparency, how we honour commitments, acting in fair and non-discriminatory ways, communicating and being accountable. These are all topics that we cover extensively in this Report.

Our sustainable ethics policies impact everything we do, and they are not just the responsibility of one team or department. This tone stems from the very top of the organisation – our Executive Committee, who task us not

only to comply with applicable regulatory requirements (as below), but also to approach ethical and compliance issues proactively. We continually improve our activities by monitoring all potential risks, and benchmarking against international industry practices. These include the expectations of our correspondent banks and the proactive working relationships we maintain with them.

We have robust and comprehensive processes for handling all relevant regulatory and compliance matters. Issues are reported and discussed at Group and Board Risk Committees as appropriate. As well as the wider definition of ethics outlined above, we are regulated by the Central Bank of the UAE, and therefore required to comply with the laws and regulations of the land as well as all other jurisdictions we operate in, including India where we opened a new branch in 2017.

For a detailed description of our Board, its committees and responsibilities, please refer to the 'Group Compliance' section of our 2017 Annual Report.





# Risk Management & Business Continuity

1. Risk Management
2. The Board's Role in Evaluating Economic, Environmental & Social Risks
3. Business Continuity



## Risk Management (102-11), (102-30)

The global financial sector changed following the 2008-9 crisis. Society as a whole now has a justifiably increased sensitivity towards financial institutions. This heightens the criticality and potential impact of any financial, organisational or reputational risk. We see this as a positive change. It underlines the value of sustainability, and the importance of strong risk management extending into all business practices.

Our Group Risk Management team is instrumental in identifying major existing and emerging risks, and risk drivers. This starts with all the risks of legal or regulatory sanctions, fines and losses associated with damage to our reputation as a result of a failure to comply with applicable laws, regulations policies or good practices. They also measure and manage such risks against the backdrop of changing macro-economic conditions that can directly influence our forward strategy.

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



## Business Continuity Management

A sustainable organisation is one that considers all the 'what-ifs', that plans for all possible risks to its business continuity and can continue to operate and deliver in all possible circumstances. Effective business continuity measures are therefore critical, and Emirates NBD has robust processes in place.

We are committed to protecting our employees, and ensuring all key functions have continuity plans that will maintain the sustainability of our business operations: first - safeguard our operations, data and revenues; second - mitigate risks; third - sustain market and customer confidence. As an overall objective - to completely maintain 'business as usual' conditions.

Three key aspects of our plan and approach are:

### Our Work Area Recovery Site

Emirates NBD has a Work Area Recovery Site. This is an alternate location, where one or more departments can relocate swiftly to resume critical functions, in case the primary location is not accessible or functional. Details of the location are provided to all employees, and the site is managed by our Group Operational Risk Team.

### Our Business Continuity Coordinators

For each specific unit of our business, we have nominated one primary and one backup coordinator from our employees. They act as a point of contact for all business continuity management activities.

### Our Crisis Management Plan

We have a detailed plan that guides our management in handling a crisis. This plan provides clarity on the roles and responsibilities of all employees and teams involved during a crisis. It also sets out a clear governance structure for every potential crisis management situation.

For more information, please refer to the 'Group Risk Management' section of our 2017 Annual Report.



## The Board's Role in Evaluating Economic, Environmental & Social Risks (102-19), (102-20), (102-32)

In keeping with the wider culture of our organisation and the overall nature of our Sustainability Framework, we follow a strongly inclusive and open approach to issues of risk. All employees are encouraged to raise critical economic, environmental or social risks with the relevant Board Committees, depending on each one's area of responsibility.

To make this easy and efficient for everyone, we have clear lines of responsibility and a transparent, structured process. Any critical concerns must be addressed through the Group General Counsel, the Group Chief Risk Officer or the Chief Compliance Officer. These topics will then be raised with the responsible Board Committee. The Committee receiving the critical information will, in turn, address the issues with the appropriate management and 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.

Economic, environmental and social risks fall under Operational and Reputational Risk, and are addressed accordingly. The Chief Risk Officer (CRO) is responsible for implementing risk policies as required, and for risk strategy across the Emirates NBD Group. The CRO reports on the overall risks and management landscape to the BRC on a quarterly basis.

During 2017, several risk issues (all within the regular course of business) were raised and addressed by the BRC and other committees. These included risk, audit, compliance and legal matters. All issues were addressed appropriately and as per the Committee's guidelines.

For more information regarding Credit Risk - Corporate Banking, Credit Risk - Retail Banking, Internal Rating Systems Development, Capital & Portfolio Analytics and Operational Risk, please refer to the 2017 Annual Report.



# Innovation & Customer Experience

1. Customer Satisfaction & Engagement
2. Marketing & Labelling
3. Privacy & Security
4. Technology & Innovation
5. Ethical Collections



## Customer Satisfaction & Engagement

We are committed to delivering the highest standards of customer satisfaction and engagement. This approach is driven by two core organisational values: "customer focus" and "service excellence". These values are well-communicated across all our departments, and carry significant weight in our annual performance-management balanced scorecard.

Our dedicated Customer Experience Unit sets our service excellence strategy in three ways:

By implementing and monitoring service standards

By driving external and internal service excellence through efficient processes that empower our people

By adequately rewarding and recognising people's efforts

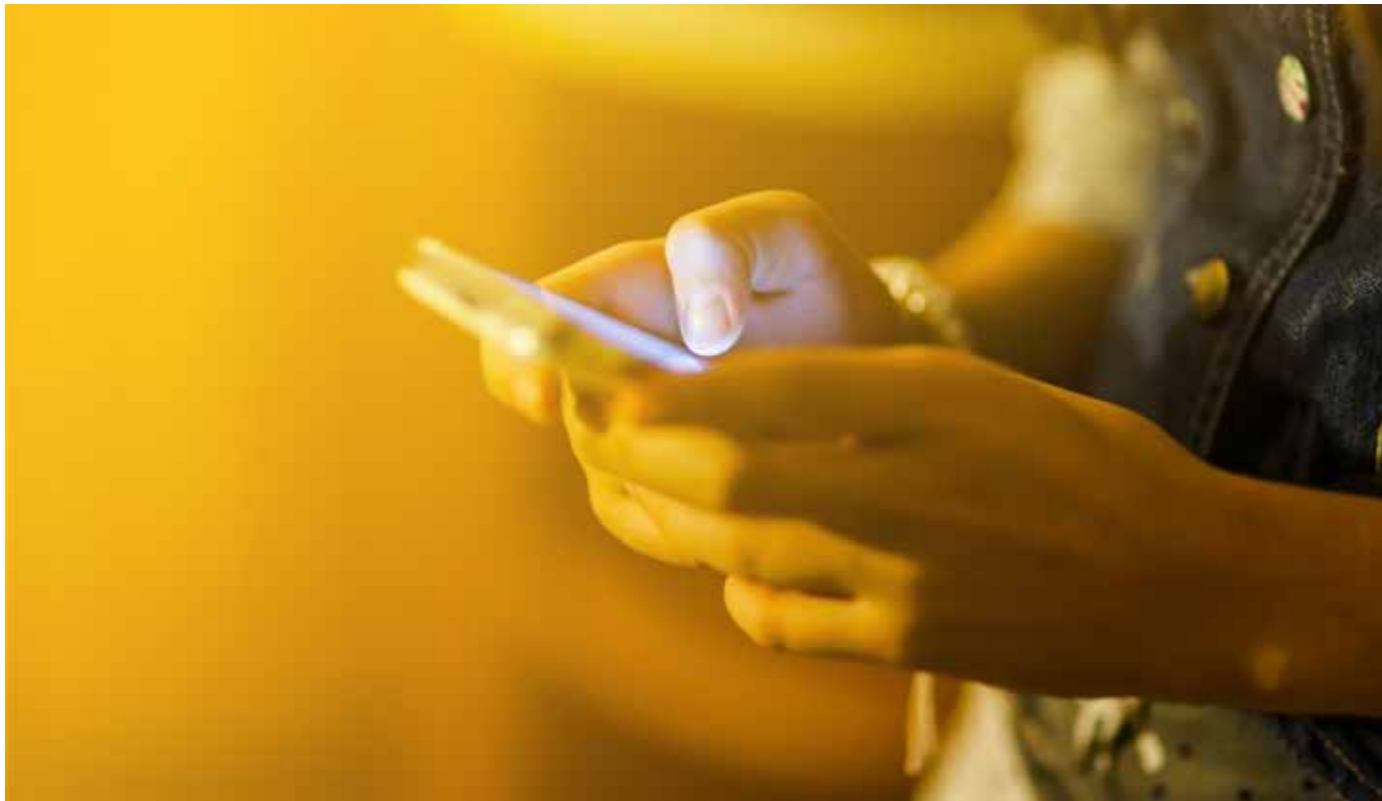
In the event of customer dissatisfaction or complaints, the Unit also facilitates the resolution of root causes, and promotes a customer-centric culture that builds positive long-term customer relationships.



We also ensure our customers are well-informed about the various touchpoints where they can request information, send requests or raise concerns:

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

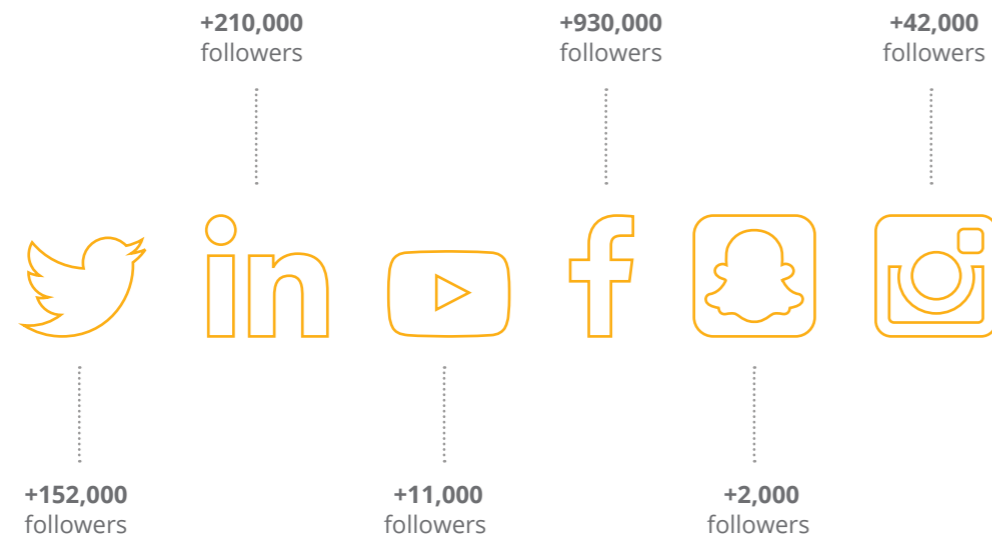




## Customer Engagement through Social Media

Emirates NBD is widely recognised as a socially respected brand in the UAE by “Social Bakers”. We also currently rank 17th globally, and 1st domestically, in Financial Brand’s Power 100 Global Financial Institutes on Social Media.

We have a total of 1.35 million followers across six social media channels, an increase of 35% on 2016. On Facebook and Twitter, we are the most followed financial institution in the UAE:



In 2017, our Social Media Team handled 40,000+ customer care cases across its channels and generated more than 30,000 leads with a 6% conversion rate. The team used different advertising solutions such as LinkedIn Sales Navigator – a platform that helps our sales teams achieve targeted social selling through LinkedIn.

Overall during 2017, we have generated well over 110 million impressions on our platforms during 2017. This has helped to increase and broaden our recognition across the UAE.

## Voice of the Customer (VOC)

This programme measures customer satisfaction on a monthly basis, using social media, phone, SMS, ATM machines and face-to-face tools to gather feedback. It looks at several aspects of the relationship, and at both the customer’s latest experience and also how perceptions evolve over time. The data it gathers helps us set goals that will address any issues and continuously enhance the overall customer experience.

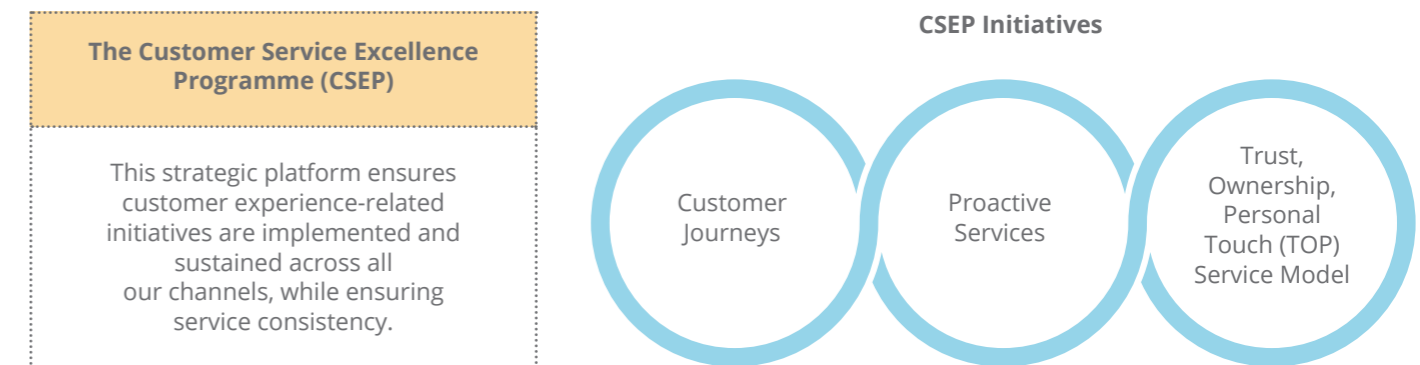
### Net Promoters Score (NPS)

We also use the Net Promoters Score (NPS) model. This measures customer experience and predicts business growth. NPS groups customers into three categories:

- > Promoters (score 9 - 10) are loyal enthusiasts who keep using the Bank and also refer others, fueling growth
- > Passives (score 7 - 8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings
- > Detractors (score 0 - 6) are unhappy customers who can damage the brand and impede growth through negative word-of-mouth



Year	% Detractors	% Passives	% Promoters	NPS Score
2017	16	30	54	38
2016	17	35	48	31
2015	18	38	44	26





## Customer Service Academy

Our Customer Service Academy offers employees advanced training programmes in customer servicing and customer experiences. The Academy uses the TOP service model – Trust, Ownership and Personal Touch – to deliver all its training material.



## Customer Service Month

In 2017, we held our Customer Service Month in October. More than 4,000 employees participated in various activities under the theme #REACHTHETOP, united by their passion to deliver TOP customer experiences.



Our employees made a collective pledge to the Customer Service Month



We engaged customers and employees to give us feedback through the #YouMakeUsBetter campaign, which generated over 500 suggestions for improvements



We launched the 'Go Digital' theme, to educate customers on all our new digital channels



We launched the 'Easy Banking' theme, with awareness campaigns for employees and customers. These included material educating customers on all the available options for resolving queries and fulfilling financial needs. We also launched our first 'Ask the Experts' session, where the Loans Team went live on social media to answer questions posted by customers



We launched the 'Walk the Extra Mile' theme. This focused on resolving complaints within specific turnaround times. As suggestions were still being submitted for our 'Ask the Experts' event, we also arranged a second session, focused on debit and credit cards. Other customers were rewarded for their valuable suggestions through social media platforms

## Greenwich Quality Index (GQI)

Since 2015, Emirates NBD has appointed Greenwich Associates\* to conduct annual studies, tracking the wholesale banking client experience with the key corporates we serve across the region. The bank uses these studies in understanding how we can better serve and improve towards meeting client's expectations.

A central part of the study is around tracking client perceptions of quality of the relationship with Emirates NBD, which Greenwich Associates terms as Greenwich Quality Index\*\*

Wholesale Banking GQI Scores			
Items	2017 Vs. 2016	2017	2016
Client Relationship			
Overall GQI	4%	50	48

## Marketing & Labelling <sup>(103-1), (103-2), (103-3)</sup>

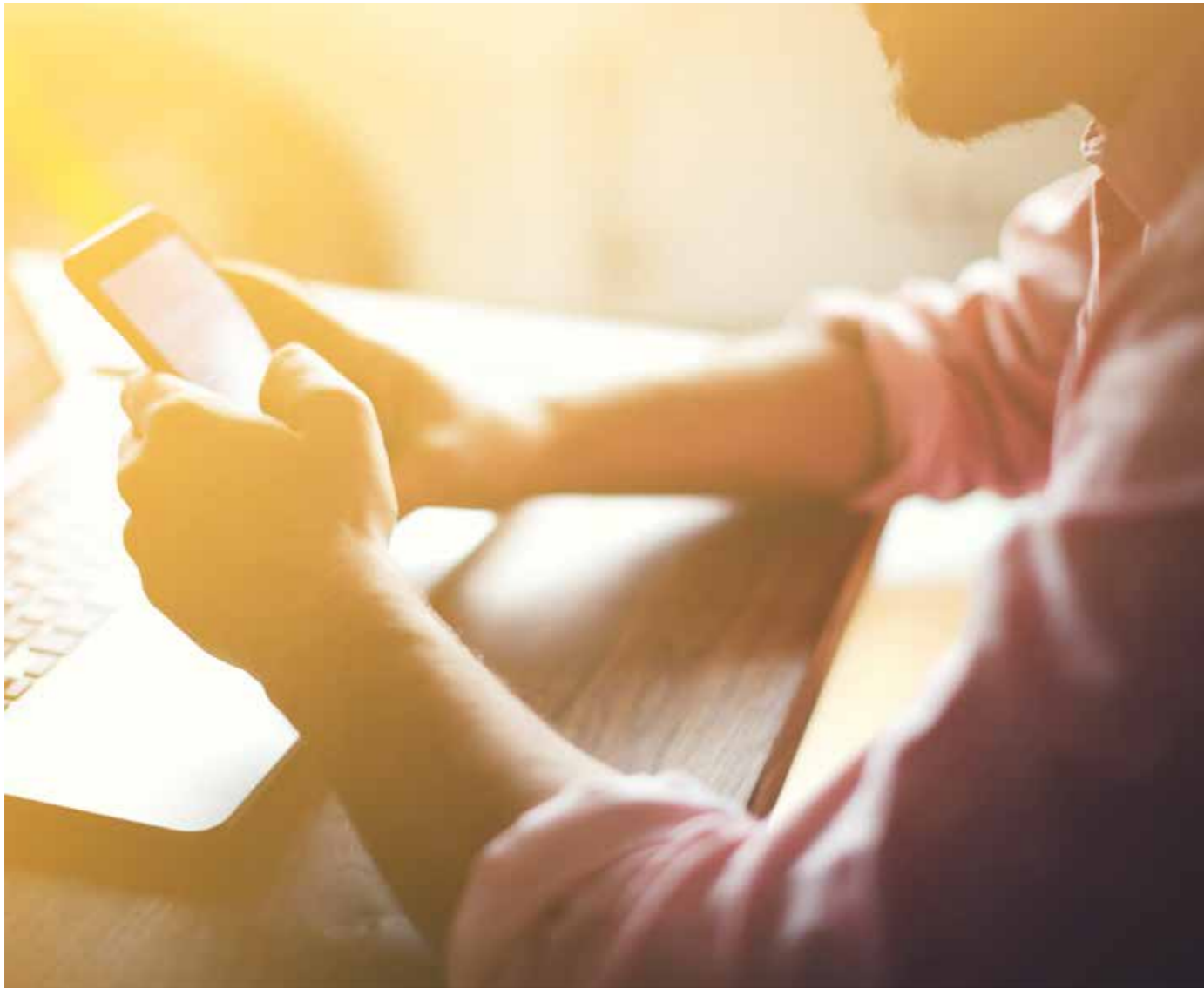
Sustainability is essential as we work on creating new products, along with the services and appropriate marketing campaigns to promote them. We therefore ensure all our efforts remain ethical and responsible. This in turn ensures that our marketing efforts are never misleading, nor open to misinterpretation.

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. Our Complaints Management Unit immediately investigates the issue and takes necessary action. The team responsible for any inaccurate labelling or marketing efforts takes on responsibility for addressing the issue and, if necessary, reaching out to the customer to explain what further steps will be taken to avoid such incidents happening again.

\*Greenwich Associates has been conducting interviews of this nature for 50 years and is a global market leader in benchmarking and customer research in the institutional financial services industry.

\*\*Greenwich Quality Index is a statistical management tool to measure the quality of relationships perceived by clients with their banks. The Greenwich Quality Index summarises the evaluations provided by corporates & institutions about their service providers, into a single number.

This number is then normalised and transformed to a scale from 0 to 1,000 with a mean score of 500 and a standard deviation of 166.7. This method provides a reliable quantitative measure of qualitative attributes.



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

During our stakeholder engagement and materiality exercise, customer privacy and security received high ratings from our business heads and from all stakeholders.

Every day, our customers entrust us with highly confidential, personal and financial information. It is our responsibility to provide the highest level of security, both to safeguard their data and to protect our operations from potential risks, illegal activities, fraud or other misconduct.

Our Group Security Unit delivers a holistic approach to security management – ensuring that all branches receive specialist support related to identifying and treating security risks and managing security-related projects.

Our security processes and practices are strictly regulated by:

Globally	Locally	Emirates NBD Level
ISO 27001: 2013 (information security management systems)	UAE Central Bank	Code of Conduct
Open Web Application Security Project (OWASP)	The Information Assurance (IA) standards mandated by the National Electronic Security Authority (NESA)	Group Security Unit
National Institute of Standards & Technology (NIST)		Group Information Security Management
Center for Internet Security (CIS) & SANS		Group Operational Risk
		Group Internal Audit
		Fraud Prevention & Investigations Unit

Our comprehensive information safety and security approach takes into consideration seven key elements:

- > **Regulations**, including local, international and Bank-level regulations
- > **Processes and practices**, including ongoing internal tests and audits and the “Defense-in-Depth” approach. This deploys multiple-layered technologies and processes to protect customers and data
- > **Physical infrastructure**, ensuring we install the latest hardware, thus providing the highest level of security
- > **Software, including firewalls**, Intrusion Prevention Systems, Malware Detection and Event Management Systems
- > **Research**, by keeping track of the latest global trends in fraud attempts, phishing, vishing, viruses and malware
- > **Awareness and education**, by training employees on security awareness through simulation courses and innovative gaming concepts
- > **Customer engagement**, by introducing customer-friendly security initiatives, plus security-related content, through our social media channels



## Technology & Innovation

This is a major area of focus for us. We are committed to investing AED 1 billion (USD 272 million) over the next three years in digital innovation and the multichannel transformation of our processes, products and services. Our aim is to increase organisational agility and further enable digital banking, and to build world-class IT capabilities, including significant architecture, infrastructure, operating model and platform upgrades.



### Liv.: First Digital Banking for Millennials

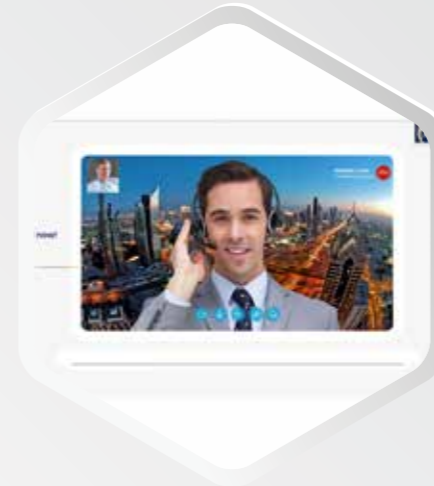
Liv. is a good example of our digitisation and innovation agenda in action, and our alignment with the UAE Vision 2021 of a smart economy driven by innovation. Launched in February 2017, it is the UAE's first digital bank targeted at millennials.

Liv. aims to provide a differentiated digital experience for this new generation of customers, empowering them in their daily lives, learning and adapting to their individual preferences and providing a banking platform that is intuitive and simple to use.



### Launching Dubai World Trade Centre Branch – Our First Digital Paperless Branch

In November 2017, we opened our first paperless digital branch. Situated within Dubai World Trade Centre, this branch embodies our tech-plus-touch ethos, by offering both self-service and assisted banking solutions, powered by digital technology. Open 24/7, it features convenient banking and payment solutions that allow customers to carry out a variety of transactions on their own, as well as apply for new products.



### FaceBanking on Revamped Online Banking Platform

FaceBanking, launched in July 2017, is the first application of its kind in the UAE market. It offers our customers instant video and live chat with advisors through two channels: our revamped Online Banking platform and our Mobile Banking App.

Our revamped Online Banking website now offers customers smart insight into money recommendations tailored to their lifestyles. It also assists in creating realistic savings targets, while providing customers with a curated, individualised feed of new offers via the Digital Store.



### Cockpit Application

Our customer services have become more swift and efficient with the introduction of Cockpit – our user-friendly Customer Relationship Management (CRM) system for staff. Cockpit offers a 360-degree customer profile view, combined with data-driven insights. Ultimately, it will cut millions of paper forms and millions of Dirhams from our recurring costs, due to its end-to-end, straight-through-processing of transactions.



### Cheque Chain

With this initiative, unique Quick Response (QR) code is now printed on every page of our cheque books. This makes forging cheques difficult and reduces fraud. Cheque Chain was piloted with employees in May 2017, and introduced to customers the following quarter.





### Access to Apple Pay and Samsung Pay for Emirates NBD's Customers

Since April 2017, we have partnered with Samsung to create a fast and simpler way of making payments through "Samsung Pay" for our credit and debit card customers. Since October, we have partnered with Apple to launch "Apple Pay".

Payment via both services can be completed with just a swipe on the home screen, authentication using fingerprint or PIN number, and placing the phone over the terminal.



## Ethical Collections

In every financial institution, the Collections Department plays a crucial role in maintaining the well-being of the organisation, and allowing it to function in a healthy manner.

The collections function plays a critical role in finding a balance in helping customers in financial stress, as well as safeguarding the financial interests of our shareholders. We aim to find solutions wherever possible for our customers and guiding them through challenging circumstances. Our collections ethos is based on the following guidelines:

- > **Customer segmentation:** The needs and circumstances of customers is not uniform. Our strategies are tailor-made to suit the wide and varied needs of our unique customer base
- > **Proactiveness:** Notifying customers ahead of potential default dates
- > **Escalation:** Implementing specific procedures for defaulting customers who work, depending on their individual situations
- > **Facilitation:** Finding solutions for customers undergoing financial distress

## Monitoring Quality

In 2017, we issued a revised Code of Conduct document to all third-party collection agencies. This reinforced our standards on collections procedures. All agencies are also audited to check they adhere to our standards for payment audits, trail audits and all other information they pass to us. In addition, all collection calls are recorded for monitoring and quality assurance, ensuring that customers benefit from fair conduct and transparent solutions.



### Emirates NBD's Pepper Learns Arabic

"Pepper" first appeared in 2016 at the futuristic banking space in our Jumeirah Emirates Towers branch. It has become extremely popular with customers, who now have the opportunity to interact with Pepper in Arabic.



# Responsible Procurement

- 1. Suppliers' Selection & Onboarding
- 2. Suppliers' Risk Assessment
- 3. Empowering Local Suppliers



(102-9), (103-1), (103-2), (103-3), (414-1)

We make thousands of purchasing decisions each year, many at the local level. For each decision, we use Responsible Procurement: a process through which environmental, social and ethical considerations are taken into account when making purchasing decisions. It involves choosing products and services that have as minimal an adverse effect on human health, the environment and society as possible, compared to competing items that serve the same purpose.

We also recognise our ethical and responsible role by ensuring all partners and suppliers involved in the procurement process comply with our defined sustainability requirements, and are accountable for their actions.



## Suppliers Selection <sup>(102-9)</sup>

As well as the Responsible Procurement process outlined above, we also select our suppliers according to agreed evaluation criteria. These include the availability of the product/service, technical requirements, commercial requirements, whole-life costs and compliance with our policies and procedures, and with UAE laws and regulations.

## Suppliers Risk Assessment <sup>(412-1), (414-1)</sup>

The Labour Law is an issue we feel strongly about. Having identified 'suppliers who provide manpower' as an area of potential risk for Labour Law infringements, our representatives may conduct site visits to audit supplier staff accommodation.

These visits assess labourers' living conditions, and ensure that minimum legal requirements are met. In the event that any issues or risks are highlighted, the supplier is given an opportunity to improve conditions, and follow-up visits will take place.



## Empowering Local Suppliers <sup>(102-9), (204-1)</sup>

Sustainability at Emirates NBD extends to supporting the wider business community. As a leading bank in the UAE, we always look to positively support the local economy wherever possible. In 2017, we spent approximately 96% of our operational budget on suppliers with addresses registered in the UAE.



# Our People

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



All great organisations are defined by their people. Emirates NBD is no different. (103-1), (103-2), (103-3)

We strive to cultivate the highest degree of excellence and professionalism among all our employees. We provide inclusive training opportunities that focus directly on personal and professional development. This facilitates our employees' continual growth, immersing them in a work environment that offers a cohesive organisational culture and holistic work-life balance. In addition, our practice of rewarding exceptional work provides positive reinforcement for our people, as they can be confident they will be supported in their career aspirations. This, in turn, contributes to a more resilient and results-focused workforce.



## Employee Engagement (402-1)

Developing our human capital is crucial in implementing a sustainable corporate culture. Our engagement practices help to develop appropriate skills, and enhance communication and collaboration capabilities. These in turn encourage an adaptable and well-informed organisation.

We also communicate all operational changes in advance; offering our employees a notice period of one to four months. This ensures a comfortable timeframe in which feedback from our four-monthly cycle of employee engagement can then be implemented.

## Open & Ongoing Communication

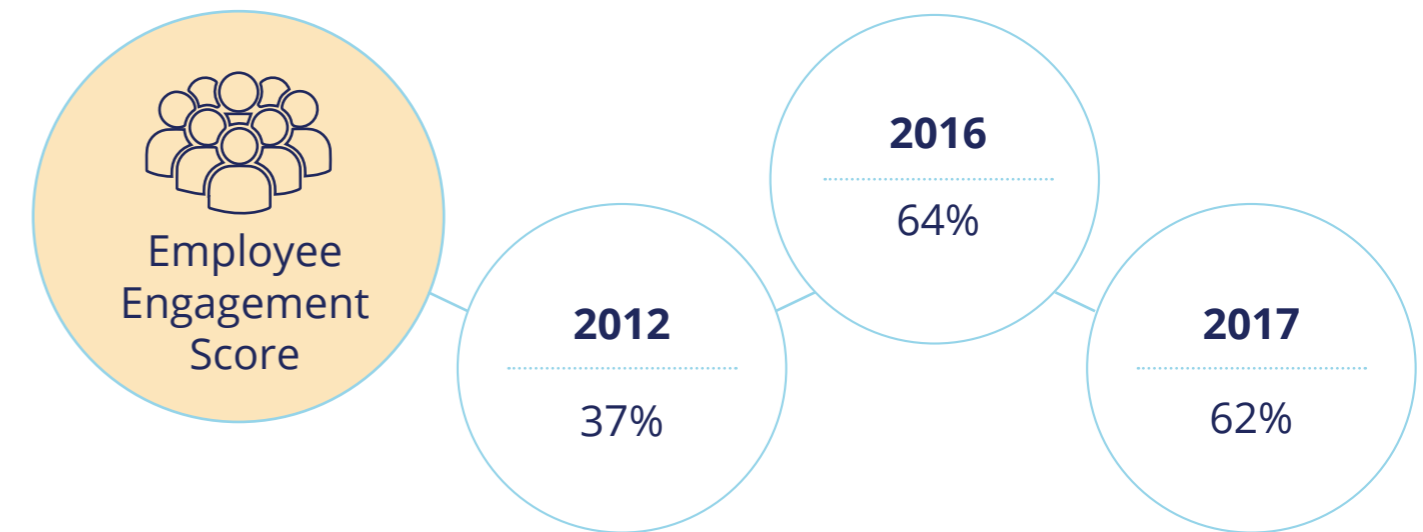
A key focus of our Human Resources (HR) Department is to ensure employees maintain regular communication through diverse channels and avenues. Our HR Business Partner (HR BP) has created an HR Outreach Programme, in which they visit different offices and departments, and invite employees for confidential one-on-one meetings. In these sessions, employees can openly share ideas, concerns, challenges or topics of their choice.

This programme has helped our employees to see themselves as responsible and accountable for the ongoing improvement of their workplace. This is no longer seen as a remote responsibility of the HR Department, but rather a collective responsibility, where each employee has a voice, plus the ability to address a challenge or create an opportunity and take it forward themselves.



## Annual Employee Engagement Survey "Souwti" (103-1), (103-2), (103-3), (402-1)

Souwti ("My Voice" in Arabic), is our annual employee engagement survey, and a key way in which we deliver our commitment to ensure all employees are heard and fairly represented. Launched in 2012, the engagement rate was initially 37%, highlighting a need for better relationships with our people. Reconducting the survey in 2016 showed the rate had risen to 64%. In 2017, it remained high at 62%. This also exceeds similar engagement benchmarks in both GCC and global commercial banks.



## Diversity and Inclusion (103-1), (103-2), (103-3)

We employ 8,207 people from 75 different nationalities. As part of the 'Human Assets' enabler of our sustainability framework, we are determined to instill inclusive practices across all our operations. We therefore encourage everyone to work together in an environment that respects diversity, and that celebrates a culture free of all forms of unlawful and unfair discrimination on the grounds of gender, race, nationality, ethnic or national origin, marital status, age, disability and religious beliefs – or any other characteristic protected by law.

## Inclusive Policies

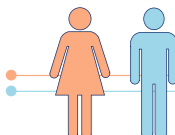
Our diversity is key to our growth, innovation and creativity. We have therefore developed a series of policies to safeguard it. Through these policies, we widely communicate that every form of discrimination is rejected, and that cases will be addressed through clear escalation measures. These apply to employee selection, performance management, compensation, training, placement, transfer, demotion, promotion, disciplinary action and termination. Furthermore, all forms of harassment, intimidation and bullying of employees are strictly prohibited. This covers general victimisation, sexual harassment, racial harassment and disability harassment. All employees are aware that non-compliance will not be tolerated and will result in disciplinary action.

## Collective Responsibility

Employees are encouraged to speak up against any unlawful action they might have faced or witnessed. As an organisation, we believe in being collectively responsible for safeguarding our ethics and ensuring a nurturing environment that protects everyone's wellbeing. Our online portal 'Empower' allows all employees to file grievances and choose an escalation path until their issue is resolved. A grievances "Frequently Asked Questions" document is also available to all employees (and is updated regularly).

## Full-Time Employees - Broken Down by Gender <sup>(102-8), (405-1) (405-2)</sup>

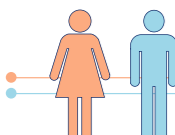
We commit to empowering both genders and having a gender-balanced environment. Our basic salary remuneration rate of women to men is 1:1



	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
<b>Total</b>	<b>5,186</b>	<b>3,021</b>	<b>5,374</b>	<b>5,839</b>
<b>Female</b>	<b>2,059</b>	<b>1,351</b>	<b>2,113</b>	<b>2,251</b>
	40%	45%	39%	39%
<b>Male</b>	<b>3,127</b>	<b>1,670</b>	<b>3,261</b>	<b>3,588</b>
	60%	55%	61%	61%

## Newly Hired Employees Annually - Broken Down by Gender <sup>(401-1)</sup>

Our recruitment and hiring processes ensure we bring onboard employees with talent and experience, regardless of any demographic characteristics. As of 2017, 50% of Bank recruits are female and 50% male. At Tanfeeth, 58% are female, as part of a conscious effort to get closer to a gender-balanced environment.



	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
<b>Total</b>	<b>264</b>	<b>380</b>	<b>224</b>	<b>663</b>
<b>Female</b>	<b>132</b>	<b>220</b>	<b>118</b>	<b>293</b>
	50%	58%	53%	44%
<b>Male</b>	<b>132</b>	<b>160</b>	<b>106</b>	<b>370</b>
	50%	42%	47%	56%

## Full-Time Employees - Broken Down by Age

85% of our employees are aged between 18 and 44 years, and therefore come under the wider youth category.

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
<b>18-24 years</b>	<b>306</b>	<b>307</b>	<b>326</b>	<b>456</b>
	6%	10%	6%	8%
<b>25-34 years</b>	<b>2,039</b>	<b>1,780</b>	<b>2,264</b>	<b>2,692</b>
	39%	59%	42%	46%
<b>35-44 years</b>	<b>2,062</b>	<b>732</b>	<b>2,008</b>	<b>1,948</b>
	40%	24%	37%	33%
<b>45-54 years</b>	<b>608</b>	<b>154</b>	<b>595</b>	<b>579</b>
	12%	5%	11%	10%
<b>55+ years</b>	<b>171</b>	<b>48</b>	<b>181</b>	<b>164</b>
	3%	2%	3%	3%

## Newly Hired Employees Annually - Broken Down by Age <sup>(404-1)</sup>

We play an active part in addressing youth unemployment in the region.

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
<b>18-24 years</b>	<b>149</b>	<b>173</b>	<b>90</b>	<b>234</b>
	28%	26%	21.7%	21%
<b>25-34 years</b>	<b>283</b>	<b>426</b>	<b>232</b>	<b>886</b>
	53%	63%	56%	58.2%
<b>35-44 years</b>	<b>79</b>	<b>61</b>	<b>78</b>	<b>281</b>
	15%	9%	18.8%	18.5%
<b>45-54 years</b>	<b>16</b>	<b>9</b>	<b>10</b>	<b>28</b>
	3%	1%	2.4%	1.8%
<b>55+ years</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>2</b>
	1%	0.45%	1%	0.13%

## Full-Time Employees - Broken Down by Years of Service

We invest heavily in training, developing and retaining our employees. Our policies ensure we fill 70% of vacancies from within the ranks of existing employees. This encourages employees to seek growth opportunities that help them develop their own individual career path. As of 2017, 75% of Emirates NBD Bank employees and 89% of Tanfeeth employees have spent between 0 - 9 years working with us.

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
<b>0-4 years</b>	<b>2,413</b>	<b>2,123</b>	<b>2,378</b>	<b>3,021</b>
	47%	70%	44%	52%
<b>5-9 years</b>	<b>1,456</b>	<b>568</b>	<b>1,809</b>	<b>1,884</b>
	28%	19%	34%	32%
<b>10-14 years</b>	<b>902</b>	<b>241</b>	<b>773</b>	<b>521</b>
	17%	8%	14%	9%
<b>15+ years</b>	<b>415</b>	<b>89</b>	<b>414</b>	<b>413</b>
	8%	3%	8%	7%



### Employees with Disabilities (People of Determination)

Our recruitment and hiring processes ensure we bring onboard employees with talent and experience, regardless of any demographic characteristics (As of 2017, 50% of Bank recruits are female and 50% male. At Tanfeeth, 58% are female, as part of a conscious effort to get closer to a gender-balanced environment).

### Full-Time Employees - Emiratis and Expatriates

As a UAE organisation, we have a responsibility to employ and empower Emirati employees. This helps ensure their professional development and promotes their access to leadership and top management positions. It also contributes to our role as a responsible partner in ensuring a socio-economically sustainable nation.

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
Emirati	1,091 21%	194 6%	1,068 20%	1,163 20%
Expatriate	4,095 79%	2,827 94%	4,306 80%	4,676 80%

### Full-Time Employees - Broken Down by Nationality

Our employees come from 75 countries. The table below shows the countries with the highest proportions.

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
India	39%	31%	39%	40%
UAE	21%	7%	20%	20%
Pakistan	9%	19%	10%	10%
Philippines	6%	15%	6%	6%
Egypt	5%	11%	5%	5%
Other	20%	17%	20%	19%

### Turnover Rate of All Newly Hired Employees - Broken Down by Age (401-1)

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
18-24 years	16%	24%	30%	23%
25-34 years	47%	54%	19%	16%
35-44 years	28%	19%	13%	12%
45-54 years	5%	2%	8%	7%
55+ years	4%	1%	18%	14%

### Turnover Rate of All Newly Hired Employees - Broken Down by Age (401-1)

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
All Employees	9%	17%	15%	14%
Female	11%	23%	15%	15%
Male	8%	13%	15%	12%

### Top Management - Broken Down by Gender

	2017	2017	2016	2015
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Emirates NBD Bank
Female	2 5%	1 20%	3 7%	5 12%
Male	37 95%	4 80%	40 93%	38 88%

## Nationalisation



We are among the largest employers of Emiratis in the UAE. In addition, 29% of top management at Emirates NBD Bank are Emirati, as are 15% of top management in Tanfeeth.

As an endorsing partner of UAE Vision 2021, we have created a series of recruiting initiatives that encourage local talent to develop. These are facilitated through a number of career development programmes for Emiratis that contribute to wider nationalisation efforts. Open to the public, these programmes are created with the objective of nurturing inclusive learning and development in the region, particularly among young and emerging talent.

## High School Graduates

### Al-Misha'al Programme

During 2017, we hired 46 Emirati employees as Tellers and 42 as Customer Service Executives.

## University Students & Graduates

### The Scholarship Programme

This Programme offers fully-paid higher education to exceptional students majoring in fields related to banking. Scholars contract to work at the Bank for the same number of years they receive scholarship benefits. This enables us to create a pool of local talent that could, upon graduation, join our Bank as full-time employees. In 2016, we expanded the programme to include students majoring in Special Education, to address the lack of certified and trained candidates in this field. In 2017, we granted full scholarships to seven students, taking the total since the programme began to 18.

### Internships & Summer Jobs

Through our partnerships with several universities, we offer annual internships for both Emirati and expatriate students. These give students a rewarding opportunity to become familiar with the workplace ahead of graduation, and also explore the banking industry as a potential field of employment. During 2017, we hosted 110 interns.

### Programme for Accelerated Learning (PAL)

PAL is our training programme designed to provide Emirati university graduates with comprehensive, helpful, in-depth training that will boost their careers and allow them to grow both professionally and personally. The programme prepares them for guaranteed managerial and leadership roles in our Bank, through theoretical, material and on-the-job implementation that runs for 18 months.

513 Emiratis have graduated from PAL since its inception.



## Existing Emirates NBD Employees

### The National Leadership Programme (NLP)

The National Leadership Programme (NLP) was launched in 2014. It develops future Emirati leaders who can grow into Executive Committee (EXCO) roles – as well as becoming directors who directly report to EXCO – over the next three to five years. The NLP is designed to fulfil the Board of Directors' aspirations to nationalise 66% of EXCO jobs and 50% of the director positions that report directly to EXCO.

### Al-Najaah Programme

In 2017, 13 employees participated in the Al-Najaah programme, that targets Emirati talent at our Bank. It guarantees talent retention by developing skills to prepare selected Emiratis for senior and managerial roles. Through Al-Najaah, employees' development areas are identified, while customised learning and development programmes are created.

### Financial Incentives for Referring Emiratis

Employees are encouraged to refer Emiratis as potential new employees. If these recruits complete their probation period, the referring employee receives a financial incentive.

### Empowering Emirati Women

Our Ras Al Khaimah all-women Call Centre was launched in January 2016, with 35 ambitious women working full-time. The Centre has now grown to 123. In Khorfakkan, Tanfeeth hired 10 part-time employees to support its account opening processes.



## Talent Management

Cultivating talent is a significant part of our sustainability agenda.

First, we seek to engage both the expatriate and Emirati populations, giving individuals the opportunity to become proactive participants in the UAE's financial and business sectors.

Next, chosen staff members benefit from a customised development plan, and are supported throughout the learning period as part of our talent management strategy. To be nominated as a "Talent", employees must display both a strong performance record and high leadership potential. The current talent pool represents 106 employees, of whom 25% are women.

To then progress these talented individuals into leadership roles, we apply a transparent process that assesses nominated individuals based on their professional performance and innate capabilities. A world-class assessment matrix is then used to shortlist suitable candidates, helping to reveal their potential to advance into the most senior positions.

Doing all this in a sustainable way is therefore a significant focus. Our investment in high-calibre individuals is a long-term strategy, intended to maximise our impact in the UAE and beyond. Investing in this area also helps to ensure a well-developed talent ecosystem to fill future management openings. Our award-winning programmes empower thousands of employees to express their personal development commitments, advance their professional skills and achieve promotion opportunities within the Bank.





## Learning & Development (101-1), (101-2), (101-3), (404-1), (404-2)

Our Learning & Development Department contains units to address a large spectrum of learning requirements. We organise thousands of training sessions to inform employees of corporate policies and practices, while other programmes target specific employment grades, and are tailored to meet the development needs of employees in line with the requirements of their jobs.

We emphasise nurturing the growth of our people by providing continual skills management and lifelong learning, thus enabling employees to acquire appropriate skills that will help them progress into advanced positions.



Emirates NBD Bank			
Total number of training batches for Skills Development, Leadership & Management Development	2017	2016	2015
	375	128	132

### Average Annual Training Days for Associates & Managers, Broken Down by Gender

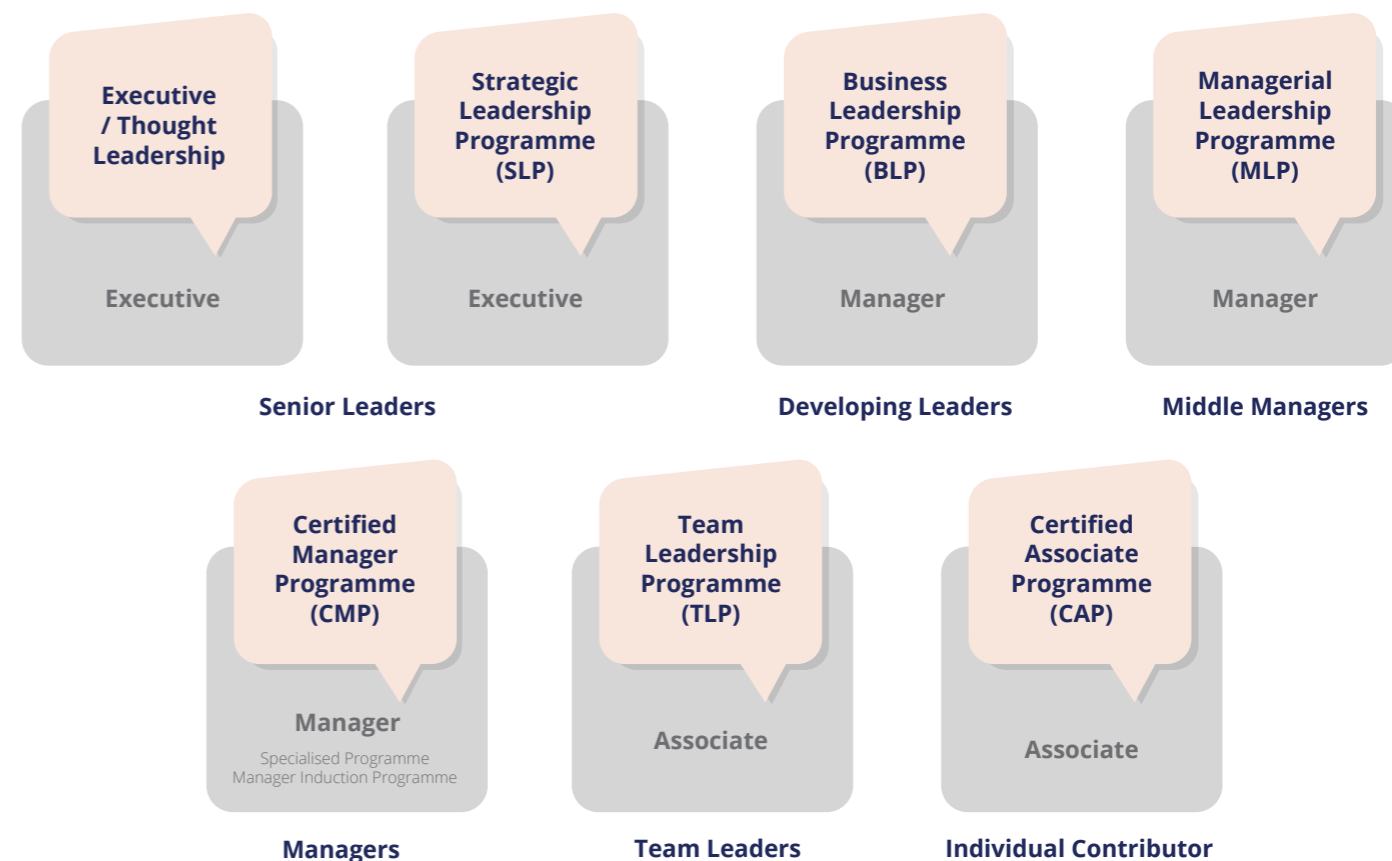
	2017		2017		2016		2015	
	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Tanfeeth	Emirates NBD Bank	Tanfeeth
Male	10 days	9.5 days	10 days	7.5 days	10 days	7.5 days	8 days	8 days
Female	10 days	7.5 days	10 days	7.5 days	10 days	7.5 days	8 days	8 days

## The Leadership & Management Development (L&MD) Model

Our award-winning L&MD programme consists of a series of structured training courses. These use an intersectional approach, integrating e-learning, in-person workshops, case studies, role-playing, discussion, presentation and workplace assignments.

The programme's foundations were developed in partnership with several highly renowned academic institutions, including Harvard, Duke and Hult Universities in the USA. Our L&MD programmes have received recognition from the Association for Talent Development (ATD), Brandon Hall Excellence Awards and the LearnX Awards.

The programme offers customised training for every department within Emirates NBD.



### Programme Partners



## Community Leadership Across L&MD Programmes

Community Leadership is a key component across our L&MD programmes. Our Head of Corporate Responsibility provides an introduction to sustainability and corporate responsibility during the relevant training periods. CMP and MLP trainees work in teams to identify a sustainability initiative (based on our social investment focus areas) to then develop and present a business case on. MLP trainees further pilot their business case under the guidance of the Head of Corporate Responsibility.

Some of the ideas that have emerged related to improving financial literacy, introducing a nursing room for new mothers, reducing plastic bottle consumption and a women's empowerment mentorship programme.

### Number of Graduates in Every L&MD Programme

	2017	2016	2015
<b>Emirates NBD Bank</b>	<b>Emirates NBD Bank + Tanfeeth</b>	<b>Emirates NBD Bank</b>	
<b>Managerial Leadership Programme (MLP)</b>	-	-	24
<b>Certified Manager Programme (CMP)</b>	80	87	44
<b>Team Leadership Programme (TLP)</b>	70	75	40
<b>Certified Associate Programme (CAP)</b>	400	450	380

## Tanfeeth University

This learning management system complements our wider "Go Digital" strategy. Its portal acts as a one-stop shop for announcing, hosting nominating, and completing online training, classroom training and certification. It uses gamification techniques to motivate employees to complete their learning goals, and also includes video-based learning. So far, 34 quick videos have been created in-house on critical topics identified by our subject matter experts in different units.

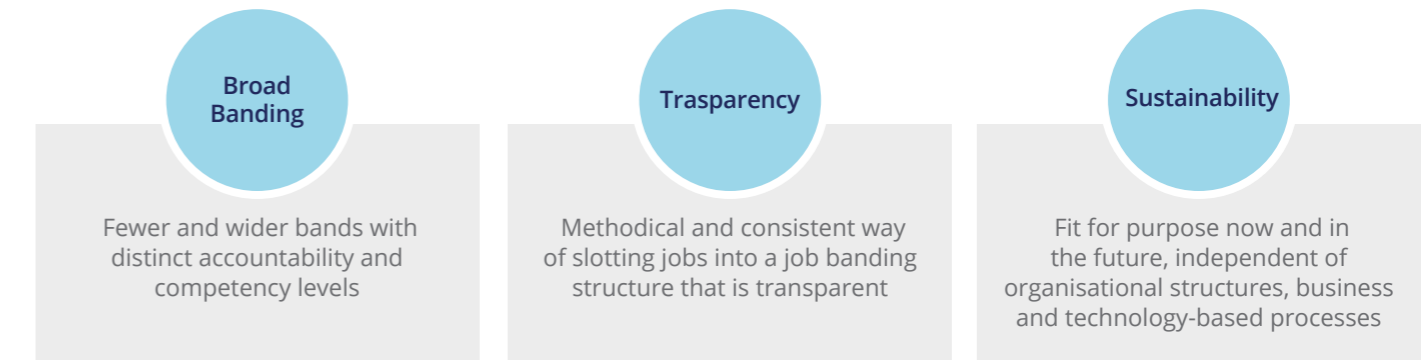
In 2017, Tanfeeth received the Silver Brandon Hall Award for the "Best Advance in Learning Technology Implementation". Tanfeeth also received the Bronze Award for the "Best Use of Blended Learning" for its Leadership Essentials Development Programme.

## Rewards & Recognition <sup>(404-3)</sup>



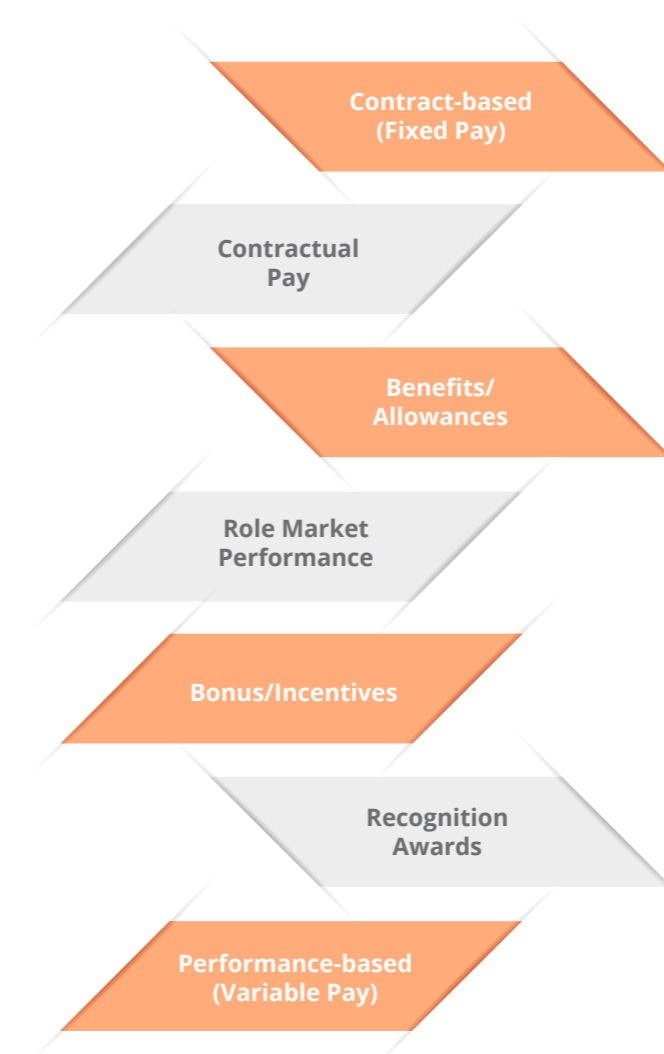
## Job Banding

All positions at Emirates NBD are categorised into distinct bands, that are then reference points for determining how employees are rewarded. The categorisation of roles follows three main themes:



## Total Reward Framework <sup>(401-2)</sup>

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



## Benefits to Full-Time Employees <sup>(404-3)</sup>

- > **End-of-Service Benefits**
- > **Health Insurance**
- > **Life Insurance**
- > **Financial Facilities:**
  - Salary advances
  - Loans/Finances
  - Banking Tariffs
- > **Paid Leave:** In addition to all leave days offered by the UAE Labour Law, we offer the leave options below:
  - Examination: 10 days annually to take exams
  - Volunteering: 1 day annually to volunteer in the local community
  - Maternity Leave: 60 days – 15 additional days on top of the 45 days granted under the UAE Labour Law
  - Paternity Leave: 1 day

## Parental Leave - Broken Down by Gender <sup>(401-3)</sup>

We promote a work-life balance, and encourage our employees to take time off as they celebrate the addition of new members to their families.

In 2017, we retained 96% of female employees and 99% of male employees, still employed 12 months after taking their parental leave. At Tanfeeth, the retention rate was 90% for women and 98% for men.

	2017		2017		2016		2015	
	Emirates NBD Bank		Tanfeeth		Emirates NBD Bank			
	Female	Male	Female	Male	Female	Male	Female	Male
Employees entitled to parental leave	1,180	2,452	1,351	1,670	1,238	2,557	1,261	2,619
Employees who took parental leave	78	80	29	46	126	157	145	111
Employees who came back to work after parental leave	77	80	26	45	126	157	145	111
Employees who came back to work after parental leave and were still employed 12 months after that leave	75	79	26	45	120	151	123	103
Retention Rate	96%	99%	90%	98%	95%	96%	85%	93%

## Accommodation for our Female Employees

Maintaining a gender-balanced environment means we cater to the needs of both genders, and implement policies that enable our female employees to grow their families without having to sacrifice their careers or make decisions that could negatively impact their career paths. As a result, we have taken steps to assist expectant mothers' needs before giving birth, and after returning to work.

Before Giving Birth	After Giving Birth
A culture of openness that invites female employees to discuss their leave, work handover and smooth work resumption after they return	60 days of fully-paid maternity leave
Designated parking spaces in convenient locations	Part-time working hours and flexible timing discussed and agreed on an individual basis
	New Mothers Room; a private women-only room offering comfort and privacy for nursing requirements



## Tanfeeth Appoints First Female National as its CEO

On 13 June 2017, Maryam Bahloq became our CEO, and thus the first UAE female national to be appointed to a senior managerial position in Tanfeeth. With over 17 years of professional experience within the sector, in both strategic and operational roles, her wealth of knowledge and industry insight made her the ideal candidate. The appointment is seen as a key moment in our commitment to promoting gender equality. She now hopes to inspire and mentor other females in our Group to aspire to higher positions.

## Cultivating Leadership Potential for Women in Ras Al Khaimah

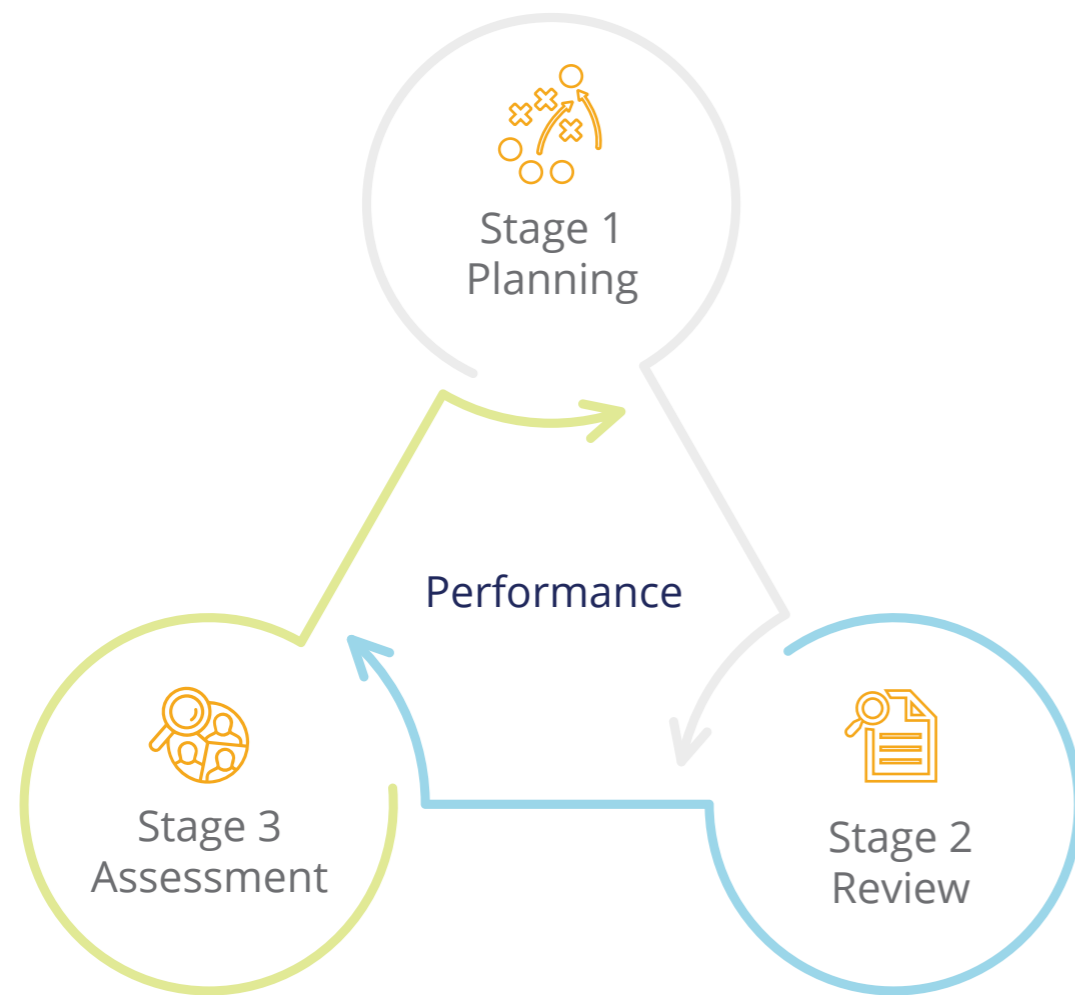
In Ras Al Khaimah, Tanfeeth has a female-led operation, that includes over 123 women employees. We held a speakers series for employees during 2017: one Emirati female leader described her own leadership journey, and another spoke about health and wellness. In addition, each employee has received an average of 70 training hours in 2017 on topics related to processes, products, communications and other soft skills that can impact their performance.

## The Women Initiative (WIN)

Tanfeeth has established a council of women who are tasked with running the Women Initiative (WIN). This initiative aims to engage in an open dialogue on the social, health, culture and professional needs of women, in order to excel at the workplace.

## Performance Management and Pay <sup>(404-3)</sup>

Performance Pay is designed to reward employees based on their performance and that of their Bank 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

## Employee Appreciation

We ensure our employees' hard work and dedication does not go unappreciated. Recognition and celebrating in a festive environment creates a positive impact on the morale of our people, and encourages us all to perform better.



### Milestone Celebrations

Celebrating employees who have been with us for 10, 15 and 25 years



### Bravo: Employee Appreciation Portal

Employees can use Bravo to send each other messages and certificates of appreciation



### GEM: Going the Extra Mile Awards

A platform that recognises our most precious assets, the people who go the extra mile, inspire others and shine through their performance

### Shukran Awards

Peer-to-peer appreciation that encourages employees to recognise noteworthy behaviour or performance. Recognised employees receive prizes with a maximum value of AED 700 to thank them for their work

### Podium of Champions

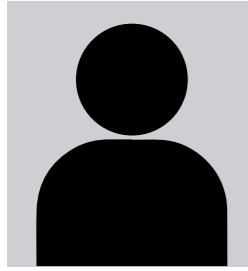
A quarterly award that recognises exceptional teams. The winning team receives AED 3,000 as an expression of thanks



On 18 January 2017, His Highness Sheikh Ahmed bin Saeed Al Maktoum, Chairman of Emirates NBD, congratulated and expressed his gratitude to 27 employees who were celebrating 25 years of continuous service, during a ceremony held at our headquarters. He commented:

"I would like to acknowledge the unwavering and loyal commitment of each one of you, which has enabled Emirates NBD to become the market leader that it is today."

## Featured Employees



Essa joined Emirates NBD in 2008 after qualifying from Ghurair University with a Bachelor's Degree in Finance. He quickly progressed to the role of Branch Sales and Service Manager, and by 2012 became a Branch Manager. Essa is now the SME Area Manager for Business Banking. His participation in various technical, managerial and soft skills programmes has played a significant role in his growth and development, and has helped him reach advanced positions in our organisation.



Zainab is our Associate Vice President for Internal Audit. Zainab's career with Emirates NBD began while she was attending university and working as a management trainee at our Bank. In 2011, she received her Bachelor's Degree in Applied Business Program with distinction, and began studying for CFAB (Certificate in Finance, Accounting and Business) which she achieved in 2012. Achieving CFAB gave her the opportunity to study the ACA (Association of Chartered Accountants) which is an ICAEW qualification.



## Health, Safety & Wellness (103-1), (103-2), (103-3), (403-2)

Investing in our employees' wellness is among our top priorities as a responsible and sustainable organisation.

We take our responsibility to provide a safe work environment very seriously. Doing so ensures employees remain fit and able to focus on their performance, elevating overall productivity levels. We demonstrate our commitment to maintaining a healthy physical environment by:

- > Consistently monitoring potential health and safety hazards
- > Ensuring reasonable work environment temperatures
- > Supplying offices with ergonomic furniture, so employees enjoy comfortable working conditions

As a result of our health and safety practices, we are proud to record zero work-related illnesses, injuries or fatalities among both full-time and contractor employees.



## Health & Safety Policies & Training

Our Safety Committee is responsible for all safety policies, procedures and regulations. The Committee meets periodically to revise policies, communicate updates and evaluate safety protocols throughout the organisation.

Each employee undergoes a thorough health and safety induction when they join our organisation. Our Intranet is constantly updated with all new health and safety notices, and employees are informed accordingly.

- > 324 employees throughout the Bank are certified in First Aid
- > Two Emergency Wardens are assigned to every main location among our branches
- > For specific employees, we offer:
  - First Aid Training
  - Mandatory Dubai Civil Defence Emergency Training
  - Security Guard Training



## Employee Wellness Activities

Employee health and happiness is a key contributor to sustainability. We arrange a variety of employee wellness activities, that aim to continually support and educate our employees in maintaining lifestyle practices that promote longevity and good health. These initiatives are assessed and developed on an annual basis.

### Dubai Fitness Challenge

In 2017, we took part in the Dubai Fitness Challenge, a city initiative of His Highness Sheikh Hamdan Bin Mohammed Bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of the Executive Council of the Dubai Government. His Highness challenged citizens of Dubai to become active for 30 minutes every day over 30 days. Our employees were encouraged to take a break during their work day and participate in any appropriate physical activity, whether joining a group Zumba class or taking the stairs.

### Wellness Fair

We hosted the Emirates NBD Wellness Fair from 24 September to 5 October 2017. Thousands of employees took part in multiple activities offered by 34 of our wellness partners, including hospitals, clinics, gyms and yoga centres. Employees benefitted from awareness workshops on topics such as stress management, back-pain tips, Type 2 diabetes in children, healthy eating habits, obesity and weight loss and the risks of smoking.

### Health Checks & Awareness

In partnership with our Group health insurance provider, MetLife, we offer employees the opportunity to benefit from a discounted annual health check-up costing only AED 150. In addition, we organise health and wellness fairs as mentioned above, and raise awareness on diseases such as diabetes and breast cancer. We promote men's health annually in November and remind employees of the benefits of flu shots before winter begins.

### Employee Wellness Newsletter

This quarterly newsletter highlights relevant health topics, and acts as a medium to inform employees about our latest wellness initiatives and schemes. The Safety Committee is responsible for activating health-focused partnerships with a range of suppliers, so that our employees can benefit from access to healthy food and exclusive health packages and recreational deals.



### Desert Walk

For a second year in a row, in partnership with the Emirates Wildlife Society-World Wildlife Fund (EWS-WWF), in 2017 many of our employees walked the UAE desert in support of the environment. Employees chose a 5km or a 10km walk, and the Bank donated AED 100 to EWS-WWF on behalf of every participating employee.

### Tanfeeth Seatbelt Safety Week

Tanfeeth organised a seatbelt safety week, during which employees witnessed live simulations of a car accident in cases where seatbelts are not worn. Tanfeeth gave 30 child car seats to employees who had young children, as part of the awareness campaign.

## Supporting Employees During Challenging Times



### Al Jood Fund

Al Jood is a special HR programme that provides monetary assistance to employees who find themselves in challenging financial circumstances. Membership is voluntary and is open to all Emirates NBD Group employees. Subscription is secured through the payment of a monthly fee, dependent on employee band and position. Employees going through financial hardship can apply to the fund and are granted assistance through a variety of support programmes, once the funding committee have evaluated each candidate case against established criteria.



### Employees Welfare Fund

This Fund was created as a platform to assist employees experiencing financial struggles. Unlike the Al Jood Fund, access is not determined by prior membership. The assistance provided is generally targeted towards educational incentives – rather than assisting with medical needs, rental costs and care of elderly parents, which are not covered by the fund. We consider these cases on a need-basis, and support individuals through the allocation of appropriate funds: either partial or complete packages are provided to meet financial circumstances.

### Sports

A significant proportion of our employees maintain an active and healthy lifestyle through our unique sports tournaments. These encompass more than 140 teams engaging in a broad spectrum of sporting activities:



**Cricket**  
(32 teams in total with a range of 12 members)



**Football**  
(20 teams in total with a range of 12 members)



**Bowling**  
(60 teams in total with a range of six members)





# Our Social Investment

- 1. Emirates NBD's Social Investment Strategy
- 2. Advocacy for PwD
- 3. Financial Literacy
- 4. Health & Wellness
- 5. Women's Empowerment
- 6. Community Development



## Emirates NBD's Social Investment Strategy <sup>(103-1), (103-2), (103-3)</sup>

As an ethical bank, we have a collective responsibility to serve not only local communities but also our customers, shareholders, employees and all our stakeholders. Our social investment practices are therefore essential to our sustainability framework, particularly its impact element, and also to our alignment with United Nations Sustainable Development Goals (SDGs), the UAE's Vision 2021 and the Bank's own vision and values.

In developing our Social Investment Strategy, we have incorporated the concept of Creating Shared Value (CSV) into measurable programmes and Key Performance Indicators (KPIs).

The process began in 2014, when our first assessment to gather insights into community needs highlighted the recurring theme of 'inclusion'. From this, we then successfully integrated corporate responsibility as part of our corporate identity. We departed from traditional charity-based activities in order to make the highest impact, and manifest the true meaning of corporate responsibility. What we have so far achieved would not have been possible without the dedication of our partners and employees, plus the encouragement and support of management.

## Alignment with the UAE's Year of Giving



The UAE President and Ruler of Abu Dhabi, His Highness Sheikh Khalifa bin Zayed Al Nahyan, declared 2017 as the Year of Giving. Therefore, we aligned our 2017 social investment and corporate responsibility objectives with the three main themes of His Highness' initiative:

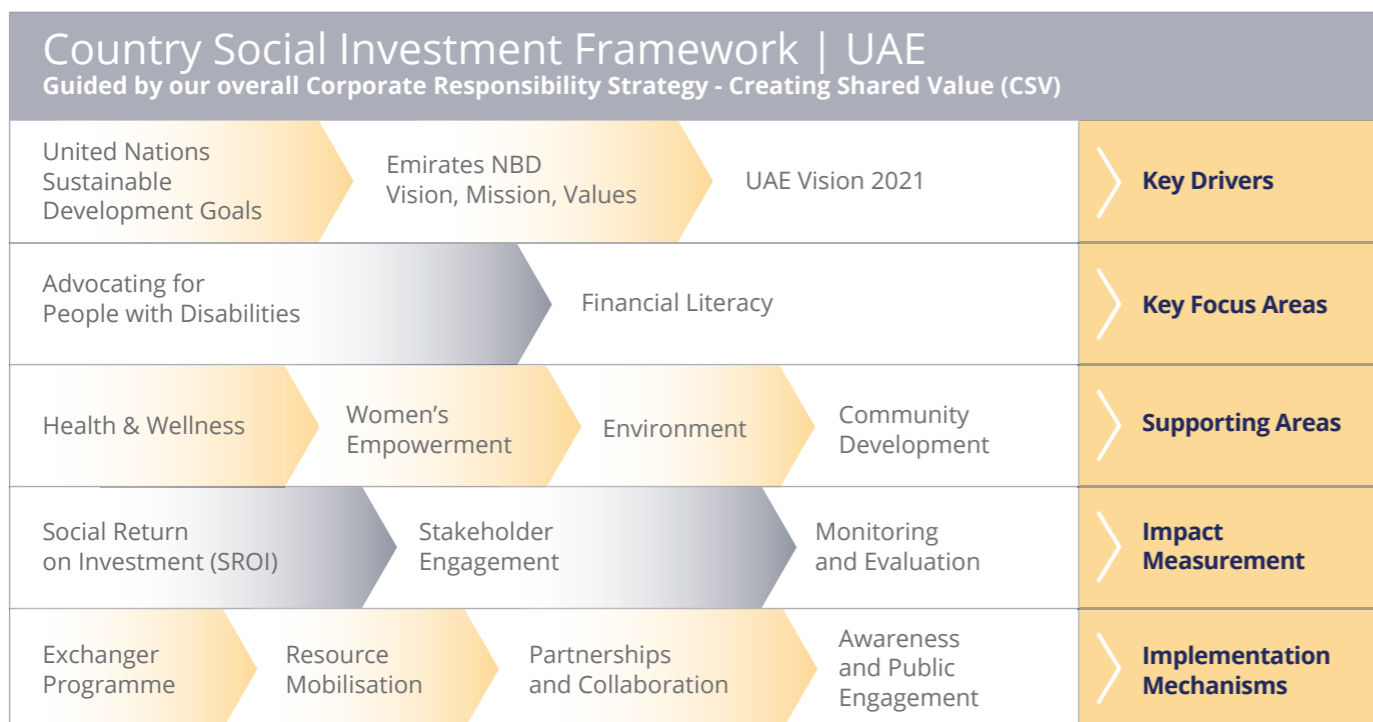
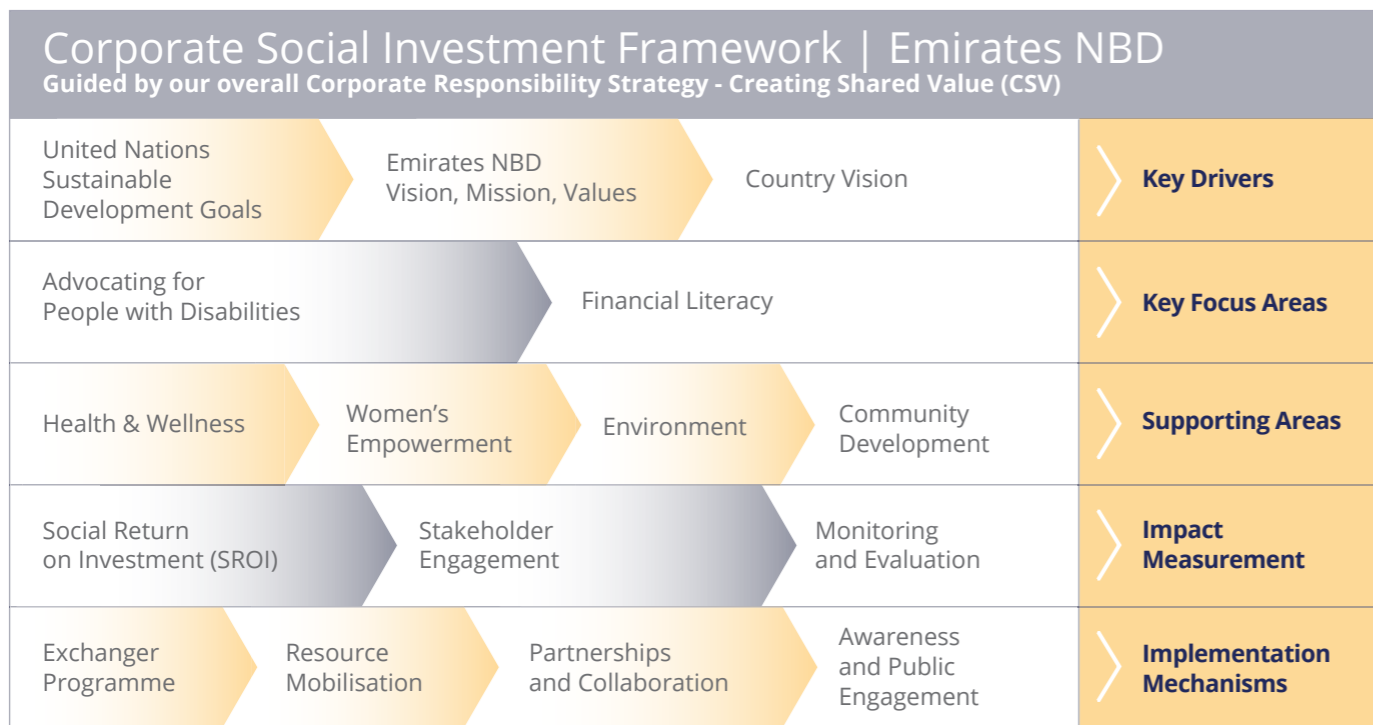
- > 'Strengthening social responsibility in the private sector'
- > 'Promoting a spirit of volunteering'
- > 'Strengthening the concept of serving the nation in new generations of Emiratis and expatriates'

## Emirates NBD Social Investment Framework <sup>(103-2), (103-3)</sup>

Our Social Investment Framework is underwritten by our overall corporate responsibility strategy of Creating Shared Value (CSV).

The Framework comprises two levels: corporate and country. The Corporate Level applies to our global operations, while the Country Level considers specific country visions, plus geographic, demographic and social needs.

The Framework is designed to ensure key focus and support areas remain constant throughout our global operations, with flexibility to localise programmes and initiatives, based on each country's national context.



## Social



### 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 key and support focus area within our Social Investment Framework, we activate four elements to create a multi-dimensional impact.

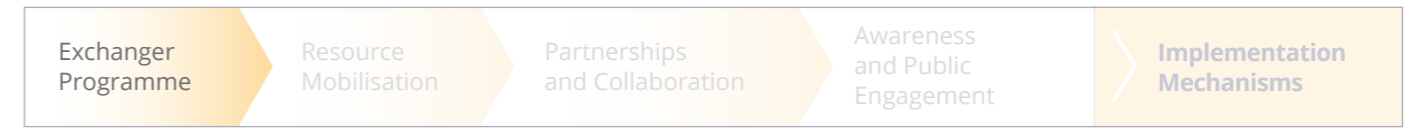


## Financial Commitment to our Social Investment Programmes

In addition to various types of in-kind support, we are committed to supporting each key focus and support area with financial investments. These are monitored and carefully measured for their Social Return on Investment.

The table below details our commitment during the past three years for each support area:

Social Investment Area	Amount in AED			
	2017	2016	2015	Total for Three Years
Advocacy for People with Disabilities: #TogetherLimitless	3,855,000	3,000,000	3,000,000	9,855,000
Financial Literacy: #moneywise platform	500,000	1,500,000	500,000	2,500,000
Health & Wellness	1,070,000	1,000,000	1,000,000	3,070,000
Women's Empowerment	600,000	500,000	500,000	1,600,000
Community Development	18,140,000	23,700,000	19,900,000	61,740,000
Environment	250,000	500,000	500,000	1,250,000
Resource Mobilisation	4,520,000	2,300,000	1,300,000	8,120,000
<b>Total</b>	<b>28,935,000</b>	<b>32,500,000</b>	<b>26,700,000</b>	<b>88,135,000</b>



## Our Award-Winning Corporate Volunteering Programme



Exchanger is our Corporate Volunteering Programme, established in 2015 after employees expressed their interest in playing an active role in their local community. The programme has become one of the most successful implementation mechanisms in our entire social investment commitment. In 2017, it accumulated over 26,000 hours of volunteering service, massively exceeding our target of 15,000 volunteer hours for this Year of Giving. Its work has been recognised at the Gulf Sustainability and CSR Awards, under the auspices of the Mohammed bin Rashid Al Maktoum Global Initiatives Foundation.

(Disclaimer: The statistics below represent the Exchanger Programme's performance at Emirates NBD Group Level and not just Emirates NBD Bank or Tanfeeth).

Exchanger Programme Indicators	2017	2016	2015
<b>Key Highlights</b>	<ul style="list-style-type: none"> <li>&gt; The Exchanger Programme opens up for employees' families and friends</li> <li>&gt; Exchanger Junior kicks off – engaging children under the age of 18 and referred by Emirates NBD employees</li> </ul>	<ul style="list-style-type: none"> <li>&gt; The number of employees who volunteer added to every department's KPIs with a 20% target</li> <li>&gt; Every employee receives one day of fully paid leave to volunteer per year</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Employees express strong interest in participating in a corporate volunteering platform</li> <li>&gt; The Exchanger Programme is established and aligned with the Bank's Social Investment Areas</li> </ul>
<b>Number of Active Volunteers</b>	3,151 (60% annual growth)	1,971 (160% annual growth)	757
<b>Number of Hours Volunteered</b>	26,678 (143% annual growth)	10,968 (128% annual growth)	4,802
<b>Number of Volunteering Opportunities</b>	320 (43% annual growth)	224 (29% annual growth)	174
<b>% of Repeat Volunteers</b>	46% (50% annual growth)	63%	34%

In three years, more than 136,000 members of the public have been positively and directly impacted by the Exchanger Programme.

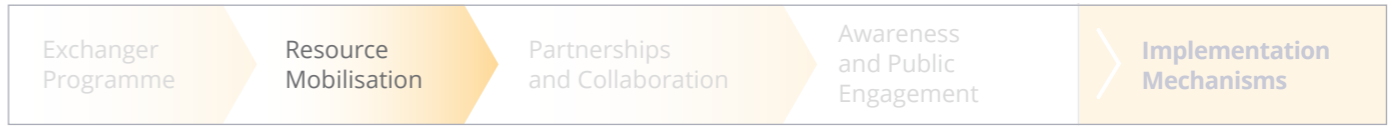


## Measuring Impact: The Social Return on Investment (SROI) of Exchanger

In 2017, we hired a third-party consulting firm that specialises in impact measurement to measure the Social Return on Investment of the Exchanger Programme's 2016 activities.

The overall SROI result was  
**AED 1 : AED 64**

For every AED 1 invested in the programme, there was a return to beneficiary individuals of over AED 64 each. This value-for-money ratio is high, due to low costs and near infinite scalability (especially with the increase in Financial Literacy Programmes) and the high number of active volunteers in the programme. Additionally, it demonstrates the extremely high impact on beneficiaries, which many described as "life-changing" and "priceless".



## Resource Mobilisation

We encouraged our customers and stakeholders to join us in supporting causes that create positive social impact. For this, we mobilise our resources, networks and online channels. Over the past three years, we have raised a total of AED 8,120,000 in this way.



Amount raised from the public for different causes through our volunteering programmes (AED)

2017	4,520,000
2016	2,300,000
2015	1,300,000
<b>Total for Three Years</b>	<b>8,120,000</b>



### Plus Points

Customers have been able to donate money to support children with disabilities by redeeming their unused Plus Points from selected credit cards. Facilitated by Beit al Khair, the campaign supports the education and Umrah requirements of marginalised children with disabilities through key centres including Rashid Center for Disabled, Manzil Centre, Al Noor Traing Center for Children with Disabilities and Special Needs Future Development Center (SNF).



"In February 2017, Emirates NBD was recognised for its efforts to enhance the financial inclusion and independence of people with disabilities through its Disability Friendly Branches"



# #TogetherLimitless



#TogetherLimitless is our unique advocacy platform, supporting the inclusion of people with disabilities on multiple fronts. This initiative is driven by and aligns with:

- > The United Nations Sustainable Development Goals (Goal 10: Reduce Inequality)
- > The UAE Vision 2021 (Social Cohesion Index)
- > Dubai's "My Community...a City for Everyone" initiative, which aims to transform Dubai into an inclusive and Disability Friendly city by 2020.





In terms of 'My Community', we aligned with three specific goals:

- > Inclusive Education
- > Equal Employment Opportunities
- > Universal Accessibility

With the progress recorded to date, we are confident that #TogetherLimitless will continue to grow and bring positive change for PwDs in the UAE, broadly impacting local communities and our region.



## Social Investment Framework - Implementation Mechanisms for #TogetherLimitless

2017 Focus			
 <b>Community</b>	 <b>Human Assets</b>	 <b>Products</b>	 <b>Services</b>
<ul style="list-style-type: none"> <li>&gt; PRIDE</li> <li>&gt; Careers Network</li> <li>&gt; Unity Run</li> <li>&gt; Events Sponsorship</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Exchanger</li> <li>&gt; Workplace Inclusion</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Beyond Packages for Government - issued Disability cards</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Disability Friendly Branches</li> <li>&gt; Enhancing the customer experience of PWDs</li> </ul>

## People Receiving Independence & Dignity through Empowerment (PRIDE)



PRIDE was jointly founded by Emirates NBD and Manzil Centre, a UAE-based organisation that offers early intervention, education and vocational programmes for individuals with disabilities. Its aims are to:

- > Develop knowledge of disabilities and promote this knowledge to mainstream organisations and educational entities across the UAE
- > Create partnerships with reputable entities and organisations that demonstrate the potential to significantly improve disability inclusion in the UAE
- > Support inclusion of individuals with disabilities into mainstream education and employment
- > Increase public awareness of the needs of PwDs and facilitate broad engagement with different sectors

There are three focus areas in the programme where our assets and resources are most effective in embedding impact: Capacity Building, Inclusion and Public Awareness. "Total Indirect Impact" refers to people that a beneficiary interacts with about their PRIDE experience, whether family and friends, or events and press releases they are exposed to at Manzil. As a result of these interactions, the impact of PRIDE spreads to others indirectly since they are not direct beneficiaries. The formula is calculated by multiplying the number of "direct impacts" by 1.8. The assumption is that every beneficiary will indirectly spread the impact to 1.8 people through their interactions

Element	Description	2017	2016	2015
1. Capacity Building	Develop knowledge throughout disability centres, mainstream educational institutions and places of work, while creating partnerships with suitable centres and organisations that have shown demonstrable results	562	827	762
2. Inclusion	Support the inclusion of individuals with disabilities through mainstream education and employment	6,118	6,214	7,085
3. Public Awareness	Enhance public awareness to realign cultural perceptions and encourage practices that facilitate engagement with the sector	25,067	15,568	16,861
<b>Total Direct Impact</b>		<b>31,747</b>	<b>22,609</b>	<b>24,708</b>
<b>Total Indirect Impact</b>		<b>57,145</b>	<b>40,696</b>	<b>44,474</b>

## Social Return on Investment (SROI) for PRIDE <sup>(413-1)</sup>

By hiring a third-party organisation that specialises in impact measurement, we have measured the Social Return on Investment of PRIDE for two years in a row. The value has increased by 21% from 2015 to 2016. The 2017 SROI calculations were in process at the time this Report was published.

	2016	2015
SROI	For every AED 1 invested in PRIDE and the Careers Network, a social value equal to AED 6.25 was generated in return	For every AED 1 invested in PRIDE, a social value equal to AED 5.25 was generated in return

## Careers Network

The Careers Network connects work-ready individuals with cognitive disabilities to employers interested in bringing diversity into their workforces.

Element	2017	2016
Individuals Placed in Jobs	21	15
Individuals Screened	125	97
Corporate Employees attending awareness sessions	936	-

Community	Human Assets	Products	Services
			



## Exchanger Volunteers

In 2017, almost 20% of all Exchanger volunteering hours were dedicated to causes supporting people with disabilities.

## Workplace Inclusion

Despite the recent economic slowdown in the UAE, we continue to prioritise the inclusion of people with disabilities (PwDs) on our staff, particularly through recruitment, training and shadowing programmes. Emirates NBD and Tanfeeth together employed 28 PwDs in 2017, a significant increase from 12 employees last year.



## Products and Services

By hiring a third-party organisation that specialises in impact measurement, we have measured the Social Return on Investment of PRIDE for two years in a row. The value has increased by 21% from 2015 to 2016. The 2017 SROI calculations were in process at the time this Report was published.



### Disability Friendly Branches

In 2016, we conducted a research initiative entitled “The Banking Habits of People with Disabilities in the UAE”. This shed light on the challenges PwDs face, and enabled us to set targets to address these challenges and begin providing financially-inclusive products and services.

In 2017, we transformed 28 of our branches into Disability Friendly Branches, enhancing the customer journey for PwDs. Our aim is to provide the freedom and support services for our customers with disabilities to manage their banking needs independently. Actions include:



#### Training our Frontline Employees

**Disability Etiquette Training:** In 2017, we trained key frontline employees on disability etiquette in 20 workshops. These explained how to serve customers with different disabilities. At the end of each workshop, all trained employees received a copy of our Disability Etiquette Handbook. Furthermore, we launched the disability etiquette e-module for all our branches to further stimulate the learning process, with engaging material available online to all employees

**Sign Language Training:** In partnership with Pomegranate Institute, a UAE-based organisation specialised in languages, we have conducted workshops for our employees to learn basic American Sign Language (ASL)

### Piloting Assistive Technologies

We have invested in a series of assistive technologies to simplify the experience for PwDs visiting our branches. These include:



#### KinTrans

We have installed this first-of-its-kind sign language automation system at our Emirates Towers branch for people with hearing impairments. KinTrans translates sign language into speech and converts speech into text, all in realtime.

#### Hearing Loop

We have launched this at our Jumeirah Beach Road branch for people using a hearing aid for communication. A hearing loop is a wire which circles a room and is connected to a central sound system. The loop transmits the sound electromagnetically. This electromagnetic signal is then picked up by the telecoil in the hearing aid or cochlear implant – amplifying and clarifying the sound for each listener.

#### Braille Language Printer

We have introduced this initiative at our Jumeirah Beach Road branch to print Account Opening forms for people with visual impairments, using braille in Arabic and English. Braille-enabled AED currency notes are also available for our customers. We are working on translating more documents into braille in 2018.

#### Physical Accessibility

Our Procurement Department has communicated with all property owners and facility managers, to ensure they comply with the UAE’s regulations on physical accessibility. We are working to ensure that all existing and future branches enable PwDs to enter and leave each branch independently.



#### The ‘Beyond Packages’ for Government-issued Disability Cards

The Government of Dubai Community Development Authority (CDA) issues the Sanad Card for people with disabilities, enabling access to specially-tailored services such as preferential transaction rates, insurance-premium waivers and various lifestyle rewards.

## Focus Area: Financial Literacy



This is the second key focus area of our Social Investment Framework. Financial literacy feeds directly into the Bank's vision of "making our customers' lives simpler by providing solutions that help them fulfil their financial aspirations". Through this process, we promise to be a trusted partner, helping customers to meet their financial goals, and empowering them to make informed financial decisions. We believe that everybody should be able to manage their personal finances, given the appropriate financial knowledge, and therefore strive to educate and empower our customers and society.

This desire led to the launch of our #moneywise platform in November 2016. #moneywise is a diverse financial literacy platform, aimed at educating and empowering employees, customers and the local community to efficiently manage their personal financial affairs.



## Social Investment Framework - Implementation Mechanisms for Financial Literacy #moneywise

2017 Focus			
<p><b>Community</b></p> <ul style="list-style-type: none"> <li>&gt; Banker for a Day</li> <li>&gt; e7 Summit: Budgeting for Community Projects</li> <li>&gt; Personal Finance Essentials for Nonprofit and Government Partners</li> <li>&gt; Trending Topics in Finance Series for Community Stakeholders</li> </ul>	<p><b>Products</b></p> <ul style="list-style-type: none"> <li>&gt; Personal Finance Essentials Workshop for Payroll Clients</li> <li>&gt; Debt Management Workshop Aligning with Products</li> </ul>	<p><b>Services</b></p> <ul style="list-style-type: none"> <li>&gt; #moneywise video content</li> <li>&gt; Online Knowledge Centre</li> </ul>	<p><b>Internal</b></p> <ul style="list-style-type: none"> <li>&gt; Exchanger Corporate Volunteer Programme</li> <li>&gt; Financial Coaching Programme</li> <li>&gt; Breakfast Roundtables with Senior Staff</li> <li>&gt; Personal Finance 101 for Employees</li> </ul>

### Community



**Banker for a Day**  
Our 'Banker for a Day' programme gives high school students the opportunity to explore different job roles within retail banking. Participating students meet our employees to learn more about roles, including Teller Services, Relationship Management, Business Management, Processing and Customer Service. In 2017, 34 students from two schools participated in five Banker for a Day sessions, held at three different branches.



**Information Campaigns**  
To promote financial awareness in the community, #moneywise holds seminars, panels and workshops on trending financial topics. For example, in November 2017, an interactive workshop entitled 'VAT Essentials for Nonprofits' and presented by Price Waterhouse and Coopers (PwC), was given to our community partners to create awareness about the impact of the newly-introduced UAE Value-Added Tax on nonprofits.



## Products & Services



### Payroll Customer Training

#moneywise is also developing a series of workshops to offer learning opportunities on financial essentials to our payroll customers, as well as our employees. The workshops will cover Personal Finance Essentials, Savings, Budgeting and Debt Management, and will be organised by volunteers from the Exchanger Programme.



## Internal

### Exchanger & Financial Coaching

The #moneywise financial coaching programme aims to improve our employees' own financial health through peer-to-peer financial coaching sessions. The programme matches financial coaches with employees who require assistance with a specific financial issue, or who would like to learn more about financial practices. Engaging as coaches, employees have the opportunity to share their financial knowledge and experience in an informative and purposeful way. Through the Exchanger Programme, interested employees are able to receive training and become financial coaches for their peers. During 2017, 15 employees have been trained in creating effective technical coaching plans and developing empathetic approaches to dealing with situations of financial distress.

## Community



### Fitness-linked Savings Account

Launched in 2015, the award-winning Emirates NBD Fitness Savings Account allows customers to earn interest of up to 2% on their savings, based on the number of steps they walk or run daily. Starting with a base rate of 0.25%, interest rates begin to 'step up' with the actual number of steps customers take daily, climbing to 0.50% as soon as they clock 5,000 steps, 1% when they walk 8,000 steps and 2% when they cross 12,000 steps. In 2017, 95 customers were also awarded a one-year membership at one of the UAE's leading fitness clubs, Fitness First.



PRESENTS



### Unity Run

The Unity Run was held under the patronage of His Highness Sheikh Mansoor Bin Mohammed Bin Rashid Al Maktoum, Chairman of the Higher Committee for the Protection of the Rights of Persons with Disabilities (People of Determination), and in partnership with the Community Development Authority (CDA).

We dedicated the 2017 edition of our annual Unity Run to promoting diversity, as well as the social inclusion of people with disabilities in the UAE. This community event was open to children and adults of all abilities and ages, and was hosted at Dubai Silicon Oasis, the event's venue partner. Participants completed an untimed three-kilometre walk followed by a 10-kilometre run, wearing customised athletic gear styled to celebrate the UAE's national flag colours. The run offered free entry to people with disabilities, as well as their friends and families, and supported two major UAE educational institutions, Al Noor Training Centre for Persons with Disabilities and Senses Residential and Day Care Centre, in addition to Emirates Red Crescent.

Ranked 5th out of  
156 approved events  
by the Dubai Sports  
Council

1st place in 4 star  
ranks with 90% rating



مجلس دبي الرياضي  
DUBAI SPORTS COUNCIL

## Women's Empowerment

### e7 Daughters of the Emirates

Commemorating Emirati Women's Day, the 2017 programme ran from September 6th to 9th, with the theme of "Women are Partners in Giving". Project teams were provided with seed funding by the Bank as the sponsor, and ongoing mentorship from Promise of a Generation (POAG) volunteers and Exchanger volunteers. Projects included:



#### Unspoken Smiles

Spreads awareness about child abuse

#### Catch a Heart

Helps blue collar workers to reduce their daily expenses, such as groceries

#### Career Sphere

Aims to enhance career awareness among UAE high school students and support their decision-making in career selection

#### LubDub

Health and wellness

#### CyberSWIFT

Aims to help teenagers cope with negativity on social media

#### Nabdh Zayed

A mobile app for tourists to learn more about the UAE's heritage, culture and sites

#### Techno Banat

A service to provide solutions to UAE residents seeking healthcare access

Since its inception in 2015, over 100 young women have directly benefited from e7. The next generation of Emirates NBD e7 participants will also receive instruction on design realisation and how to create their projects according to the POAG pillars: culture and heritage, education and career, enhancing opportunities for the less fortunate, environment and health, family, and women and leadership.

"2017 has been an incredible year for societal development in the UAE, owing to the Government's Year of Giving initiative, which has brought together entities across the public and private sectors for the good of the country. We want to highlight the role that women have played in this contribution: the annual summit gives us an excellent opportunity to connect with these young candidates for the first time and enable them to be positive community change-makers in the months to come."

*Adela Acevedo Sarna, Emirates NBD e7 Chairperson*

## Support Area: Community Development

During the Holy Month of Ramadan in 2017, our employees participated in over 100 events and initiatives aimed at supporting our local community. For example:



#### Playing Around at Latifa Hospital

Volunteers visited the pediatric ward at Latifa Hospital to play games, arts and crafts and other activities with the young patients. On 21 June, 25 Exchangers distributed 350 toys throughout the ward

#### Breaking Fast in Muhaisnah

We sponsored the Emirates Red Crescent Iftar tent in Muhaisnah. More than 400 Emirates NBD Exchangers helped serve 35,000 Iftar boxes to underprivileged individuals and families

#### Islamic Art at thejamjar

Exchangers worked with students from the Al Noor Training Centre for Children with Disabilities, Dubai Autism Center and Special Needs Future Development Center to create works of art at thejamjar

#### Story Time with the Elderly

Exchangers spent time with the elderly during events hosted by Emirates NBD and 4get-me-not, a non-profit organisation that facilitates activities for the elderly and those suffering from Alzheimer's disease

#### Packing With du

For the third year, we teamed up with du and the Tarahum Foundation to pack and distribute over 16,000 Iftar boxes for thousands of underprivileged families. Exchangers helped pack 13 essential food items into the Iftar boxes, providing families with ingredients for their own Iftar meals

#### Gifts Galore

Exchangers accompanied children from Emirates Red Crescent and Manzil Centre to shop for new Eid outfits and gifts. Exchangers and students shopped at Centrepoint in City Centre Mirdif and Mall of the Emirates. 12 outings were organised and more than 320 Exchangers assisted 433 children

#### Celebrating UAE Flag Day and the 46th National Day

We observed UAE Flag Day on 2 November with ceremonies at our Deira headquarters and Meydan office. We also marked Flag Day and the month-long period leading up to UAE National Day with the launch of an Oath Renewal campaign via Snapchat, supported by our online and offline media platforms. We launched a creative Snapchat National lens, allowing UAE residents to renew their oaths. Residents can scan a unique Snapchat code to unlock the lens and select a male or female profile in traditional Emirati attire to personalise their experience. The lens then lets users renew their oaths by teleprompting the oath text. The lens has been scanned over 14,000 times by local community influencers, including Hesham Abdulla Al Qassim, our Vice Chairman and Managing Director.



On UAE National Day, celebrated on 2 December, we organised special ceremonies honouring employees who have performed National Service in the military. The events involved traditional Emirati artists such as Ayallah dancers and national drummers, and took place at our headquarters in Deira and corporate office in Meydan.

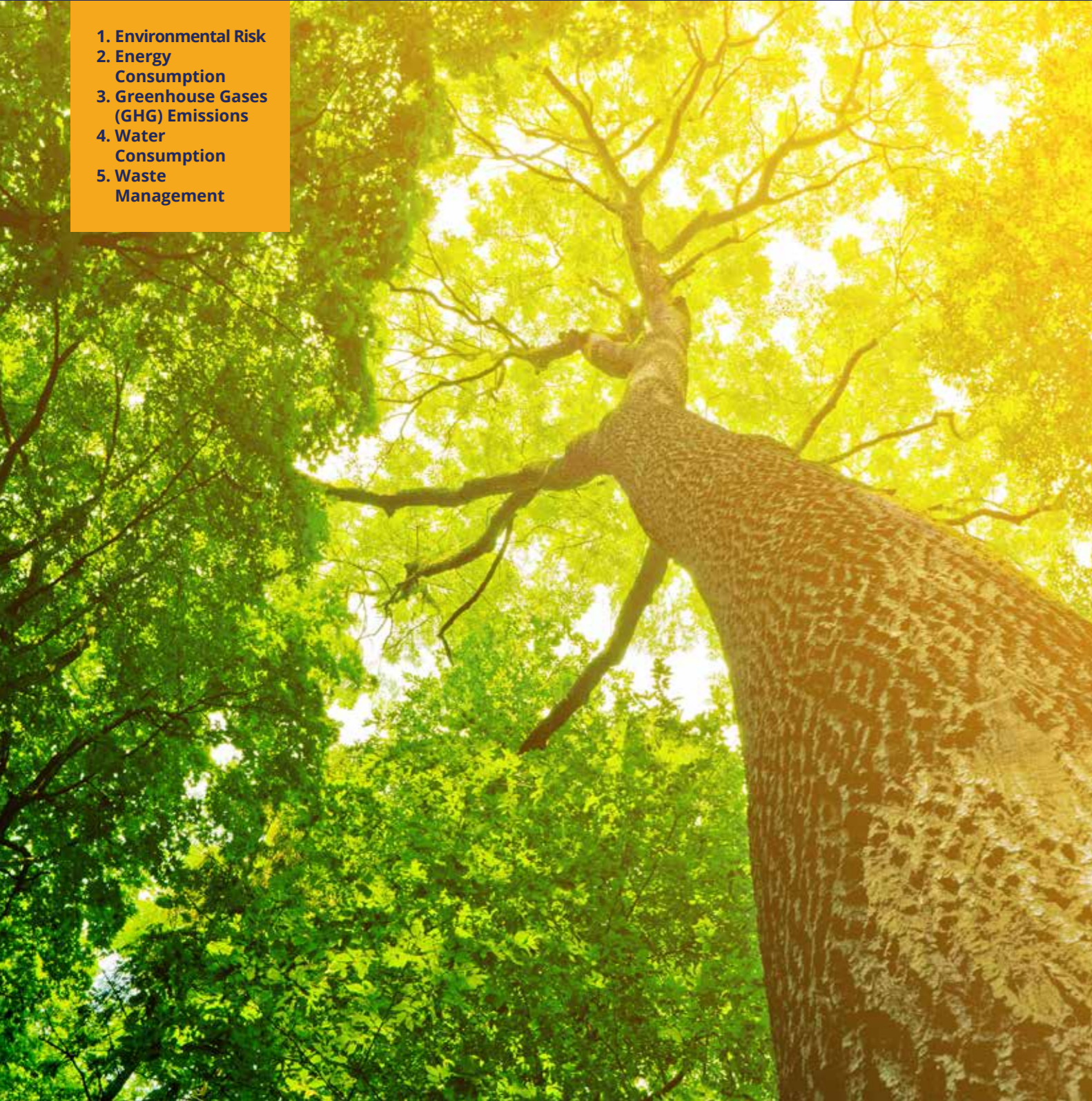
The Bank's branches everywhere were decorated in UAE national colours, as Emirates NBD offices and branches in the region marked the occasion as a symbolic gesture of international cooperation.





# Our Environmental Responsibility

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



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

Because we operate in an environment prone to the negative effects of climate change, we are fully aware of our operational responsibility to implement environmentally-friendly services. We align with the UAE's vision for a green economy, and regularly monitor and measure our energy consumption, water consumption, waste management and carbon footprint requirements.

## Environmental Risk <sup>(307-1)</sup>

Our Operational and Reputational Risk Department addresses all issues related to Environmental Risk. The Chief Risk Officer (CRO) is responsible for implementing risk policies and strategies as required, and reports on the overall risks and management landscape to the Board Risk Committee on a quarterly basis.

Environmental responsibility is a collective effort, and all employees are encouraged to raise concerns or non-compliant practices with the CRO.



During the latest 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)

### Electricity

Because we have widespread and intensive operations in the UAE, air conditioning is essential in maintaining acceptable working conditions for most of the year. Consumption is monitored monthly, and we continuously review and introduce measures, procedures and technologies to control consumption and save energy wherever possible.

We purchase our electricity from local authorities, and consumption is measured via monthly bills. In 2017, we reported energy consumption figures for Emirates NBD and Tanfeel in Dubai only (see table below). In 2018, we will expand this to cover our operations throughout the UAE.

	2017	2016	2015
	Emirates NBD Bank + Tanfeeth	Emirates NBD Bank	
Electricity Consumption (in KWH) 	126,484,087	57,470,962	61,658,688
Average Electricity Consumption per Employee (in KWH) 	15,412	10,694	10,560

During 2017, we completed the installation of LED lighting to save energy in one of our main office buildings, as well as in 35 branches. In addition, we adjusted the number of hours chillers are turned on – achieving a 20% reduction in use.







### Solar Power System at Meydan Offices

We carried out a study on installing a solar power system at our offices in the Meydan area in 2018. The study shows that, once implemented, the new system will contribute 35% of our consumption. This means that almost 7,000,000 KW of our annual usage at Meydan will be generated by renewable energy.

### Fuel Consumption





Emirates NBD and Tanfeeth own and lease a number of vehicles for operational use. In addition, Emirates NBD also provides a considerable amount of staff transportation to facilitate employees' daily commutes to work. This is managed through outsourced third-party companies and in accordance with Roads and Transport Authority (RTA) requirements and regulations within the UAE. All vehicles that are owned, leased or hired from contractors use petrol or 'green fuel' – no vehicles use diesel. All details related to transportation are contained in our Group Vehicle Fleet Policy.

	2017	2016	2015
	Emirates NBD Bank + Tanfeeth	Emirates NBD Bank	
Fuel consumption by vehicles owned or leased by the Bank (Petrol, Litres) 	158,110	44,599	29,000
Fuel consumption by vehicles outsourced to the Roads and Transport Authority (Diesel, Litres) 	459,194	330,500	331,822
Fuel consumption by vehicles outsourced to transportation solutions companies (Petrol, Litres) 	559,099	383,158	316,442
Estimated fuel consumption by employees commuting to work and returning home (Petrol, Litres) 	2,357,163	-	-
<b>Total Estimated Fuel Consumption (Litres)</b>	<b>3,533,566</b>	<b>758,257</b>	<b>677,264</b>

## Greenhouse Gases (GHG) Emissions (103-1), (103-2), (103-3), (305-1), (305-2), (305-3), (305-4)

As an environmentally responsible organisation, we calculate our greenhouse gas emissions to better understand impacts, set reduction goals and educate teams on how to implement practices which are environmentally-friendly.

In 2016, Emirates NBD calculated emissions across only two scopes. For 2017, we have included Scope 3. This accounts for employees' air travel, and estimates emissions resulting from employees' commutes when driving their own vehicles to and from work. All emissions are measured by tonnes of CO2 Equivalent (tCO2e).

	2017	2016	2015
	Emirates NBD Bank + Tanfeeth	Emirates NBD Bank	
<b>Scope 1 Direct Emissions</b> Fuel consumption by vehicles owned or leased by the Bank including Tanfeeth (tCO2e) 	367	104	68
<b>Scope 2 Indirect Emissions</b> Electricity consumption by the Bank including Tanfeeth (tCO2e) 	81,329	53,925	57,854
<b>Scope 3 Other Emissions</b> Emissions by employees commuting and business travel (tCO2e) 	8,682	-	-
<b>Total Emissions (tCO2e)</b>	<b>90,378</b>	<b>54,029</b>	<b>57,922</b>
<b>Average Emissions Per Employee (tCO2e)</b> 	<b>10.78</b>	<b>10</b>	<b>10</b>

### Carbon Neutral Events





During 2017, our events management team within the Marketing Department has developed a carbon calculator, to start calculating the carbon emissions associated with every Bank-related event. The calculator engages our suppliers in reporting on their material energy consumption and waste. The results will help us measure the carbon footprint of every event, and offset it, wherever possible, in order to reach carbon-neutral status.

## Water Consumption (103-1), (103-2), (103-3), (303-1)



The UAE is ranked high for both water stress and consumption rates by the United Nations. Being aware of this situation, we monitor our water consumption carefully and spread awareness to all employees about responsible use of water.

We purchase our utility water from local authorities and our drinking water (in four-gallon bottles) from local suppliers. While we reported on our water consumption for Dubai only during 2016, we expanded the scope for 2017 to cover consumption throughout the Emirates.

	2017	2016	2015
	Emirates NBD Bank + Tanfeeth	Emirates NBD Bank	
Utility Water Consumption (Litres) 	111,191,380	26,448,341	24,867,308
Drinking Water Consumption (Litres) 	2,903,645	1,778,353	1,543,310
Total Water Consumption (Litres) 	114,095,025	28,226,694	26,410,618
<b>Average Water Consumption Per Employee (Litres)</b> 	<b>13,902</b>	<b>5,252</b>	<b>4,523</b>

### Installation of Atmospheric Water Generators

We have installed Atmospheric Water Generators at our Headquarters. The intention is to replace the existing water bottles used for drinking. This solution bridges the gap between water production and water consumption, as the system takes water out of the air, wherever it is required and consumed.



The sustainable environmental impact of implementing this technology is reflected through our reduced carbon footprint in terms of eliminating water delivery vans, storage space of water bottles and human involvement in handling those water bottles.

## Waste Management (103-1), (103-2), (103-3), (306-2)



Waste paper represents the highest percentage of our waste, due to the inevitable nature of our industry. To proactively manage this environmental impact, we have invested heavily in digitisation technologies at a Group level, thus minimising reliance on paper. Our third-party supplier, Trashco, collects paper waste on a periodic basis and provides management reports as required.

In addition to our paper waste, we also produce electronic waste, typically old or broken hardware. This is disposed of by environmentally-friendly methods through our third-party supplier, EnvironServe.

	2017	2016	2015
	Emirates NBD Bank + Tanfeeth	Emirates NBD Bank	
<b>Paper Waste</b> Weight of Paper Recycled (KG) 	24,494	38,552	48,712
<b>Electronic Waste</b> Weight of Electronic Waste (KG) 	6,078	24,976	15,804



In 2017, foam drinking cups were replaced with paper cups, reducing our consumption of environmentally-harmful materials by 2.7 million tonnes annually.



## Green Auto Loans

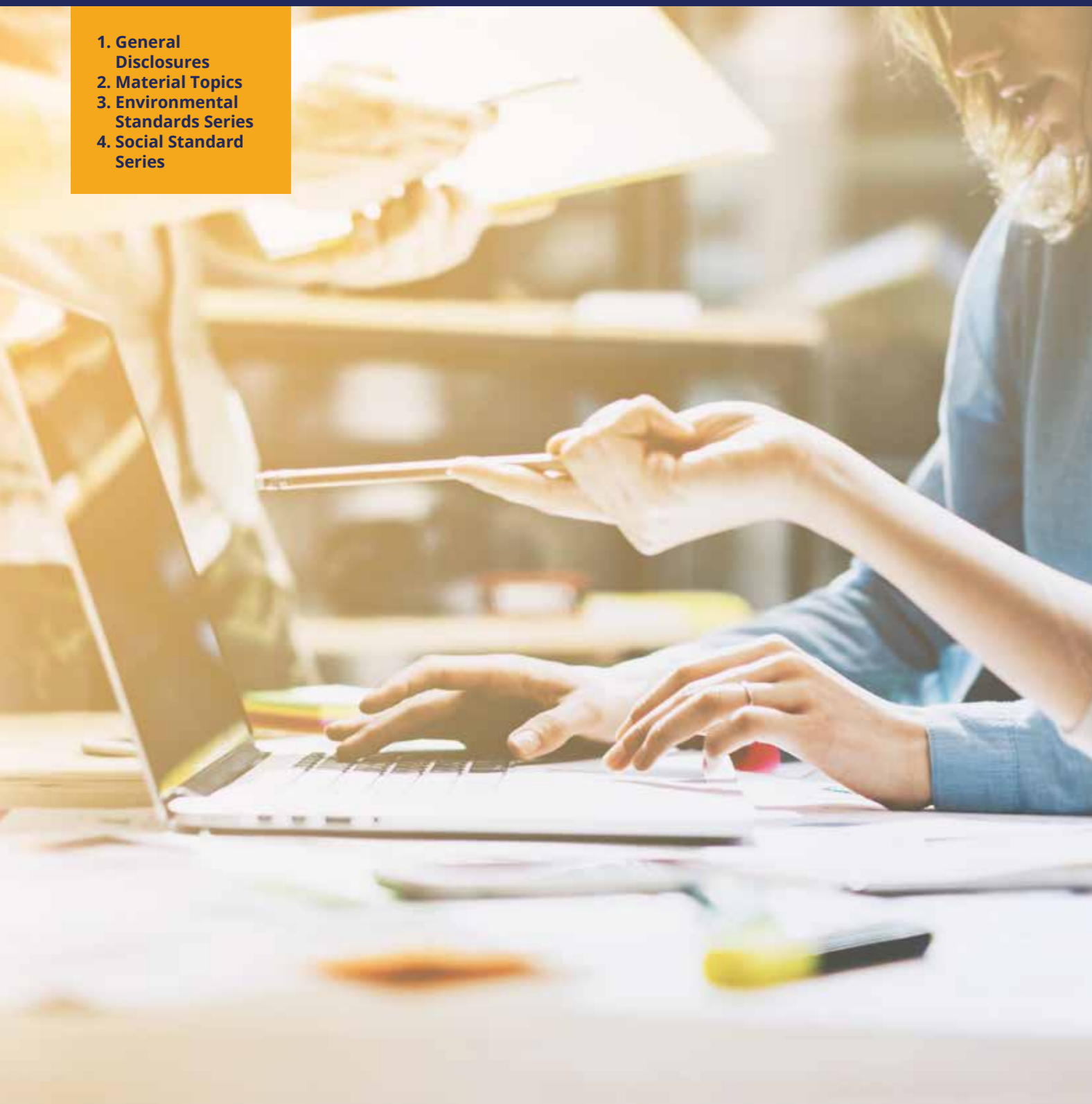
Customers interested in investing in electric or hybrid cars, sold by approved car dealerships in the UAE, are eligible to apply for a Green Auto Loan, which offers 50 basis points discount on the applicable interest rate (reducing) or up to 25 basis points on the flat rate. As an introductory offer, we have also offered cash back on the full processing fee.

(102-55)



# GRI Standards Context Index

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



GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles	
				Part Omitted	Reason	Explanation		
<b>GRI 101: Foundation 2016</b>								
<b>General Disclosures</b>								
<b>Organisational Profile</b>								
<b>GRI 102: General Disclosures 2016</b>	102-1 Name of the organization	11	About Emirates NBD Group					
	102-2 Activities, brands, products, and services	11	About Emirates NBD Group					
	102-3 Location of headquarters	11	About Emirates NBD Group					
	102-4 Location of operations	11	About Emirates NBD Group					
	102-5 Ownership and legal form	12	About Emirates NBD Group					
	102-6 Markets served	11	About Emirates NBD Group					
	102-7 Scale of the organization	7, 11, 17	About this Report, About Emirates NBD Group				No specific COP requirements	
	102-8 Information on employees and other workers	58	Our People					
	102-9 Supply chain	51, 52, 53	Responsible Procurement					
	102-10 Significant changes to the organization and its supply chain	11	Responsible Procurement					
	102-11 Precautionary Principle or approach	33, 34, 35	Risk Management / Business Continuity					
	102-12 External initiatives	13, 25	About Emirates NBD Group / Sustainability Management					
	102-13 Membership of associations	13	About Emirates NBD Group					
	<b>Strategy</b>							
	102-14 Statement from senior decision-maker	8, 9	About this Report					
102-15 Key impacts, risks, and opportunities	8, 9, 25	About this Report / Sustainability Management				Statement of Continuing Support		

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
GRI 102: General Disclosures 2016	<b>Ethics and Integrity</b>						
	102-16 Values, principles, standards, and norms of behavior	11	About Emirates NBD Group				No specific COP requirements
	102-17 Mechanisms for advice and concerns about ethics	31	Governance, Ethics & Compliance				
	<b>Governance</b>						
	102-18 Governance structure		-				
	102-19 Delegating authority		Risk Management & Business Continuity				
	102-20 Executive-level responsibility for economic, environmental, and social topics		Risk Management & Business Continuity				
	102-21 Consulting stakeholders on economic, environmental, and social topics		Sustainability Management				
	102-22 Composition of the highest governance body and its committees						
	102-23 Chair of the highest governance body	Refer to the Emirates NBD Annual Report 2017 available on www.emiratesnbd.com, under Investor Relations					Principles 1-10
	102-24 Nominating and selecting the highest governance body						
	102-25 Conflicts of interest						
	102-26 Role of highest governance body in setting purpose, values, and strategy						
	102-27 Collective knowledge of highest governance body						
	102-28 Evaluating the highest governance body's performance						
	102-29 Identifying and managing economic, environmental, and social impacts						
102-30 Effectiveness of risk management processes							
102-31 Review of economic, environmental, and social topics							

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
GRI 102: General Disclosures 2016	<b>Governance</b>						
	102-32 Highest governance body's role in sustainability reporting	Refer to the Emirates NBD Annual Report 2017 available on www.emiratesnbd.com, under Investor Relations				Principles 1-10	
	102-33 Communicating critical concerns						
	<b>Stakeholder Engagement</b>						
	102-40 List of stakeholder groups	20				Principles 1-10	
	102-41 Collective bargaining agreements	Collective bargaining is not permitted within the UAE	Sustainability Management				
	102-42 Identifying and selecting stakeholders	20					
	102-43 Approach to stakeholder engagement	20					
	102-44 Key topics and concerns raised	20					
	<b>Reporting Practice</b>						
	102-45 Entities included in the consolidated financial statements	15	Business Overview				
	102-46 Defining report content and topic Boundaries	22	Sustainability Management				
	102-47 List of material topics	22					
	102-48 Restatements of information	6					
	102-49 Changes in reporting	6					
	102-50 Reporting period	6				No specific COP requirements	
102-51 Date of most recent report	6	About this report					
102-52 Reporting cycle	6						
102-53 Contact point for questions regarding the report	6						
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GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
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<b>GRI 200 Economic Standard Series</b>							
<b>Economic Performance</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	15	Business Overview				No specific COP requirements
	103-2 The management approach and its components	15					
<b>GRI 201: Economic Performance 2016</b>	103-3 Evaluation of the management approach	15					
	201-1 Direct economic value generated and distributed	15					
<b>Procurement Practices</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	51	Responsible Procurement				Principles 1-10
	103-2 The management approach and its components	51					
<b>GRI 103: Procurement Practices 2016</b>	103-3 Evaluation of the management approach	51					
	204-1 Proportion of spending on local suppliers	53					
<b>Anti-corruption</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	Refer to the Emirates NBD Annual Report 2017 available on www.emiratesnbd.com, under Investor Relations	-				Principles 1-10
	103-2 The management approach and its components						
	103-3 Evaluation of the management approach						
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption						
	205-2 Communication and training about anti-corruption policies and procedures						
<b>GRI 300 Environmental Standards Series</b>							
<b>Energy</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	97	Our Environmental Responsibility				Principles 7, 8, 9
	103-2 The management approach and its components	97					
	103-3 Evaluation of the management approach	97					

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
<b>GRI 300 Environmental Standards Series</b>							
<b>Procurement Practices</b>							
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	98	Our Environmental Responsibility				Principles 7, 8, 9
	302-3 Energy intensity	98					
	302-4 Reduction of energy consumption	98					
<b>Water</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	101	Our Environmental Responsibility				Principles 7, 8, 9
	103-2 The management approach and its components	101					
	103-3 Evaluation of the management approach	101					
<b>GRI 303: Water 2016</b>	303-1 Water withdrawal by source	101					
<b>Emissions</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	100	Our Environmental Responsibility				Principles 7, 8, 9
	103-2 The management approach and its components	100					
	103-3 Evaluation of the management approach	100					
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	100					
	305-2 Energy indirect (Scope 2) GHG emissions	100					
	305-3 Other indirect (Scope 3) GHG emissions	100					
	305-4 GHG emissions intensity	100					
<b>Effluents and Waste</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	102	Our Environmental Responsibility				Principles 7, 8, 9
	103-2 The management approach and its components	102					
	103-3 Evaluation of the management approach	102					
<b>GRI 306: Effluents and Waste 2016</b>	306-2 Waste by type and disposal method	102					

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
<b>Environmental Compliance</b>							
<b>GRI 307: Environmental Compliance 2016</b>	307-1 Non-compliance with environmental laws and regulations	97	Our Environmental Responsibility				Principles 7, 8, 9
<b>Supplier Environmental Assessment</b>							
<b>GRI 400 Social Standards Series</b>							
<b>Employment</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	55	Our people				Principle 6
	103-2 The management approach and its components	55					
	103-3 Evaluation of the management approach	55					
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	58, 61	Our people				Principle 6
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	67					
	401-3 Parental leave	68					
<b>Labor/Management Relations</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	57	Our people				Principle 6
	103-2 The management approach and its components	57					
	103-3 Evaluation of the management approach	57					
<b>GRI 402: Labour/Management Relations 2016</b>	402-1 Minimum notice periods regarding operational changes	57					
<b>Occupational Health and Safety</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	72	Our people				Principle 6
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	103-3 Evaluation of the management approach	72					
	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	72					

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
<b>Training and Education</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	64	Our People				Principle 6
	103-2 The management approach and its components	64					
	103-3 Evaluation of the management approach	64					
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	64	Our People				Principle 6
	404-2 Programs for upgrading employee skills and transition assistance programs	64					
	404-3 Percentage of employees receiving regular performance and career development reviews	70					
<b>Diversity and Equal Opportunity</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	57	Our People				Principle 6
	103-2 The management approach and its components	57					
	103-3 Evaluation of the management approach	57					
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	58	Our People				Principle 6
	405-2 Ratio of basic salary and remuneration of women to men	58					
<b>Child Labour</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	50	Our People				Principle 5
	103-2 The management approach and its components	50					
	103-3 Evaluation of the management approach	50					
<b>GRI 408: Child Labour 2016</b>	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	



GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
<b>Human Rights Assessment</b>							
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	50	Responsible Procurement				Principle 2
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<b>GRI 412: Human Rights Assessment 2016</b>	412-1 Operations that have been subject to human rights reviews or impact assessments	52					
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<b>GRI 414: Supplier Social Assessment 2016</b>	414-1 New suppliers that were screened using social criteria	51, 52					

GRI Standard	Disclosure	Page number(s) or URL references	Chapter	Omission			UNGC Principles
				Part Omitted	Reason	Explanation	
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	103-2 The management approach and its components	43					
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	417-2 Incidents of non-compliance concerning product and service information and labeling	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		No Specific COP Requirements
	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		
	<b>Customer Privacy</b>						
<b>GRI 103: Management Approach 2016</b>	103-1 Explanation of the material topic and its Boundary	44	Innovation & Customer Experience				Principle 1
	103-2 The management approach and its components	44					
	103-3 Evaluation of the management approach	44					
<b>GRI 418: Customer Privacy 2016</b>	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.		

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