

Sustainability Report - 2018



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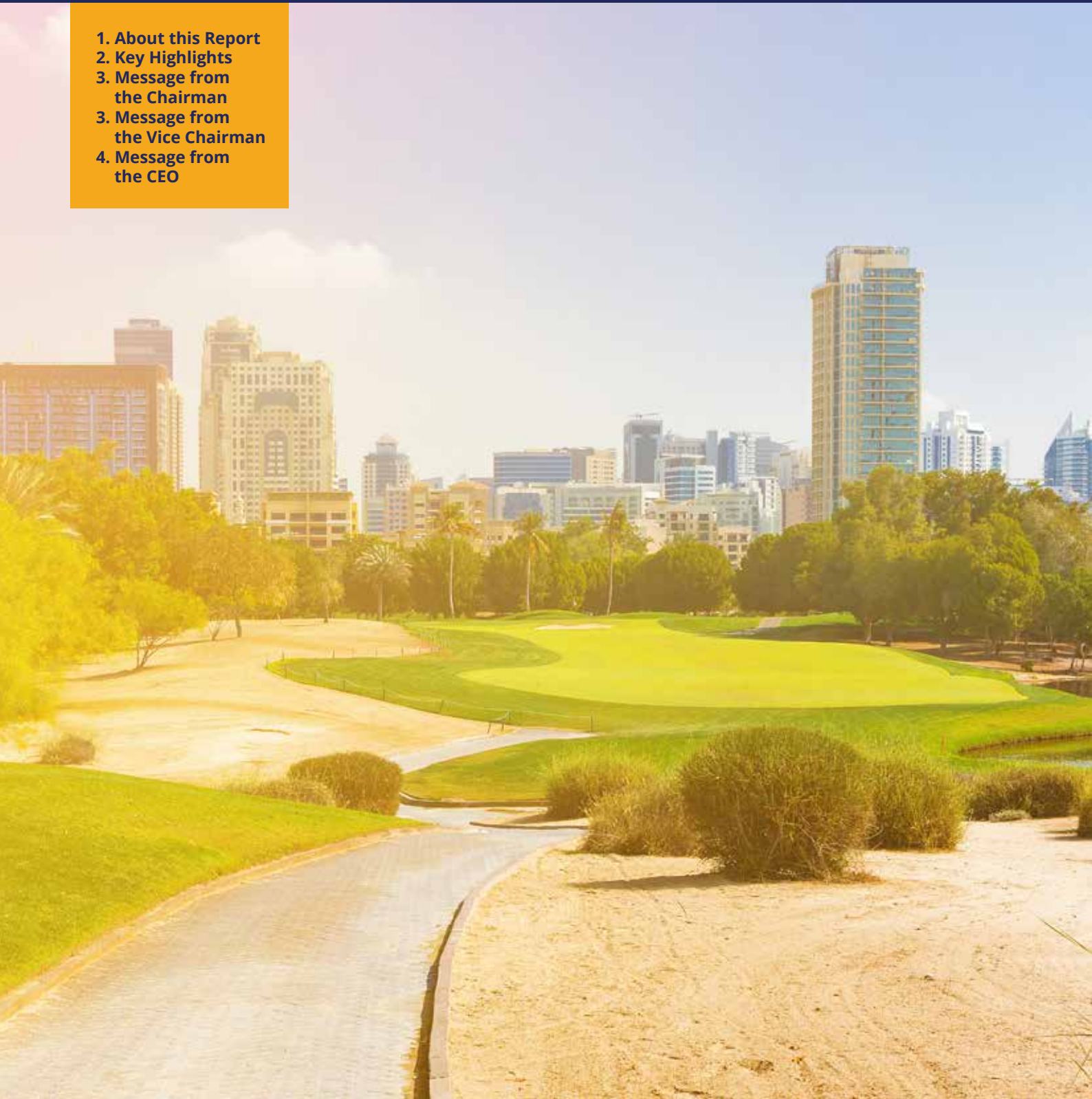
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(102-54), (102-48), (102-49)

We are proud to present our environmental, social and governance performance for the year 2018. This Report summarises our overall sustainability performance, reflecting on our achievements and the improvements we have made from previous years.

Our annual sustainability reporting provides us with an opportunity to highlight our corporate vision, beyond financial achievements. It embodies our aspirations of increasingly sustainable business growth through the advancement of innovative partnerships, social initiatives and community engagement. With each review, we set new and improved sustainability targets going forward.

This report has been prepared in accordance with the GRI Standards: Core option. Within these pages, we also refer to guidelines which 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 of our business operations, we vigorously measure each aspect of our sustainability activities. We collect all of our data accurately, transparently and consistently in order to efficiently track the progress of our initiatives and adapt them to suit changing priorities and needs going forward.

We have determined the context of this report through an accurate materiality process involving all of our stakeholders, which we cover in detail. We reference comparable data on specific practices from the years 2016 and 2017 to highlight significant developments in our governance targets.

As we continue to monitor KPIs and introduce new measurement tools, some of the numbers that we have reported on in the past years have been updated in this report.



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

In this report, we review our sustainability performance for the year 2018, presenting our achievements in a transparent and informative manner. By reflecting on our performance for the year and on previous milestones, we can develop a holistic understanding of sustainability within the framework of our business. This enables us to set more targets going forward and create a more defined vision of the Group's sustainable future.

Last year's report was focused on the operations of Emirates NBD in the UAE and Tanfeeth. This year the scope has been extended to include Emirates Islamic. Launched in 2004, Emirates Islamic was established to deliver exceptional banking services in line with the high standards of Shari'a principles.

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

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

External Assurance ⁽¹⁰²⁻⁵⁶⁾

For our third Sustainability Report, we engaged in an internal assurance process. This began with a review of all relevant governance policies and programmes, which have been communicated to managers and shareholders accordingly. Additionally, we chose not to appoint an external party to audit our non-financial data for this report, however it remains an option that we will consider in the future.

The Bank's financial statements were independently audited by Ernst & Young. Our Financial Statements and Annual Reports can be found under the "About Us" section on www.emiratesnbd.com.

Contact Point ⁽¹⁰²⁻⁵³⁾

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

Moadh Bukhash

Chief Marketing Officer
Emirates NBD

Key Highlights From 2018



Our People

- > 10,789 full-time employees from more than 70 nationalities
- > 68% employee engagement rate
- > Percentage of Emiratis in Top Management: 28% at Emirates NBD, 20% at Tanfeeth and 35% at Emirates Islamic
- > 36 people with disabilities hired
- > 1:1 female to male remuneration ratio



Our Community

- > 5,791 volunteer deployments within Exchanger, our award-winning corporate volunteering programme
- > 35,650 hours volunteered in the local community
- > GCC's Best CSR team recognised at the Gulf Sustainability and CSR Awards
- > Over AED 88 million in financial support for the local community at Group level
- > 40 Emirates NBD branches are equipped with disability-friendly servicing facilities



Our Environmental

- > Energy savings worth more than AED 250,000 through the Internet-of-Things
- > 44% of events organised by the marketing team were carbon-reduced
- > Expanding Greenhouse Gases (GHG) calculations to include employees' own commute to work



Our Financial

- > Net profit of AED 10 billion, up 20% y-o-y
- > Net Interest Income increased 19% y-o-y on loan growth and an improvement in margins
- > Net Interest Margin increased by 35 bps y-o-y to 2.82% helped by rate rises
- > Total Income of AED 17.4 billion improved 13% y-o-y
- > Total assets at AED 500.3 billion, up 6% from end 2017
- > Customer loans at AED 327.9 billion, up 8% from end 2017
- > Customer deposits at AED 347.9 billion, up 7% from end 2017
- > Credit quality ratios stable with impaired loan ratio at 5.9% and coverage ratio at 127.3%
- > Liquidity Coverage Ratio of 195.3% and AD ratio of 94.3% demonstrate the Group's healthy liquidity position
- > Capital Ratios strengthened with Common Equity Tier 1 Ratio improving to 16.6% and Capital Adequacy Ratio remained strong at 20.9%



Our Brand

- > Brand value USD 4.04 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 third Sustainability Report, showcasing our performance across economic, social, governance and environmental practices for 2018. Ever since the publication of the Bank's first Sustainability Report in 2016, the positive implications of disclosure and transparency have led us to increase the scope each year, with Tanfeeth included in the report in 2017, and Emirates Islamic in 2018.

As a result of our annual reporting, I am proud to note that sustainability has become embedded in all key departments at the Bank, and we remain committed to operating our business in a sustainable manner in full alignment with international guidelines, industry best practice and the national vision.

As the UAE marked the Year of Zayed in 2018, Emirates NBD Group aligned its social investment strategy to reflect the humanitarian legacy of the country's founding father through various corporate social responsibility initiatives. We are particularly proud of the tireless efforts of our corporate volunteers, Exchangers, who completed over 56,000 hours of volunteering service in 2018, creating direct impact on more than 143,800 UAE community members. As the country gears up to host Expo 2020 Dubai, volunteers will play an integral role in delivering an exceptional visitor experience for millions of people, and Emirates NBD is proud to support this effort as the event's Official Banking Partner.

Emirates NBD is aware that sustainability is a journey that needs every department, team and individual to play an active role. With more than 10,000 full-time employees from more than 70 nationalities, including 36 people with cognitive and physical disabilities, we take pride in creating a diverse and multicultural environment, reflecting the UAE's welcoming approach towards people of all backgrounds. The Group is also among the UAE's top employers for Emiratis, with Emiratis representing 21% of employees at Emirates NBD, 8% of Tanfeeth and 27% of Emirates Islamic.

As we look back on another successful year, we hope to continue engaging with all our stakeholders, including employees and partners on our open and ongoing sustainability conversation, and welcome all feedback.



Message from the Vice Chairman

(102-14), (102-15)

Hesham Abdulla Al Qassim

Vice Chairman and Managing Director, Emirates NBD

2018 marked another successful year for Emirates NBD on all fronts, with stellar achievements across the board. The Bank continued to show robust financial performance, despite the challenging global environment. Emirates NBD delivered a record set of results in 2018 as net profit rose to AED 10 billion. The Bank achieved another milestone as total assets surpassed AED 500 billion for the first time.

As we conclude the Year of Zayed, Emirates NBD is proud to align its social investment strategy with the four key values of the nation's founding father: Wisdom, Respect, Sustainability and Human Development. Widely recognised as a wise and visionary leader, Sheikh Zayed's lifelong commitment to sustainability became a hallmark of his presidency. He also believed that investing in people's welfare, knowledge and capabilities would produce the greatest dividends for individuals, families and society.

Inspired by Sheikh Zayed's legacy, we continue to make great progress in our efforts towards sustainability and social welfare. A core part of our sustainability efforts is giving back to the communities we operate in, helping empower them for a better future. Over the past four years, we have contributed more than AED 88 million in financial investments towards our six focus and support areas: programmes for the rights of People of Determination, financial literacy, women's empowerment, health and wellness, community development and the environment.

Looking ahead to the opportunities in store in 2019, we are fully committed to supporting initiatives under the Year of Tolerance in the UAE, to reinforce the country's status as a global business hub that is welcoming to all. We look forward to working with all our stakeholders in the year ahead to help achieve our goals, and we are confident that our prudent business model will continue to deliver a solid performance and deal with the opportunities and challenges we face.



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

Shayne Nelson
Group CEO, Emirates NBD

Emirates NBD delivered an excellent performance in 2018 on economic, environmental, social and governance fronts. During the year, we undertook a range of initiatives to embed sustainability across departments and foster a sense of shared responsibility among all our team members.

As a sustainable organisation, we are fully conscious of our environmental responsibility and are taking active steps to minimise our carbon footprint. During 2018, Emirates NBD applied the Internet-of-Things (IoT), machine learning and Artificial Intelligence (AI) to deliver energy savings at Al Thuraya Tower 1, its office building in Dubai Media City, as part of its overall strategy to adopt green initiatives. Since its inauguration, the system has identified over 30 energy saving opportunities worth AED 250,000 and reduced energy consumption by 7%. We also managed to decrease the weight of paper recycled by 33% since last year, and by 66% since we first started reporting on sustainability. This is in large due to our digitisation efforts.

Digitisation, in fact, helps drive our sustainability journey, and Emirates NBD continues to lead the way on the digital front, building on our promise to invest AED 1 billion over the next three years in digital transformation. 2018 marked the introduction of innovations such as Easy Hub, which offers customers a self-service banking experience with a video banker; Wallet Card, the UAE's first battery-powered, interactive payment card; and Chat Banking via the WhatsApp Business Solution.

In 2018, we continued to record progress in our two flagship initiatives, #TogetherLimitless, Emirates NBD's advocacy platform for People of Determination, and #moneywise, our financial literacy programme. Through the Careers Network initiative, we enabled 32 People of Determination to secure job offers from Emirates NBD Group or its corporate partners. Our Disability-Friendly Branches grew to 38 in 2018, with 95% of staff at these

branches receiving disability etiquette training. In addition, the Bank introduced new assistive technologies in branches such as Traveller HD, a lightweight video magnifier with a screen displaying high definition image quality to support customers with visual impairment. #moneywise also made further gains in 2018, with seminars, panels and workshops hosted to promote financial awareness, as well as a community forum with 25 community leaders working together to identify gaps in financial literacy.

As we look ahead to Expo 2020 Dubai next year, Emirates NBD is proud to support the key themes of the event – Opportunity, Mobility and Sustainability – in our capacity as Official Banking Partner. As we continue to strive towards creating shared value for our stakeholders, being an active corporate citizen and a committed partner to our local communities remain the cornerstones of our sustainability journey. We would like to thank all our stakeholders for making 2018 another accomplished year.



About Emirates NBD Group (102-53)

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- 3. Awards & Recognition



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



Vision

To be globally recognised as the most valued financial service provider in the Middle East.



Mission

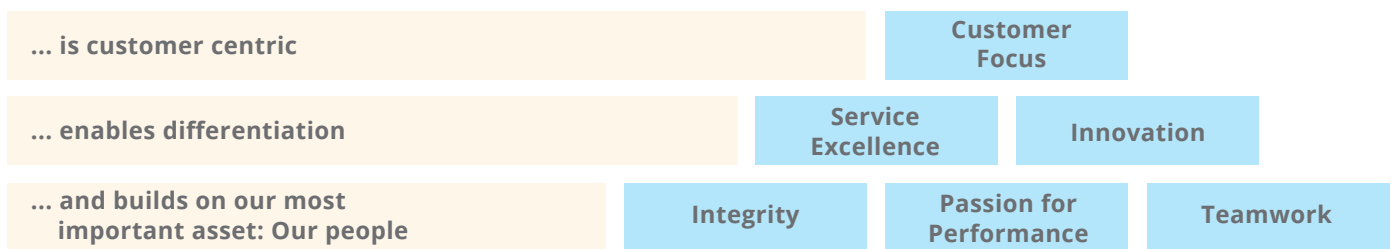
Every day we make our customers' lives simpler by providing solutions to help them fulfil their financial aspirations.



Values

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

Emirates NBD:



Emirates NBD, the leading banking group in the region, was formed on 16 October, 2007 when the shares of Emirates NBD were officially listed on the Dubai Financial Market (DFM). The Emirates NBD 2007 merger between **Emirates Bank International (EBI)** and the **National Bank of Dubai (NBD)**, became a regional consolidation blueprint for the banking and finance sector as it combined the second and fourth largest banks in the United Arab Emirates (UAE) to form a banking champion capable of delivering enhanced value across corporate, retail, private, Islamic and investment banking throughout the region.

In 2013, Emirates NBD celebrated its **50th anniversary**, marking the Group's outstanding achievements while highlighting the Bank's solid historical and financial foundations as well as its promising future.

Emirates NBD is a leading banking Group in the region. As at 31st December 2018, total assets were AED 500.3 Billion, (equivalent to approx. USD 136 Billion). The Group has a significant retail banking franchise in the UAE and is a key participant in the global digital banking industry, with over 90 per cent of all financial transactions and requests conducted outside of its branches. The Bank was declared the Most Innovative Financial Services Organization of the Year at the 2017 BAI Global Innovation Awards. The Bank currently has 230 branches and 1,069 ATMs and SDMs in the UAE and overseas and a large social media following, being the only bank in the Middle East ranked among the top 20 in the 'Power 100 Social Media Rankings', compiled by The Financial Brand.

The Group has operations in the UAE, the Kingdom of Saudi Arabia, Egypt, India, Singapore, the United Kingdom and representative offices in China and Indonesia.

The Group is an active participant and supporter of the UAE's main development and community initiatives, in close alignment with the UAE government's strategies, including financial literacy and advocacy for inclusion of people with disabilities under its #TogetherLimitless platform.

Emirates NBD Group is an Official Premier Partner of Expo 2020 Dubai.

Preservation of the UAE culture and heritage is at the heart of the Group and in addition to supporting various initiatives that aim to preserve the UAE culture, Emirates NBD launched in 2003, the first pearl museum in the region containing the largest collection of natural pearls in the GCC. The Emirates NBD Pearl Museum is a gift from the late Sultan Al Owais, the founder of the National Bank of Dubai to the people of the UAE to remind them of their culture and heritage before the discovery of oil.

Currently, more than **10,000 people**, representing **70 nationalities**, are employed by Emirates NBD, making it one of the largest and most culturally diversified employers in the UAE. As a national banking champion, Emirates NBD is an ambassador of economic and social progress for the entire UAE to the world.

Emirates NBD's business segments include:

Retail Banking and Wealth Management:

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

Wholesale Banking:

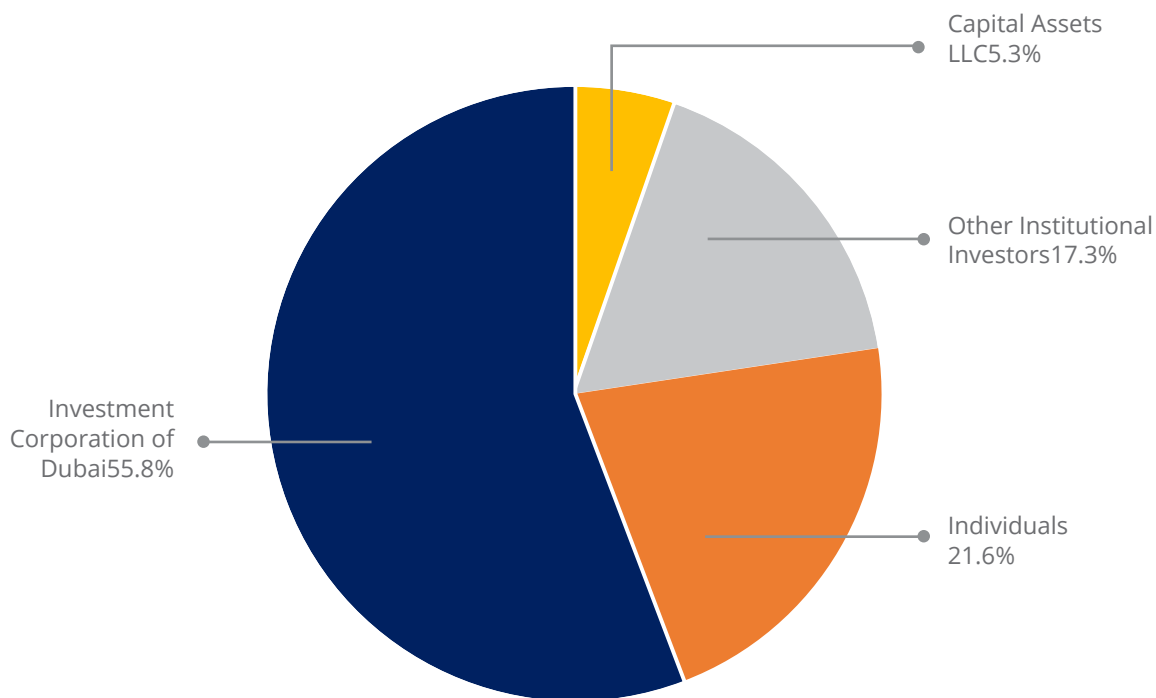
- > Corporate & Institutional Banking
- > Global Markets & Treasury
- > Investment Banking

Islamic Banking

Brand value
USD 4.04 billion

Ownership Structure (102-5)

As of 31 December 2018*



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

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

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

| | |
|--|--|
| UAE Banks Federation (UBF) | United Nations Environment Programme's Dubai Sustainable Finance Declaration |
| Institute of International Finance (IIF) | Official Banking Partner for Expo 2020 Dubai |
| Dubai Chamber of Commerce | Dubai Chamber Sustainability Network |
| UAE Wage Protection System (WPS) | Impact 2030, United Nation's arm for corporate volunteering |
| Al Etihad Credit Bureau (AECB) | UAE Payment Gateway System (UAE PGS) |
| Union of Arab Banks | UAE Direct Debit System (UAE DDS) |

About Tanfeeth



Tanfeeth is an Arabic word that means “getting the job done”. Established in 2011, Tanfeeth is a fully owned subsidiary of Emirates NBD Group, functioning as an operations and service platform with international customer service standards. Tanfeeth supports the Group by handling back-office operations which include: delivering lean processes, cost productivity and offering excellence in customer service to our growing customer base.

Tanfeeth’s functions are:

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

Tanfeeth provides fully-customised, flexible and scalable solutions through “lean” processes, which are embedded in a customer-centric ecosystem. Tanfeeth contributes to Emirates NBD Group’s cost efficiency, while reducing risk by streamlining processes and driving productivity. The long-term goal is to continually raise and set the standard for customer service across the region.

2018 Tanfeeth Strategy

At Tanfeeth in 2018, we continued to deliver consistent service excellence and cost-effective solutions for Emirates NBD Group and our end consumers. We met and exceeded all key financial and nonfinancial Key Performance Indicators (KPIs) for the year, including total operating expenses and customer satisfaction.

This year, we implemented a highly successful cultural transformation which included introducing a new Purpose and Value set to the organisation. The new Purpose is to set a clear and concise definition of what guides Tanfeeth as a company and what sets us apart. It is the underlying force behind every action, initiative and goal we strive to achieve. Our new Purpose statement is:

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

Our new Values as a community define the ‘how’ in everything we do, helping us to sustain the unique culture and passion we have at Tanfeeth. Our new set of Values help to drive us towards our new Purpose.

We are
ALERT

We are
BOLD

We
CARE

We are
ONE

We
OWN IT

Our new Purpose and Values work hand in hand with the ‘Five Gears for Success’ strategy which was introduced in 2017. The focus of these gears continues to drive further improvements in collaboration with other Group entities, in addition to enhancing customer experience, process optimisation, risk mitigation and people management.

Along with the Five Gears for Success, our new Purpose and Values have been naturally embraced and embedded in daily operations across all of our units. They continue to drive a high-performance culture and focus our efforts towards achieving exceptional results.

Tanfeeth continued its focus on multiple projects throughout 2018, which aimed to provide customers with an improved experience while delivering process and cost efficiencies to the Group. These projects include:

- > Robotics Process Automation (RPA)
- > Replica Programme
- > Decision Management System
- > Straight Through Processing (STP) and Automation
- > Providing customers with an improved experience through E2E SLA measurement as well as new tiered and proactive service offerings

About Emirates Islamic



Launched in 2004, Emirates Islamic was established to deliver exceptional banking services in line with the high standards of Shari'a principles. Offering a broad range of products designed for individuals, small businesses and corporations alike, Emirates Islamic is the right choice for those looking for excellence in the management of their finances.

By utilising Islamic financing tools like Murabaha, Ijarah and Takaful, Emirates Islamic reduces uncertainty in transactions and provides solutions tailored to the specific needs of their

customers, whether they are an individual looking to save or a large corporation searching for a long-term partner.

Vision: To be the leading provider of high standard, Shari'a-compliant financial products, quality services and superior value for customers, shareholders, employees and the community.

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

Emirates Islamic follows the below guidelines:

INNOVATION: We seek out and try new things for growth

CUSTOMER FIRST: We strive to exceed customer expectations and endeavour to help them realise their dreams

AMBITION: Our vision is limitless and we work together to make it a reality

OWNERSHIP: We lead by example and take the responsibility to make things happen

Business Divisions:

Consumer Banking and Wealth Management

- > Business Banking
- > Digital
- > Distribution

Wholesale Banking

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

Launch of Emirates Islamic's brand campaign on Islamic values

During 2018, Emirates Islamic launched a new Brand Communication Campaign. The focus of the campaign is on the Bank's Islamic values; with the message that, while times may change, true values remain constant. In today's time, and in a dynamic, fast-changing world, we continue to be a leader in Islamic banking without compromising on our values. It is those Islamic values that have been integral to the Bank's success and that have helped Emirates Islamic become a stronger banking brand year on year. This is reflected in the Bank moving up from 8th to 5th place in the overall UAE Banking Brand Index (conducted by YouGov) in a span of 5 years.



Awards & Recognition

Emirates NBD Bank

Retail and Wealth Management

- > Global recognition at Retail Banker International (RBI) 2018 Global Awards
- > Best Bank 2018 in the Middle East by Euromoney
- > Best Retail Bank in the Middle East & UAE by Asian Banker 2018
- > Best Internet Banking for 2018 by Asian Banker
- > UAE's top banking brand for the second consecutive year valued at USD 4.04 billion by Brand Finance
- > UAE's largest dining loyalty programme 2018 by restaurant award
- > Emirates NBD Securities wins "Retail Broker of the Month" award by NASDAQ Dubai
- > Best Auto Loan - Auto Cash Loan for 2018 by Banker Middle East UAE
- > Middle East Retail Bank of the Year & Best Use of Online Banking at the 2018 Retail Banker International (RBI) Global Awards
- > Best Consumer Digital Bank Middle East for 2018 by Global Finance

Liv. Digital Bank

- > 'Best Digital Bank in the Middle East' at the Asian Banker International Excellence in Retail Financial Services 2018 programme
- > 'Innovation in Financial Services' at the Arab Innovation Awards 2018
- > Most Innovative Digital Bank UAE (Liv.) for 2018 by Global Finance
- > 'Best Digital Banking Experience of the Year' at the 2018 Seamless Awards

Wholesale Banking

- > Best Transaction Bank in the UAE 2018 – Asian Banker
- > Best Cash Management Bank in UAE 2018 – Asian Banker
- > UAE Domestic Cash Management Bank of the Year 2018 – Asian Banking & Finance
- > Best Local Investment Bank in the UAE – Europe, Middle East, Africa (EMEA) Finance
- > Best Equity House in the UAE – Europe, Middle East, Africa (EMEA) Finance

Technology and Innovation

- > The Bank was commended at Dubai Quality Group's UAE Innovation Award
- > 'Tech+Touch' banking experience recognised at Gulf Customer Experience Awards
- > The Innovator for Financial Services, Middle East (Most Innovative Financial Institution) for 2018 by Global Finance
- > Innovator Award for Paperless Personal Loan for 2018 by Global Finance

Customer Experience

- > Best Customer Service-Retail Banking for 2018 by Banker Middle East UAE
- > Best Integrated Consumer Site UAE for 2018 by Global Finance
- > Won the award for "Best Customer Experience Team" and "Business Change or Transformation" award at the Gulf Customer Experience Awards 2017.
- > Won the award for "Best Customer Experience – Journey Maps" at Service Olympian 2018
- > Business Customer Insight & Feedback Best CX – Banking (Runners up) 2018 at 5th Edition CX in Financial Services Summit and Awards
- > Best Retail Customer Service – Banker Middle East 2018
- > Forrester Research recognised Emirates NBD's approach of celebrating Customer Experience Month as a Best Practice case study in 2018

Corporate Social Responsibility

- > Best CSR Team 2018 of the Year Award at Gulf Sustainability & CSR Awards

Tanfeeth:

- > Strategy, Change and Transformation by IBX (International Business Excellence) Awards
- > Best Learning Program: Supporting Change and Transformation in Business Strategy (Silver) by Brandon Hall
- > Best Advance in Competencies and Skill Development (Bronze) by Brandon Hall
- > The Underwriter Initiative: Best Results of a Learning Program (Bronze) by Brandon Hall
- > The only organisation in the Middle East to win a 'BEST' Award by ATD Awards
- > Best Call Center, Nov. 2018 by IQPC Customer Happiness Summit

Emirates Islamic:

- > 'Best Islamic Bank' in the UAE 2018 by Global Finance
- > 'Best Islamic Banking Brand' by Global Brands Magazine
- > 'Best Mobile Banking App' award at Banker Middle East Product Awards
- > 'Best Islamic Card' for its Emirati Credit Card at Banker Middle East Product Awards
- > 'Islamic Personal Finance Provider of the Year' as voted by over 5,000 users of YallaCompare, the leading financial comparison site in the Middle East, at its banking awards programme
- > Best Learning & Organisational Development Strategy in the Middle East from Future Workplace Awards
- > Best Executive and Leadership Development Strategy (Top 5) from Future Workplace Awards
- > "Top Multipliers" company in the region by Liz Wiseman
- > Emirates Islamic won 'Most Improved Branches' in Banks Benchmarking Index by Ethos Integrated Solutions
- > Emirates Islamic won three awards at Association for Talent Development (ATD) Excellence in Practice Awards



Business Overview

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

بنك الإمارات دبي الوطني

ASSISTED SERVICES

INSTANT DEPOSITS

INSTANT DEPOSITS

FAST CASH



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



Our role as a responsible bank is to create a sustainable positive economic impact wherever we operate. The Emirates NBD Annual Report provides a detailed account of our economic impact and showcases our exceptional financial performance year upon year.

The table below provides a financial review of our performance for the calendar year 2018.

Please refer to the Emirates NBD website to access the Annual Report and to learn more about our financial performance.

Financial Review

| AED million | 12 months ended 31-Dec-18 | 12 months ended 31-Dec-17 | Better/(Worse) (%) |
|---|------------------------------|------------------------------|-----------------------|
| Net interest income | 12,888 | 10,786 | 19% |
| Non-interest income | 4,514 | 4,669 | -3% |
| Total income | 17,402 | 15,455 | 13% |
| General & administrative expenses | -5,620 | -4,844 | -16% |
| Operating profit before impairment charges | 11,783 | 10,611 | 11% |
| Impairment allowances | -1,748 | -2,229 | 22% |
| Operating profit | 10,035 | 8,382 | 20% |
| Share of profits of associates | 136 | 72 | 89% |
| Taxation charge | -129 | -109 | -18% |
| Net profit | 10,042 | 8,346 | 20% |
| Cost to income ratio (%) | 32.3% | 31.3% | -1.0% |
| Net interest margin (%) | 2.82% | 2.47% | 0.35% |
| EPS (AED) | 1.70 | 1.40 | 21% |
| Return on Tangible Equity (%) | 22.1% | 20.2% | 1.9% |
| AED million | as at 31-Dec-18 | as at 31-Dec-17 | Better/(Worse) (%) |
| Total Assets | 500.3 | 470.4 | 6% |
| Loans | 327.9 | 304.1 | 8% |
| Deposits | 347.9 | 326.5 | 7% |
| Impaired Loan Ratio (%) | 5.9% | 6.2% | 0.3% |
| Impaired Loan Coverage Ratio (%) | 127.3% | 124.5% | 2.8% |
| Capital Adequacy Ratio (%) | 20.9% | 21.2% | -0.3% |
| Tier 1 Ratio (%) | 19.8% | 18.9% | 0.9% |
| Common Equity Tier 1 Ratio (%) | 16.6% | 15.6% | 1.0% |

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



Official Banking Partner of Expo 2020 Dubai

Emirates NBD's partnership with Expo 2020 Dubai brings a unique opportunity to showcase our innovations in smart technology, digital banking and global best practice through our site-wide presence as "Bank of the Future" at Expo 2020 Dubai.



OFFICIAL BANKING PARTNER

Our passion for innovation and unlocking opportunity is also aligned with Expo 2020 Dubai's key themes: **Opportunity, Mobility and Sustainability.**

Opportunity

is at the heart of our brand promise, ensuring social and financial inclusion, we endeavour to open up the horizons to our customers and the communities we serve.

Mobility

is the bridge we build for our stakeholders, designed around innovations that put them first.

Sustainability

is creating shared value in the marketplace, workplace and throughout the environment and society. We conduct our business ethically and with integrity.



Our preparation

We have been engaging with Expo 2020 team members across a number of verticals, including:

- > Content and programming for Opportunity and Sustainability pavilions. Mobility pavilion discussions to follow in 2019
- > Aligning with Expo 2020's HR teams to introduce and explore our Careers Network support to hire people with disabilities for their workforce
- > Infrastructure discussions for branch presence on site, which will require a LEAD certification
- > Working with 3 Expo Live innovation grantees for their work in financial inclusion for people with disabilities
- > Hosting "Discussion Corner" with Expo Live grantees to provide financial coaching and mentoring support
- > Supporting Expo 2020's volunteer recruitment drives
- > Expo 2020 and Emirates NBD employees also support as volunteers for each other's corporate responsibility initiatives
- > Providing banking support to Expo 2020 employees and partners



Sustainability Management

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



Sustainability Management

By implementing sustainability reporting as an annual practice, we are at a point on our sustainability journey where sustainability management is gradually becoming part of the responsibility of every department. The same process is now being implemented at Tanfeeth and Emirates Islamic as they embark on their own sustainability reporting journey.

As we gain more knowledge and experience in managing sustainability, we seek opportunities that help us share our acquired knowledge. This year, we participated in Best Practice Sharing Sessions, organised by the Dubai Chamber of Commerce and Industry. The three sessions provided businesses in Dubai with a platform for dialogue and sharing insights on community, workplace and environmental matters. The Dubai Chamber Sustainability Network highlighted a variety of best practices in the areas of road safety, social inclusion, environmental education, women empowerment, waste management, resource efficiency, food waste, sustainable workplaces and youth entrepreneurship.







Listening to our Stakeholders

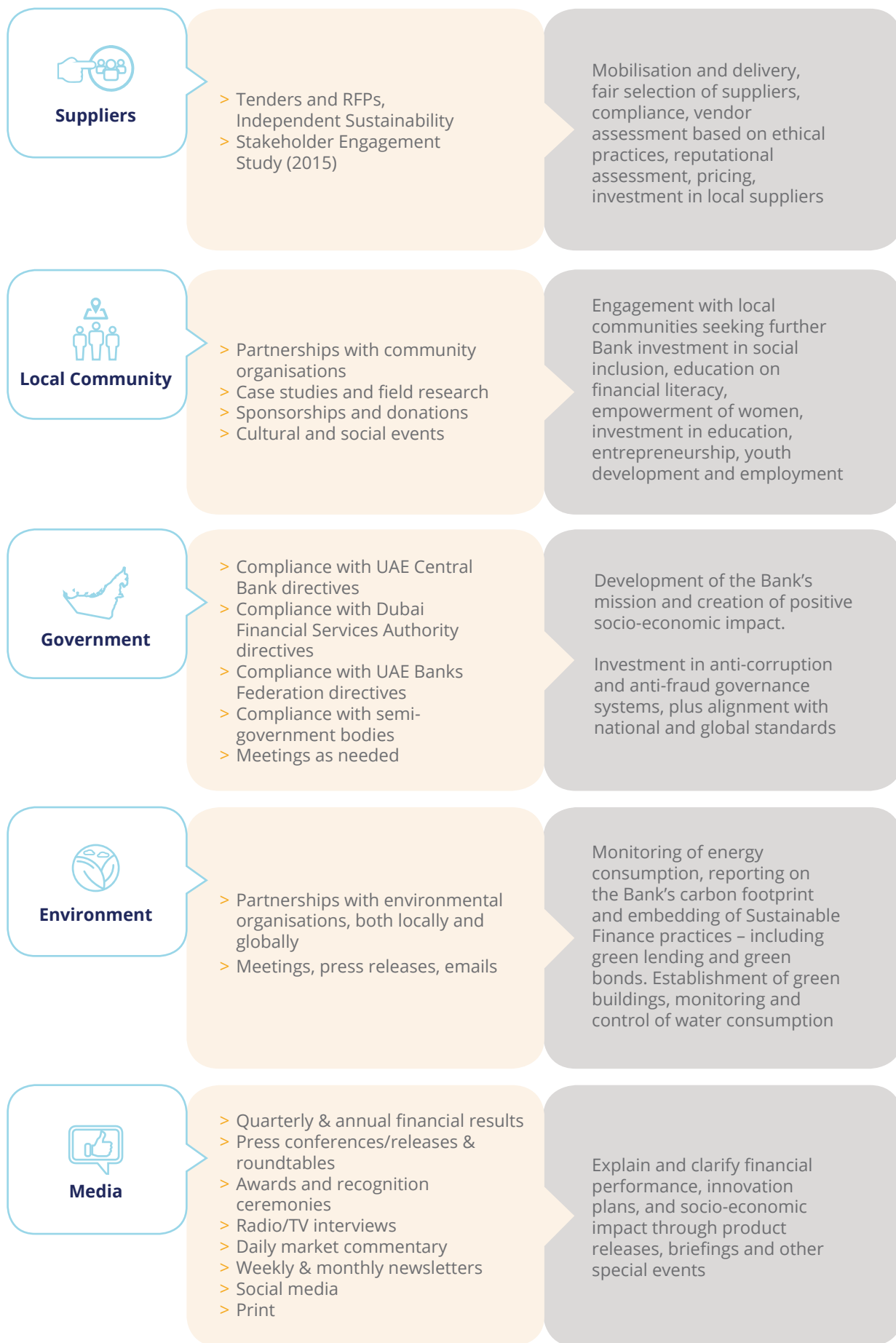
We believe that the key to a successful sustainability approach is to closely involve those who are impacted. We define our stakeholders as institutions, groups or individuals who are influenced by our activities, products and services. Our stakeholders affect our ability to achieve goals, thus ongoing involvement and engagement is key to maintaining our sustainability agenda.

To identify our stakeholders, we follow an internal mapping process which is kept updated as the business expands and grows. This process identifies the level of impact we

have on each stakeholder group as well as the level of influence each stakeholder group has on the business. Our mapping system has identified nine stakeholder groups who we are committed to engaging with, by keeping them consistently informed about our operations and the impact this has on them. This system enables us to continuously identify tools to keep our stakeholders engaged and incorporate their feedback into our day-to-day work.

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 |
|--|---|---|
|  Employees | <ul style="list-style-type: none">> The Bank's Intranet> 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)> Bi-annual Employee Engagement Surveys (Souwti)> Bi-annual performance appraisal meetings | <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> |
|  Board of Directors | <ul style="list-style-type: none">> Board of Directors Meetings - six times a year> Regular Executive Committee Meetings> Internal departmental meetings> Emails, calls, instant messaging software | <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> |
|  Investors | <ul style="list-style-type: none">> Annual General Meeting (AGM)> Investors Relations Team and website section> Press conferences and releases, periodic reports, presentations | <p>Development of financial performance, shareholder value growth, business ethics, governance, compliance, risk management, business continuity, aligning sustainability and commercial benefits</p> |
|  Customers | <ul style="list-style-type: none">> Voice of Customer' satisfaction surveys> Social Media channels> Call centre, emails, phone calls> Advertisements and promotions> Account relationship management | <p>Improvement in customer experience, innovative financial services, responsiveness, e-banking, relationship management, privacy and security, competitive rates and products</p> |



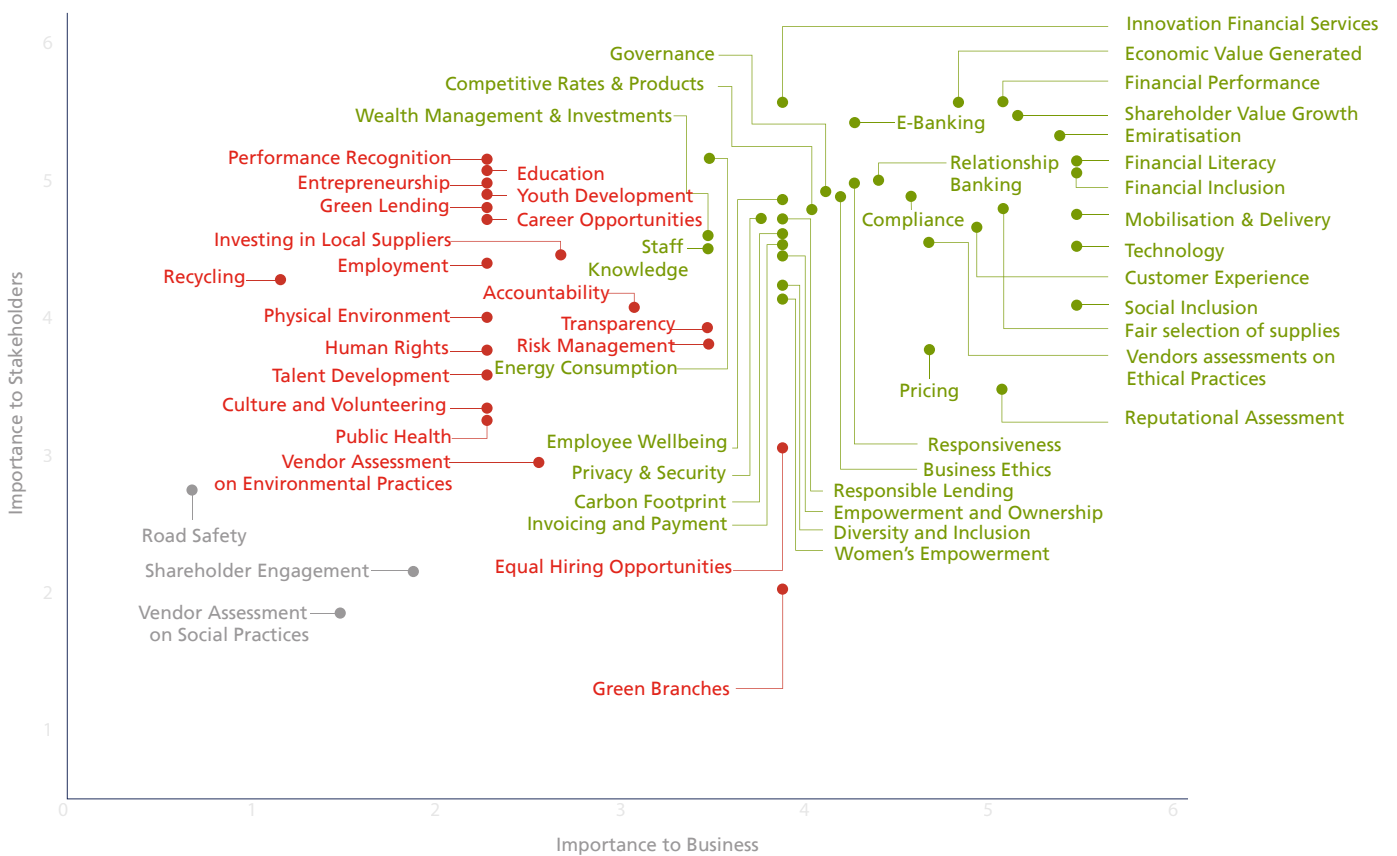
Materiality Analysis (102-46), (102-47), (102-44)

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

In 2016, we conducted a materiality analysis which included Emirates NBD Bank only. For the 2017 report, the same exercise was followed with the inclusion of Tanfeeth as a new entity. This year, we have added Emirates Islamic into the reporting scope. The same materiality exercise was conducted to account for the views of Emirates Islamic's management and stakeholders. The rating of the material topics resulted in almost the same ratings conducted by Emirates NBD Bank and Tanfeeth in the previous years.

We identified 60 sustainability topics relating to financial institutions and asked the department heads of Emirates NBD Bank, Tanfeeth and Emirates Islamic, along with different stakeholder groups, to rate the importance of each topic on a scale of 1 to 5. This resulted in 29 topics being identified as material to Emirates NBD and its stakeholders. These topics received an average rating of 3.75 or higher (on a scale from 1 to 5) and represent the content of the report, while corresponding to the 16 GRI Material Topics.

Below is the 'Materiality Matrix' in detail which includes all 60 topics. The green topics are the material ones which constitute the bulk of the content of this report.



Impact Boundaries ^{(103-1), (102-44), (102-47)}

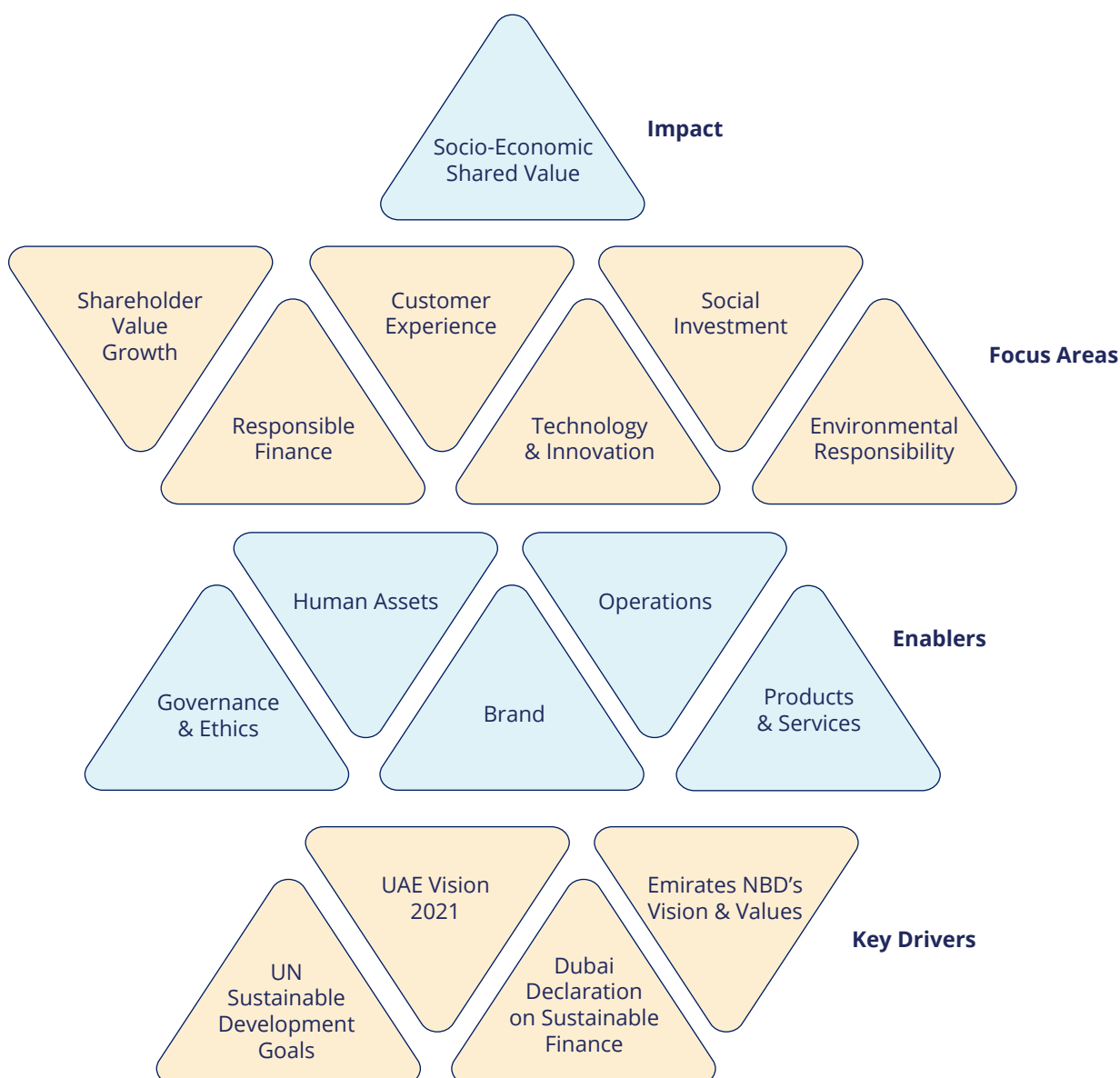
The table below lists all the GRI Standards Material Topics, sets out the impact boundaries and provides references to pages where the topics are addressed:

| Material Issue | Corresponding GRI Standards Material Topic | Impact Boundaries | Page No. |
|--|--|---|-----------------|
| Financial Performance | Economic Performance | Shareholders, Investors & Government | 18 |
| Shareholder Value Growth | Economic Performance | Shareholders, Investors | 18 |
| Financial Literacy & Inclusion | Local Communities, Labour/ Management Relations, Training & Education | Local Communities, Customers, Employees | 95-97 |
| Nationalisation | Local Communities, Employment | Local Communities, Employees | 7, 62, 67-70 |
| Economic Value Generated | Economic Performance | Shareholders, Investors and Government | 18 |
| Mobilisation & Delivery | Organisational Profile (Products and Services) | Suppliers | 12-15 |
| Technology & Innovative Financial Services | Organisational Profile (Products and Services) | Customers, Employees, Suppliers, Government | 12-16 |
| Fair Selection of Suppliers | Procurement Practices | Suppliers | 54-55 |
| E-Banking | Organisational Profile (Products and Services) | Customers | 12-15 |
| Customer Experience | Organisational Profile (Products and Services) Marketing and Labelling | Customers | 12-15 |
| Social Inclusion | Local Communities | Local Communities | 81-100 |
| Governance & Compliance | Governance | Central Bank, Government, Environment, Suppliers | 36 |
| Relationship Banking | Organisational Profile (Products and Services) | Customers | 12-15 |
| Responsiveness | Organisational Profile (Products and Services) | Customers | 12-15 |
| Vendors Assessment for Ethical Practices | Procurement Practices, Supplier Social Assessment | Suppliers | 54-55 |
| Business Ethics | Governance, Ethics and Integrity, Human Rights Assessment | Board of Directors, Employees, Customers, Suppliers | 36 |
| Competitive Rates & Products | Organisational Profile (Products and Services) | Customers | 12-15 |
| Employee Wellness | Occupational Health and Safety | Employees | 76-79 |
| Energy Consumption | Energy | Environment, Local Communities | 103-104 |
| Responsible Lending | Ethics and Integrity, Environmental Compliance | Customers | 36, 100-108 |
| Reputational Assessment | Procurement Practices, Suppliers Social Assessment | Suppliers | 54-55 |
| Privacy & Security | Customer Privacy | Customers | 49 |
| Carbon Footprint | Emissions | Environment, Local Communities | 105 |
| Pricing | Organisational Profile (Products and Services) | Customers | 12-15 |
| Invoicing & Payment | Procurement Practices | Suppliers | 54-55 |

(102-44), (102-47)

| Material Issue | Corresponding GRI Standards Material Topic | Impact Boundaries | Page No. |
|--|--|------------------------------|-----------------|
| Empowerment, Ownership & Staff Knowledge | Labour/Management Relations, Training and Education | Employees | 64-66 |
| Diversity & Inclusion | Diversity and Equal Opportunity, Local Communities | Employees, Local Communities | 59-63, 68 |
| Wealth Management & Investments | Organisational Profile (Products and Services) | Customers | 12-16 |
| Women's Empowerment | Labour/Management Relations, Diversity and Equal Opportunity | Employees, Local Communities | 59-63, 70, 73 |

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



Understanding the Framework

Key Drivers

The four drivers of our Sustainable Banking Framework:

- > The United Nations Sustainable Development Goals (SDGS)
- > The UAE Vision 2021
- > The Dubai Declaration on Sustainable Finance (on which the Bank is a signatory)
- > Our Bank's own vision and values

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



Enablers

Areas which we have heavily invested in since our inception are called 'Enablers'. The following five areas of investment have grown to be reliable assets and provide a foundation for us to create impact.

- > **Establishing sound governance systems and business ethics:** through this we have been able to grow and maintain a culture of transparency and integrity
- > **Our human assets:** including our employees, suppliers and partners, as well as the skills, expertise, and deep relationships that we have built over the years
- > **Our brand:** our biggest non-financial asset, currently valued at USD 4.04 billion.
- > **Streamlining our operations:** including systems, standard procedures, processes and best practices.
- > **Expanding and adapting our products and services:** reinforcing our commitment to the communities we serve.

Focus Areas

We have identified the following areas as the most significant for achieving sustainability and creating long-term socio-economic impact in the communities that we operate. These focus areas are integral to our growth and success and they feed into our vision and values.

- > **Shareholder Value Growth:** We have a responsibility to ensure the prosperity of all our shareholders by creating financial and non-financial value.
- > **Customer Experience:** This is a critical area which requires continuous innovation – in terms of the customer journey, products, services, technology and processes.
- > **Responsible Finance:** In 2017, we became a signatory of the United Nations Environment Programme Finance Initiative (UNEP FI) and Dubai Declaration on Sustainable Finance. We also committed to introducing new processes and guidelines ensuring the practice of responsible and ethical lending.
- > **Technology & Innovation:** We are among leaders in the region when it comes to utilising technology and innovation. In doing so, we create solutions that make our customers' lives easier, grow shareholder value and create shared benefits with all our stakeholders.



- **Social Investment:** Our social investment strategy addresses all the work that we do internally and for the communities we serve. This strategy includes, but is not limited to: supporting people with disabilities, promoting financial literacy, advocating health and wellness, the empowerment of women and environmental community development.
- **Environmental Responsibility:** Our strategy for environmental responsibility in turn addresses our carbon footprint, water usage, energy consumption, waste management practices and other environmental responsibilities.

Impact

In order for us to continue as a sustainable and responsible business, we must measure value and impact beyond financial outcomes; by reporting on the socio-economic shared value of all our stakeholders.




Alignment with International and National Guidelines and Visions

In 2017, we identified specific goals within the United Nations Sustainable Development Goals (UN SDGs) that we were aligning with. We started reporting key initiatives, programmes, services and indicators to show how we were achieving these goals. This year, we have done the same exercise to measure our progress and we are proud to announce that we are contributing to a new SDG: "Life Below Water".

We also participated in the UN Impact 2030 Inaugural Summit, which was held at the UN Headquarters in New York. The Summit's aim was to identify global efforts towards achieving the UN's Sustainable Development Goals (SDGs) through corporate volunteering. Emirates NBD in partnership with Expo 2020 Dubai, was invited to present our corporate volunteering strategy as a leading example.





In alignment with the UN SDGs, we have addressed eight goals as follows:

| UN SDG Goal | How We Align | 2017 Highlights | 2018 Highlights |
|---|---|---|--|
|  | Through the promotion of a healthy culture in our work place, we advocate life-work balance, health awareness, periodic health checkups, grant adequate leave and encourage participation in sports and active lifestyles | <ul style="list-style-type: none"> > The Bank participated in the Dubai Fitness Challenge, encouraging our employees to be physically active for 30 minutes a day for 30 days > 96% of our employees who took parental leave came back to work. New mothers are able to request flexible working hours | <ul style="list-style-type: none"> > In support of the Dubai Fitness Challenge, which takes place annually in Dubai, the Bank launched a revamped version of its Emirates NBD Fitness App. It enables customers of the Bank's award-winning Fitness Account to earn up to 2% interest > Meydan Wellness Centre opened this year. It aims to provide on-site basic healthcare services to our employees > 783 employees participated in the Desert Walk and AED 80,000 was donated to Emirates Nature-WFF to preserve the environment |
|  | Through our commitment to supporting local educational institutions and our Financial Literacy programmes | <ul style="list-style-type: none"> > Employees attended a Train the Trainer workshop to become Financial Literacy coaches, so they can coach their peers on personal financial management > We granted seven students scholarships, enabling them to continue higher education | <ul style="list-style-type: none"> > The Bank launched "Tagpuan", an interactive programme about managing personal finances for the Bank's employees. > GEMS Education and Emirates NBD have announced an exclusive offer that will make it easier for parents to pay their school tuition fees, thus facilitating access to education |
|  | Through our HR practices, we focused on empowering women in the Group. Our social investment support focus area is dedicated to empowering women in our local community | <ul style="list-style-type: none"> > We offer a 1:1 basic salary remuneration rate for women and men > We appointed the first female CEO at Tanfeeth > Supporting the e7 Daughters of the Emirates programme for future community leaders > Designated parking for expectant mothers > Launching the 'New Mothers Room' for breastfeeding mothers > In Ras Al Khaimah, we have an all-women call centre | <ul style="list-style-type: none"> > 1:1 - the average hours of training for women and men > To be nominated as a "Talent", employees must display both a strong performance record and high leadership potential. The current talent pool represents 88 employees, of whom 25% are women |

| | | | |
|--|--|---|---|
|  | <p>Through our economic performance and ability to provide decent jobs for all employees</p> | <ul style="list-style-type: none"> > Net profit of AED 8.35 billion, up 15% y-o-y | <ul style="list-style-type: none"> > Net profit of AED 10 billion, up 20% y-o-y |
|  | <p>Through #TogetherLimitless; our flagship platform advocating the rights of people with disabilities</p> | <ul style="list-style-type: none"> > We placed 36 people with disabilities in full-time jobs > In 2017 alone, we invested AED 3,855,000 in advocating the rights of people with disabilities > We transformed 28 branches into disability-friendly spaces | <ul style="list-style-type: none"> > Through Careers Network, we placed 50 people with disabilities in jobs since 2017 > In 2018 alone, we invested over AED 8 million in advocating the rights of people with disabilities > We transformed 40 branches into disability-friendly spaces |
|  | <p>Promoting the importance of playing an active role in society: investing in local communities through financial and in-kind support and creating programmes that promote social inclusion</p> | <ul style="list-style-type: none"> > Aligned with “My Community...A City for Everyone” vision > Our Sustainable Banking Framework > Our Social Investment Framework | |
|  | <p>Through our environmentally responsible procurement practices and ethical waste and energy management systems</p> | <ul style="list-style-type: none"> > We conducted 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 > Decreased our paper usage by a significant 37% > We began calculating emissions from employees’ who commute to work in their own vehicles | <ul style="list-style-type: none"> > Decreased our paper usage by a further 33% since 2017 > Developed a new welcome pack for private banking customers made from recycled plastic bottles that our employees picked from the sea during voluntary clean-up dives > Began calculating emissions from our off-site marketing events in collaboration with our hospitality suppliers |
|  | <p>Through sea cleaning volunteer initiatives</p> | <p>Private Banking selected Water Conservation as its main social focus area for their business.</p> | <ul style="list-style-type: none"> > Exchanger volunteers joined Expo 2020 Dubai at the Emirates Marine Environmental Group beach cleanup > Participated in a beach clean-up at the Jumeirah Beach Road. > New programme ‘Keep the Creek Clean’ was funded by contributions made on behalf of our new Private Banking customers as part of their onboarding > Private Banking released its latest welcome pack for new customers made of recycled water bottles > Over 50 employees were trained for their PADI Open Water scuba diving license, qualifying them to dive down to 18 metres and help us protect and clean the UAE’s underwater ecosystems. > 5,026kg of waste was removed from the ocean |

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 | 2018 Highlights |
|--|--|--|--|
|  <p>United in Responsibility</p> <p>Indicator</p> <ul style="list-style-type: none"> - Happiness Index - Social Cohesion Index | <ul style="list-style-type: none"> > 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 > Through #TogetherLimitless, our flagship platform advocating the rights of people with disabilities | <ul style="list-style-type: none"> > Invested AED 500,000 in programmes focused on financial literacy > Trained employees on management of personal finances > Placed 36 people with disabilities in full-time jobs, with 28 employees with disabilities working at Emirates NBD Group > Invested AED 3,855,000 in advocating the rights of people with disabilities > Transformed 28 branches into disability-friendly spaces | <ul style="list-style-type: none"> > Invested over AED 1 million in programmes focused on financial literacy > 95% of staff have completed the Disability Etiquette Training > Placed 50 people with disabilities in full-time jobs since 2017 > Transformed 40 branches into disability-friendly spaces |
|  <p>United in Knowledge</p> <p>Indicator</p> <ul style="list-style-type: none"> - Global Innovation Index - Share of UAE Nationals in the Workforce - Ease of Doing Business Index | <ul style="list-style-type: none"> > Through our commitment to innovation, technology and digitisation, explaining, simplifying and encouraging new business setups and dealings > By being among the top employers of Emiratis | <ul style="list-style-type: none"> > We are investing AED 1 billion in digital innovation over the next three years > 21% of our employees are Emiratis > We are among the top employers of Emiratis > We were named 'Most Innovative Financial Services Organisation of the Year' by BAI Global Innovation Award in 2017 | <ul style="list-style-type: none"> > 21% of Emirates NBD employees are Emiratis, as are 8% of Tanfeeth's and 27% of Emirates Islamic's > We are among the top employers of Emiratis > We spent 91% of our operational budget on suppliers with addresses registered in the UAE > We hired 69 Emirati employees as Tellers and 34 as Customer Service Executives > Winner of 'Innovation in Financial services', at the Arab Innovation Awards 2018 > Named Best Bank in the Middle East by Euromoney |



United in Prosperity

Indicator

- Percentage of Treated Waste of Total Waste Generated
- Online Services Index.
- Healthcare quality index

- > Through our online banking systems, website and mobile application
- > Through our commitment to environmental responsibility

- > Revamping our online banking experience on our website and mobile app
- > Recycling 24,494 kg of paper and 6,078 kg of electronic waste
- > Placing waste segregation bins throughout our offices
- > Switching from using foam cups to paper cups – decreasing the use of environmentally harmful material by 2.7 tonnes

- > Recycling 16,462 kg of paper and 5,317 kg of electronic waste
- > We began calculating emissions resulting from our off-site marketing events in collaboration with our hospitality suppliers where 44% of events organised by marketing were carbon reduced events
- > With Liv. app, Emirates NBD won 'Best Digital Banking Experience of the Year' at the 2018 Seamless Awards
- > Meydan Wellness Centre opened this year. It aims to provide on-site basic healthcare services to all employees



Governance, Ethics & Compliance

1. Ethics & Compliance





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

Emirates NBD Group Compliance Framework

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, investors, employees and the public. For this reason, we place being an ethical bank and interacting responsibly with all our stakeholders at the heart of our sustainability agenda.

Sustainable practices extend far beyond environmental concerns. In this respect, Emirates NBD ethics extend our transparency to how we honour commitments, by 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, whose mandate is not only to challenge us to comply with applicable regulatory requirements, but also to approach ethical

and compliance issues proactively. We continually improve our activities by monitoring all potential risks, and by benchmarking ourselves 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 with 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 are 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 2018 Annual Report.



Risk Management & Business Continuity

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





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 highlights the value of sustainability and the importance of having strong risk management extending throughout 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, the sustainability agenda is a key driver for this team, 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 and communities – feel about us as a bank, and how we can protect their interests. Through solid monitoring processes and robust policies, we can and do mitigate their risk exposure in a dependable and sustainable way.



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 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 defining risk strategy across the Emirates NBD Group. The CRO reports on the overall risks and management landscape on a quarterly basis. During 2018, 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 2018 Annual Report.



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 we accordingly have 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.



Innovation & Customer Experience

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

Collect your token through our
Mobile Banking App before you
arrive at the branch.

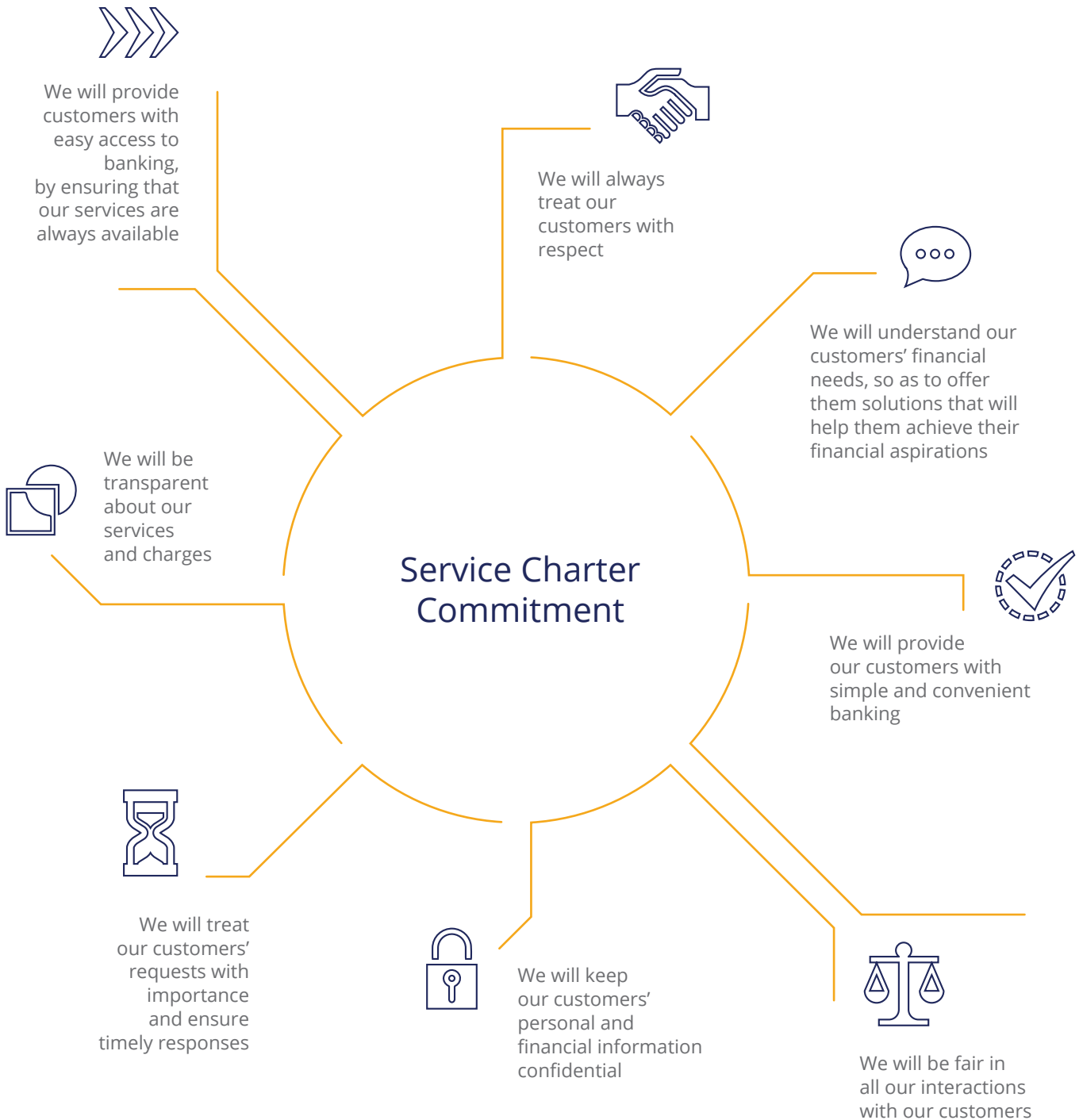




Customer Satisfaction & Engagement
















Our customers are one of our key stakeholder groups. The success, prosperity and satisfaction of our customers is driven by two core organisational values, “customer focus” and “service excellence”. These values are embedded across all our departments. They are monitored periodically as they have a significant weight in the annual performance-management balanced scorecard.

The Emirates NBD Customer Service Charter includes 8 customer-centric elements that our employees live by:





Our Customer Experience Unit is always innovating new engagement methods that aim to embed customer feedback right into our service excellence strategy. This feedback is then integrated into our products and services. There are several active touchpoints that encourage customers to get in touch, give feedback, request information or raise complaints:

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



Happiness Days

Happiness Days is an initiative that aims to improve customer experience by focusing on building sustainable loyalty to the organisation through a four-dimensional approach:

Service



Education



Sales



Staff Engagement



This initiative is in line with the UAE government's aspiration to be amongst the top five happiest countries in the world by 2020. Through Happiness Days, we are able to meet our customers face to face, collect their feedback and address their queries or concerns. We use this opportunity to educate customers about our range of self-serve channels and assist them with digital channel logins and activations through the support of Service Ambassadors.



Customer Engagement through Social Media

Emirates NBD began fully utilising Social Media for customer engagement in 2012 with the creation of its first channel on Facebook. We began the journey into the realm of social media with the aim of achieving our **S3 Objectives**:



Socialise:
to engage with our customers by creating new, relevant and contextual content.



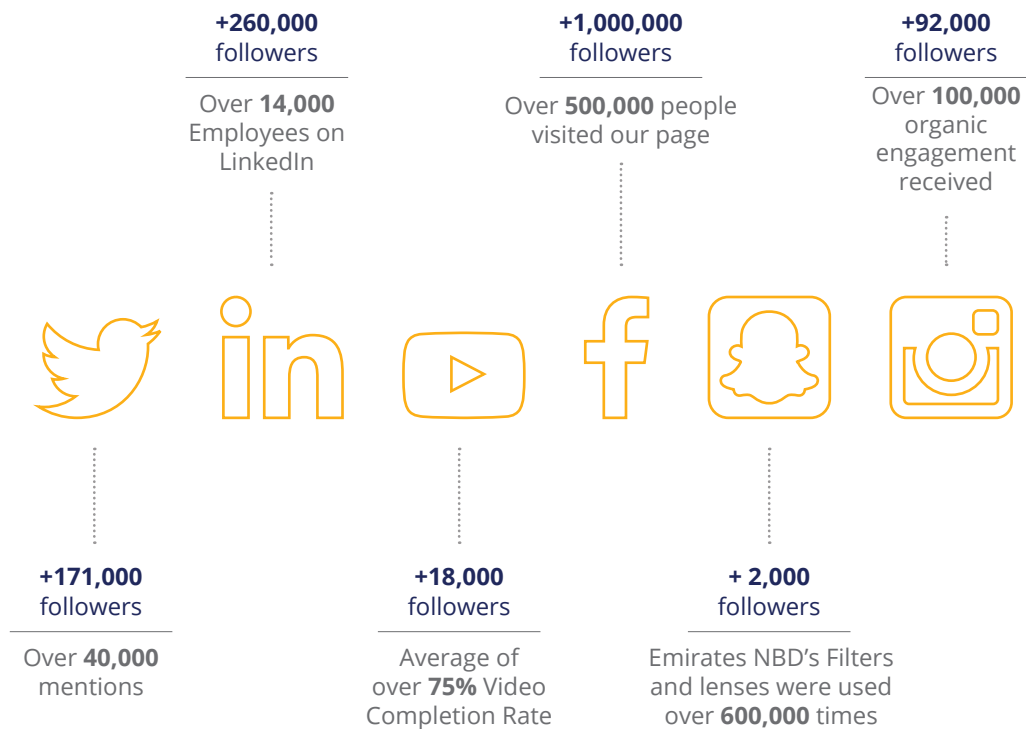
Serve:
to service our customers on queries, complaints and other customer care requests in an effective, speedy and cost-efficient way.



Sell:
Generate business by engaging with existing and potential customers.

Emirates NBD is widely recognised as a socially respected brand in the UAE by Social Bakers. We are currently ranked 17th globally and 1st domestically, according to the Financial Brand's Power 100 Global Financial Institutes on Social Media list.

The Bank has a total of 1.61 million followers across six Social Media channels, a 20% growth on last year's follower base. We are currently the most followed financial institution in the UAE on Twitter:



Social Media is Integral to our Marketing Strategy

Social Media has and continues to play an essential and integral role in Emirates NBD's marketing strategy. We have been forward-thinking in our utilisation of Social Media compared to other banks in the region. Some of these key areas of marketing are detailed below:

Gamification:

We have designed and launched multiple games to help create digestible and fun content. The aim is to generate awareness around our brand, products and services, ultimately converting gamers into customers. Another objective is to build the brand and grow its affinity amongst generations that are now in the process of transitioning into being bankable. Some of the games are:

- > **Super Teller:** Puts your money counting abilities to the test by gamifying the teller's role
- > **Cash It:** You and Pepper, Emirates NBD's friendly humanoid robot assistant, can collect points from the Bank and create awareness around our Loyalty Plus points programme
- > **Who Wants to be a Banker:** Test your knowledge on the Bank's products and services in line with the Bank's #moneywise financial literacy programmes
- > **Drive & Cash:** Play your way through the Auto Cash Loan application process
- > **Spin the Wheel:** Gives you the chance to win amazing prizes on the occasion of Emirates NBD reaching 1M followers on Facebook

Live Streaming:

Emirates NBD has introduced a number of live streaming initiatives starting with **#AskEmiratesNBD, Snatch the Cash and On This Day in the History of Emirates NBD**. These weekly one-hour live sessions were launched across our social channels in order to reach a wider audience, position ourselves as thought leaders in the market and set the trend in content creation. Social Media followers get the chance to send their questions to a team of experts around predefined topics.

Influencers:

With an objective to amplify the reach and engagement of the Emirates NBD and Emirates Islamic brands, we have tapped into the influencer marketing domain by strategically using influencers in key campaigns throughout the year. This has involved collaborating with personalities from fashion, TV, media, sports and radio domains. These influencer campaigns are the result of a carefully planned strategy that encapsulates this booming marketing domain.

The strategy covers all aspects from an influencer campaign lifecycle including; selection criteria, vetting, reporting and maintaining relationships.

Emirates NBD Games



Live Shows





Voice of the Customer (VOC)

This programme measures our customers' satisfaction on a monthly basis using social media, phone, SMS, ATM machines and face-to-face conversation to gather feedback. It looks at several aspects of the relationship, taking into consideration the customer's latest experience and how perception of the Bank is evolving over time. This gathered data helps us to set goals, address any issues and continuously enhance the overall customer experience.

Net Promoters Score (NPS)

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

- > 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 | % Detractor | % Passive | % Promoter | NPS Score |
|------|-------------|-----------|------------|-----------|
| 2015 | 18 | 38 | 44 | 26 |
| 2016 | 17 | 35 | 48 | 31 |
| 2017 | 16 | 30 | 54 | 38 |
| 2018 | 16 | 29 | 55 | 40 |



Customer Service Academy

Our Customer Service Academy offers two day-long training programmes that ensure all our staff understand our **TOP** Service Model (**T**rust, **O**wnership and **P**ersonal Touch.)

During 2018, more than 6,000 staff members completed the programme. Video-Based Learning was implemented throughout the year and we are currently improving these learning experiences to offer personalised training sessions for employees based on their job requirements.



Customer Service Month

International Customer Experience (CX) Day is an annual celebration of customer experience that takes place on the first Tuesday in October. CX Day is an opportunity for companies to get together and come up with initiatives that aim to create positive cultural change.

Here at Emirates NBD, we have expanded CX Day to a Month. Since the launch of CX Month three years ago, the number of employees involved in CX activities has increased from **250 in 2016 to more than 4,000 in 2017 and over 8,000 in 2018**.

The theme of our Customer Experience Month over the last two years has been #REACHTHETOP, in line with our goal to deliver best-in-class customer experience. During CX Month we raise awareness amongst staff, reward performance and remind our customers of our commitment towards them.

In 2018, we focused on driving three main themes across the organisation:

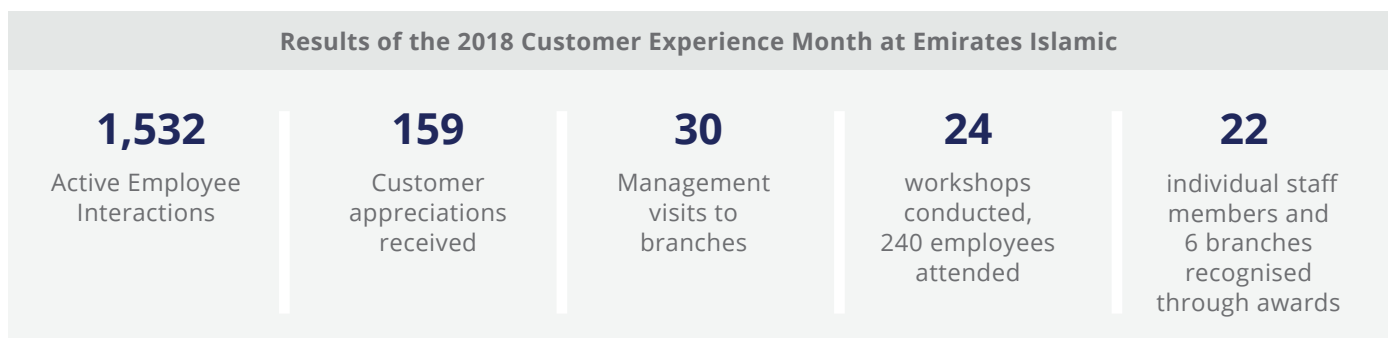
- > Invest in yourself to gain customer trust and confidence
- > Use tech advantage to create a world of difference
- > Interact with a personal touch to take relationships to greater heights



Results of the 2018 Customer Experience Month at Emirates NBD

At Emirates Islamic, the focus of the Customer Experience Month was to drive three main themes:

- > Encourage staff and customers to use digital solutions
- > Extend personal touch and personalised service to customers and nominate appreciations
- > Drive knowledgeable and well-informed staff



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

Our internal policies ensure that all our marketing practices go through a rigorous process before they reach our customers. This ensures that all of our marketing efforts are never misleading nor open to misinterpretation.

If a customer finds any marketing material confusing, misleading or inappropriate, they are encouraged to raise their concern via any of our customer engagement channels. On receiving a complaint, our Complaints Management Unit will immediately investigate the issue and take necessary action. The team responsible for any inaccurate labelling or marketing efforts will take 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.



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

Each day, our customers entrust us with sensitive and confidential financial information. It is our responsibility to provide the highest level of security, so we have implemented advanced data privacy and security practices, processes and technologies which enables us to protect our customers' data from potential risks, fraud and other misconduct.

We have developed the following information security policies in order to ensure the safeguarding our customers' data:

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

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

- > Protecting the organisation from relevant cyber threats
- > Developing and operating secure-by-design products and services for customers
- > Ensuring that cyber security capabilities are constantly improved to respond to the evolving threat landscape
- > Being a leading employer of cyber talent in the region

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

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

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



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

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

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

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

Customer Education through our Social Media Channels by our Information Security Team



Technology & Innovation

In 2017, we committed to investing AED 1 billion over three years into digital innovation and the multichannel transformation of our processes, products and services. This investment has resulted in the design and implementation of several new digital innovation initiatives, products and services, including:

EasyHub

Emirates NBD has partnered with Diebold Nixdorf, a world leader in driving connected commerce, to launch EasyHub, the region's first integrated digital kiosk. This will allow customers to sign up for new products and access a variety of teller services, functioning like a mini-branch that is open beyond normal banking hours every day of the week.

Emirates NBD EasyHub offers customers a self-service banking experience with a video banker to assist via step-by-step instructions and onscreen assistance. EasyHub will enable individual retailers and affluent customers to open Current or Savings Accounts and instantly obtain a personalised debit card. All customers will be able to conduct routine teller services such as cash deposit and withdrawal, cheque deposits and internal fund transfers. Customers will also be able to carry out a variety of banking services, such as updating personal details, requesting a cheque book, authenticated statements and applying for personal loans. This eliminates the need to wait at a bank counter, creating a more convenient banking experience.

Google Pay

As contactless payments gain popularity in the UAE, we, as a front-runner in banking and payments technology, have taken the lead in supporting innovation for accessible ways to pay. Google Pay enables users to make quick and secure payments via their Android devices wherever contactless payments are accepted.

To make contactless purchases, customers can add their Emirates NBD Visa, MasterCard credit and debit cards to their Google Pay app.

Mobile First

Mobile First was another innovation launched this year with the aim to meet the growing demand of banking services on smartphones. Mobile First provides a new level of security that allows customers to sign transactions and service requests with 'Smart Pass', our in-built mobile token.

Smart Pass

Emirates NBD and Emirates Islamic launched 'Smart Pass', the new secure and convenient way of authorising online banking transactions without the need to wait for an SMS Authentication Code. Furthermore, to optimise our customer's banking experience on Emirates Islamic Mobile App, Smart Pass gives the option to authorise transactions using Touch ID or Face ID.

Wallet Card

In partnership with Dynamics Inc., a U.S. based payments technology company, we have launched the Wallet Card, the UAE's first battery-powered, interactive payment card. This will allow customers to access all of their Emirates NBD accounts on one single plastic card, offering unmatched convenience. New cards are easily obtained and once the customers details are loaded digitally, the card will be immediately activated and ready for use.



Completed a Successful First Year

This mobile-only bank was established last year in line with UAE Vision 2021's objectives of creating a smart, innovation-driven economy. Liv is fast becoming the bank of choice for the UAE's millennial customer base, this is the result of a combination of its unique lifestyle-led proposition, innovative features and gamified promotional campaigns which were launched in collaboration with like-minded partner companies.

This year, Liv announced the launch of Liv Goals, a new feature that allows customers to set financial goals to help them achieve more of what they want, by saving towards things such as travel, new gadgets, gifts for loved ones, or to simply save for a rainy day.

Key highlights of the journey are as below:

- > Fastest growing bank in the UAE acquiring over 10,000 new customers every month
- > Over five of every six customers are millennials and new to Emirates NBD
- > Accounts are being opened 24/7, including from remote areas of the country
- > Complete digital on-boarding and servicing: no branches, no sales teams, no paper
- > Overall cost to income ratios are about half of the main bank
- > High engagement with logins every two days on average
- > 25 partners across categories such as Fetchr, Zomato, Souq.com, Careem and others, contributing to UAE's startup economy
- > Adjudged Best Digital Bank in the Middle East 2018 by Asian Banker

Chat Banking via the WhatsApp Business Solution

As a front-runner in digital banking innovation, we are the first bank in the region to integrate our core systems with the WhatsApp Business solution, which will allow customers to seamlessly carry out daily banking activities such as checking account balances and temporarily blocking or unblocking existing cards. These services are initially being piloted for the Bank's employees and will be rolled out to customers on completion of a successful trial period.

Cheque Chain

The Bank has become the first to successfully go live at scale with 'Cheque Chain', integrating blockchain technology into issued cheques, thus minimising potential fraud. Following a successful pilot last year, which was overseen by Emirates NBD Future Lab™, the Bank is now rolling out this security-enhancing technology for the benefit of our customers across the UAE. The initiative will significantly enhance security standards both within the Emirates NBD Group and across the UAE banking sector.

Cheque Chain enables a unique QR (Quick Response) code to be printed on every leaf of newly issued cheque books. The unique code registers each cheque on the Bank's blockchain platform, ensuring that the cheque is received and cleared under the Bank's ICCS technology. Bank staff can validate the cheque's authenticity and have access to its source at all times. In doing so, this significantly reduces the risk of fraud by making cheque forgery much more difficult.

Partnership with Hortonworks for Big Data

The Bank has signed a new strategic partnership with Hortonworks, the industry leader in connected data platforms. The partnership focuses on building a world-class Enterprise Data Platform (EDP). By providing data-driven analytics and operational intelligence, customer experience will be enhanced significantly through deeper, more personalised customer insights, and by underpinning key initiatives in Emirates NBD's digital strategy including blockchain, artificial intelligence and machine learning. Transaction security will also be enhanced through real-time predictive analytics that inform fraud models.

Private Cloud

At Emirates NBD, we are the first bank in the region to implement a private cloud platform, marking a major milestone in the Emirates NBD Group's ongoing AED 1 billion IT transformation.

Through this new private cloud technology, our IT platforms and applications have become more cost efficient as levels of security, resilience, flexibility, insight and quality control have increased. Additionally, the Bank's growing international customer base can enjoy a seamless digital experience across all of its banking channels, as our private cloud leverages similar cloud-native application architecture as used by technology leaders like Google, Facebook and Amazon.

With such benefits, we are now pursuing an ambitious plan to transition all of our applications onto the private cloud.



Responsible Procurement

- 1. Extending Our Sustainability Commitment to Our Suppliers**
- 2. Empowering Local Suppliers**





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

Every day our Procurement Unit make important purchasing decisions that have a significant impact on our people, suppliers, the environment and stakeholder groups. Running a responsible procurement operation enables us to consider the environmental, social and ethical impact and make well-informed purchasing decisions.

In March 2018, Emirates NBD became certified in ISO 1400, a family of standards related to environmental management. It helps organisations minimise the negative impact of operations and processes on the environment.

We also realise that our ethical responsibility extends to our partners and suppliers involved in the procurement process. As part of our onboarding of new suppliers, we ensure that they comply with our standards of sustainability and take responsibility for their own actions.



Empowering Local Suppliers (102-9), (204-1)

Sustainability at Emirates NBD extends to supporting the local business community. As a leading bank in the UAE, we always look to positively support the local economy wherever possible. In 2018, we spent approximately 91% of our operational budget on suppliers with addresses registered in the UAE.



Suppliers Selection & Risk Assessment (102-9) (412-1), (414-1)

As well as implementing a responsible procurement process, we select our suppliers according to an agreed evaluation criteria. This includes the availability of the product/service, technical requirements, commercial requirements, whole-life costs and compliance with Bank policies, procedures and UAE laws and regulations.

We comply with local labour laws and work closely with suppliers of manpower to ensure their full compliance. We conduct periodical audit visits to suppliers' sites in order to assess the living conditions of staff and ensure that legal requirements are met. In the event that any issues or risks are highlighted, the supplier will be given an opportunity to improve conditions and follow-up visits will take place. This is an ongoing process which we take very seriously to ensure that ethical standards are maintained.

Extending Our Sustainability Commitment to Our Suppliers

During 2017, our events management team developed a carbon calculator to monitor the carbon emissions from our external events. This year, our marketing team have been working closely in collaboration with our suppliers using the carbon calculator. This has enabled us to accurately report on the energy consumption and waste from these events.

The results were added to this Report under the section "Our Environmental Responsibility". The calculator requires our hospitality suppliers to disclose details regarding:

- > Catering
- > Transport
- > Accommodation
- > Waste Management
- > Energy
- > Water
- > Material & Supplies

We would like to acknowledge the efforts of the Steigenberger Hotel Business Bay on this project. The Hotel shares our vision for operating in an environmentally-responsible manner and has taken proactive steps in helping us decrease the carbon footprint of our events.

"With the rapid decay of our environment being of more concern today than ever before, Steigenberger Hotel Business Bay is proud to operate as a sustainable hotel, having received the Green Key 2018 Certification, the leading standard for excellence in the field of environmental responsibility, a prestigious citation that underscores the Hotel's commitment to managing its energy, water and waste management systems."

Our commitment towards a sustainability strategy reaches beyond the doors of our hotels to preserve and protect our planet's natural resources. We are extremely proud of our team's consolidated efforts; the multiple green initiatives we have in place and achievements that we have so far reached. It is our prerogative to continue working on this promise."

- Torsten Obermann,
General Manager, Steigenberger Hotel, Business Bay



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

1. Employee Engagement
2. Talent Management
3. Learning & Development
4. Emiratisation Programmes
5. Rewards & Recognition
6. Health, Safety & Wellness





The sustainability of our organisation depends highly on the prosperity, wellbeing and development of our most valuable asset: our people. We ensure that our employees are given the opportunity to thrive in the workplace by creating a culture which celebrates openness, collaboration, continuous learning and a holistic work-life balance.

We facilitate the continual growth of our employees both personally and professionally, by offering a wealth of learning and development programmes, building life-long skills and expertise. By creating a positive and empowering work environment for employees, this, in turn, contributes to a dedicated and results-focused workforce.



Employee Engagement ⁽⁴⁰²⁻¹⁾

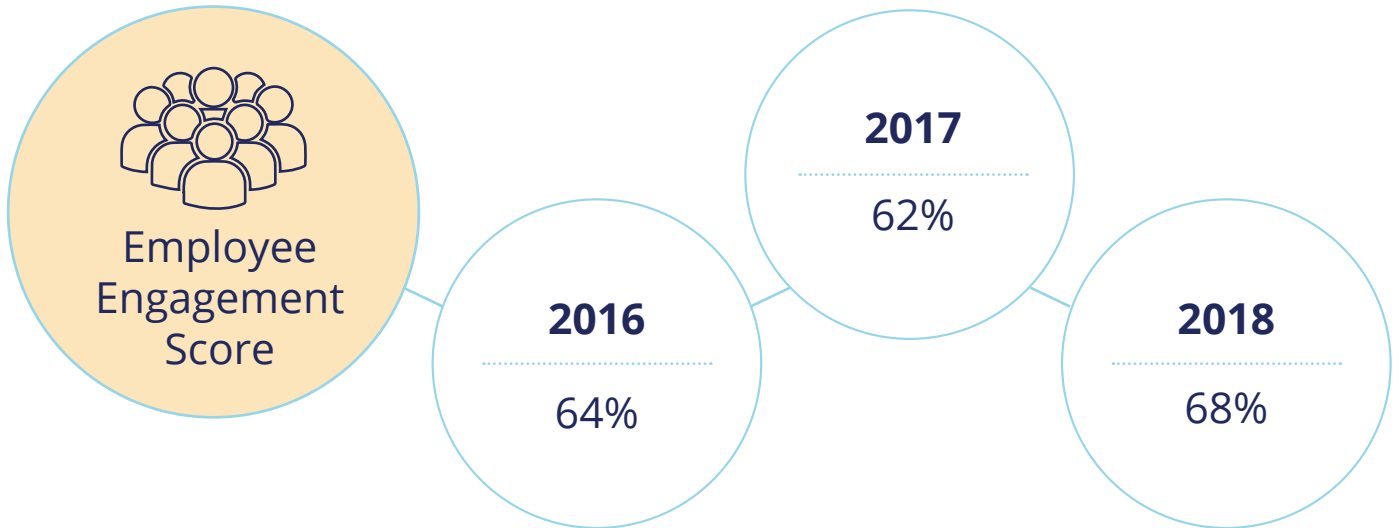
We create a collaborative environment by engaging our employees through multiple channels and avenues, these are places where opinions are heard and self-expression is encouraged. Our HR Outreach Programme enables Business Partners to visit different departments and meet with employees for confidential one-to-one meetings to discuss ideas, challenges and concerns. This encourages employees to take the lead and actively address a challenge or create an opportunity which they can themselves take forward.

We communicate all our operational changes in advance to ensure a comfortable timeframe in which feedback from our four-month cycles can be onboarded and implemented by employees.



Annual Employee Engagement Survey “Souwti” (103-1), (103-2), (103-3), (402-1)

One of our key employee engagement channels is Souwti, which means “My Voice” in Arabic. This annual survey was launched in 2012 with the aims of giving employees a medium to be heard and fairly represented. The score for 2018 increased to reach 68%.



Diversity and Inclusion (103-1), (103-2), (103-3), (402-1)

A diverse working environment is the foundation of a culture of creativity, openness and inclusivity. Emirates NBD, Tanfeeth and Emirates Islamic together have **10,789 employees** that come from more than **70 different nationalities**. Our work environment policies and labour rights are clear, and we ensure that they are relayed during employees’ onboarding and consistently throughout employment. We do not tolerate any 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.

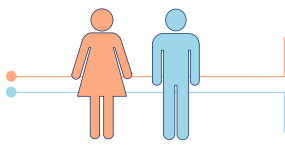
Any discrimination relating to employee selection, performance management, compensation, training, placement, transfer, demotion, promotion, disciplinary action and termination is not tolerated. Furthermore, all forms of harassment, intimidation and bullying of employees are strictly prohibited. This 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.

Grievances

All Emirates NBD employees have a responsibility to raise flags and speak up if they witness any act of discrimination or unlawful actions. 'Empower' is our online portal that allows all employees to file grievances anonymously and choose an escalation path until their issue is resolved. A "Frequently Asked Questions" grievance document is also available to all employees and is updated accordingly.

Full-Time Employees - Broken Down by Gender ^{(102-8), (405-1), (405-2)}

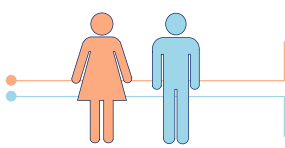
Our recruitment and retention policies aim to create a gender-balanced environment where both women and men are empowered with equal access to opportunities for growth. We ensure that both genders performing the same job with the same qualifications are paid equally. Our basic salary remuneration rate of women to men is 1:1.



| | 2018 | 2018 2017 | | 2018 2017 2016 2015 | | | |
|--------------|------------------|--------------|--------------|---------------------------|--------------|--------------|--------------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| Total | 1,645 | 3,423 | 3,021 | 5,721 | 5,186 | 5,374 | 5,839 |
| Women | 500 | 1,468 | 1,351 | 2,229 | 2,059 | 2,113 | 2,251 |
| | 30% | 43% | 45% | 39% | 40% | 39% | 39% |
| Men | 1,145 | 1,955 | 1,670 | 3,492 | 3,127 | 3,261 | 3,588 |
| | 70% | 57% | 55% | 61% | 60% | 61% | 61% |

Newly Hired Employees Annually - Broken Down by Gender ⁽⁴⁰¹⁻¹⁾

As we continue to grow our team, our focus is attracting talent that adopts a growth mindset and fits in with the culture of our organisation. We continue to onboard employees regardless of their demographic characteristics, maintaining a gender conscious mindset in our hiring practices and ensuring equal opportunities for both genders.



| | 2018 | 2018 2017 | | 2018 2017 2016 2015 | | | |
|--------------|------------------|-------------|------------|---------------------------|------------|------------|------------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| Total | 73 | 279 | 380 | 419 | 264 | 224 | 663 |
| | 31% | 47% | 58% | 39% | 50% | 54% | 44% |
| Women | 166 | 166 | 277 | 651 | 269 | 198 | 858 |
| | 69% | 69% | 42% | 61% | 50% | 47% | 56% |

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

Youth unemployment is a pressing issue in our market of operation. Due to the nature of demographics in these markets, 88% of our employees fall under the wider youth age category between 18 and 44 years.

| | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|-------------|------------------|--------------|--------------|-------------------|--------------|--------------|--------------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| 18-24 years | 48 20% | 248 7% | 307 10% | 353 6% | 306 6% | 326 6% | 456 8% |
| 25-34 years | 98 41% | 1,948 57% | 1,780 59% | 2,213 39% | 2,039 39% | 2,264 42% | 2,692 46% |
| 35-44 years | 85 36% | 983 29% | 732 24% | 2,300 40% | 2,062 40% | 2,008 37% | 1,948 33% |
| 45-54 years | 8 3% | 202 6% | 154 5% | 678 12% | 608 12% | 595 11% | 579 10% |
| 55+ years | 0 0% | 42 1% | 48 2% | 177 3% | 171 3% | 181 3% | 164 3% |

Newly Hired Employees Annually – Broken Down by Age ⁽⁴⁰⁴⁻¹⁾

| | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|-------------|------------------|-------------|------------|-------------------|------------|-------------|--------------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| 18-24 years | 48 20% | 107 18% | 173 26% | 195 18% | 149 28% | 90 21.7% | 324 21% |
| 25-34 years | 98 41% | 394 67% | 426 63% | 556 52% | 283 53% | 232 56% | 886 28.2% |
| 35-44 years | 85 36% | 80 14% | 61 9% | 276 26% | 79 15% | 78 18.8% | 281 18.5% |
| 45-54 years | 8 3% | 6 1% | 9 1% | 37 3% | 16 3% | 10 2.4% | 28 1.8% |
| 55+ years | 0 0% | 1 0% | 3 0.45% | 6 1% | 6 1% | 4 1% | 2 0.13% |

Full-Time Employees - Broken Down by Years of Service ⁽⁴⁰⁵⁻¹⁾

This year, the percentage of employees who stayed with us between 10-14 years increased to reach 23% at Emirates NBD and 14% at Tanfeeth. The percentage at Emirates Islamic is 28%.

| | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|-------------|------------------|--------------|--------------|-------------------|--------------|--------------|--------------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| 0-4 years | 800 49% | 2,128 62% | 2,123 70% | 2,854 50% | 2,413 47% | 2,378 44% | 3,021 52% |
| 5-9 years | 318 19% | 710 21% | 568 19% | 1,142 20% | 1,456 28% | 1,809 34% | 1,884 32% |
| 10-14 years | 462 28% | 477 14% | 241 8% | 1,307 23% | 902 17% | 773 14% | 521 9% |
| 15+ years | 65 4% | 108 3% | 89 3% | 418 7% | 415 8% | 414 8% | 413 7% |



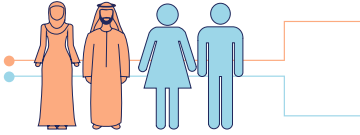
Employees with Disabilities ⁽⁴⁰⁵⁻¹⁾

At Emirates NBD, we have specific programmes aimed at supporting people with disabilities. In 2018, we hired a total of **36 employees with disabilities** at Emirates NBD Group. **This number is a significant 29% increase from 28 employees with disabilities hired last year.**

Full-Time Employees - Emiratis and Expatriates ⁽⁴⁰⁵⁻¹⁾

At Emirates NBD, we hire and train Emirati employees in order to contribute to the UAE's economy of empowered local talent. In doing so, we contribute to a more socio-economically sustainable nation and the UAE Vision 2021.

In 2018, the percentage of Emirati employees was 21% at Emirates NBD, 8% at Tanfeeth and 27% at Emirates Islamic.



| | 2018 | 2018 | 2017 | 2018 | 2017 | 2016 | 2015 |
|--|------------------|----------|-------|-------------------|-------|-------|-------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| | 441 | 258 | 194 | 1,199 | 1,091 | 1,068 | 1,163 |
| | 27% | 8% | 6% | 21% | 21% | 20% | 20% |
| | 1,204 | 3,165 | 2,827 | 4,522 | 4,095 | 4,306 | 4,676 |
| | 73% | 92% | 94% | 79% | 79% | 80% | 80% |

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

We have employees from more than 70 different countries; below we have highlighted the five countries with the highest percentage of employees.

| | 2018 | 2018 | 2017 | 2018 | 2017 | 2016 | 2015 |
|-------------|------------------|----------|------|-------------------|------|------|------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| India | 24% | 32% | 31% | 41% | 39% | 39% | 40% |
| UAE | 27% | 8% | 7% | 21% | 21% | 20% | 20% |
| Pakistan | 14% | 18% | 19% | 9% | 9% | 10% | 10% |
| Philippines | 3% | 14% | 15% | 6% | 6% | 6% | 6% |
| Egypt | 9% | 11% | 11% | 8% | 5% | 5% | 5% |
| Other | 23% | 17% | 17% | 18% | 18% | 20% | 19% |

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

| | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|-------------|------------------|-------------|-----|-------------------|------|------|------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| | | | | | | | |
| 18-24 years | 11% | 15% | 24% | 11% | 16% | 30% | 23% |
| 25-34 years | 49% | 61% | 54% | 43% | 47% | 19% | 16% |
| 35-44 years | 32% | 16% | 19% | 33% | 28% | 13% | 12% |
| 45-54 years | 7% | 2% | 2% | 7% | 5% | 8% | 7% |
| 55+ years | 1% | 5% | 1% | 6% | 4% | 18% | 14% |

Turnover Rate of All Employees - Broken Down by Gender ⁽⁴⁰¹⁻¹⁾

| All Employees | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|---------------|------------------|-------------|-----|-------------------|------|------|------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| | | | | | | | |
| | 22% | 20% | 17% | 10% | 9% | 15% | 14% |
| | 8% | 25% | 23% | 11% | 11% | 15% | 15% |
| | 15% | 15% | 13% | 9% | 8% | 15% | 12% |

Top Management - Broken Down by Gender ⁽²⁰²⁻²⁾

Top management is defined in Emirates NBD as employees in Job Bands S and above. Hiring women to join our top management team falls in our areas of improvement. We are working on increasing this percentage through female empowerment initiatives.

| | 2018 | 2018 2017 | | 2018 | 2017 | 2016 | 2015 |
|--|------------------|-------------|-----|-------------------|------|------|------|
| | Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| | | | | | | | |
| | 2 | 1 | 1 | 1 | 2 | 3 | 5 |
| | 8% | 20% | 20% | 2% | 5% | 7% | 12% |
| | 24 | 4 | 4 | 40 | 37 | 40 | 38 |
| | 92% | 80% | 80% | 98% | 95% | 93% | 88% |

Talent Management

Cultivating talent is a significant focus area at Emirates NBD. We seek to engage members of both the expatriate and the Emirati populations and give them the opportunity to become proactive participants in the UAE's financial and business sectors.

Identifying talented individuals for leadership roles involves the application of a transparent process which 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 employees' potential to advance into the most senior positions. Chosen staff members benefit from a customised development plan and are supported throughout the learning period as part of Emirates NBD's talent management strategy.



Investing in high-calibre individuals is a long-term strategy to maximise the impact of the Group 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.

To be nominated as a "Talent", employees must display both an exceptional performance record and strong leadership potential. The current talent pool represents 118 employees, of whom 24% are women.

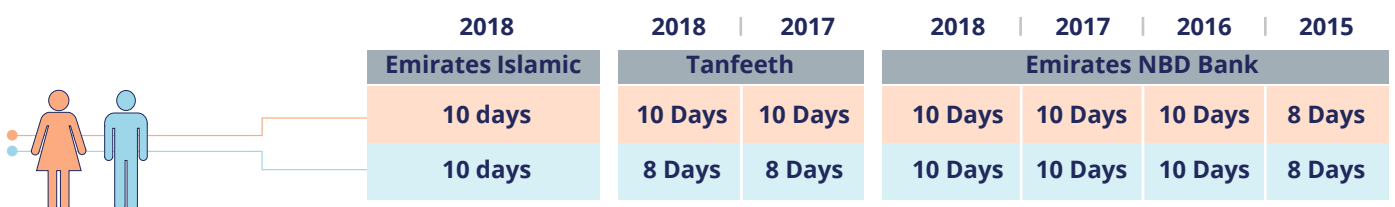
Learning & Development (101-1), (101-2), (101-3), (404-1), (404-2)

The Emirates NBD Group ensures the development, growth and wellbeing of all its employees across all entities. The Group Human Resources Unit is responsible for the creation, implementation and evaluation of a wide array of Learning and Development programmes. Individual entities also create their own customised programmes, based on their specific needs.

We highlight some of our employee empowerment, learning and development programmes below, by choosing a few programmes from Emirates NBD Group, Tanfeeth and Emirates Islamic. These programmes aim to meet the development needs of employees in line with the requirements of their jobs.



Average Annual Training Days for Associates & Managers, Broken Down by Gender (404-1)





MYQUEST Mobile App – Emirates Islamic

Emirates Islamic created this mobile application in collaboration with specialised learning content providers. It enables employees to embark on a learning journey broken into four progression levels and eleven learning 'missions'. Each level contains two different scenarios and two quizzes designed to stimulate the challenges employees would face in a banking environment. This allows for practical application of the knowledge they gain.

Such learning technologies enrich the learning experience, help us become more efficient in delivering more targeted training sessions and enhances the growth and development of our employees.



The Leadership & Management Development (L&MD) Model

We have created a comprehensive Leadership & Management Development (L&MD) Model focused on the areas of knowledge our employees most need. The training courses integrate numerous educational methods and are structured in a way that builds cumulative knowledge. These methods include:

In-person workshops:

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

Case studies:

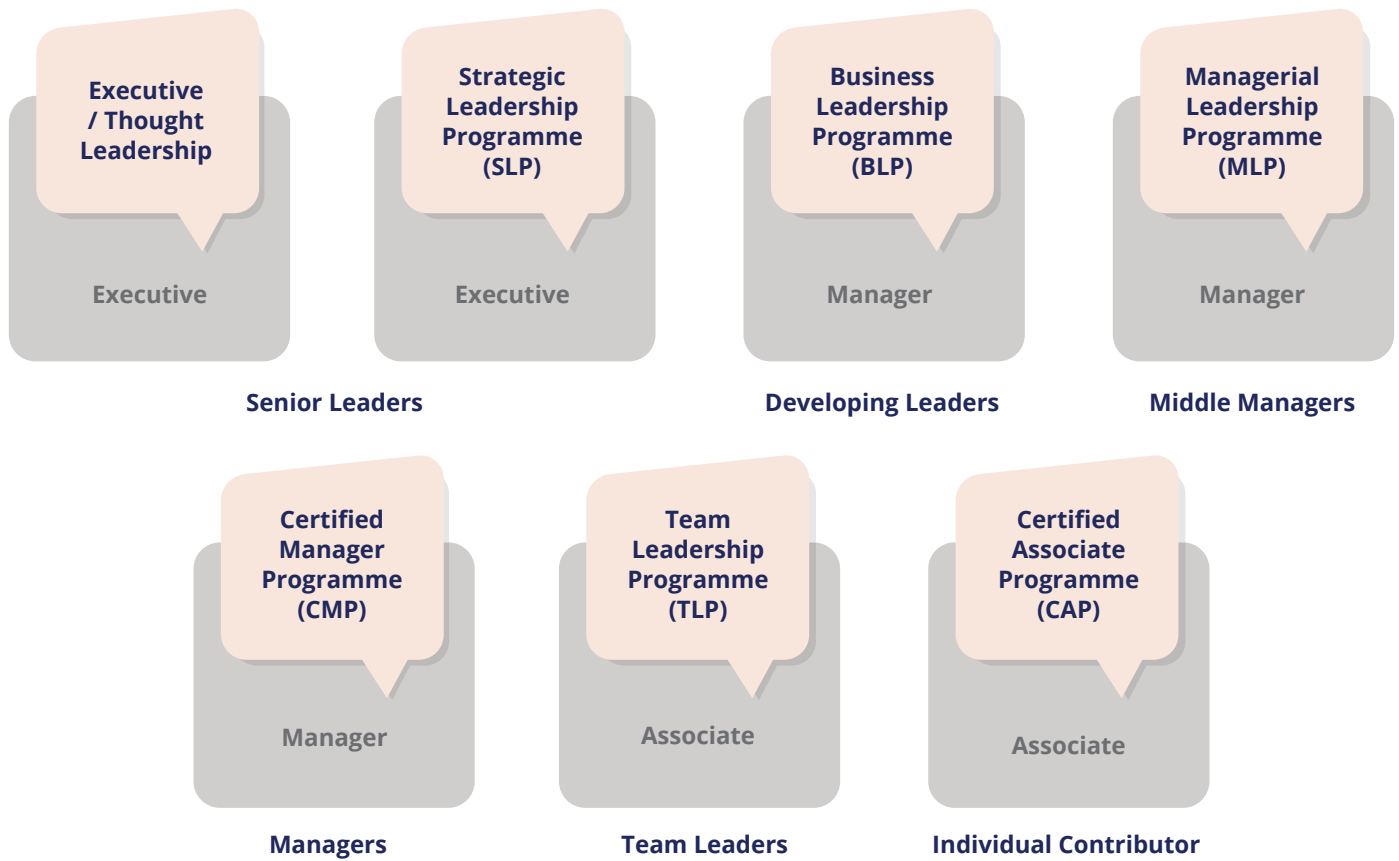
Participants acquire negotiation skills, learn to consider different aspects of business cases and take a deep dive into strategic thinking

Role playing:

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

Other methods include discussions, presentations, public speaking and workplace assignments.

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



Programme Partners



Number of Graduates in Every L&MD Programme

| Number of Attendees | 2018 | 2017 | 2016 | 2015 |
|-------------------------------------|---|------------------------------|-------------------|------|
| | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Certified Manager Programme (CMP) | 80 | 80 | 87 | 44 |
| Team Leadership Programme (TLP) | 44 | 70 | 75 | 40 |
| Certified Associate Programme (CAP) | 551 | 400 | 450 | 380 |

Innovation Month

This year marked the fifth anniversary of our annual Innovation Month and was steered by Emirates NBD Future Lab™. Aligned with the UAE Innovation Month initiative, which was launched by His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai.

Our employees put forward their most innovative ideas on how to improve products, processes and services. Concurrently, a social media campaign titled #YouMakeUsBetter encouraged customers to suggest solutions to make their banking experience easier and more convenient. At the same time, innovation forums for employees and young students were held across the country. This was undertaken in collaboration with key technology leaders such as Amazon and Google, as well as strategic partners including Youth Hub, Emirates Digital Association of Women, Arab Women in Computing (ArabWIC) and OpenUAE.



In addition to the above programmes, **Tanfeeth** has introduced their own programmes tailored to developing the specific skill sets needed from their employees:



Tanfeeth University

In alignment with our 'Go Digital' strategy, Tanfeeth University acts as a learning portal for online training, classroom training and certification. The portal uses gamification techniques to motivate employees to achieve their learning goals, and includes videos for visual learning.

Top Gear 'Customer Service Academy'

A custom-made training programme for the entire population of Tanfeeth focusing on enhancing customer experience.

Mentorship Programme

This programme was recently introduced to help individuals work on personal and professional areas of development by being mentored by senior leadership in the organisation.

Emiratisation Programmes



We are proud to be among the UAE's largest employers of Emiratis. **28% of positions in top management are held by Emiratis at Emirates NBD Bank, 20% at Tanfeeth and 35% in Emirates Islamic.** Our efforts are in line with the UAE Government's strategy to support the economic and social development of the country and increase the Emiratisation rate within the banking sector. In addition to hiring and empowering local talent, we have created multiple Emiratisation Programmes that aim to nurture the learning and development of Emiratis and support their career aspirations within the financial sector. These programmes are available to Emiratis throughout their high school years, in college, upon graduation and during their employment with us.

Emiratis in Top Management ⁽²⁰²⁻²⁾

| 2018 | 2018 | 2017 | 2018 | 2017 | 2016 | 2015 |
|-------------------------|-----------------|------|--------------------------|------|------|------|
| Emirates Islamic | Tanfeeth | | Emirates NBD Bank | | | |
| 35% | 20% | 20% | 28% | 29% | 30% | 30% |

Career Exhibitions to Recruit Emirati Talent

| Careers UAE 2018 | Sharjah National Career Exhibition | Emirates Islamic Recruitment Open Day |
|--|--|---|
| <ul style="list-style-type: none"> > Held from 13-15 March at Dubai World Trade Centre | <ul style="list-style-type: none"> > Held from 7-9 February > Emirates NBD participated for the 20th consecutive year > The Exhibition is among the UAE's most popular career events | <ul style="list-style-type: none"> > Held on 6 October at the Dubai Happiness Centre > Emirates Islamic's own initiative, in collaboration with the Ministry of Human Resources and Emiratization |

Programmes for High School Graduates:



Al-Misha'al Programme

During the year 2018, the Bank hired **69** Emirati employees as Tellers and **34** as Customer Service Executives.

Al Mustaqbal - Emirates Islamic

Al Mustaqbal is a six-month programme for school graduates up to the age of 20. It includes both classroom and on-the-job training, with successful trainees then being deployed permanently across various divisions of Emirates Islamic. Since its launch in 2013, a total of **197** school graduates have completed the programme.

Future Relationship Managers - Emirates Islamic

Future Relationship Managers is a seven-month training programme designed for Emirati university graduates, with the aim of training them up for Relationship Manager roles in the Wealth Management division of the Bank. Since its inception in 2017, **nine** university graduates have completed the programme.

Uni Grad - Emirates Islamic

A training programme for Emirati college students interested in a banking career. Open to UAE National university graduates up to the age of 27, this six month course is a fast-track career development initiative.

Programmes for University Students & Graduates:

Uni Grad - Emirates Islamic

A training programme for Emirati college students interested in a banking career. Open to UAE National university graduates up to the age of 27, this six month course is a fast-track career development initiative.

The Scholarship Programme

The Emirates NBD Scholarship Programme offers fully paid higher education to exceptional students majoring in fields related to Banking and Special Education. The latter field is currently lacking in certified and trained candidates in the region. We currently have 7 students receiving scholarships.

Internships & Summer Jobs

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

| Number of Interns | 2018 | 2017 | 2016 |
|-------------------|------|------|------|
| | 128 | 110 | 100 |

Programme for Accelerated Learning (PAL)

PAL is a training programme which runs for up to 18 months. It is designed to provide Emirati university graduates with comprehensive and in-depth training to boost their career prospects and grow both professionally and personally. The programme prepares them for guaranteed managerial and leadership roles in the Bank, through theoretical, material and on-the-job implementation.

| Number of Participants | 2018 | 2017 | 2016 |
|------------------------|------|------|------|
| | 88 | 13 | 19 |

One of the examples is PALs of Finance, where employees are prepared to become certified chartered accountants. The programme is broken into three phases:

- > **Phase 1:** Intensive classroom training in six subjects: Accounting, Law, Business and Finance, Assurance, Principles of Tax and Information Management.
- > **Phase 2:** Attendees join different departments under Finance in order to combine classroom learning with practical experience. In addition, they take on six more subjects: Financial Accounting and Reporting, Business Planning, Business Strategy and Technology, Audit and Assurance, Tax Compliance, and Financial Management.
- > **Phase 3:** This phase includes two more subjects, as well as a case study. Attendees are then given the opportunity to gain a rich learning experience through a 12-month secondment with a globally recognised auditing firm.

During this year, two Emirati women went through the programme and successfully became certified through the Institute of Chartered Accountants in England and Wales (ICAEW).

Existing Emirates NBD Employees



The National Leadership Programme (NLP)

The National Leadership Programme (NLP) develops future Emirati leaders who can grow into Executive Committee (EXCO) members, as well as having the potential to become directors who report directly to the EXCO - over the next three to five years. The NLP is designed to fulfil the Board of Directors' aspirations to nationalise 66% of EXCO positions and 50% of director positions which report directly to EXCO.

| Number of Participants | 2018 | 2017 | 2016 |
|------------------------|------|------|------|
| | 11 | 11 | 11 |

Al-Najaah Programme

In 2018, 98 employees participated in our Al-Najaah programme, which targets Emirati talent in our bank. This was a significant increase from 13 employees participating in 2017. This programme guarantees talent retention by preparing selected Emiratis for senior and managerial roles. Through Al-Najaah, employees' development areas are identified, while customised learning and development programmes are created.

| Number of Participants | 2018 | 2017 | 2016 |
|------------------------|------|------|------|
| | 98 | 13 | 19 |

Financial Incentives for Referring Emiratis

Our referral programme encourages our current employees to refer potential Emirati employees. If these new employees complete their probation period, the referring employee receives a financial incentive.

Empowering Emirati Women



Ras Al Khaimah Call Centre

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

| Number of Emirati Women Employees | 2018 | 2017 | 2016 |
|-----------------------------------|------|------|------|
| | 63 | 83 | 67 |

Celebrating Emirati Women's Day - Emirates Islamic

Emirates Islamic celebrated Emirati Women's Day on 28 August with a heartening demonstration of female leadership and excellence during a day of celebration under the theme of 'Women on the Course of Zayed', as announced by H.H. Sheikha Fatima Bint Mubarak, Chairwoman of the General Women's Union.

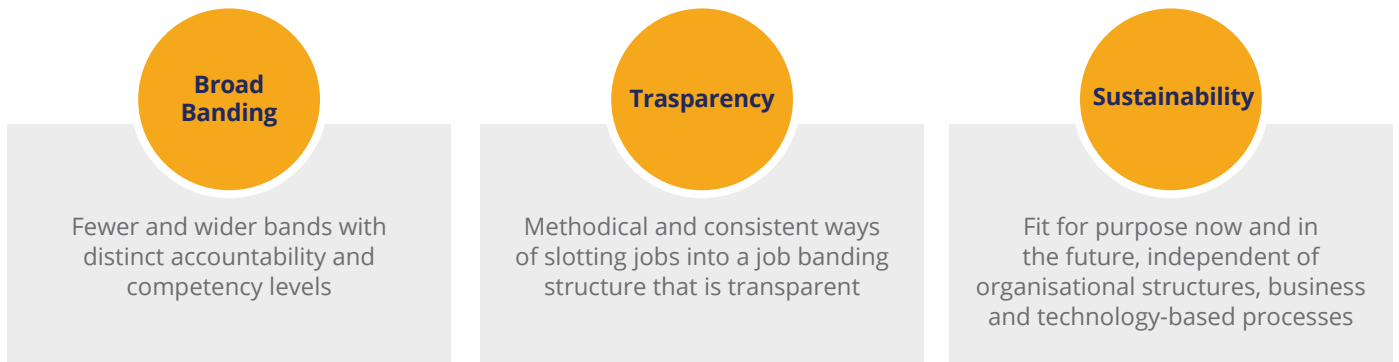
Female employees of Emirates Islamic attended a speech by the inspirational Emirati leader, Dr. Shaikha Al Maskari. As the first woman to work in the field in the UAE's oil industry, a frequent member of Forbes' 100 Most Powerful Arab Women list and a noted philanthropist, Dr. Al Maskari represents the powerful impact that Emirati women can have on their community.

Rewards & Recognition ⁽⁴⁰⁴⁻³⁾



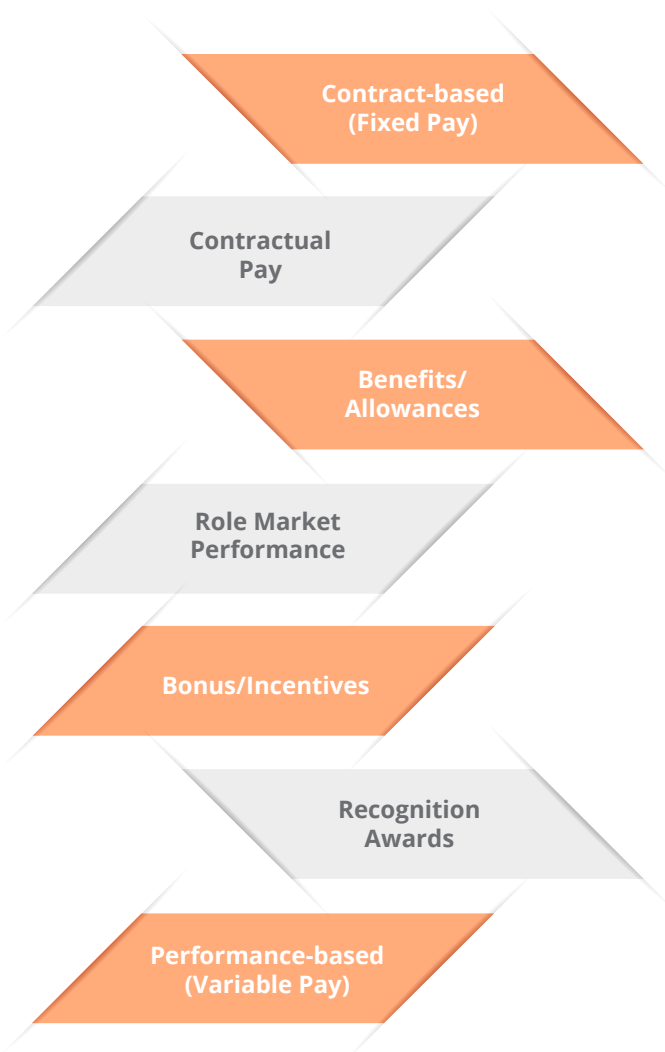
Job Banding

All positions at Emirates NBD are categorised into distinct bands, which are reference points to help determine the provision of rewards to employees. The categorisation of roles follows three main themes:



Total Reward Framework ⁽⁴⁰¹⁻²⁾

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



Benefits to Full-Time Employees ⁽⁴⁰⁴⁻³⁾

- > **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 following additional leave days:
 - 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 ⁽⁴⁰¹⁻³⁾

We believe that the wellbeing of our employees is directly tied to achieving a healthy work-life balance. At Emirates NBD, we encourage employees to take time off to bond with their newborns and support their spouses during this significant life event.

Our retention rates for employees who went on parental leave and were still employed 12 months after has remained consistently high across the years.

| | 2018 | | 2018 2017 | | | | 2018 2017 2016 2015 | | | | | | | |
|---|------------------|-----|-------------|-----|-----|-----|---------------------------|-----|-----|-----|-----|-----|-----|-----|
| | Emirates Islamic | | Tanfeeth | | | | Emirates NBD Bank | | | | | | | |
| | M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| Employees who took parental leave | 72 | 30 | 101 | 65 | 46 | 29 | 102 | 94 | 80 | 78 | 157 | 126 | 111 | 145 |
| Employees who came back to work after parental leave | 71 | 30 | 101 | 65 | 45 | 26 | 102 | 94 | 80 | 77 | 157 | 126 | 111 | 145 |
| Employees who came back to work after parental leave and were still employed 12 months after that leave | 69 | 29 | 99 | 62 | 45 | 26 | 99 | 91 | 79 | 75 | 151 | 120 | 103 | 123 |
| Retention Rate | 96% | 96% | 98% | 95% | 98% | 90% | 97% | 97% | 99% | 96% | 96% | 95% | 93% | 85% |



Ensuring Women Return to Work

We make it our responsibility to ensure our working environment is equipped with facilities that encourage women to return to work after their maternity leave. We endeavour to create an environment where female employees feel empowered to grow both their families and careers. Our female employees are always encouraged to contribute their suggestions and to be outspoken about their needs. Here are a few examples of steps we have taken to support mothers in the workplace:

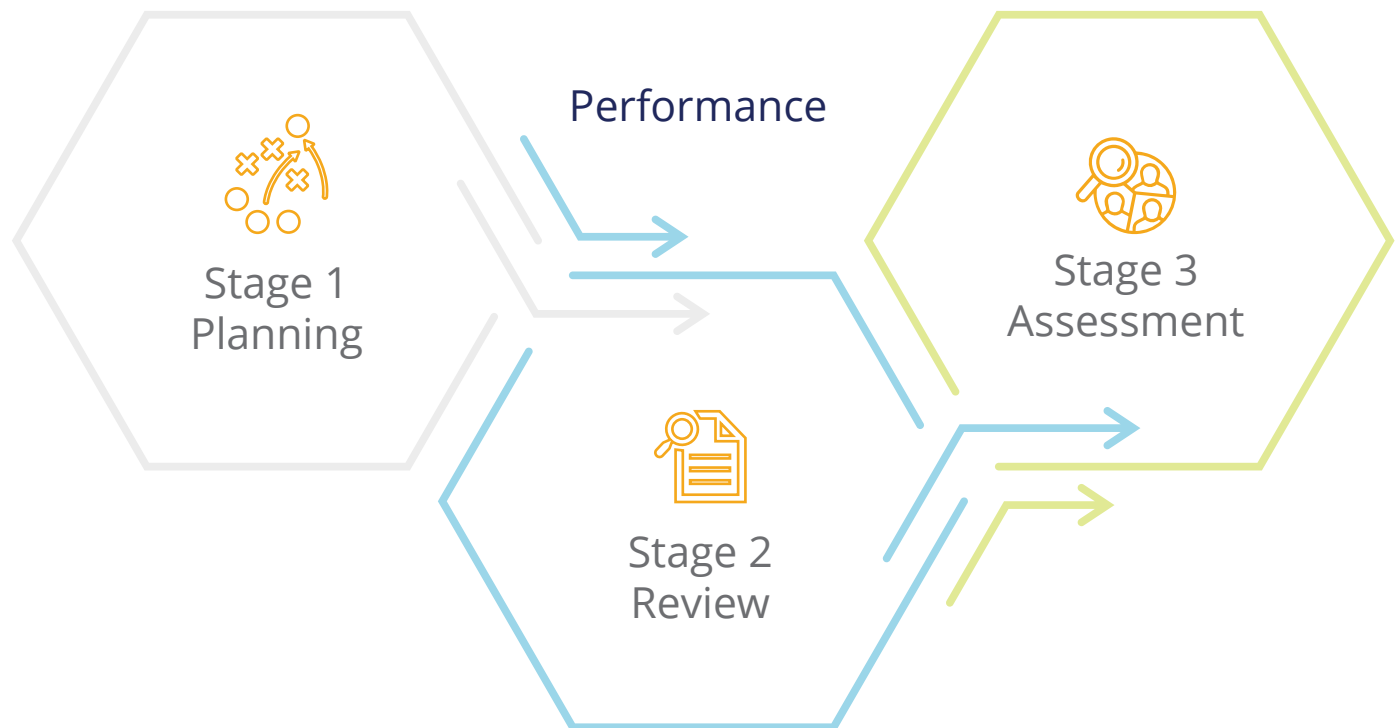
| Before Giving Birth | After Giving Birth |
|--|---|
| A culture of openness that invites female employees to discuss their leave, work handover and smooth work resumption after they return | 60 days of fully-paid maternity leave |
| Designated parking spaces in convenient locations | Part-time working 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 |

The Women Initiative (WIN) - Tanfeeth

Tanfeeth has established a council of women who are tasked with running the Women Initiative (WIN). The goal of this initiative is to engage in an open dialogue regarding the social, health, cultural and professional needs of women in order to help them excel in their workplace.

Performance Management and Pay ⁽⁴⁰⁴⁻³⁾

Performance Pay is designed to reward employees based on their individual performance and 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 always ensure that hard work and dedication is recognised and celebrated. Through the creation of a positive and celebratory environment, we keep morale high and encourage continued excellence in the workplace.



Milestone Celebrations

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

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



Bravo: Employee Appreciation Portal

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

Podium of Champions

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



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

Step Up - Tanfeeth

An annual programme that recognises employees on the Associate level for their high performance and dedication to the organisation. Recognised senior employees receive a title change and a salary increase



HH Sheikh Ahmed Bin Saeed Al Maktoum Recognises 25-year Service Milestone

His Highness Sheikh Ahmed Bin Saeed Al Maktoum, Chairman of Emirates NBD Group, this year recognised 60 employees who completed 25 years of continuous service at a ceremony held at our headquarters in Deira.

Attended by members of the Board and the Executive Committee, the ceremony was hosted in celebration of staff whose long-standing commitment has contributed to our outstanding growth and success over the decades.

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

The quality of life of our employees is fundamental to the sustainability of our organisation. By creating a working environment that is considerate of the health, safety and wellbeing of our employees, we create a more positive and fruitful workforce. We are continuously addressing issues revolving around the physical, mental and emotional wellbeing of our employees by introducing new programmes and initiatives. We share a few below:



Health & Safety Governance

Our Procurement Unit is an ISO-IMS certified department, which includes ISO 18001 (45001) - Management Systems of Occupational Health and Safety (OH&S). As a result of informed health and safety practices, we are proud to record zero work-related illnesses, injuries or fatalities among both full-time and contractor employees.

The 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 goes through a thorough health and safety induction upon joining the 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, the following training is offered:

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



Employee Wellness Activities

Encouraging our employees to participate in activities that help their physical, mental and emotional wellbeing helps us stay aligned with our commitment to being a sustainable organisation. We annually invest in a variety of employee wellness activities which promote healthy lifestyle habits, some of our initiatives this year are as follows:

Meydan Wellness Centre

As part of our ongoing efforts to offer enhanced health and wellness services to our employees, we opened the Meydan Wellness Centre this year. The centre is located in the Emirates NBD Meydan Office on the Ground Floor of M Building. The centre aims to provide on-site basic healthcare services to our employees, it is open six days a week with a nurse and a General Practitioner on site.



Dubai Fitness Challenge

Last year, we participated as a corporate challenger in the first Dubai Fitness Challenge. In 2018, we took on a bigger role and became a main sponsor of the event. Employees across the group took on the 30x30 daily challenge, which entailed 30 minutes of exercise every day for 30 days. In addition to fitness activities during this month, our sports teams also participated in competitive corporate games including football, volleyball and cricket.

Health Checks & Awareness

In partnership with our health insurance provider, MetLife, we offer employees the opportunity to benefit from a discounted annual health checkup costing only AED 150.

TruDoc 24/7 medical concierge services

Our medical insurance provider offers concierge services from TruDoc 24/7. This service enables employees to easily obtain medical advice in non-emergency cases. Users can talk to a General Practitioner via video call on the app, enabling them to receive world-class medical assistance without having to go to a clinic or a hospital.

Employee Wellness Newsletter

This newsletter aims to educate our employees and spread awareness on the latest health issues, providing tips on how to achieve and maintain optimum health.



Desert Walk

On 7 December 2018 we took part in the third annual desert walk in support of the environment. This year, a total of 783 participants took part including employees, family members and friends from across the Group, as well as members from our partner groups Expo 2020, Emirates Nature-WWF, Gulf for Good, Transguard Security and QBG Resources. We donated AED100 to EN-WWF for each participant who walked the sand dunes at the Dubai Desert Conservation Reserve.



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 open to all Emirates NBD Group employees.

Employees Welfare Fund

The Employees Welfare 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 this fund. We consider these cases on an individual basis and support individuals through the allocation of appropriate funds.



Our Social Investment ⁽⁴¹³⁻¹⁾

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





Aligning our Social Investment with the Yearly Theme of the UAE

Throughout the years, we have always aligned with the annual theme of the UAE. This has helped us to demonstrate how our impact ties to the overall direction of the country and understand the latitude of our impact on the local community, beyond the parameters of our organisation. Since 2015, the UAE has been declaring a theme each year, urging public and private institutions in the country to work on programmes, initiatives and goals that incorporate and promote these themes within the institution and beyond.



2015
Year of Innovation



2016
Year of Reading



2017
Year of Giving



2018
Year of Zayed

Social Investment at Tanfeeth

Throughout 2018, at Tanfeeth we have been actively planning and organising forward-thinking and socially responsible business practices and programmes. The focus for this year was on social topics that are identified as global challenges, including; workplace inclusion, empowerment of women and financial wellbeing.

Here are some examples of Tanfeeth's impact on social issues this year:

We hired a full-time Corporate Responsibility Coordinator this year, whose focus is to build Tanfeeth's corporate responsibility team and work closely with Emirates NBD Group's corporate responsibility team.

Tanfeeth continues to drive impact with our commitment to hiring people with disabilities. We empower them by offering career paths and an environment that celebrates inclusion and equal accessibility to all, paving the way to a more inclusive and sustainable future.



Our employees are very active in the Exchanger Programme, the Group's corporate volunteering programme. This year, management held a celebration for the volunteers, showing appreciation of their dedication to local communities.

Social Investment at Emirates Islamic

As an Islamic bank, Emirates Islamic follows the guidelines of the Shari'a, which entails giving back to communities and looking out for the overall wellbeing of society.

In 2016, Emirates Islamic created the Emirates Islamic Charity Fund to provide financial aid in five main areas including: food, shelter, health, education and social welfare. The fund was set up with the primary objective of allocating financial aid to large charities, public and private institutions, government bodies and individuals in need.



Food



Shelter



Education



Health



Social Welfare

Alignment with the UAE's Year of Zayed

The year 2018 marks 100 years since the birth of the late Sheikh Zayed Bin Sultan Al Nahyan, the Founding Father of the UAE, who passed away in 2004.



To commemorate and honor him, we have aligned our Social Investment strategy with the values of the Sheikh across four key objectives:

- > Educate and create greater awareness of the life and achievements of the late Sheikh Zayed among local, regional and international audiences
- > Raise the profile of the late Sheikh Zayed to that of one of the world's greatest leaders and most inspirational figures
- > Reinforce the status of the late Sheikh Zayed as an eternal source of national pride and a powerful symbol of the UAE around the world
- > Commemorate and honour the legacy of the late Sheikh Zayed through projects and initiatives that are consistent with his vision and values



Emirates NBD Group has contributed AED 203,000 to causes aligned with the Year of Zayed

Along with the numerous employee volunteering programmes we ran this year, and in celebration of the Year of Zayed, the Exchanger programme organised these two initiatives:

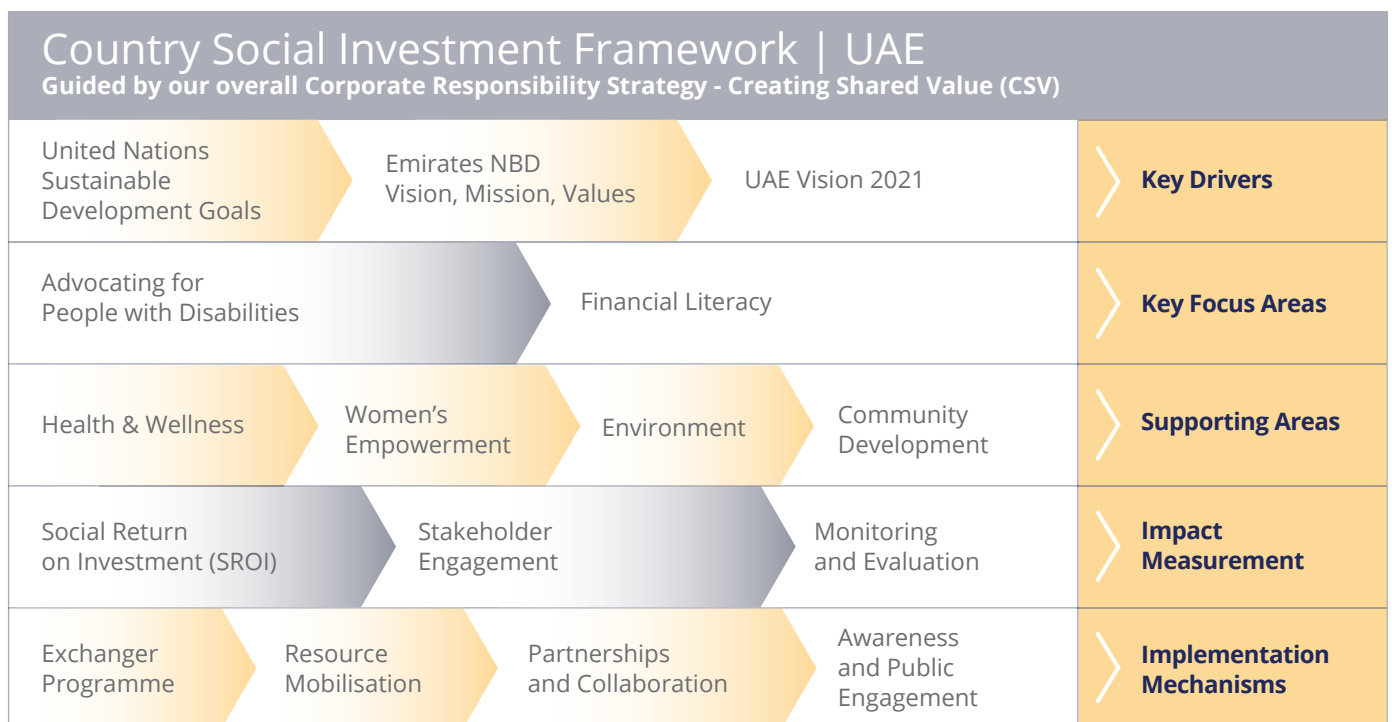
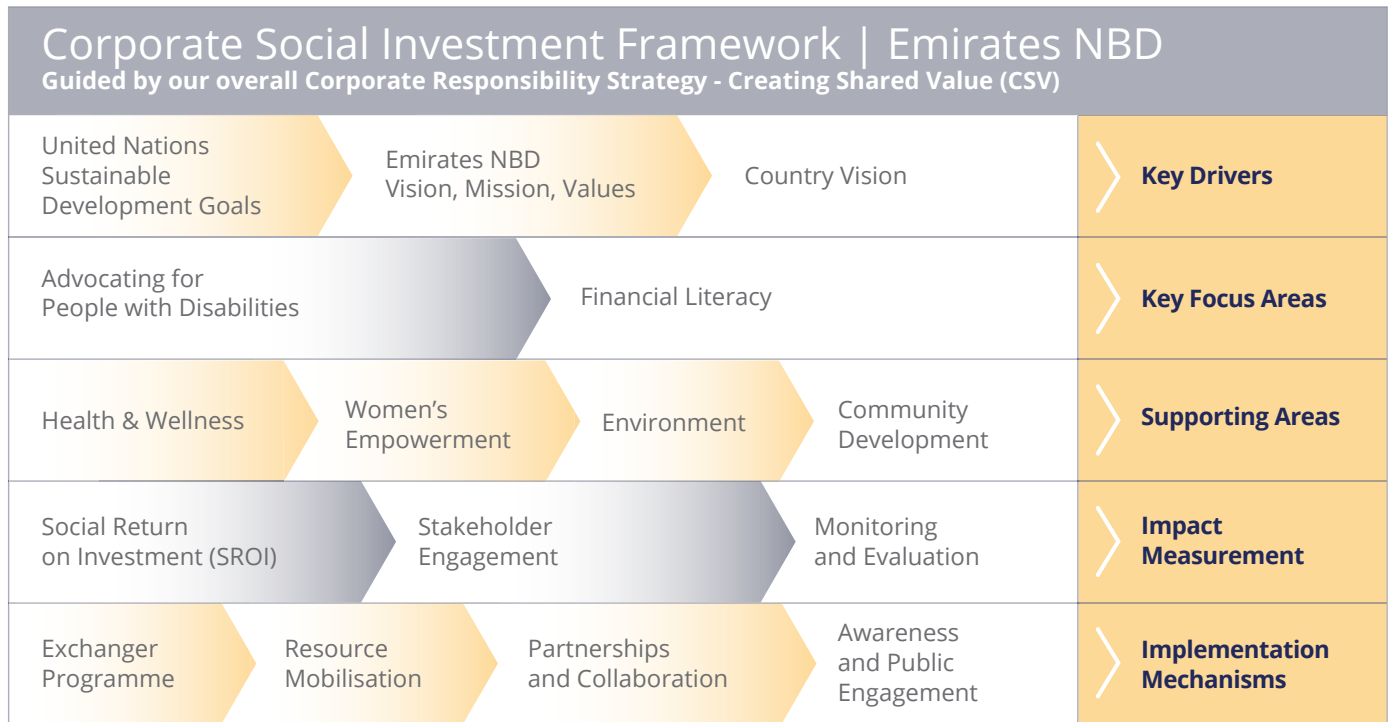
- > **Home for the Needy:** Emirates NBD, together with Awqaf & Minors' Affairs Foundation, under the "Year of Zayed" Endowment Project raised funds to build a home in Port Saeed for orphans, widows and the underprivileged.
- > **Seniors Transportation:** We partnered with the Beit Al Khair Society to assist the elderly by providing free transportation to hospitals and clinics for ongoing treatment and appointments.

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

Our overall corporate responsibility strategy of Creating Shared Value (CSV) gave birth to the Emirates NBD Social Investment Framework, which is comprised of two levels: corporate and country. The Corporate Level applies to Emirates NBD operations globally, while the Country Level considers specific country visions as well as geographic, demographic and social needs.

The Emirates NBD Social Investment Framework is designed to ensure that key focus and areas of support remain constant throughout our global operations, with flexibility to localise programmes and initiatives based on the national context of each country.

(103-2), (103-3), (413-1)





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 multi-dimensional impact:



Financial Commitment to our Social Investment Programmes

In addition to the various types of in-kind support we provide, we are committed to supporting each key focus area with financial investment.

The table below showcases our financial commitments over the past four years to each support area.

Emirates NBD has committed over AED 88 million in financial contributions to the local community in 2018, and over AED 176 million in total since 2015.

The table below showcases our financial commitments over the past four years to each focus and support area in our Social Investment Framework in the UAE. **In four years, Emirates NBD Group has contributed over AED 176 million to our local community.**

| Amount in AED | | | | | |
|---|--|---|-------------------|-------------------|--------------------|
| Social Investment Area | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | | Total |
| | | | 2016 | 2015 | |
| | 2018 | 2017 | | | |
| Advocacy for People with Disabilities: #TogetherLimitless | 8,950,000 | 3,855,000 | 3,000,000 | 3,000,000 | 18,805,000 |
| Financial Literacy: #moneywise platform | 1,110,000 | 500,000 | 1,500,000 | 500,000 | 3,610,000 |
| Health & Wellness | 40,580,000 | 1,070,000 | 1,000,000 | 1,000,000 | 43,650,000 |
| Women's Empowerment | 450,000 | 600,000 | 500,000 | 500,000 | 2,050,000 |
| Community Development | 19,060,000 | 18,140,000 | 23,700,000 | 19,900,000 | 80,800,000 |
| Environment | 390,000 | 250,000 | 500,000 | 500,000 | 1,640,000 |
| Islamic Contributions | 12,080,000 | We started monitoring contributions dedicated to Islamic causes specifically in 2018 | | | 12,080,000 |
| Education | 1,290,000 | We started monitoring contributions dedicated to educational causes specifically in 2018 | | | 1,290,000 |
| Humanitarian | 4,570,000 | We started monitoring contributions dedicated to humanitarian causes specifically in 2018 | | | 4,570,000 |
| Resource Mobilisation | Amounts falling under this category have been reallocated to the rest of the categories in this area | 4,520,000 | 2,300,000 | 1,300,000 | 8,120,000 |
| Total | 88,480,000 | 28,935,000 | 32,500,000 | 26,700,000 | 176,615,000 |

2018 Group-Wide Social & Community Contributions

Emirates NBD has committed over AED 89 million in financial contributions to the local community in 2018.

| Amount in AED | | | |
|---|-----------------------|-------------------------|-------------------|
| Social Investment Area | Social Contributions* | Community Contributions | Total |
| Advocacy for People with Disabilities: #TogetherLimitless | 7,600,000 | 1,350,000 | 8,950,000 |
| Financial Literacy: #moneywise platform | - | 1,110,000 | 1,110,000 |
| Health & Wellness | 34,253,400 | 6,326,600 | 40,580,000 |
| Women's Empowerment | 100,000 | 350,000 | 450,000 |
| Community Development | 11,317,206 | 7,742,794 | 19,060,000 |
| Environment | - | 390,000 | 390,000 |
| Islamic Contributions | 11,168,690 | 911,310 | 12,080,000 |
| Education | 70,129 | 1,300,000 | 1,290,000 |
| Humanitarian | 4,150,000 | 420,000 | 4,570,000 |
| Total | 69,809,167 | 18,670,833 | 88,480,000 |

* As per the definition of the UAE Central Bank

Exchanger Programme

Resource Mobilisation

Partnerships and Collaboration

Awareness and Public Engagement

Implementation Mechanisms



Exchanger: Our Award-Winning Corporate Volunteering Programme

It has been four years since we launched our award-winning Exchanger volunteer programme, which was established after employees expressed their interest in playing an active role in the community. Since its launch, Exchanger has evolved into the country's leading corporate volunteering programme and is one of the most successful projects that embody the values that guide our social investment practices.

(Disclaimer: The statistics below represent the Exchanger Programme's performance at Emirates NBD Group Level)



| Exchanger Programme Indicators | 2018 | 2017 | 2016 | 2015 |
|---|--|--|--|---|
| Key Highlights | <ul style="list-style-type: none"> > Exchanger pilots with select Liv. Customers > Exchanger KPIs are enhanced | <ul style="list-style-type: none"> > The Exchanger Programme is open to employees' families and friends > Exchanger Junior launched – engaging children under the age of 18 of Emirates NBD employees. Exchanger Junior volunteers receive certification for their participation | <ul style="list-style-type: none"> > The number of employees who volunteer is added to every department's KPIs, with a 20% target > Every employee receives one day of fully paid leave to volunteer each year | <ul style="list-style-type: none"> > Employees express strong interest in participating in a corporate volunteering platform > The Exchanger Programme is established and aligned with the Bank's Social Investment Areas |
| Volunteer Deployments | 5,791 (78% annual growth) | 3,252 | 2,012 | 678 |
| Number of Hours Volunteered | 35,650 (34% annual growth) | 26,678 | 10,699 | 4,803 |
| Number of Volunteering Opportunities | 420 (31% annual growth) | 320 | 226 | 174 |

In four years, more than 143,800 members of the public have been positively and directly impacted by the Exchanger Programme.

The Social Return on Investment (SROI) of the Exchanger Programme was measured in 2017 by a third-party consulting firm specialising in impact measurement. **The overall result showed that for every AED 1 invested in the programme, there is a return to beneficiary individuals of over AED 64 each. This is considered a high ratio of value-for-money when it comes to social impact.**

Focus Area: Advocacy for People with Disabilities

Did you know?



One billion people experience some form of disability



1 in every 6 individuals has a disability in the Asia-Pacific region



The annual global GDP loss because of disability amounts between \$1.71 trillion to \$2.23 trillion

Source: United Nations, World Bank

Five years ago, we noticed the reoccurring theme of inclusion and began to better understand the needs of our local community. It was clear that the rights of people with disabilities was an area we could positively impact, this was the beginning of #TogetherLimitless.


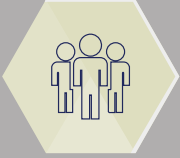


#TogetherLimitless is the Bank's unique advocacy platform which supports the inclusion of people with disabilities on multiple fronts. This initiative is driven by the United Nations Sustainable Development Goals (Goal 10: Reduce Inequality), UAE Vision 2021 (Social Cohesion Index) and Dubai's "My Community...a City for Everyone" initiative which was launched with the aim of transforming Dubai into an inclusive and disability-friendly city by 2020. The Bank has aligned itself with three goals listed in My Community:

Inclusive Education | Equal Employment Opportunities | Universal Accessibility



Social Investment Framework

- Implementation Mechanisms for #TogetherLimitless

| 2018 Focus | | | |
|---|--|---|---|
|  Community |  Human Assets |  Products |  Services |
| <ul style="list-style-type: none"> > Careers Network > Unity Run > Events Sponsorship | <ul style="list-style-type: none"> > Exchanger > Workplace Inclusion | <ul style="list-style-type: none"> > Beyond Packages for government - issued disability cards | <ul style="list-style-type: none"> > Disability friendly branches > Enhancing the customer experience of people with disabilities |

Careers Network

In partnership with Manzil and the Community Development Authority, we launched the **#TogetherLimitless Careers Network (CN) in 2016** to connect work-ready individuals with disabilities to employers interested in bringing diversity into their workforces. As well as providing equal access to employment and career advancement, the scheme recognises the importance of having a diverse and skilled workforce and helps provide employees and employers with the right tools and skills to succeed.



Careers Network KPIs:

| | 2018 | 2017 | 2016 |
|--|------|------|------|
| Candidates Assessed | 114 | 79 | 17 |
| Interviews Conducted* <small>*Candidates can attend several interviews</small> | 78 | 132 | 37 |
| Job Offers Granted | 38 | 26 | 12 |
| Individuals Working Full-Time | 27 | 19 | 8 |
| New Corporates/Partners Onboarded | 13 | 8 | 3 |

Since its inception in 2017, the Careers Network has placed more than 50 people with disabilities in long-term employment across the UAE. The network provides an inclusive recruitment process, workplace accommodation, job coaching and support for both the employer and employee after onboarding.

During this year, with a widespread forecast of economic slowdown in hiring, the Careers Network scaled up its efforts and hired a dedicated Business Development Manager. The purpose of this role is to focus on growing the pool of potential employers interested in diversifying their workplaces. The Careers Network promotes their cause through the following recurring events:

Breakfasts

Engaging with government entities, schools and centres to identify students with disabilities who have graduated or are graduating, and engage them in the participation of a job-readiness assessment.

Meet Ups

Bringing together organisations and job ready candidates with various abilities and qualifications; thereby serving as a platform for open and wide-ranging employment opportunities.

2018 Meet Ups

| | April | June | October | Total |
|-----------------------------|-------|------|---------|------------|
| Number of Companies | 17 | 11 | 10 | 38 |
| Number of Candidates | 66 | 28 | 125 | 219 |
| Number of Interviews | 268 | 86 | 292 | 646 |



Panel Discussion

Busting myths while presenting successful strategies supported by practical examples and best-practice approaches used by employers of people with disabilities.

During 2018, we hosted a panel discussion that had 120 attendees representing 40 different companies, governmental institutions and nonprofit organisations. The live coverage of this event on Social Media generated more than 17,000 views and 700 comments.

Four distinguished panelists spoke about their experience in hiring and working with people with disabilities:

- > Fatima Abdulahman, Chief Human Resources Officer, **Tanfeeth**
- > Deepak Malathi, Head of HR – Fashion Division, **Landmark Group**
- > Dr. Hussain Bin Maseeh, Expert - Social Development and Care Sector, **Community Development Authority**
- > Yassine BAKKARI - Operations Director and Diversity Champion, **L'Oreal**





Community



Human Assets



Products



Services



Exchanger Volunteers

In 2018, almost 19% of all Exchanger volunteering hours were dedicated to causes supporting people with disabilities.



Workplace Inclusion

We continue to hire people with disabilities as full-time employees in our workforce and each year the number has progressively increased. In 2018, we have seen a three-fold increase in people with disabilities hired compared to 2016.

| | 2018 | 2017 | 2016 |
|---|-----------|-----------|-----------|
| Number of people with disabilities hired in Emirates NBD Group | 36 | 28 | 12 |



Products and Services



The 'Beyond Packages' for Government-Issued Disability Cards

The 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.

Disability Friendly Branches

Our long-term commitment is to provide high quality customer service to people with disabilities.

In May 2016, we conducted a study titled 'Banking Habits of People with Disabilities in the UAE'. The main findings helped us pay attention not just to the physical accessibility of our branches, but also the significant importance of tailoring our customer experience to the needs of people with disabilities. Since then, we have embarked on a journey transforming our branches into disability friendly branches.

| Number of Disability Friendly Branches | | |
|--|------|-------|
| 2018 | 2017 | Total |
| 40 | 28 | 68 |

The transformation is a three-phase process that focuses on equipping branches with accessibility features for different types of disabilities.

| | Physical/Mobility Disability | Visual Disability | Hearing Disability | All Disabilities |
|----------------|---|---|---|--|
| Phase 1 | <ul style="list-style-type: none"> > Ramps with handrails > Disability-friendly doors > Low-height ATMs and cheque counters | <ul style="list-style-type: none"> > Signage in Braille language > Floor indicators | - | <ul style="list-style-type: none"> > Dedicated parking slots > Dedicated waiting area > Priority queuing > Staff trained on disability etiquette |
| Phase 2 | <ul style="list-style-type: none"> > Low-height teller counters | <ul style="list-style-type: none"> > Braille currency notes | <ul style="list-style-type: none"> > Sign language to speech translation technology > Hearing induction loop technology | <ul style="list-style-type: none"> > Personalised bank card giving people with disabilities priority to be served |
| Phase 3 | - | <ul style="list-style-type: none"> > Braille key activation on ATMs > Account opening forms in Braille language > Traveller HD: a video magnifying technology | <ul style="list-style-type: none"> > Interactive ATMs | - |

Audit Manual

A disability friendly branch Audit Manual has been launched this year. This audit manual, derived from the Community Development Authority's (CDA) Dubai Universal Design Code, was developed to simplify the implementation of accessibility standards across the region, both in our branches and office spaces. This is beneficial for the Bank's stakeholders while they evaluate and transform branches efficiently.



Training our Frontline Employees

We hold training sessions for staff working in disability friendly branches, or branches that are about to be transformed, to educate them on the different types of disabilities and how to appropriately cater to their needs. So far, more than 95% of staff working in such branches have been trained.

Additionally, we partnered with The Pomegranate Institute to teach our staff basic American Sign Language, more than 150 frontline staff members have learnt this skill so far.

Number of Disability Etiquette Training Sessions Conducted

| 2018 | 2017 | Total |
|------|------|-------|
| 28 | 20 | 48 |

Social Media

There were two videos launched this year on our advocacy of people with disabilities. The first was a disability friendly branch video that created awareness of our features, showcasing our ongoing commitment to providing an inclusive banking experience for everyone. The second was a video about American Sign Language, this was launched on 23 September for the International Day of Sign Languages.

Piloting Assistive Technologies

We started piloting assistive technologies last year to better serve our customers with disabilities:



KinTrans

The device automates American Sign Language into regular text and translates human voice back into text for the customer to read. Following the launch of KinTrans last year, the system now accommodates for discrepancies in height, distance and speed, and can interpret both British Sign Language (BSL) and American Sign Language (ASL)

Hearing Loop

A hearing loop is a wire which circles a room and is connected to a central sound system. The loop transmits 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

Traveller HD

A new assistive technology for customers with visual impairment. Traveller HD is a lightweight video magnifier with a screen displaying high definition image quality. With the help of its unique 'slide-and-read' mechanism, the device offers adjustable magnification that can zoom-in up to 30 times the original text size

Braille Language Printer

Customers with visual impairments can open accounts which provide documents printed in Braille. The Braille printer is available in four of our branches. Braille-enabled currency notes are also available for our customers

Focus Area: Financial Literacy



The second focus area in our Social Investment Framework is Financial Literacy. This area is an important element in the theme of inclusion; by enabling our customers, employees and local community members to be financially literate, we are helping to secure their financial wellbeing.

In November 2016, we launched #moneywise, a diverse financial-literacy platform aimed at empowering employees, customers and the local community by teaching them the skills needed to efficiently manage their personal financial affairs.

#moneywise | Our Commitment



Social Investment Framework

- Implementation Mechanisms for Financial Literacy #moneywise

| 2018 Focus | | | |
|---|---|---|--|
|  <p>Community</p> |  <p>Products</p> |  <p>Services</p> |  <p>Internal</p> |
| <ul style="list-style-type: none"> > Banker for a Day > Information campaigns > Trending Topics in Finance Series > Community Forum | <ul style="list-style-type: none"> > Personal Finance Essentials Workshop for Payroll Clients > Debt Management Workshop Aligning with Products | <ul style="list-style-type: none"> > #moneywise video content > Online Knowledge Centre | <ul style="list-style-type: none"> > Exchanger Corporate Volunteer Programme > Financial Coaching Programme > Breakfast Roundtables with Senior Staff > Personal Finance 101 for Employees |

Community



Information Campaigns

In an effort to promote financial awareness in the community, #moneywise holds seminars, panels and workshops on trending financial topics. This year, we hosted a panel discussion on money management for our millennial customers called "Manage your Money, Build your Future". As Al Etihad Credit Bureau (AECB)'s credit scoring gains momentum, the session aimed to highlight the importance of getting an early start in creating and maintaining a positive credit report. Young customers of Emirates NBD, and its mobile-only lifestyle digital bank, Liv., engaged with speakers at an interactive session, moderated by Ambareen Musa, Founder and CEO of souqalmal.com.

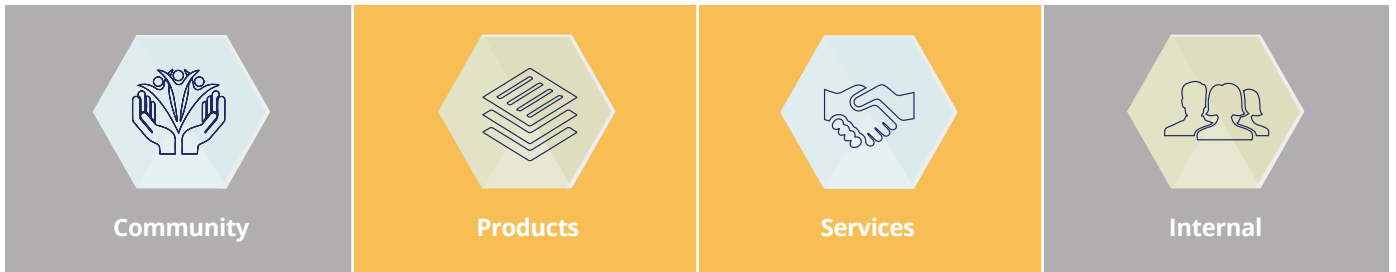
Banker for a Day

Our Banker for a Day programme gives high school students the opportunity to explore different job roles within Retail Banking. This year, Liv. hosted students from the Emirates Institute for Banking and Financial Services (EIBFS), which showcased different units and roles providing an insight for them which may inspire them to pursue an academic degree in the banking and finance sector.

Community Forum:

#moneywise hosted a Community Forum on financial literacy. 25 community leaders worked together to identify gaps in financial literacy within the community. A general understanding of credit scores was taught, explaining the importance of creditworthiness to qualify for loans. Findings from this session are being used to develop outreach programmes.





Products & Services



Payroll Workshops:

This year, we held four workshops on Personal Finance Essentials.



Internal

Exchanger & Financial Coaching

This programme allows Exchanger volunteers to become financial coaches to support other employees with their financial planning. During this year, 12 coaches volunteered 40 hours and delivered 31 sessions to 29 participants.

Support Area: Health & Wellness



The Fitness App for Dubai Fitness Challenge

As an event partner of the Dubai Fitness Challenge, an annual event that encourages the people of Dubai to be more active, we launched a revamped version of our Emirates NBD Fitness App. Launched in 2015, the app enables customers to track their fitness regime and earn up to 2% interest on account balances linked to their level of daily physical activity.



Blood Drive

Emirates Islamic organised blood drives for their employees in cooperation with Dubai Health Authority's Blood Donation Center.



PRESENTS



Unity Run

In partnership with the Community Development Authority (CDA), we prepared for the third annual Unity Run which saw more than 3,000 people participating and involved the participation of UAE Special Olympics athletes for the first time.



Support Area: Women's Empowerment



Emirati Women's Day

Emirates Islamic marked Emirati Women's Day with an empowering demonstration of female leadership and excellence during a day of celebration under the theme of 'Women on the Course of Zayed'

Teaching Tailoring to Women

This campaign aims to provide underprivileged women with the skills needed to obtain a sustainable income. Funds raised will go towards providing each woman with a sewing machine and free tailoring classes.

Support Area: Community Development

During the Holy Month of Ramadan, over 2,000 volunteers were deployed for more than 130 different activities, attaining a grand total of 10,700 volunteer hours. All activities were in support of our local community. Here are a few examples of activities undertaken:



Ramadan Stories

Exchangers enjoyed suhoor and storytelling with the elderly from the Sharjah and Ajman nursing homes

Eid Shopping

Exchangers accompanied underprivileged children for a fun day of shopping, buying new clothes and gifts for Eid

Mobile Cinema

Providing joy and entertainment to Dubai's unsung heroes, the Exchangers screened blockbusters and handed out snacks to blue collar workers at nine labour sites in Dubai

Distributing Zakat

Emirates Islamic, in collaboration with Beit Al Khair, distributed Zakat to families in need and people with limited income to fulfil their basic needs

In addition to the Ramadan events, we held several community initiatives throughout the year:



#GivingInToGiving

On World Kindness Day (November 13), Emirates NBD launched a short, animated film highlighting the benefits of volunteering. Within 10 days, the film went viral and garnered almost 60 million views on social media platforms.

Kerala Flood Relief

Heavy rainfall during the monsoon season resulted in severe flooding and devastation in Kerala, India. In partnership with Emirates Red Crescent (ERC), we raised funds to help supply the necessary assistance to help build shelters and provide food for those in need.

Supporting Dubai International Holy Quran Award

Emirates Islamic renewed its partnership for the sixth consecutive year with the Dubai International Holy Quran Award in support of its 22nd edition.

Taahel

Taahel kicked off this quarter, which saw 30 students from the Emirates Red Crescent's Rawafed programme being taught the basics of CV writing, applications and interviews. This nine-month programme utilises our Exchanger's skills and experience in business to prepare the students for the working world.

Adopt a Class

Tanfeeth partnered with Al Noor Training Centre for people with disabilities. Senior executives from Tanfeeth visited the centre and granted a financial contribution of AED 130,000 which will be used towards improvement of key areas that directly impact the students of the Center.



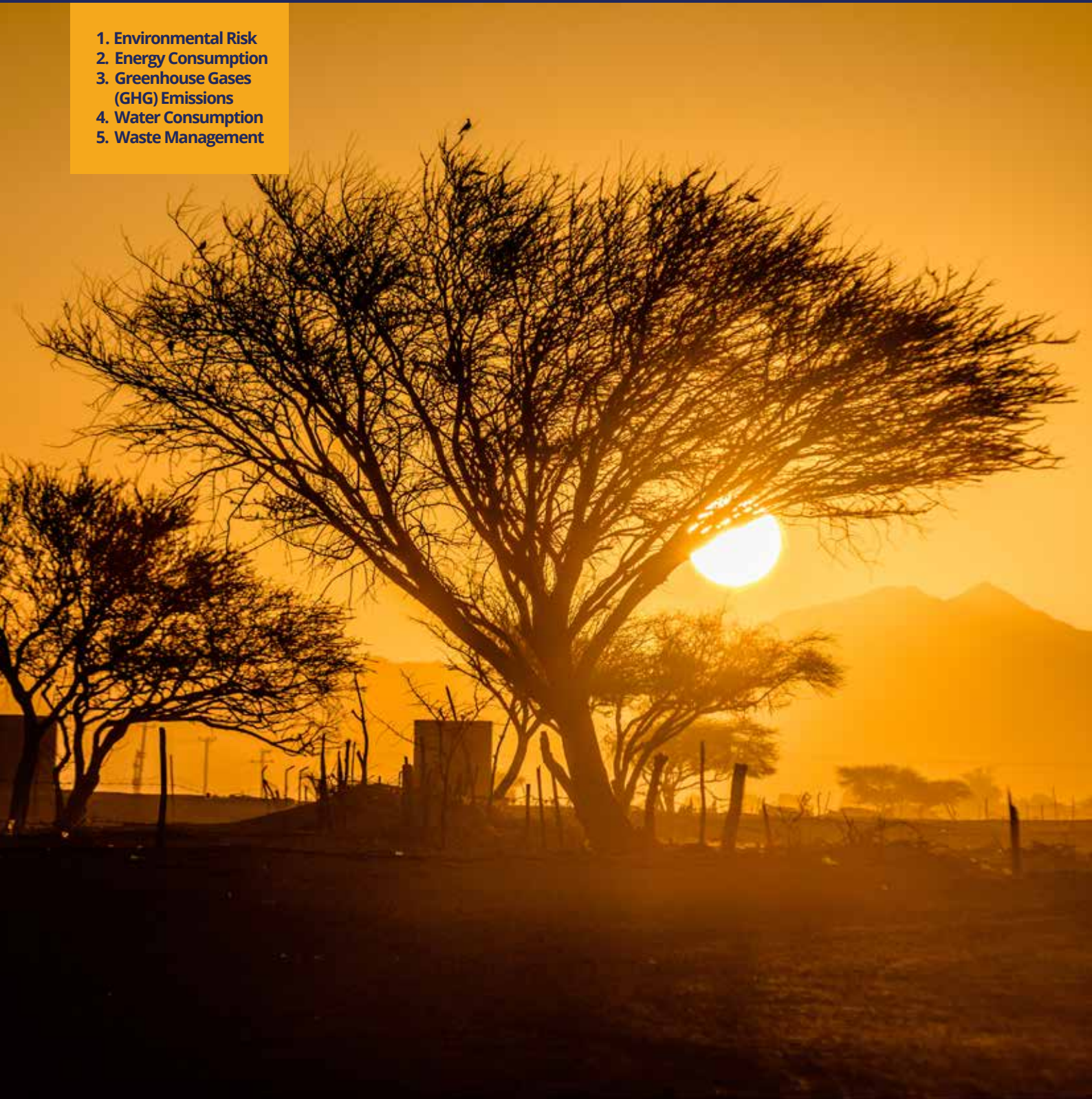
Celebrating UAE Flag Day and the 47th National Day

On 2 December 2018, we marked the 47th UAE National Day by offering the UAE community a unique opportunity to renew its oath and pledge allegiance to the country.



Our Environmental Responsibility (103-1), (103-2), (103-3)

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





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

As a sustainable organisation, we are fully aligned with the environmental goals of the United Nations Sustainable Development Goals and the UAE's vision for a green economy. This means that we are constantly working across our departments to identify new ways in which we can decrease our carbon footprint and manage our resources more efficiently.

We are happy to announce that during 2018, our Procurement department has become certified in ISO 14001, a family of standards for environmental management. Through the implementation of rigorous and measurable environmentally-friendly practices, we are better able to identify areas in need of improvement.

Environmental Risk ⁽³⁰⁷⁻¹⁾

Environmental Risk is part of the Bank's Operational and Reputational Risk Department. The Chief Risk Officer (CRO) is responsible for implementing risk policies and strategies as required. The CRO reports on the overall risk and management landscape to the Board Risk Committee on a quarterly basis.

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

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

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

Electricity



Due to the nature of our business and the local climate, most of the electricity we use goes towards lighting our premises and using air conditioning to maintain a comfortable working environment for all employees. We purchase electricity from local authorities with monthly billing, always keeping track of our consumption. We review and introduce new measures and processes that help us save on electricity usage whenever and wherever possible.

Energy Saving through the Internet-of-Things

Emirates NBD has applied the Internet-of-Things (IoT), machine learning and Artificial Intelligence (AI), in partnership with EP&T Global, to deliver energy savings at Al Thuraya Tower 1, our office building in Dubai Media City, as part of our overall strategy to adopt green initiatives. The cutting-edge system EDGE Zeus has successfully reduced cost and improved overall comfort. Since its installation, the system has identified over 30 energy saving opportunities worth AED 250,000 and reduced energy consumption by 7%. Through the realisation of additional energy saving opportunities, this project is expected to deliver a return on investment of 30-40%.

Ongoing Energy-Saving Initiatives

We are continuing to upgrade our lights into energy-saving LED lights, this year we have upgraded in 12 locations. We remind employees to be more conscious of their energy use, encouraging them to develop green habits, such as switching off their computers before leaving work.





| | | 2018 | 2017 | 2016 | 2015 |
|---|---|---|------------------------------|-------------------|------------|
| | | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Electricity Consumption (in KWH) |  | 76,544,599 | 126,484,087 | 57,470,962 | 61,658,688 |
| Average Electricity Consumption per Employee (in KWH) |  | 7,095 | 15,412 | 10,694 | 10,560 |

Due to our spike in electricity consumption during 2017, we took four key actions this year to decrease the consumption:

- > Replaced normal lights to LED lights in key locations
- > Informed our Facility Manager Service Provider to constantly monitor the usage of lights and cooling after working hours to ensure minimal usage and only as needed
- > Installed Energy Star products and equipment such as the split unit AC and kitchen appliances
- > Replaced some older systems with new automated ones including chillers and pumps

Fuel Consumption

The Emirates NBD Group Vehicle Fleet Policy includes all details related to transport operations. The Group owns a number of vehicles and leases some through third-parties. All leased vehicles are in accordance with the Roads & Transport Authority requirements and regulations of the UAE. All vehicles that are owned, leased or hired from contractors use petrol or green fuel – except for some vehicles outsourced to the Road & Transport Authority, which use diesel. As the scope of our sustainability reporting has increased this year to include three entities, consumption numbers have increased accordingly.

| | | 2018 | 2017 | 2016 | 2015 |
|--|---|---|------------------------------|-------------------|----------------|
| | | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Fuel consumption by vehicles owned or leased by the Bank (Petrol, Litres) |  | 501,104 | 158,110 | 44,599 | 29,000 |
| Fuel consumption by vehicles outsourced to the Roads & Transport Authority (Diesel, Litres) |  | 811,356 | 459,194 | 330,500 | 331,822 |
| Fuel consumption by vehicles outsourced to transportation solutions companies (Petrol, Litres) |  | 995,377 | 559,099 | 383,158 | 316,442 |
| Estimated fuel consumption by employees commuting to work and returning home (Petrol, Litres) |  | 2,743,644 | 2,357,163 | - | - |
| Total Estimated Fuel Consumption (Litres) | | 5,051,481 | 3,533,566 | 758,257 | 677,264 |



Supporting Dubai Municipality's Car Free Day

In support of this day, we challenged our staff to reduce their CO2 emissions by trying out ways of getting around without using their cars, in order to promote a less car dependent lifestyle.







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 a 50 basis points reduction on the applicable interest rate, or a reduction of up to 25 basis points on the flat rate. As an introductory offer, we have also offered cash back on the full processing fee.

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

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

For this year, we have expanded our carbon footprint calculations to include the emissions from ten marketing events we hosted at hotels in the UAE. This enables us to account for our overall carbon footprint, even when activities take place outside of our premises. This in turn encourages our suppliers to make sustainability-oriented decisions.

| | 2018 | 2017 | 2016 | 2015 |
|--|---|------------------------------|-------------------|--------|
| | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Scope 1 Direct Emissions Fuel consumption by vehicles owned or leased by the Bank including Tanfeeth (tCO2e)  | 1,162 | 367 | 104 | 68 |
| Scope 2 Indirect Emissions Electricity consumption by the Bank including Tanfeeth (tCO2e)  | 49,253 | 81,329 | 53,925 | 57,854 |
| Scope 3 Other Emissions Emissions by employees commuting and business travel (tCO2e)  | 5,998 | 8,682 | - | - |
| Total Emissions (tCO2e) | 56,413 | 90,378 | 54,029 | 57,922 |
| Average Emissions Per Employee (tCO2e)  | 5.23 | 10.78 | 10 | 10 |



Designated Parking for Electric Vehicles




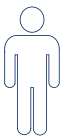
This year, we have introduced designated parking spots for electric vehicles in three of our branches; Al-Awir, Nad Al-Shiba and Meydan. We plan to expand to more locations in the coming year.

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



Water is a fundamental resource in the sustainability of both our organisation and the planet, so we are very conscientious when it comes to managing our water consumption. Normally, we purchase utility water from local authorities and drinking water (in four-gallon bottles) from local suppliers.

This year, in order to reduce our consumption, we installed Atmospheric Water Generators in one of our buildings, with the aim of replacing the water bottles currently used for drinking. This solution has bridged the gap between water production and water consumption, as the system extracts water vapour from the air and turns it into drinkable water through the process of condensation. By implementing this technology, we have greatly reduced our carbon footprint and costs by eliminating the need for water delivery vans, reducing our use of plastic water bottles and eliminating the need for human involvement previously required in the delivery process.



| | | 2018 | 2017 | 2016 | 2015 |
|---|---|---|---------------------------------|-------------------|------------|
| | | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Utility Water Consumption (Litres) |  | 113,754,423 | 111,191,380 | 26,448,341 | 24,867,308 |
| Drinking Water Consumption (Litres) |  | 2,788,574 | 2,903,645 | 1,778,353 | 1,543,310 |
| Total Water Consumption (Litres) |  | 116,542,998 | 114,095,025 | 28,226,694 | 26,410,618 |
| Average Water Consumption Per Employee (Litres) |  | 10,802 | 13,902 | 5,252 | 4,523 |

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



Due to the nature of our business, paper represents most of our waste. We are happy to announce a significant decrease in the weight of paper recycled as a result of our digitalisation efforts. The weight of paper recycled decreased by 33% since last year, and by 66% since we first started reporting on sustainability. Our third-party supplier collects paper waste on a periodic basis and provides management reports as required.

We follow the same process when it comes to electronic waste, which is typically old or broken hardware. Our third-party supplier collects and disposes of it through environmentally-friendly methods

| Type of Waste Recycled, Refurbished or Disposed in an Environmentally-Friendly Manner | 2018 | 2017 | 2016 | 2015 |
|--|---|---------------------------------|-------------------|--------|
| | Emirates NBD Bank + Tanfeeth + Emirates Islamic | Emirates NBD Bank + Tanfeeth | Emirates NBD Bank | |
| Paper  | 16,462 | 24,494 | 38,552 | 48,712 |
| Electronic  | 5,317 | 6,078 | 24,976 | 15,804 |



Recycled Private Banking Welcome Pack

The Private Banking team created a new Welcome Pack for customers made from five 1-litre recycled plastic bottles. The plastic flakes are heated and melted to produce fibers for yarn production that are used to make bottles.

Beach Cleanups

Celebrating World Environment Day, Exchanger volunteers joined Expo 2020 Dubai at the Emirates Marine Environmental Group beach cleanup. On another occasion, our volunteers also participated in beach clean-ups in Dubai, Fujairah and Ajman.



Keep the Creek Clean

This initiative, which has been undertaken by Private Banking and Corporate Responsibility, aims to preserve and clean up the UAE's waterways, specifically Dubai Creek, from which 50 tonnes of rubbish is cleared every year. The programme is funded by contributions made on behalf of new Private Banking customers as part of their onboarding. Over 50 Emirates NBD Group employees were trained in the Professional Association of Diving Instructors (PADI) Open Water/Advanced Open Dive course, giving them the ability to dive down to 18 metres and clean the UAE's underwater ecosystems. In addition, those without a scuba diving license were able to participate in beach and kayak clean-ups.



GRI Standards Context Index

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



GRI Standards Content Index

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

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles | | |
|--|---|---|--|-------------------|--------|-------------|---------------------------------|--|--|
| | | | | Part Omitted | Reason | Explanation | | | |
| GRI 101: Foundation 2016 | | | | | | | | | |
| General Disclosures | | | | | | | | | |
| Organisational Profile | | | | | | | | | |
| GRI 102: General Disclosures 2016 | 102-1 Name of the organization | 12, 14, 15 | About Emirates NBD Group | | | | No specific COP requirements | | |
| | 102-2 Activities, brands, products, and services | 12-15 | About Emirates NBD Group | | | | | | |
| | 102-3 Location of headquarters | 12, 75 | About Emirates NBD Group | | | | | | |
| | 102-4 Location of operations | 12 | About Emirates NBD Group | | | | | | |
| | 102-5 Ownership and legal form | 13, 15 | About Emirates NBD Group | | | | | | |
| | 102-6 Markets served | 12 | About Emirates NBD Group | | | | | | |
| | 102-7 Scale of the organization | 5-7, 12-15 | About this Report, About Emirates NBD Group | | | | | | |
| | 102-8 Information on employees and other workers | 60-63 | Our People | | | | | | |
| | 102-9 Supply chain | 53-55 | Responsible Procurement | | | | | | |
| | 102-10 Significant changes to the organization and its supply chain | 12-15 | Responsible Procurement | | | | | | |
| | 102-11 Precautionary Principle or approach | 37-40 | Risk Management / Business Continuity | | | | | | |
| | 102-12 External initiatives | 28, 31-34, 52 | About Emirates NBD Group / Sustainability Management | | | | | | |
| | 102-13 Membership of associations | 13 | About Emirates NBD Group | | | | | | |
| | Strategy | | | | | | | | |
| | | 102-14 Statement from senior decision-maker | 8-10 | About this Report | | | | | |
| | 102-15 Key impacts, risks, and opportunities | 7, 31-34 | 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 | | |
| Ethics and Integrity | | | | | | | | |
| GRI 102: General Disclosures 2016 | 102-16 Values, principles, standards, and norms of behavior | 11-15 | About Emirates NBD Group | | | | No specific COP requirements | |
| | 102-17 Mechanisms for advice and concerns about ethics | 36 | Governance, Ethics & Compliance | | | | | |
| | Governance | | | | | | | |
| | 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 | | | | | | |
| | 102-24 Nominating and selecting the highest governance body | | | | | | Principles 1-10 | |
| | 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 | Governance | | | | | | |
| | 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 | | | | | | |
| | Stakeholder Engagement | | | | | | |
| | 102-40 List of stakeholder groups | 23-24 | Sustainability Management | | | | Principles 1-10 |
| | 102-41 Collective bargaining agreements | Collective bargaining is not permitted within the UAE | | | | | |
| | 102-42 Identifying and selecting stakeholders | 23-24 | | | | | |
| | 102-43 Approach to stakeholder engagement | 23-24 | | | | | |
| | 102-44 Key topics and concerns raised | 23-27 | | | | | |
| | Reporting Practice | | | | | | |
| | 102-45 Entities included in the consolidated financial statements | 18 | Business Overview | About this report | | | No specific COP requirements |
| | 102-46 Defining report content and topic Boundaries | 25 | Sustainability Management | | | | |
| | 102-47 List of material topics | 25-27 | | | | | |
| | 102-48 Restatements of information | 5-6 | | | | | |
| | 102-49 Changes in reporting | 5-6 | | | | | |
| | 102-50 Reporting period | 5-6 | | | | | |
| | 102-51 Date of most recent report | 5-6 | | | | | |
| | 102-52 Reporting cycle | 5-6 | | | | | |
| | 102-53 Contact point for questions regarding the report | 6 | | | | | |
| | 102-54 Claims of reporting in accordance with the GRI Standards | 5 | | | | | |
| 102-55 GRI content index | 110-118 | GRI Content Index | | | | | |
| 102-56 External assurance | 6 | About this Report | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|---|--|---|----------------------------------|--------------|--------|-------------|------------------------------|
| | | | | Part Omitted | Reason | Explanation | |
| Material Topics | | | | | | | |
| GRI 200 Economic Standard Series | | | | | | | |
| Economic Performance | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 18 | Business Overview | | | | No specific COP requirements |
| | 103-2 The management approach and its components | 18 | | | | | |
| | 103-3 Evaluation of the management approach | 18 | | | | | |
| GRI 201: Economic Performance 2016 | 201-1 Direct economic value generated and distributed | 18 | | | | | |
| Procurement Practices | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 54-55 | Responsible Procurement | | | | Principles 1-10 |
| | 103-2 The management approach and its components | 54-55 | | | | | |
| | 103-3 Evaluation of the management approach | 54-55 | | | | | |
| GRI 204: Procurement Practices 2016 | 204-1 Proportion of spending on local suppliers | 54-55 | | | | | |
| Anti-corruption | | | | | | | |
| GRI 103: Management Approach 2016 | 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 | | | | | | |
| GRI 205: Anti-corruption 2016 | 205-1 Operations assessed for risks related to corruption | | | | | | |
| | 205-2 Communication and training about anti-corruption policies and procedures | | | | | | |
| GRI 300 Environmental Standards Series | | | | | | | |
| Energy | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 103 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 103-2 The management approach and its components | 103 | | | | | |
| | 103-3 Evaluation of the management approach | 103 | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|---|--|----------------------------------|----------------------------------|--------------|--------|-------------|--------------------|
| | | | | Part Omitted | Reason | Explanation | |
| GRI 300 Environmental Standards Series | | | | | | | |
| Procurement Practices | | | | | | | |
| GRI 302: Energy 2016 | 302-1 Energy consumption within the organization | 104 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 302-3 Energy intensity | 104 | | | | | |
| | 302-4 Reduction of energy consumption | 104 | | | | | |
| Water | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 106 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 103-2 The management approach and its components | 106 | | | | | |
| | 103-3 Evaluation of the management approach | 106 | | | | | |
| GRI 303: Water 2016 | 303-1 Water withdrawal by source | 106 | | | | | |
| Emissions | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 105 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 103-2 The management approach and its components | 105 | | | | | |
| | 103-3 Evaluation of the management approach | 105 | | | | | |
| GRI 305: Emissions 2016 | 305-1 Direct (Scope 1) GHG emissions | 105 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 305-2 Energy indirect (Scope 2) GHG emissions | 105 | | | | | |
| | 305-3 Other indirect (Scope 3) GHG emissions | 105 | | | | | |
| | 305-4 GHG emissions intensity | 105 | | | | | |
| Effluents and Waste | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 107 | Our Environmental Responsibility | | | | Principles 7, 8, 9 |
| | 103-2 The management approach and its components | 107 | | | | | |
| | 103-3 Evaluation of the management approach | 107 | | | | | |
| GRI 306: Effluents and Waste 2016 | 306-2 Waste by type and disposal method | 107 | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|--|--|----------------------------------|----------------------------------|--------------|--------|-------------|--------------------|
| | | | | Part Omitted | Reason | Explanation | |
| Environmental Compliance | | | | | | | |
| GRI 307: Environmental Compliance 2016 | 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 | | | | | |
| | 307-1 Non-compliance with environmental laws and regulations | 102 | | | | | |
| Supplier Environmental Assessment | | | | | | | |
| GRI 400 Social Standards Series | | | | | | | |
| Employment | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 59 | | | | | |
| | 103-2 The management approach and its components | 59 | | | | | |
| | 103-3 Evaluation of the management approach | 59 | | | | | |
| GRI 401: Employment 2016 | 401-1 New employee hires and employee turnover | 60, 61 | Our people | | | | Principle 6 |
| | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees | 71 | | | | | |
| | 401-3 Parental leave | 72 | | | | | |
| Labor/Management Relations | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 58 | Our people | | | | Principle 6 |
| | 103-2 The management approach and its components | 58 | | | | | |
| | 103-3 Evaluation of the management approach | 58 | | | | | |
| GRI 402: Labour/Management Relations 2016 | 402-1 Minimum notice periods regarding operational changes | 58 | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|--|---|----------------------------------|------------|--------------|--------|-------------|-----------------|
| | | | | Part Omitted | Reason | Explanation | |
| Occupational Health and Safety | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 76-79 | Our people | | | | Principle 6 |
| | 103-2 The management approach and its components | 76-79 | | | | | |
| | 103-3 Evaluation of the management approach | 76-79 | | | | | |
| | 403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities | 76-79 | | | | | |
| Training and Education | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 64-67 | Our People | | | | Principle 6 |
| | 103-2 The management approach and its components | 64-67 | | | | | |
| | 103-3 Evaluation of the management approach | 64-67 | | | | | |
| GRI 404: Training and Education 2016 | 404-1 Average hours of training per year per employee | 64-67 | | | | | |
| | 404-2 Programs for upgrading employee skills and transition assistance programs | 64-67 | | | | | |
| | 404-3 Percentage of employees receiving regular performance and career development reviews | 64-67 | | | | | |
| Diversity and Equal Opportunity | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 59-63 | Our People | | | | Principle 6 |
| | 103-2 The management approach and its components | 59-63 | | | | | |
| | 103-3 Evaluation of the management approach | 59-63 | | | | | |
| GRI 405: Diversity and Equal Opportunity 2016 | 405-1 Diversity of governance bodies and employees | 59-63 | | | | | |
| | 405-2 Ratio of basic salary and remuneration of women to men | 59-63 | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|---|--|--|-------------------------|--------------|----------------|-------------|-----------------|
| | | | | Part Omitted | Reason | Explanation | |
| Child Labour | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 57 | Our People | | | | Principle 5 |
| | 103-2 The management approach and its components | 57 | | | | | |
| | 103-3 Evaluation of the management approach | 57 | | | | | |
| GRI 408: Child Labour 2016 | 408-1 Operations and suppliers at significant risk for incidents of child labor | None of our suppliers are at risk of child labor | | | Not applicable | | |
| Human Rights Assessment | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 54-55 | Responsible Procurement | | | | Principle 2 |
| | 103-2 The management approach and its components | 54-55 | | | | | |
| | 103-3 Evaluation of the management approach | 54-55 | | | | | |
| GRI 412: Human Rights Assessment 2016 | 412-1 Operations that have been subject to human rights reviews or impact assessments | 54-55 | | | | | |
| Local Communities | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 24, 81-86 | Our social Investment | | | | Principle 1 |
| | 103-2 The management approach and its components | 81-86 | | | | | |
| | 103-3 Evaluation of the management approach | 81-86 | | | | | |
| GRI 413: Local Communities 2016 | 413-1 Operations with local community engagement, impact assessments, and development programs | 86-88 | | | | | |
| Supplier Social Assessment | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 54-55 | Responsible Procurement | | | | Principle 1 |
| | 103-2 The management approach and its components | 54-55 | | | | | |
| | 103-3 Evaluation of the management approach | 54-55 | | | | | |
| GRI 414: Supplier Social Assessment 2016 | 414-1 New suppliers that were screened using social criteria | 54-55 | | | | | |

| GRI Standard | Disclosure | Page number(s) or URL references | Chapter | Omission | | | UNGC Principles |
|---|--|---|----------------------------------|--------------|-----------------------------|--|------------------------------|
| | | | | Part Omitted | Reason | Explanation | |
| Marketing and Labeling | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 49 | | | | | |
| | 103-2 The management approach and its components | 49 | Innovation & Customer Experience | | | | |
| | 103-3 Evaluation of the management approach | 49 | | | | | |
| GRI 417: Marketing and Labeling 2016 | 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 | |
| Customer Privacy | | | | | | | |
| GRI 103: Management Approach 2016 | 103-1 Explanation of the material topic and its Boundary | 49 | | | | | Principle 1 |
| | 103-2 The management approach and its components | 49 | Innovation & Customer Experience | | | | |
| | 103-3 Evaluation of the management approach | 49 | | | | | |
| GRI 418: Customer Privacy 2016 | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data | This information is handled by the legal department and is considered confidential. | | | Confidentiality Constraints | This information is handled by the legal department and is considered confidential. | |

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