Our Social Investment

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

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

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

Alignment with the UAE’s Year of Giving

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

> ‘Strengthening social responsibility in the private sector’
> ‘Promoting a spirit of volunteering’
> ‘Strengthening the concept of serving the nation in new generations of Emiratis and expatriates’
Our Social Investment Framework is underwritten by our overall corporate responsibility strategy of Creating Shared Value (CSV).

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

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

**Corporate Social Investment Framework | Emirates NBD**

- United Nations Sustainable Development Goals
- Advocating for People with Disabilities
- Health & Wellness
- Social Return on Investment (SROI)
- Exchanger Programme

**Country Vision**

- Emirates NBD Vision, Mission, Values
- Financial Literacy
- Women’s Empowerment
- Stakeholder Engagement
- Resource Mobilisation

**Key Drivers**

The umbrella visions and encompassing goals that drive our Social Investment Strategy.

**Key Focus Areas**

These are the programmes on which we primarily focus:

- Advocacy for People with Disabilities
- Financial Literacy

**Supporting Areas**

- Health & Wellness
- Community Development
- Monitoring and Evaluation
- Awareness and Public Engagement

**Implementation Mechanisms**

**Country Social Investment Framework | UAE**

- United Nations Sustainable Development Goals
- Advocating for People with Disabilities
- Health & Wellness
- Social Return on Investment (SROI)
- Exchanger Programme

**UAE Vision 2021**

- Emirates NBD Vision, Mission, Values
- Financial Literacy
- Women’s Empowerment
- Stakeholder Engagement
- Resource Mobilisation

**Key Drivers**

- Every day we make our customers’ lives simpler by providing solutions that help them fulfill their financial aspirations.

**Supporting Areas**

**Implementation Mechanisms**

Two Main Focus Areas

- Advocacy for People with Disabilities
- Financial Literacy

Four Support Areas

- Health & Wellness
- Women’s Empowerment
- Community Development
- Environment

Four Implementation Mechanisms

- Exchanger, the Bank’s award-winning Corporate Volunteering Programme
- Resource Mobilisation
- Partnerships & Collaborations
- Awareness & Public Engagement
Social Investment Commitment Model

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

Human Assets
Utilising our human capital to tap into their individual and group expertise, enabling them to give back to the community

Community
Partnering with social development institutions and the public to create meaningful impact on the wider community

Services
Identifying existing services – and creating new services – that will address challenges and develop new opportunities for community empowerment

Products
Using the Bank’s expertise in product innovation to create products of benefit to the community

Financial Commitment to our Social Investment Programmes

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

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

<table>
<thead>
<tr>
<th>Social Investment Area</th>
<th>Amount in AED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2017</td>
</tr>
<tr>
<td>Advocacy for People with Disabilities: #TogetherLimitless</td>
<td>3,855,000</td>
</tr>
<tr>
<td>Financial Literacy: #moneywise platform</td>
<td>500,000</td>
</tr>
<tr>
<td>Health &amp; Wellness</td>
<td>1,070,000</td>
</tr>
<tr>
<td>Women's Empowerment</td>
<td>600,000</td>
</tr>
<tr>
<td>Community Development</td>
<td>18,140,000</td>
</tr>
<tr>
<td>Environment</td>
<td>250,000</td>
</tr>
<tr>
<td>Resource Mobilisation</td>
<td>4,520,000</td>
</tr>
<tr>
<td>Total</td>
<td>28,935,000</td>
</tr>
</tbody>
</table>

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

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

In three years, more than 136,000 members of the public have been positively and directly impacted by the Exchanger Programme.
Measuring Impact: The Social Return on Investment (SROI) of Exchanger

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

The overall SROI result was 
AED 1 : AED 64

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

Resource Mobilisation

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount Raised (AED)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>4,520,000</td>
</tr>
<tr>
<td>2016</td>
<td>2,300,000</td>
</tr>
<tr>
<td>2015</td>
<td>1,300,000</td>
</tr>
<tr>
<td>Total for Three Years</td>
<td>8,120,000</td>
</tr>
</tbody>
</table>

Plus Points

Customers have been able to donate money to support children with disabilities by redeeming their unused Plus Points from selected credit cards. Facilitated by Beit Al Khair, the campaign supports the education and Umrah requirements of marginalised children with disabilities through key centres including Rashid Center for Disabled, Manzil Centre, Al Noor Training Center for Children with Disabilities and Special Needs Future Development Center (SNF).
In February 2017, Emirates NBD was recognised for its efforts to enhance the financial inclusion and independence of people with disabilities through its Disability Friendly Branches.

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

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

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

> Inclusive Education
> Equal Employment Opportunities
> Universal Accessibility

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

### 2017 Focus

<table>
<thead>
<tr>
<th>Community</th>
<th>Human Assets</th>
<th>Products</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; PRIDE</td>
<td>&gt; Exchanger</td>
<td>&gt; Beyond Packages for Government - issued Disability cards</td>
<td>&gt; Disability Friendly Branches</td>
</tr>
<tr>
<td>&gt; Careers Network</td>
<td>&gt; Workplace Inclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt; Unity Run</td>
<td>&gt; Events Sponsorship</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

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

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

#### Social Return on Investment (SROI) for PRIDE (2015-17)

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

<table>
<thead>
<tr>
<th>Element</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>SROI</td>
<td>For every AED 1 invested in PRIDE and the Careers Network, a social value equal to AED 6.25 was generated in return</td>
<td>For every AED 1 invested in PRIDE, a social value equal to AED 5.25 was generated in return</td>
</tr>
</tbody>
</table>

#### Careers Network

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

<table>
<thead>
<tr>
<th>Element</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals Placed in Jobs</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>Individuals Screened</td>
<td>125</td>
<td>97</td>
</tr>
<tr>
<td>Corporate Employees attending awareness sessions</td>
<td>936</td>
<td>-</td>
</tr>
</tbody>
</table>

#### Exchanger Volunteers

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

#### Workplace Inclusion

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

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

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

Disability Friendly Branches

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

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

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

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

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

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

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

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

Emirates NBD Sustainability Report - 2017 | Our Social Investment
Focus Area: Financial Literacy

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

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

Social Investment Framework
- Implementation Mechanisms for Financial Literacy #moneywise

<table>
<thead>
<tr>
<th>Community</th>
<th>Products</th>
<th>Services</th>
<th>Internal</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Banker for a Day</td>
<td>&gt; Personal Finance Essentials Workshop for Payroll Clients</td>
<td>&gt; Corporate Volunteer Programme</td>
<td>&gt; Exchanger Corporate Volunteer Programme</td>
</tr>
<tr>
<td>&gt; e7 Summit: Budgeting for Community Projects</td>
<td>&gt; Debt Management Workshop Aligning with Products</td>
<td>&gt; Financial Coaching Programme</td>
<td>&gt; Financial Coaching Programme</td>
</tr>
<tr>
<td>&gt; Personal Finance Essentials for Nonprofit and Government Partners</td>
<td>&gt; #moneywise video content</td>
<td>&gt; Breakfast Roundtables with Senior Staff</td>
<td>&gt; Breakfast Roundtables with Senior Staff</td>
</tr>
<tr>
<td>&gt; Trending Topics in Finance Series for Community Stakeholders</td>
<td>&gt; Online Knowledge Centre</td>
<td>&gt; Personal Finance 101 for Employees</td>
<td></td>
</tr>
</tbody>
</table>

Community

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

Information Campaigns
To promote financial awareness in the community, #moneywise holds seminars, panels and workshops on trending financial topics. For example, in November 2017, an interactive workshop entitled ‘VAT Essentials for Nonprofits’ and presented by Price Waterhouse and Coopers (PwC), was given to our community partners to create awareness about the impact of the newly-introduced UAE Value-Added Tax on nonprofits.
Payroll Customer Training
#moneywise is also developing a series of workshops to offer learning opportunities on financial essentials to our payroll customers, as well as our employees. The workshops will cover Personal Finance Essentials, Savings, Budgeting and Debt Management, and will be organised by volunteers from the Exchanger Programme.

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

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

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

Ranked 5th out of 156 approved events by the Dubai Sports Council
1st place in 4 star ranks with 90% rating
Women’s Empowerment

e7 Daughters of the Emirates

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

- **Unspoken Smiles**
  Spreads awareness about child abuse

- **Catch a Heart**
  Helps blue collar workers to reduce their daily expenses, such as groceries

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

- **LubDub**
  Health and wellness

- **CyberSWIFT**
  Aims to help teenagers cope with negativity on social media

- **Nabdh Zayed**
  A mobile app for tourists to learn more about the UAE’s heritage, culture and sites

- **Techno Banat**
  A service to provide solutions to UAE residents seeking healthcare access

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

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

Adela Acevedo Sarna, Emirates NBD e7 Chairperson

Support Area: Community Development

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

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

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

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

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

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

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

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

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

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

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