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We are proud to present our fifth annual sustainability report, highlighting our commitment to our environmental, social and governance performance.

In 2020, humankind encountered one of the most significant challenges in recent history, the coronavirus pandemic. During this period of uncertainty, building resilience among our stakeholders was a key theme woven through all of our response efforts. In this report, we have highlighted new initiatives that have been implemented to help us build confidence and be a pillar of support for our employees, customers and communities.

Global Reporting Initiative Accordance

This report has been prepared in accordance with the GRI Standards: Core Option.

Alignments

The report aligns with the GRI G4 Financial Services Sectors Disclosure, the United Nations Global Compact (UNGC) Principles, the United Nations Sustainable Development Goals (SDGs) and the UAE Vision 2021.

Comparable Data


External Assurance

We chose not to appoint an external party to audit our non-financial data for this report. We followed an internal assurance process to give our stakeholders full confidence in the accuracy of the reported information. The Group’s financial statements were independently audited by Deloitte & Touche (M.E.). Our Financial Statements and Annual Reports can be found under the “About Us” section at www.emiratesnbd.com.

Contact Point

For any enquiries about this report, please contact:

Moadh Bukhash
Chief Marketing Officer, Emirates NBD

GroupCSR@EmiratesNBD.com

The Bank’s previous sustainability reports can be found under the “About Us, Sustainability Reports” section at www.emiratesnbd.com.
Our People
A diverse workforce of 9,243 full-time employees from more than 70 nationalities in the UAE.

The percentage of Emiratis in Top Management: 31% at Emirates NBD, 33% at Tanfeeth and 52% at Emirates Islamic.

40% of our employees are women. We employ 46 people with disabilities.

Our Community
1,084 volunteer deployments under the Exchanger Programme.

5,216 hours volunteered in our local community.

Over AED 90 million in financial support given to our local communities.

Our Environment
We reduced our total Greenhouse Gas (GHG) emissions by 13% between 2019 and 2020.

We recycled 1,661 kg of paper in 2020.

Our Financial Performance*
Net profit of AED 6,965 million.

Net interest income increased 8% y-o-y.

Total income of AED 23,211 million improved 4% y-o-y.

Total assets grew 2% to AED 698.1 billion during 2020.

* Consolidated Group results.

Terminology
The use of the name “Emirates NBD”, “Bank” and “we” 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.
I am pleased to present the fifth edition of Emirates NBD’s annual sustainability report, detailing our performance and key highlights across economic, social, governance and environmental practices for 2020.

The importance and value of our commitment to these practices was evident as the world entered a period of major disruption to the way individuals, communities and businesses previously functioned.

At Emirates NBD, we recognise that customers have a preference for banking services to be increasingly sympathetic to environmental, social and governance considerations. We remain committed to growing our sustainability efforts in alignment with the UAE’s visionary 50-year Economic Plan and the country’s economic strategy that prioritizes digitalisation and environmental responsibility.

Both Emirates NBD and Emirates Islamic, in alignment with the Government of Dubai, demonstrated social responsibility by announcing a series of relief measures to build resilience and shield retail, SMEs and corporate banking customers from the impact of the COVID-19 pandemic.

None of these efforts would have been possible without our most important resource, our people. With more than 9,000 full-time employees from more than 70 nationalities, including those with cognitive and physical disabilities, we have created one of the largest and most culturally diverse, inclusive working environments that encourages success for people from all backgrounds and abilities.

I thank our stakeholders for their support throughout 2020 and I look forward to further engagement as we continue advancing our sustainability agenda.

2021 is a year full of promise and potential especially as the UAE proudly celebrates its golden jubilee. Expo 2020 Dubai will showcase the UAE’s innovative, inclusive and proud culture to the world. At Emirates NBD, we are honoured to be the event’s official banking partner and we look forward to supporting the key themes of the event – Opportunity, Mobility, and Sustainability – to build a strong social and economic legacy in this new era.
Emirates NBD Group’s strong balance sheet, coupled with the ongoing ability to generate operating profit, enabled us to successfully deal with the unforeseen challenges in 2020, achieving a net profit of AED 7 billion and growing total assets to AED 698 billion. Emirates NBD’s environmental, social and governance credentials ensured that we put the best interests of our employees, customers and community at the forefront of all our decisions during this challenging period.

The UAE banking system remains in good health thanks to the proactive measures taken by the UAE Government and the Central Bank of the UAE. The Targeted Economic Support Scheme has significantly helped support the financial wellbeing of individuals and businesses.

We remain inspired by the commitment of our Nation’s wise leaders towards building a sustainable economy, and we have increased our efforts to help protect and preserve our environment, while supporting the communities we serve.

At Emirates NBD, we increased our charitable and social donations to AED 90 million in 2020, supporting many worthy causes including people of determination, financial literacy, women’s empowerment, health and wellness, community development and care for the environment.

With the help of important stakeholder feedback we have developed a Sustainable Banking Framework that outlines areas for sustainability, enablers, key drivers and the anticipated positive impact.

Our progress is attributed to the tremendous efforts and commitment of our diverse workforce. We are extremely proud of our programme to recruit, develop and empower Emiratis, helping boost the number of nationals employed in the private sector. At Emirates NBD, we remain one of the UAE’s top employers for UAE nationals, with Emiratis representing 25% of employees at Emirates NBD Bank, 8% of Tanfeeth and 30% Emirates Islamic.

We understand that sustainability is an important consideration in our future development. We remain firmly committed to further enhancing our sustainable practices with the same innovative approach used to improve customer experience.

At Emirates NBD Group, we delivered a net profit of AED 7 billion in 2020 and maintained a strong balance sheet despite a challenging operating environment.

As the pandemic disrupted business and personal lives, at Emirates NBD Bank, we provided interest and principal deferral support to over 103,000 customers in the UAE. Many other customers have benefited through waiver of fees and other support, both within the UAE and in the other geographies in which we operate.

Our resilience was demonstrated during lockdown as the Bank continued to offer a full, secure, uninterrupted banking service to customers despite most of the branch network temporarily closing during lockdown. Customer banking preferences changed during 2020 as an increasing number of both retail and corporate customers permanently embraced digital banking. At the Bank, our significant investment in digital and technology over the last four years allowed us to seamlessly adjust to this change in customer banking behaviour.

We further cemented our reputation for innovation in products and services by unveiling businessONLINE, which provides corporate customers with seamless, secure and agile single-window to support all their banking needs. At Emirates NBD Bank, we also launched the E20. Digital Business Bank which simplifies banking for start-ups, entrepreneurs and SMEs.
About Emirates NBD Group

1. Overview
2. About Tanfeeth
3. About Emirates Islamic

1. Overview

Emirates NBD is the leading Banking Group in the Middle East, North Africa and Turkey (MENAT) region. Formed on 19 June 1963, when late H.H. Late Rashid Bin Saeed Al Maktoum signed the Charter of Incorporation of the National Bank of Dubai (NBD), we became the first National Bank to be established in the United Arab Emirates (UAE).

As of 31 December 2020, our total assets were AED 698.1 billion, (equivalent to approximately USD 190 billion) The acquisition of DenizBank represents a significant milestone for the Group, expanding our presence to 13 countries and serving over 14 million customers. We are ranked among the top 20 Forbes’ list of the world’s ‘Best Regarded Companies’, securing a leading spot among global brands.

We have a significant retail banking franchise in the UAE and play a key role in the global digital banking industry, with 94% of all financial transactions and requests conducted outside of our branches. Liv., the digital lifestyle bank for millennials, continued to be the fastest growing retail proposition in the UAE. We were named ‘UAE’s Best Bank’ in 2020 for the fifth consecutive year by Euromoney. In addition, we received the ‘Excellence in Leadership in the Middle East’ award, introduced this year in recognition of efforts made in response to the COVID-19 crisis.

We are 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 our #TogetherLimitless platform. We are recognised for our pioneering efforts in employee volunteering and corporate social responsibility by IMPACT2030, the corporate volunteering arm of the United Nations. At Emirates NBD Group, we are proud to be a Premier Partner and the Official Banking Partner for Expo 2020 Dubai.

We have operations in the UAE, Egypt, Turkey, the Kingdom of Saudi Arabia, India, Singapore, the United Kingdom, Austria, Germany, Russia and Bahrain, with a total of 944 branches and 4,262 ATMs / SDMs. We also have representative offices in China and Indonesia.

Currently, we employ more than 9,000 employees in the UAE representing over 70 nationalities, making us one of the largest and most culturally diverse employers in the country. As a national banking champion, we are an ambassador of economic and social progress for the entire region.

2. About Tanfeeth

Tanfeeth is a comprehensive programme that promotes financial literacy, responsible financing and other educational programmes to empower customers. Our programmes engage with various stakeholders including educational institutions, government and community organisations. We are committed to offer a wide range of products and services that ensure sustainable growth.

3. About Emirates Islamic

Emirates Islamic Bank (EIB) is a leading Islamic bank in the UAE, offering a range of Islamic financial products and services to individuals and corporate customers. Focused on the principles of Islamic finance, EIB aligns with the values of Islamic society and promotes a culture of ethical business practices.

Our Business Segments

Retail Banking & 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 3.73 Billion
From Brand Finance Banking 500
Highlighted here are some awards received by Emirates NBD Bank. The remaining are commemorated later on in the report in relevant chapters.

- Best Bank in the UAE and Excellence in Leadership in the Middle East by Euromoney Awards for Excellence
- Ranked 5th in Forbes’ Top 100 Companies in the Middle East
- One of the top 100 banks in the world, ranked 87th in The Banker list of World’s Top 1000 Banks
- Best Bank in Dubai and Best Bank for SMEs in Dubai by Asiamoney Middle East’s Best Bank Awards
- Best Global Bank – Middle East, Retail Bank of the Year – Middle East at the 35th annual Global Retail Banker International Awards
- Celent’s Model Bank Award for Transaction Banking Transformation by the Celent Model Bank
- Best Process Automation Implementation at The Asian Banker Financial Technology Innovation Awards
- Outstanding NRI/Global Indians Offering for 2020 by Private Banker International at their Global Wealth Summit and Awards
- Achieved third place in the Most Effective Brand 2020 in the Middle East and Africa by Effie Worldwide

Liv. by Emirates NBD won a number of international accolades, including:
- Best Social Media Marketing Campaign (Highly Commended) by Retail Banker International Asia Trailblazer Awards
- Best Digital Bank by the Celent Model Bank
- Best Product Innovation by Infosys Finacle Client Innovation Awards
- Best Digital Bank in the Middle East at The Asian Banker International Excellence in Retail Financial Services Awards
- Named as the UAE’s most valuable banking brand, with a value of USD 4.13 billion, in The Banker’s annual brand valuation league table
- Named as the UAE’s most valuable banking brand, with a value of USD 4.13 billion, in The Banker’s annual brand valuation league table
- Ranked first in the Most Effective Brand 2020 in the Middle East and Africa by Effie Worldwide
- Assessed as the Strongest Bank in the UAE and Fifth Strongest Bank in the Middle East by The Asian Banker

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

Ownership Structure (102-5)
As of 31 December 2020*

- Investment Corporation of Dubai 55.8%
- Capital Assets LLC 5.3%
- Other Institutional Investors 25.5%
- Individuals 13.4%

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

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

Who We Are

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

What We Do

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

Tanfeeth handles the back-office operations teams for Emirates NBD Group, which includes:
- Contact Centre Operations
- Collections & Recoveries
- International Payments & Cheque Clearing
- Compliance Operations
- Finance & Accounting
- Procurement Operations
- Retail Credit Operations
- Wholesale Banking Operations
- Human Resource Services

Our Values

We are BOLD
We are ALERT
We are OWN IT
We are CARE

We are CARE

Functions

About Emirates Islamic

Launched in 2004, Emirates Islamic was established to deliver quality banking services in alignment with Shari’a principles. By utilising Islamic financing tools like Murabaha, Ijarah and Takaful, we reduce the uncertainty in transactions and provide solutions that are right for our customers.

Who We Are

Emirates Islamic was established to deliver quality banking services in alignment with Shari’a principles.

Business Divisions

Consumer Banking & Wealth Management:
- Business Banking
- Digital Banking
- Distribution

Wholesale Banking:
- Corporate Banking
- Institutional Banking
- Syndication & Structured Finance

What We Do

We offer a broad range of products designed for individuals, small businesses and corporations.

Vision

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

Mission

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

Awards

Best Recruitment and Talent Management Strategy Award at the CIPD Middle East People Awards.

To find out more about Tanfeeth, please click here.

To find out more about Emirates Islamic, please click here.

Awards

- Islamic Bank of the Year – UAE 2020 by The Banker
- Best Islamic Bank – UAE and Most Innovative Islamic Bank by World Finance
- Most Innovative Islamic Bank by Islamic Finance News
- Best Islamic Financial Institution – UAE by Global Finance
Economic Impact & Financial Performance

We believe that the success of a financial institution is defined by the value it brings to its shareholders, customers, employees, community and the environment. To create value on each of these levels, we support our stakeholders by responding to both their voiced and unvoiced needs, helping them generate long-term sustainable returns.

Our annual report showcases our positive impact on the economy and the environment in the UAE, while we grow our profitability and expand our business.

The table below provides a financial review of our performance for the calendar year 2020:

<table>
<thead>
<tr>
<th>AED million</th>
<th>Year Ended 31-Dec-20</th>
<th>Year Ended 31-Dec-19</th>
<th>Better/(Worse) (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net interest income</td>
<td>17,487</td>
<td>16,188</td>
<td>8%</td>
</tr>
<tr>
<td>Non-funded income</td>
<td>5,724</td>
<td>6,231</td>
<td>(8)%</td>
</tr>
<tr>
<td>Total income</td>
<td>23,211</td>
<td>22,419</td>
<td>4%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(7,856)</td>
<td>(7,207)</td>
<td>(9)%</td>
</tr>
<tr>
<td>Pre-impairment operating profit</td>
<td>15,354</td>
<td>15,211</td>
<td>1%</td>
</tr>
<tr>
<td>Impairment allowances</td>
<td>(7,936)</td>
<td>(4,818)</td>
<td>(65)%</td>
</tr>
<tr>
<td>Operating profit</td>
<td>7,418</td>
<td>10,393</td>
<td>(29)%</td>
</tr>
<tr>
<td>Gain on disposal of associate</td>
<td>-</td>
<td>4,389</td>
<td>n/a</td>
</tr>
<tr>
<td>Share of profits from associates</td>
<td>12</td>
<td>19</td>
<td>(37)%</td>
</tr>
<tr>
<td>Gain on bargain purchase</td>
<td>-</td>
<td>92</td>
<td>n/a</td>
</tr>
<tr>
<td>Taxation charge</td>
<td>(465)</td>
<td>(390)</td>
<td>(19)%</td>
</tr>
<tr>
<td>Net profit</td>
<td>6,965</td>
<td>14,504</td>
<td>(52)%</td>
</tr>
</tbody>
</table>

Cost: income ratio 33.8% 32.1% (1.7)%
Net interest margin 2.65% 2.89% (0.24)%
Adjusted EPS (AED)* 1.00 1.68 (0.68)
Return on tangible equity* 9.5% 16.5% (7.0)%

AED billion

<table>
<thead>
<tr>
<th>AED billion</th>
<th>As at 31-Dec-20</th>
<th>As at 31-Dec-19</th>
<th>Better / (Worse) (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>698.1</td>
<td>683.3</td>
<td>2%</td>
</tr>
<tr>
<td>Loans</td>
<td>443.5</td>
<td>437.4</td>
<td>1%</td>
</tr>
<tr>
<td>Deposits</td>
<td>464.2</td>
<td>472.2</td>
<td>(2)%</td>
</tr>
<tr>
<td>NPL ratio</td>
<td>6.2%</td>
<td>5.6%</td>
<td>(0.6)%</td>
</tr>
<tr>
<td>Impaired loan coverage ratio</td>
<td>117.3%</td>
<td>112.3%</td>
<td>5%</td>
</tr>
<tr>
<td>Capital adequacy ratio</td>
<td>18.5%</td>
<td>18.5%</td>
<td>0%</td>
</tr>
<tr>
<td>Tier 1 ratio</td>
<td>17.4%</td>
<td>17.4%</td>
<td>0%</td>
</tr>
<tr>
<td>Common equity tier 1 ratio</td>
<td>15.0%</td>
<td>15.3%</td>
<td>(0.3)%</td>
</tr>
</tbody>
</table>

*Adjusted for the gain on disposal of Network International shares.

For more information, please refer to Emirates NBD 2020 Annual Report.
Expo 2020 is a World Expo that is held every five years. The first World Expo was held in London in 1851, created to connect countries and improve humankind’s knowledge through innovation and collaborative partnerships. In the modern era, the Expo aspires to promote sustainable solutions that improve lives, while protecting the planet.

In light of the pandemic, Expo 2020 has been postponed and will now be held in October 2021. Our partnership and support of this mega event continues, as Dubai prepares to welcome over 190 participating countries in the first ever World Expo to be held in the Middle East, Africa and South Asia (MEASA) region.

As part of our role as the Official Banking Partner of Expo 2020, we have launched a customised Expo 2020 Dubai business banking package for UAE-based small and medium enterprises (SME’s) and startups. The account is available for all entities registered on Expo 2020 Dubai’s online marketplace. This package enables eligible companies to find new opportunities globally, market their businesses and collaborate with Expo 2020 Dubai and its network of partners and suppliers.

To support the growth and development of companies registered with Expo 2020, our account includes the following features:

- A team of experienced Trade Specialists and Wealth Advisors to cater to trade and insurance-related banking requirements
- Preferential pricing for banking transactions, foreign exchange and Telegraphic Transfer (TT)
- Trade Finance support for short term financing requirements
- Working capital support and commercial loans with attractive terms

The Emirates NBD branch at Expo 2020 will be a state-of-the-art branch, providing the banking services required by both visitors and participants. Disability-friendly features will also ensure the branch is accessible for customers with disabilities. Our dedicated FutureBanking zone will showcase innovative banking technologies.

For more information, please refer to our Expo 2020 Account and our Expo 2020 Campaign.
Sustainability Management

Regular engagement with our stakeholders is important to the success of our business. It helps us to constantly improve and remain relevant. We follow an internal mapping process to identify our stakeholders, the level of impact we have as well as the level of influence each stakeholder group has on our business.

Listed below are our key stakeholder groups, and our key engagement methods:

### Stakeholders

**Employees**

**Engagement Methods**
- Bank’s intranet and employee’s engagement model

**Key Topics Raised**
- Learning, training, growth, compensation, development and retention

**Suppliers**

**Engagement Methods**
- Tenders & RFP

**Key Topics Raised**
- Fair suppliers’ selection and partnership

**Customers**

**Engagement Methods**
- Voice of Customer satisfaction surveys

**Key Topics Raised**
- Exceptional customer experience

**Government**

**Engagement Methods**
- Compliance with the UAE Central Bank directives and the Dubai Financial Services Authority directive

**Key Topics Raised**
- Creating long-term socio-economic impact

**Board of Directors**

**Investors**

**Engagement Methods**
- Board of Directors meetings held bi-monthly

**Key Topics Raised**
- Overall business strategy

**Suppliers**

**Engagement Methods**
- Partnerships with community organisations

**Key Topics Raised**
- Empowering local communities

**Environment**

**Engagement Methods**
- Partnerships with environmental organisations, both locally and globally

**Key Topics Raised**
- Reporting on the Bank’s carbon footprint and sustainable finance practices

**Media**

**Engagement Methods**
- Radio/TV interviews, daily market commentary, weekly and monthly newsletters

**Key Topics Raised**
- Explaining socio-economic impact of product releases

As a front-runner in financial services in the UAE and across the region, we recognise our responsibility to address the environmental, social and governance challenges and to create a positive impact.

To ensure that our efforts and investments make maximum impact, we focus on risks and opportunities that directly or indirectly impact our stakeholders and our business. We ensure that we maintain an inclusive approach by making sustainability the responsibility of every department across our institution.

Listening to our Stakeholders

Regular engagement with our stakeholders is important to the success of our business. It helps us to constantly improve and remain relevant. We follow an internal mapping process to identify our stakeholders, the level of impact we have as well as the level of influence each stakeholder group has on our business.

Listed below are our key stakeholder groups, and our key engagement methods:
Materiality Analysis (102-46), (102-47)

We follow GRI’s definition of materiality to identify our material topics. This principle determines a list of sustainability topics on which the organisation has a significant economic, environmental and social impact. In 2019, we updated our materiality analysis exercise to re-prioritise the topics. We usually conduct the materiality assessments once every two to three years.

Below is our Materiality Matrix, which reflects the importance of each topic to our stakeholders and our business (including Emirates NBD, Tanfeeth and Emirates Islamic):

The topics in the top right corner of the matrix are determined as our most material topics. Throughout the report, we demonstrate how we are taking action on our commitment to being a sustainable financial institution and creating long-term value.

For more information on our previous materiality matrix, please see our 2018 sustainability report.

Sustainable Banking Framework

The key drivers enable us to capitalise on our assets and expand our focus on creating improved socio-economic shared value.

Focus Areas
The focus areas are the most significant in being sustainable and creating long-term, socio-economic impact in the communities that we operate. They are integral to our growth and success and they feed into our vision and values.

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.

Key Drivers
The areas we have heavily invested in since our inception are called ‘Enablers’. The five areas of investment have grown to be reliable assets and provide a foundation for us to create impact.

Enablers
- Governance & Ethics
- Human Assets
- Brand
- Operations
- Products & Services
Governance & Business Continuity

1. Business Continuity

We believe that good governance goes beyond overseeing the management of the Bank. We make sure that our board and management understand the challenges and opportunities of our changing industry and how we can leverage it, while mitigating risks and keeping a high level of integrity.

Business Continuity

Business continuity is about having a plan to deal with difficult situations which are likely to disrupt or put business operations at risk. At Emirates NBD, we take all threats seriously, taking all measures possible to protect the interests of the Group, our customers, employees and stakeholders.

Business Continuity in the Face of the Pandemic

Building resilience and ensuring the safety and wellbeing of our employees, customers and stakeholders is our top priority. Prior to COVID-19 being elevated to the status of pandemic, we had already prepared a recovery strategy which encompassed technology enhancements and business processes, detailing how the workforce would continue to operate to maintain business operations.

The following staged approach was taken as part of our response strategy:

1. During the initial phase, when COVID-19 was still limited to a handful of countries, a percentage of our employees began working from home and split operations were put in place. The upgraded infrastructure included: support for conducting online meetings, training, and smooth functioning of all key technology systems.

2. In later stages, we increased the number of employees working from home, whilst operating with skeleton employees or split operations when working from home was not possible.

3. We implemented best practices to reduce the spread of the virus across all our locations. This included: temperature screening, sanitisation tunnels at entrances, enhanced deep cleaning, sanitation protocols and limiting the use of meeting rooms, amongst others.

4. We ensured that we stayed in contact with employees, circulating key updates related to health and safety measures.

For more information, please refer to Emirates NBD 2020 Annual Report.
Product & Service Responsibility

1. Customer Experience
2. Customer Satisfaction
3. Empowering our Customers
4. Customers with Disabilities
5. Green & Social Banking
6. Technology & Innovation
7. Privacy & Security

We work towards promoting financial inclusion by providing our customers with the products and services they need. We continuously seek to upgrade our technologies, using innovative thinking and input from our customers.

In this chapter, we highlight the different ways we used technology and an innovative mindset, digitising our products and services in order to protect our customers.

Customer Experience

Customer Engagement

Driven by our two core organisational values: “customer focus” and “service excellence”, we are devoted to making our customer’s lives easier, building long-lasting relationships and helping them on a journey towards financial success.

Our employees serve customers in alignment with Emirates NBD’s Customer Service Charter, which consists of eight customer-centric elements:

- We will provide customers with easy access to banking, by ensuring that our services are always available
- We will always treat our customers with respect
- We will understand our customers’ financial needs, so as to offer them solutions that will help them achieve their financial aspirations
- We will be transparent about our services and charges
- We will provide our customers with simple and convenient banking
- We will treat our customers’ requests with importance and ensure timely responses
- We will keep our customers’ personal and financial information confidential
- We will be fair in all our interactions with our customers

Policies

- Complaint Management Policy
- Customer Protection Policy
- White Paper on People with Disabilities

Awards & Recognition

- Best Credit Card in the Middle East - Marriott Bonvoy World Mastercard Credit Card, Best API and Open Banking Implementation in the Middle East, and Best Process Automation Implementation in the Middle East at The Asian Banker Middle East and Africa Regional Awards
- Best use of Digital Marketing and Social Media at the 35th annual global Retail Banker International Awards

Service Charter Commitment
Ensuring a high level of customer engagement is one of our top priorities, as it enables us to improve in accordance with our customer’s needs and expectations. To achieve this, our Customer Experience Function is dedicated to developing our engagement methods and creating touchpoints, encouraging customers to get in touch, give feedback, request information or raise complaints.

<table>
<thead>
<tr>
<th>Customers can request information through</th>
<th>Customers can send requests through</th>
<th>Customers can raise complaints through</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our Branches</td>
<td>Our Branches</td>
<td>Our Branches</td>
</tr>
<tr>
<td>Call Centre</td>
<td>Call Centre</td>
<td>Call Centre</td>
</tr>
<tr>
<td>Website</td>
<td>Online &amp; Mobile Banking Platforms</td>
<td>Online &amp; Mobile Banking Platforms</td>
</tr>
<tr>
<td>Relationship Managers</td>
<td>Relationship Managers</td>
<td>Central Bank</td>
</tr>
<tr>
<td>Social Media Channels</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To best assist our customers we need to understand what motivates them. To do so, we have created the following two initiatives:

**Customer Journey Mapping**
This process provides an overview of a customer’s journey with a certain product or service. Interaction points are identified and amended to ensure a seamless customer experience.

**Better Together Community**
A community platform that engages customers in our various co-creation, beta testing and mystery shopping programmes.

Customer Satisfaction
Our customers were served in a business-as-usual manner, despite the restrictions caused by the pandemic. We received a lot of appreciation from our customers and were able to meet their requests without any disruption.

**Voice of the Customer (VOC)**
Our Voice of the Customer (VOC) programme is our main source for evaluating our service performance. We engage monthly with our customers and take into consideration their experiences and perception of the Bank. We reach them via social media, phone, website, ATM machines and face-to-face conversations.

**Net Promoters Score (NPS)**
The Net Promoter Score (NPS) measures customer satisfaction and reflects the impact of our efforts to provide an excellent experience for our customers. The NPS groups customers into three categories, as follows:

- **Promoters** (score 9 - 10)
- **Passives** (score 7 - 8)
- **Detractors** (score 0 - 6)

### Emirates NBD

<table>
<thead>
<tr>
<th>Status</th>
<th>Year</th>
<th>% Detractor</th>
<th>% Passive</th>
<th>% Promoter</th>
<th>NPS Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>16</td>
<td>29</td>
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<tr>
<td></td>
<td>2020</td>
<td>15</td>
<td>27</td>
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<td>42</td>
</tr>
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</table>

### Emirates Islamic

<table>
<thead>
<tr>
<th>Status</th>
<th>Year</th>
<th>% Detractor</th>
<th>% Passive</th>
<th>% Promoter</th>
<th>NPS Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2018</td>
<td>26</td>
<td>39</td>
<td>35</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>2019</td>
<td>18</td>
<td>32</td>
<td>51</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>2020</td>
<td>19</td>
<td>28</td>
<td>53</td>
<td>34</td>
</tr>
</tbody>
</table>
Customer Experience Month

During the first week of October every year, Customer Service Week is celebrated internationally. To highlight the level of importance we give to customer service, we run this celebration internally for the whole month of October. In 2020, adamant that the pandemic should not hinder this celebration, we held it virtually, with more than 13,500 employees participating.

In 2019, we launched our Customer Service Academy, a video-based learning platform to train our employees on our TOP Service Model (Trust, Ownership and Personal Touch). The training programmes are offered to six different roles across the Bank: Call centre operators, sales teams, service team, outbound sales support team and service leaders. To date, more than 5,000 employees have completed this 20-minute refresher training programme.

We use various methods to increase the knowledge of our employees and assure the satisfaction of our customers, including:

<table>
<thead>
<tr>
<th>Status</th>
<th>No. of appreciations received</th>
<th>No. of employees recognised through on-the-spot and weekly awards</th>
<th>No. of employees attended CX conferences and workshops</th>
<th>No. of participants in the weekly quizzes</th>
<th>No. of ideas received from customers through #YouMakeUsBetter</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>723</td>
<td>2018</td>
<td>2018</td>
<td>2018</td>
<td>2018</td>
</tr>
<tr>
<td>2019</td>
<td>1,788</td>
<td>400</td>
<td>628</td>
<td>3,171</td>
<td>246</td>
</tr>
<tr>
<td>2020</td>
<td>500+</td>
<td>300+</td>
<td>500+</td>
<td>5,000+</td>
<td>200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2020</td>
<td>2020</td>
<td>2020</td>
<td>2020</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
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To know more about our customer experience month, read the case study developed by Forrester: Amplifying Customer-Centricity With CX Month At Emirates NBD.

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

To make sure our customers are well informed about the products and services they sign up for, we communicate transparently with them, ensuring our marketing and labelling efforts are never misleading nor open to misinterpretation.

If a customer finds our marketing campaigns confusing, misleading or inappropriate in any way, they are encouraged to raise their concern via our customer engagement channels. If such an instance occurs, our Complaints Management Function immediately investigates the issue and takes necessary action. During the investigation, the team responsible for the inaccurate or unclear content takes responsibility for addressing the issue and, if necessary, reaches out to the customer to explain what steps will be taken to prevent such incidents from happening again.

Social Media

Throughout the pandemic, our online presence served as a powerful tool in raising awareness and sharing information on how to stay safe.

As most of our customers could not go to our branches, opening an account with us can now be completed on our website. We have made the process of updating Know Your Customer (KYC) documents completely digital and user-friendly.

Service Centres by Tanfeeth

Customer experience is built into the DNA of Tanfeeth and our goal is to continue to raise the benchmark for customer service across the region for delivering an exceptional customer experience.

Building for the Future

To align with UAE Vision 2020, we implemented the following action points to help us pave the way for the future of our business:

- Digitisation
- Smart channel framework
- Promote self service
- Drive proactive services
- Skillset review and mapping
- Detailed service forums
- Improving phone call and email responses
- Convergence for efficient and effective teams
- Formation of Emirates Islamic service desk
- Developing cross-skilled workers

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Examples of our 2020 campaigns include:

Online & Mobile Support
We launched a number of campaigns to increase the online and mobile banking adoption.

Staying Close to our Customers
We asked our Private Banking customers to share how they were keeping themselves inspired during these challenging times by sharing their stories in a video.

Security Awareness Campaigns
To keep our customers alert, and help them secure their accounts, we ran several security awareness campaigns.

Empowering our Customers

Supporting our Customers Financially
Building resilience among our customers was a key theme woven through all of our response efforts.

Under the guidance of government directives and in alignment with other UAE-based banks, Emirates NBD and Emirates Islamic announced a series of relief measures to support our customers.

We gave loan instalment deferments to roughly a third of our retail loan book, as well as offering zero percent card instalment plans on school fees and grocery payments. We refunded all cancelled travel bookings that were originally booked on our cards. Finally, all ATM cash withdrawals were made free across the country.

Customers who wanted to request a loan deferment could call a dedicated call centre line, send an email or request one from our website. We also enabled customers to sign up for a new account and redeem their card reward points on our website.

Retail Loan Customers
- Retail loan customers placed on unpaid leave could request a waiver of interest for three months.
- Customers with personal loans, auto loans or mortgages could apply for a one-month repayment holiday with zero fees.
- First time home buyers could benefit from a 5% increase in the Loan-To-Value (LTV) and no processing fees.
- To support our loan customers impacted by temporary pay revisions, we offered debt restructuring programmes.
- Credit card holders could get a six-month interest-free instalment plans for school fees and groceries.

Business Banking Customers
- Business Banking customers with working capital facilities who were impacted by COVID-19 were encouraged to contact their relationship managers to discuss an optimal financial solution.

Wholesale Banking Customers
- We enabled business continuity for our customers through regulatory compliance, process changes, product launches and targeted customer outreach. Plus, our interconnected digital solutions received a phenomenal response from our customers.

Small Business Customers
- Small business customers who have merchant/ equipment loans or business vehicle loans and were impacted by the pandemic, could apply for a three-month repayment holiday with zero fees.
- We reduced the monthly minimum balance required for basic business banking to AED 10,000.
- We slashed trade tariffs, and the process was simplified to provide easy access to Letter of Credits and guarantee services.
- We reduced the charges on our digital platform.

Wealth Customers
- We put in place a video-based engagement model. Using this, our relationship managers, investment advisors and wealth specialists could conduct joint calls with our customers to provide advice and assistance.
- We conducted our first virtual investment outlook event. Our Chief Information Office (CIO) broadcasted podcasts on a weekly basis to provide customers with market updates and guidance.
Deferrals During the Pandemic

The UAE Central Bank was proactive in addressing the downturn in the market through a Targeted Economic Support Scheme (TESS) of AED 50 billion under Zero Cost Funding (ZCF) to enable banks to provide relief to their customers. The relief was predominantly in the form of instalment deferrals until 2021, post validating proof of impact such as unpaid leave, reduction in salary and drop in business turnover.

In response to the market downturn due to COVID-19:

We offered interest-free deferrals of three-month instalments. The total value of instalments deferred from April 2020 until December 2020 stands at AED 9.2 billion assisting over 103,000 customers.

Emirates Islamic stayed true to its core Shari’a principles, offering relief measures to its Retail, Business and Corporate Banking customers that were facing difficulties as a result of the pandemic. Emirates Islamic assisted over 40,000 customers with instalment deferrals to the value of AED 2.3 billion.

Partnerships

We aim to bring value to our customers in every aspect of their lives. To help businesses thrive throughout a time of unrest, we secured partnerships that enable us to bring maximum value. These partnerships include:

Property start-up urban launched an innovative platform that brings the entire property rental journey online. Through this partnership with Emirates NBD, landlords will receive an upfront payment for a year’s rent while tenants benefit from a customised rental loan.

In partnership with Dubizzle, we launched a first-of-its-kind auto loan buyout product, AUTOSWAP, to facilitate the exchange of used cars. While Dubizzle manages the entire selling process, AUTOSWAP solution enables car owners with existing loans to sell their cars without having to settle their loan. This solution not only helps people in critical situations sell their cars, it helps the environment by reducing the number of new cars on the road.

Emirates NBD and Emirates Islamic partnered with Dubizzle to launch the ‘My Community’ initiative. We are focused on driving social and financial inclusion in the communities which we operate.

Empowering our Customers with Disabilities

At Emirates NBD, we aim to enhance the lives of all our customers by innovating and diversifying our financial services in a way that is inclusive. Our values align with the United Nations Sustainable Development Goals (SDGs), UAE Vision 2021 and the ‘My Community’ initiative. We are focused on driving social and financial inclusion in the communities which we operate.

Our Disability Friendly Branches

Our Disability Friendly Branches (DFB) aim to facilitate the financial inclusion of people with disabilities. We are transforming our branches to create a more accessible environment and offer customers with disabilities an inclusive banking experience, in alignment with the Dubai Universal Design Code, which outlines the easy transformation of branches.

The transformation happens in three phases:

1. Enabling accessibility features for our customers with physical disabilities
2. Enabling accessibility features for our customers with visual & hearing impairments
3. Enabling accessibility features for our customers with learning & cognitive impairments

Products & Services

Our state-of-the-art technology and trained employees are committed to making our banking experience easy and convenient for our customers with disabilities. For more information on our programmes and initiatives to empower our customers with disabilities please refer to our 2019 sustainability report.

Awareness

As part of our advocacy campaign for people with disabilities, we shared video content and conducted a webinar promoting the important role of assistive technology in enhancing the lives of people with disabilities. These posts were aligned with various global events and observances celebrated by the United Nations, as follows:

Global Accessibility Awareness Day
Promoting digital access and inclusion of people with disabilities and impairments.

Accessibility & Inclusion Highlights
Spreading awareness of banking services and products that are designed with our customers with disabilities in mind.

International Day of Sign Languages
Raising awareness of the different assistive technologies that can be used by a person with hearing impairments to facilitate their banking experience.

World Sight Day
Ensuring that everyone in the community, including people with disabilities, stays safe and positive.

COVID-19 ASL Video
Creating awareness about visual impairments and how Braille banking services offered by Emirates NBD provides more freedom to bank independently.

International Day of People with Disabilities
Showing support and commitment towards people with disabilities and showcasing our efforts for accessibility and inclusion.
Offering Green & Social Banking Choices

We understand that our efforts to align with the Sustainable Development Goals (SDGs) will have more impact if we include our stakeholders on the journey. Therefore, we help our customers make sustainable decisions in their daily life by offering them green and socially responsible banking choices.

Liv. Bank
Since its launch, our Liv. account has received multiple international accolades and served over 418,000 customers. This year, we expanded to Saudi Arabia alongside launching a fully digital Liv. Credit Card. We continued to encourage our customers to save by advocating our Goal Saving Account and promoting Liv. as a salary transfer account with a Chance to Double Your Salary campaign. We also selectively introduced Liv. Personal Loans to assist our customers with any unexpected financial costs they might incur.

As part of our efforts to offer green products to our customers, we offer the following paperless accounts:

E-Savings Account
Emirates Islamic customers can access their accounts and statements via online platforms without the need to print any paper.

Liv. Bank
Liv. is our unique digital-only lifestyle bank that ties in with the needs and interests of the UAE’s millennial customers.

Liv. in KSA
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Liv. Credit Card
Liv. Credit Card

Liv. Goal Saving Account
This account allows customers to earn higher interest on their savings account based on their balance and level of physical activity.

Incentivising our Customers to Save

We encourage our customers to set aside savings to ease unexpected burdens. Over the years, we have helped our customers to develop good savings habits through our products, including:

Smart Silver Account
This account is an online savings account that helps customers to manage their savings entirely online.

Kunooz Savings Account
Emirates Islamic’s Kunooz Savings Account is one of the most popular saving schemes in the UAE. It highlights our contributions to sustainability, encouraging customers to save for a brighter future while promoting sustainable products such as Tesla vehicles.

Save, Win. Drive.
This account allows customers to increase their chance of winning a car the more they save. The account is available to individuals, UAE nationals and businesses.
Safeguarding the privacy and security of our customers has always been of vital importance in the banking sector. At Emirates NBD, we have always implemented global and national security standards throughout the entire Group, as we understand the weight of responsibility that comes with holding sensitive financial information.

Privacy & Security

Cyber Resiliency

The pandemic was an opportunity to rethink our priorities, improve defences around our valuable digital assets and boost cybersecurity across our technology ecosystem. Stringent measures were put in place to secure our assets as employees began to work from home.

For more information on our policies and framework, please refer to our 2019 sustainability report.

Cyber Resiliency

The pandemic was an opportunity to rethink our priorities, improve defences around our valuable digital assets and boost cybersecurity across our technology ecosystem. Stringent measures were put in place to secure our assets as employees began to work from home.

During this time, having robust cybersecurity measures in place remained an enabler of success for new products, business growth, innovation, customer trust, profitability and other vital objectives.

We continually ensure that our employees are well informed about how to stay safe and vigilant with COVID-19 cyber-attacks.

We effectively allocated resources towards systems and products that pose the highest risk and those our customers value the most, thereby aligning our cyber strategy with critical business priorities.

Examples of our innovative banking products and services are detailed below.

SmartSCF

Visa Flexi

Smart Pass

Voice Banking Through Emirates NBD Skill on Alexa

Contactless Payment

Contactless payments are the future of making safe, secure and risk-free transactions, a technology that has been of great value throughout the pandemic. We endeavour to increase its use once again through an engaging cross platform campaign. In this campaign, customers can win prizes every time they use contactless payment methods.

Supporting our Customers Through Digital Platforms

We have optimised the digital journey for our customers, enabling them to access our products and services from the comfort and safety of their homes. During this time, we put emphasis on communicating useful features that would enable them to bank virtually.

SmartSCF is a platform that offers businesses a set of integrated, automated tools designed to enhance and simplify their supply chain collaborations, while optimising working capital and reducing transaction costs.

The card provides customers with the opportunity to customise features to complement their lifestyle. This allowed us to encourage customers to use contactless payment.

As part of the Bank’s long lasting commitment to safe, secure banking, we launched the Smart Pass. It is a soft token generator that allows customers to authorise digital transactions using highly secure encryption standards.

We enabled Voice Banking by launching Emirates NBD Skill on Amazon Alexa. Alexa is specifically helpful to visually impaired people as it works on voice commands, enabling people to bank easily through Emirates NBD Skill.

For more information on our policies and framework, please refer to our 2019 sustainability report.
As well as being able to request credit cards or personal loans, our customers now have access to more digital features, including:

- Direct Remit
- Block or Unblock your Card
- Voice Banking
- Cheque Books
- Paying your Bills
- Mobile Money Transfer
- Telegraphic Transfers

We enabled sales and new onboarding through our digital and online platform, which helped us to reduce our carbon emissions by saving paper through digital processes.

<table>
<thead>
<tr>
<th>Products &amp; Services</th>
<th>Penetration</th>
<th>Paper Saved (Kg)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts</td>
<td>55%</td>
<td>1,990</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>26%</td>
<td>732</td>
</tr>
<tr>
<td>Personal Loans</td>
<td>92%</td>
<td>1,717</td>
</tr>
</tbody>
</table>

Private Banking Customers

To support our Private Banking customers, we put the following initiatives in place:

- Skype & Microsoft Teams
  Our investment advisors reviewed the portfolio of our Private Banking customers via online communications such as Skype or Microsoft Teams.

- Retail Wealth customers
  We built an in-house tool for our Retail Wealth customers (new and existing) to simplify the overall order request for our advisory and execution only trades.

- Syncova
  Syncova is our new wealth platform that calculates Loan-To-Value on securities across asset class (Equities, Bonds, Funds, ETFs and structure products).

Corporate Customers

We developed a strategy with three pillars, identifying how to remain accessible to our Corporate customers:

- BusinessONLINE - Omnichannel platform that delivers a full suite of cash management, trade finance and liquidity management solutions to all our corporate customers.
- smartCollections - Contactless Export trade collections.
- smartGuarantees - Online platform to manage trade guarantees helped to reduce the transaction time by 80%.
- smartTrade - Online submission of invoice discounting and factoring documents.
- Electronic transfer and payroll instructions through Self-Serve and General Correspondence module.
- Onboarding via digitally signed emails for smartBUSINESS and smartTRADE.
- Enabled developers and body corporates to send online instructions.
- Zero charges for new smartTRADE activations.
- Significant reduction in fees for transaction processing and handling.

We also launched several initiatives, such as onboarding and training teams to assist customers on our digital platforms.

Since February 2020, over 70% of our corporate customers are active on our digital platforms.

Emirates Islamic

Emirates Islamic has prioritised technology and innovation over the past few years. Highlights from 2020 include:

- Launch of Interactive Teller Machine
- Reduced branch charges
- Mall of the Emirates Digital Branch
- First fully digital branch
- WhatsApp
  Our subscriber base increased by 50%
- Digital Adoption
  Digital adoption increased to 71% among our subscribers

You can learn more on the role we have played throughout the pandemic, through our podcast “What does COVID-19 mean for the future of banking?”
Responsible Finance

1. Responsible Lending & Investment
2. Responsible Procurement

As a leading Bank in the UAE listed on the Dubai Financial Market (DFM), we understand our unique ability to create a long-term impact on the UAE’s economy.

We ensure that our own business activities, and those of the customers we support, follow our social and environmental policies and practices.

- Emirates NBD Group Procurement Policy
- Supplier Code of Conduct
- Best Financial Institutions in the UAE by Global Finance Foreign Exchange Awards

Responsible Lending & Investment

At Emirates NBD, we are a major service provider to Retail, Micro SMEs, Commercial and Corporate segments. As one of the largest banks in the UAE, we have proactively set up policies and practices that ensure we act in a responsible manner towards the communities we serve and the people we work with.

Our policies support inclusion in the banking system by focusing on products and services with a clearly defined criteria for risk acceptance. This helps us discourage subprime lending and encourage an economic environment that is ripe for creating opportunities and employment.

We responded on multiple fronts to shield our customers from the impact of COVID-19. Discounted service packages, increased efforts to on-board customers on digital channels, support provided to customers by pre-empting the impact on trade, retail and hospitality and responsibly offering deferment of payments, are just some examples.

Emirates NBD Corporate and Institutional Banking aims to be a value creator in sustainable finance. The following three initiatives empower us to achieve our responsible lending and investment goals.
Responsible Finance

Responsible Procurement

Our environmental and social responsibility doesn’t stop within the Group, it is extended to our suppliers, who are key to the ongoing success of our business.

Empowering Local Suppliers

Supporting local businesses has always been critical for us, as we understand the importance of their role in the local economy. We spent approximately 88% of our operational budget on suppliers with addresses registered in the UAE.

In July 2020, Emirates Islamic signed a Memorandum of Understanding (MoU) with the Industrial Development Bureau - part of Abu Dhabi Department of Economic Development (ADDED), to offer banking services and potential financing to sectors in defence, infrastructure and agriculture. Emirates Islamic is also working on an initiative to on-board additional license types issued by other Emirates, aimed at supporting UAE national owned businesses and entrepreneurs. In 2020, over 20% of the segment’s overall customer base and over 60% of financing customers were comprised of businesses owned by UAE nationals.

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Description</th>
<th>Value/Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product Innovation: Digitisation to Reduce Paper Flow</td>
<td>Identifying ways to make our products environmentally and socially responsible.</td>
<td>We are continuously automating our Transaction Banking Services with enhancements in electronic platforms. Our efforts resulted in digitising the paper-heavy trade finance products through: - Contactless Export trade collections. - Online submission of invoice discounting and factoring documents and 80% reduction in time to issue Guarantees.</td>
</tr>
<tr>
<td>Lending Portfolio Diversity</td>
<td>Diversifying the sectors we lend to with an increase in lending activities towards the health, education and agriculture (including soft commodities) sectors.</td>
<td>This resulted in increased lending to the education sector by 8% and agriculture by approximately 170% over December 2019.</td>
</tr>
<tr>
<td>New Sustainable Finance Opportunities</td>
<td>To actively contribute to sustainable initiatives, we focused our financing activities towards clean energy, food security, vertical farming, mass transit services, and infrastructure projects. Moreover, Emirates NBD’s investment arm, Emirates NBD Capital, has successfully closed Islamic Development Bank (IsDB)’s first ever sustainability sukuk.</td>
<td>We were able to grow the portfolio in these strategic areas.</td>
</tr>
</tbody>
</table>
We consider our people to be our most valuable asset. For this reason, we constantly focus on innovation, learning, diversity and collaboration. It helps us to attract, develop and retain the right talent, which is the foundation for the growth of our business.

Providing support for our employees has been even more important throughout 2020. In this chapter, we highlight the different initiatives we have put in place.

**Policies**
- Code of Conduct
- Grievance Policy

**Awards & Recognition**
- Tanfeeth
  - Best Recruitment and Talent Management Strategy Award at the Chartered Institute of Personnel and Development (CIPD) Middle East People Awards.

### Employee Engagement

**Working from Home Engagement Survey**

In order to ensure that our employees could work from home efficiently during lockdown, we gave them laptops equipped with software that enabled them to work remotely. As part of the second phase, an online survey was conducted to understand employee sentiments on work from home practices. Results from this survey showed that our people still wanted to be connected to what is happening internally, even when they are home 24/7. On a weekly basis, we sent communications to keep them updated on what was happening across the Group.

Employees have also felt benefits from having more flexibility around their working day, and spending less time commuting. Finally, working from home gives us the possibility to hire people who previously wouldn’t have been part of the talent pool.

---

### Grievances

We have mechanisms in place to encourage our employees to raise a red flag and speak up if they witness any unlawful acts or acts of discrimination.

---

**Overall Working From Home Satisfaction Score**

- Emirates NBD Group: 4.33/5
- Emirates NBD: 4.36/5
- Emirates Islamic: 4.34/5
- Tanfeeth: 4.29/5

---

**Empower**

Our online portal allows all employees to file grievances confidentially and choose an escalation path until their issue is resolved.

**Frequently Asked Questions**

Our grievance document is available to all employees and is updated regularly.
Diversity & Inclusion

Supporting Women

Let’s Link Women’s Club

Let’s Link Women’s Club was formed in 2019 by Emirates NBD, Emirates Islamic and Tanfeeth, starting with four female members. Our mission is to empower our female employees with a supportive community dedicated to engagement, leadership development and special events that focus on the growth and success of women. Even though it is a group dedicated to female employees, Let’s Link Women’s activities are open to male participation.

The Kuwwati Programme

Emirates Islamic has their Kuwwati programme, which is exclusively for female employees. In Arabic, it means my power and aims to provide development through 1-to-1 coaching. The training focuses on increasing self-awareness and personal growth through challenges that put participants out of their comfort zone. In 2020, the Kuwwati programme reported a 9.25 Net Promoter Score and 95% of participating women said the programme has helped them grow as people.

Female Employees in Numbers

<table>
<thead>
<tr>
<th>Number of Full-time Employees</th>
<th>Emirates NBD Bank</th>
<th>Tanfeeth</th>
<th>Emirates Islamic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emirates NBD Bank</td>
<td>5,503</td>
<td>5,721</td>
<td>5,721</td>
</tr>
<tr>
<td>Female Employees (%)</td>
<td>42%</td>
<td>40%</td>
<td>39%</td>
</tr>
<tr>
<td>Top Management (% Female of all Top Management)*</td>
<td>13%</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Newly Hired Female Employees Annually (% Female of all New Hired Employees)</td>
<td>61%</td>
<td>50%</td>
<td>39%</td>
</tr>
</tbody>
</table>

Ras Al Khaimah Call Centre by Tanfeeth

The Ras Al Khaimah Call Centre has been managed entirely by Emirati women since its launch in January 2016.

Supporting Emiratisation

Every year, we align with the UAE Government’s strategy to increase the Emiratisation rate within the banking sector. We implement different learning and development programmes for our Emirati employees to support their career aspirations within the Group.

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

To align with the UAE Central Bank’s points system, we decided to only highlight the percentage of Emirati employees with family book. To ensure comparability, we also updated our 2019 and 2018 records.

Emirates in Top Management (% Emiratis of all Top Management)*

<table>
<thead>
<tr>
<th>Emirates NBD Bank</th>
<th>Tanfeeth</th>
<th>Emirates Islamic</th>
</tr>
</thead>
<tbody>
<tr>
<td>31%</td>
<td>33%</td>
<td>52%</td>
</tr>
<tr>
<td>29%</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>28%</td>
<td>20%</td>
<td>37%</td>
</tr>
</tbody>
</table>

Emirati Employees (%)

<table>
<thead>
<tr>
<th>Emirates NBD Bank</th>
<th>Tanfeeth</th>
<th>Emirates Islamic</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>8%</td>
<td>30%</td>
</tr>
<tr>
<td>22%</td>
<td>8%</td>
<td>25%</td>
</tr>
<tr>
<td>19%</td>
<td>8%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Expatriate Employees (%)

<table>
<thead>
<tr>
<th>Emirates NBD Bank</th>
<th>Tanfeeth</th>
<th>Emirates Islamic</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%</td>
<td>92%</td>
<td>70%</td>
</tr>
<tr>
<td>78%</td>
<td>92%</td>
<td>75%</td>
</tr>
<tr>
<td>81%</td>
<td>92%</td>
<td>76%</td>
</tr>
</tbody>
</table>

*Top Management includes employees in job bands S and above. The Women’s Club was created in 2019 to empower women and increase the percentage in top-management positions.

We held the following e-workshops in 2020:

- Emotional Intelligence
- Personal Resilience
- Leadership Series

1. Personal Resilience
2. Leadership Series
3. Emotional Intelligence

The Kuwwati Programme

Emirates Islamic has their Kuwwati programme, which is exclusively for female employees. In Arabic, it means my power and aims to provide development through 1-to-1 coaching. The training focuses on increasing self-awareness and personal growth through challenges that put participants out of their comfort zone. In 2020, the Kuwwati programme reported a 9.25 Net Promoter Score and 95% of participating women said the programme has helped them grow as people.
Empowerment Programmes for our Existing Emirati Employees

National Leadership Programme (NLP)
Our National Leadership Programme offers development opportunities for Emirati employees who show potential to grow into the roles of Executive Committee (ExCo) and N-1 level Unit Head. The programme aims to fulfil the Board of Directors' aspirations to nationalise 66% of ExCo jobs and 50% of N-1 level jobs in the Bank over the next few years. In 2020, we were delighted to introduce the first female Emirati employee into our ExCo team.

<table>
<thead>
<tr>
<th>Number of Participants</th>
<th>Status</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Career Exhibition to Recruit Emirati Talent

Sharjah National Career Exhibition (Emirates NBD & Emirates Islamic)
The Sharjah Career Fair took place in February 2020, where UAE nationals had the opportunity to apply for jobs at Emirates Islamic and Emirates NBD. A new booth was developed to add engagement to the candidates’ application journey. The booth boasted private interview areas, counters to retrieve physical CV’s, and devices to submit CV’s electronically. We received over 1,000 CV’s and held approximately 70 on-the-spot interviews. Due to the pandemic, the hiring process was frozen shortly afterwards.

Programmes for High School Graduates

Emirates NBD & Tanfeeth

Al-Misha‘al Programme

62 trainees

Programmes for University Students & Graduates

Emirates NBD

Programme for Accelerated Learning (PAL)

50 trainees

Emirates Islamic

NASA

29 students

Integrated Learning

6 students
In 2020, although there was a slowdown in recruitment, we stayed committed to our promise to retain our talent with disabilities.

This year, we focused on two initiatives: making sure our employees with disabilities have the necessary resources to work from home, and creating awareness of inclusivity among our employees.

Working from Home
We implemented a number of initiatives to support and protect our employees with disabilities:

- **Home**
  - We immediately sent all our employees with disabilities on special paid leave as their health and safety is our top priority.

- **Equipment**
  - We enabled employees with disabilities to work from home, providing them with the equipment they need. This included replacing work PCs with a laptop.
  - For those who were unable to work from home, we enabled them to work from office premises under the supervision and support of their colleagues/manager.

- **Training**
  - We assigned training courses to those who were unable to work from home. The programmes were around soft skills and process improvement, such as team working or best practices in customer service. In addition, we enrolled them in training around COVID-19. 20 employees did more than 600 hours of training during their special paid leave.

- **Support System**
  - We created a support system for our employees with disabilities, where we trained them on new systems and communicating with their colleagues. We assigned a colleague as a mentor to assist them directly with any challenges, and we reduced their workload until they settled in. Moreover, our line managers were in direct contact with the employees and their family members for support.

- **Awareness**
  - Investing in our employees with disabilities also means investing in the Group to ensure that inclusiveness is ingrained in our company culture.

Knowledge Series on Assistive Technology
We launched an Accessibility & Inclusion Knowledge Series to create awareness among employees about the assistive technologies available at disability-friendly branches.

Inclusion4All Series
We launched the Inclusion4All Series, aimed at improving accessibility in all facets of life. Informative posts are shared on a bi-monthly basis with employees, including tips to enhance accessibility at home, to support children with disabilities with online learning, and on, how to improve inclusion in the workplace and much more.

Talent Management
We challenge our employees, helping them to tap into their unlocked potential through our performance management and learning and development framework. We identify improvement points at every level, and provide our employees with access to platforms to upskill and broaden the scope of their expertise. During the pandemic, our employees have shown resilience, solution orientation and engagement in their response to the crisis, solidifying our talent management framework.

Performance Management & Pay
Our Performance Pay scheme rewards employees based on their individual performance and that of their unit. The pay includes a bonus, incentives and recognition awards.

All of our employees go through three stages during their annual performance review:

1. **Planning**
   - Sharing business priorities and goals
   - Agreeing on performance plan
   - Setting performance expectations

2. **Review**
   - Monitoring & tracking performance
   - Providing ongoing feedback, coaching & guidance
   - Resetting objectives, if required

3. **Assessment**
   - Rating performance
   - Calibrating rating
   - Communicating the ratings
Nurturing our talent is essential for the ongoing success of our business. All of our employees receive training to enhance their skills and address areas in need of improvement. The programmes are constantly updated and evaluated by our Group’s Human Resources Unit to meet the development needs of our employees and the Group.

Digital Learning
In 2019, there was a shift towards investing in digital learning content. This accelerated exponentially this year due to the number of people working from home. The pandemic provided an opportunity to innovate how we leverage our technological resources to engage and develop our people and add value to their professional lives.

<table>
<thead>
<tr>
<th>Reach</th>
<th>Unique Learners</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020: ~100%</td>
<td>2020: 13,700</td>
</tr>
<tr>
<td>2019: ~100%</td>
<td>2019: 10,300</td>
</tr>
<tr>
<td>2018: 73%</td>
<td>2018: 8,820</td>
</tr>
</tbody>
</table>

Learning & Development

**Cornerstone on Demand by Emirates NBD Bank**
The Learner Experience Platform enables the Bank to provide a more intuitive and engaging learning experience for all employees.

**Axonify**
Our Learning Application
Axonify is a mobile application portal which helps to enhance the knowledge of the Group’s frontline employees. In 2020, Emirates Islamic saw a 21% increase in knowledge of products and services offered.

**Skillsoft & Udemy by Tanfeeth**
Tanfeeth has provided its employees with access to online learning platforms with hundreds of subjects. Skillsoft is used by associates and Udemy by managers.

**Virtual Classroom Platform (MS Teams)**
Our classroom training transitioned from in-person to 100% virtual classroom mode.

**HI-PO Programme**
HI-PO is an exclusive programme at Tanfeeth for associates who are highly motivated individuals. Members of the programme can enhance their career with tools provided to help them through learning curves, apply their existing strengths and build new skills to facilitate their transition into roles with greater scope and complexity.

**Financial Wellbeing Workshop**
The financial wellbeing of employees has a significant impact on engagement and productivity levels. For many, there has been a drastic change in lifestyle and spending abilities due to the pandemic. Recognising the importance of good financial wellbeing, particularly in the context of 2020, Tanfeeth has put together a tailor-made Financial Wellbeing workshop for the entire network of Emirates NBD Group employees.

**Emirates Islamic**
Emirates Islamic contributes to the development of employees through the following initiatives:

- **Professional Coaching**
  Future leaders underwent professional coaching to improve their individual performance and personal development. The coaching lasts for six months for leaders and over 50% were Emirati employees.

- **Regulatory Certifications**
  We provided competitive and challenging certifications to nine of our UAE nationals and three Unigrads.

- **Al Mustaqbal Teller**
  This two-month programme takes learners from a very basic level of banking through end-to-end processes. It focuses on systems, policies and procedures.
The Leadership & Management Development (L&MD) Model

The L&MD training courses offer world-class, competency-based learning programmes targeted at building Emirates NBD Group’s specific competencies of associates, officers, and managers. This includes three methods of building knowledge:

- **In-person Workshops**
  - A fully immersive learning experience where participants interact with the instructor and engage in team-collaboration activities.

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

- **Role Playing**
  - Participants consider different points of view by participating in simulations of real-life situations.

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

**Thinking**

A cluster of competencies that involves making decisions based on reasoning, considering options, analysing options using specific criteria, drawing conclusions and making judgements.

**Personal**

Self-awareness, drive, relationship skills and confidence sums up how successful you can be. We help you create a formula for success which can be applied to nearly everything you attempt to do.

**Interpersonal**

Having good interpersonal skills is a big part of what makes you move forward. You exchange ideas, offer input and seek different viewpoints. Your approach to this is key.

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

Thinking
- A cluster of competencies that involves making decisions based on reasoning, considering options, analysing options using specific criteria, drawing conclusions and making judgements.

Personal
- Self-awareness, drive, relationship skills and confidence sums up how successful you can be. We help you create a formula for success which can be applied to nearly everything you attempt to do.

Interpersonal
- Having good interpersonal skills is a big part of what makes you move forward. You exchange ideas, offer input and seek different viewpoints. Your approach to this is key.

**Virtual Learning Track**

- Associate: 906
- Specialist: 205
- Team Leader: 219
- Manager: 302
- Senior Manager: Nil

**Digital Learning Track**

- Associate: 684
- Specialist: 234
- Team Leader: 65
- Manager: 208
- Senior Manager: 31

**Executive Thought Leadership**

- Senior Leaders
- Middle Managers
- Individual Contributors
- National Development Programme
- Programme Partners

**Executive**

- Executive
- Senior Manager
- Manager
- Specialist
- Associate
- Team Leaders
- Manager

**Our Reward Framework**

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

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

<table>
<thead>
<tr>
<th>Programme</th>
<th>Associate</th>
<th>Specialist</th>
<th>Team Leader</th>
<th>Manager</th>
<th>Senior Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Learning Track</td>
<td>684</td>
<td>234</td>
<td>65</td>
<td>208</td>
<td>31</td>
</tr>
<tr>
<td>Virtual Learning Track</td>
<td>906</td>
<td>205</td>
<td>219</td>
<td>302</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**Emirates NBD Bank**
Our People

Implementing a good work-life balance is important for the wellbeing of our employees. We give them the following benefits during their parental leave, so they do not have to choose between their work and families.

- **End-of-Service Benefits**
- **Health Insurance**
- **Life Insurance**
- **Financial Facilities**
- **Paid Leave for Exams**
- **Paid Leave for Volunteering**
- **Maternity & Paternity Leave**

### Parental Leave - Broken Down by Gender

<table>
<thead>
<tr>
<th>Year</th>
<th>Emirates NBD Bank</th>
<th>Tanfeeth</th>
<th>Emirates Islamic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employees who took parental leave</strong></td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td><strong>Employees who came back to work after parental leave</strong></td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td><strong>Employees who came back to work after parental leave and were still employed 12 months later</strong></td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td><strong>Retention Rate</strong></td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td><strong>General Status Based on Retention Rate</strong></td>
<td>F</td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

### Health, Safety & Wellness

The quality of life of our employees is reflected in their engagement and productivity, which is fundamental to the sustainability of our organisation. By creating a work environment that is considerate of the health, safety and wellbeing of our employees, we can create a more positive and fruitful workforce.

- 422 employees throughout the Bank are certified in First Aid and 30 employees are defibrillator trained.
- Two emergency wardens are assigned to every main location among our branches and all our security employees are trained in emergency response.
- For specific employees, the following training is offered:
  - First Aid Training
  - Mandatory Dubai Civil Defence Emergency Training
  - Security Guard Training

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Emirates NBD Sustainability Report - 2020 | Our People
### Mental Health & Wellbeing

We know that mental health is as important as physical health. The pandemic has caused a number of widespread mental health challenges, so we have provided the following resources to support our employees.

#### Mental Wellbeing Hotline

We introduced a hotline offering mental health support for our employees and covered dependents. They can speak to a qualified counsellor about personal matters that might be impacting their mental wellbeing, such as COVID-19 related concerns, stress, anxiety, depression, parenting, relationship issues, work-related concerns, marriage conflicts and more.

#### Mental Wellbeing Awareness Months

The months of July and August were dedicated to providing our employees with information and resources for their awareness on the importance of mental health and wellbeing.

- Online mindfulness sessions
- Meditation challenge
- Mental health tips

#### Wellness Communications

To provide easy access to all health and wellness information, we have a dedicated Employee Wellness section in our Group Intranet where employees can access the following:

- Details of our medical insurance policy
- Wellness Centre opening hours, location and doctor schedules
- Health and wellness tips
- Mental health and wellbeing tips
- Health assessment kiosk locations

We share health and wellness tips with our employees throughout the year via email and on office posters.

### Tanfeeth Health Awareness Campaigns

Our team at Tanfeeth worked on several initiatives to raise awareness on health issues and incentivise our people to lead a better lifestyle. The initiatives include the following:

#### COVID-19 Precautionary Measures

The events of 2020 have served to underline the importance of health and wellness to organisations across the globe, making it a priority to deepen our commitment to ensuring a healthy and positive workforce. As the health and safety of our employees is an area of focus for us, we have implemented a number of initiatives, including:

- Processes and guidelines identifying both suspected and positive cases of COVID-19
- Partnered with third party medical facilities for a streamlined testing process to test suspect cases
- Employees who test positive, or are awaiting test results, are personally contacted on a weekly basis to ensure care, support and guidance

#### Other Precautionary Measures & Support

- Employees who test positive, or are awaiting test results, are personally contacted on a weekly basis to ensure care, support and guidance

#### Office Locations & Branches

- We created a COVID-19 site on our Intranet as a centralised place for all COVID-19 related information and resources
- Sent out regular COVID-19 updates to employees via email and SMS

#### Communications & Awareness

- We created a COVID-19 site on our Intranet as a centralised place for all COVID-19 related information and resources
- Sent out regular COVID-19 updates to employees via email and SMS
- Shared COVID-19 related Frequently Asked Questions (FAQs) for employees and managers
- Precautionary measures highlighted on desktop and laptop screen savers
- Digital learning modules and videos to highlight precautionary measures to safeguard against COVID-19

### Wellness Champions

In 2019, we began appointing Wellness Champions to lead and assist in the implementation of health and wellness initiatives in their respective teams, including:

- Raising awareness about existing medical, health and wellness programmes and resources offered by the organisation
- Health talks and webinars on topics of interest
- Other activities and initiatives that will help to promote health and wellness

### Wellness Communications

- Health assessment kiosk locations
- Health and wellness tips
- Wellness Centre opening hours, location and doctor schedules
- Details of our medical insurance policy
- Health assessment kiosk locations

During the month of November, Tanfeeth conducted the Wellness Challenge 2020, in line with the annual Dubai Fitness Challenge. Throughout the month, 78 employees participated, and focused on areas such as:

#### Physical Health

We arranged virtual pilates, yoga and fitness sessions for employees to join. Fitness quiz nights were conducted as an engagement activity and a chance for top scorers to win prizes.

#### Healthy Eating

Virtual talks were conducted on topics such as fitness and nutrition by fitness enthusiasts and doctors.

#### Employee Wellness

Mini challenges were conducted on Tanfeeth’s Instagram page to encourage participation, competition and motivation amongst employees.

#### Tanfeeth Health Awareness Campaigns

- Social distancing reminders on wall and floor signs, in all office buildings
- Thermal temperature scanning at all points of entry
- Social distancing reminders on wall and floor signs, in all elevators, cafeterias and pantry areas
- Limited seating capacity in office meeting/conference rooms, cafeterias, pantries and company transport vehicles
- Limited seating capacity in all public seating areas (visitor seating/lobby lounges)
- Implemented work-from-home for non-customer facing roles

#### Telehealth Services – TruDoc 24x7

TruDoc 24x7 is a free medical consultation service that gives employees access to licensed doctors and wellness experts to receive medical and wellness advice via live chat, voice or video calls.

#### Wellness Centres & Doctor Consultation Rooms

For employees based in our major office locations, we have set-up wellness centres and consultation rooms that provide basic healthcare services on-site.

#### Health Kiosks

Employees are now able to easily monitor basic health vitals in the comfort of the workplace.

#### Annual Free Flu Shot Campaign

Annually, in partnership with our medical insurance provider, we provide the flu vaccine for free to our employees and their covered dependents.
Every year, we align our initiatives to the goals of the government, bringing businesses and members of the community together to make a positive impact. Since March 2020, our events have been conducted virtually in order to protect the community and our volunteers.

Our Social Investment

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

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

The year 2020 was announced as “2020: Towards the next 50”. The mission of the year was to recognise the march towards the UAE’s Golden Jubilee year in 2021, celebrating the past 50 years and offering a vision of growth, prosperity and unity for ‘the next 50’. The committee in charge focused on the following areas: economy, education, infrastructure, health and media.

- **Exchanger Charter**
- **Social Investment Framework**

<table>
<thead>
<tr>
<th>Awards &amp; Recognition</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Won the Gold Award at Gulf Sustainability &amp; CSR awards for our Accessibility &amp; Inclusion programme under the category of Best Community Development Project.</td>
</tr>
<tr>
<td>- Featured in Dubai Chamber’s CSR Al Youm magazine for the second time in two years for our efforts in Accessibility &amp; Inclusion.</td>
</tr>
<tr>
<td>- Nominated as the lead company by Dubai Chamber for Diversity and Inclusion taskforce 2020. We were selected to be the lead company for the third consecutive year under their sustainability network.</td>
</tr>
<tr>
<td>- Recognised by DEWA for our efforts in inclusion for people with disabilities.</td>
</tr>
<tr>
<td>- Recognised as one of the top 5 entities in Dubai with the highest volunteering hours.</td>
</tr>
</tbody>
</table>

- Recognised as one of the top 5 entities in Dubai with the highest volunteering hours.
Emirates NBD Social Investment Framework (103-1, 103-2, 103-3, 413-1)

At Emirates NBD, we don’t consider ourselves just as a bank, but also as a creator of positive economic and social impact. Using our Social Investment Framework, we aim to turn our vision into measurable and manageable projects.

Our Social Investment Framework operates on two levels: corporate and country. We ensure that the key areas of focus stay the same throughout our global operations, with the flexibility to localise programmes and initiatives based on the national context of each country.

Corporate Social Investment Framework
Guided by our overall Corporate Responsibility Strategy - Creating Shared Value (CSV)

| United Nations Sustainable Development Goals | Emirates NBD Vision, Mission, Values | Country Vision | Key Drivers |
| Advocating for People with Disabilities | Financial Literacy | Key Focus Areas |
| Health & Wellness | Women’s Empowerment | Environment | Community Development |
| Social Return on Investment (SROI) | Stakeholder Engagement | Monitoring and Evaluation | Impact Measurement |
| Exchanger Programme | Resource Mobilisation | Partnerships and Collaboration | Awareness and Public Engagement |
| | | | Implementation Mechanisms |

Two Main Focus Areas
These are the programmes on which we primarily focus:
- Advocacy for People with Disabilities #TogetherLimitless
- Financial Literacy #moneywise

Four Support Areas
These are secondary programmes to which we contribute:
- Health & Wellness
- Women’s Empowerment
- Community Development
- Environment

Four Implementation Mechanisms
Through these mechanisms, we implement all activities that fall under our main focus and support areas:
- Exchanger, the Bank’s award-winning Corporate Volunteering Programme
- Resource Mobilisation
- Partnerships & Collaborations
- Awareness & Public Engagement

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

- **Human Assets**
  Utilising our human capital to tap into their expertise and enable them to give back to the community

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

- **Community**
  Partnering with social development institutions and the public to create impact in the wider community

- **Services**
  Identifying existing services, and creating new services, that can address challenges and create opportunities to empower the community
**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 in each focus area.

<table>
<thead>
<tr>
<th>Social Investment Area</th>
<th>Amount in AED</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emirates NBD Bank, Tanfeeth &amp; Emirates Islamic</td>
<td>58,857,305</td>
<td>19,680,000</td>
<td>40,580,000</td>
<td>1,070,000</td>
<td></td>
</tr>
<tr>
<td>Emirates NBD Bank, Tanfeeth &amp; Emirates Islamic</td>
<td>9,329,704</td>
<td>14,620,000</td>
<td>4,570,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emirates NBD Bank, Tanfeeth &amp; Emirates Islamic</td>
<td>6,509,000</td>
<td>2,005,000</td>
<td>12,080,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4,143,710</td>
<td>28,269,000</td>
<td>2,130,000</td>
<td>850,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,760,330</td>
<td>20,705,000</td>
<td>19,060,000</td>
<td>18,140,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,214,803</td>
<td>2,790,000</td>
<td>8,950,000</td>
<td>3,855,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>154,528</td>
<td>192,000</td>
<td>1,110,000</td>
<td>500,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>81,969,380</td>
<td>599,858</td>
<td>81,969,380</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>International</td>
<td>8,534,922</td>
<td>0</td>
<td>8,534,922</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>89,904,444</td>
<td>599,858</td>
<td>90,504,302</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In 2020, we contributed over AED 90 million to the local community.

**Amount in AED**

<table>
<thead>
<tr>
<th>Social Investment Area</th>
<th>Community Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health &amp; Wellness</td>
<td>58,857,305</td>
<td>58,857,305</td>
</tr>
<tr>
<td>Humanitarian</td>
<td>9,329,704</td>
<td>9,329,704</td>
</tr>
<tr>
<td>Islamic Contributions</td>
<td>6,509,000</td>
<td>6,509,000</td>
</tr>
<tr>
<td>Women’s Empowerment, Environment &amp; Education</td>
<td>4,143,710</td>
<td>4,143,710</td>
</tr>
<tr>
<td>Community Development &amp; Year of UAE</td>
<td>1,760,330</td>
<td>1,760,330</td>
</tr>
<tr>
<td>Advocacy for People with Disabilities: #TogetherLimitless</td>
<td>1,214,803</td>
<td>1,214,803</td>
</tr>
<tr>
<td>Financial Literacy: #moneywise platform</td>
<td>154,528</td>
<td>154,528</td>
</tr>
<tr>
<td>Resource Mobilisation</td>
<td>81,369,522</td>
<td>81,369,522</td>
</tr>
<tr>
<td>Total</td>
<td>89,904,444</td>
<td>89,904,444</td>
</tr>
</tbody>
</table>

*As per the definition of the UAE Central Bank.

**Exchanger Programme**

Exchanger is our award-winning volunteering programme which enables employees and community members to give back to society. In the face of lockdowns and social distancing, volunteers have shown great resilience in their response, moving online and finding ways to help the community.

**Exchanger Programme Indicators**

<table>
<thead>
<tr>
<th>Status</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteer Deployments</td>
<td>1,084</td>
<td>5,853</td>
<td>5,791</td>
<td>3,252</td>
</tr>
<tr>
<td>Number of Hours Volunteered</td>
<td>5,216</td>
<td>34,065</td>
<td>35,650</td>
<td>26,678</td>
</tr>
<tr>
<td>Number of Volunteering Opportunities</td>
<td>218</td>
<td>514</td>
<td>420</td>
<td>320</td>
</tr>
</tbody>
</table>
Accessible & Inclusive Banking Services

This study was aimed at measuring the effectiveness and social impact of accessible and inclusive banking services offered by Emirates NBD for people with disabilities.

Our Social Return On Investment

We conducted two Social Return on Investment (SROI) reports for the years 2018 and 2019. In these, we looked at our accessible & inclusive banking services and our Careers Network programme.

Total Investment* AED 4.54 mn

Impact on Customers with Disabilities
- Higher purchase rate of financial products & services
- Increased access to financial products & services in branches
- Increased financial literacy & independency

Impact on Emirates NBD Branch Employees
- Improved disability etiquette
- Increased positivity in the workplace
- Improved customer service skills
- Improved communication with people with disabilities

Impact on Tanfeeth Employees
- More accessibility in the workplace
- Enhanced respect and appreciation from business partners and society
- More business opportunities
- Proud to be working for an inclusive organisation

Impact on Vendors
- Larger contribution towards building a humane and healthy society
- More pride in the workplace having participated in the Bank’s inclusion initiative
- Increased happiness as operations impact a large number of people with disabilities

Total Social Value Created AED 66.68 mn

SROI Ratio 1:14.7

This means that for every AED 1 invested in the programme, there is a return to beneficiaries of nearly AED 14.76 each

Activities under the programme (2019)
- 1500+ employees trained on Disability Etiquette and American Sign Language
- 47 branches made disability friendly with 20 additional disability friendly branch elements
- 18 disability friendly branches equipped with assistive technology

Careers Network Programme

The objective of this study was to understand how people with disabilities were getting on in their new roles. To obtain feedback, we conducted several online interviews:

Total Investment* AED 6.47 mn

Impact on Employees with Disabilities
- Gained soft skills
- Greater professional aspirations
- Lower dependency on others
- Increased sense of happiness and pride
- Observed improved behaviour at home
- Decrease in financial responsibility

Impact on Families of Employees with Disabilities
- More awareness surrounding disabilities
- Better adaptability to changes in behaviour of employees

Total Social Value Created AED 24.4 mn

SROI Ratio 1:3.77

For every AED 1 invested in the programme, there is a return to beneficiaries of nearly AED 3.77 each

Activities under the programme (2019):
- Placed 70 individuals with disabilities in full-time jobs
- 36 partners from government and private sector have hired through this programme
- 56 workplace and candidate inclusion workshops have been conducted since 2018

Impact on Schools
- Improvement in teaching skills
- Higher employment rate of students
- Improvement in job coaching skills

Impact on Employers
- More awareness surrounding disabilities
- Greater team bonding
- Better adaptability to changes in behaviour of employees

Impact on Employees with Disabilities
- Gained soft skills
- Greater professional aspirations
- Lower dependency on others

Impact on Families of Employees with Disabilities
- More awareness surrounding disabilities
- Better adaptability to changes in behaviour of employees

Impact on the Government
- Increased inclusion of people with disabilities in the community
- Redirected government employees’ workload to focus on other societal challenges
- Improvement in the government’s KPIs

Impact on Schools
- Improvement in teaching skills
- Higher employment rate of students
- Improvement in job coaching skills

Impact on Employers
- More awareness surrounding disabilities
- Greater team bonding
- Better adaptability to changes in behaviour of employees

Impact on Employees with Disabilities
- Gained soft skills
- Greater professional aspirations
- Lower dependency on others

Impact on Families of Employees with Disabilities
- More awareness surrounding disabilities
- Better adaptability to changes in behaviour of employees

Impact on the Government
- Increased inclusion of people with disabilities in the community
- Redirected government employees’ workload to focus on other societal challenges
- Improvement in the government’s KPIs

Impact on Schools
- Improvement in teaching skills
- Higher employment rate of students
- Improvement in job coaching skills

Impact on Employers
- More awareness surrounding disabilities
- Greater team bonding
- Better adaptability to changes in behaviour of employees
Focus Area: Advocacy for People with Disabilities - #TogetherLimitless

As part of Emirates NBD’s Social Investment Strategy Framework, the #TogetherLimitless programme is committed to building a disability-inclusive society, where everybody is working towards a common purpose – to create a world without barriers.

- Employment Skills Workshop
- Career Fair
- Panel Discussions

- Exchanger: 22 activities
  420 hours
  198 beneficiaries with disabilities
- Workplace Inclusion: 46 Employees with disabilities at Emirates NBD Group. Refer to the Our People chapter to learn more
- Disability Friendly Branches. Refer to Our Product & Service Responsibility chapter to learn more
- Beyond Package. Refer to Our Product & Service Responsibility chapter to learn more
- We developed our first #TogetherLimitless microsite and revamped our website
- The branches are equipped with assistive technologies for our customers with disabilities:
  - KinTrans
  - Hearing Loop
  - Braille printer
  - Traveller HD
- Employees trained on disability etiquette and American Sign Language. Refer to Our Product & Service Responsibility chapter to learn more

Careers Network

We believe that promoting diversity and inclusion in the workplace is everyone’s responsibility. We took action on this belief by launching The Careers Network programme in partnership with the Community Development Authority, Manzil and Sustainable Square. The programme advocates for change, creating awareness among organisations on the inclusion of people with disabilities. Our role is to support engaged partners to hire talents with disabilities.

What are the changes you noticed in other employees after hiring a candidate from the Careers Network?

- Emirates NBD during SROI
  When we hired Rasool, everyone was aware of his condition. When he joined us, everyone welcomed him, and he was 100 percent a member of our team.
- DoubleTree By Hilton

people with disabilities have found full-time employment

partners (government and private sector) have hired through the Careers Network Programme

People with disabilities employed under Careers Network in full-time employment since inception

Hiring companies under Careers Network since inception

People with disabilities placed in full-time employment since January 2020

* Our partners made 36 jobs redundant in 2020 due to the pandemic. Therefore, 45 employees with disabilities are still employed.
**Focus Area: Financial Literacy - #moneywise (FS14)**

As a financial institution, investing in financial literacy is an important focus area for us. To empower our stakeholders, we provide them with the financial education they need in a simple and engaging manner through our platform #moneywise.

<table>
<thead>
<tr>
<th>Community</th>
<th>Human Assets</th>
<th>Products</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>- #moneywise Financial Coaching</td>
<td>- Saving Accounts</td>
<td>- #moneywise Banker for a Day</td>
<td>- Online Credit Card Score</td>
</tr>
<tr>
<td>- #moneywise Banker for a Day</td>
<td></td>
<td>- #moneywise Online Resource Centre</td>
<td></td>
</tr>
<tr>
<td>- #moneywise Online Resource Centre</td>
<td></td>
<td>- #moneywise Wise Ones</td>
<td></td>
</tr>
<tr>
<td>- #moneywise Wise Ones</td>
<td></td>
<td>- UBF Fraud Campaign</td>
<td></td>
</tr>
</tbody>
</table>

**#moneywise Financial Coaching**

The programme covers different coaching and advisory models that can be employed during financial coaching sessions. Since 2019, we have conducted annual surveys to understand the financial habits of our employees, this helps us to design and deliver financial programmes that are relevant and beneficial.

Our 2020 achievements in numbers:

<table>
<thead>
<tr>
<th>Coaches volunteered</th>
<th>One-to-one sessions</th>
<th>Workshops</th>
<th>Feedback received</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>30</td>
<td>5</td>
<td>179</td>
</tr>
</tbody>
</table>

**#moneywise Banker for a Day**

Banker for a Day is a one day internship opportunity that enables high school students to learn first-hand how a bank works. As part of this programme, we developed and delivered workshops on different topics such as financial literacy and financial inclusion.

**#moneywise Resource Centre**

As part of our #moneywise platform, we are building an online resource centre, where customers will be able to find educational information to learn more about financial terms and definitions and make wiser financial decisions. Our online resource centre will include a glossary, videos, articles, polls and surveys, calculators and tools.

**#moneywise Wise Ones**

We created an educational series to remind our customers how to be wise when using their Emirates NBD credit cards and services. Depending on our customer’s lifestyle, this video will inform them how to take advantage of the Emirates NBD card’s point system and enjoy more while paying less.
Our Social Investment

Our Philanthropy

Every year, we support non-profit organisations with projects and initiatives that we believe in. We do so by giving them access to our platforms, social media and website, to share their campaigns and reach more potential donors. We also motivate our stakeholders to make donations through our online donation channel and mobile app.

To participate to our donation campaigns, please visit our website.

The Emirates Islamic Charity Fund

Emirates Islamic is a Shari’a-compliant bank, and giving back to the community has always been a key objective. In alignment with these values, the Emirates Islamic Charity Fund distributed funds towards charitable institutions and deserving causes, both locally and internationally. In 2020, the Bank contributed AED 78 million to a range of community causes.

Social Solidarity Fund Against COVID-19

We contributed AED 10 million to support the Social Solidarity Fund Against COVID-19 initiative, launched by the Islamic Affairs and Charitable Activities Department in Dubai. The fund aims to mitigate the health, economic and social challenges posed by the COVID-19 outbreak.

Arab Hopemakers

We contributed AED 5 million to Arab Hopemakers, an initiative by Mohamed bin Rashid Al Maktoum Global Initiatives to honour the individuals and institutions that improve their communities and make a positive impact on the lives of people through humanitarian initiatives, projects and programmes.

10 Million Meals

We contributed AED 5 million to the 10 million meals campaign announced by the Mohammed bin Rashid Al Maktoum Global Initiatives (MBRG) in collaboration with Social Solidarity Fund Against COVID-19 to provide meals throughout Ramadan to communities in the UAE affected by COVID-19.
Our Environmental Responsibility

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

We know that climate change is one of the most pressing challenges of our time. 2020 gave us a glimpse of what our future might look like if we do not act with collective responsibility to protect the environment.

We take our mission to reduce our impact very seriously. We do so by calculating our annual carbon footprint, identifying areas where we can improve, and creating both internal and community initiatives that aim to reduce negative impact.

Due to our reporting cycle and the publishing date of our sustainability report, we are able to monitor our environmental performance for 10 months only.

<table>
<thead>
<tr>
<th>Policies</th>
<th>Awards &amp; Recognition</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Health, Safety &amp; Environmental policy</td>
<td>- Emirates NBD’s four branches in the UAE have been awarded LEED Gold certification, making it the first bank in the MENA region to launch LEED Gold-certified branches</td>
</tr>
</tbody>
</table>

Environmental Risk (107-1)

Our Chief Risk Officer (CRO) integrates environmental topics in operational risk policies and strategy. On a quarterly basis, we report on the overall risk and management landscape to the Board Risk Committee.

During this 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)

In 2020, Emirates NBD received the LEED Gold certification awards for four branches, making it the first bank in the MENA region to launch LEED Gold-certified branches. Our branches are located in the Arabian Centre, Umm Suqeim, Burj Khalifa and Nakheel Mall in Dubai.

<table>
<thead>
<tr>
<th>Energy Consumption</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status</td>
<td>Emirates NBD Bank &amp; Tanfeeth</td>
<td>Emirates NBD Bank &amp; Tanfeeth</td>
<td>Emirates NBD Bank &amp; Tanfeeth</td>
</tr>
<tr>
<td>Electricity Consumption (KWH)</td>
<td>56,624,150</td>
<td>65,528,903</td>
<td>76,544,599</td>
</tr>
<tr>
<td>Average Electricity Consumption per Employee (KWH)</td>
<td>7,222</td>
<td>7,499</td>
<td>8,371</td>
</tr>
</tbody>
</table>
Greenhouse Gas (GHG) Emissions (103-1), (103-2), (103-3), (305-1), (305-2), (305-3), (305-4)

Every year, we carefully monitor CO2 emissions from our operations. This allows us to assess our impact, identify improvement points and plan interventions as needed.

<table>
<thead>
<tr>
<th>CO2 Emissions</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1 Direct Emissions</td>
<td>236</td>
<td>401</td>
<td>969</td>
</tr>
<tr>
<td>Scope 2 Indirect Emissions</td>
<td>36,435</td>
<td>40,235</td>
<td>49,253</td>
</tr>
<tr>
<td>Scope 3 Other Emissions</td>
<td>21</td>
<td>1,367</td>
<td>1,390</td>
</tr>
<tr>
<td>Total Emissions (tCO2e)</td>
<td>36,692</td>
<td>42,003</td>
<td>51,612</td>
</tr>
<tr>
<td>Average Emissions per Employee (tCO2e)</td>
<td>4.7</td>
<td>4.8</td>
<td>5.6</td>
</tr>
</tbody>
</table>

Fuel Consumption

<table>
<thead>
<tr>
<th>Fuel Consumption by Vehicles Owned or Leased by the Bank (Petrol, Litres)</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>101,627</td>
<td>173,108</td>
<td>417,587</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fuel Consumption by Vehicles Outsourced to the Roads &amp; Transport Authority (Diesel, Litres)</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>278,093</td>
<td>912,344</td>
<td>811,356</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fuel Consumption by Vehicles Outsourced to Transportation Solutions Companies (Petrol, Litres)</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>459,220</td>
<td>655,876</td>
<td>995,377</td>
<td></td>
</tr>
</tbody>
</table>

Total Estimated Fuel Consumption (Litres)

<table>
<thead>
<tr>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>838,940</td>
<td>1,741,328</td>
<td>2,224,320</td>
</tr>
</tbody>
</table>

Water Consumption (303-5)

<table>
<thead>
<tr>
<th>Utility Water Consumption (Litres)</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>92,647,713</td>
<td>101,998,429</td>
<td>113,754,423</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Drinking Water Consumption (Litres)</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>2,903,645</td>
<td>2,788,574</td>
<td></td>
</tr>
</tbody>
</table>

Total Water Consumption (Litres)

<table>
<thead>
<tr>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>94,251,637</td>
<td>104,902,074</td>
<td>116,542,998</td>
</tr>
</tbody>
</table>

Average Water Consumption per Employee (Litres)

<table>
<thead>
<tr>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,020</td>
<td>12,005</td>
<td>12,745</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type of Waste Recycled, Refurbished or Disposed in an Environmentally-Friendly Manner</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper (KG)</td>
<td>1,661</td>
<td>16,335</td>
<td>16,462</td>
</tr>
</tbody>
</table>

| Electronic (KG)                                                                        | 3,926 | 7,524 | 5,317 |

| Carton (KG)                                                                            | 4,618 | 17,185 | 22,311 |
Environmental Initiatives

Anti-Single-Use Plastic & Household Battery Recycling
Several departments participated in an anti-single-use plastic campaign to collect and recycle PET plastic bottles and recycle household batteries.

- **PET Plastic Bottles Recycled**
  - Feb 2019 - Mar 2020: 549 Kg

- **Household Batteries Recycled**
  - Jun 2019 - Dec 2020: 74,100

Go Green Initiative
As part of our Go Green initiative, we are collaborating with Electric Vehicle (EV) brands and have EV chargers at three select branch locations:
- Emirates NBD Meydan
- Emirates NBD Al Awir
- Emirates NBD Nad Al Sheba

Go Paperless Programme
In February 2020, we launched our sustainability programme. The first initiative under this programme was ‘identification and implementation of policies and processes to reduce paper consumption’. This initiative maps our journey towards environmental sustainability by using paper responsibly, saving trees and reducing our carbon footprint.

With the collaborative effort of Emirates NBD, Emirates Islamic and Tanfeeth, the Group has launched more than 78 initiatives which has saved 28 million sheets of paper.

- **78+ Initiatives**
- **28 million** Paper Sheets Saved
- **3.6 million** AED Saved
- **3,500** Trees Saved
- **700 MT** CO2 Footprint Reduction

Impact & Social Return On Investment

Below are our top five environmental initiatives:

- **Digital Authentication & Archival**
  - Employees at Emirates NBD Deira Branch no longer need to print End of Day Reports. They can now download the report, check, sign and archive it.

- **Streamlining Printers**
  - We are reducing the number of printers to discourage people from printing. During 2020, Tanfeeth removed 70+ printers.

- **Discontinuing Printing of Denomination Pages**
  - Denomination details are generated using a menu option in Finacle, therefore employees do not need to print them.

- **Discontinuing Printing of Documents from Docsafe**
  - Printing access for approximately 910 users has been removed from Docsafe. They need specific approvals to be able to print documents.

- **Work-From-Home Initiatives**
  - With employees working from home, we developed approximately 130 new paperless processes, such as creating shared folders or approvals being given via email instead of printing.

2020 Baseline vs. Savings (Paper Sheets in Millions)

<table>
<thead>
<tr>
<th>Initiative</th>
<th>2019 Baseline</th>
<th>2020 Target</th>
<th>2020 Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emirates NBD</td>
<td>43</td>
<td>21.5</td>
<td>21</td>
</tr>
<tr>
<td>Emirates Islamic</td>
<td>17.8</td>
<td>10.5</td>
<td>9</td>
</tr>
<tr>
<td>Tanfeeth</td>
<td>21</td>
<td>6.2</td>
<td>4.5</td>
</tr>
</tbody>
</table>

2020 Savings = (Actual savings from January to November) + (Expected savings in December)
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 aligns with appropriate sections in the body of the report.