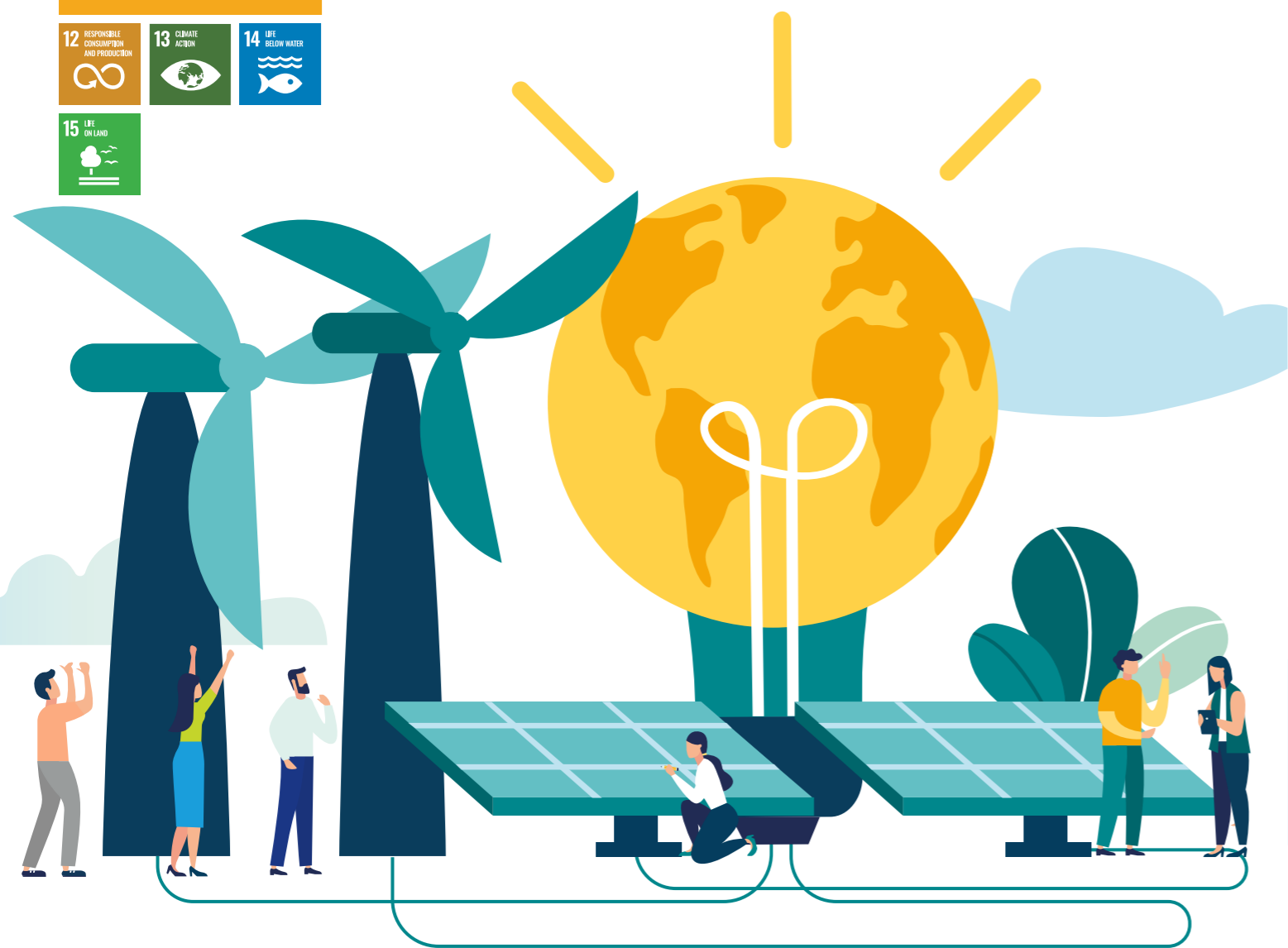




Our Environmental Responsibility

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



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

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.



Policies

- Health, Safety & Environmental policy



Awards & Recognition

- 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

Environmental Risk ⁽³⁰⁷⁻¹⁾

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.

Electricity



Electricity Consumption (KWH)

Average Electricity Consumption per Employee (KWH)

	2020	2019	2018
Electricity Consumption (KWH)	56,624,150	65,528,903	76,544,599
Average Electricity Consumption per Employee (KWH)	7,222	7,499	8,371



Fuel Consumption



Fuel Consumption by Vehicles Owned or Leased by the Bank (Petrol, Litres)

Fuel Consumption by Vehicles Outsourced to the Roads & Transport Authority (Diesel, Litres)

Fuel Consumption by Vehicles Outsourced to Transportation Solutions Companies (Petrol, Litres)

Total Estimated Fuel Consumption (Litres)

	2020	2019	2018
Status	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth
	101,627	173,108	417,587
	278,093	912,344	811,356
	459,220	655,876	995,377
	838,940	1,741,328	2,224,320



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.



Scope 1 Direct Emissions
Fuel Consumption by Vehicles Owned or Leased (tCO₂e)

Scope 2 Indirect Emissions
Electricity Consumption (tCO₂e)

Scope 3 Other Emissions
Business Travel (tCO₂e)

Total Emissions
(tCO₂e)

Average Emissions per Employee (tCO₂e)

	2020	2019	2018
Status	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth
	236	401	969
	36,435	40,235	49,253
	21	1,367	1,390
	36,692	42,003	51,612
	4.7	4.8	5.6

Water Consumption ⁽³⁰³⁻⁵⁾



Utility Water Consumption (Litres)

Drinking Water Consumption (Litres)

Total Water Consumption (Litres)

Average Water Consumption per Employee (Litres)

	2020	2019	2018
Status	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth
	92,647,713	101,998,429	113,754,423
N/A	1,603,924	2,903,645	2,788,574
	94,251,637	104,902,074	116,542,998
	12,020	12,005	12,745

Waste Management ^{(103-1), (103-2), (103-3), (306-2)}

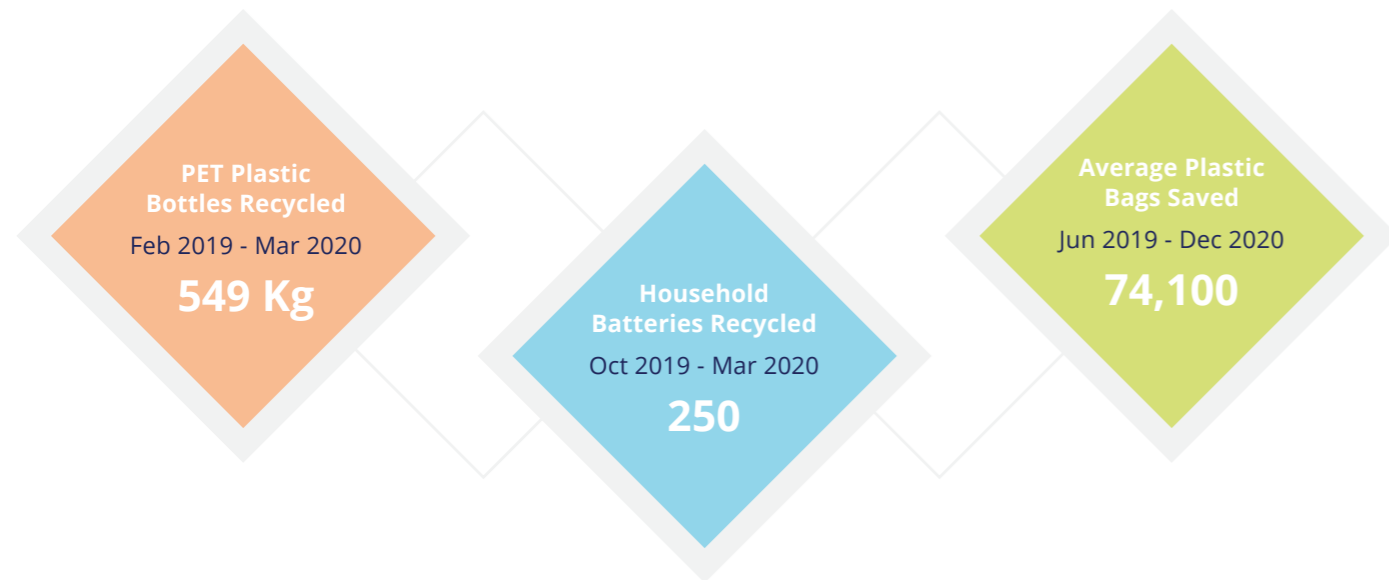
	2020	2019	2018
Status	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth
	1,661	16,335	16,462
	3,926	7,524	5,317
	4,618	17,185	22,311



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.



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

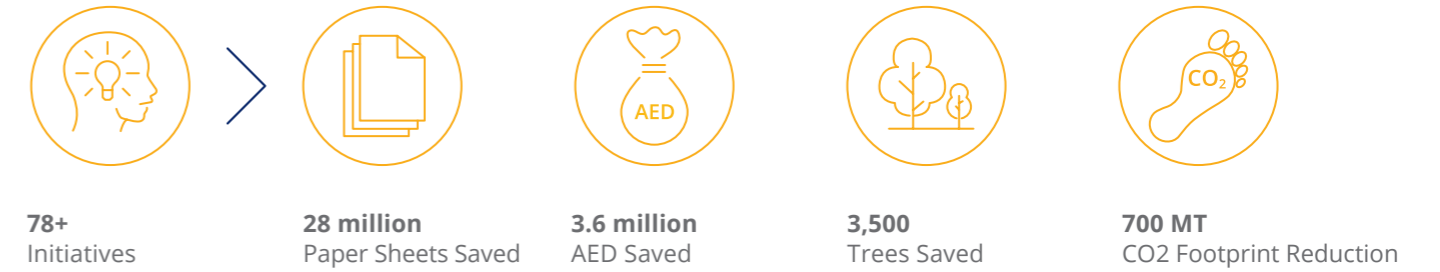


Go Paperless Programme

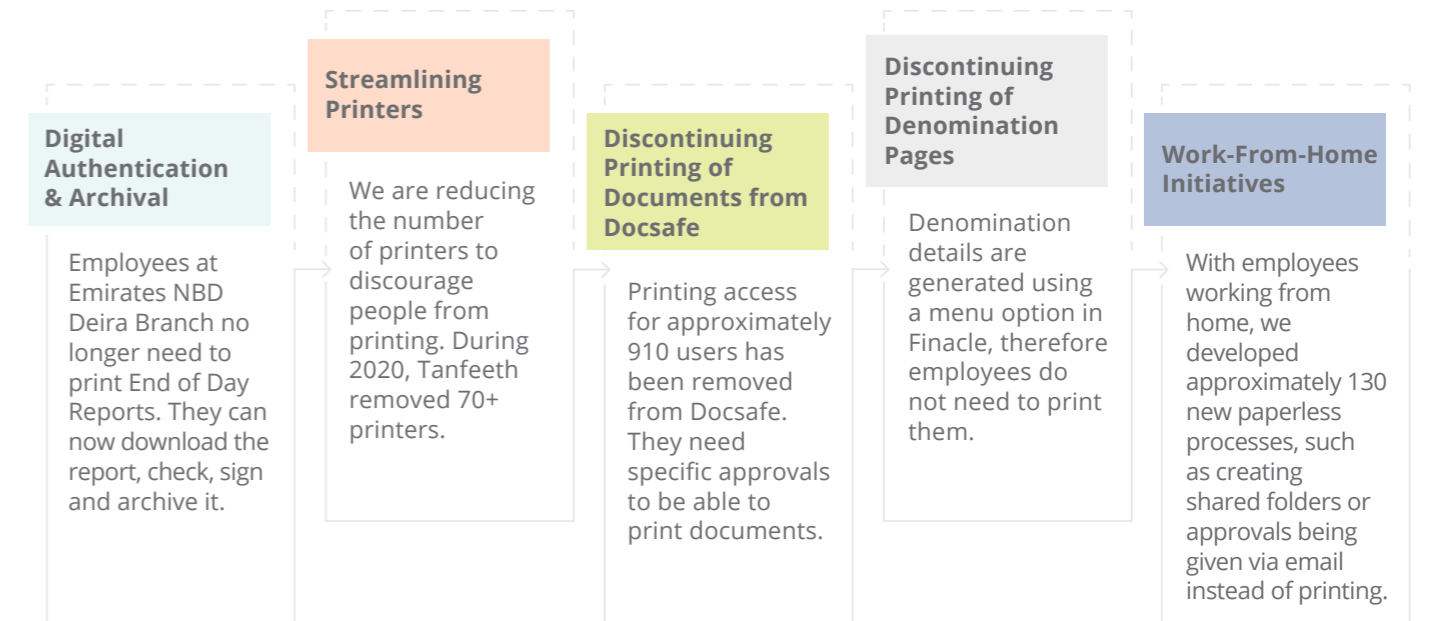
In February 2020, we launched our sustainability programme. The first initiative under this programme was 'identification and implementation of policies and processes to reduce paper consumption'. This initiative maps our journey towards environmental sustainability by using paper responsibly, saving 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.

Impact & Social Return On Investment



Below are our top five environmental initiatives:



2020 Baseline vs. Savings (Paper Sheets in Millions)

