



Sustainability Management

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



(102-12), (102-21), (102-40), (102-42), (102-43), (102-44), (102-46), (102-47)

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:

Stakeholders Employees	Board of Directors	Investors
Engagement Methods Bank's intranet and employee's engagement model	Board of Directors meetings held bi-monthly	Investor Relations team
Key Topics Raised Learning, training, growth, compensation, development and retention	Overall business strategy	Financial performance
Stakeholders Customers	Suppliers	Local Community
Engagement Methods Voice of Customer satisfaction surveys	Tenders & RFP	Partnerships with community organisations
Key Topics Raised Exceptional customer experience	Fair suppliers' selection and partnership	Empowering local communities
Stakeholders Government	Environment	Media
Engagement Methods Compliance with the UAE Central Bank directives and the Dubai Financial Services Authority directive	Partnerships with environmental organisations, both locally and globally	Radio/TV interviews, daily market commentary, weekly and monthly newsletters
Key Topics Raised Creating long-term socio-economic impact	Reporting on the Bank's carbon footprint and sustainable finance practices	Explaining socio-economic impact of product releases



We engage with all our stakeholder groups on an ongoing basis through the following methods:

Media | Newsletters | Social Media Channels | Calls | Emails | Meetings | Reports | Website | Intranet

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



Understanding the Framework

Key Drivers

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

Enablers

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.

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.