

Sustainability Report - 2020



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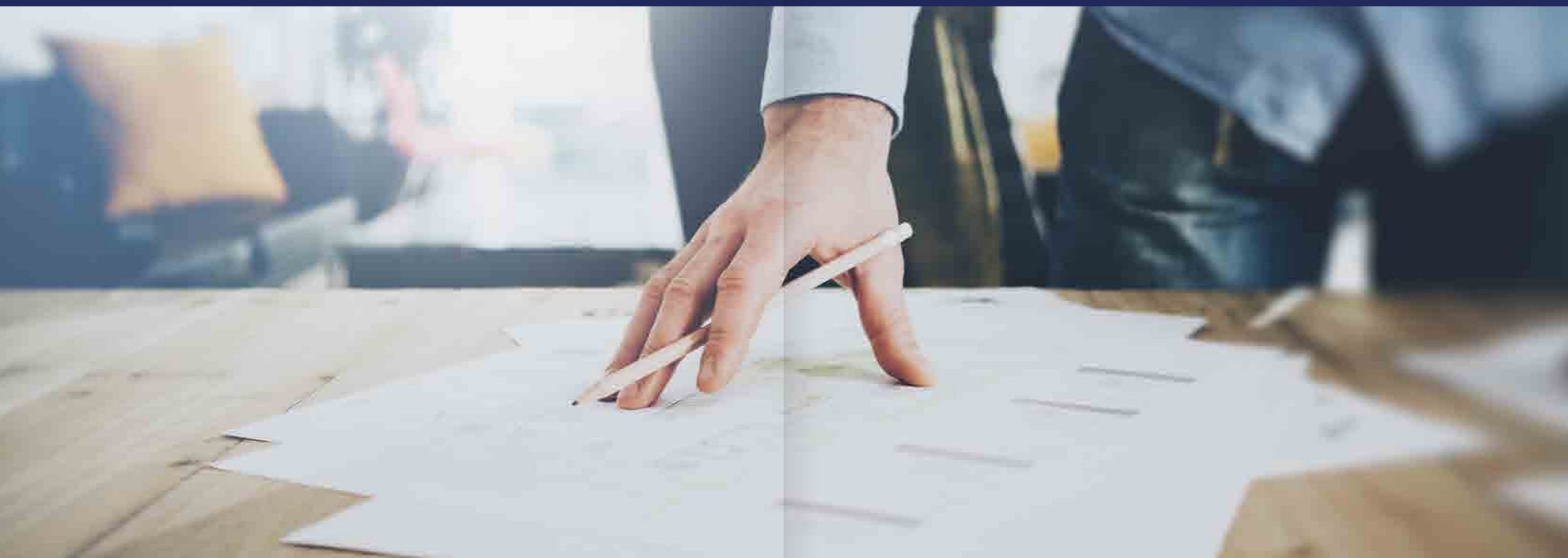
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About this Report (102-54), (102-48), (102-49), (102-53), (102-56)

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

Some disclosures showcase our performance across 2020, 2019 and 2018, highlighting significant developments.

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:

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GroupCSR@EmiratesNBD.com

The Bank's previous sustainability reports can be found under the "About Us, Sustainability Reports" section at www.emiratesnbd.com.



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.

Icon Legend

- Performance Increased**
- Performance Stable**
- Performance Decreased**

Key Highlights

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.



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

H.H. Sheikh Ahmed Bin Saeed Al Maktoum
Chairman, Emirates NBD

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.



Message from the Vice Chairman ^{(102-14), (102-15)}

Hesham Abdulla Al Qassim
Vice Chairman and Managing Director, Emirates NBD

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.



Message from the CEO ^{(102-14), (102-15)}

Shayne Nelson
Group CEO, Emirates NBD

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.

Collaborative efforts between Emirates NBD Bank, Emirates Islamic and Tanfeeth have saved 28 million sheets of paper, reducing our carbon footprint as part of the Bank's sustainability programme that launched in February 2020 to support Dubai's Paperless Strategy.

As a socially responsible and community-oriented Bank we have worked to improve financial literacy across all our community. In 2020, we introduced incentives and campaigns to encourage customers to save and spend responsibly.

I would like to thank all our stakeholders for their support and dedication during this challenging period. The pandemic has been the catalyst for change in customer banking behaviour and we will use this as an opportunity to create even more sustainable ways of working and banking.



About Emirates NBD Group

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



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

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.



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



Vision

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

Mission

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

Values

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

Awards

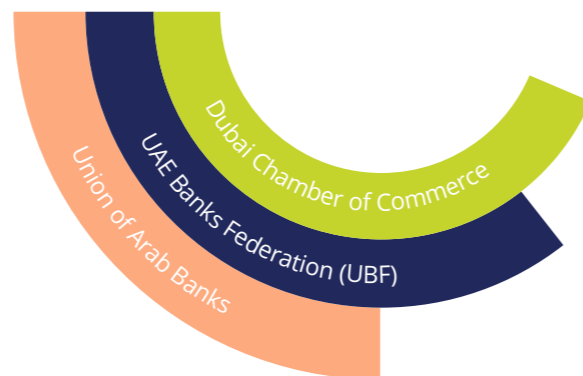
Highlighted here are some awards received by Emirates NBD Bank. The remaining are commemorated later on in the report in relevant chapters.

- 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
- Named 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 500 Largest and Strongest Banks rankings

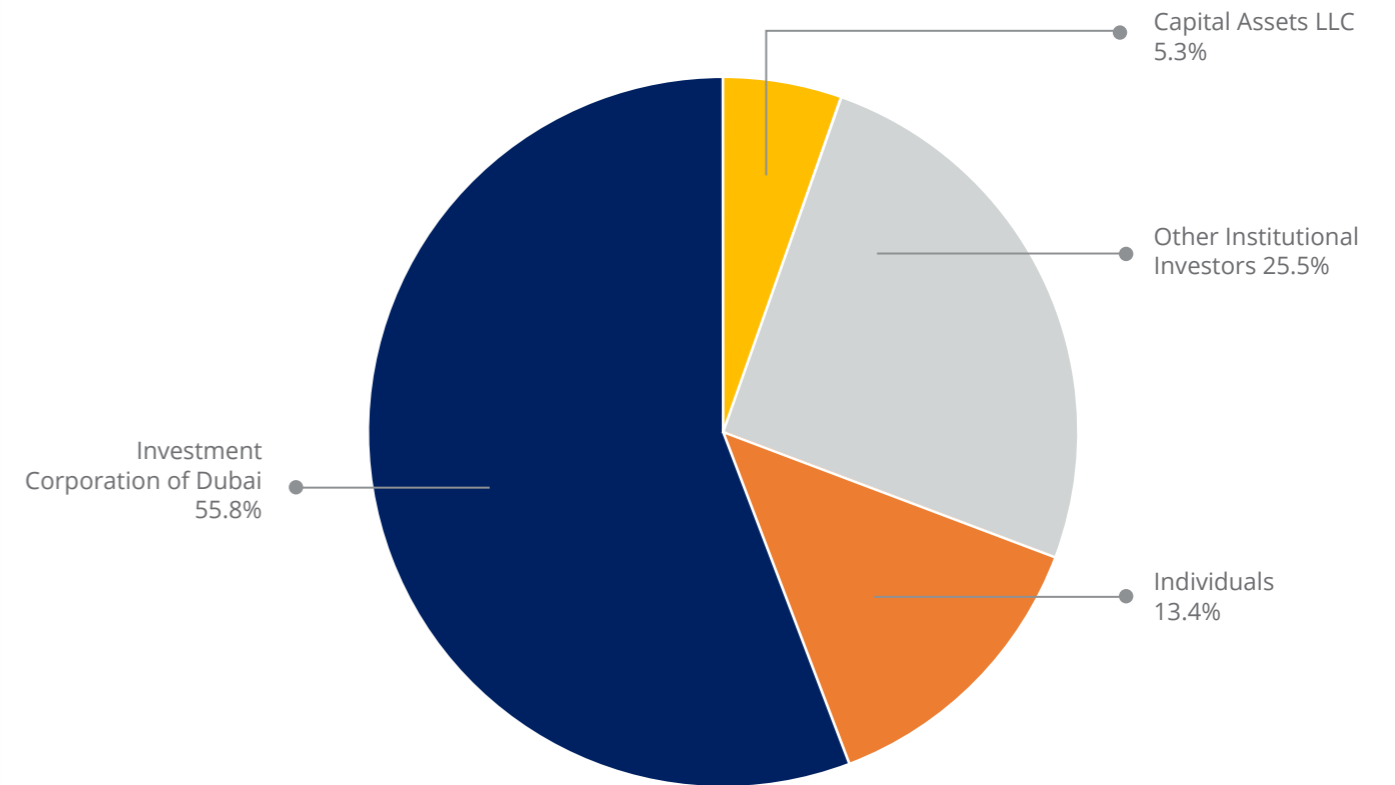
Liv. by Emirates NBD won a number of international accolades, including:

- 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
- Achieved third place in the Most Effective Brand 2020 in the Middle East and Africa by Effie Worldwide

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



As of 31 December 2020*



* 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.



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



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.

Functions

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 **OWN IT**

We are **ONE**

We **CARE**



Awards

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

To find out more about Tanfeeth, please [click here](#).

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

Business Divisions

What We Do

Consumer Banking & Wealth Management:

- Business Banking
- Digital Banking
- Distribution

Wholesale Banking:

- Corporate Banking
- Institutional Banking
- Syndication & Structured Finance

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

- 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

To find out more about Emirates Islamic, please [click here](#).



Business Overview

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



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

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:

AED million	Year Ended 31-Dec-20	Year Ended 31-Dec-19	Better/(Worse) (%)
Net interest income	17,487	16,188	8%
Non-funded income	5,724	6,231	(8)%
Total income	23,211	22,419	4%
Operating expenses	(7,856)	(7,207)	(9)%
Pre-impairment operating profit	15,354	15,211	1%
Impairment allowances	(7,936)	(4,818)	(65)%
Operating profit	7,418	10,393	(29)%
Gain on disposal of associate	-	4,389	n/a
Share of profits from associates	12	19	(37)%
Gain on bargain purchase	-	92	n/a
Taxation charge	(465)	(390)	(19)%
Net profit	6,965	14,504	(52)%
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	as at 31-Dec-20	as at 31-Dec-19	Better / (Worse) (%)
Total assets	698.1	683.3	2%
Loans	443.5	437.4	1%
Deposits	464.2	472.2	(2)%
NPL ratio	6.2%	5.6%	(0.6)%
Impaired loan coverage ratio	117.3%	112.3%	5%
Capital adequacy ratio	18.5%	18.5%	0%
Tier 1 ratio	17.4%	17.4%	0%
Common equity tier 1 ratio	15.0%	15.3%	(0.3)%

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

For more information, please refer to [Emirates NBD 2020 Annual Report](#).

Official Banking Partner of Expo 2020 Dubai



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.



OFFICIAL BANKING PARTNER

For more information, please refer to our [Expo 2020 Account](#) and our [Expo 2020 Campaign](#).





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:

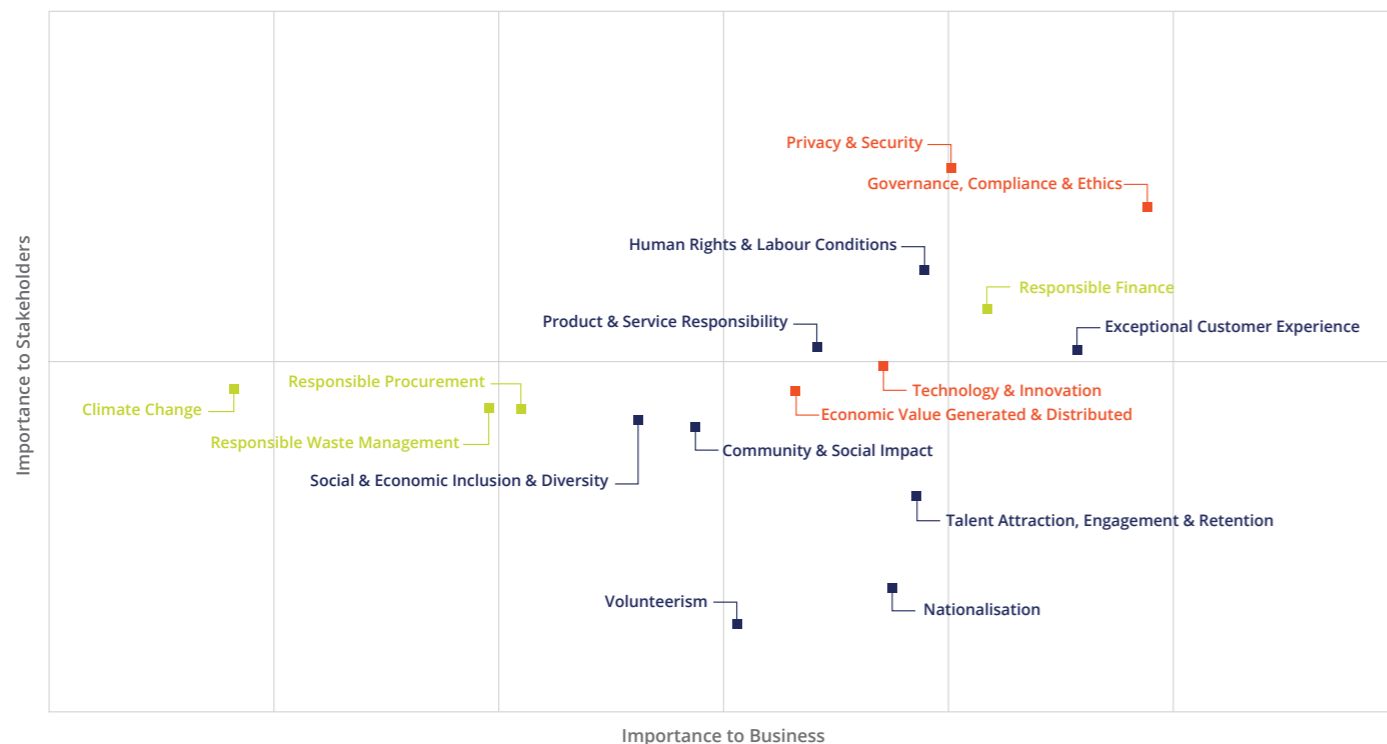
Media | Newsletters | Social Media Channels | Calls | Emails | Meetings | Reports | Website | Intranet

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.



Governance & Business Continuity

1. Business Continuity



(102-16), (102-17), (102-11), (102-19), (102-20)

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.



Policies

- Anti-Money Laundering and Counter Terrorism Financing Compliance Policy
- Business Continuity Management Policy
- Compliance Branches Policy
- Compliance Charter
- Conflict of Interest Policy
- Compliance Risk Assessment
- Crisis Management Policy
- Group Compliance Monitoring Policy
- Group Foreign Account Tax Compliance Act Policy
- Group Sanctions Compliance Policy
- Personal Account Dealing Policy
- Whistleblowers Policy

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.

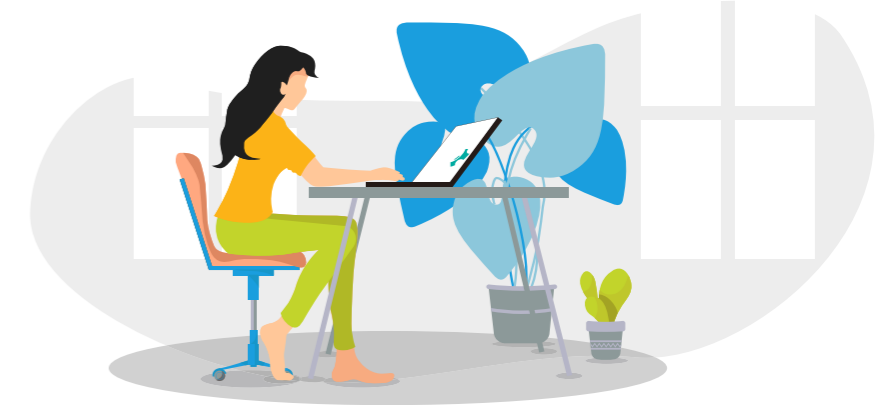
Business Continuity in the Face of the Pandemic

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



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

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.



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

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:



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.

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

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

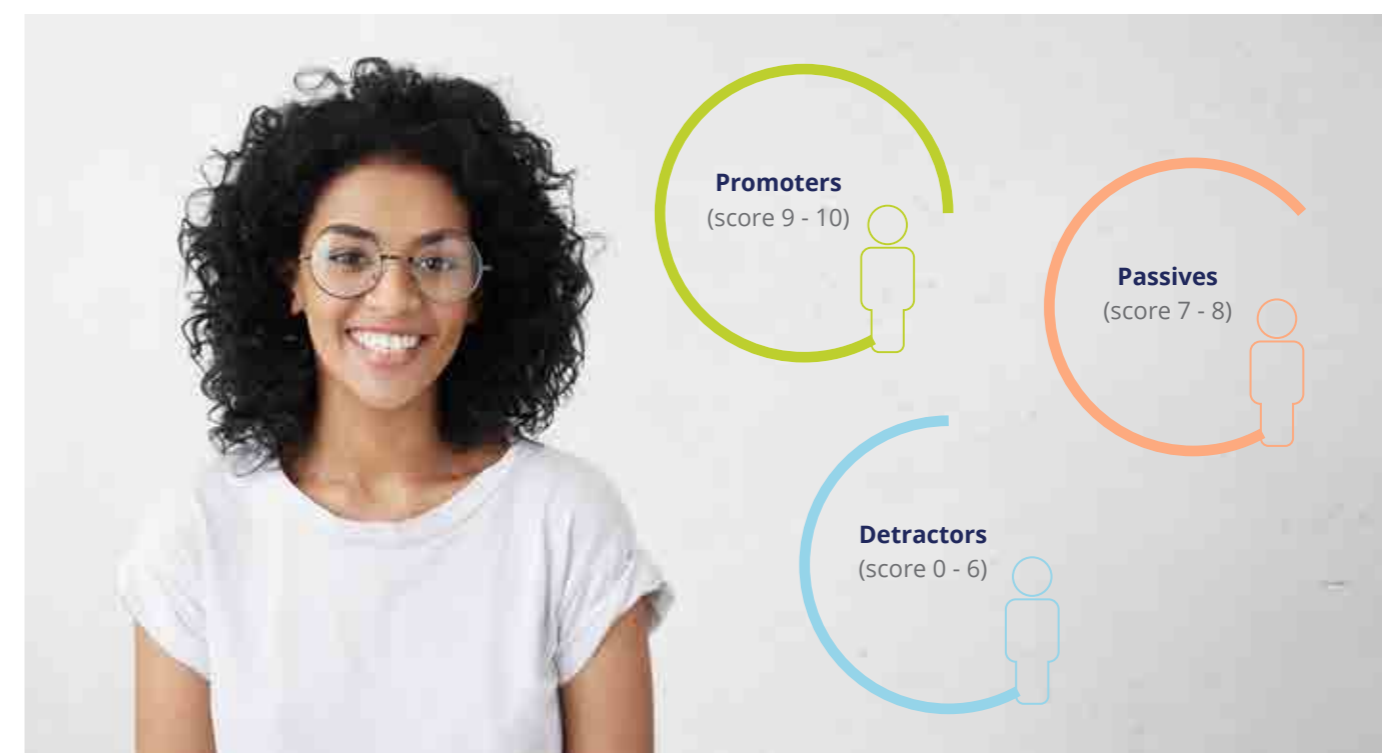
Our customers were served in a business-as-usual manner, despite the restrictions caused by the pandemic. We received a lot of appreciation from our customers and were able to meet their requests without any disruption.

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:



Emirates NBD

Status	Year	% Detractor	% Passive	% Promoter	NPS Score
	2018	16	29	55	39
	2019	13	29	58	45
	2020	15	27	57	42

Emirates Islamic

Status	Year	% Detractor	% Passive	% Promoter	NPS Score
	2018	26	39	35	9
	2019	18	32	51	33
	2020	19	28	53	34



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.

Status



To know more about our customer experience month, read the case study developed by Forrester: [Amplifying Customer-Centricity With CX Month At Emirates NBD.](#)

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

Customer Service Academy

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.

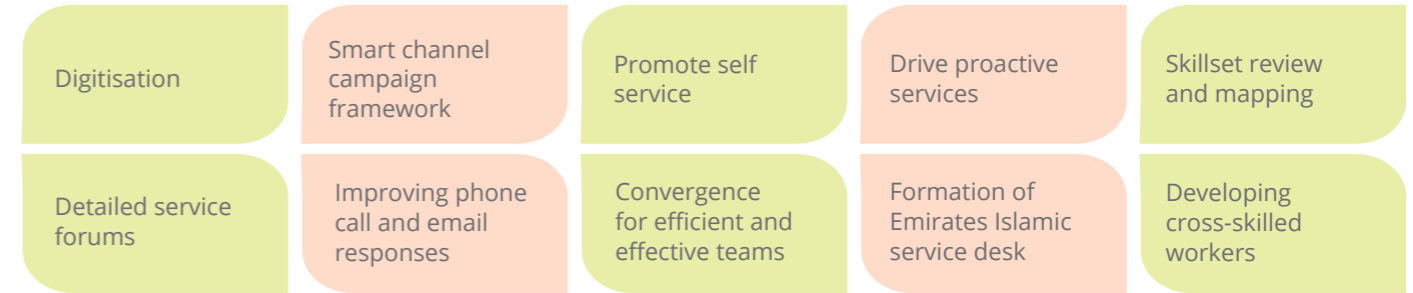


Service Centres by Tanfeeth

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:

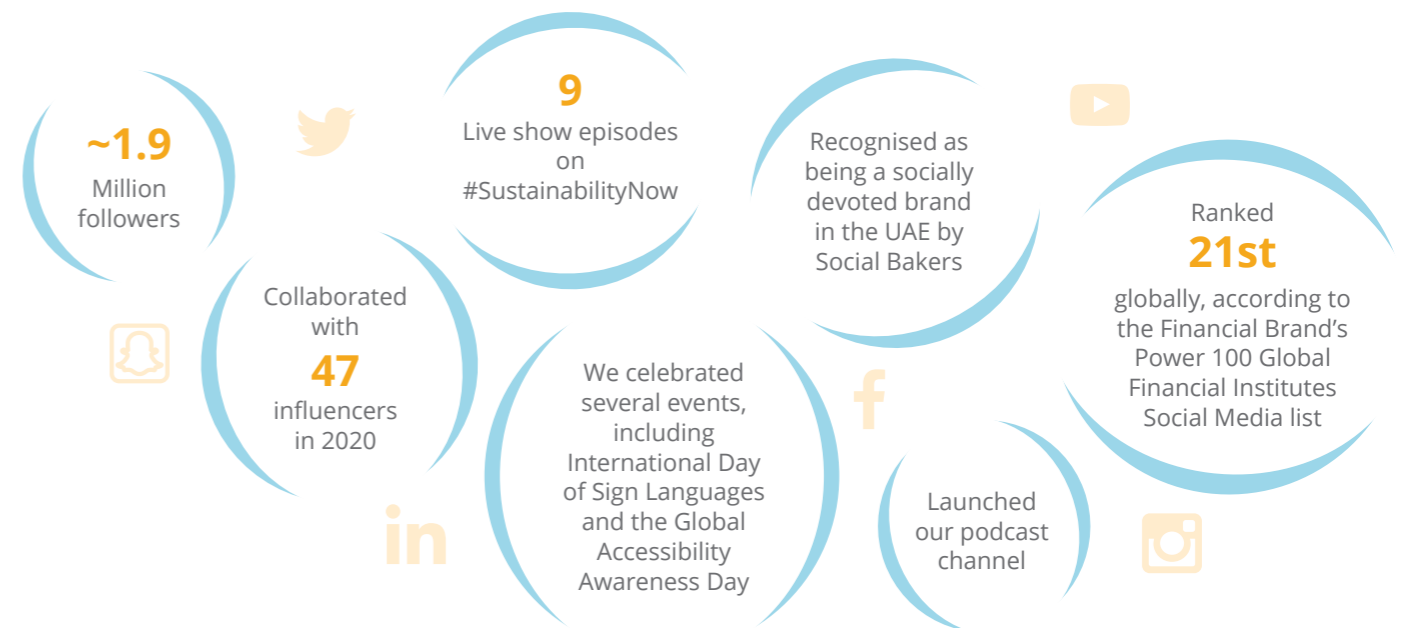


Marketing & Labelling (103-1), (103-2), (103-3)

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.

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 deferrals 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 deferral 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.



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.



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.

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 Officer (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.

e-Commerce

Emirates NBD and Emirates Islamic partnered with food delivery and e-commerce to facilitate the lives of our customers while protecting them from potential exposure to COVID-19.



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:

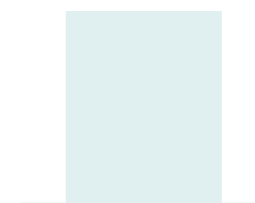
Phase 1

Enabling accessibility features for our customers with physical disabilities

Phase 2 & 3

Enabling accessibility features for our customers with visual & hearing impairments

43



2020

In 2020, 62% of our branches became more accessible and 29% of branches were equipped with assistive technologies.

For more information, please refer to our list of [Disabilities Friendly Branches](#).



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 global events and observances celebrated by the United Nations, as follows:

Global Accessibility Awareness Day	Accessibility & Inclusion Highlights	International Day of Sign Languages	World Sight Day	COVID-19 ASL Video	International Day of People with Disabilities
Promoting digital access and inclusion of people with disabilities and impairments.	Spreading awareness of banking services and products that are designed with our customers with disabilities in mind.	Raising awareness of the different assistive technologies that can be used by a person with hearing impairments to facilitate their banking experience.	Creating awareness about visual impairments and how Braille banking services offered by Emirates NBD provides more freedom to bank independently.	Ensuring that everyone in the community, including people with disabilities, stays safe and positive.	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.

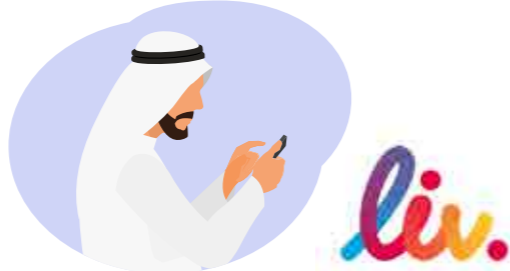


Green Home Loans	Green Auto Loan	RTA Credit Card
<p>We present our customers special offers on eco-friendly homes, certified by the Green Business Certification Institute (GBCI) in the UAE.</p>	<p>We launched the Green Auto Loan, which offers reduced prices on select electric and hybrid cars.</p>	<p>To reduce carbon emissions from cars, Emirates Islamic encourages the use of public transport with its RTA Credit Card. Thanks to an embedded chip, this 2-in-1 card can be used for daily purchases and as a NOL Card across the RTA transit network.</p>

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. 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.



To engage with our customers during lockdown, we launched the Liv. @Home initiative. This included:



Online Shopping Discounts
We partnered with a range of organisations to offer our customers deals for online shopping and across various lifestyle pillars.



Activities
We launched a series of live and recorded events on social media with over 3.5 million reach, 600,000 views and 15,000 interactions. The events helped our customers to learn new skills, including recipes, workouts and dance moves.





Scholar Plus Loan
The Emirates NBD Scholar Plus Loan is a programme for those seeking financial support for university education, either in the UAE or overseas. This programme is in line with our commitment to develop the UAE's human capital by making higher education more accessible. The Scholar Plus Loan enables parents of prospective students to fund studies at their institution of choice. The loan is also available for customers who plan to join part-time courses while remaining employed, helping them further their knowledge and advance their career.

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:

<p>Fitness Account This account allows customers to earn higher interest on their savings account based on their balance and level of physical activity.</p>	<p>Smart S@ver Account This account is an online savings account that helps customers to manage their savings entirely online.</p>
<p>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.</p>	<p>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.</p>

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

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.

Our Global Security Framework was created to structure our cybersecurity activities

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



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

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

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



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 cyber resiliency across our technology ecosystem. Stringent measures were put in place to secure our assets as employees began to work from home.

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.

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.

Technology & Innovation

We consider technology and innovation to be a priority and a strategic tool that enables us to deliver a better banking experience to our customers. The events of 2020 elevated the need for innovative technology to enable our customers to continue accessing our products and services during quarantine.

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



SmartSCF

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.

Visa Flexi

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

Smart Pass

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.

Voice Banking Through Emirates NBD Skill on Alexa

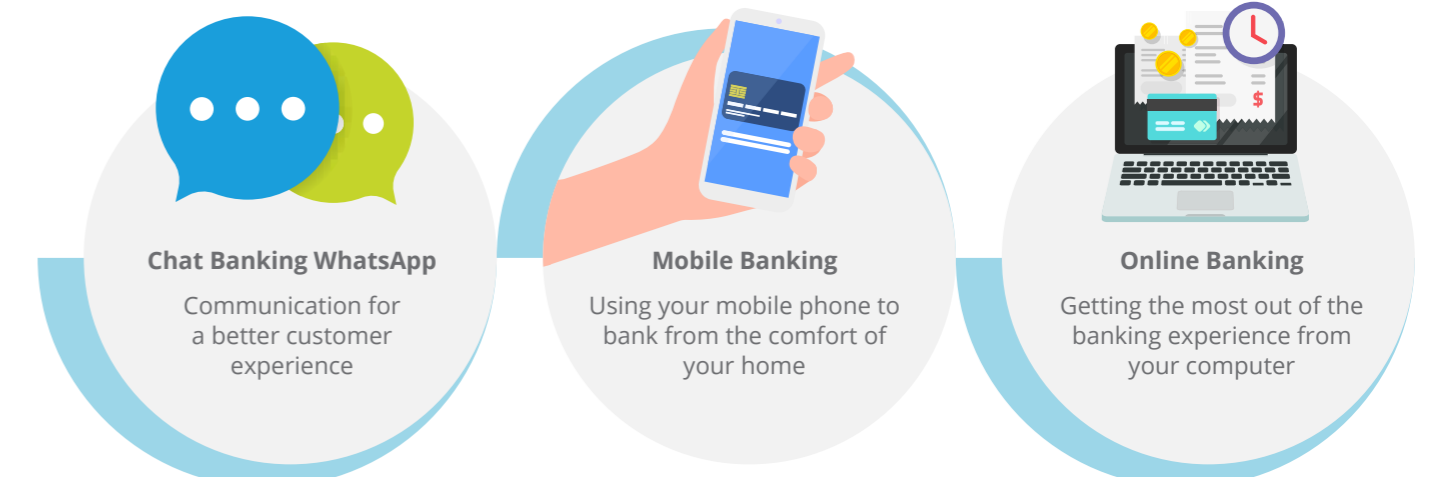
We enabled Voice Banking by launching Emirates NBD Skill on Amazon Alexa. Alexa is specifically helpful to visually impaired people as it works on voice commands, enabling people to bank easily through Emirates NBD Skill.

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

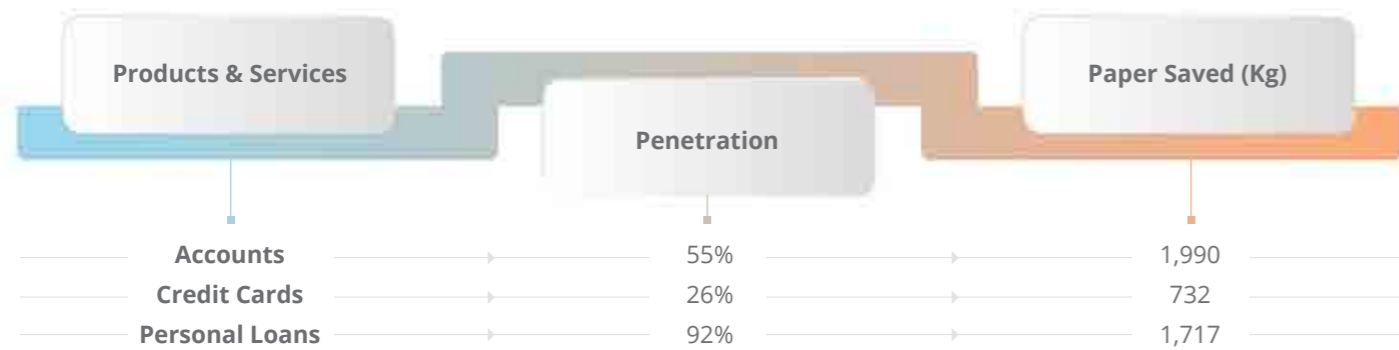
We have optimised the digital journey for our customers, enabling them to access our products and services from the comfort and safety of their homes. During this time, we put emphasis on communicating useful features that would enable them to bank virtually.



As well as being able to request credit cards or personal loans, our customers now have access to more digital features, including:



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.



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, ETF's and structure products)

Corporate Customers

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

Product Launch / Enhancements

- 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.

Process Changes

- 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.

Customer Business Support

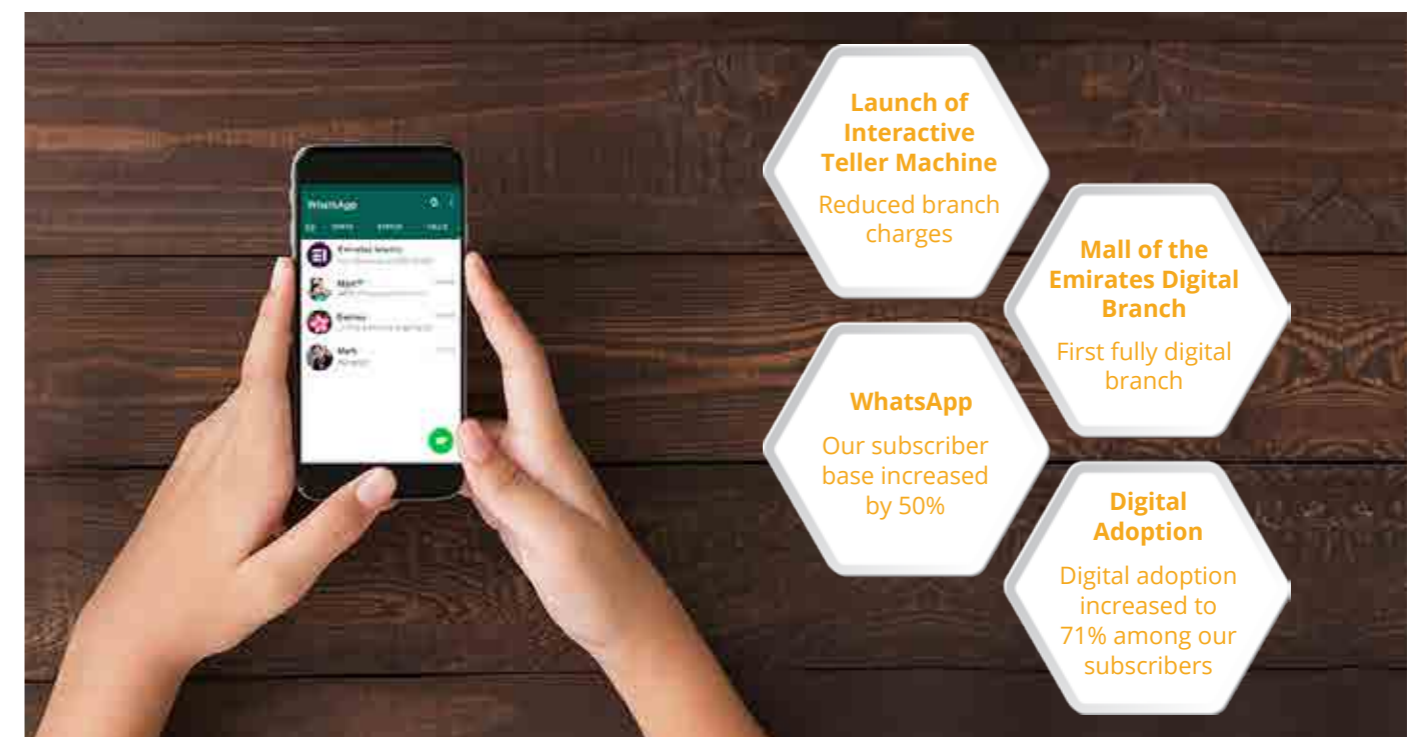
- Zero charges for new smartTRADE activations.
- Significant reduction in fees for transaction processing and handling.

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:



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?"



Apple Podcast



Castbox



Responsible Finance

- 1. Responsible Lending & Investment
- 2. Responsible Procurement



(102-9), (103-1), (103-2), (103-3), (204-1), (412-1), (414-1)

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.



Policies

- Emirates NBD Group Procurement Policy
- Supplier Code of Conduct



Awards & Recognition

- 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.



Initiative	Description	Value/Impact
Product Innovation: Digitisation to Reduce Paper Flow	Identifying ways to make our products environmentally and socially responsible.	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: <ul style="list-style-type: none"> - Contactless Export trade collections. - Online submission of invoice discounting and factoring documents and 80% reduction in time to issue Guarantees.
Lending Portfolio Diversity	Diversifying the sectors we lend to with an increase in lending activities towards the health, education and agriculture (including soft commodities) sectors.	This resulted in increased lending to the education sector by 8% and agriculture by approximately 170% over December 2019.
New Sustainable Finance Opportunities	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.	We were able to grow the portfolio in these strategic areas.



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.





Our People

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



(103-1), (103-2), (103-3), (102-8)

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

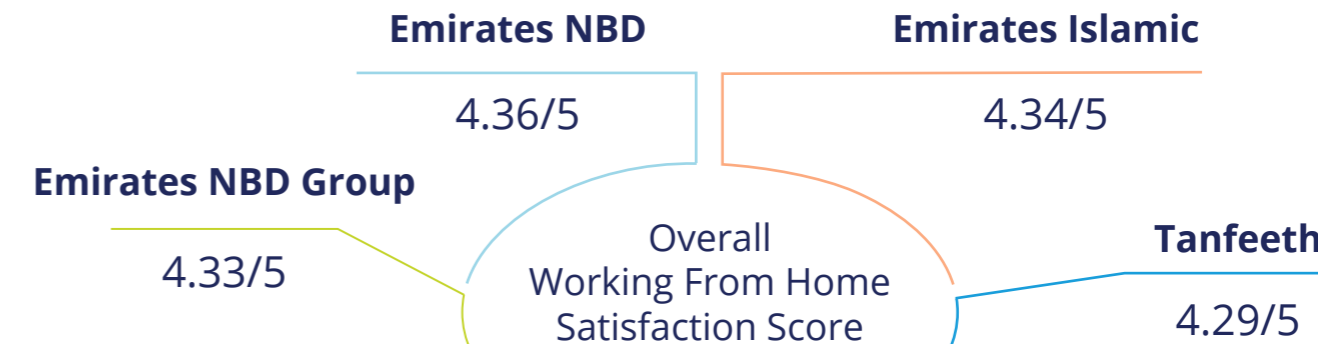
- Tanfeeth**
- Best Recruitment and Talent Management Strategy Award at the Chartered Institute of Personnel and Development (CIPD) Middle East People Awards.

Employee Engagement

Working from Home Engagement Survey ^{(103-1), (103-2), (103-3), (402-1)}

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.

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 (103-1), (103-2), (103-3), (102-8), (202-2), (401-1), (402-1), (405-1), (405-2)

Supporting Women



LetsLink Women's Club

LetsLink 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, LetsLink Women's activities are open to male participation.



We held the following e-workshops in 2020:



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 (401-1), (405-1)

	Status 2020 2019 2018				Status 2020 2019 2018				Status 2020 2019 2018			
	Emirates NBD Bank				Tanfeeth				Emirates Islamic			
Number of Full-time Employees	N/A	4,770	5,503	5,721	N/A	3,071	3,235	3,423	N/A	1,402	1,539	1,645
Female Employees (%)		42%	40%	39%		44%	44%	43%		34%	32%	30%
Top Management (% Female of all Top Management)*		13%	10%	9%		50%	20%	20%		23%	21%	11%
Newly Hired Female Employees Annually (% Female of all New Hired Employees)		61%	50%	39%		54%	66%	47%		51%	28%	31%

*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.

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.

Status	2020	2019	2018
Number of Female Emirati Employees	106	111	63

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.

	Status 2020 2019 2018				Status 2020 2019 2018				Status 2020 2019 2018			
	Emirates NBD Bank				Tanfeeth				Emirates Islamic			
Emiratis in Top Management (% Emiratis of all Top Management)*		31%	29%	28%		33%	20%	20%		52%	50%	37%
Emirati Employees (%)		25%	22%	19%		8%	8%	8%		30%	25%	24%
Expatriate Employees (%)		75%	78%	81%		92%	92%	92%		70%	75%	76%

* Top Management includes employees in Job Bands S and above.

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


Our employees come from over 70 different countries. Below we have highlighted the five countries from which we have recruited the highest percentage of our employees:

	2020 2019 2018			2020 2019 2018			2020 2019 2018		
	Emirates NBD Bank			Tanfeeth			Emirates Islamic		
India	38%	39%	41%	31%	31%	32%	24%	28%	24%
UAE	25%	22%	19%	8%	8%	8%	30%	25%	24%
Pakistan	8%	8%	9%	17%	17%	18%	13%	17%	14%
Philippines	5%	6%	6%	14%	14%	14%	2%	2%	3%
Egypt	4%	5%	5%	11%	11%	11%	7%	10%	9%
Other	20%	20%	20%	19%	19%	17%	24%	18%	26%

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.

Status	2020	2019	2018
	30	27	11

Emirates Islamic

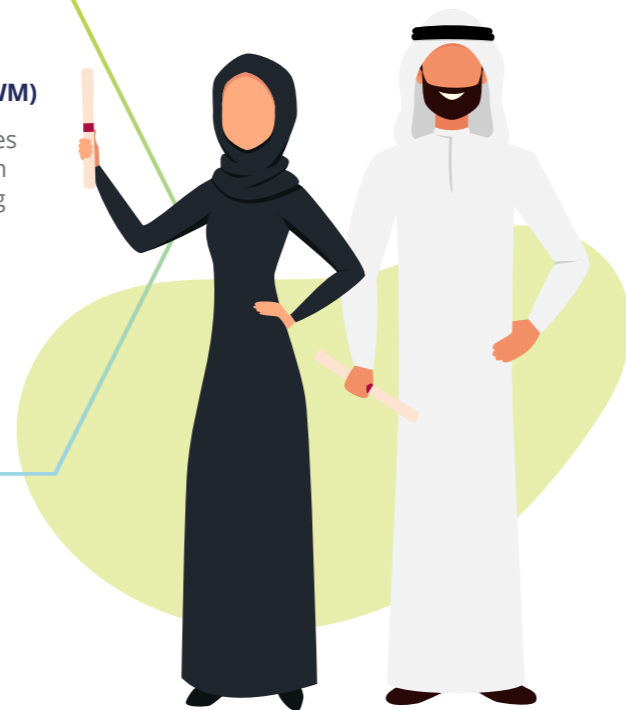
Al Nujoom

A comprehensive programme for top performing Emirati Tellers, developing them into Head Tellers.

UAE Nationals in Consumer Banking (CWM)

Emirates Islamic provides its Emirati nationals with certification and training opportunities, such as:

- Annual Internal Certification Bridge
- Core Consolidation
- Moody's Certification



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 approximate 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

Investing in People with Disabilities (405-1)

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

Employees with Disabilities

Emirates NBD Bank, Tanfeeth & Emirates Islamic*

Status	2020	2019	2018
	46	40	36

* The majority of employees with disabilities are working at Tanfeeth (32 out of 46).

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 PC's 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.



To better assist our customers with disabilities, we provided our employees with the following e-learning opportunities:

Disability Etiquette Workshops

We designed this to enhance our employees' awareness of different ways individuals with disabilities communicate, move and view the world around them.

American Sign Language Workshops

We created our own American Sign Language Workbook in-house at zero cost. All participants have access to an E-Workbook module once the online session ends.

The number of customers with disabilities contacting the call centre rather than going into the branch considerably increased due to the pandemic. In response, all call centre team leaders at Tanfeeth went through disability etiquette training.

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 (404-3)

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:



Planning January

- Sharing business priorities and goals
- Agreeing on performance plan
- Setting performance expectations

Review July

- Monitoring & tracking performance
- Providing ongoing feedback, coaching & guidance
- Resetting objectives, if required

Assessment December

- Rating performance
- Calibrating rating
- Communicating the ratings

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

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.

Reach	Unique Learners
2020: ~100%	2020: 13,700
2019: ~100%	2019: 10,300
2018: 73%	2018: 8,820



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.



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.

Our Learning Platforms



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 offers 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.



Programme Partners



Number of Graduates in Every L&MD Programme

Number of Attendees		2020					Emirates NBD Bank	
		Associate	Specialist	Team Leader	Manager	Senior Manager		
Virtual Learning Track		906	205	219	302	Nil	Digital Learning Track	
		684	234	65	208	31		

Rewards & Recognition (401-2), (404-3)

Our Reward Framework

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



Our Recognition Programmes


Our recognition programmes have been extremely important during the pandemic to show our employees our appreciation.

GEM (Going the Extra Mile) Recognition Programme



The Emirates NBD GEM programme is designed to motivate our employees to 'go the extra mile' and be recognised as the best. The GEM programme creates a culture of recognition that boosts employee engagement and productivity. The goal of this programme is to create and sustain a motivational work environment, inspire employees and teams to go the extra mile and reinforce the organisation's values in the behaviour of our people.

Bravo – Employee to Employee Appreciation



Bravo is the Group's online employee to employee appreciation portal, where you can send an e-card or virtual pat on the back to anyone in the Group. Overall, the platform promotes our core value of 'teamwork' through accountability, active participation and collaboration.

Milestone Awards for Long Service



At Emirates NBD, we recognise and value the contribution of all our employees but in particular, of those who stay with us for a long time. The loyalty, commitment and contributions brought by these individuals is a big part of our success.

Benefits to Full-Time Employees ^{(401-2), (401-3)}

End-of-Service Benefits

Health Insurance

Life Insurance

Financial Facilities

Paid Leave for Exams

Paid Leave for Volunteering

Maternity & Paternity Leave

Parental Leave

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.



Ensuring Women Return to Work

We want to empower our female employees by creating a welcoming environment that helps them integrate their professional career with their role as a mother.



Before Giving Birth







A culture of openness that invites female employees to discuss their leave, work handover and smooth reintegration after they return
Designated parking spaces in convenient locations



After Giving Birth

60 days of fully-paid leave
Part-time working hours and flexible timing discussed and agreed on an individual basis
New Mothers Room: a private, women-only room offering comfort and privacy for nursing

Parental Leave - Broken Down by Gender

	2020						2019						2018					
	Emirates NBD Bank						Tanfeeth						Emirates Islamic					
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
Employees who took parental leave	93	99	125	145	94	102	75	83	75	107	65	101	10	30	19	45	30	72
Employees who came back to work after parental leave	92	99	125	145	94	102	75	83	75	107	65	101	7	30	19	45	30	72
Employees who came back to work after parental leave and were still employed 12 months later	88	94	113	139	91	99	71	78	70	101	62	99	7	30	17	42	29	69
Retention Rate	95%	95%	90%	96%	97%	97%	95%	94%	93%	94%	95%	98%	70%	100%	89%	93%	96%	96%
General Status Based on Retention Rate	Female 						Female 						Female 					
	Male 						Male 						Male 					

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

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



Employee Wellness

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.	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.	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.
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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:

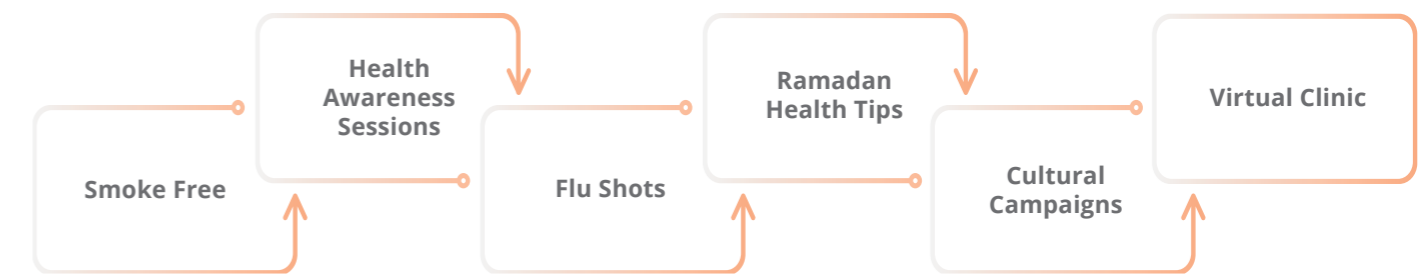
- Details of our medical insurance policy
- Wellness Centre opening hours, location and doctor schedules
- Health and wellness tips
- Mental health and wellbeing tips
- Health assessment kiosk locations

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

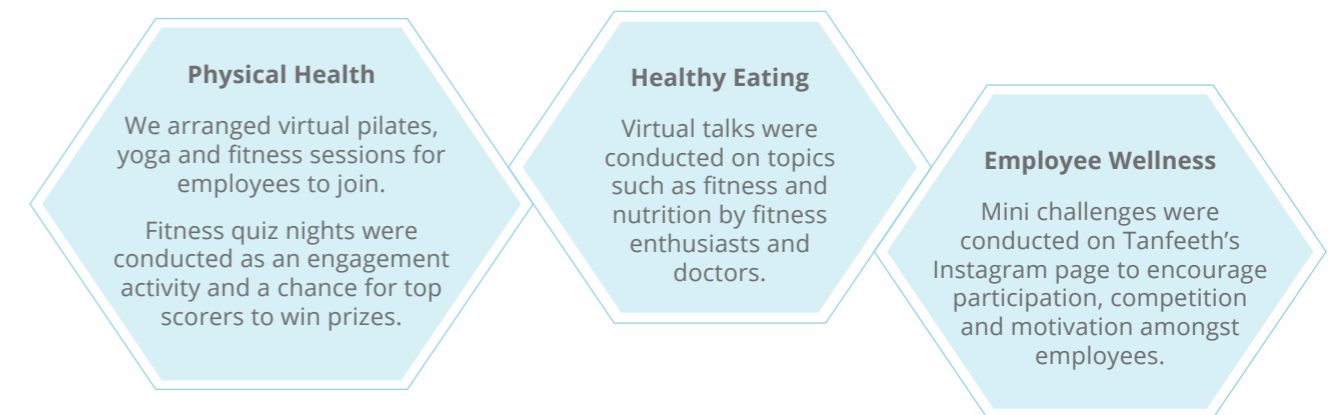


Tanfeeth Health Awareness Campaigns

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:



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:



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:

Office Locations & Branches	<ul style="list-style-type: none"> - Provision of hand sanitisers - Provision of face masks and gloves - Daily sanitation of all office premises, elevators, doors, desks and transport vehicles 	Other Precautionary Measures & Support	<ul style="list-style-type: none"> - 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
Safety & Social Distancing Measures	<ul style="list-style-type: none"> - Implemented business continuity and evacuation plans in case of any COVID-19 related incidents - Only one entry and exit point 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 	Communications & Awareness	<ul style="list-style-type: none"> - 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 screensavers - Digital learning modules and videos to highlight precautionary measures to safeguard against COVID-19



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



(413-1)

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.



Policies

- Exchanger Charter
- Social Investment Framework



Awards & Recognition

- Won the Gold Award at Gulf Sustainability & CSR awards for our Accessibility & Inclusion programme under the category of Best Community Development Project.
- Featured in Dubai Chamber's CSR Al Youm magazine for the second time in two years for our efforts in Accessibility & Inclusion.
- 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.
- Recognised by DEWA for our efforts in inclusion for people with disabilities.
- Recognised as one of the top 5 entities in Dubai with the highest volunteering hours.

Aligning our Social Investment with the Annual Theme of the UAE

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.

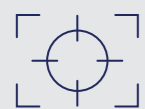
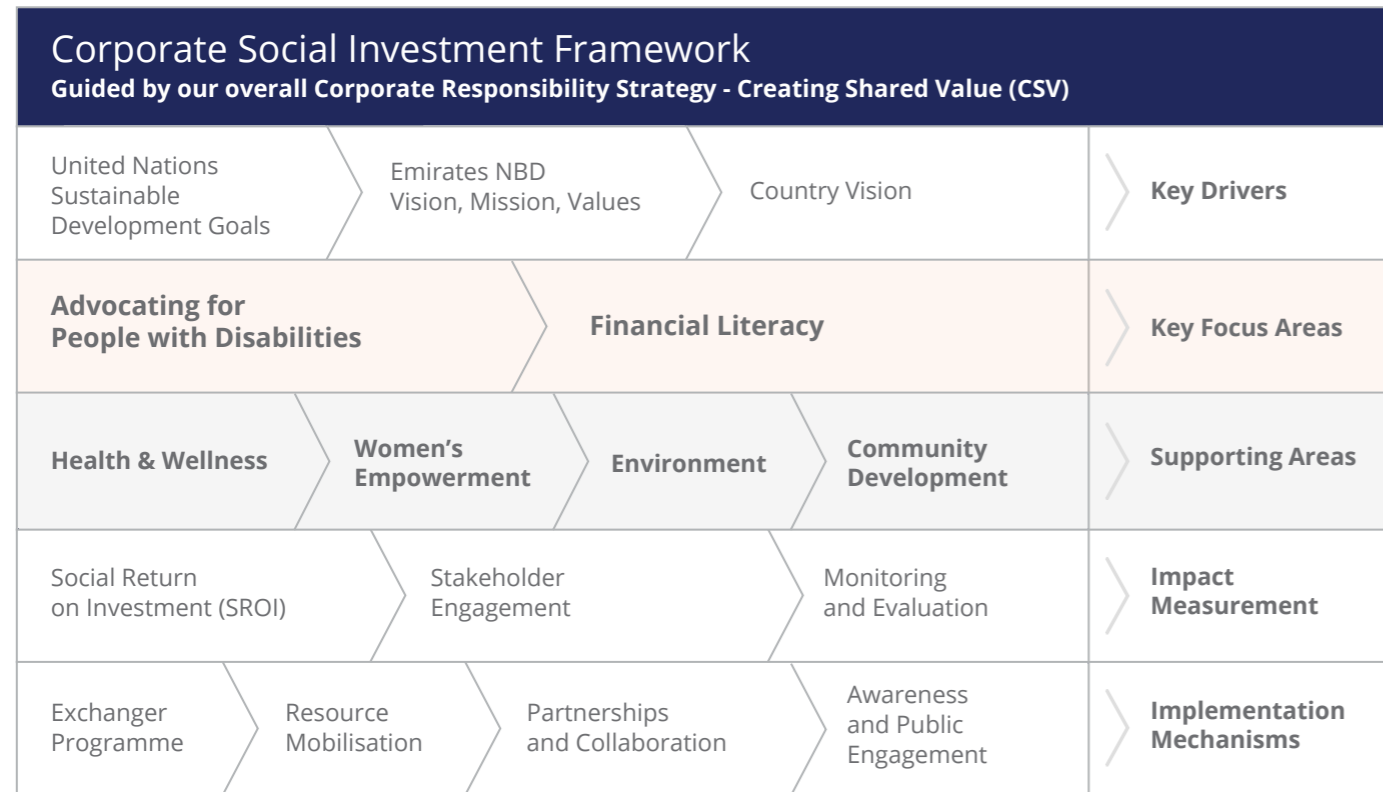


Emirates NBD Social Investment Framework

(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.



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:



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.

Amount in AED				
Social Investment Area	Emirates NBD Bank, Tanfeeth & Emirates Islamic	Emirates NBD Bank, Tanfeeth & Emirates Islamic	Emirates NBD Bank, Tanfeeth & Emirates Islamic	Emirates NBD Bank & Tanfeeth
	2020	2019	2018	2017
Health & Wellness	58,857,305	19,680,000	40,580,000	1,070,000
Humanitarian	9,329,704	14,620,000	4,570,000	"We started monitoring contributions in 2018"
Islamic Contributions	6,509,000	2,005,000	12,080,000	
Women's Empowerment, Environment & Education	4,143,710	28,269,000	2,130,000	
Community Development & Year of UAE	1,760,330	20,705,000	19,060,000	18,140,000
Advocacy for People with Disabilities: #TogetherLimitless	1,214,803	2,790,000	8,950,000	3,855,000
Financial Literacy: #moneywise platform	154,528	192,000	1,110,000	500,000
Resource Mobilisation	Amounts falling under this category have been reallocated to the rest of the categories in this area	Amounts falling under this category have been reallocated to the rest of the categories in this area	Amounts falling under this category have been reallocated to the rest of the categories in this area	4,520,000
Total	81,969,380	88,261,000	88,480,000	28,935,000
International	8,534,922	1,074,065	725,000	40,000
Total	90,504,302	89,335,065	89,205,000	28,975,000

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

Amount in AED			
Social Investment Area	Social Contribution*	Community Contribution	Total
Health & Wellness	58,857,305	0	58,857,305
Humanitarian	9,329,704	0	9,329,704
Islamic Contributions	6,509,000	0	6,509,000
Women's Empowerment, Environment & Education	4,133,710	10,000	4,143,710
Community Development & Year of UAE	1,500,000	260,330	1,760,330
Advocacy for People with Disabilities: #TogetherLimitless	964,803	250,000	1,214,803
Financial Literacy: #moneywise platform	75,000	79,528	154,528
Resource Mobilisation	Amounts falling under this category have been reallocated to the rest of the categories in this area	Amounts falling under this category have been reallocated to the rest of the categories in this area	Amounts falling under this category have been reallocated to the rest of the categories in this area
Total	81,369,522	599,858	81,969,380
International	8,534,922	0	8,534,922
Total	89,904,444	599,858	90,504,302

*As per the definition of the UAE Central Bank.



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	Status	2020	2019	2018	2017
Volunteer Deployments		1,084	5,853	5,791	3,252
Number of Hours Volunteered		5,216	34,065	35,650	26,678
Number of Volunteering Opportunities		218	514	420	320



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.



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.



* Includes Emirates NBD employees salaries

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:



* Includes Emirates NBD employees salaries

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



Focus Area: Advocacy for People with Disabilities - #TogetherLimitless

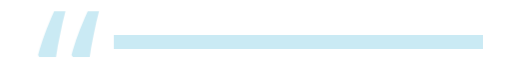
As part of Emirates NBD's Social Investment Strategy Framework, the #TogetherLimitless programme is committed to building a disability-inclusive society, where everybody is working towards a common purpose – to create a world without barriers.

Community	Human Assets	Products	Services
<ul style="list-style-type: none"> - Employment Skills Workshop - Career Fair - Panel Discussions 	<ul style="list-style-type: none"> - 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 	<ul style="list-style-type: none"> - 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 	<ul style="list-style-type: none"> - Employees trained on disability etiquette and American Sign Language. Refer to Our Product & Service Responsibility chapter to learn more - The branches are equipped with assistive technologies for our customers with disabilities: <ul style="list-style-type: none"> - KinTrans - Hearing Loop - Braille printer - Traveller HD



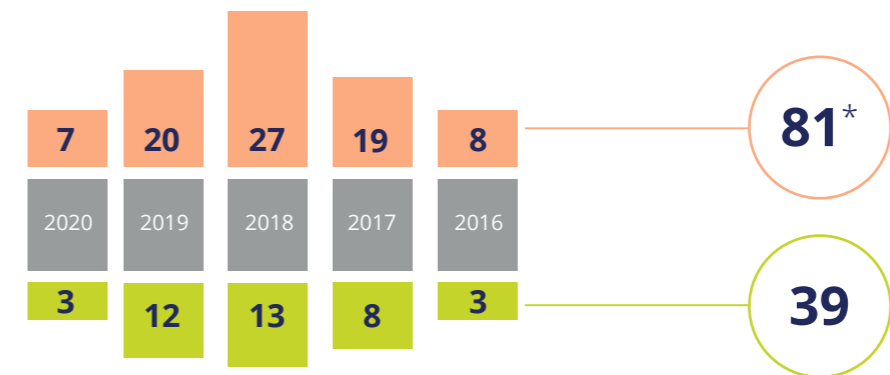
Careers Network

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



* Our partners made 36 jobs redundant in 2020 due to the pandemic. Therefore, 45 employees with disabilities are still employed.

Banker for a Day

During the event, we conducted an informative session on Accessibility & Inclusion for 25 students from Middlesex University Dubai

CV Building - Live Session

Under #SustainabilityNow, we conducted a live session on how to build a CV.

136K Impressions -
113.4K Reach -
24K Views -
2.5K Engagement -

Interview - Live Session

Under #SustainabilityNow, we had a live session giving tips on how to interview people with disabilities.

107K impressions -
85.5K Reach -
21.7K Views -
710K Engagement -

Role of Assistive Technologies in Advocating for Inclusion of People with Disabilities

In line with celebrating the International Day of people with disabilities, we held a webinar on the role of assistive technologies.

51K Impressions -
28K Reach -
6.1K Views -
1.5K Engagement -

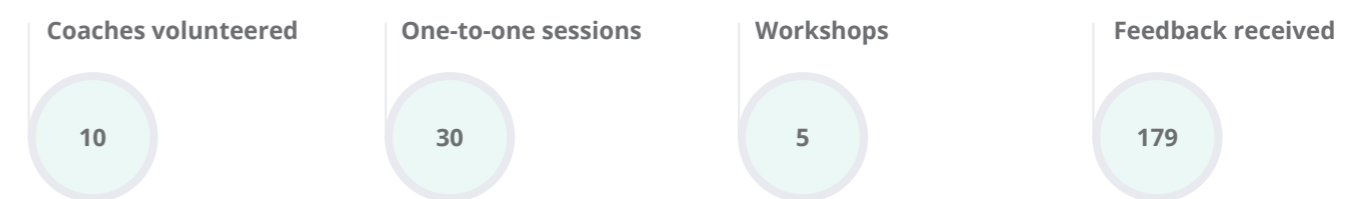
As a financial institution, investing in financial literacy is an important focus area for us. To empower our stakeholders, we provide them with the financial education they need in a simple and engaging manner through our platform #moneywise.

Community	Human Assets	Products	Services
<ul style="list-style-type: none"> - #moneywise Financial Coaching - #moneywise Banker for a Day - #moneywise Online Resource Centre - #moneywise Wise Ones - UBF Fraud Campaign 	<p>Exchanger:</p> <ul style="list-style-type: none"> - 29 activities - 115 hours - 202 beneficiaries 	<ul style="list-style-type: none"> - Saving Accounts 	<ul style="list-style-type: none"> - Online Credit Card Score

#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:



#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.

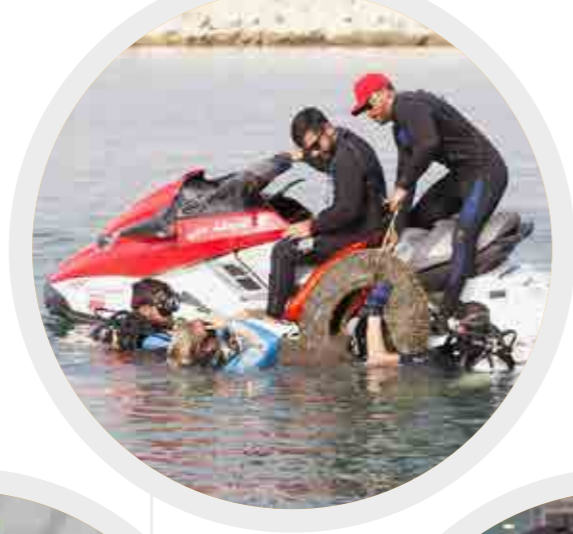
#moneywise Resource Centre

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.





Support Areas

Health & Wellness

Women's Empowerment

Environment

Community Development

Community

- Stay Fit
- Wellbeing Workshops
- Nutrition Workshop
- Men's Health Awareness
- [#TogetherWeWillConquer](#)

- Emirati Women's Day
- Breast cancer awareness

- Keep the Creek Clean (KTCC)
- UAE Desert Clean up
- Online Gardening

- Eid Shopping
- Appreciation baskets and certificates for frontline employees
- Support Emirates Down Syndrome Centre (EDSA)
- Virtual Mock Interview with Ajman University
- Online Tutorials with Maharat Learning Centre
- Kids for Good

Human Assets

Exchangers:
74 activities
440 hours volunteered

Four employees are part of the council
[LetsLink Women](#)

Exchangers:
24 activities
800 hours volunteered

Exchanger:
69 activities
3,442 hours volunteered
3,846 beneficiaries

Products & Services

- [Fitness Account](#)
- LiveWell

- Workshops:
- Emotional Intelligence
 - Personal Resilience
 - Leadership Series

- [Anti-Single-Use Plastic & Household Batteries Campaign](#)
- Different initiatives across the Group to reduce our paper consumption

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

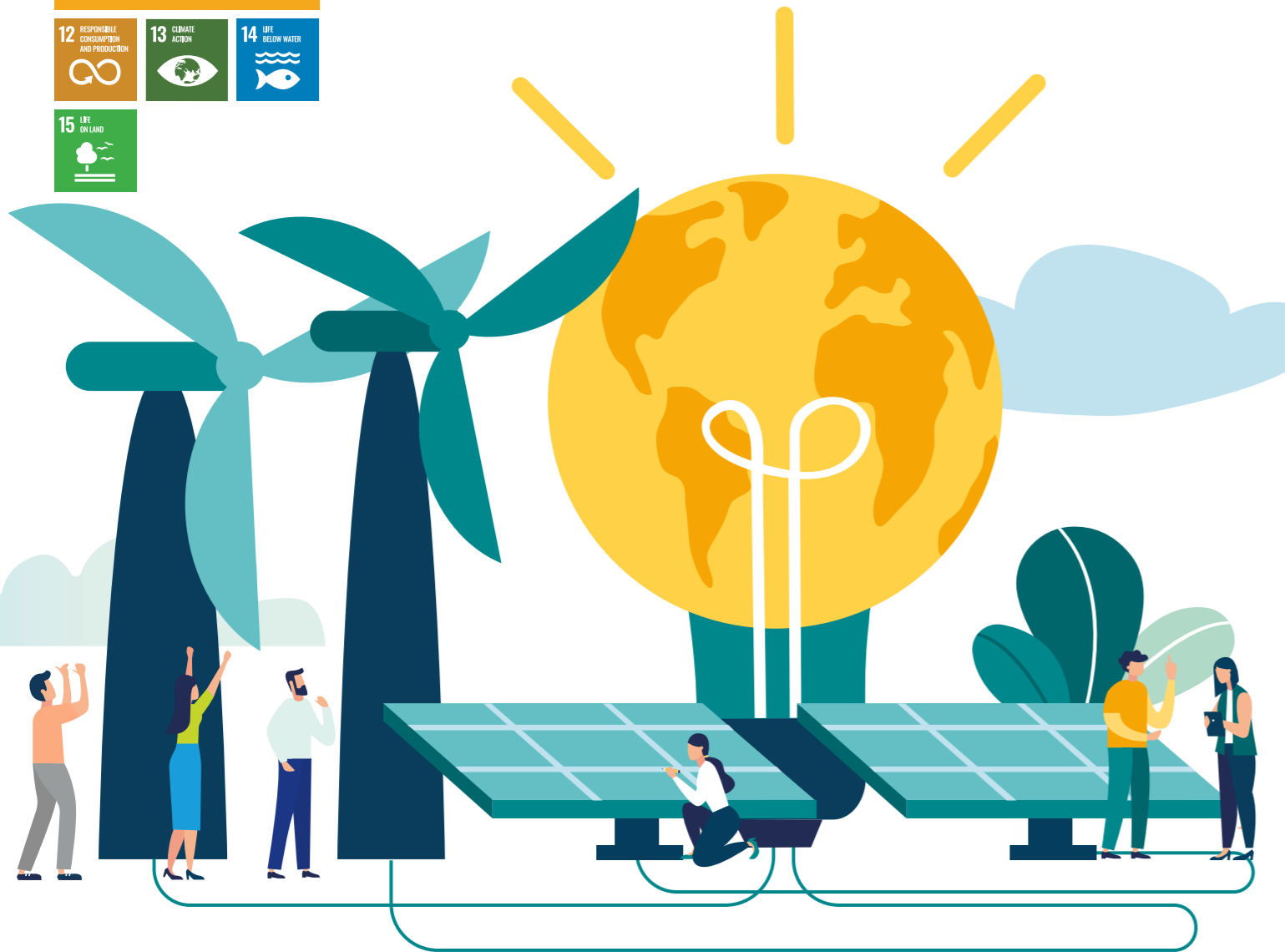
We contributed AED 5 million to the 10 million meals campaign announced by the Mohammed bin Rashid Al Maktoum Global Initiatives (MBRGI) in collaboration with Social Solidarity Fund Against COVID-19 to provide meals throughout Ramadan to communities in the UAE affected by COVID-19.





Our Environmental Responsibility

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



(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⁾

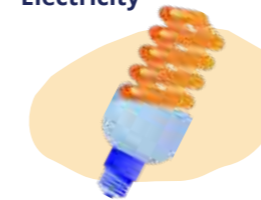
Our Chief Risk Officer (CRO) integrates environmental topics in operational risk policies and strategy. On a quarterly basis, we report on the overall risk and management landscape to the Board Risk Committee.

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)}

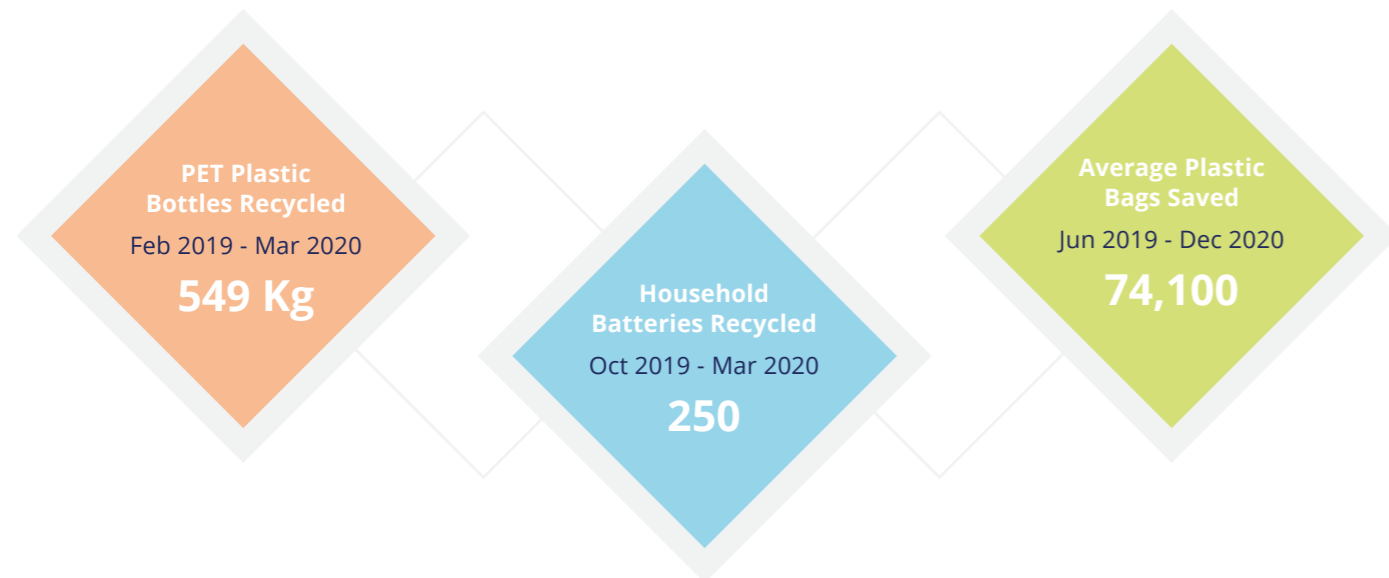
	2020	2019	2018
Status	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth	Emirates NBD Bank & Tanfeeth
	1,661	16,335	16,462
	3,926	7,524	5,317
	4,618	17,185	22,311



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

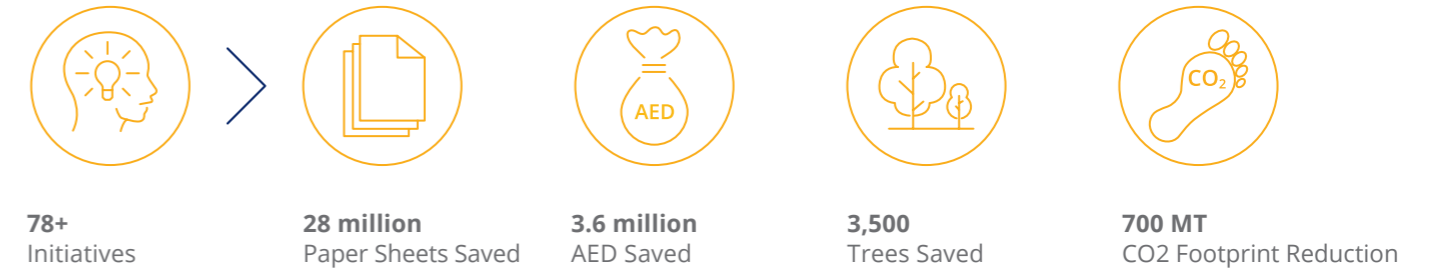


Go Paperless Programme

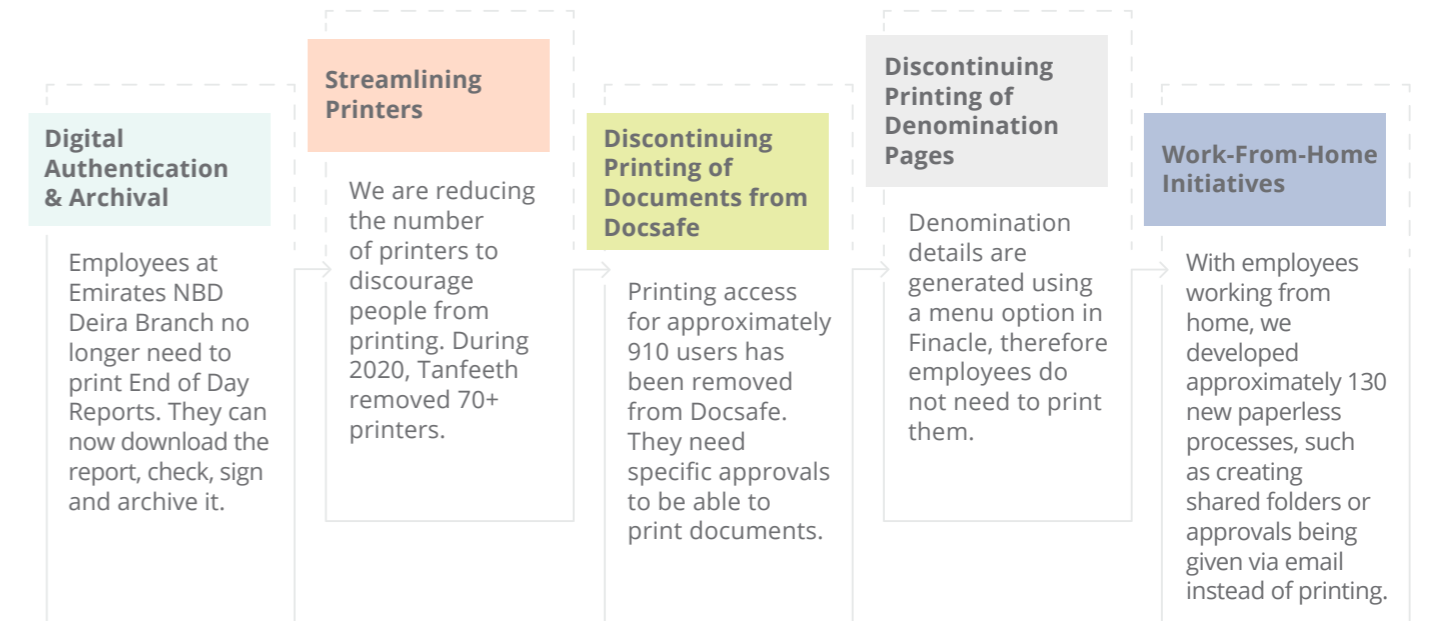
In February 2020, we launched our sustainability programme. The first initiative under this programme was 'identification and implementation of policies and processes to reduce paper consumption'. This initiative maps our journey towards environmental sustainability by using paper responsibly, saving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

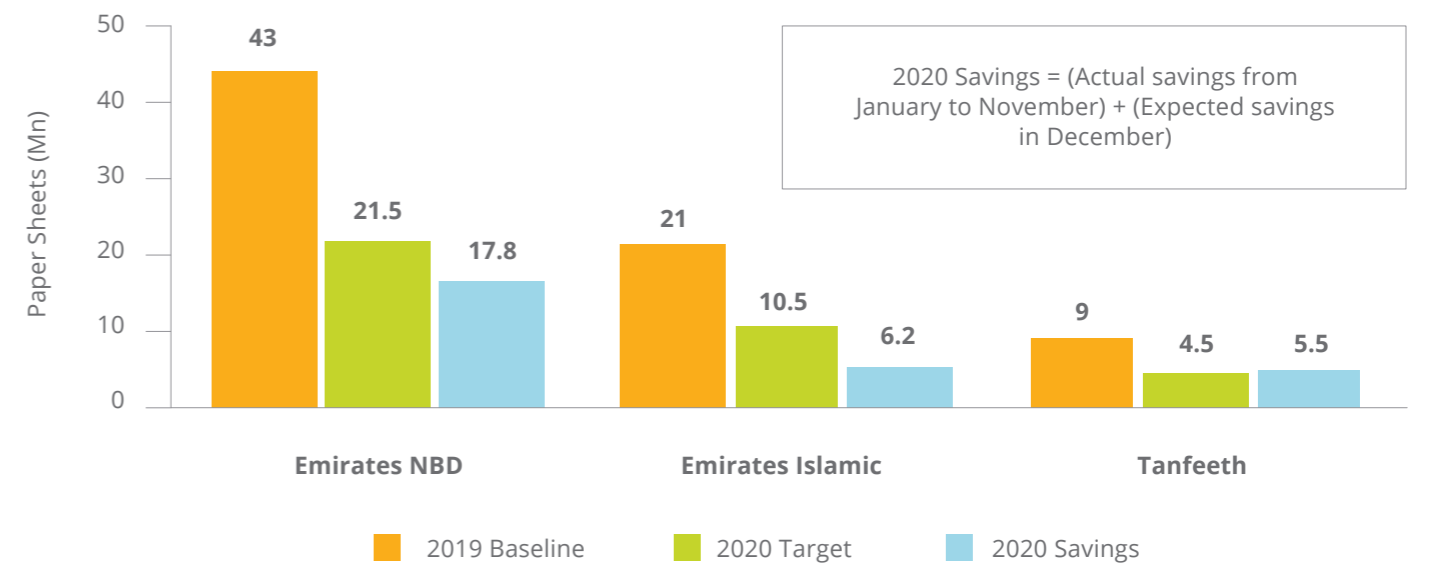
Impact & Social Return On Investment



Below are our top five environmental initiatives:



2020 Baseline vs. Savings (Paper Sheets in Millions)





GRI Standards Content Index

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



(102-55)

GRI Standards Content Index



↓ Within the organisation
 ↑ Outside the organisation
 ↕ Within and outside the organisation

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.



GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
GRI 101: Foundation 2016								
General Disclosures								
Organizational Profile								
GRI 102: General Disclosures 2016		102-1 Name of the organization	13					
		102-2 Activities, brands, products, and services	13					
		102-3 Location of head-quarters	13					
		102-4 Location of operations	13					
		102-5 Ownership and legal form	15					
		102-6 Markets served	13					
		102-7 Scale of the organization	13, 18					No Specific COP Requirements
		102-8 Information on employees and other workers	49, 50					
		102-9 Supply chain	45					
		102-10 Significant changes to the organization and its supply chain	13					
		102-11 Precautionary Principle or approach	27					
		102-12 External initiatives	14, 23					
		102-13 Membership of associations	14					
Strategy								
		102-14 Statement from senior decision-maker	9, 10, 11					Statement of Continuing Support
		102-15 Key impacts, risks, and opportunities	9, 10, 11					
Ethics and Integrity								
		102-16 Values, principles, standards, and norms of behavior	27					No Specific COP Requirements
		102-17 Mechanisms for advice and concerns about ethics	27					
Governance								
		102-18 Governance structure	Refer*					
		102-19 Delegating authority	27		SDG 16	United in Destiny	Principles 1-10	
		102-20 Executive-level responsibility for economic, environmental, and social topics	27					

* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
GRI 102: General Disclosures 2016		102-21 Consulting stakeholders on economic, environmental, and social topics	23					
		102-22 Composition of the highest governance body and its committees	Refer*					
		102-23 Chair of the highest governance body	Refer*					
		102-24 Nominating and selecting the highest governance body	Refer*					
		102-25 Conflicts of interest	Refer*					
		102-26 Role of highest governance body in setting purpose, values, and strategy	Refer*					
		102-27 Collective knowledge of highest governance body	Refer*		SDG 16	United in Destiny	Principles 1-10	
		102-28 Evaluating the highest governance body's performance	Refer*					
		102-29 Identifying and managing economic, environmental, and social impacts	Refer*					
		102-30 Effectiveness of risk management processes	Refer*					
		102-31 Review of economic, environmental, and social topics	Refer*					
		102-32 Highest governance body's role in sustainability reporting	Refer*					
		102-33 Communicating critical concerns	Refer*					
Stakeholder Engagement								
		102-40 List of stakeholder groups	23					
		102-41 Collective bargaining agreements	Collective bargaining is not permitted within the UAE				Principles 1-10	
		102-42 Identifying and selecting stakeholders	23					
		102-43 Approach to stakeholder engagement	23					
		102-44 Key topics and concerns raised	23					
Reporting Practice								
		102-45 Entities included in the consolidated financial statements	19					
		102-46 Defining report content and topic Boundaries	23, 24					
		102-47 List of material topics	23, 24					
		102-48 Restatements of information	5, 6				No Specific COP Requirements	
		102-49 Changes in reporting	5, 6					
		102-50 Reporting period	6					
		102-51 Date of most recent report	6					
		102-52 Reporting cycle	6					
		102-53 Contact point for questions regarding the report	5					

* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
GRI 102: General Disclosures 2016		102-54 Claims of reporting in accordance with the GRI Standards	5					No Specific COP Requirements
		102-55 GRI content index	91					
		102-56 External assurance	5					
GRI 200 Economic Standard Series								
GRI 103: Management Approach 2016 for: • Economic Performance • Procurement Practices • Anti-corruption		103-1 Explanation of the material topic and its Boundary	18					
		103-2 The management approach and its components	18					
		103-3 Evaluation of the management approach	18					
Economic Performance								
GRI 201: Economic Performance 2016	↕	201-1 Direct economic value generated and distributed	18			United in Knowledge		No Specific COP Requirements
Procurement Practice								
GRI 204: Procurement Practices 2016	↑	204-1 Proportion of spending on local suppliers	46		SDG 8	United in Knowledge	Principles 1 - 10	
Anti-corruption								
GRI 205: Anti-corruption 2016	↓	205-1 Operations assessed for risks related to corruption	Refer*		SDG 16			Principles 1 - 10
		205-2 Communication and training about anti-corruption policies and procedures	Refer*					
GRI 300 Environmental Standards Series								
GRI 103: Management Approach 2016 for: • Energy • Water • Emissions • Effluents and Waste • Environmental Compliance		103-1 Explanation of the material topic and its Boundary	84					
		103-2 The management approach and its components	84					
		103-3 Evaluation of the management approach	84					
Energy								
GRI 302: Energy 2016	↓	302-1 Energy consumption within the organization	85					
		302-3 Energy intensity	85		SDG 13			Principles 7, 8, 9
		302-4 Reduction of energy consumption	85					
Water and Effluents								
GRI 303: Water and Effluents 2018	↓	303-5 Water Consumption	87		SDG 6 SDG 13			Principles 7, 8, 9
Emissions								
GRI 305: Emissions 2016	↓	305-1 Direct (Scope 1) GHG emissions	86					
		305-2 Energy indirect (Scope 2) GHG emissions	86		SDG 13		Principles 7, 8, 9	
		305-3 Other indirect (Scope 3) GHG emissions	86					
		305-4 GHG emissions intensity	86					
Effluents and Waste								
GRI 306: Effluents and waste 2016	↓	306-2 Waste by type and disposal method	87		SDG 13	United in Prosperity	Principles 7, 8, 9	

* Refer to the Emirates NBD Annual Report 2019 available on www.emiratesnbd.com, under Investor Relations

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
Environmental Compliance								
GRI 307: Environmental Compliance 2016	↓	307-1 Non-compliance with environmental laws and regulations	79		SDG 13		Principles 7, 8, 9	
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Employment • Labor, Management Relations • Occupational Health and Safety • Training and Education • Diversity and Equal Opportunity		103-1 Explanation of the material topic and its Boundary	49					
		103-2 The management approach and its components	49					
		103-3 Evaluation of the management approach	49					
Employment								
GRI 401: Employment 2016	↓	401-1 New employee hires and employee turnover	50, 51					
		401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	59, 60		SDG 3 SDG 5 SDG 8		Principle 6	Emirates NBD turnover rate
		401-3 Parental leave	60					
Labor/Management Relations								
GRI 402: Labor/ Management Relations 2016	↓	402-1 Minimum notice periods regarding operational changes	49, 50		SDG 3 SDG 8		Principle 6	
Occupational Health and Safety								
GRI 403: Occupational health and safety 2018	↓	403-1 Occupational health and safety management system	63		SDG 4	United in Prosperity	Principle 6	
Training and Education								
GRI 404: Training and Education 2016	↓	404-1 Average hours of training per year per employee	56					
		404-2 Programs for upgrading employee skills and transition assistance programs	56		SDG 4	United in Knowledge	Principle 6	
		404-3 Percentage of employees receiving regular performance and career development reviews	55, 59					
Diversity and Equal Opportunity								
GRI 405: Diversity and Equal Opportunity 2016	↕	405-1 Diversity of governance bodies and employees	50, 51, 52, 54		SDG 5 SDG 10	United in Knowledge	Principle 6	
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Child Labor • Human Rights Assessment		103-1 Explanation of the material topic and its Boundary	45					
		103-2 The management approach and its components	45					
		103-3 Evaluation of the management approach	45					

GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Omission	SDGs Alignment	UAE Vision Alignment	UNGC Principles	Information/ Comment
Child Labor								
GRI 408: Child Labor 2016	↑	408-1 Operations and suppliers at significant risk for incidents of child labor	None of our suppliers are at risk of child labor	Not Applicable	SDG 16		Principle 5	
Human Rights Assessment								
GRI 412: Human Rights Assessment 2016	↑	412-1 Operations that have been subject to human rights reviews or impact assessments	75		SDG 16		Principle 2	
Local Communities								
GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	70					
		103-2 The management approach and its components	70				Principles 7, 8, 9	
		103-3 Evaluation of the management approach	70					
GRI 413: Local Communities 2016	↑	413-1 Operations with local community engagement, impact assessments, and development programs	65, 66		SDG 10	United in Knowledge United in Responsibility	Principle 1	
G4 - Sector Disclosure	↑	FS14 Initiatives to improve access to financial services for disadvantaged people	80		SDG 10	United in Knowledge	Principle 1	
Supplier Social Assessment								
GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	45					
		103-2 The management approach and its components	45					
		103-3 Evaluation of the management approach	45					
GRI 414: Supplier Social Assessment 2016	↑	414-1 New suppliers that were screened using social criteria	45		SDG 16		Principle 1	
GRI 400 Social Standards Series								
GRI 103: Management Approach 2016 for: • Marketing and Labeling • Customer Privacy		103-1 Explanation of the material topic and its Boundary	33					
		103-2 The management approach and its components	33					
		103-3 Evaluation of the management approach	33					
Marketing and Labeling								
GRI 417: Marketing and Labeling 2016	↓	417-2 Incidents of non-compliance concerning product and service information and labeling	This information is handled by the legal department and is considered confidential.	Confidentiality Constraints - This information is handled by the legal department and is considered confidential. The Bank is currently revising it and considering reporting on this disclosure for next year	SDG 16		No Specific COP Requirements	
		417-3 Incidents of non-compliance concerning marketing communications	This information is handled by the legal department and is considered confidential.					
Customer Privacy								
GRI 418: Customer Privacy 2016	↓	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	This information is handled by the legal department and is considered confidential.	Confidentiality Constraints - This information is handled by the legal department and is considered confidential.	SDG 16		Principle 1	

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