



REPORT ON OUR SOCIAL INVESTMENT

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Social Investment Strategy



In two short years, we have successfully managed to embed CSR as part of our corporate identity, culture and business activity.

As an ethical bank, our responsibility to our local communities equals that to our customers, shareholders and employees. We therefore believe that our Corporate Social Responsibility (CSR) practices, our brand and our long-term business growth go hand-in-hand.

Throughout the development of our Social Investment Strategy, we have been determined to translate the concept of Creating Shared Values (CSV) into measurable programmes and KPIs. The inspiration came from addressing key social issues highlighted in the United Nations Global Sustainable Goals (SDGs), the UAE's Vision 2021, and Emirates NBD's own mission and vision. In 2014, we conducted community needs assessment research to understand

current gaps and how the Bank can address them. The research highlighted a recurring theme of 'inclusion'.

We believe that the strategic approach, and the mindful organic process followed to establish the CSR strategy, is what makes it a success. In two short years, we have successfully managed to embed CSR as part of our corporate identity, culture and business activity. We have moved away from charity-based activities to manifest the true meaning of CSV. What we have achieved so far would not have been possible without the dedication of our partners, employees and management's encouragement and support.

The two graphs below explain our Social Investment Strategy Framework. We have developed a corporate-level framework, and another country-level framework that is localised based on the needs of our operation in the UAE.

Emirates NBD Vision & Values



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:

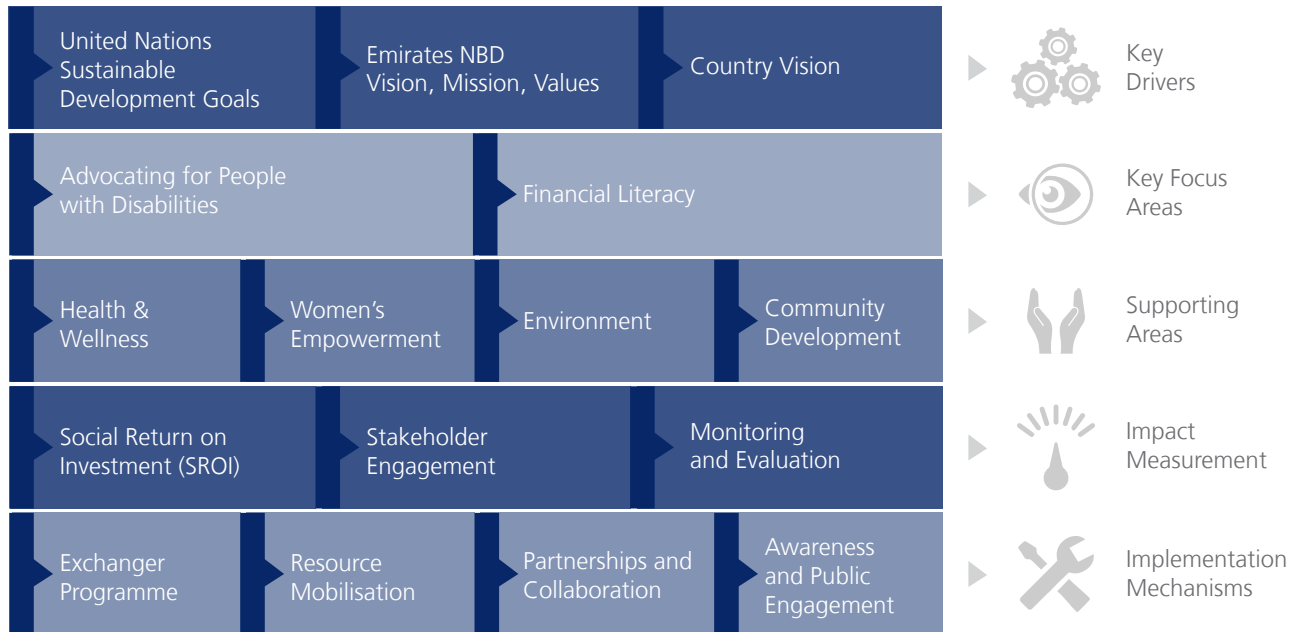
Exchanger

Emirates NBD's Employee Volunteering Programme

- > Resource Mobilisation
- > Partnerships & Collaborations
- > Awareness & Public Engagement

Corporate Social Investment Framework | Emirates NBD

Guided by our overall CSR Strategy - Creating Shared Values (CSV)



Country Social Investment Framework | UAE

Guided by our overall CSR Strategy - Creating Shared Values (CSV)



We invest in our Key Focus Areas and Support Areas through both financial and in-kind contributions. The table below gives a summary of our contributions:

Social Investment Element	Amount in AED			
	2015	2016	Total for Both Years	
Advocacy for People with Disabilities	3,000,000	3,000,000	6,000,000	Internal and external programmes developed and implemented by the Bank on the advocacy of people with disabilities (i.e. #TogetherLimitless, Careers Network, Disability Etiquette Training, Disability Friendly Branches, etc.)
Financial Literacy	500,000	1,500,000	2,000,000	Internal and external programmes developed and implemented by the Bank on financial literacy (i.e. #moneywise, internal training, etc.)
Health & Wellness	1,000,000	1,000,000	2,000,000	Internal and external programmes developed and implemented by the Bank on health and wellbeing (i.e. health awareness activities)
Women's Empowerment	500,000	500,000	1,000,000	Internal and external programmes developed and implemented by the Bank on women's empowerment (i.e. new mothers' room, expectant mothers' parking, e7 Girls Summit)
Community Development	19,900,000	23,700,000	43,600,000	Sponsorship and events, as well as activities conducted in the community outside the categories listed above.
Environment	500,000	500,000	1,000,000	Internal and external programmes developed and implemented by the Bank on environment (i.e. Green with PRIDE, water and energy audit)
Resource Mobilisation	1,300,000	2,300,000	3,600,000	Financial resources raised through our giving platforms (i.e. online donation channel, Like-to-Donate on Facebook, and Plus Points exchange for charity)
2015	2016	Total for Both Years	Percentage Growth in Financial Contributions from 2015 to 2016 	
26,700,000	32,500,000	59,200,000	22%	

Zooming In On Two of Our Implementation Mechanisms



Emirates NBD's Employee Volunteering Programme

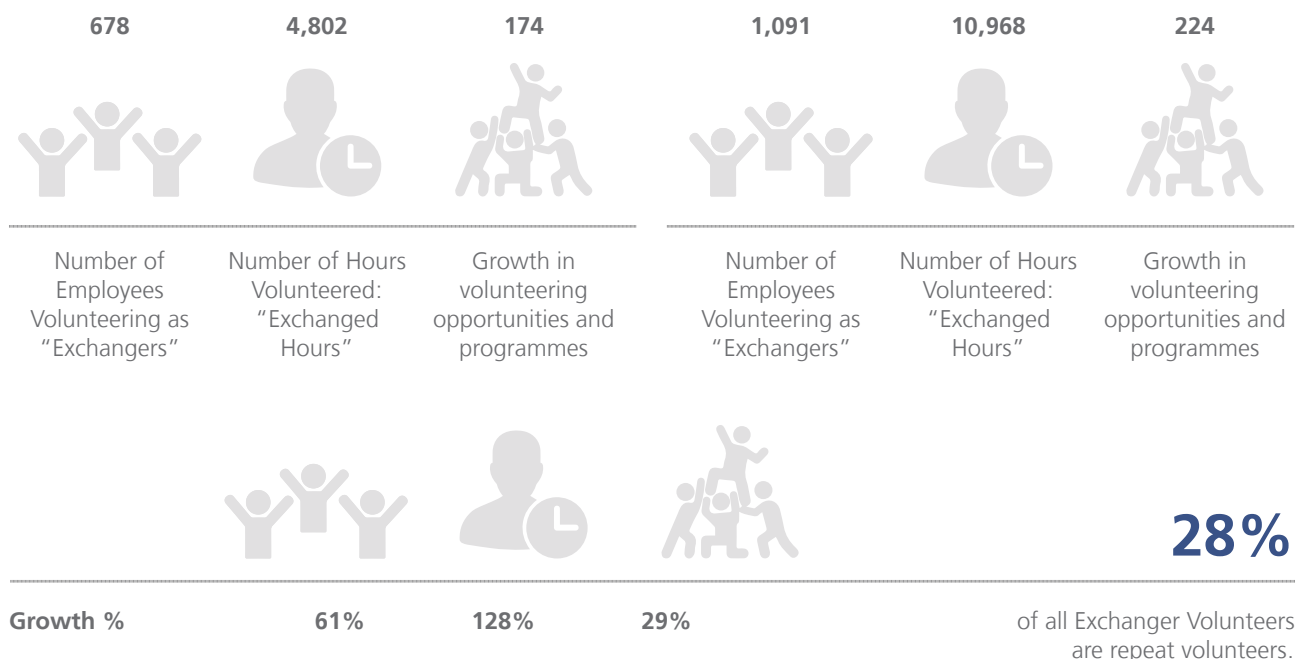
The programme was established in 2015 after employees expressed their interest in playing active roles in their local communities by volunteering. Through the Exchanger programme, all employees are able to support the Bank's key CSR areas.

In two years, the Exchanger programme has achieved the following:

(Disclaimer: The statistics below represent the Exchanger Programme's performance on the Emirates NBD Group Level and not merely the Emirates NBD Bank).

2015

2016



One of the key success factors behind this programme has been the complete support of the HR Department:

- > Volunteering is added to every department's performance appraisal as a KPI
- > Every department in the Bank is expected to have 20% of its employees volunteer annually
- > Every employee receives one day of fully paid leave to volunteer per year

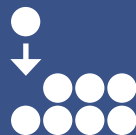
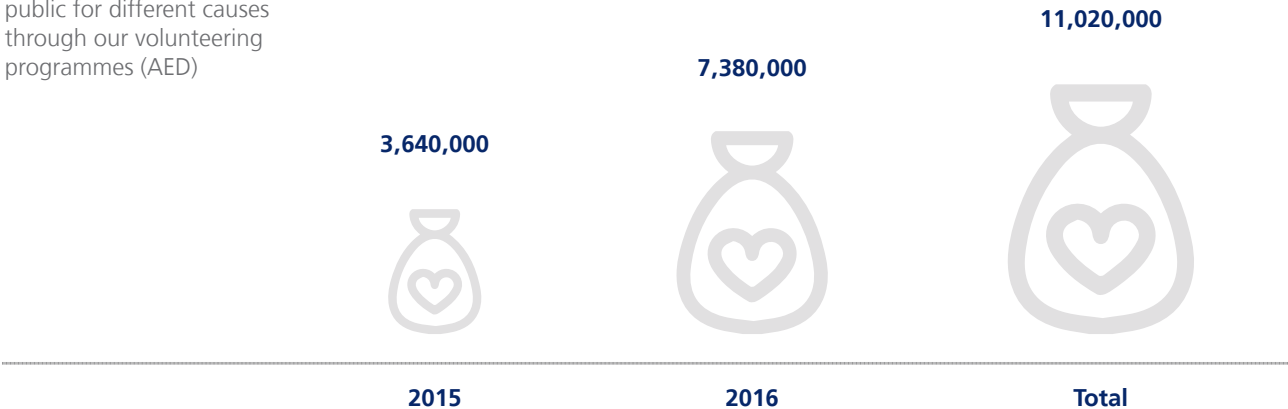
To celebrate these achievements, and to show appreciation for the volunteers who have dedicated their time to society, the Bank holds an annual Exchanger Summit in a festive atmosphere, where awards and recognition certificates are exchanged.



Almost **45,000** members of the public have been directly impacted by the Exchanger Programme

Resource Mobilisation

Amount raised from the public for different causes through our volunteering programmes (AED)



Like-to-Donate

Through our online banking and mobile app, we connect customers to non-profit organisations authorised to receive donations. In addition, customers are able to utilise our “Like-to-Donate” feature on social media channel Facebook, by clicking the “Like” button to effortlessly donate to causes they care about.

Plus Points

Customers have been able to donate money to support children with disabilities by redeeming their unused Plus Points from selected credit cards. Facilitated by Beit al Khair, the campaign will run indefinitely with funds raised used to support the education and Umrah requirements of marginalised children with disabilities from key centres including Rashid, Manzil, Al Noor and SNF.

Focus Area

Advocacy for People with Disabilities



Our Commitment



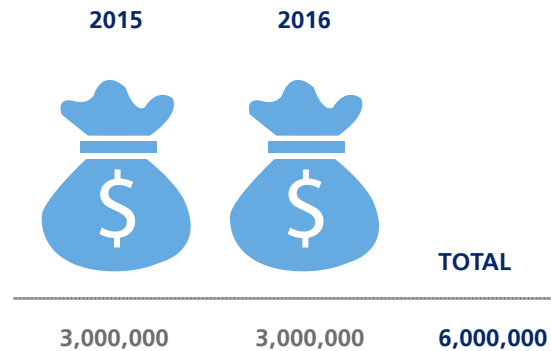
Overview

#TogetherLimitless, the Bank's flagship advocacy platform and commitment to people with disabilities, was developed in line with the United Nations Sustainable Development Goals (Goal 10: Reduce Inequality), the UAE 2021 Vision (Social Cohesion Index), and the '#MyCommunity... A City for Everyone' (establishing Dubai as a fully inclusive, disability friendly city by the year 2020.)

From the five goals set by '#MyCommunity...A City for Everyone', the Bank has identified three to which we can positively contribute:

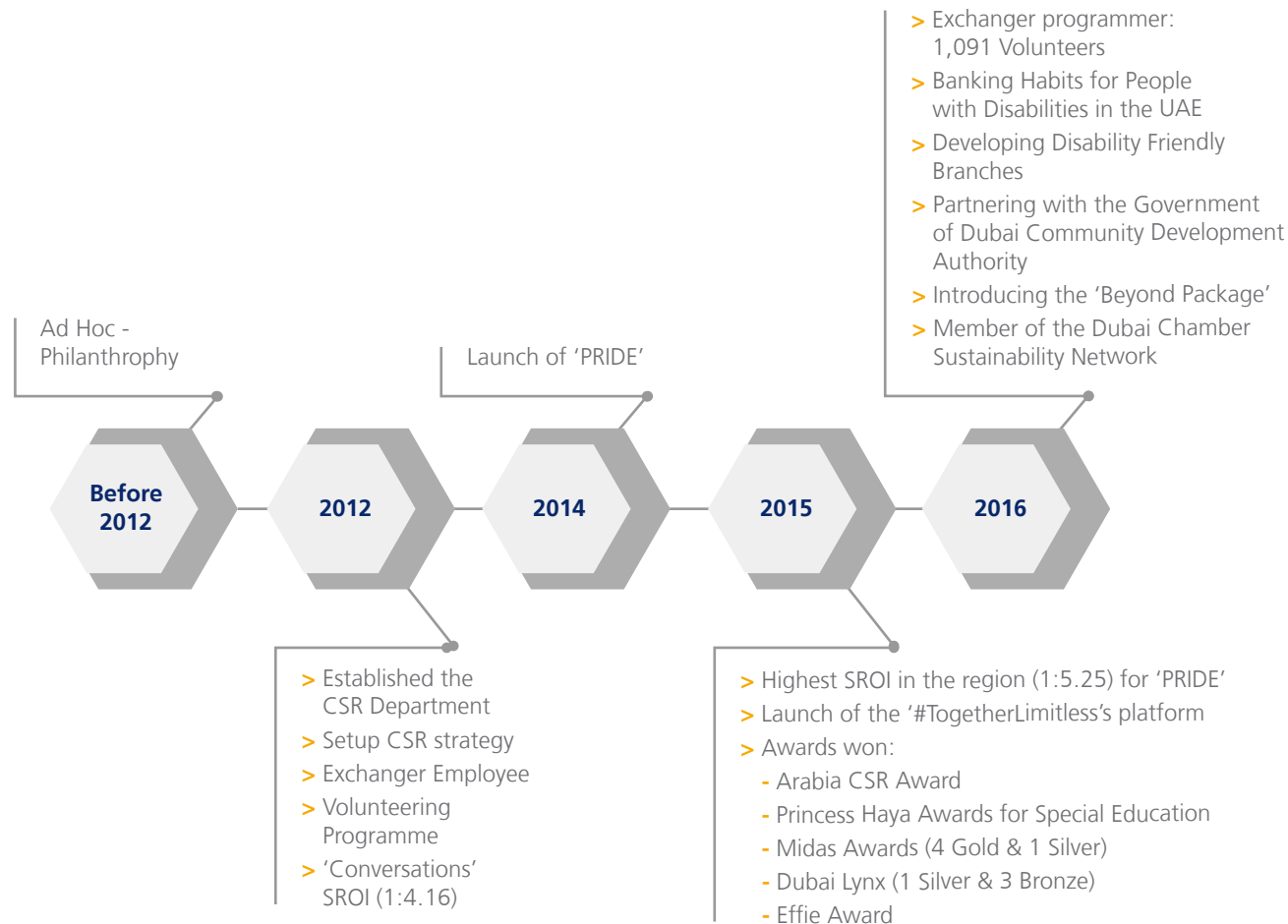
- > Inclusive Education
- > Equal Employment opportunities
- > Universal Accessibility

Monetary Contribution to Advocacy for People with Disabilities Focus Area (AED)



From this cascading rationale, carefully crafted to contribute to national and international visions, #TogetherLimitless was launched in 2015. The platform offers solutions to issues faced by people with disabilities, to enable them to live in a world where there are no barriers to achieve the same dreams and potential as everyone else. Changing perceptions and preconceptions requires intensive effort and time: with a healthy combination of both, we are confident this platform will help to bring change for people with disabilities in the UAE community as a whole.



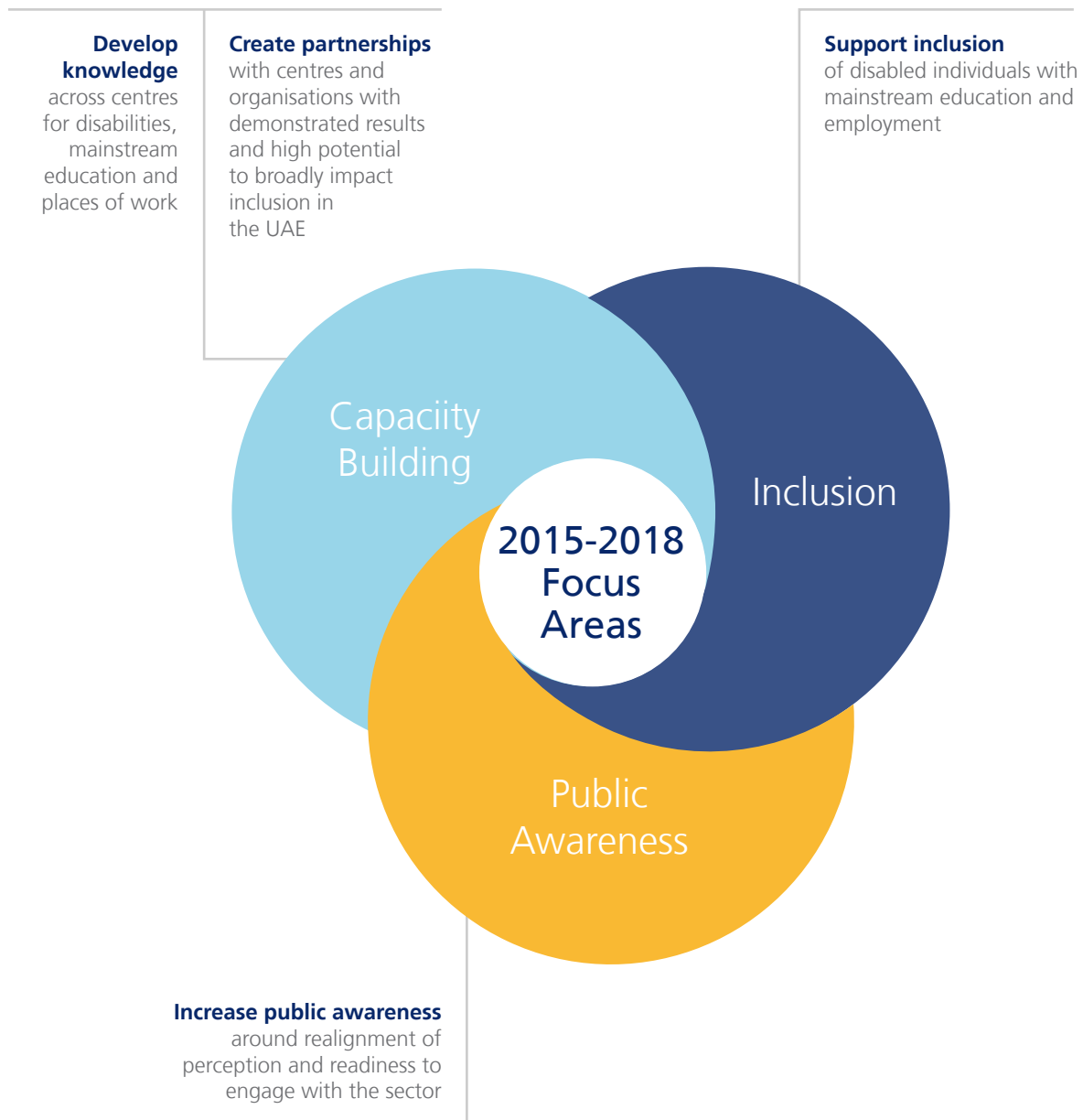


Partnerships Highlighted

Partnership

People Receiving Independence and Dignity through Empowerment (PRIDE)

PRIDE is the result of almost 10 years of collaboration between Emirates NBD and the Manzil Center, a UAE-based organisation that provides early intervention, education, transition and vocational training programmes for individuals with disabilities.



The programme has three focus areas where the Bank's assets and goals are utilised to enhance impact:

Capacity Building

Develop knowledge across centres for disabilities, mainstream education and place of work, create partnerships with centres and organisations with demonstrated results

Inclusion

Support the inclusion of individuals with disabilities through education, employment and other services provided by the Bank

Public Awareness

Increase public awareness to realign perceptions and encourage readiness to engage with the sector

Measuring Impact with PRIDE

Since its launch in 2015, PRIDE conducted an annual comprehensive monitoring and evaluation process to measure its social impact. We implemented the framework developed by Social Value International, which provides a detailed methodology to measure Social Return On Investment (SROI) through the quantification of financial and non-financial indicators.



In 2015, the finding of the social impact study was that for every AED 1 invested in PRIDE, a social value equal to AED 5.25 was generated in return.

The finding of the 2016 social impact study was that for every AED 1 invested in PRIDE and the Careers Network*, a social value equal to AED 6.35 was generated in return. This social return on investment is the highest impact measured in the region to date.

The total investment in PRIDE and Careers Network:
2015: AED 1.6 million
2016: AED 1.7 million

The total social value created:
2015: AED 6.88 million
2016: AED 11.01 million

* In 2017, the impact of PRIDE and the Careers Network will be measured separately.

Clear objectives are set annually across the three Focus Areas as follows:

Education Inclusion	Number of People Reached	
	2015 Actuals	2016 Actuals
Capacity Building Developing key skillsets for people with disabilities	762	827
Inclusion Supporting the inclusion of individuals with disabilities through education, training and other services provided by the Bank	7,085	6,214
Awareness Including public awareness sessions through fairs, speeches, media and social media	16,861	15,568
Total Direct Impact Summation of all people intentionally reached	24,708	22,609
Total Indirect Impact	2.5 Million	To be calculated in 2017



The Emirates NBD
Group hires

12

people with disabilities



Human Assets

Exchanger Staff Volunteer Programme

32% of our Exchanger volunteer employees are deployed to volunteer with programmes and initiatives related to working with people with disabilities.

Workplace Inclusion

We have invested in ongoing recruitment, training, hiring and job shadowing programmes to welcome People with Disabilities (PwD) and grow their careers at Emirates NBD. Despite the recent economic downturn, which froze hiring at most companies in the UAE, our official policy was still to consider and expand our hiring of PwD. In addition, we have trained over 300 employees on inclusion mechanisms, to ensure we are the employer of choice for PwD. We expanded our learning to our private sector partners and mobilised them to offer job opportunities for graduates with disabilities as well.



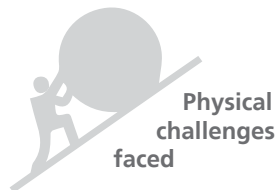
Products & Services

The Beyond Package for All Sanad Card Holders

The Dubai Community Development Authority (CDA) issues the smart Sanad Card for people with disabilities: the card includes privileges that support them and provide access to special services. The Bank offered all Sanad Card Holders the Beyond Personal Banking Package, which exempts customers from banking a minimum salary, while it offers them preferential transaction rates, insurance premium waivers and lifestyle rewards.

Research Study

Banking Habits for People with Disabilities throughout 2015 and 2016, we conducted and publicized the first known research entitled "The Banking Habits of People with Disabilities in the UAE." The research was designed to inform the financial sector in the UAE about the struggles and perspectives of people with physical, hearing and visual disabilities in accessing banking services and branches.



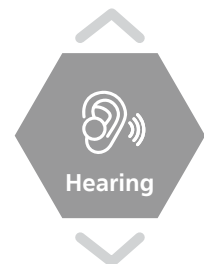
- > Lack of access to assistive technology (AT)
- > Lack of talking ATMs
- > Unable to read website text
- > Website incompatible with their current audio software
- > Difficulty entering buildings
- > Lack of appropriate facilities (lowered tellers accessible toilets, seating)
- > Lack of ATMs with lowered height
- > Ramp/elevator, door inaccessible
- > Lack of assistive technology
- > Lack of customer service via instant chat



- > Bank employees not understanding their condition
- > Employees not trained to serve people with visual impairment
- > Employees not trusting they can make their own financial decisions



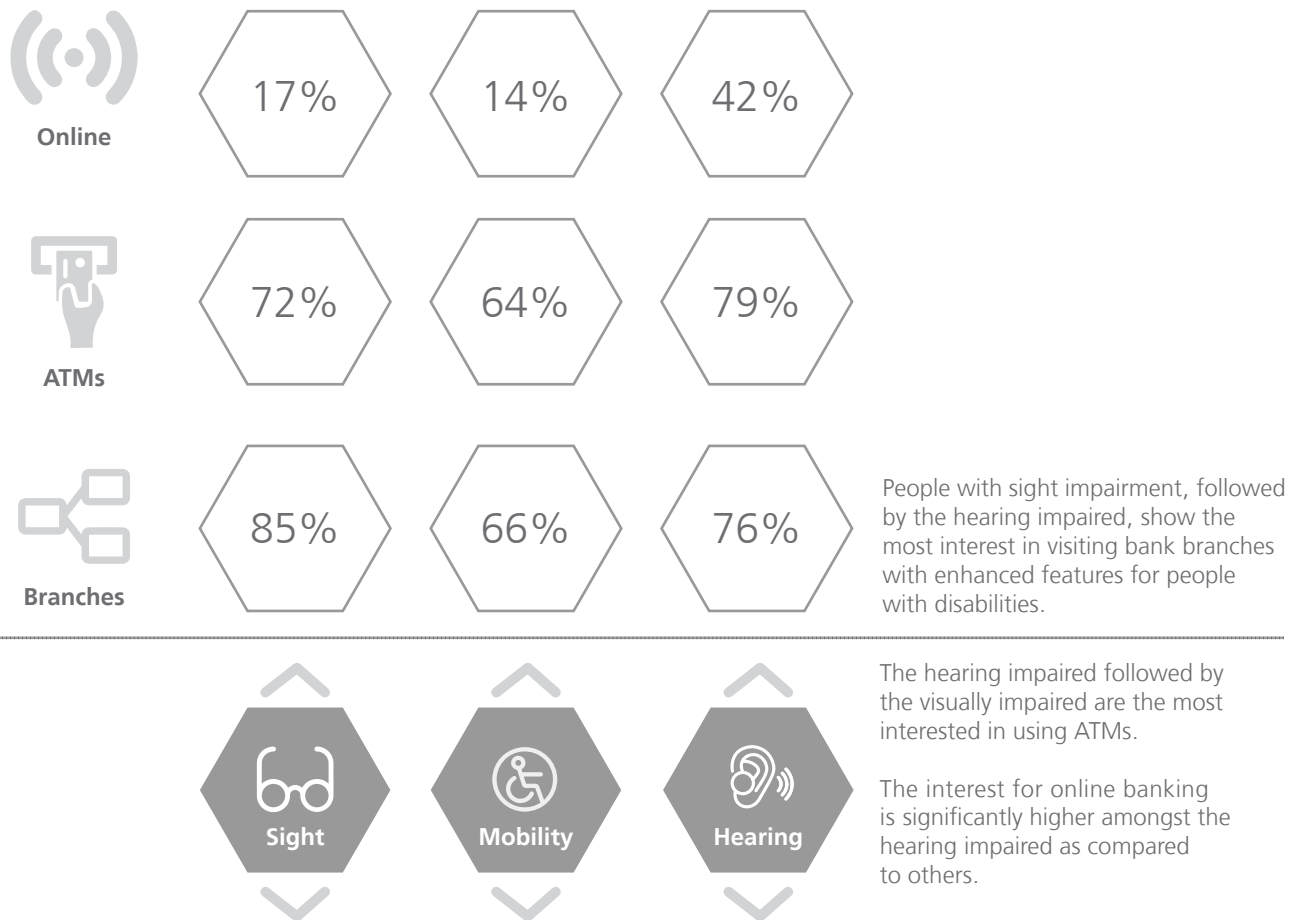
- > Employees not understanding their condition



- > Employees not trained to communicate in sign language
- > Employees not understanding their condition



Challenges related to attitudes and skills



Findings

The results indicated that People with Disabilities feel often stereotypically grouped according to the type of disability (e.g. mobility disabled assumed as one group). The study showed that eight out of ten people with some form of disability have some degree of a relationship with a bank in the UAE, but that there were differences in habits and expectations between hearing, sight and physically impaired respondents. The conclusion of the research was that much of the financial sector's resistance to change can be solved through implementation of technology and by in-depth customer service training.

As a result of the findings, we have started working internally to develop practical solutions, in order to become the bank of choice for people with disabilities. Among these solutions are the development of disability friendly branches, and developing the Bankability mobile app.

Surveyed sample **225 people** with a range of physical, visual and hearing disabilities

All respondents were **18 years** of age or older, eligible to open a bank account and to live in the UAE



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

Disability Friendly Branches

The findings of the research we conducted, under the title 'The Banking Habits for People with Disabilities in the UAE', have enabled the Bank to relaunch five branches with disability friendly elements and enhance the customer journey for people with disabilities – as well as training our frontline employees on disability etiquette. Employees at a further four branches were given disability etiquette training. We plan to make over ten more branches disability friendly in 2017.

Community

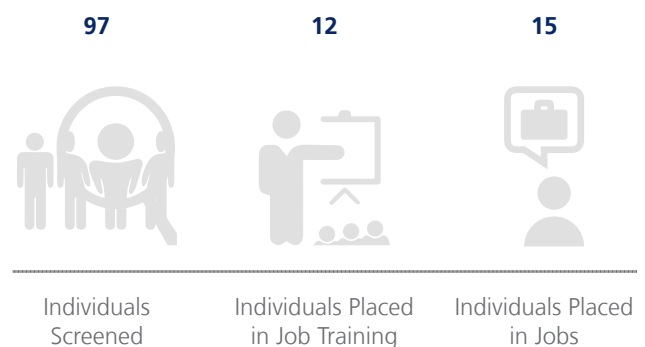
Creating Opportunities for Educational Inclusion

We created opportunities through the People Receiving Independence and Dignity through Empowerment (PRIDE) programme, in partnership with Manzil Center for People with Disabilities.

Launching the Careers Network

The Careers Network was launched in 2016, whereby graduating and graduated students – and work-ready individuals with disabilities are identified as ready and able to enter the workforce. The Careers Network connects work-ready individuals with employers interested in bringing diversity into their workforces. After going through assessments conducted by professionals in the disability space, beneficiaries are matched with career opportunities based on their skills and interests. We at the Bank have benefited from the Careers Network and have accordingly hired a CSR Coordinator to join our team.

Careers Network 2016





Perspectives

Emirates NBD joined hands with the Manzil Center for Individuals with Disabilities to raise awareness and funds for special needs individuals through 'Perspectives', a unique art exhibition and event in 2015. The event was held at the Al Murooj Rotana Hotel, Dubai and showcased stunning artworks created by students at Manzil. Guests of the Bank, comprising private, priority and personal banking customers, joined art patrons to view the paintings, followed by a live auction. All proceeds from the exclusive event were donated to Manzil Center.

Arts and Crafts Bazaar

We have facilitated the sale of handicrafts, paintings and novelties crafted by people with disabilities from various centres and organisations within our branches. The kiosks were set up in a strategic location (accessible to all customers and employees) within our Al Barsha and Ajman locations where the Arts and Crafts Bazaar proudly displayed items for sale.



I am ME

Emirates NBD is proud to support the voices of "I am ME (most extraordinary)" in collaboration with #TogetherLimitless. The project aims to Educate, Advocate, and Mainstream beauty in difference by sharing visual stories and interviews from real people with disabilities in Dubai, so as to increase awareness and support positive change.



Awards & Recognitions

Lynx Awards - 2015 and Midas Awards - 2015

We received one Silver and three Bronze Lynx awards as well as four Gold and one Silver Midas Awards for our video of the Perspectives Art exhibition and event – where we partnered with Manzil Center for Individuals with Disabilities to raise awareness and collect funds for people with disabilities.

Princess Haya Awards for Special Education - 2015

The Bank was presented with the Princess Haya Award for Special Education (PHASE) for Corporate Social Responsibility in the Outstanding Institutional Supporter (Private Sector) category. Emirates NBD won the award in recognition of the Bank's continued commitment to improving the lives of people with special needs. The Princess Haya Award for Special Education honours excellence in special needs practices and performance in the area of special needs provision. It is designed to encourage creativity and it acknowledges the roles of special needs educators, therapists, management, caregivers, organisations and companies.

Arabia CSR Awards - 2015

Emirates NBD received the Arabia CSR Awards in the Partnerships and Collaborations category. The Bank was commended for its strategic partnership with Manzil's PRIDE (People Receiving Independence and Dignity through Empowerment) programme, as part of #TogetherLimitless, the Bank's advocacy platform for people with disabilities.

2015 Effie Awards (MENA) - GOLD Award

Emirates NBD's Perspectives advocacy campaign won the Effie award for its highly effective awareness platform. The campaign showed creative excellence, setting benchmarks for the best marketing ideas that meet organisational objectives. The Bank has been named the world's top financial services brand in the Global Effie Effectiveness Index. Emirates NBD was the only company in the MENA region to be included in the 2015 Global Effie Effectiveness Index.



Focus Area

Financial Literacy



Banker for a Day



#moneywise

Our Commitment

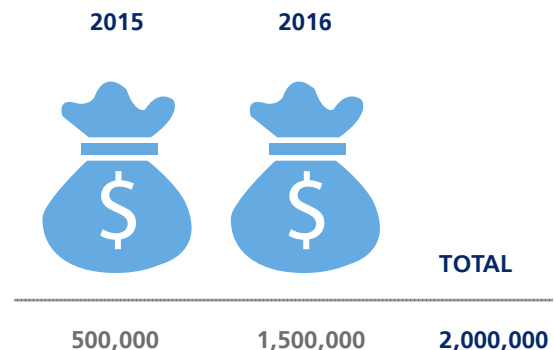


Overview

Financial Literacy is the second main focus area at the Bank for our Social Investment Strategy. It feeds directly into the Bank's Vision of 'making our customers' lives simpler by providing solutions that help them fulfil their financial aspirations.' Through this focus area, we promise to be a trusted partner, helping our customers to meet their financial goals, and empowering them to make informed financial decisions. We believe that everybody should be equipped with the knowledge and capability to effectively manage their own personal finances. Our responsibility is to educate and empower our customers and society.

We launched the #moneywise platform in November 2016, a multi-faceted financial literacy platform aimed at educating and empowering employees, customers and society to effectively manage their own personal finances.

Monetary contributions to the Financial Literacy Focus Area (AED)



Human Assets

Exchanger Employees Volunteering Programme: Our employees are deployed to volunteer for initiatives related to financial literacy, including workshop facilitation and financial coaching.

Employee Financial Coaching Programme

The #moneywise Financial Coaching programme is an internal initiative, under the broader #moneywise platform, which aims to improve the financial health of Emirates NBD employees through peer-to-peer financial coaching. #moneywise matches financial coaches (registered through our Exchanger volunteering programme) with employees either looking for assistance with a specific financial issue or simply having a desire to learn more about financial concepts. By joining the programme as coaches, employees are able to share their financial knowledge and experience in a meaningful way. Financial coaches will work with employees and their spouses to improve their knowledge, develop a personalised strategy for improving their financial health, and help them to stay on track – whether their goal is to reduce their debts, build wealth, plan for emergencies or simply expand knowledge. Overall, each financial coach works with employees to improve their self-confidence and help achieve financial independence and security.

The #moneywise Financial Coaching programme is an internal initiative, under the broader #moneywise platform, which aims to improve the financial health of Emirates NBD employees through peer-to-peer financial coaching



Products & Services

Ethical marketing, products and services

We have committed to developing simple and understandable product Terms and Conditions for products and services that address social needs. Our promise is to look for opportunities during our day-to-day interactions with our customers to improve financial knowledge and capability and to provide the best possible solutions that address our individual customers' needs.

Worthy.ae

Worthy.ae is a platform that extends financial literacy and wellbeing content to the social space. Articles are written by various authors, who turn complex queries into simple, relevant and useful explanations and solutions. The sole intention is to share quality content and practical ideas.



Emirates NBD recently partnered with Integreat Centre to sponsor its “Money Management” course, a first-in-the-region programme to cover personal budgeting, financial tracking and payment methods for students with disabilities

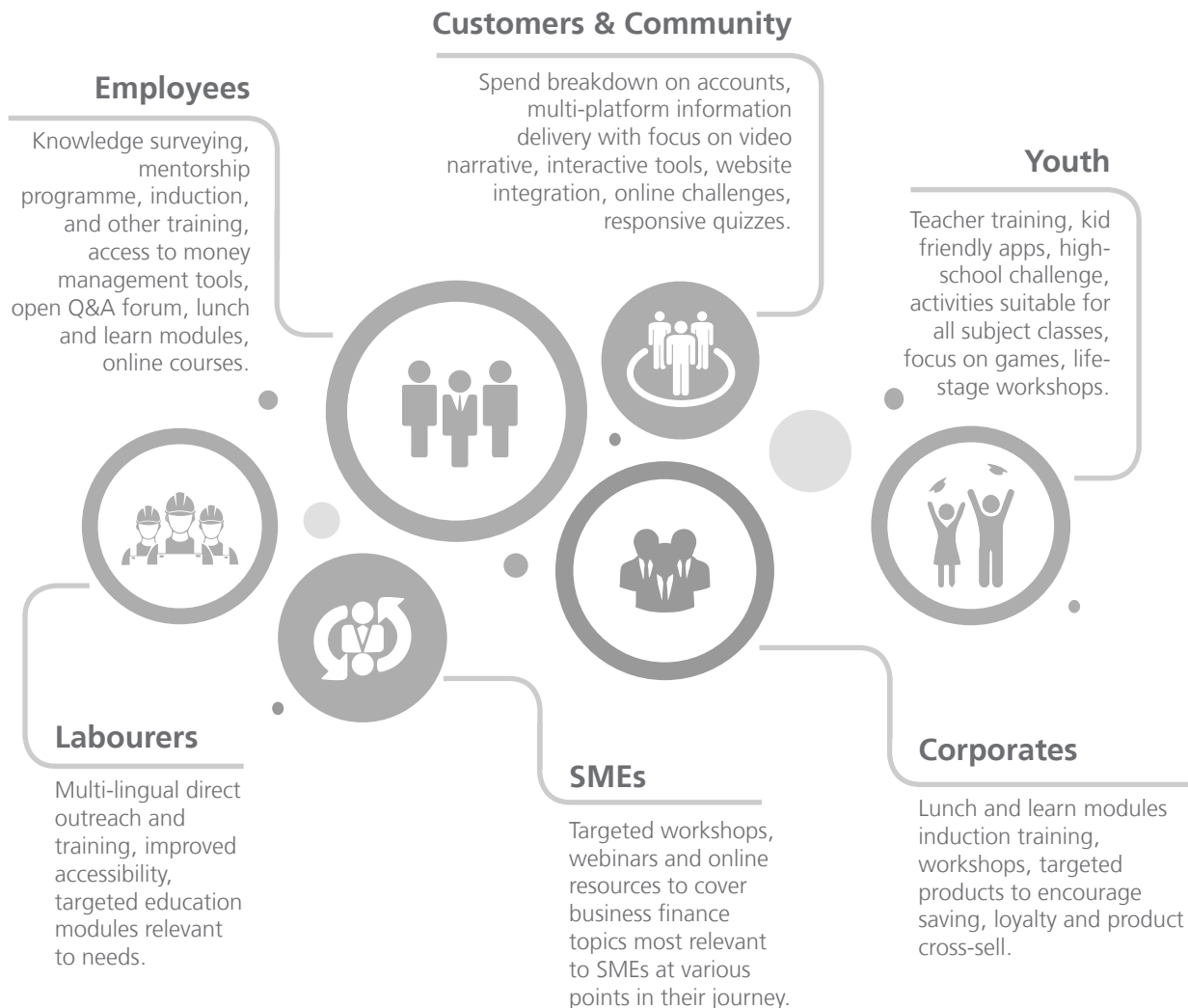
Money Management Educational Course

The programme aims to teach students with disabilities, who are aged between 16 and 25, about financial literacy. It is designed to enable them to further their own financial independence. During the course, students will cover a broad curriculum of topics relevant to financial independence, including: personal budgeting, wants vs. needs, income and expenses, and the use of diverse payment methods. Emirates NBD will provide its products and services as real life tools for students, including model ATMs, account opening forms and sample debit/credit cards and cheque books. Students will also be offered field trips to the Bank's branches to practice self-sufficient banking in a learning environment – with branch staff available to provide informational or procedural assistance.

Community

Outreach Programmes

We have developed programmes designed to improve financial literacy for various focus groups including employees, customers, youth, corporates, SMEs and labour workers.

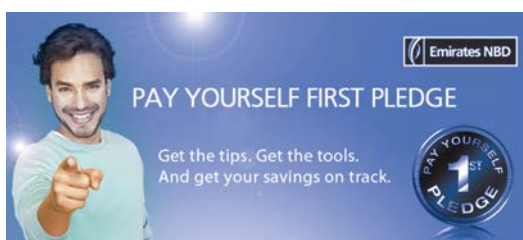


Banker for a Day

Nearly 1,000 students from across the UAE have participated in the 'Banker for a Day' programme, learning how the banking industry functions and translating theory into practical knowledge.

The Borrow Wisely Campaign

This a campaign to encourage loan customers to self-assess loan requirements and not borrow more than they need, or what they believe they can pay back. The Bank grants customers a one month grace period to cancel their loan if they believe they would not able to pay it back, or if they realise that the amount is more than they need.



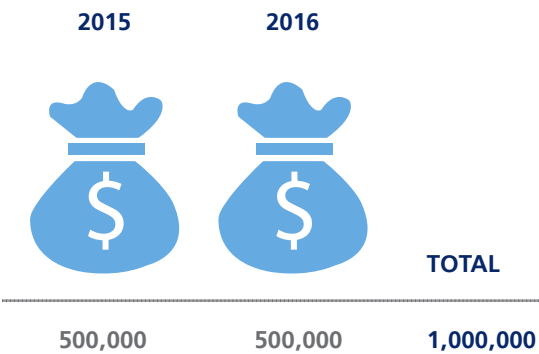
Pay Yourself First Campaign: This is an innovative financial education campaign designed to encourage individuals to manage their finances responsibly, and thus improve their personal saving habits. Through a series of online tools and helpful tips, individuals enrolled in "Pay Yourself First Pledge" are encouraged to set aside savings as soon as they receive their income, instead of waiting until all expenses are met.

Support Area

Women's Empowerment



Monetary contributions to the Women's Empowerment Support Area (AED)



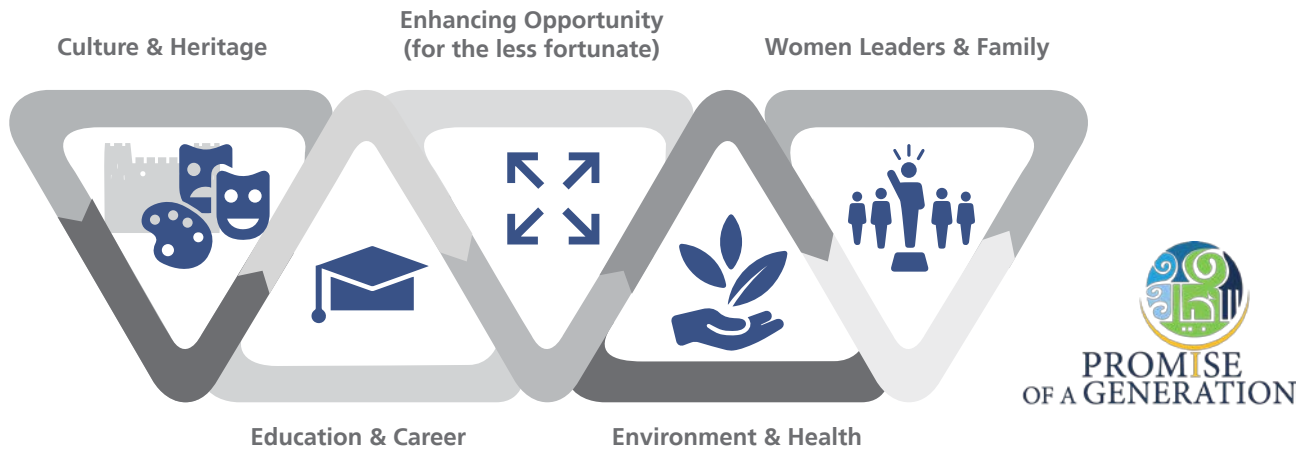
e7 Girls Summit

We have been proud to sponsor the first Emirates NBD 'e7 Girls Summit' in Dubai and to provide AED 100,000 cash to seed-fund community team projects developed by participants. The 'e7 Girls Summit: Daughters of the Emirates' is the creation of Promise of a Generation (POAG), a nine year old not-for-profit community initiative that fosters community dialogue. The e7 aims to inspire, train and connect young women in the Emirates, enabling them to benefit their communities through a commitment to positive team initiatives.

The 4-day e7 Summit gathered 35 young women (aged 18-25), five from each Emirate (three UAE nationals, two long-time residents). The participants were provided with the tools and support to commit to developing and implementing team initiatives that would benefit their communities throughout a year. Each participant was matched with a mentor to support her throughout her journey. The e7 Board and Committee Members provided both online and offline support for all participants and their mentors. Together they worked on an action plan to bring their projects to life.

All projects fell under one of POAG's five pillars of action

Community leaders and panel speakers consisted of both Emirati nationals and expatriates from multiple business sectors (banking, government, media, etc). Entrepreneurs and socially responsible individuals engaged with the participants throughout the summit. This support offered participants one-to-one interaction with respected figures from their communities.



2016 Team Projects

- > **Mootary:** Bringing independent car ownership to women in the UAE through practical workshops
- > **Masaari:** Allowing high school students in the UAE to explore their passion and interest at an early age by trying different career paths in various workplaces. This helps them decide which future path to choose
- > **We Feel:** Changing the community's perspective on cancer by utilising social media and spreading awareness in national universities
- > **Tagheer:** Educating college students to improve overall health and wellness
- > **Ghenemt:** Celebrating Emirati culture and heritage
- > **Taqa:** Educating youth on energy efficiency, sustainability and solar energy
- > **Aman:** Working for cleaner beaches
- > **Let's Lead:** Enabling young women between the ages of 16 and 24 to step into leadership roles, especially when faced with modern challenges while transitioning from academia to the workplace

#NisaAlGhad

In celebration of International Women's Day 2016, Emirates NBD launched the Women of Tomorrow (#NisaAlGhad).

This is to reinforce our commitment to female empowerment with programmes in support of female entrepreneurship and encouragement of social and economic development of women in the UAE.

The initiative invited women in the UAE to submit innovative and feasible business proposals via the Bank's social media platform. Entries have been shortlisted by a jury (made up of industry practitioners), and one winner will be selected via public vote. Emirates NBD will offer the winner financing to bring the proposal to fruition, with free marketing support provided by Expatwoman.com – an official partner of the Women of Tomorrow initiative.

Support Area

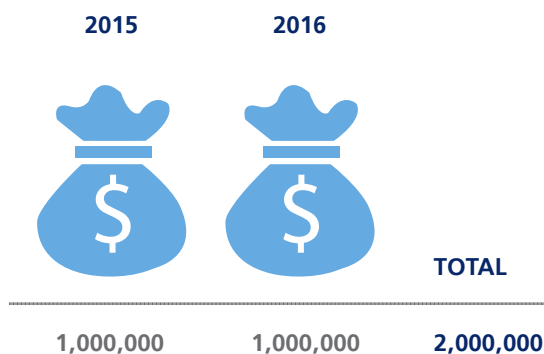
Health and Wellness



The Biggest Loser Challenge (Anti-Obesity Month)

In a bid to raise public awareness of overeating and the lack of exercise during Anti-Obesity Month in September, 50 Emirates NBD employees took part in the Biggest Loser Challenge, an initiative geared towards getting fit, losing weight and developing a healthy lifestyle. A total of 36 participants completed the programme, together losing 142 kg and raising AED 10,000 for the Al Jalila Foundation for Obesity Research. The Biggest Loser participants were ranked not only on their weight loss but for positive lifestyle changes as well.

Monetary contributions to the Health & Wellness Support Area (AED)



Fitness-linked Savings Account

The Bank launched a one-of-a-kind savings account designed to motivate account holders to get moving with their fitness. The Emirates NBD Fitness Account rewards savers by incrementally increasing their interest rate, based on the number of steps savers take. To help savers reach their fitness goals, the Bank sends motivational messages and goal updates – letting savers know where they stand in relation to their goals. The account also boasts free natural and accidental life insurance coverage for active account holders.

Unity Run

In celebration of United Arab Emirates unity, 200 Emirates NBD employees participated in the Unity Run event. The Unity Run 2016 was a celebratory walk and run, with the aim of raising money for the Al Noor Training Centre for Persons with Disabilities – as well as increasing awareness of people with disabilities. It was a combination of an untimed 3KM walk and 7KM run to celebrate unity in diversity. Out of 200 Emirates NBD employees participating, 100 took part in either the 3KM walk or the 7KM run and the other 100 volunteered to help with different aspects of the event.

Support Area

Community Development

GEMS Citizens of Tomorrow Innovation Competition:

This is an initiative undertaken as part of the Emirates NBD Group's External Innovation programme, in partnership with Emirates Islamic. Three winning teams received gift vouchers worth AED 5,000, AED 3,000 and AED 2,000 as first, second and third prizes respectively after the competition finals took place at the GEMS Modern Academy, Dubai. The awards ceremony was the culmination of a month-long innovation programme for over 200 school students, aged between 13 and 17, from 32 GEMS schools in the UAE. They worked in teams to develop innovative concepts centred on three challenge themes: 'Future Banking', 'Innovation in Cards' and 'Community', creating business models and basic prototypes for their concepts.

AED 2 Million to Provide 200,000 Books for the 'Reading Nation' Campaign

As part of the 'Reading Nation' Ramadan campaign launched by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Emirates NBD contributed AED 2 million to provide 200,000 books to establish libraries in 200 schools in Egypt, benefiting thousands of students.

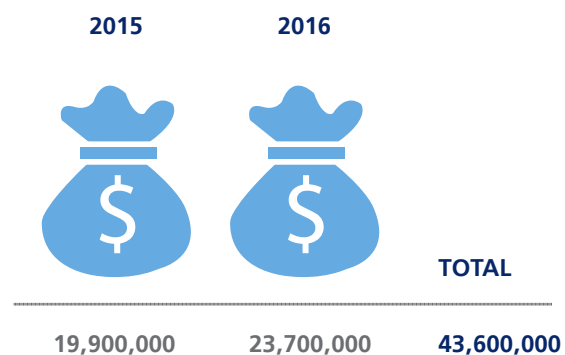
Our contribution comes from an appreciation of the relationship between education and knowledge on the one hand, and between social and economic development on the other.

Ramadan Events 2016

The Bank held 32 volunteering activities during the holy month, when 593 Exchangers participated and spent 2,521 hours volunteering -- with some volunteering for more than 8 hours a day. The CSR department was so overwhelmed with volunteering requests that it had to create a waiting list. Events included packing food boxes, serving Iftar meals to the underprivileged, shopping for new Eid outfits for underprivileged children and storytelling with the Elderly.

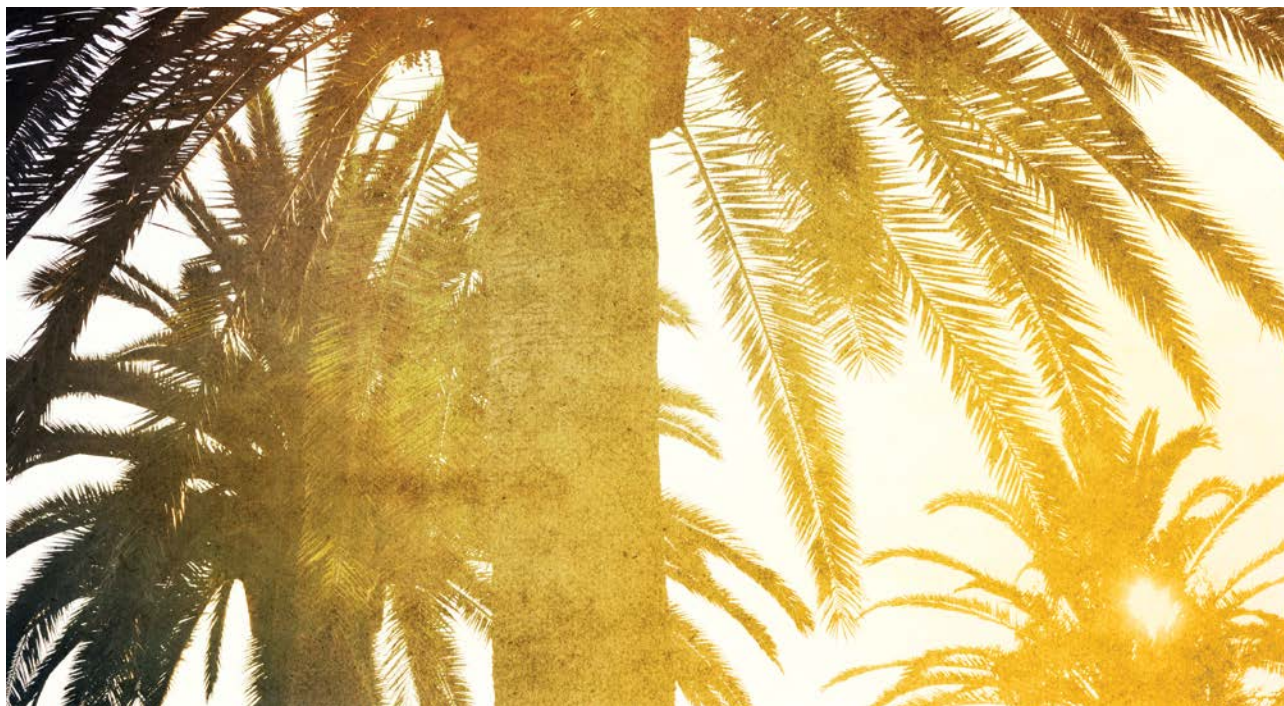


Monetary contributions to the Community Development Support Area (AED)



| Our Environmental Footprint





We are committed to supporting the nation's vision towards a green economy and being an active citizen when it comes to environmental stewardship.

As a responsible, ethical bank, we understand that managing our carbon footprint and ensuring environmentally-friendly processes is crucial to the overall sustainability of the Bank. Operating in the UAE, we are committed to supporting the nation's vision towards a green economy, and being an active citizen when it comes to environmental stewardship. Therefore, we monitor our energy consumption, calculate our carbon footprint, monitor water usage, manage our waste and introduce innovative environmental initiatives that ensure inclusion of our employees and local communities.

At the Bank, environmental risks fall under Operational and Reputational Risk and are addressed accordingly. The Chief Risk Officer (CRO) is responsible for implementing risk policies and strategies as required. The CRO reports on the overall risks and management landscape to the Board Risk Committee on a quarterly basis.

Employees are encouraged to raise critical environmental risks with the Board Committees depending on the committee's responsibility area. The Committee receiving the concern then addresses the issue with management and employees and takes necessary action.

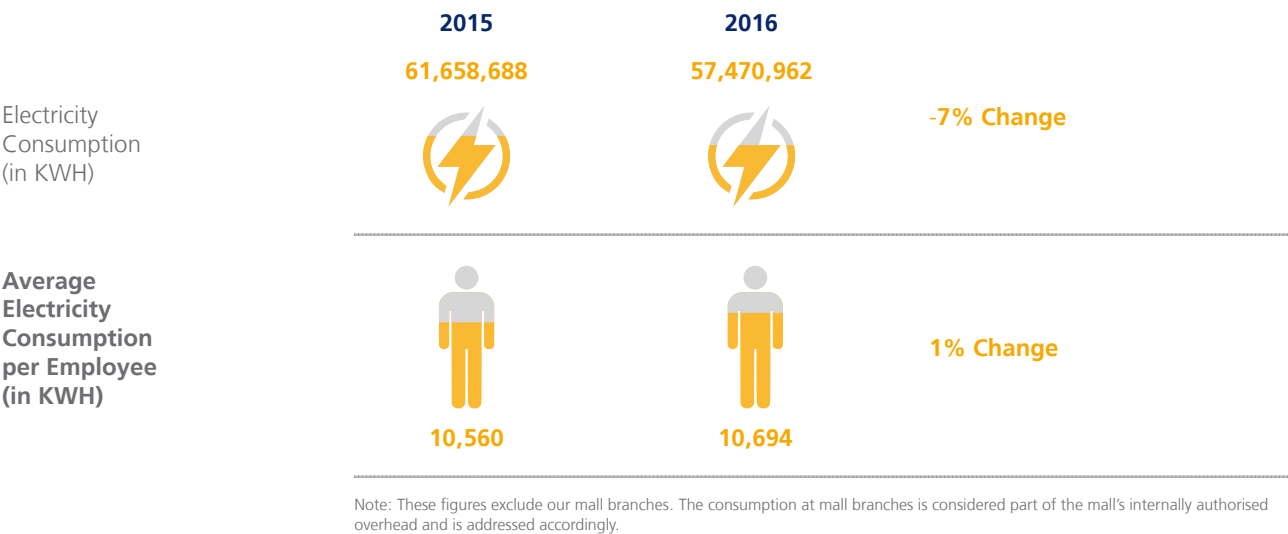
During the reporting period, no fines or non-monetary sanctions were imposed on the Bank for non-compliance with environmental laws.

Energy Consumption

Electricity

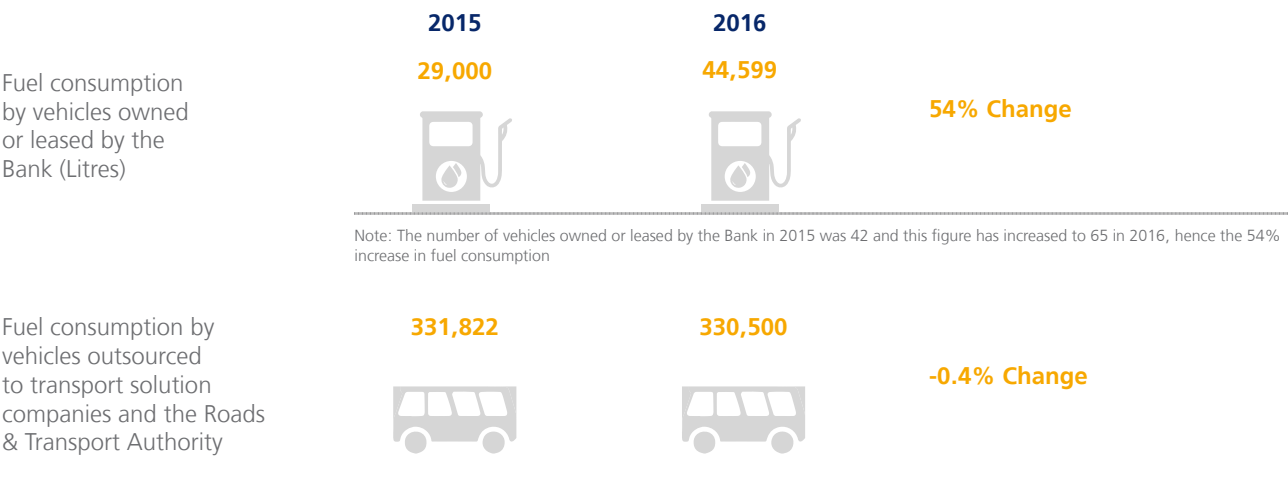
We understand that we operate in a geography where electricity usage is ever increasing due to air conditioning usage and a growing population. Therefore, we take full responsibility for monitoring our water and electricity usage, developing reduction goals, using technological solutions to preserve resources and mobilising our employees through internal engagement tools and communication.

We purchase energy through local authorities. The figures below represent consumption by our main offices and branches in Dubai – they are taken from bills we receive from Dubai Electricity and Water Authority (DEWA).



Fuel Consumption

We own and lease vehicles for our employees' use. We also provide group transportation solutions to support all employees commuting to work and to ensure minimal negative environmental impact. We have partnered with a private transportation company, along with the UAE Roads & Transport Authority (RTA), to provide safe, convenient and environmentally friendly options for our employees. All vehicles that we own, lease or hire from contractors use petrol or Green Fuel. None of them use diesel fuel. All details related to transportation are mentioned in our Group Vehicle Fleet Policy.



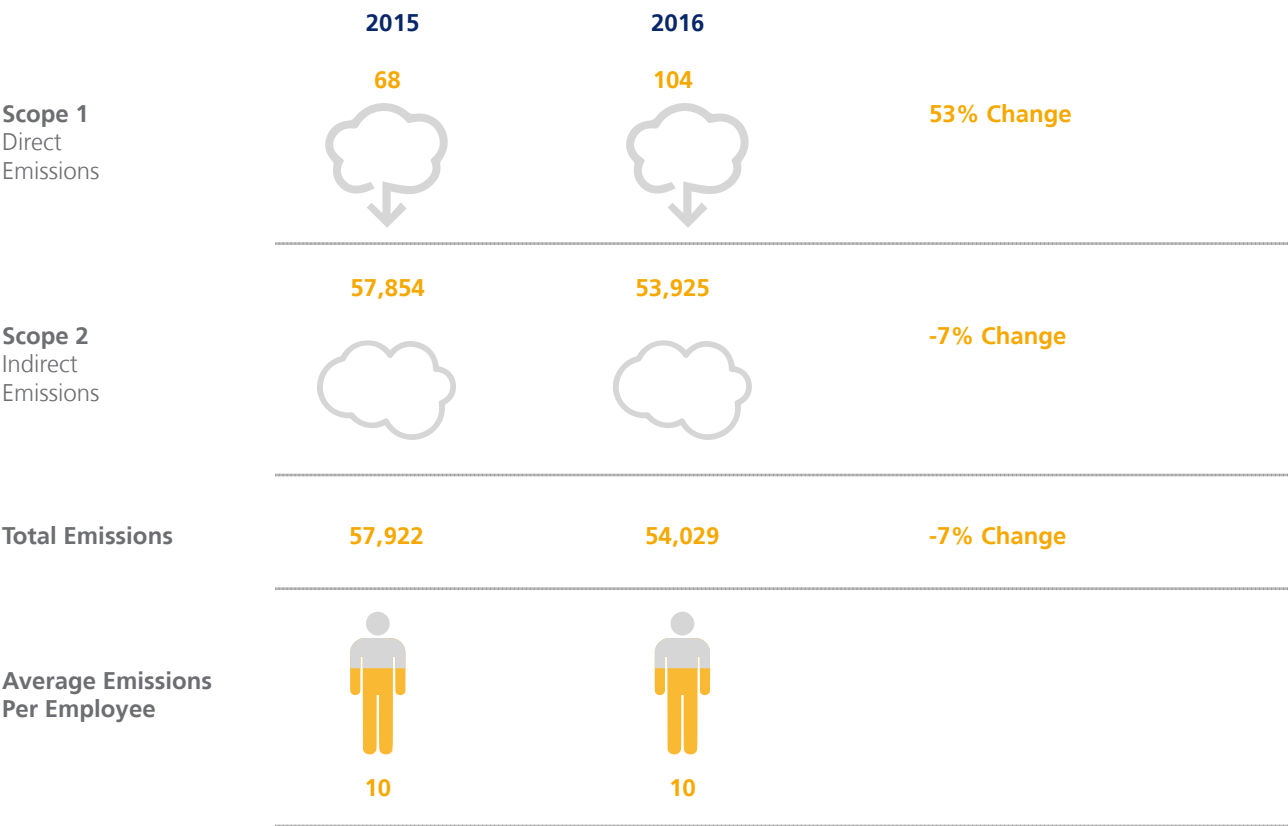
Greenhouse Gases (GHG) Emissions

Managing our GHG emissions is crucial to acknowledging our responsibility towards climate change. On the UAE level and on a global level, we believe that conscious environmental practices help us create efficient processes that create a shared responsibility, help save operational costs and ultimately control unnecessary emissions with negative environmental impact.

Our Procurement Team analyses our operations and identifies major sources of emissions at the Bank. For the reporting period, three main sources have been identified: emissions resulting from vehicles owned or leased by the Bank, electricity usage and employee travel.

For this report, we have included only Scope 1 and Scope 2 emissions in our calculations for 2015 and 2016. We plan to extend the calculations to include Scope 3 for our future reports to cover all emissions resulting from employee travel.

tCo2e (Tonnes of CO2 Equivalent)



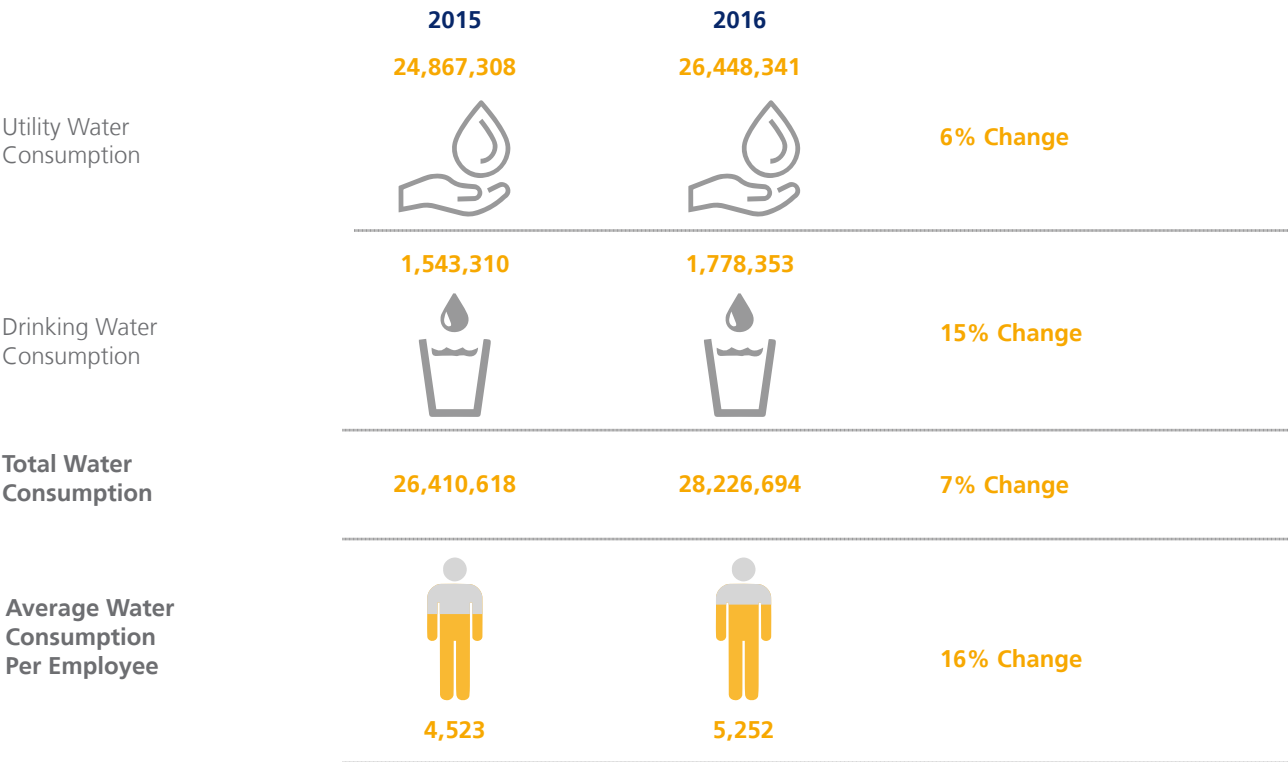
Water Consumption



The UAE is listed by the United Nations as a high-rank country when it comes to water stress, a situation which occurs when the availability of water is not in balance with the demand for water. While resources are limited, the UAE has one of the highest water consumption rates in the world.

As for drinking water, we purchase 4-Gallon water bottles for the water dispensers. The bottles are then refilled and reused by the company. We have moved away from using plastic cups, and all cups are now made of either recyclable foam or paper.

Water Consumption (Litres)



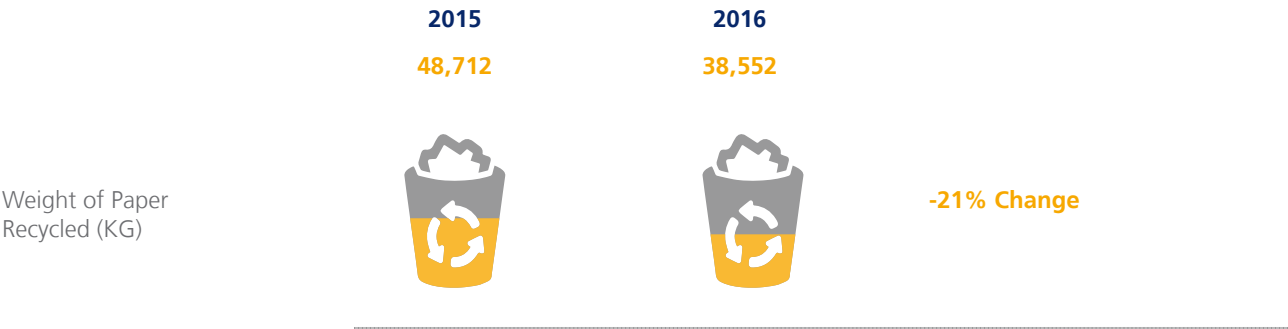
Note: These figures exclude our mall branches. The consumption at mall branches is considered part of the mall's internally authorised overhead and is addressed accordingly.

Waste Management



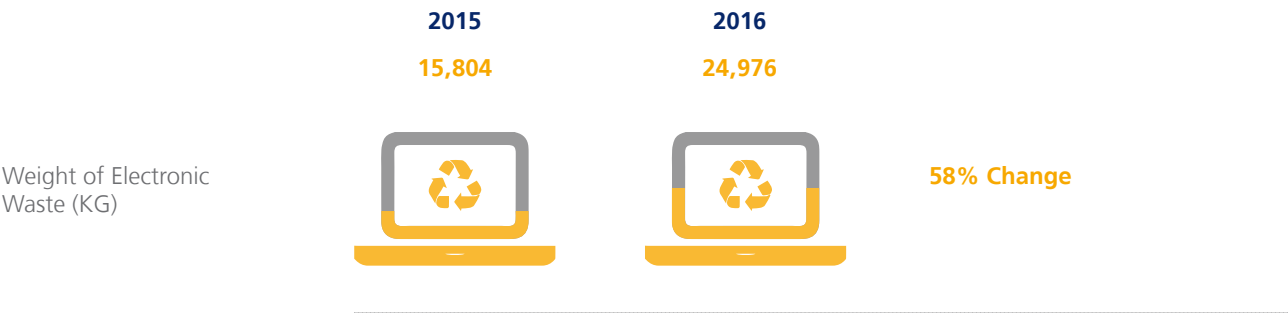
Paper Waste

In the banking industry, the majority of our waste is in the form of paper. We have partnered with Trashco, a UAE waste management company, which collects our paper waste and reports monthly on our consumption.



Electronic Waste

We understand the potential negative impact that electronic waste has on the environment. Therefore we have partnered with EnviroServe, our supplier for recycling all electronic waste, to dispose of any remaining items in an environmentally-friendly manner.



The Go Green Initiative



Background

During 2016, The Group Digitisation team at the Bank estimated that our annual paper consumption was close to 35 Million sheets annually: the equivalent to trees that would fill eight large football fields.

As a result, the Emirates NBD Group Executive Committee mandated a “Go Green/ Paperless” initiative in May 2016 – aimed at reducing paper usage through four pillars: process streamlining, digitization, mass engagement and awareness.

Implementation

The initiative involves a core committee of 15 champions from various departments, who will drive mass engagement. The champions are encouraged to drive “Go Green” campaigns to reduce paper consumption and encourage employees in their departments to come up with innovative reduction ideas.

For continuous engagement, a bi-weekly meeting of the champions will brainstorm ideas, discuss challenges and share success stories. Additionally, regular bulletin updates will be shared across the Emirates NBD Group through internal communications.



The Go Green Initiative's goal is to reduce total paper consumption by

10 - 15%
by April 2017



Rewards & Recognition

Every month, a voucher worth AED 1,000 is awarded to the department with the best idea. Ideas are evaluated based on the extent of their cost reduction, scalability, ease of implementation and the positive impact on employees' day-to-day practices. Every quarter, employees with the three top ideas get a chance to present them to the Executive Committee and are awarded an iPad.

Implemented Ideas

- > Around 20% of overall paper consumption comes from employees printing the "End of Day Report". This report is now being digitised – a process that will save 7.5 Million sheets of paper annually once fully implemented. Furthermore, this proposal has a positive impact on our carbon footprint because the reports no longer need to be couriered to archive centres
- > Introducing an option on printers to preview jobs before printing. This ensures that employees have the option to delete print items which had been requested by mistake or were no longer required
- > 'No Print Day': Every second Monday of the month is celebrated as a 'No Print Day', which has resulted in significant reductions in printing
- > Providing training material in digital format and avoiding paper format unless absolutely necessary
- > Elimination of printing bank-branded diaries and reusing envelopes

Expanding the Impact

The initiative's success has led to the implementation of other ideas beyond paper consumption, such as:

- > Swapping plastic cups with ceramic mugs
- > Replacing individual plastic water bottles with large dispensers that can be refilled
- > Providing training material in digital format instead of print





Other Initiatives

Our Procurement team is always working on identifying facilities where physical upgrades can achieve energy efficiencies, as described below:

In 2016, we achieved estimated savings of AED 850,000 due to switching to LED Lights in several branches.

Initiative	Premises
Replaced all lights with LED energy saving lights in all floors' common areas, lift lobby, corridors and staircases	Head Office, Meydan Buildings N, P & Q
Installed solar film in the entire building	Meydan Buildings N, P & Q
Fixed aerators in the pantry sinks	Key premises
Decreased the working duration of lights in parking lots, all floors' common areas, lift lobby, corridors and staircases	Key premises
As part of rebranding, the Bank replaced all external signboard lights with LED	All branches

Preferred Interest Rates on Loans for Electric and Hybrid Cars

The Bank offers preferred interest rates to customers taking out loans to purchase electric and hybrid cars. This project is part of our initiative to promote responsible transport and decrease our carbon footprint.

Waterless Car Wash Services

We introduced a Waterless Car Wash Service at our Meydan location, available to all employees. Waterless car wash products are biodegradable and environmentally-friendly.

Raising Funds for Water Education

The Bank has developed a philanthropic opportunity which enables high-net-worth clients to make individual donations to support water education and conservation programmes. These are administered by our partner, Emirates Wildlife Society (EWS), in association with World Wide Fund for Nature (WWF).

www.emiratesnbd.com