



بنك الإمارات دبي الوطني  
Emirates NBD

**Emirates NBD Group  
ESG Data Pack  
IFRS S1 and S2 (“ISSB”)  
2024**

# Metrics & Targets

31 December 2024 Update

| Metrics & Targets                                        |                                                                                                                     |                                                                                              |                    |                             |                           |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|--------------------|-----------------------------|---------------------------|
| Metric                                                   | Metric Definition                                                                                                   | 2024 Value                                                                                   | Source             | Source Emirates NBD         | Mapping to Report Section |
| Percentage of local suppliers                            | Percentage of local supplier engaged in procurement process                                                         | 73.80%                                                                                       | GRI                | ESG Data Package            | Risk                      |
| Percentage of spending on local suppliers                | Percentage of spending on local suppliers                                                                           | 88.15%                                                                                       | GRI                | ESG Data Package            | Risk                      |
| Board Independence                                       | As per law, at least one-third of the Directors shall be assessed to be independent                                 | 44% (four of our nine Directors on the Board are assessed to be independent at Emirates NBD) | Regulation/<br>GRI | Corporate Governance Report | Governance                |
| Board Meeting Attendance                                 | Participation of members of board in meeting                                                                        | 98%                                                                                          | Internal           | Corporate Governance Report | Governance                |
| Gender Diversity at Board Level                          | As per regulation, The Board shall have at least one female Director (Emirates NBD has one female Director)         | Males: 89% (8), Females: 11% (1)                                                             | Regulation/<br>GRI | Corporate Governance Report | Governance                |
| Number of Board and Committee Meetings                   | Number of Board and Committee Meetings                                                                              | 107                                                                                          | Internal           | Corporate Governance Report | Governance                |
| Board Nationality                                        | As per law, The Chairman of the Board and a majority of the Directors shall be UAE Nationals                        | All of our Board of Directors are UAE Nationals                                              | Regulation         | Corporate Governance Report | Governance                |
| Gender Diversity at leadership roles                     | Bank is committed to UAE Gender Balance Pledge to achieve 25% representation of women in leadership roles by 2027   | 19%                                                                                          | Internal Metric    | ESG report                  | Risk                      |
| Share of women in total workforce a % of total workforce | The percentage of female employees in relation to the total number of employees in the organisation                 | 41%                                                                                          | GRI                | ESG Data Package            | Risk                      |
| Total training hours delivered                           | The cumulative number of hours of training provided to all employees within the organisation over a specific period | 646,529                                                                                      | GRI                | ESG Data Package            | Risk                      |
| Employee turnover rate                                   | The employee turnover rate measures the rate at which employees leave a company within a certain period of time     | 13%                                                                                          | GRI                | ESG report                  | Risk                      |

|                                                                                                                                           |                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                 |                     |            |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------------------|------------|
| Number of Nationalities within the company (ethnic diversity) - Only for women                                                            | This metric counts the number of different nationalities represented by the female employees within a company, indicating the level of ethnic diversity                                                                                   | 93                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Internal Metric | ESG report          | Risk       |
| People of Determination hired (number of total employees)                                                                                 | This metric measures the number of employees with disabilities within the total workforce                                                                                                                                                 | 48                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | GRI             | ESG report          | Risk       |
| (1) Number of data breaches, (2) percentage involving personally identifiable information ("PII"), (3) number of account holders affected | This metric measure number of data breaches in Emirates NBD and any impact on customers                                                                                                                                                   | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SASB            | ESG report          | Risk       |
| Sustainable Finance Targets                                                                                                               | Sustainable financing including transition financing                                                                                                                                                                                      | USD 30 billion by 2030                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | GRI             | ESG Momentum Report | Strategy   |
| Mandatory ESG training                                                                                                                    | Training required for all employees                                                                                                                                                                                                       | Mandatory ESG training to all employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | GRI             | ESG report          | Governance |
| Whistleblower policy                                                                                                                      | Description of whistleblower policies and procedures                                                                                                                                                                                      | <p>Emirates NBD has implemented a Whistleblower Policy to allow our stakeholders to report any suspected misconduct or breaches of our ethical commitments in good faith. All Emirates NBD employees undergo annual training and sign off the Whistleblower Policies and Code of Ethics. The following channels are available for reporting suspicious behaviour:</p> <ul style="list-style-type: none"> <li>• A 24/7 fraud hotline or voicemail facility at 800 FRAUD (37283),</li> <li>• An email address whistleblower@emiratesnbd.com.</li> <li>• A telephone line direct to the Head of Fraud Prevention and Investigation</li> </ul> | SASB            | ESG report          | Governance |
| Monetary losses                                                                                                                           | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SASB            | ESG report          | Risk       |
| Diversity and Inclusion                                                                                                                   | Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals and (d) all other employees                                                                 | Total Workforce: Women: 41% Men: 59%<br>Top Management: Women 19% Men 81%,<br>Junior Management: Women 36% Men 64%,<br>All management: Women 33% Men 67%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | SASB            | ESG report          | Governance |

|                                                                                                                  |                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |      |                  |            |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------|------------|
| Amount of assets under management, by asset class                                                                | Amount of assets under management, by asset class, which employ (1) integration of environmental, social and governance (ESG) issues, (2) sustainability themed investing and (3) screening | The Group does not engage in sustainability themed investing, nor do we do screening.<br><br>See the next cell for a breakdown of the approach.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | SASB | SASB             | Strategy   |
| Incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes | Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies                                  | When making investment decisions, ESG factors are analysed and interpreted by considering the impact of the company's actions and policies on the environment, society, as well as corporate governance. ENBD AM evaluates the company's performance through areas such as carbon emissions, waste management, employee relations, board diversity in addition to executive compensation. ENBD AM gathers ESG data and analysis from multiple third-party sources such as Sustainalytics, Bloomberg, corporate disclosures, rating agencies as well as any sell-side publications. We then establish a "starting point" using evolving frameworks for sovereigns and non-sovereigns as well as top three engagement objectives across Environmental, Social, and Governance pillars. Through those pillars, we understand how ESG factors could potentially affect a company's long-term financial performance, reputation, as well as its overall sustainability. These factors in turn are beneficial to provide insight into the company's ability to manage risks and its creation of long-term value for its shareholders. | SASB | SASB             | Strategy   |
| Proxy Voting                                                                                                     | Description of proxy voting and investee engagement policies and procedures                                                                                                                 | As of 2024, the Group has drafted a Proxy Voting policy, the act of proxy voting itself however is a work in progress. The Group is currently engaging with a proxy voting service provider and is aiming to implement proxy voting by early 2025.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SASB | SASB             | Governance |
| Data security risks                                                                                              | Description of approach to identifying and addressing data security risks                                                                                                                   | Emirates NBD Group follows a structured risk management process that includes regular assessments, classification of data based on sensitivity, and implementation of robust security controls such as encryption, access management, and monitoring. We ensure compliance with regulatory requirements across jurisdictions and conduct periodic audits to validate our controls. Additionally, we foster a strong security culture through awareness programs and targeted training to minimize human-related risks. This comprehensive approach helps us proactively identify, mitigate, and manage data security risks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | SASB | ESG report       | Risk       |
| Financial literacy                                                                                               | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers                                                                                | 98 Financial Literacy blue collar attendees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | SASB | ESG Data Package | Strategy   |
| Credit analysis                                                                                                  | Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis                                                                           | Group Credit has initiated a process to ensure that ESR scorecard questionnaires are submitted along with Credit proposals by BU.<br><br>High-risk sectors are avoided or commented on in executive summaries submitted to credit committees and further refinement of this process is planned for 2025.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | SASB | SASB             | Strategy   |



|                           |                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |      |      |                            |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|----------------------------|
| Stress tests              | Description of approach to integrate results of mandatory and voluntary stress tests long-term into capital adequacy planning, corporate strategy, and other business activities                               | The Group has annual exercises in terms of voluntary (ICAAP) and regulatory (CBUAE Stress Test) stress test. For December 2023, the Group has completed the ICAAP and CBUAE Stress Test for the period of three years forecast horizon under Baseline and Stress scenario. For ICAAP, the Group use Moody's Analytics sourced scenarios and for CBUAE Stress Test, the Group uses the CBUAE provided Base and Stress Scenario.<br><br>As part of this exercise, the Group prepare results from Capital Adequacy perspective and performs liquidity stress. | SASB | SASB | Strategy/<br>Risk          |
| ESG in Investment Banking | Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party                                                                                             | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SASB | SASB | Governance                 |
| ESG in Investment Banking | Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care                                                                                | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SASB | SASB | Governance                 |
| ESG in Investment Banking | Description of approach to ensuring professional integrity, including duty of care                                                                                                                             | <ol style="list-style-type: none"> <li>1. Monthly meetings/visit to the law firms.</li> <li>2. Ensuring that the appointed law firm has no conflict of interest with the defendant.</li> <li>3. Monitoring the performance of the law firm through the court's site.</li> </ol>                                                                                                                                                                                                                                                                            | SASB | SASB | Governance                 |
| ESG in Investment Banking | Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied                                                                                          | On the malus/clawback point, the Group's policy provides all variable remuneration may be subject to malus / clawback, although there have been no instances where the group has had to operate malus/clawback in practice.                                                                                                                                                                                                                                                                                                                                | SASB | SASB | Governance                 |
| ESG in Commercial Banking | Transition Risk<br>(1) Gross exposure to carbon-related industries, by industry,<br>(2) total gross exposure to all industries, and<br>(3) percentage of total gross exposure for each carbon-related industry | <p>(1) and (3) Industry Exposure (AED million) and coverage</p> <p>Telecommunication: 19,272 (4.33%)<br/> Transportation: 17,270 (3.88%)<br/> Utilities: 13,747 (3.09%)<br/> Construction: 8,987 (2.02%)<br/> Oil and Gas: 5,209 (1.17%)<br/> Manufacturing: 4,209 (0.95%)<br/> Mining and Quarrying: 1,631 (0.37%)</p> <p><b>Total: 70,325 (15.80%)</b> <sup>Δ</sup></p> <p>(2) Loan and Debt exposure (excluding DenizBank):<br/> AED 445,101 million</p>                                                                                                | SASB | SASB | Climate-related<br>Metrics |

<sup>Δ</sup> Emirates NBD appointed KPMG Lower Gulf to perform limited independent assurance over selected ESG content, marked with the symbol Δ.

The assurance engagement was planned and performed in accordance with the International Standard on Assurance Engagements 3000 "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" and the International Standard on Assurance Engagements 3410 "Assurance of Greenhouse Gas Statements". A limited assurance opinion was issued and is available at our website. This includes details of the scope, reporting criteria, respective responsibilities, work performed, limitations and conclusion. No other information in the Group ISSB Report 2024 report has been subject to this external limited assurance.

| ESG in Commercial Banking                      | Transition Risk<br>Percentage of gross exposure included in the financed emissions calculation                                                                                                  | 15.80 % <sup>Δ</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | SASB                       | TCFD              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
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| ESG in Commercial Banking                      | Transition Risk<br>For each industry by asset class:<br>(1) absolute gross (a) Scope 1 emissions, (b) Scope 2 emissions, c) Scope 3 emissions and (2) gross exposure (i.e., financed emissions) | <table border="1"> <thead> <tr> <th>Industry</th> <th>Exposure (AED mn)</th> <th>Total Emissions (tCO2e)</th> <th>Financed Emissions (tCO2e)</th> </tr> </thead> <tbody> <tr> <td>Telecommunication</td> <td>19,272</td> <td>4,935,051</td> <td>167,930</td> </tr> <tr> <td>Transportation</td> <td>17,270</td> <td>70,742,213</td> <td>2,848,112</td> </tr> <tr> <td>Utilities</td> <td>13,747</td> <td>408,922,361</td> <td>2,005,571</td> </tr> <tr> <td>Construction</td> <td>8,987</td> <td>21,059,835</td> <td>380,468</td> </tr> <tr> <td>Oil and Gas</td> <td>5,209</td> <td>369,810,841</td> <td>2,307,907</td> </tr> <tr> <td>Manufacturing</td> <td>4,209</td> <td>83,948,847</td> <td>3,088,750</td> </tr> <tr> <td>Mining and Quarrying</td> <td>1,631</td> <td>365,214,284</td> <td>617,123</td> </tr> <tr> <td><b>Total</b></td> <td><b>70,325</b></td> <td><b>1,324,633,432</b></td> <td><b>11,415,861</b></td> </tr> </tbody> </table> | Industry                   | Exposure (AED mn) | Total Emissions (tCO2e) | Financed Emissions (tCO2e) | Telecommunication | 19,272 | 4,935,051 | 167,930 | Transportation | 17,270 | 70,742,213 | 2,848,112 | Utilities | 13,747 | 408,922,361 | 2,005,571 | Construction | 8,987 | 21,059,835 | 380,468 | Oil and Gas | 5,209 | 369,810,841 | 2,307,907 | Manufacturing | 4,209 | 83,948,847 | 3,088,750 | Mining and Quarrying | 1,631 | 365,214,284 | 617,123 | <b>Total</b> | <b>70,325</b> | <b>1,324,633,432</b> | <b>11,415,861</b> | SASB | TCFD | Climate-related Metrics |
| Industry                                       | Exposure (AED mn)                                                                                                                                                                               | Total Emissions (tCO2e)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Financed Emissions (tCO2e) |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Telecommunication                              | 19,272                                                                                                                                                                                          | 4,935,051                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 167,930                    |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Transportation                                 | 17,270                                                                                                                                                                                          | 70,742,213                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2,848,112                  |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Utilities                                      | 13,747                                                                                                                                                                                          | 408,922,361                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2,005,571                  |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Construction                                   | 8,987                                                                                                                                                                                           | 21,059,835                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 380,468                    |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Oil and Gas                                    | 5,209                                                                                                                                                                                           | 369,810,841                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2,307,907                  |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Manufacturing                                  | 4,209                                                                                                                                                                                           | 83,948,847                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3,088,750                  |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| Mining and Quarrying                           | 1,631                                                                                                                                                                                           | 365,214,284                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 617,123                    |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| <b>Total</b>                                   | <b>70,325</b>                                                                                                                                                                                   | <b>1,324,633,432</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>11,415,861</b>          |                   |                         |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| ESG in Commercial Banking                      | Transition Risk<br>Description of the methodology used to calculate financed emissions                                                                                                          | The Financed Emissions Methodology is available on the Emirates NBD's corporate website                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | SASB                       | TCFD              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| ESG in Asset Management and Custody Activities | Absolute gross financed emissions, disaggregated by Scope 1, Scope 2 and Scope 3 GHG emissions                                                                                                  | Not Included for 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | SASB                       | SASB              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| ESG in Asset Management and Custody Activities | The total amount of assets under management (AUM) included in the entity's financed emissions disclosures                                                                                       | Not Included for 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | SASB                       | SASB              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| ESG in Asset Management and Custody Activities | The percentage of the entity's total AUM included in the financed emissions calculation                                                                                                         | Not Included for 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | SASB                       | SASB              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |
| ESG in Asset Management and Custody Activities | Description of Methodology used to calculate financed Emissions                                                                                                                                 | The Financed Emissions Methodology is available on the Emirates NBD's corporate website                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | SASB                       | SASB              | Climate-related Metrics |                            |                   |        |           |         |                |        |            |           |           |        |             |           |              |       |            |         |             |       |             |           |               |       |            |           |                      |       |             |         |              |               |                      |                   |      |      |                         |

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