

Emirates NBD Group

ESG Data Pack 2024



بنك الإمارات دبي الوطني
Emirates NBD

About this Data Pack

This data pack reflects our disclosed data in our 2024 ESG report for the period commencing 1 January 2024 to 31 December 2024. It encompasses data of Emirates NBD and the Group, ensuring comprehensive coverage of our data. Additionally, all data and figures related to Deniz Bank will be included in the Deniz Bank ESG report. Group data as well as Emirates NBD Bank data is as per data availability and applicability for the respective branches and subsidiaries including international locations.

- Emirates NBD, the Bank: Emirates NBD Bank (P.J.S.C.) does not include subsidiaries/Deniz Bank.
- The Group: Emirates NBD Bank (P.J.S.C.) and all its subsidiaries including international offices.
- All data and figures related to DenizBank is available in the DenizBank ESG report.

Environmental Data:

GHG Emissions Tracking:

Summary of GHG Emissions – Emission Category in tCO ₂ e	Emirates NBD Group	Emirates NBD Bank PJSC
Scope 1	757.78*	393.03
Scope 2	36,271.17*	28,855.30
Scope 3 ^ Category 6	1,223.90*	902.61
Total Emissions	38,252.85	30,150.94

***Assurance:** KPMG Lower Gulf Limited were engaged to perform an independent limited assurance opinion, under ISAE 3000 (Revised) and ISAE 3410, over Scope 1, Scope 2, Scope 3 (Business Travel only) GHG emissions and Women in Senior Leadership metric for financial year ended 31 December 2024. The limited assurance report is available on our corporate website at www.emiratesnbd.com; and is recommended to be read in full.

^ Scope 3 numbers for other Categories for the reporting period shall be published on the corporate website in July 2025.

Emissions:

GHG Emissions in tCO ₂ e	UAE
Scope 1 (tCO ₂ e)	403.48
Scope 2 (tCO ₂ e)	26,620.40

Renewable Energy Certificates - UAE	MWh	tCO ₂ e
i-RECs purchased to address Scope 2 mitigation	34,207 MWh	14,375.02

Resources Consumption:

Energy Consumption	Emirates NBD Group	Emirates NBD Bank PJSC
Energy consumption from renewable sources (kWh)***	317,424.7 kWh	317,424.7 kWh
Electricity consumption (kWh)	83,631,577.73 kWh	65,089,396.12 kWh
Electricity Consumption Intensity (MWh/employee)	4.70	9.41
Petrol consumption from vehicles (Owned, leased, or outsourced) (liters)	248,784.62 ltrs	119,670.88 ltrs
Petrol Consumption Intensity (liters/employee)	13.99	17.30

***The renewable energy data is for Emirates NBD office locations in UAE, which are equipped with solar panels.

Resources Consumption	Emirates NBD Group	Emirates NBD Bank PJSC
Water consumption (liters)	147,478,935.83 ltrs**	139,307,781.74 ltrs

Waste:

Waste Disposal	Emirates NBD Group	Emirates NBD Bank PJSC
Paper and cardboard recycling	85,726.89 kg	53,778.39 kg
Cans recycling	273 kg	273 kg
Glass recycling	80 kg	80 kg
Plastic recycling	7,831.66 kg	1,394.66 kg
General and organic waste recycling	6,770.79 kg	2,140.79 kg
General waste	210 kg	NIL
e-Waste sent for reuse / recycling	9,564.50 kg	9,564.50 kg

Sustainable Procurement:

Procurement Spending	Emirates NBD Group
Percentage of local suppliers	73%
Percentage of spending on local suppliers	88%

** Emirates NBD subsidiaries data for resources consumption will be updated in July 2025.

Social Data:

Employee Profile:

Workforce	Emirates NBD Group	Emirates NBD Bank PJSC
Full time employment	17,216	6,876
Consultants	569	40
Total number of new hires	3,872	1,440
Female employees	7,070	2,981
Male employees	10,146	3,895

Gender Diversity	Emirates NBD Group	Emirates NBD Bank PJSC
Share of women in total workforce as a %	41%	43%
Share of women in all management positions as a % of all management positions	33%	32%
Share of women in junior management as a % of all junior management positions	36%	37%
Share of women in top management positions as % of all top management positions	19%	17%
Share of women in management positions in revenue-generating functions as a % of all excluding support functions	33%	35%
Share of women in STEM-related positions as a % of total STEM positions	39%	32%
Number of Nationalities within the company (ethnic diversity) - Only for women	93	80
Women promoted to senior management	7	6
Women promoted to middle management	100	77
Women promoted to junior management	191	87



Gender Diversity	Emirates NBD Bank PJSC
% of women in senior leadership in the UAE across top three band levels	18.97%*

People of Determination / People with Disabilities (PwD)	Emirates NBD Group	Emirates NBD Bank PJSC
People of Determination (PwD) hired	3	2
Number of total PwD employees	48	9

Work-Life Balance	Emirates NBD Group	Emirates NBD Bank PJSC
Total number employees who took parental leave	736	310
Number of female employees who took parental leave	330	135
Number of male employees who took parental leave	406	175
Total number of employees who returned to work after parental leave ended (return to work)	721	304
Number of female employees who returned to work after parental leave ended (return to work)	322	132
Number of male employees who returned to work after parental leave ended (return to work)	399	172
Return to work rate (%)	98%	98%
Number of employees who took adoption leaves	NA	NA
Employees who returned to work after adoption leave	NA	NA

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Employee Turnover	Emirates NBD Group	Emirates NBD Bank PJSC
Total employee turnover rate	13%	9%
Voluntary employee turnover rate	10%	7%
Average tenure for male employees (in years)	5	6
Average tenure for female employees (in years)	4	4
By gender		
male	1,374	326
female	852	279
by age group		
18-30	783	210
31-50	1,317	347
51+	126	48
By Region		
Africa	20	4
Arab	131	29
Egypt	770	30
GCC	102	95
India	459	117
Other Asia	46	39
Other SubCont	58	12
Pakistan	152	17
Philippines	90	15
UAE	333	197
Western	65	50

Emiratisation	Emirates NBD Group	Emirates NBD Bank PJSC
Total number of employees in Bedaya program	207	179
Number of females in Bedaya program	134	111
Number of Males in Bedaya program	73	68
Total number of employees in Ruwad program	45	45
Number of females in Ruwad program	21	21
Number of Males in Ruwad program	24	24
Number of Emiratis in senior leadership positions	74	56
Emiratisation target	NA	45%
% of Emiratisation target achieved	NA	36%
Total number of National/Emirati employees	2,869	2,155
% of nationalisation among total workforce	NA	36%
Number of female national/Emirati employees	2,053	1,592
Number of Male national/Emirati employees	816	563
Turnover of Emirati Nationals (voluntary)	293	220

New Employee Hires	Emirates NBD Group	Emirates NBD Bank PJSC
Total number of new hires	3,872	1,440
% of open positions filled by internal candidates	43%	52%
New Employees Aged (18-30)	1,962	718
New Employees Aged (31-50)	1,869	700
New Employees Aged 51+	41	22
New Female Employees	1,701	721
New Male Employees	2,171	719
New senior management employees	14	10
New middle management employees	361	207
New junior management employees	370	245
New associates and officers employees	3,127	978
New employees (Africa)	40	11
New employees - Arab	228	49
New employees - Egypt	796	41
New employees - GCC	316	297
New employees - India	963	249
New employees - Other Asia	52	46
New employees - Other SubCont	138	13
New employees - Pakistan	253	30
New employees - Philippines	127	11
New employees - UAE	809	582
New employees - Western	150	111

Employee Relations

Speak Up	Emirates NBD Group	Emirates NBD Bank PJSC
Number of Speak up cases reported	103	62
Number of Speak up cases resolved	102	62

Employee Survey	Emirates NBD Group	Emirates NBD Bank PJSC
Engagement Score	77%	79%
% of employees who responded to the survey	86%	85%

Learning and Development:

Employee Training – Hours	Emirates NBD Group	Emirates NBD Bank PJSC
Total training hours delivered	646,529	232,798
Total training hours delivered to female employees	274,126	103,019
Total training hours delivered to male employees	372,402	129,779
Total training hours delivered to Senior Management employees	5,889	3,971
Total training hours delivered to Middle Management employees	59,542	37,058
Average training hours per employee	28	21
Average training hours per female employee	31	26
Average training hours per male employee	26	19
Average training hours per Senior Management employees	16	15
Average training hour per Middle Management employees	29	26
Average amount spent per FTE on training and development	1,282 AED	
No. of Participants for E-Learnings	476,418	179,913
Attendance rate of employees in ILT Trainings	97%	96%

Employee Training – Numbers	Emirates NBD Group	Emirates NBD Bank PJSC
Total training delivered	3,484	1,921
Total training delivered to female employees	2,589	1,315
Total training delivered to male employees	2,643	1,485
Total training delivered to Senior Management employees	297	221
Total training delivered to Middle Management employees	1,139	804
Average training per employee	23	19
Average training per female employee	24	20
Average training per male employee	23	18
Average training per Senior Management employees	17	16
Average training per Middle Management employees	20	19

Annual Mandatory Courses / Completed by (% FTEs & FTCs): /Number employees who completed the training	Emirates NBD Group	Emirates NBD Bank PJSC
01-AML & CTF	99%	99%
02-Sanctions	99%	99%
03-FATCA CRS	97%	97%
04-Information Security	98%	99%
05-Employee Code of Conduct	98%	99%
06-Fraud Awareness & Prevention	98%	99%
07-Social Media Awareness	98%	99%
08-Business Continuity Management	98%	98%
09-Occupation Health & Safety	98%	99%
10-CPR	99%	99%
11-PCI DSS	98%	99%
12-Principles of Islamic Banking	97%	100%
13-Data Privacy & Protection	100%	100%
14-Anti Bribery & Corruption	98%	98%
15-ESG	98%	98%
16-CDD	99%	99%
17-PEP	95%	97%
18-FATCA(Adv.)	97%	
Mandatory 2024: CPR - American Sign Language	99%	99%
Mandatory 2024: CPR - Data Privacy & Protection	98%	99%
Mandatory 2024: CPR - Disability Etiquette	99%	99%
Mandatory 2024: CPR - Serving Customers of Vulnerable Groups	99%	99%
Mandatory 2024: Sustainability Awareness Programme	97%	98%

Anti-Corruption Employee Trainings – Broken down by career level and region (FTE & FTCs)	Emirates NBD Group	Emirates NBD Bank PJSC
Total number & percentage of employees that have received training on anti-corruption, broken down by career level and region	98%	98%
senior management employees	98%	97%
middle management employees	99%	98%
Non-management employees	98%	98%
Employees (Africa)	98%	98%
Employees (Asia)	99%	99%
employees (Europe)	99%	99%
employees (Middle east)	98%	97%

Customer satisfaction:

2024 Customer Satisfaction – CSAT score	Emirates NBD Bank PJSC (Standalone)
Overall CSAT (Mean Score)	8.6
Base Size	13706

ESG Communities:

Dubai Can	Emirates NBD Bank PJSC (standalone)	
	Filtered Water Consumed (liters)	Plastic Water Bottles Saved (500ml)
The Greens & Views- 2022 to 2024	545,846	1,091,692
Southridge, Downtown - 2022 to 2024	461,584	923,168
Sports City Football Area - 2023-2024	136,629	273,258
Total	1,144,059	2,288,118

Disability Friendly Branches	Emirates NBD Group	Emirates NBD Bank PJSC
Total disability-friendly branches	313	71

Exchanger Volunteering	#
Active Exchangers	1,236 Exchangers
Volunteering Hours	9,977 hours
Volunteering Events	458 events
Volunteer Deployments	9,115 deployments
Community Beneficiaries	311,664 beneficiaries

Community Spending	AED
People of Determination	2,336,804
Financial Literacy	89,124
Community Development	14,801,828
Islamic Contributions	2,556,968
Health & Wellness	17,072,757
Women's Empowerment	47,000
Humanitarian	9,997,085
Education	2,697,250
TOTAL UAE	49,598,816
Total International community spendings (KSA, Egypt, India, Türkiye)	962,130
Total Group	50,560,946
Donations sent from customers to UAE Charities via online donation channels	2,705,614