

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 DenizBank will be included in the DenizBank 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/DenizBank.
- 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 <sub>2</sub> e	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Scope 1	757.78*	393.03
Scope 2	36,271.17*	28,855.30
Scope 3 ^ Category 6	1,223.90*	902.61
<b>Total Emissions</b>	<b>38,252.85</b>	<b>30,150.94</b>

**\*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](http://www.emiratesnbd.com); and is recommended to be read in full.

## Emissions:

GHG Emissions in tCO <sub>2</sub> e	UAE
Scope 1 (tCO <sub>2</sub> e)	403.48
Scope 2 (tCO <sub>2</sub> e)	26,620.40

Renewable Energy Certificates - UAE	MWh	tCO <sub>2</sub> 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 P.J.S.C.
Energy consumption from renewable sources (kWh) **	317,424.70	317,424.70
Electricity consumption from non-renewable sources (kWh)	83,631,577.73	65,089,396.12
Petrol consumption from vehicles (Owned, leased, or outsourced) (liters)	1,788,040.78	1,658,927.06

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

Energy Intensity***	Emirates NBD Group
Electricity Consumption Intensity from non-renewable sources (MWh/employee)	4.86
Petrol Consumption Intensity (liters/employee)	103.86

\*\*\*Energy Intensity numbers are reported at Group level.

Water Consumption	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Water consumption (liters)	221,633,952.53	140,122,798.44

Water Intensity****	Emirates NBD Group
Water consumption intensity (liters/employee)	12.87

\*\*\*\*Water Intensity numbers are reported at Group level.

Paper Consumption	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Paper Consumption (kgs)	372,223.13	193,460.60

## Waste:

Waste Disposal	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Paper and cardboard recycling (kgs)	103,003.39	71,057.39
Cans recycling (kgs)	273.00	273.00
Glass recycling (kgs)	80.00	80.00
Plastic recycling (kgs)	7,831.66	1,394.66
General and organic waste recycling (kgs)	6,770.79	2,140.79
General waste (kgs)	11,352,716.90	11,352,506.90
e-Waste sent for reuse / recycling (kgs)	9,564.50	9,564.50

## Scope 1,2,3 Emissions:

GHG Emissions in tCO <sub>2</sub> e	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Scope 1	757.78*	393.03
Scope 2	36,271.17*	28,855.30
Scope 3	199,795.04	195,055.59
Scope 3 - Category 1	169,941.85	168,316.55
Scope 3 - Category 2	322.64	155.54
Scope 3 - Category 3	4,023.91	3,448.44
Scope 3 - Category 5	104.31	104.03
Scope 3 - Category 6	1,223.90*	902.61
Scope 3 - Category 7	16,770.05	14,720.06
Scope 3 - Category 12	6.41	6.40
Scope 3 - Category 13	7,401.97	7,401.97
<b>Total Emissions</b>	<b>236,823.99</b>	<b>224,303.92</b>

\*Please refer to the Assurance Statement on Page 3.

## Sustainable Procurement:

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

## Social Data:

### Employee Profile:

Workforce	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
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 P.J.S.C.
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 P.J.S.C.
% 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 P.J.S.C.
People of Determination (PwD) hired	3	2
Number of total PwD employees	48	9

Work-Life Balance	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
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

**\*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](http://www.emiratesnbd.com); and is recommended to be read in full.

Employee Turnover	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
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
<b>By gender</b>		
Male	1,374	326
Female	852	279
<b>By age group</b>		
18-30	783	210
31-50	1,317	347
51+	126	48
<b>By region</b>		
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

Emiratization	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Total number of employees in Bedaya programme	207	179
Number of Females in Bedaya programme	134	111
Number of Males in Bedaya programme	73	68
Total number of employees in Ruwad programme	45	45
Number of Females in Ruwad programme	21	21
Number of Males in Ruwad programme	24	24
Number of Emiratis in Senior leadership positions	74	56
Emiratization target	NA	45%
% of Emiratization 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 P.J.S.C.
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 P.J.S.C.
Number of Speak up cases reported	103	62
Number of Speak up cases resolved	102	62

Employee Survey	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
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 P.J.S.C.
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	
Number 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 P.J.S.C.
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 P.J.S.C.
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 P.J.S.C.
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 P.J.S.C.
Overall CSAT (Mean Score)	8.6
Base Size	13,706

## ESG Communities:

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

Exchanger Volunteering	
Active Exchangers (employees including consultants)	1,236
Volunteering Hours	9,977
Volunteering Events	458
Volunteer Deployments	9,115
Community Beneficiaries	311,664

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
<b>Total UAE</b>	<b>49,598,816</b>
Total International community spendings (KSA, Egypt, India, Türkiye)	962,130
<b>Total Group</b>	<b>50,560,946</b>
Donations sent from customers to UAE Charities via online donation channels	2,705,614

## Operational Boundaries:

	Focus Area	Operational Boundary	Methodology
1	Scope 1	Please refer to the Emirates NBD Assurance Statement 2024 on our corporate website <a href="http://www.emiratesnbd.com">www.emiratesnbd.com</a>	
2	Scope 2	Please refer to the Emirates NBD Assurance Statement 2024 on our corporate website <a href="http://www.emiratesnbd.com">www.emiratesnbd.com</a>	
3	Scope 3: Category 1	For the purpose of Scope 3 - Category 1 (Purchased goods and services) emissions, the following activities have been taken into consideration: - The key spend categories and subcategories across countries, subject to applicability. - The spend data for all other countries has been mapped to the UAE spend categories to ensure consistency. The transportation and distribution spend amount for all countries are assumed to include both upstream and downstream transportation spend, without any segregation available and hence, the consolidated amount has been considered under Category 1.	Emissions calculations are based on actual available spend data. No proxy calculations were used.
4	Scope 3: Category 2	For the purpose of Scope 3 - Category 2 (Capital Goods), the following has been taken into consideration: - Spend data for capital goods considered to be purchased buildings, vehicles and ATM machines, where applicable.	Emissions calculations are based on actual available spend data. No proxy calculations were used.
5	Scope 3: Category 3	For the purpose of Scope 3 - Category 3 (Fuel and Energy related emissions), the following has been taken into consideration: - Fuel / diesel-based energy consumed by facilities and vehicles - Electricity, steam, heating and cooling based energy consumed by facilities - Transmission and Distribution losses estimated for each energy-type consumed - Generation of purchased electricity that is sold to end users (This sub-category is not applicable to Emirates NBD, since Emirates NBD does not generate and sell electricity) Fuel and electricity consumed across all countries are covered under Scope 1 and Scope 2 for all countries, but upstream emissions before combustion is calculated with an upstream emissions factor. Transmission and Distribution losses will also be calculated using the same methodology.	Emissions calculations are based on actual available spend data of fuel and electricity.



6	Scope 3: Category 4	For the purpose of Scope 3 - Category 4 (Upstream transportation and distribution) emissions calculation, the following has been taken into consideration: - Transportation and distribution of purchased goods and services - Storage and warehousing of purchased goods and services There is no segregation of upstream transportation and distribution for goods and services purchased. As such, it has been assumed that these emissions have already been covered under Category 1 (transportation/ courier spend) emissions. Hence, in order to avoid double counting, no additional proxy calculations are required for this Category.	Not Applicable.
7	Scope 3: Category 5	For the purpose of Scope 3 - Category 5 (Waste generated in operations) emissions calculation, the following has been taken into consideration: - types of waste generated such as paper, cardboard, e-waste, food waste and plastic - waste disposal methods such as recycling, landfill, composting and incineration.	Emissions calculations are based on actual available waste data from UAE, UK, Egypt, Singapore and China. Proxy calculation has been used for India, Indonesia and KSA. We aim to improve the data quality in our upcoming reporting cycles.
8	Scope 3: Category 6	Please refer to the Emirates NBD Assurance Statement 2024 on our corporate website <a href="http://www.emiratesnbd.com">www.emiratesnbd.com</a>	
9	Scope 3: Category 7	For the purpose of Scope 3 - Category 7 (Employee Commute) emissions calculation, the following has been taken into consideration: - employee-owned vehicles - public transport (bus) - public transport (metro, rail) - taxi - company transport (bus).	Emissions calculations are based on actual number of employees in 2024 and proxy calculations applied to derive percentage per mode of transport within each region.
10	Scope 3: Category 8	For the purpose of Scope 3 - Category 8 (Upstream leased assets) emissions calculation, the following has been taken into consideration: - emissions from leased properties and facilities through electricity consumption - emissions from leased fleet of cars through consumption of fossil fuel - related spend data for countries with unavailable electricity or fossil fuel consumption data. However, since such upstream activities and related emissions are currently covered under Scope 1 and Scope 2, in-line with GHG guidance, no additional estimations are required for this category.	Not Applicable.
11	Scope 3: Category 9	For the purpose of Scope 3 - Category 9 (Downstream transportation and distribution), the following products have	Not Applicable.



		<p>been taken into consideration: - cards - bank statements - cheque books</p> <p>However, it is assumed that downstream emissions for transportation and distribution are currently covered as per spend for transport and storage of cards, bank statements and cheque books under Category 1 (Purchase of goods and services) since the segregation between upstream and downstream activities is not available. Hence, in order to avoid double counting, no additional proxy calculations are required for this category.</p>	
12	Scope 3: Category 10	<p>For the purpose of Scope 3 - Category 10 (Processing of sold products) emissions calculation, the following products have been taken into consideration: - cards - bank statements - cheque books</p> <p>However, in-line with requirements highlighted in GHG Protocol: Technical Guidance for Calculating Scope 3 Emissions, it has been confirmed that Emirates NBD is not an intermediary for processing of goods or products sold by them across any country. However, since the processing of those goods are outsourced by Emirates NBD, any related emissions are covered in Scope 3 - Category 1 through spend category, as relevant and applicable. Hence, no estimations are separately required for this category for any country.</p>	Not Applicable.
13	Scope 3: Category 11	<p>For the purpose of Scope 3 - Category 11 (Use of sold products) emissions calculation, the following products have been taken into consideration: - cards - bank statements - cheque books</p> <p>However, the products above do not consume fuels, electricity and refrigerants directly, and consume negligible amounts of electricity when used for transactions, as per the requirements and examples cited in GHG Protocol: Technical Guidance for Calculating Scope 3 Emissions. Hence, no estimations are required for this category for any country.</p>	Not Applicable.
14	Scope 3: Category 12	<p>For the purpose of Scope 3 - Category 12 (End-of-life treatment of sold products) emissions calculation, the following has been taken into consideration: - sold products such as cards, bank statements</p>	Emissions have been calculated using actual data of number of accounts, cards, cheques and statements for UAE, Egypt



		and cheque books – disposal methods such as landfill, recycling and incineration.	and Singapore. Proxy calculations have been used for KSA, UK, India, China, Indonesia. We aim to improve the data quality in our upcoming reporting cycles.
15	Scope 3: Category 13	For the purpose of Scope 3 – Category 13 (Downstream leased assets) emissions calculation, the following has been taken into consideration: – residential and commercial spaces leased to occupants and their resulting emissions from electricity and/or fuel consumption.	Emissions have been calculated using actual electricity data for owned buildings and proxy calculations for electricity consumption for leases. We aim to improve the data quality in our upcoming reporting cycles.
16	Scope 3: Category 14	Scope 3 – Category 14 (Franchises) from a GHG Protocol Accounting Standard has been deemed not relevant to Emirates NBD, as Emirates NBD does not have franchises.	Not Applicable.
17	Scope 3: Category 15	Scope 3: Category 15 Scope 3 – Category 15 (Investments) from the GHG Protocol Accounting Standard is relevant to Emirates NBD and is being covered separately under the topic ‘Financed Emissions’.	Refer to Assurance Statement available on our corporate website <a href="http://www.emiratesnbd.com">www.emiratesnbd.com</a>