

Emirates NBD Group

ESG Data Pack 2025



بنك الإمارات دبي الوطني
Emirates NBD

About this Data Pack

This data pack reflects our disclosed data in our 2025 ESG report for the period commencing 1 January 2025 to 31 December 2025. 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 Annual 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.) includes all local and international branches and 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 are available in the DenizBank Annual Report
- All figures and metrics highlighted in blue were subject to third party assurance
- Assurance: BDO Chartered Accountants & Advisors were engaged to perform an independent limited assurance opinion, under ISAE 3000 (Revised) and ISAE 3410, over the following metrics for the financial year 31 December 2025:
 - Scope 1, Scope 2, Scope 3 (Business Travel only) GHG emissions
 - Women in Senior Leadership metric
 - Share of women in STEM-related positions
 - Count of Nationalities within the Group – only for Women
 - Share of women in management positions in revenue-generating functions as a percentage of all excluding support functions
 - Employee Engagement Scores as a part of Souwti Survey
 - Percentage of Emiratisation target achieved by Emirates NBD UAE
 - Count of employees who participated in Leadership Training
 - Percentage of Women in the Board
 - Percentage of Board Members who completed Board Training

The limited assurance report will be available on our corporate website at www.emiratesnbd.com; and it is recommended to be read in full.

Environmental Data:

GHG Emissions Tracking:

Summary of GHG Emissions - emission Category in tCO ₂ e	Emirates NBD Group				
	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Scope 1	1,083	1,055	970	757.78	1,865.65 *
Scope 2	27,941	28,915	23,216	36,271.17	31,569.29 *
Scope 3	247,366	307,922	353,585	199,795.04	268,239.92
Total Emissions	276,390	337,892	377,771	236,824	301,675

Summary of GHG Emissions - Emission Category in tCO ₂ e	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates Islamic	Egypt
Scope 1	1,865.65 *	345.76	78.02	1,370.93
Scope 2 (Location-based)	31,569.29 *	24,169.83	2,663.26	4,678.51
Scope 2 (Market -based)	30,241.08	22,781.75	-	-
Scope 3 ^ Category 6	4,781.67 *	3,209.65	118.51	915.92
Total Emissions	68,457.69	50,506.99	2,859.79	6,965.36

GHG Emissions in tCO ₂ e	UAE
Scope 1 (tCO ₂ e)	356.91
Scope 2 (tCO ₂ e)	21,492.70

Scope 4 – Avoided Emissions

Location	Description	Total (KwH)	Emission (tCO ₂ e)
UAE	Solar meter reading	768,537.14	310.87
	Solar Plant Hatta	420,422.20	170.06
	Chiller replacement	2,063,301.00	834.61
	IREC	1,244,000.00	503.20
	IREC	3,750,000.00	1,516.88
	IREC	778,000.00	314.70
	IREC	8,199,000.00	3,316.50
Egypt	PPA (1st Nov – 31st Dec)	1,282,000.00	498.70
	PPA(1st Oct – 31st Oct)	271,000.00	105.42
	Total Emission Avoided (tCO ₂ e)	18,776,260.34	7,570.93

GHG Emissions in tCO ₂ e	Emirates NBD Group	Emirates NBD Bank P.J.S.C.
Scope 1	1,865.65 *	345.76
Scope 2	31,569.29 *	24,169.83
Scope 3	268,239.92	263,740.60
Scope 3 – Category 1	241,356.85	238,893.64
Scope 3 – Category 2	-	-
Scope 3 – Category 3	2,758.83	2,297.09
Scope 3 – Category 5	6,230.55	6,228.47
Scope 3 -Category 6	4,781.67 *	3,209.65
Scope 3 – Category 7	671.94	671.94
Scope 3 – Category 12	55.27	55.00
Scope 3 – Category 13	12,384.81	12,384.81
Total Emissions	301,674.86	288,256.19

Waste:

Waste Disposal	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt
General waste (m ³) sent to landfill	15,916	15,916	-
Paper (kg) recycled	40,999	7,951	33,048
Cardboard (kg) recycled	34,234	34,234	-
Mixed Glass (kg) recycled	785	785	-
Electronics (kg) recycled	30,637	30,637	-
Plastic (kg) recycled	7,407	2,480	4,927
Can (kg) recycled	495	495	-

Electronic Waste*	Emirates NBD Group
Total Green Disposal (Tonnes)	0
Electronics donated for reuse (Kg)	30,637

*This is an initiative applicable to Emirates NBD P.J.S.C. and Emirates Islamic Only.

Resources Consumption:

Resources Consumption	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Paper consumption (in kg)	170,778	93,920	NA	57,138
Water consumption (liters)	353,956,999	136,032,454.11	210,366,000	7,558,545.85

Energy Consumption	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Energy consumption from renewable sources*	22,892,413	768,538	22,123,893	NA
Electricity consumption (kWh)	60,138,631	35,413,058	12,027,025	5,001,888
Petrol consumption from vehicles (Owned, leased, or outsourced) (liters)	183,580	76,680	63,148	24,944

*Renewable Energy consumed by Emirates NBD Egypt relates to purchased Renewable Energy from the New and Renewable Energy Authority (NREA) in 2025. A total of 1.554 was purchased during the period of 1 October 2025 and 31 December 2025.

Resource Intensity Metrics	Emirates NBD Group
Water consumption intensity (m ³ /employee) *	40.08
Electricity Consumption Intensity (MWh/employee)	3.5
Petrol Consumption Intensity (liters/employee)	10.6

*Water consumption intensity was calculated using the full-time headcount of Emirates NBD P.J.S.C. Stand Alone, Emirates Islamic and Emirates NBD Egypt.

Sustainable Procurement:

Procurement Spending	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Percentage of local suppliers	75%	-	90%	-
Percentage of spending on local suppliers	91%	-	91%	-

Social Data:

Employee Profile:

Workforce	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total Full-time employees	17,383	6,208	2,373	1,690
Total Consultants	526	37	168	1
Total number of new hires	2,740	1,230	400	188
Female employees	7,185	2,829	1,075	684
Male employees	10,198	3,379	1,298	1,006
percentage of female employees	41%	46%	45%	40%
percentage of male employees	59%	54%	55%	60%

Gender Diversity	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Percentage of Women on the Board	11.11%	-	-	-
Share of women in total workforce as a %	41%	46%	45%	40%
Share of women in all management positions as a % of all management positions	32%	36%	34%	33%
Share of women in junior management as a % of all junior management positions	35%	42%	36%	36%
Share of women in top management positions as % of all top management positions	20.6%	19%	25%	25%
Share of women in management positions in revenue-generating functions as a % of all excluding support functions	28%	36%	28%	32%
Share of women in STEM-related positions as a % of total STEM positions	37%	37%	37%	43%
Number of Nationalities within the company (ethnic diversity) - Only for women	79	81	1	28
Women promoted to senior management	9	6	0	2
Women promoted to middle management	61	37	6	10
Women promoted to junior management	118	54	29	15



People of Determination/People with Disabilities (PwD)	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
People of Determination (PwD) hired	24	24	0	0
Number of total PwD employees	104	59	0	8

Work-Life Balance	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total number Employees who took parental leave	727	269	58	87
Number of female employees who took parental leave	333	128	43	35
Number of Male employees who took parental leave	394	141	15	52
Total number of employees who returned to work after parental leave ended (return to work)	713	266	58	85
Number of female employees who returned to work after parental leave ended (return to work)	325	126	43	35
Number of male employees who returned to work after parental leave ended (return to work)	388	140	15	50
Return to work rate (%)	98%	99%	100%	98%

Employee Turnover	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total employee turnover rate	15%	13%	19%	13%
Voluntary employee turnover rate	12%	9%	18%	11%
Average tenure for male employees (in years)	5	6	5	6
Average tenure for female employees (in years)	4	4	4	4
Turnover rate for male employees	1,501	424	234	153
Turnover rate for female employees	1,032	381	208	80
Turnover rate for employees aged (18-30)	866	317	196	70
Turnover rate for employees aged (31-50)	1,545	426	241	154
Turnover rate for employees aged (51+)	122	62	5	9
By Region				
Africa	28	6	0	0
Arab	136	30	0	25
Egypt	660	27	442	29
GCC	129	113	0	2
India	625	147	0	41
Other Asia	50	31	0	1
Other SubCont	73	28	0	3
Pakistan	183	33	0	26
Philippines	58	10	0	2
UAE	499	313	0	97
Western	92	67	0	7



Emiratisation*	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates Islamic
Total number of employees in Bedaya program	109	101	8
Number of females in Bedaya program	57	50	7
Number of Males in Bedaya program	52	51	1
Total number of employees in Ruwad program	43	43	0
Number of females in Ruwad program	18	18	0
Number of Males in Ruwad program	25	25	0
Percentage of Male employees in Bedaya & Ruwad programmes	51%	50%	13%
Percentage of Female employees in Bedaya & Ruwad programmes	49%	50%	88%
Percentage of National Female employees in the bank	70%	73%	63%
Percentage of National Male employees in the bank	30%	27%	37%
Number of Emiratis in senior leadership positions	79	59	20
Emiratisation target	NA	45%	45%
% of Emiratisation target achieved	NA	43%	43%
Total number of National/Emirati employees	2,974	2,231	743
% of nationalisation among total workforce	NA	43%	43%
Number of female national/Emirati employees	2,096	1,629	467
Number of Male national/Emirati employees	878	602	276
Turnover of Emirati Nationals (voluntary)	451	354	97

*Note: Ruwad and Bedaya programs are UAE-based only and therefore are applicable only to the UAE.



New Employee Hires	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total number of new hires	2,740	1,230	400	188
% of open positions filled by internal candidates	51%	54%	NA	71%
New Employees Aged (18-30)	1,433	639	351	92
New Employees Aged (31-50)	1,270	572	46	93
New Employees Aged 51+	37	19	3	3
New Female Employees	1,180	603	202	75
New Male Employees	1,560	627	198	113
New senior management employees	10	7	1	0
New middle management employees	247	166	16	15
New junior management employees	349	188	48	23
New associates and officers employees	2,134	869	335	150
New employees (Africa)	22	4	0	0
New employees - Arab	117	25	0	14
New employees - Egypt	582	34	400	30
New employees - GCC	434	414	0	2
New employees - India	626	155	0	25
New employees - Other Asia	41	32	0	0
New employees - Other SubCont	62	28	0	2
New employees - Pakistan	103	11	0	6
New employees - Philippines	38	11	0	0
New employees - UAE	601	450	0	106
New employees - Western	114	66	0	3

Employee Diversity	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total number of Nationalities within the company	97	81	1	42
Africa	158	40	0	6
Arab	1133	331	0	171
Egypt	3,416	247	2,373	131
GCC	1,186	1,131	0	13
India	4,838	1,512	0	337
Other Asia	290	193	0	24
Other SubCont	521	123	0	60
Pakistan	1,422	260	0	181
Philippines	802	237	0	24
UAE	3,058	1,769	0	712
Western	559	365	0	31

Employee Wellbeing:

Employee Survey	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Employee Engagement Scores as part of Souwti Survey	78%	73%	80%
% of employees who responded to the survey	85%	85%	86%

Learning and Development:

Employee Training – Hours	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total training hours delivered	713,693	201,500	80,809	69,191
Total training hours delivered to female employees	307,938	89,810	33,740	29,051
Total training hours delivered to male employees	405,755	111,690	47,070	40,140
Total training hours delivered to consultants (contractors)	101,255	12,231	4,206	1,390
Total training hours delivered to Senior Management employees	7,161	4,177	329	1,028
Total training hours delivered to Middle Management employees	64,670	33,165	9,480	9,167
Average training hours per employee	31	26	33	36
Average training hours per female employee	35	28	30	37
Average training hours per male employee	29	24	35	35
Average training hours per Senior Management employees	19	17	19	18
Average training hour per Middle Management employees	29	26	42	34

Employee Training – Numbers	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total training delivered	10,388	4,816	891	1,683
Total training delivered to female employees	5,502	2,432	505	925
Total training delivered to male employees	8,208	3,536	725	1,305
Total training delivered to consultants (contractors)	3,754	911	135	91
Total training delivered to Senior Management employees	408	274	42	95
Total training delivered to Middle Management employees	2,354	1,504	264	561
Average training per employee	19	19	19	24
Average training per female employee	20	20	19	24
Average training per male employee	19	18	19	23
Average training per Senior Management employees	17	17	14	19
Average training per Middle Management employees	20	20	18	22
Attendance rate of employees e-learning/trainings	87%	84%	100%	85%
Percentage of Board Members who completed Board Training	100%	-	-	-

School of Leadership	Emirates NBD Group
Count of employees who participated in Leadership Training	5704

Annual Mandatory Courses / Completed by (% FTEs & FTCs): / Number employees who completed the training	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
AML & CTF	99.5%	99.2%	99.9%	99.8%
Sanctions	99.5%	99.1%	99.9%	99.8%
FATCA CRS	99.6%	99.3%	99.9%	99.8%
Information Security	99.6%	99.2%	99.9%	99.8%
Employee Code of Conduct	99.6%	99.3%	99.9%	99.8%
Fraud Awareness & Prevention	99.5%	99.3%	99.9%	99.8%
Social Media Awareness	99.6%	99.2%	99.9%	99.7%
Business Continuity Management	99.6%	99.2%	99.9%	99.8%
Occupation Health & Safety	99.5%	99.1%	99.9%	99.7%
CPR	99.7%	99.9%	-	99.8%
PCIDSS	99.5%	99.2%	99.9%	99.8%
Principles of Islamic Banking	100.0%	100.0%	-	99.9%
Data Privacy & Protection	98.8%	98.0%	99.9%	-

Anti Bribery & Corruption	99.5%	99.2%	99.9%	99.8%
ESG	99.6%	99.2%	99.9%	99.7%

Note: Blank fields indicate that there were no enrolments in the course, or the course was not applicable for that location.

Anti-Corruption Employee Trainings – Broken down by career level and region (FTE & FTCs)	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total number & percentage of employees that have received training on anti-corruption	17,895	6,949	1,932	1,763
Total percentage of employees that have received training on anti-corruption	99.5%	99.2%	100%	100%
Senior management employees	368	238	16	56
Middle management employees	2,110	1,245	204	258
Junior management employees	2,736	1,280	444	312
Non-management employees	12,681	4,186	1,268	1,137
Employees (Middle east)	8,743	3,910	1,852	1,042
Employees (Asia)	7,795	2,476	0	635
Employees (Africa)	594	147	1	40
Employees (Europe)	428	290	0	22

Customer satisfaction:

2025 Customer Satisfaction – CSAT score	Emirates NBD Bank P.J.S.C. (Standalone)	Emirates Islamic
Overall CSAT (Mean Score)	8.6 (out of 10)	4.46 (out of 5)
Base Size	14647	1566

2025 Customer Satisfaction – Brand Index Score	Emirates NBD Bank P.J.S.C. (Standalone)
Brand Index Score	36.8

2025 Customer Satisfaction – NPS score	Emirates NBD Bank P.J.S.C. (Standalone)	Emirates Islamic
% Detractor	9%	10%
% Passive	29%	24%
% Promoter	62%	66%
NPS Score	52%	55%

ESG Communities:

Disability Friendly Branches	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Total disability-friendly branches	122	82	14	26

Exchanger Volunteering	Emirates NBD Group	Emirates NBD Bank P.J.S.C.	Emirates NBD Egypt	Emirates Islamic
Active Exchangers	1,333	1,196	178	104
Volunteering Hours	11,954	11,157	7793	1,070
Volunteering Events	365	340	26	-
Volunteer Deployments	3,306	2,626	704	238
Community Beneficiaries	469,565	445,981	23,584	-

Note: Blanks are where both events and beneficiaries have been calculated as a combined total across all entities (UAE), as the initiatives are implemented jointly and participation is shared

Community Spending	
	Community Spending in AED
People of Determination	1,780,523
Financial Literacy & Education	8,501,000
Community Development	10,607,609
Islamic Contributions	18,059,200
Health & Wellness	18,844,075
Women's Empowerment	50,153
Humanitarian	2,312,533
Environment	11,680
Year of Community	112,533
Total UAE	60,279,306
Total International community spendings (KSA, Egypt, India, Türkiye)	1,844,124
Total Group	62,123,430
Donations sent from customers to UAE Charities via online donation channels	4,230,879.00



Dubai Can	Emirates NBD Bank P.J.S.C. (standalone)
The Greens and Views - water bottle saved (500ml)	576,376
The Greens and Views - Filtered Water consumed (liters)	288,188
Southridge, Downtown - water bottle saved (500ml)	711,798
Southridge, Downtown - Filtered Water consumed (liters)	355,899
Dubai Sports City- Football water bottle saved (500ml)	152,994
Dubai Sports City- Football - Filtered Water consumed (liters)	76,497
Grand Total - Filtered Water consumed (liters)	720,584
Grand Total - water bottle saved (500ml)	1,441,168

Operational Boundary for GHG Emissions:

Sr. No.	Focus Area	Operational Boundary	Methodology
1	Scope 1	Please refer to the ESG Basis of Reporting 2025 document on our corporate website www.emiratesnbd.com	
2	Scope 2	Please refer to the ESG Basis of Reporting 2025 document on our corporate website www.emiratesnbd.com	
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.	This category was not material for 2025.
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. We aim to improve the data quality in our upcoming reporting cycles.
8	Scope 3: Category 6	Please refer to the ESG Basis of Reporting 2025 document on our corporate website www.emiratesnbd.com	
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 2025 and mode of transport used for UAE and China. We aim to improve the data quality in our upcoming reporting cycles.
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 been taken into consideration: - cards - bank statements -	Not Applicable.



		cheque books 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.	
12	Scope 3: Category 10	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 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.	Not Applicable.
13	Scope 3: Category 11	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 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.	Not Applicable.
14	Scope 3: Category 12	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 and cheque books -	Emissions have been calculated using actual data of number of accounts, cards, cheques and statements for UAE, Egypt and Singapore. We aim to improve the data quality in our upcoming reporting cycles.



		disposal methods such as landfill, recycling and incineration.	
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 for UAE. 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 (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 Report - Financed Emissions available on our corporate website www.emiratesnbd.com