Emirates NBD H1 Update 2026

Six months. Shared ambition. Real progress.

A lot can happen in six months. Here's proof.

We've been busy turning commitments into action — collaborating with our stakeholders, driving progress, and creating impact where it matters most.

Our H1 ESG highlights capture the actions, achievements, and collaborations driving our sustainability journey forward.

We are capturing the progress we've made together — with our people, customers, communities, and partners. From meaningful milestones to collective action, here's a look at the achievements shaping a more sustainable future.

Sustainable Finance

We continue to embed ESG principles into every investment and financing decision—channelling capital towards projects that deliver measurable environmental and social benefits.

> **The Group has achieved 100% of its USD 30 billion sustainable finance commitment, placing it ahead of its 2030 target trajectory.**

Emirates NBD Capital (EmCap)

> The franchise won the **Environmental Finance** awards for **lead manager** of the year for both **green bonds** and **loans** in Middle East.

> EmCap also acted as Digital & Sustainability Coordinator for the milestone **blue**, **digital** and **green** traches for the Group.

> Global Finance recognized EmCap via the 'Best Impact Investing Solution' and 'Best Bank for ESG-related Loans in the Middle East' awards

Sustainable Governance and Strategy

ESG Dashboard

The Group launched its first carbon calculator awareness video demonstrating how spending links to emissions. Designed to improve understanding, usability and adoption.

Emirates NBD wins global recognition at Sustainable Investment Awards 2026 for pioneering ESG reporting

Emirates NBD received global recognition at the Sustainable Investment Awards 2026 for its leadership in sustainability reporting, becoming the first bank globally to publish a standalone IFRS S1 and S2–aligned report. The Bank further strengthened its ESG reporting through alignment with ISSB, TNFD, and GRI standards, while introducing its first Net Zero Transition Plan aligned with Transition Plan Taskforce guidance, reinforcing its commitment to transparent, globally aligned sustainability disclosures.

Sustainability Insights series

The launch of the Group's first Sustainability Insights Series in April 2026, a strategic knowledge-sharing platform designed to foster awareness, capability building, and meaningful dialogue on emerging sustainability, climate, and ESG topics.
The series aims to bring together internal and external stakeholders to discuss evolving regulations, market trends, and best practices across industries.

Through expert-led sessions, panel discussions, and interactive engagements, the Sustainability Insights Series supports the Group's broader sustainability ambitions by strengthening ESG.

exchanger family

ESG Communities

Introducing Exchanger Family: Make giving back a family experience

Because giving back becomes even more meaningful when experienced together, strengthening communities while creating lasting family memories through shared purpose.

We are pleased to introduce **Exchanger Family**, a new extension of the Exchanger Volunteer Programme designed to bring employees and their families together through meaningful volunteering experiences. From environmental and community outreach activities to educational engagement opportunities, Exchanger Family creates a platform for families to give back together while strengthening bonds, inspiring empathy and fostering a shared sense of social responsibility across generations.

Exchanger Family introduces family-friendly volunteering activities such as:

> Community outreach initiatives: Eid Shopping with underprivileged children and back-to-school supply distribution

> Environmental activities: Beach and desert clean-ups, planting activities and recycling workshops

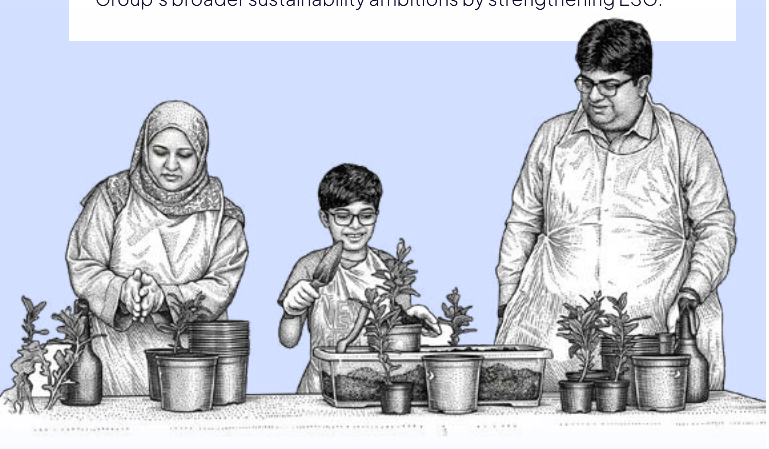
> Social and educational engagement activities: Elderly engagement, a family-led mini workshop and participation in the Emirates NBD Unity Run

World Environment Day 2026: Act Today, Protect Tomorrow

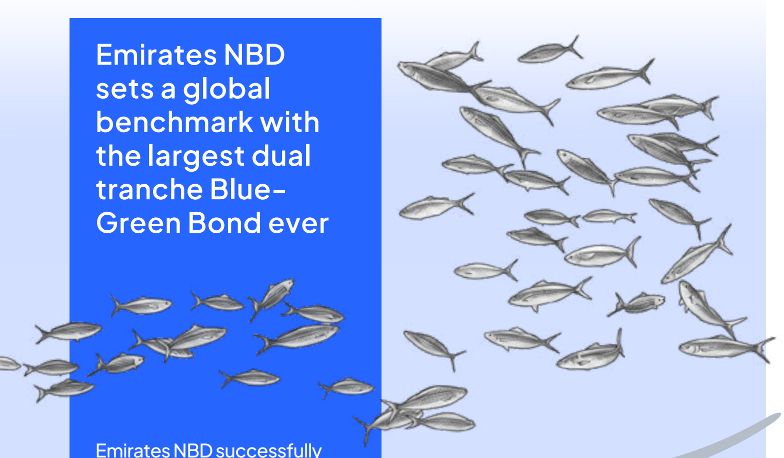
To celebrate World Environment Day 2026, Emirates NBD colleagues came together to celebrate our shared commitment to sustainability with impactful activities under the theme "Act Today, Protect Tomorrow".

In collaboration with our key sustainability partners such as Goumbook, Green Arabia, Thrift for Good through key office locations in the UAE. Colleagues participated in a range of engaging discussions and hands-on activities, employees gained practical knowledge on responsible consumption, waste reduction, biodiversity conservation, and circular economy principles, empowering them to make a lasting impact for future generations.

Together, we demonstrated how collective action today can help protect tomorrow.



Emirates NBD sets a global benchmark with the largest dual tranche Blue-Green Bond ever



Emirates NBD successfully completed its inaugural USD 1 billion dual-tranche Blue and Green Bond issuance, setting new regional and global benchmarks as the largest Blue Bond issued in the UAE and GCC, and the largest dual-tranche Blue-Green Bond issued by a financial institution globally. Aligned with the Bank's Sustainable Finance Framework and supporting UN SDG 6 (Clean Water and Sanitation) and SDG 13 (Climate Action), the issuance will mobilise capital towards sustainable water and environmental projects while reinforcing Emirates NBD's leadership in sustainable finance and attracting strong demand from global ESG-focused investors.

1. **Strengthening Digital Journeys & Credit Performance**
   a. Launched a UAE PASS-enabled digital signing capability for Direct Debit Authority (DDA), becoming the first bank in the region to natively enable secure online signature capture.
   b. The initiative accelerates paperless banking, improves turnaround times, reduces operational risk, and delivers a faster, fully digital customer experience while strengthening credit performance through quicker DDA setup.
2. **Retail Network Expansion – Abu Dhabi**
   a. Opened the Madinati Mall Branch in Abu Dhabi, extending customer access through a high-traffic retail location with extended operating hours—strengthening distribution reach, service convenience, and on-ground acquisition capacity.
3. **Customer Support Measures Amid Regional Developments**
   a. Introduced temporary fee waivers on ATM cash withdrawals across the UAE and GCC, as well as debit card replacements and deliveries, to support customers' financial flexibility during regional developments.
   b. The measure reinforces our role as a trusted banking partner, prioritising customer protection, access to funds, and continuity of everyday banking.
4. **SME Business Support Package: Timely Relief to Sustain Growth and Confidence**
   a. Rolled out a targeted SME relief package—easing liquidity pressures through fee waivers and cost reductions.
   b. Reinforces commitment to business resilience—aligned with UAE leadership and national economic stabilisation efforts.
5. **Strategic Partnership with Sobha Realty: Integrated Off-Plan Home Financing Solutions**
   a. Partnered with Sobha Realty to embed mortgage solutions early in the off-plan buying journey .
   b. Enhances financial clarity, speed, and customer confidence while supporting Dubai's real estate growth.
6. **Dubai South Partnership: Enabling Seamless Banking Access for SME Growth**
   a. Enabled streamlined banking access for SMEs within Dubai South through a strategic ecosystem partnership.
   b. Enhances ease of doing business while supporting entrepreneurship and Dubai's global economic ambitions.
7. **Corporate Cards Digitalisation: Seamless Onboarding to Accelerate Acquisition**
   a. Digitised corporate card issuance within account onboarding—eliminating paper and reducing turnaround time.
   b. Accelerates acquisition and usage through embedded, frictionless product integration.
8. **AI and Analytics**
   a. Secured Rank 1 on the inaugural Evident AI Index for Banks – Middle East and Africa, with a top 3 ranking across talent, innovation, and leadership.
   b. 50+ Gen AI use cases live / underway at the bank – across conversational assistants, data analytics and personalization, customer intelligence, and content generation.

Finance

Cross functional knowledge sharing – Virtual IFRS technical training sessions organized by Finance for internal teams, with participation extended to ESG, Risk, INA, and HR colleagues to strengthen controls, standards, risk awareness and Sustainability reporting.

Data Privacy

Data privacy is a core component of the Group's operational resilience and commitment to maintaining stakeholder trust

This January, we successfully concluded the 2nd edition of our annual Data Privacy Awareness Week, focusing on the intersection of Data Protection and AI. The initiative achieved remarkable organizational engagement with more than 4,500 colleagues attending the specialized training and dedicated quiz activities. By continually investing in our people, we ensure that data security remains a core reflex across every department.

In H1 2026, we launched a mandatory Personal Data Breach Management training module for 100% of our global corporate team. Data breaches are a reality of the modern digital landscape; by turning our employees into proactive 'digital first responders,' we have fundamentally strengthened our capacity to protect, contain, and report incidents.

Our commitment to Privacy by Design is backed by measurable operational scale. In the first half of 2026, marking the third consecutive year of our mandatory pre-launch risk management framework, the Data Privacy team successfully conducted and concluded 436 Privacy Impact Assessments (DPIAs/ ISAs). This high volume of evaluations ensures that 100% of new digital systems, marketing campaigns, and data-processing workflows were rigorously vetted for risk before deployment.

Technology and Cybersecurity

Cybersecurity is integral to the Group's resilience strategy and protection against digital threats.

> The Group successfully enhanced its Cyber Maturity Assessment Framework moving from NIST v1.1 to v2.0. The new version of NIST CSF v2.0 has enrichments to information security governance domain, stronger emphasis on cybersecurity leadership, risk management, supply chain security. This enables the Group to have a heightened alignment with regulatory expectations along with business objectives and also securing the organization against evolving cyber threats.

> The Group has advanced its security assessment process through the adoption of AI agents and specialized AI-driven skills. These capabilities have enabled security assessments to be conducted faster and with greater consistency, while also allowing the function to scale effectively across a broad range of threat scenarios and assessment types. With these AI-augmented assessment capabilities, the Group has further strengthened its ability to identify risks early, improve assurance outcomes, and respond more effectively to increasingly complex cyber threats.

Responsible Banking

A cornerstone of the Group's sustainability mission is the creation of responsible, inclusive, and innovative financial services that drive sustainable economic growth.

Consumer Education & Awareness: Financial Wellbeing

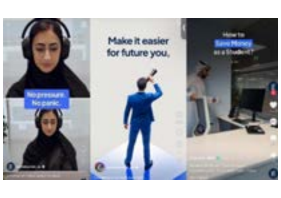
Making Financial Wellbeing Accessible to All Communities through workshops (Labourers, Students, PoDs)

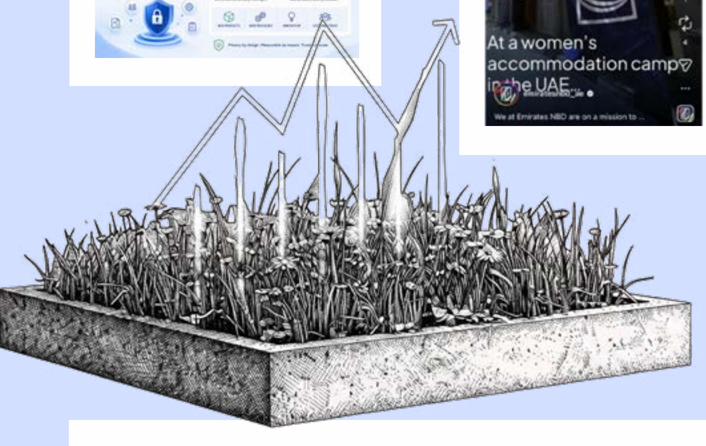
Connecting Financial Wellbeing with Culture Through Freej social Media Video

Making Financial Wellbeing Easier to Access on the main Emirates NBD website

Driving Financial Wellbeing Conversations with Known Industry figures in the Country

Engaging Audiences with Bite-Sized Financial Wellbeing Content



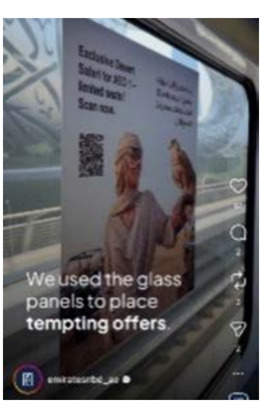


Fraud

The Group continues to promote safe banking through a series of public service campaigns aimed at combating fraud.

Making Fraud Awareness Culturally Relevant Through Freej

Driving Fraud Awareness Through Interactive QR Engagement in Metros and Taxis



Strengthening Fraud Awareness Through Educational Content

Emirates NBD Egypt

Release of the 2025 Sustainability Report – Emirates NBD Egypt's Third Sustainability Report.

Electric vehicle financing accelerated significantly in Q1'26, with loan volumes rising from 13 in Q4'25 to 98—an impressive 654% increase quarter-on-quarter.

Achieved EGP 9.959 billion in environmental and social lending in Q1 through 11 environmental projects and 72 social projects

Increased internal and external sustainability awareness through the International Days' engagement campaigns.

Egyptian Gender Equity Seal

Third bank in Egypt to receive the Gender Equity Seal, reinforcing our commitment to an inclusive workplace.

Employee wellbeing

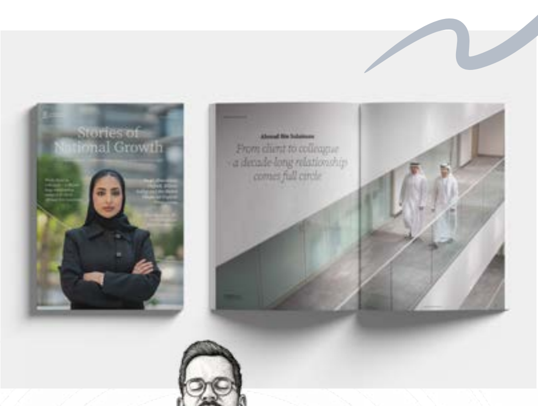
Mental health week
At Emirates NBD we believe that wellbeing is not an add-on; it is fundamental. It shaped how we think, perform connect and recover.

Mental Health Week at Emirates ENBD returned with four virtual sessions designed to support the employee's wellbeing and offer useful ways to navigate everyday pressures and periods of change.

Emiratisation magazine

Our new quarterly Emiratisation magazine celebrates the achievements, journeys and impact of our Emirati talent across Emirates NBD

Inside the magazine, we share inspiring examples of Emirati achievement, illustrating how our people are learning, leading and making an impact in the UAE and increasingly around the world as we grow.



DenizBank

During the first half of the year, DenizBank accelerated its sustainability agenda through landmark sustainable finance transactions, enhanced climate data capabilities, and transparent impact reporting.

> Completed the largest blue syndicated loan ever closed by a commercial bank globally, marking Türkiye's first-ever blue syndication.

> Following the 2023 strategic investment in Erguvan, Emirates NBD and DenizBank implemented the company's platform to digitalise the collection and calculation of Scope 1, 2 and 3 emissions data.

> Issued a social bond aligned with the EFSE Green List, channeling capital toward a more sustainable agricultural sector.

> Published Allocation and Impact Report regarding Green, Social and Sustainable bond issuances/ syndicated loan facilities.

CSR at Emirates NBD's Egypt

2,700 Ramadan boxes packed and distributed to Emirates NBD Egypt workers.

14,000 beneficiaries reached through our Ramadan Ma'eda initiative, where different iftar and suhoor meals were provided.

Seventeen employee volunteers supported patients at 57357* Hospital during Eid Al-Adha by distributing gifts, reinforcing the Bank's commitment to community wellbeing.

Participated in the Neuro Verse power run to raise awareness of neurodiversity.

157 donations collected through the head office donation boxes.

*Note: 57357 is the hospital's official name, derived from its donation hotline number to increase public recognition and facilitate fundraising.

Half a year down, plenty more to do:

The first half of the year reminded us that meaningful progress is rarely the result of one initiative or one team—it happens when people across the business move in the same direction. From driving innovation and strengthening governance to supporting our customers, colleagues, communities, and the environment, every achievement in this report reflects a shared commitment to creating long-term value.

While we're proud of what we've accomplished together, we know there's always more to do. As we look to the second half of the year, we'll continue to build on this momentum, collaborate across the business, and turn our ambitions into measurable impact—one step at a time.