



SUSTAINABILITY

REPORT

2015 - 2016

About Emirates NBD Group (102-53)



Vision: To be globally recognised as the most valued financial service provider in the Middle East.

Mission: Every day we make our customers' lives simpler by providing solutions that help them fulfil their financial aspirations.

Values: Every day the Emirates NBD value set is customer-centric, enables differentiation and is built on our most important asset: Our People.



Overview (102-1), (102-2), (102-3), (102-4), (102-6), (102-7), (102-10)

Emirates NBD, the leading banking group in the region, was formed on 16 October 2007 when the shares of Emirates NBD were officially listed on the Dubai Financial Market (DFM). The Emirates NBD 2007 merger between Emirates Bank International (EBI) and the National Bank of Dubai (NBD), became a regional consolidation blueprint for the banking and finance sector. It combined the second and fourth largest banks in the United Arab Emirates (UAE) to form a banking champion capable of delivering enhanced value across corporate, retail, private, Islamic and investment banking throughout the region.

In 2013, Emirates NBD celebrated its 50th anniversary, marking the Group's outstanding achievements while highlighting the bank's solid historical and financial foundations, as well as its promising future.

The Bank is a market leader across core business lines and is the leading retail banking franchise, with more than 220 branches and over 940 ATMs and CDMS (Cash Deposit Machines) spread across the country and overseas.

The Bank is part of a Group that is also a major player in the corporate banking arena. With fast-growing Islamic banking affiliated entities, strong investment and private banking services and leadership in the sector covering asset management products and brokerage services, Emirates NBD is well positioned to grow and deliver outstanding value to its shareholders, customers and employees.

The Group has operations in the UAE, Egypt, the Kingdom of Saudi Arabia, Singapore and the United Kingdom, with representative offices in India, China and Indonesia.

Currently, more than 5,000 people, representing 67 nationalities, are employed by Emirates NBD, making it one of the largest and most culturally diversified employers in the UAE. As a national banking champion, Emirates NBD is an ambassador of economic and social progress to the world for the entire UAE.

Emirates NBD's business segments include:

Retail Banking and Wealth Management:

- > Personal Banking
- > Priority Banking
- > Business Banking
- > Private Banking
- > Asset Management

Wholesale Banking:

- > Corporate and Institutional Banking
- > Global Markets & Treasury
- > Investment Banking

Islamic Banking

Brand value growth in billions

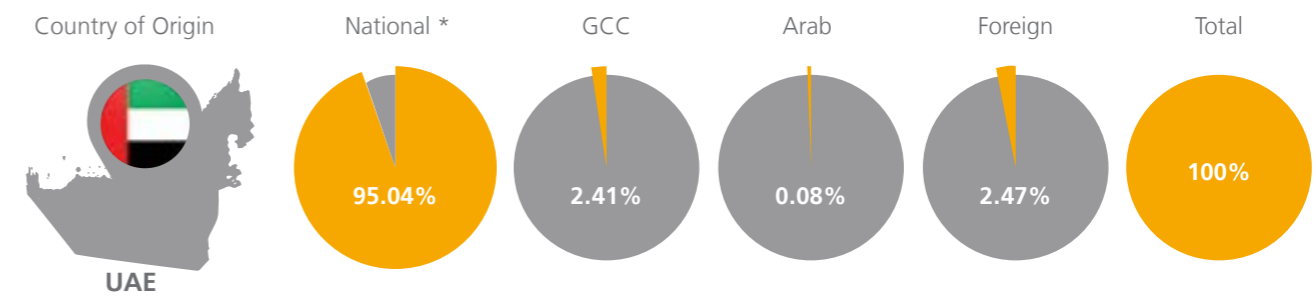


95% of the UAE public recognise our logo icon alone and link it to Emirates NBD

We outperform every other bank in the UAE on the **YouGov** Brand Index

Ownership Structure (102-5)

As at 29 December 2016



*National: Actual ownership by investors who hold the same nationality as the "Country of Origin"

Key Shareholders

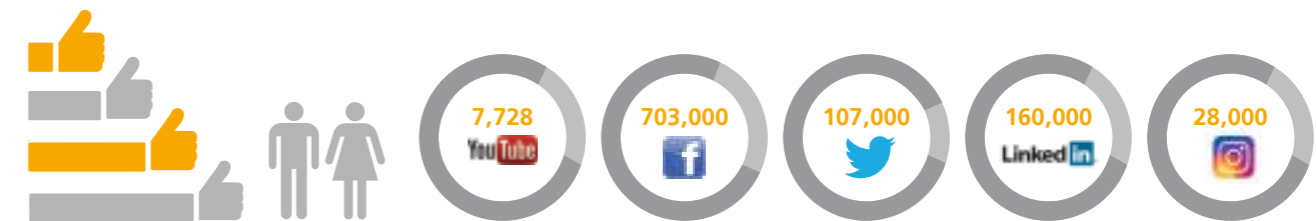


- > The majority of shares under Item 1 are owned by the Investment Corporation of Dubai (56%)
- > There are 1,500 shareholders
- > The foreign ownership limit is 5%. Currently 4.98% of the shares are held by foreigners

In the last year, Emirates NBD was sitting on top of the charts for the most Socially Devoted Bank in the UAE according to Socialbakers. It had over 250,000 interactions with its audiences across all channels. Our social media platforms also serve to manage tactical marketing campaigns that promote our business aims and complement our business marketing objectives.

Last year, the Social Media Team was presented with a total of 17 awards for a variety of campaigns, and has aggregated well over 14.2 million views for its videos on YouTube.

Our followers exceed



Awards & Recognitions



Memberships & Associations (102-12), (102-13)

UAE Banks Federation (UBF)	Institute of International Finance (IIF)
Dubai Chamber of Commerce	UAE Wage Protection System (WPS)
Al Etihad Credit Bureau (AECB)	United Nations Environmental Programme's Dubai Sustainable Finance Declaration
Union of Arab Banks	



www.emiratesnbd.com