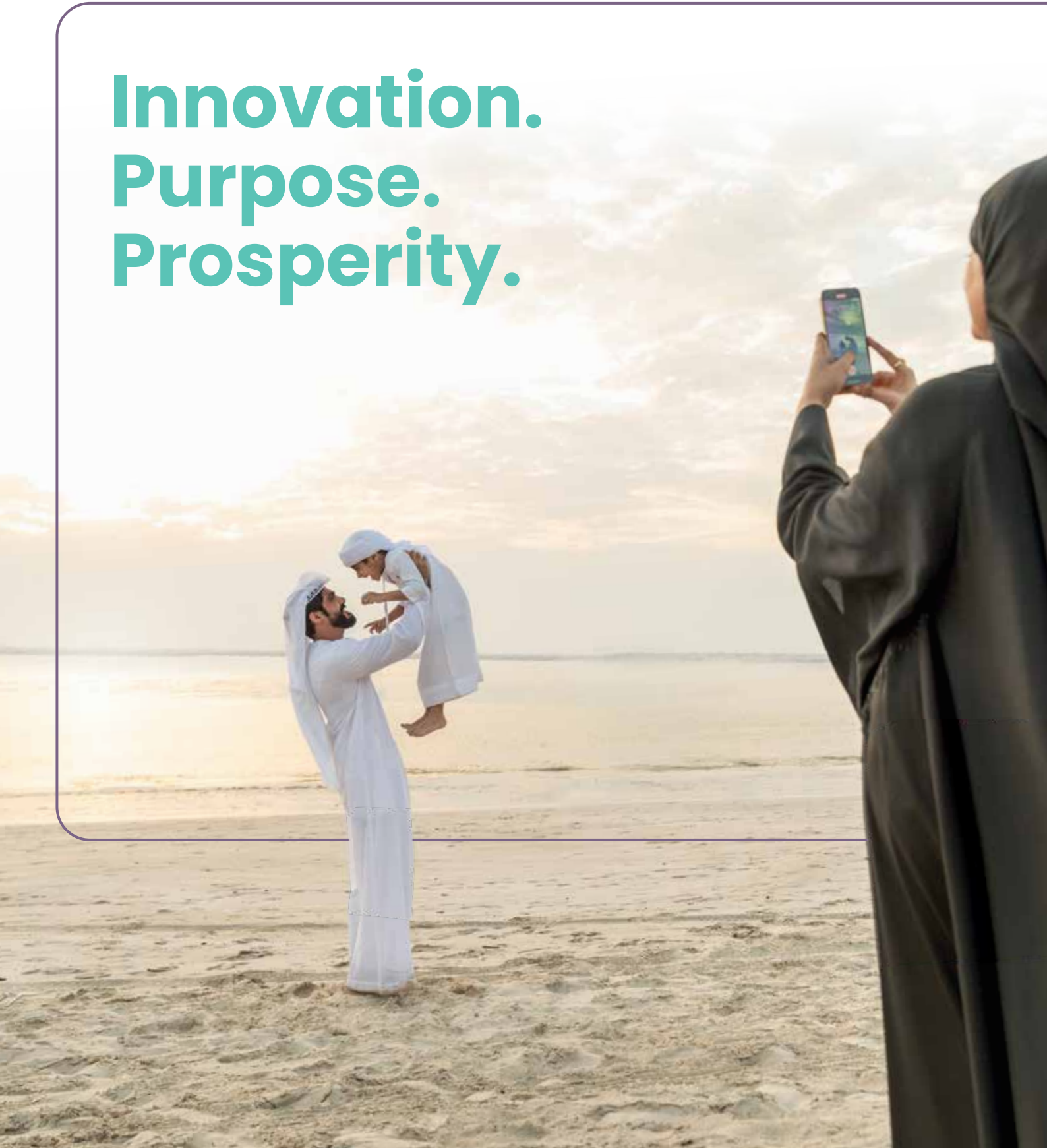


**Innovation.
Purpose.
Prosperity.**



Innovation. Purpose. Prosperity.

Innovation has long been a defining force at Emirates Islamic, shaping how the Bank develops Shariah-compliant solutions, serves its customers, and responds to a rapidly evolving financial landscape. Anchored in purpose, this approach enables Emirates Islamic to deliver responsible Islamic financing solutions that support sustainable growth for individuals, businesses, and communities, while prosperity is defined not only by financial performance but by long-term impact, driven through strong governance, ethical banking practices, and a continued commitment to environmental and social responsibility in line with the United Arab Emirates (UAE) economic and sustainability ambitions.

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About this report

As part of Emirates NBD Group (the Group), Emirates Islamic is committed to advancing sustainability and supporting a resilient future. The Bank embraces its responsibility to create positive outcomes for its stakeholders, including shareholders, the communities it serves, and the environment, by embedding responsible and Shariah-compliant practices across its activities.

The Emirates Islamic Environmental, Social, and Governance (ESG) Report 2025 sets out the Bank's sustainability priorities and key progress achieved during the year. It outlines how Emirates Islamic integrates ESG considerations into its activities while contributing to, and operating in alignment with, the broader sustainability objectives and initiatives of the Group.

In line with the UAE's designation of 2025 as the Year of Community, Emirates Islamic strengthened its focus on initiatives that promote inclusive growth and social well-being. In 2025, the Bank advanced financial

inclusion through targeted financial literacy programmes and educational partnerships aimed at empowering students, families, and communities with greater financial awareness. Social engagement was further reinforced through employee volunteering, community partnerships, and initiatives that supported social cohesion and environmental awareness. In parallel, Emirates Islamic made meaningful charitable contributions, including Zakat and allocations through the Khairat Fund, to support a wide range of social causes aligned with national priorities and the United Nations Sustainable Development Goals (UNSDGs).

Together, these efforts reflect the Bank's commitment to creating shared value and delivering positive social impact in line with Islamic values and the UAE's community-focused agenda.

This report reflects Emirates Islamic's continued progress in embedding sustainability across its operations and decision-making processes, while aligning with the UAE's national sustainability objectives. It presents the Bank's approach to creating long-term value for customers, communities, and the environment through responsible and Shariah-compliant practices.



This report reflects Emirates Islamic's continued progress in embedding sustainability across its operations and decision-making processes."

ESG Framework

This report has been prepared in alignment with the UAE's national vision and recognised international sustainability reporting frameworks to support consistency, quality, and comparability of disclosures. It adheres to the Global Reporting Initiative (GRI) standards and the Sustainability Accounting Standards Board (SASB) guidance, informed by the reporting principles of the United Nations Global Compact (UNGC) and aligned with the UNSDGs. The relevant framework Index is available at Group-level on the Group ESG Report 2025. This is an Emirates Islamic specific ESG report and presents data, initiatives, and performance relevant to the Bank, which form part of the broader Emirates NBD Group sustainability reporting framework. The Emirates NBD Group 2025 ESG Report provides consolidated Group disclosures, including Group-level data and reporting indices aligned with the standards referenced above.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Disclosure Alignment

This report presents information specific to Emirates Islamic Bank P.J.S.C., referred to throughout as Emirates Islamic (EI, the Bank, or the organisation), and includes selected Emirates NBD Group performance indicators where relevant to provide context. The information disclosed covers Emirates Islamic's activities for financial reporting purposes and operations within the UAE only.

Please note: This report spotlights recent changes and new developments. Some ongoing projects that are progressing are not detailed here, as there have been no significant updates since our last report. These initiatives continue to be a priority, and their work is proceeding as planned.

For Emirates NBD Group data, please refer to the [Emirates NBD Group ESG Report 2025](#).

More Information

The Emirates Islamic ESG Report is prepared and published on an annual basis and is available on the Emirates Islamic website. For enquiries relating to this report, please contact EI CEO Office, at EIStrategy@emiratesislamic.ae.

Additional information on the Emirates NBD Group ESG Report 2025 is available on the [Emirates NBD website](#).

Scope of the Report

The Emirates Islamic ESG Report 2025 covers the reporting period from 1 January 2025 to 31 December 2025 unless stated otherwise and includes activities across the Bank's three business segments – Retail Banking and Wealth Management (RBWM), Corporate and Institutional Banking (C&IB), and Treasury and Markets (TRY).





Farid AlMulla
Chief Executive Officer
Emirates Islamic Bank P.J.S.C.



We will continue to grow our sustainable finance portfolio by expanding innovative, Shariah-compliant solutions that deliver long-term value for our customers, our communities, and the wider economy."

Sustainability is increasingly central to how we define success at Emirates Islamic Bank. In 2025, we continued to strengthen our role as a responsible Islamic bank by keeping ESG considerations into our strategic priorities, business decisions, and customer engagement, while remaining firmly guided by Shariah principles.

During the year, Emirates Islamic made meaningful contributions to the UAE's sustainability agenda through the continued expansion of its Islamic sustainable finance activities. Our asset register reached USD 3.81 billion as of December 2025, supporting priority areas such as affordable housing, clean transportation through electric vehicle financing, syndicated facilities, and financing solutions for small and medium-sized enterprises. We also completed the issuance of a USD 500 million sustainability-linked financing sukuk, reinforcing our commitment to linking financial performance with measurable sustainability outcomes and aligning our activities with national goals, including the UAE Net Zero 2050 ambition and guidance issued by the Higher Shariah Authority (HSA).

Innovation and digitalisation remain key enablers of inclusion and transparency. We continued to enhance our digital platforms through EI +, which now offers over 200 simplified services and high levels of Straight Through Processing (STP). These improvements have supported greater accessibility, streamlined customer journeys, and reinforced our commitment to financial inclusion, including through youth-focused propositions such as Alpha and expanded digital onboarding capabilities.

Across both digital and physical channels, we remain focused on accessibility, clarity of communication, and ethical engagement with our customers.

Strong governance underpins our sustainability journey. In 2025, we further embedded ESG commitments into leadership accountability by linking them directly to CEO and senior management scorecards. This approach ensures that sustainability considerations are not treated as standalone objectives, but as integral components of performance management and strategic oversight. Looking ahead to 2026, our focus will be on strengthening the policy framework that supports this integration and investing in capability building to deepen ESG understanding across the organisation.

As we look to the future, our commitment is clear. Responsible Banking is one of Emirates Islamic's core strategic pillars, directly linking financial performance with ESG progress. We will continue to grow our sustainable finance portfolio by expanding innovative, Shariah-compliant solutions that deliver long-term value for our customers, our communities, and the wider economy.

Through disciplined execution, ethical conduct, and continued innovation, Emirates Islamic remains focused on building a resilient institution that supports inclusive growth and contributes positively to the UAE's sustainable development ambitions.



Vijay Bains
Chief Sustainability Officer
and Group Head of ESG
Emirates NBD Group



The Bank remains committed to delivering responsible banking outcomes that support inclusive growth and contribute to the UAE's long-term sustainability ambitions."

At Emirates Islamic, sustainability continues to play an integral role in how we operate, innovate, and create value. During 2025, the Bank strengthened its contribution to the Emirates NBD Group's broader ESG agenda by further embedding responsible and Shariah-compliant practices across its business activities, governance structures, and customer offerings.

Throughout the year, Emirates Islamic made robust progress in advancing Islamic sustainable finance, supported by dedicated governance through internal Islamic Sustainable Finance Committees. A significant achievement was the landmark issuance of USD 500 million Sustainability-Linked Financing Sukuk, the first of its kind globally. These efforts enabled the continued growth of sustainable and sustainability-linked financing solutions that support priority sectors such as affordable housing, clean transportation, and low-carbon infrastructure, while remaining aligned with national sustainability goals including the UAE Net Zero 2050 ambition.

Environmental stewardship also remained an important focus. Emirates Islamic continued to participate in Group-wide initiatives to reduce operational environmental impact through digitalisation, energy efficiency measures, and improved resource management. In parallel, the Bank contributed to wider climate and nature-related efforts by aligning with evolving frameworks and strengthening internal awareness around environmental risks and opportunities relevant to financial institutions.

Equally important was the focus on people and culture. During the year, Emirates Islamic supported the integration of ESG considerations across the organisation through targeted training, engagement initiatives, and leadership involvement. These efforts helped reinforce a shared understanding of sustainability priorities and ensured ESG considerations are embedded into decision-making, risk management, and day-to-day operations.

Looking ahead, Emirates Islamic will continue to expand its Islamic sustainable finance capabilities, enhance customer-focused solutions, and support the Group's ongoing work to strengthen climate and environmental risk management. Through disciplined governance, innovation, and collaboration, the Bank remains committed to delivering responsible banking outcomes that support inclusive growth and contribute to the UAE's long-term sustainability ambitions.



Mr Atif Iqbal
Head of Strategy
Emirates Islamic Bank P.J.S.C.



The Bank developed a five-year ESG strategy that aligns with both international frameworks and UAE sustainability objectives.”

At Emirates Islamic, sustainability is not treated as a parallel agenda. It is embedded into the way we plan, govern, and execute our strategy. During 2025, we took important steps to strengthen the structure and maturity of our ESG approach, ensuring it is aligned with global developments in sustainability reporting while remaining anchored in Islamic banking principles and national priorities.

A key milestone during the year was the development of a five-year ESG strategy that aligns with both international frameworks and UAE sustainability objectives. This strategy provides a clear roadmap for how ESG considerations are integrated into Emirates Islamic’s business model, risk management, and performance monitoring. Oversight of ESG performance and disclosures, along with emerging international standards, is now embedded within established governance structures, reinforcing the principle that sustainability performance should be subject to the same discipline and accountability as financial performance.

Enhancing data quality, transparency, and assurance has been a priority area. During the year, we established an ESG Data Hub to strengthen governance and control over sustainability data, supported by internal audit reviews.

Beyond systems and frameworks, people remain central to our ESG journey. We continued to promote ESG awareness and engagement across the organisation through mandatory ESG and Shariah training, employee volunteering under the Exchanger Programme, and recognition initiatives such as the Bathrah semi-annual award. These efforts help connect Islamic values with sustainability in a way that is practical, inclusive, and grounded in day-to-day operations.

In 2026, Emirates Islamic plans to expand the scope of transition-focused and sustainability-linked financing, set more ambitious sustainable finance targets, and further integrate climate and nature-related risk considerations into core financing and investment decisions. As a purpose-driven Islamic bank, our role is to serve as a catalyst for responsible growth, supporting the UAE’s transition to a more sustainable, inclusive, and low-carbon economy through disciplined strategy, innovation, and responsible banking practices.

For more information on Emirates Islamic five-year ESG Strategy, please refer to the [five-year ESG strategy](#).

Highlights of the Year

Drove progress in Islamic sustainable finance – initiatives carried and advanced by two dedicated Retail and Wholesale Islamic Sustainable Finance Committees within Emirates Islamic, which strengthened governance and oversight of sustainable finance solutions.

Undertook various community engagement initiatives focused on promoting financial inclusion across different customer segments.



Expanded digital service offerings through the EI + mobile banking application, now providing over 200 simplified, instant, and paperless services.

USD 948 mn

Increased commitments in ESG-related syndicated financings to over USD 948 million as of December 2025, including Sustainability-Linked Facilities and other sustainable financing solutions.

Continued to deliver strong customer experience outcomes, with Net Promoter Score (NPS) and Customer Satisfaction Score (CSAT) reaching 54 and 89% respectively as of November 2025.

Updated full-year figures as at 31 December 2025 will be published in the Emirates NBD ESG Datapack on the corporate website in the first half of 2026.

USD 500 mn

Successfully issued a USD 500 million Sustainability-Linked Financing Sukuk, the first of its kind globally. The issuance demonstrated Emirates Islamic's leadership in Islamic sustainable finance, supported the UAE's sustainability objectives, and attracted strong interest from international investors.



Joined the United Nations Women's Empowerment Principles (WEPs), reinforcing the Bank's commitment to advancing gender equality and supporting women's economic participation.

Hosted the Emirati Souq in celebration of Emirati Women's Day to support local women entrepreneurs and artisans and organised the 2025 Emirati Women's Day event under the theme "Pearls of the Nation," with strong engagement from Emirati women in leadership and business.

Maintained strong focus on priority social financing segments, with the affordable housing financing portfolio reaching AED 6.82 billion as of December 2025 and the auto-financing portfolio reaching AED 218 million as of December 2025.

USD 3.81 bn

Continued to expand the Bank's sustainable finance portfolio, with over USD 3.81 billion as of December 2025 of sustainable financings deployed across business segments.

Continued receiving multiple regional and international recognitions from 2024 and 2025, including:

- Best Islamic Bank in the UAE in World Finance Islamic Finance Awards 2024
- Best Islamic Bank for ESG in World Finance Islamic Finance Awards 2024
- Best Innovation in Mobile Banking in World Finance Islamic Finance Awards 2024
- Best Islamic Financial Institution in the UAE in Global Finance – Best Islamic Financial Institutions Awards 2025
- The World's Best Islamic Digital Bank in Euromoney Islamic Finance Awards 2025
- The Middle East's Best Islamic Digital Bank in Euromoney Islamic Finance Awards 2025
- The UAE's Best Islamic Digital Bank in Euromoney Islamic Finance Awards 2025
- The Middle East's Best Islamic ESG Deal in Euromoney Islamic Finance Awards 2025
- The UAE's Best Islamic ESG Deal in Euromoney Islamic Finance Awards 2025

Alignment with UNSDGs

Our commitment to sustainability extends beyond national and regional development priorities. Emirates Islamic aligns its business strategy and management approach with the UNSDGs to support long-term, inclusive, and responsible growth. The section below outlines how our initiatives contribute to selected SDGs, explains their relevance to our sustainability agenda, and highlights key achievements during the reporting period.

3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	8 DECENT WORK AND ECONOMIC GROWTH
Contribution to Emirates Islamic Sustainability Agenda			
Ensure healthy lives and promote well-being for all at all ages.	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.	Achieve gender equality and empower all women and girls.	Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.
Relevance for Emirates Islamic Business Strategy and Performance			
Employee well-being and security and safety at work, avoidance of accidents and injury.	Development of employee skills to better undertake their roles.	Benefit from the skills female employees can bring to the organisation and the positive image this creates for the organisation among all sections of society.	Contribute to staff motivation, retention, and productivity.
Emirates Islamic Achievements Linked to the SDGs, our Sustainability Agenda, and our Business Strategies			
<ul style="list-style-type: none"> • Provided life and health insurance coverage to support employee well-being. • Promoted employee health and wellness through targeted physical, mental, and emotional well-being initiatives. • Offered 24/7 confidential support through the Employee Assistance Programme (EAP) for emotional, financial, legal, and work-life matters. • Introduced an insurance solution for retiring employees to ensure continued coverage. • Hosted the second edition of the Thrive Expo to support career mobility and professional development. 	<ul style="list-style-type: none"> • Delivered etiquette guidance and awareness training to support inclusive engagement with People of Determination (PoD) across customer and workplace interactions. • Continued to provide training and professional development programmes to strengthen employee capabilities and promote ongoing learning. • Implemented financial literacy and well-being initiatives to enhance financial awareness and resilience among employees and communities. • Advanced Emirati talent development through programmes such as Ruwad and Bedaya. 	<ul style="list-style-type: none"> • Women hold 25% of senior leadership roles, reflecting the Bank's commitment to gender diversity and inclusive leadership. • Continued to support women returning to the workforce through the Career Comeback Programme, offering structured pathways following career breaks. 	<ul style="list-style-type: none"> • Launched the Bank's first Sustainability Sukuk, valued at USD 750 million, advancing Shariah-compliant sustainable finance. • Launched USD 500 million sustainability-linked financing sukuk. • Promoted inclusive employment for PoD, supported by 26 disability-friendly Emirates Islamic branches across the UAE. • Strengthened leadership development through customised Women in Leadership training programmes. • Established Internal Islamic Sustainable Finance Committees to oversee and review all sustainable finance products in line with Shariah principles and regulatory guidance. • Expanded sustainable financings across the Bank to exceed USD 3.81 billion as of December 2025, supporting priority sectors aligned with national sustainability objectives.

10 REDUCED INEQUALITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Contribution to Emirates Islamic Sustainability Agenda			
Reduced inequality within and among countries.	Ensure sustainable consumption and production patterns.	Take urgent action to combat climate change and its impacts.	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
Relevance for Emirates Islamic Business Strategy and Performance			
Contribute to a prosperous society which helps ensure future commercial opportunities for the organisation and pool of potential employee talent and forward thinking customers.	Foster a culture of innovation, efficiencies linked to sustainability and the creation of reliable and trustworthy products and services.	Reduce associated climate risks for the organisation and the region.	Ensure that the organisation is always on the right path towards good governance and ethical behaviour.
Emirates Islamic Achievements Linked to the SDGs, our Sustainability Agenda, and our Business Strategies			
<ul style="list-style-type: none"> • Compliant with the CBUAE Consumer Protection Regulation. • Achieved 43.5% of the 45% Emiratisation target set for 2026. • Contributed more than AED 46 million to community upliftment initiatives. • Participated in multiple volunteering initiatives through the Group Exchanger programme. 	<ul style="list-style-type: none"> • Promoted the prudent and efficient use of resources across operations. • Implemented initiatives to strengthen waste management practices. • Maintained a Sustainable Procurement Policy to guide responsible sourcing. • Expanded paperless services through EI + and businessONLINE X digital platforms. 	<ul style="list-style-type: none"> • Contributed to the Group's commitment under the UAE Climate-Responsible Companies Pledge. 	<ul style="list-style-type: none"> • Oversight through the Emirates Islamic Internal Shariah Supervision Committee. • Regular review of, and employee awareness on, policies relating to the Code of Conduct, whistleblowing, cybersecurity, and related governance areas. • Recorded zero incidents of corruption against the Bank's zero-tolerance target. • Assessed 100% of operations for corruption-related risks.

ESG Stakeholder Engagement and Assessing Material Topics

At Emirates Islamic, our long-term vision focuses on the sustainability of our business, the environment, and our people. In support of this commitment, we engage with a broad and diverse range of stakeholder groups and conduct a comprehensive materiality assessment each year, aligned with the latest GRI and SASB standards.

ESG Stakeholders Engagement Overview



Customers:

Emirates Islamic engages customers through digital channels, feedback mechanisms, and dedicated support services, while enhancing accessibility for PoD. Value is created through user-friendly platforms and Islamic sustainable financing solutions that support financial inclusion. Key focus areas include customer satisfaction, accessibility, digital innovation, data security, and responsible finance.



Government and Regulators:

Engagement with government and regulators is guided by alignment with the UAE's national priorities and sustainability goals. Emirates Islamic maintains transparent disclosures, regulatory compliance, and active participation in industry forums, supporting national sustainability initiatives and economic development. Key focus areas include regulatory compliance, transparency, governance, and alignment with national sustainability objectives.



Investors:

Emirates Islamic engages investors through coordinated efforts between Investor Relations and the ESG team and maintains a transparent dialogue via various channels such as conferences, sustainability-focused events and discussions. By reporting clear disclosures on financial and ESG performance, the Bank strengthens confidence in its governance, long-term strategy, and risk management while also supporting access to sustainable finance opportunities. These interactions also allow the Bank to address key topics such as sustainable investment, accountability and transparency.



Local Communities and NGOs:

The Bank works with local communities and NGOs through volunteering, environmental initiatives, and partnerships that support education, financial literacy, and community welfare. These efforts promote social inclusion, environmental responsibility, and positive community development. Key focus areas include community engagement, environmental stewardship, financial literacy, and support for vulnerable groups.



Employees:

Emirates Islamic engages employees through training, ESG and Shariah awareness programmes, internal communication, and volunteering opportunities. Value is created through investment in professional development, employee well-being, and an inclusive workplace culture. Key focus areas include talent development, diversity and inclusion, and career progression.



Suppliers:

The Bank engages suppliers through transparent procurement processes and sustainability criteria, with an emphasis on ethical practices and local supplier support. Long-term value is created through accountable and responsible partnerships. Key focus areas include ethical procurement, supplier sustainability, transparency, and environmental and social compliance.

The Top Five Material Topics for the Group

Sustainable Finance

Diversity and Inclusion

Human rights and Fair & Safe Labour

AI and Digital Ethics

GHG Emissions Management

The results of our 2025 Materiality Analysis reflect the Group's ambition to support sustainable growth while managing risks and identifying opportunities across key ESG areas. Informed by extensive stakeholder

engagement and a focus on long-term value creation, the priority topics outlined above were identified at the Emirates NBD Group level. This approach enables Emirates Islamic to align with the Group's sustainability

priorities and integrate them effectively into strategic planning.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Islamic Sustainable Finance

Emirates Islamic advances Islamic sustainable finance by integrating Shariah principles into the design and delivery of responsible financing solutions. Guided by the HSA and aligned with the sustainability vision of the UAE Central Bank (CBUAE), the Bank seeks to support long-term economic, social, and environmental value while contributing to national sustainability objectives.

ESG Islamic Sustainable Finance Framework

The ESG Islamic Sustainable Finance Framework is grounded in the principles of trusteeship, justice (Adl), and benevolence (Ihsan), bringing together ethical finance and positive sustainability outcomes. The framework is designed to deliver benefits for society, the environment, and future generations, while supporting the UAE Vision 2030 and Net Zero 2050 objectives in alignment with the Group's sustainability goals. Emirates Islamic also participates in initiatives led by the UAE Banks Federation (UBF) to contribute to the ongoing development and refinement of sustainable finance strategies and practices.

Islamic Sustainable Finance Committees Outcomes

In 2025, Emirates Islamic continued to strengthen governance over its Islamic sustainable finance activities. The Retail Islamic Sustainable Finance Committee and the Wholesale Banking Islamic Sustainable Finance Committee operate under the broader Islamic Sustainable Finance Committee structure. Both committees are responsible for reviewing and guiding the development of Shariah-compliant sustainable finance solutions across their respective business segments.

Committees' meetings outcomes

Committee	Number of Meetings	Committee Outcomes
Wholesale Banking-Islamic Sustainable Finance Committee	6	<ul style="list-style-type: none">Agreement on Emirates Islamic's sustainable finance target for 2025.Publication of the Impact Report relating to the 2024 Sukuk issuance.Development of the Sustainability-Linked Financing Sukuk framework.
Retail Banking-Islamic Sustainable Finance Committee	4	<ul style="list-style-type: none">Successful issuance of USD 500 million Sustainability-Linked Financing Sukuk.Review and approval of transactions that meet the Bank's sustainable finance eligibility criteria.Alignment on applicable regulatory requirements related to Islamic sustainable finance activities.



Sustainable Products and Offerings at Emirates Islamic

Emirates Islamic plays an active role in advancing sustainability through the delivery of Shariah-compliant products and services. By integrating sustainable practices into its business model, the Bank seeks to generate long-term value

for customers, stakeholders, and the wider community. The growing demand for Islamic sustainable finance solutions reflects increasing customer awareness of ESG considerations and reinforces the importance of aligning financial offerings with Islamic principles and responsible growth objectives.

Book size

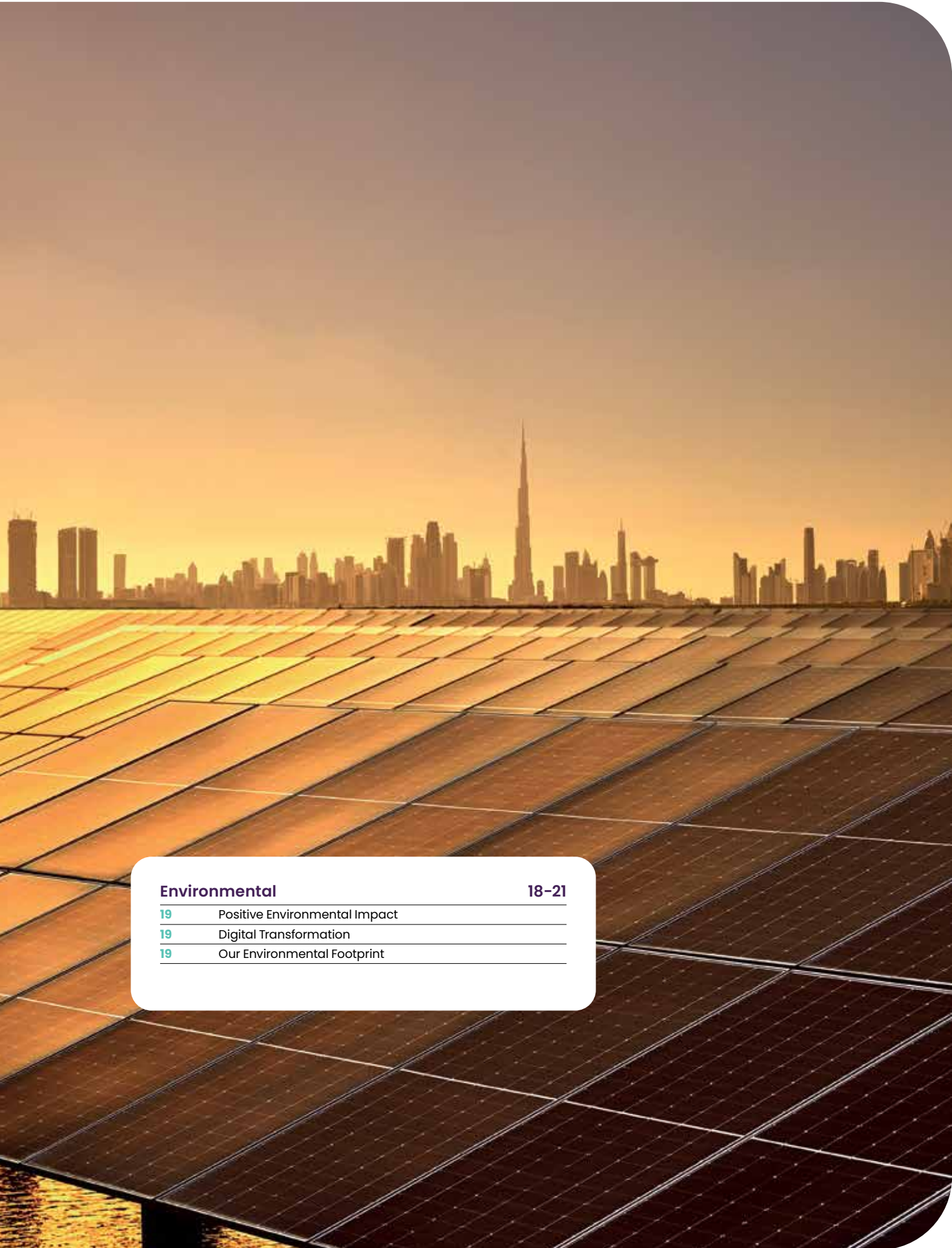
Segment	As of December 2025
Retail Financing	USD 2.85 bn
Corporate Financing	USD 984 mn
SME Financing	USD 8.8 mn

Sustainable Products and Offerings at Emirates Islamic include:

- Green Finance
- Social Finance
- Sustainable Finance
- Sustainability-Linked Financing
- SME Financing
- Green Auto Financing
- Sustainable Advisory Products and Services
- Green Term Facilities
- Sustainable Term Facilities
- Sustainability-Linked Term Facilities
- Sustainability-Linked Revolving Credit Facilities
- Green Sukuk
- Sustainability Sukuk

Industries/sectors categories currently supported include (not limited to):

- Clean Transportation
- Real Estate
- Affordable Housing
- Waste Management
- Energy and Cooling
- Retail and Fashion
- Financial Institutions



Environmental

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Environmental

As an Islamic bank operating across the MENAT region, Emirates Islamic is committed to supporting the transition to a more sustainable and low-carbon economy. The Bank seeks to minimise its environmental footprint while contributing to broader climate and environmental objectives through responsible operations and aligned sustainability initiatives.

Positive Environmental Impact

Emirates Islamic recognises the importance of environmental sustainability in supporting the well-being of society and preserving natural resources. The Bank is committed to contributing to this transition by embedding responsible environmental practices and engaging employees in sustainability initiatives.

Digital Transformation

In support of its sustainability commitments and responsible growth objectives, Emirates Islamic continues to advance digital transformation across its operations. Through technology-enabled platforms such as EI +, the Bank's mobile banking application, Emirates Islamic enhances customer experience, improves operational efficiency, and supports paperless service delivery.

EI + Mobile banking application	2025 Results
EI + Adoption	87%
Digital Services	200
STP	150

Our Environmental Footprint

The Group continues to take steps to reduce natural resource consumption and improve energy efficiency across its operations, supporting broader national environmental objectives, including the UAE's Net Zero 2050 ambition. These efforts focus on responsible resource management, operational efficiency, and continuous improvement in environmental performance.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Summary of GHG Emissions

The methodology used to calculate GHG emissions for operations in the UAE is aligned with the Group's approved approach. Scope 2 emissions for UAE operations are based on actual electricity consumption data.

The Group has engaged a third-party assurance provider with an independent limited assurance opinion over Scope 1, Scope 2 and Scope 3 (business travel and financed emissions) emissions. The limited assurance report along with the emissions data will be available in H1 2026 on Emirates NBD corporate website at www.emiratesnbd.com and we recommend that it is read in full.

Our Energy Transformation

The table below outlines Emirates Islamic’s energy consumption across its operations, based on data recorded as at 30 September 2025.

Energy Consumption

Energy Consumption	2025 Results
Electricity consumption (kWh)	5,001,888.20
Electricity consumption intensity (MWh/employee)	2.96
Petrol consumption from owned, leased or outsourced vehicles (litres)	24,944.06
Petrol Consumption Intensity (litres/employee)	14.76

Energy Efficiency Improvements

Emirates Islamic has implemented a range of control measures to reduce energy consumption across its operations, including:

- Transitioning to energy-efficient LED lighting across the majority of branches.
- Upgrading heating, ventilation, and air-conditioning systems to more efficient models.

Emirates Islamic has implemented a range of control measures to reduce energy consumption across its operations.”

Our Approach to Circular Practices

The Group is committed to advancing circular practices across its operations. This includes implementing effective waste management measures, reducing environmental impact, and monitoring waste generation and recycling to support responsible resource use.

Paper Consumption

Paper Consumption	2025 Results
Total paper consumption (kg)	57,137.50

Water Consumption

Water Consumption	2025 Results
Water consumption (litres)	7,558,545.85



Social

At Emirates Islamic, we foster an inclusive and skilled workforce that supports innovation, service excellence, and long-term value creation. By investing in our people and engaging with the communities we serve, the Bank aims to create positive social outcomes aligned with its values and sustainability objectives.

Responsible Social Impact

Emirates Islamic's people are guided by the values of Collaboration, Ownership, Drive, and Enterprising as they operate in a dynamic financial environment. The Bank is committed to fostering an inclusive workplace where all employees are supported to perform, grow, and succeed.

A Great Place to Work

Emirates Islamic is committed to fostering an inclusive and supportive workplace where employees are empowered to perform and grow. The Bank invests in employee development through structured training opportunities, equitable rewards, and a strong focus on well-being. This approach supports the creation of a high-performing workforce, guided by the Bank's core values and commitment to responsible people practices.

Gender Diversity

Emirates Islamic remains committed to advancing gender diversity and creating equitable opportunities across the organisation. The Bank became a signatory to the United Nations Sustainable Development Goal Gender Balance Pledge in June 2023 and continues to align its diversity, equity, and inclusion policies with the vision of the UAE Gender Balance Council.

To support the progression of women into leadership roles, Emirates Islamic invests in targeted development initiatives. Female managers participate in Women in Leadership programmes delivered in collaboration with INSEAD and world-class training institutions, to strengthen leadership capabilities and prepare participants for future senior roles. Additional initiatives include the female-focused health and wellbeing sessions, the Career Comeback Programme, and Women in Finance initiatives.

In support of women entrepreneurs, Emirates Islamic hosted Emirati Women's Day initiatives that provided a platform for small and medium-sized enterprises owned by Emirati women to showcase their businesses at the Bank's Head Office.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Gender and Diversity	As of December 2025
Share of women in total workforce as a % of total workforce	40%
Share of women in all management positions as a % of all management positions	33%
Share of women in junior management as a % of all junior management positions	36%
Share of women in top management positions as % of all top management positions	25%
Share of women in management positions in revenue-generating functions as a % of all excluding support functions	32%
Share of women in STEM-related positions as a % of total STEM positions	43%
Number of Nationalities within the Company (ethnic diversity) – Only for women	28
Women promoted to senior management	2
Women promoted to middle management	10
Women promoted to junior management	15

Social

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Emiratization

Emirates Islamic is committed to attracting, developing, and retaining Emirati talent in support of the UAE’s national workforce objectives. The Bank engages with universities and strategic partners to provide tailored training, structured career pathways, and targeted development opportunities for Emirati employees.

Key programmes supporting Emirati talent development include:

Ruwad:

A 24-month leadership development programme designed for high-potential Emirati employees. The programme provides exposure to strategic projects, leadership development opportunities, and international secondments to prepare participants for future leadership roles.

Bedaya:

A 12-month graduate development programme that combines classroom learning with on-the-job training. Bedaya is designed to equip Emirati graduates with the skills and experience required for roles across key banking functions.

Emiratization	2025 Results
Number of UAE Nationals employed	743
Women as a % of Emirati employees	63%
Progress toward 2026 Emiratization target	43.5% of 45% target

Fair Remuneration and Compensation

Emirates Islamic follows the Group’s Remuneration Policy, ensuring consistency with regulatory requirements and recognised best practices. Further details are available in the [Corporate Governance Report](#) and the [Emirates NBD Group ESG Report 2025](#).

Supporting People of Determination

Emirates Islamic is committed to fostering an inclusive workplace that supports the participation, development, and well-being of PoD. The Bank promotes talent mobility by enabling PoD employees to explore opportunities across different business units and supports individual needs through flexible work arrangements. Accessibility also remains a priority, with Emirates Islamic branches across the UAE equipped with inclusive infrastructure, accessible technology, and tailored services. These efforts are complemented by employee training programmes designed to enhance service delivery and ensure a positive and inclusive experience for PoD customers.

People of Determination	2025 Results
Number of PoD employed	8
Disability-friendly Emirates Islamic branches	26

Employee Engagement & Recognition

Emirates Islamic actively promotes employee engagement and recognises contributions that support a positive workplace culture and progress against sustainability objectives. During the year of 2025, the Bank delivered a wide range of initiatives focused on engagement, well-being, inclusion, and community participation:

- EI Sports Fusion to encourage teamwork and employee well-being.
- First Bring Your Kids to Work Day to promote work-life balance and family inclusion.
- Coffee Chat sessions to raise awareness and encourage best practices around engagement, speaking up, and addressing unconscious bias.
- Employee engagement surveys with a strong focus on action planning and completion to address identified gaps and opportunities.
- Appointment of Souwti champions across the business to support awareness, engagement, and follow-through on action plans from the engagement survey.
- Community and well-being engagements including Ice Cream Day, Ramadan with the Elderly initiatives, food distribution during Ramadan, Care Through Clothing volunteering, and activities marking World Environment Day.
- Recognition of employee contributions to sustainability through the Bathrah Award, a semi-annual programme celebrating achievements that support the Bank’s ESG objectives.

Engagement Scores	2025 Results
Emirates Islamic	80%

Listening to Our Customers

In 2025, Emirates Islamic continued to strengthen customer experience by actively seeking and acting on customer feedback across multiple channels. This focus has delivered consistently strong CSAT and NPS results over the past two years, as reflected in the table below. In December 2024, the Bank achieved its highest-ever CSAT and NPS scores, underscoring the effectiveness of its customer-centric approach and ongoing service improvements.

Customer Satisfaction Scores	2025 Results
Customer Satisfaction Score (%)	89
NPS	54
The above data is reported as of 30 November 2025. Updated full-year figures as at 31 December 2025 will be published in the Emirates NBD ESG Datapack on the corporate website in the first half of 2026.	



Enhanced Training and Engagement

- In 2025, Emirates Islamic continued to strengthen customer experience through targeted training, digital learning tools, and employee recognition initiatives designed to reinforce service excellence across frontline and support teams:**
- Delivered the Customer Service Excellence (CSE) Certification Programme, training more than 1,500 employees across four business functions.
 - Deployed the Customer Experience application Axonify to reinforce continuous learning and knowledge retention for frontline staff.
 - Recognised outstanding service performance through the Badge of Excellence Award, celebrating the achievements of more than 50 employees.
 - Expanded access to critical product and process information through the Knowledge Management Portal (KMPro), onboarding over 1,300 users across the organisation.

Governance and Measurement

- Emirates Islamic continues to strengthen governance and performance measurement frameworks to support consistent monitoring of customer experience outcomes. In 2024, the Bank:**
- Expanded the Customer Happiness Score (CHS) framework to cover 38 business and support roles, with integration into the Xceed Incentive Scheme to reinforce accountability and performance alignment.
 - Extended CHS onboarding to include Private Banking and Sales Executives, enhancing the consistency and coverage of customer satisfaction measurement across key customer-facing roles.

Innovation

- Emirates Islamic continues to leverage technology and data-driven solutions to enhance operational efficiency and knowledge sharing across the organisation. Initiatives such as:**
- In 2025, EI introduced the AI-powered Ask KMPro chatbot to enable seamless and efficient access to information within the Knowledge Management Portal.
 - Emirates Islamic utilises the BrandIndex programme, powered by YouGov, to monitor brand health through daily insights across key dimensions, including reputation, quality, and customer satisfaction. As of December 2025, the Bank recorded a BrandIndex score of 22.4.
 - These insights support data-driven decision-making by helping assess the effectiveness of marketing initiatives and informing strategic actions to strengthen brand performance and customer perception.

Bank for Communities

At Emirates Islamic, supporting the communities we serve is integral to our values and approach to responsible banking. The Bank is committed to delivering positive social impact through targeted community engagement initiatives and charitable contributions aligned with national and social priorities.

Financial Inclusion

Emirates Islamic continues to advance financial inclusion by increasing access to financial knowledge and supporting informed decision-making among individuals, families, and communities. During 2025, the Bank delivered a range of targeted initiatives focused on education, awareness, and long-term financial well-being.

- Conducted financial literacy workshops, in collaboration with the Ministry of Education, for more than 750 students across 20 school sessions with 70% of participants rating the sessions as highly engaging.

- Partnered with the Community Development Authority and Zayed University to deliver the Mind Over Money financial literacy programme.
- Delivered multiple homeownership and financial planning seminars for citizens and youth in collaboration with the Mohammed Bin Rashid Housing Establishment.
- Participated in the launch of the Community Development Authority's Sheikha Hind Financial Literacy Programme, supporting newlyweds and families through enhanced financial awareness.

Social Engagements

Emirates Islamic collaborates with organisations such as Majra, Sandooq Al Watan, and the Emirates Environment Group to support sustainability initiatives. These partnerships are aligned with the UAE's national strategic vision and reflect the Bank's commitment to creating positive and lasting community impact.

Employee Volunteering

Employee participation remains a core pillar of Emirates Islamic's community engagement efforts. Through structured volunteering programmes and partnerships with reputable organisations, the Bank encourages employees to contribute time and skills in support of social impact initiatives.

- Participated in a range of volunteering activities during 2025, with EI employees contributing more than 1,000 volunteering hours.
- Partnered with organisations including Emirates Red Crescent, Beit Al Khair Society, Al Ihsan Charity Association, and SmartLife Foundation to support community-focused initiatives.
- Continued long-term support for the UAE's National Strategy for Voluntary Work, which Emirates Islamic joined in 2021, reinforcing its commitment to sustained volunteering engagement.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Charitable Activities

Emirates Islamic demonstrated its commitment to social responsibility through philanthropic contributions during the year. More than AED 46 million was allocated to support a range of social causes, with a focus on initiatives aligned with the UNSDGs. These contributions reflect the Bank's continued dedication to creating positive social outcomes and supporting the communities it serves.

Significant initiatives supported by Emirates Islamic's social engagement programme:		AED	Linkage to SDG
Zakat Islamic Contributions	"Bayiti Initiative for UAE Nationals" by Dubai Police	5,000,000	SDG 11
	Tarahum Charitable Foundations Zakat for 2025	9,000,000	SDG 1, 2, 3
	Tarahum Charitable Foundation	7,909,200	SDG 1, 2, 3
Khairat Fund Charitable Contributions	AL JALILA FOUNDATION for Hamdan Bin Rashid Cancer Hospital	7,500,000	SDG 3
	Mohammad Bin Rashid Global Initiatives	5,112,533	SDG 3, 11
	Dubai Government Human Resources Dept. for sponsoring the Advanced Finance Manager Program	5,000,000	SDG 4
	AWQAF & Minors Affairs Foundation – Sanad Initiative for low income groups	1,000,000	SDG 11
	Knowledge Fund Gov of Dubai – "Dubai Schools"	750,000	SDG 4
	Dubai Autism Centre	500,000	SDG 3
	Ferjan Dubai Summer Camp 2025	250,000	SDG 11

Social Engagement Programmes (AED million)	2025 Results
Zakat Islamic Contributions	16.00
Khairat Fund Charitable Contributions	30.29
Total	46.29



The Bank is committed to delivering positive social impact through targeted community engagement."



Governance

Strong governance underpins Emirates Islamic’s approach to sustainability and responsible banking. The Bank is committed to maintaining robust governance structures, ethical conduct, and transparent management practices that support effective decision-making, regulatory compliance, and long-term value creation.

Internal Shariah Supervision Committee

As an Islamic bank licensed by the CBUAE, Emirates Islamic provides a comprehensive range of Shariah-compliant products and services under a strong Shariah governance framework. This framework is designed to ensure full compliance with Shariah principles and applicable regulatory requirements, including guidance and resolutions issued by the HSA.

The Bank applies a robust three-lines-of-defence model to Shariah governance, clearly defining responsibilities across Business Units, the Internal Shariah Control Division, and the Internal Shariah Audit Department. This structure supports effective oversight, monitoring, and reporting of Shariah-related matters across all activities.

Oversight is further strengthened through the Internal Shariah Supervision Committee (ISSC), which is composed of independent Shariah scholars. The ISSC operates in line with HSA guidelines and resolutions, supervises all Shariah-compliant business activities, and issues an annual report confirming the Bank’s adherence to Shariah principles.

To reinforce consistent application of Shariah standards, Emirates Islamic places strong emphasis on employee education. All employees complete mandatory induction training covering Shariah fundamentals and Islamic values, supported by continuous learning through e-learning modules and on-demand training programmes in Islamic finance principles.

“The Bank applies a robust three-lines-of-defence model to Shariah governance, clearly defining responsibilities across Business Units, the Internal Shariah Control Division, and the Internal Shariah Audit Department.”



Governance

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Responsible and Ethical Business

Emirates Islamic maintains a zero-tolerance approach to unethical conduct in all its forms. The Bank is committed to upholding the highest standards of integrity and fairness, ensuring that all individuals are treated with dignity and respect. This commitment extends to protecting labour rights and fostering a safe and inclusive workplace, supported by fair employment practices and a focus on employee well-being.

The Code of Conduct is the foundation of Emirates Islamic's operations and sets clear expectations for ethical behaviour across the organisation. It guides employees in their daily responsibilities and reinforces compliance with applicable laws and regulations, including the prohibition of forced labour as set out under UAE Federal Law. The Code addresses key areas such as fraud, bribery, harassment, discrimination, intimidation, and other forms of misconduct. All employees are required to review and acknowledge the Code of Conduct annually, or whenever updates are introduced.

The Code of Conduct is supported by a comprehensive set of standalone policies that further strengthen ethical and responsible business practices, including:

- Anti-Bribery and Anti-Corruption
- Conflict of Interest
- Customer Education and Awareness
- Anti-Money Laundering
- Financial Inclusion
- Health, Safety, and Environment
- Supplier Code of Conduct
- Data Privacy
- Whistleblowing

Emirates Islamic provides a secure and confidential whistleblowing mechanism that enables employees and stakeholders to raise concerns, including suspected instances of bribery or corruption, without fear of retaliation. Information on the whistleblowing programme is communicated to employees annually through multiple channels and in local languages to ensure accessibility and awareness. In 2025, no incidents of bribery were reported.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

The Code of Conduct is the foundation of Emirates Islamic's operations and sets clear expectations for ethical behaviour across the organisation."



Business Ethics

The Group maintains a zero-tolerance approach to unethical behaviour in all its forms. Guided by a strong ethical framework, Emirates Islamic is committed to respecting and promoting human rights in line with the principles of the Universal Declaration of Human Rights and the International Labour Organisation conventions ratified within the UAE. The Bank is also a signatory to the United Nations Global Compact, reinforcing its commitment to internationally recognised human rights, labour, environmental, and ethical standards.

The Code of Fair Treatment plays a central role in embedding ethical conduct across the organisation by promoting accountability, transparency, and fairness in all interactions. The Code is publicly available on the Bank's website and is reinforced through mandatory training for all employees. In addition, responsible conduct guidelines are made available in local languages to ensure accessibility and consistent understanding across the workforce.

ESG Governance, Oversight and Risk Management

ESG Governance
ESG considerations are embedded at the core of the Group's strategy and operations, supported by a comprehensive governance structure that promotes accountability,

	2025 Results
Operations Assessed for Risk Related to Corruption (%)	100%

transparency, and responsible decision-making. This structure ensures that ESG principles are integrated across the organisation and reflected in strategic planning, risk management, and day-to-day activities. Senior Management remuneration is linked annually to ESG-related objectives and key performance indicators, reinforcing accountability and performance alignment.

The Group's Corporate Governance Framework defines the roles and responsibilities of the Board of Directors, individual Board members, Board Committees, and Management Committees, ensuring effective oversight of ESG matters across all levels of the organisation.

The Group strengthens its ESG governance approach through its Sustainable Finance Committee (SFC). The SFC supports the advancement of the Sustainable Finance portfolio in alignment with the Group Product Governance Committee and provides oversight of transaction labelling. It also ensures alignment between customer profiles and the Environmental and Social Risk Policy Framework (ESRP Framework), supporting the management of non-financial risks. The governance framework enables

structured discussion of climate-related matters and evolving ESG regulations, ensuring that related risks and opportunities are effectively integrated into management processes. For more information, please refer to the Emirates NBD Group ESG Report 2025.

ESG Oversight and Risk Management

Emirates Islamic's ESG approach is embedded within the broader Group vision and integrated into daily operations. The Bank operates in alignment with the Emirates NBD Group Corporate Governance Framework, which is built on clear principles of accountability, delegation, and oversight to support effective and prudent decision-making. This framework defines the roles and responsibilities of the Board of Directors, individual Board members, and Board Committees, and is applied consistently across the Group to ensure robust governance of ESG-related matters. For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).



Environmental and Social Risk Policy Framework

The Group’s ESRP Framework, together with dedicated guidance on coal-related financing, to support responsible decision-making and risk management practices. The framework is designed to work collaboratively with customers to drive environmental and social improvements, while avoiding business activities that do not meet the standards set out in the ESRP Framework. To promote transparency, both the framework and the coal financing guidance are publicly available on the Group’s corporate website.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Climate Risk Management

The Group’s Climate Risk Policy integrates climate-related risks into the overall Risk Management Framework, by ensuring that climate-related risks are identified, measured, monitored, mitigated, and reported in a structured manner. It also provides assurance to shareholders, investors, regulators, and other stakeholders that climate risks are managed in line with evolving regulatory expectations and risk management capabilities. The policy is reviewed and updated periodically to reflect regulatory developments and the Group’s advancing climate risk management practices.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Sustainable Procurement

Emirates Islamic integrates sustainability considerations across its procurement activities and supplier engagement processes. The Supplier Code of Conduct sets out clear expectations for suppliers and third parties, including permanent, temporary, and contract personnel, to ensure responsible business practices across the supply chain.

Suppliers are required to communicate the Code to their employees, agents, and sub-tier suppliers, and to ensure compliance within the context of their operations, scale, and services. Sustainability considerations are further embedded through environmental and social assessments conducted as part of the vendor onboarding and evaluation process.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Information Security and Cybersecurity

Emirates Islamic applies a comprehensive information security framework designed to safeguard customer and business data from unauthorised access.

This approach is supported by the Group Information Security Strategy, which is aligned with recognised industry standards, including the National Institute of Standards and Technology Cybersecurity Framework and the Information Security Forum Standard. Together, these measures strengthen data protection, enhance cyber resilience, and support secure digital operations.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Climate-related Risks

An illustrative overview of the transmission channels through which climate-related risks may impact the Bank’s broader risk profile is presented below.

Climate Risks	Transmission Channel	Financial Risks
Transition Risks: Risks arising from the process of adjusting to a low-carbon economy. <ul style="list-style-type: none">• Policy and Regulation.• Technology.• Consumer Preferences.• Reputational.	Micro Affecting businesses & households. Businesses <ul style="list-style-type: none">• Property damage and business disruption from extreme weather.• Stranded assets and new capital expenditure.• Legal liability from failure to mitigate or adapt. Households <ul style="list-style-type: none">• Loss of income (from weather disruption and health impacts).• Property damage (from severe weather or restrictions, or low-carbon.• (policies) increasing costs and affecting valuations.	Credit Risk <ul style="list-style-type: none">• Defaults by businesses and households.• Collateral depreciation. Market Risk <ul style="list-style-type: none">• Repricing of equities, fixed incomes, commodities. Liquidity Risk <ul style="list-style-type: none">• Increased demand for liquidity.• Refinancing risk. Operational Risk <ul style="list-style-type: none">• Supply chain disruption.• Forced facility closure. Underwriting Risk <ul style="list-style-type: none">• Increased insurance losses.• Increased insurance gap.
Physical Risks: Risks arising from climate and weather-related events. <ul style="list-style-type: none">• Chronic: Impacts due to slow insidious change such as increasing temperature or water stress (e.g. temperature, rainfall, sea levels).• Acute: Short lived extreme weather impacts (e.g. heatwaves, floods, cyclones, wildfires).	Macro Aggregate impacts on the macroeconomy. <ul style="list-style-type: none">• Capital depreciation and increased investment.• Shifts in prices (from structural changes, supply shocks).• Productivity changes (from severe heat, diversion of investment, higher risk aversion).• Labour market frictions.• Socio-economic changes (from migration, conflict, consumption patterns).• Other impacts on international trade, government revenues, fiscal space, output, interest rates and exchange rates.	

*Source: Network for Greening of the Financial System (NGFS), <https://www.ngfs.net/ngfs-scenarios-portal/explore>



Climate Stress Testing

Climate-related risks present increasing challenges for financial institutions due to exposure arising from financing and investment activities. At the Group level, Emirates Islamic is contributing to the development of a structured approach to climate stress testing as part of broader climate risk management practices.

Climate stress testing is recognised as an important tool for assessing vulnerabilities, strengthening risk identification, and supporting informed decision-making by both banks and regulators. These efforts support the ongoing enhancement of climate risk preparedness across the organisation.

For more information, please refer to the [Emirates NBD Group ESG Report 2025](#).

Data Disclosures

We are committed to transparent and rigorous reporting on our sustainability performance. The key performance indicators outlined below provide an overview of our progress across priority ESG areas.

Contributing to Society Data

KPIs	2024	2025
Number of operations assessed for risk related to corruption	13	15
% of operations assessed for risk related to corruption	100%	100%
Number of corruption incidents	0	0

Social Engagement Programmes (AED million)	2024	2025
Zakat Islamic Contributions	25.46	16.00
Khairat Fund Charitable Contributions	11.57	30.29

Customer Experience	2024	2025
Customer satisfaction score (%)	87%	89%
NPS score	52	54

2025 figures are November 2025 data.

Workforce	2024	2025
Employees by type		
Full-time	1,851	1,690
Part-time	0	0
Permanent	1,849	1,689
Temporary	2	1
Total	1,851	1,690
Employees by gender		
Full-time		
Female	716	684
Male	1,135	1,006
Part-time		
Female	0	0
Male	0	0
New hires		
Total	333	188
Female	138	75
Male	195	113
Age 18-30	169	92
Age 31-50	157	93
Age 51+	7	3

Workforce	2024	2025
Turnover		
% of employee turnover (voluntary and involuntary)	11%	13%
% of employee turnover (voluntary only)	9%	11%
Parental leave		
Female	43	35
Male	69	52
Employees returning to work after parental leave	111	85
New employee hires nationality by country		
Africa	1	0
Arab	29	14
Egypt	33	30
GCC	4	2
India	46	25
Other Asia	2	0
Other Sub Continent	6	2
Pakistan	21	6
Philippines	1	0
UAE	177	106
Western	13	3
Employee Training		
Training delivered (hours)		
Total	73,959	69,191
Senior management employees	1,143	1,028
Middle management employees	9,211	9,167
Male employees	39,196	40,140
Female employees	34,762	29,051
Average training per employee (hours)		
Average training per employees	34	36
Male employees	29	35
Female employees	41	37
Senior management employees	22	18
Middle management employees	32	34

Engagement Scores

KPIs	2024	2025
Emirates Islamic Engagement score	80%	80%

Definitions

Board: Refers to the Board of Directors	KMPro: Knowledge Management Portal
C&IB: Corporate & Institutional Banking	KPIs: Key Performance Indicators
CBUAE: Central Bank of UAE	NPS: Net Promoter Score
CHS: Customer Happiness Score	PoD: People of Determination
CSE: Customer Service Excellence	RBWM: Retail Banking & Wealth Management
CX: Customer Experience	RFP: Requests for Proposals
DFB: Disability-Friendly Branches	SASB: Sustainability Accounting Standards Board
EAP: Employee Assistance Program	SCA: Securities and Commodities Authority
Emirates Islamic Bank P.J.S.C.: Emirates Islamic, EI, the Bank, organisation	SFC: Sustainable Finance Committee
ESG: Environmental, Social, and Governance	SMEs: Small and Medium Sized Enterprises
ESRP Framework: Environmental and Social Risk Policy Framework	STP: Straight Through Processing
GCC: Gulf Cooperation Council	TNFD: Taskforce on Nature related Financial Disclosures
GHG: Greenhouse Gas	TRY: Treasury & Markets
GRI: Global Reporting Initiative	UBF: UAE Banks Federation
Group: Emirates NBD Group and its subsidiaries	UNGC: United Nations Global Compact
HSA: Higher Shariah Authority	UNSDGs: United Nations Sustainable Development Goals
ISSC: Internal Shariah Supervision Committee	UN WEP: United Nations Women's Empowerment Principles

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