



NBAD CORPORATE SOCIAL RESPONSIBILITY (CSR)
REPORT

NBAD Corporate Social Responsibility Report

At National Bank of Abu Dhabi (NBAD) we have been serving the nation since we were established in 1968. The extent of our involvement in issues relating to the Economy, Environment and Society has steadily increased over the decades. We realise that corporate social responsibility (CSR) has a direct impact on our business decisions, the products and services that we offer and the way we in which we manage our business relationships with key stakeholders. We have supported the needs of the community for the past 40 years and in 2003 we introduced our CSR Policy "To act as a role model in the social and environmental development of the UAE."

NBAD is engaged in a significant number of community activities that reach beyond the world of banking. These include donations and sponsorships, corporate philanthropy, CSR projects, and through the employee volunteering. Our community support is based on strictly defined principles, and focuses on the areas of education, community development, art, music and sports and environment.

WHAT CSR AT NBAD MEANS

In 2006, NBAD issued its very first CSR report. We used this step to demonstrate a move from good intention, to tangible measurement. It also further solidified our commitment to embarking upon CSR on a much larger scale and as voluntary step towards creating an interest in the concepts of CSR.

2007 began a new phase in our efforts to create a relevant, achievable and sustainable CSR strategy, and while we acknowledge that there is still a lot of work ahead, we are pleased to report that we have made progress in a number of areas including the closer alignment of internal and external CSR activities with our business objectives.

We hope to use our strength as a leading UAE bank, including our learning and commitment to responsible and sustainable business to create a positive impact within the UAE and other countries in which NBAD operates. We are encouraged by the fact that the CSR and the sustainability agenda are generating greater attention not only within the UAE, but throughout the entire Middle East.

As we enter our fortieth year of operation, we will be looking at the risks and opportunities such challenges present to ensure that NBAD continues to be at the forefront of the banking and finance sector regionally. It is our intention to ensure that we create, develop and provide just as many opportunities for the next

generation as those that we have enjoyed, in the most sustainable manner.

SCOPE

The scope of the 2007 CSR report shows our approach, our business aspirations and examines our overall contributions and impacts to the economy, environment and community. The areas covered in the report are overviews and do not reflect all of our CSR related activities but rather, serves as a snapshot of the direction NBAD has taken with regards to our CSR approach and serves our firm and confirmed continued commitment in this area.

Internally, we use our CSR report as a tool to further enhance our activities year on year and as a benchmark for measuring the involvement of our people, identification of key sustainability performance indicators and future target setting. Externally, we hope that it will serve to contribute to the enhancement of policies and management systems within the entire UAE banking industry. We encourage healthy reflection by our peers about how CSR can be integrated successfully into the business.

It is also anticipated that this report will work to increase NBAD's ability to attract and retain the best human resources talent and build an inclusive culture which will engage our people as individual members of the NBAD corporate family.

NBAD's 2007 report, now in its second year, highlights specific areas that highlight our commitment to corporate social responsibility and sustainable business practices within the bank.

We present what we consider to be a balanced account of those activities and the types of results these initiatives achieved in 2007.

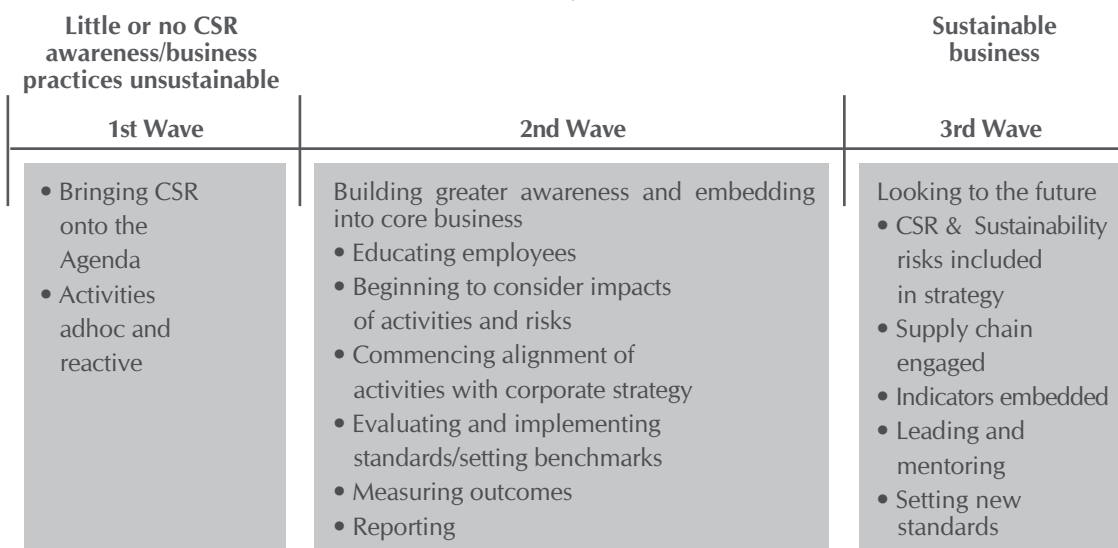
This report relates to activities undertaken by NBAD throughout the United Arab Emirates.

CSR APPROACH

We recognize that for NBAD to be successful, we must ensure that we take a leadership approach to our business with the aim to be "the number one Arab bank." Organizational excellence is at the core of our values, and we believe that by embedding CSR into the way we carry out our business we will engage our people, raise understanding and awareness and show its value not only to our business but also to our stakeholders.

Furthermore, by recognizing and taking responsibility for our business activities and resulting impacts, taking

Where we are now...



the needs of our stakeholders into consideration and, where possible, partnering in initiatives to achieve greater impact, we hope to ensure that our approach to CSR is not only beneficial to NBAD, but is culturally and regionally relevant and therefore ultimately sustainable. As indicated in the above diagram, NBAD is currently at wave 2 or the 2nd level of CSR implementation.

1. EXTERNAL COMMITMENTS AND PARTNERSHIPS:

Over the last few years, we have made external commitments confirming our wish to contribute to UAE's CSR growth as well as sustainable development. In July 2005, we were one of the first banks to sign up for the Emirates Environmental Group's (EEG) Corporate Social Responsibility Network which is a multi-stakeholder forum for dialogue and sharing of knowledge and good practice in CSR. Involvement in a number of other partnering initiatives such as the MENA-OECD Regional Dialogue on Responsible Business Conduct, EEG's wastepaper recycling program, initiatives through the Red Crescent aimed at funding victims of natural disaster, such as Tsunami, and philanthropic funding for sustainable initiatives carried out through government endowment body, Emirates Foundation who provide financial support to specific key target areas such as education,

science and technology, Arts and Culture, social development, environmental development and public awareness.

Throughout 2007, we remained committed to our existing partnerships and affiliations. We engaged in discussion and dialogue in areas of mutual concern to better understand the risks and opportunities driving development of sustainable business in the UAE and the region. Furthermore, we established new relationships and participated in cross-sector dialogue where we were able to identify and evaluate opportunities to build relationships to achieve higher impact in CSR projects, initiatives and awareness in our UAE market.

Listening to external needs

To ensure that our corporate responsibility and sustainable development approach is in line with business and society's expectations, we actively encourage our external customers to provide feedback into our CSR initiatives. Partnerships with organizations such as Red Crescent, Environment Agency Abu Dhabi (EAD) Shell, Dubai CSR Committee, UAE Genetic Diseases Association and the Dubai Chamber Centre for Responsible Business, confirm our commitment to creating a lasting dialogue with multiple stakeholders.

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Relationships 2006	Relationships 2007	Planned for 2008
1. EEG – Environmental NGO <ul style="list-style-type: none"> • Recycling programs • Environmental programs • CSR Network 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Existing projects ongoing • New - GCC UN Global Compact Group
2. Environmental Friends Society – Environmental NGO	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Ongoing
		<ul style="list-style-type: none"> • Establish one additional membership with environmental NGO
3. Abu Dhabi Blood Bank <ul style="list-style-type: none"> • Annual blood drive 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Ongoing
		1. UAE Genetic Diseases Association <ul style="list-style-type: none"> • Include Thalassemia awareness in annual blood drive
4. New Medical Centre Hospital <ul style="list-style-type: none"> • Annual NBAD Health Day 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Ongoing, with at least two new partners to take part in NBAD Health Day 2008
		2. Engagement with Zayed University volunteer group
5. Memorandum of Understanding (MoU) for student sponsorships <ul style="list-style-type: none"> • Zayed University • Al Hosn University • UAE University • Abu Dhabi University • Higher Colleges of Technology 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Ongoing
6. Emirates Institute for Banking and Financial Studies (EIBFS) <ul style="list-style-type: none"> • Staff training courses 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Ongoing
	1. Member of the regional network of the MENA-OECD Regional Dialogue on Responsible Business Conduct	<ul style="list-style-type: none"> • Ongoing
	2. Member of the Dubai CSR Committee	<ul style="list-style-type: none"> • Ongoing
	3. Dialogue and interaction with Dubai Chamber Centre for Responsible Business	<ul style="list-style-type: none"> • Ongoing

2. MANAGING RISK

Our management of credit risk continued to be robust throughout 2007, and is reported on in the financial statements. However, in terms of non-financial risk, the bank devotes substantial attention to operational risk, which includes reputational risk management.

2008 TARGET: We plan to gain a better understanding of environmental risk as part of our CSR strategy, including employee training in this area, if appropriate.

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Corporate governance

The National Bank of Abu Dhabi has always been genuinely committed to the principles of Corporate Governance. Established in 1968 by Royal decree, NBAD is in its 40th year of successful and profitable operations for the benefits of its stakeholders.

Even in the absence of official corporate governance guideline requirements prior to 2007, successive NBAD Boards of Directors in the past and up to the present time have always ensured that the bank adhered to the highest standards of corporate governance. This has translated into a regimen of exemplary practices in the management and operation of NBAD. NBAD's Board of Directors watchfulness, scrutiny, guidance and constant observation, has enabled the executive management to keep NBAD, risk and reputation protected from financial misfortune over the last four decades.

NBAD demonstrates a correlation between good corporate governance and superior financial performance, and is an outstanding example of this. For 2007, the bank achieved Return on Equity (ROE) 2007: 26.3% one of the highest in the UAE and the region, and a net profit of AED 2,505 million up 19% on 2006 with a compound annual growth rate (CAGR) from 1999 to 2007 of 30%. In addition, our credit rating remained the highest assigned by international credit rating agencies to a UAE bank, which compares favorably with ratings of banks in Europe, North America and Australasia.

Corporate governance is at the heart of the bank. The Board of Directors and the Executive management already implement a number of corporate governance 'best practices' with regard to the Structure and Functioning of the Board of Directors, the Control Environment and Processes relating to Internal Control, Internal Audit and External Audit; with regard to overall Transparency and Disclosure, and the Treatment of Minority Shareholders.

To improve the bank's performance and services offered to its customers and the community, the Board established the Corporate Governance Committee (CGC) in 2006, headed by the

Chairman and two board members. The CGC assists the Board in shaping and monitoring the corporate governance policies and practices, and evaluating compliance of them. It ensures that borrowing by directors and senior management is always transparent, and that directors and senior management of the bank avoid trading in NBAD shares during the stipulated 'closed' period prior to the bank's scheduled earnings and other market announcements.

To increase the effectiveness and independence of the review of the bank's internal controls, the Internal Audit & Compliance department reports independently to the Audit Committee of the Board.

The Board of Directors through its sub-committees is also closely involved in the review of the bank's long term strategy and the extent of its implementation, as well as review of issues relating to executive remuneration, succession planning, staff welfare, corporate social responsibility and the protection of shareholders interests.

ACHIEVEMENTS: We see ourselves as a role model with respect to Corporate Governance practice as we have already implemented a number of Corporate Governance 'best practices' as directed by the various Board committees:

- Risk Management Committee
- Compensation and Nomination Committee
- Audit Committee
- Corporate Governance Committee
- Remedial Advances Committee

2008 TARGETS: We have taken a proactive approach towards implementing stringent corporate governance throughout the bank. In 2008, we expect to continue to engage with local practitioners and experts of corporate governance for the purposes of achieving better understanding. We see this interaction and dialogue as a vital means of keeping abreast of local and regionally relevant best practices in order to implement stringent corporate governance in line with developments and requirements in the UAE.

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Furthermore, we are working towards becoming fully compliant with the ESCA requirements by 2010.

Our commitment to proactive and responsive engagement with the UAE Central Bank and other local and international regulators on issues of concern to the financial sector in general and the banking industry in particular, remained a priority in 2007, and will continue in 2008.

3. EXTERNAL STAKEHOLDER ENGAGEMENT



Communication and engagement with our external stakeholders is imperative to achieving NBAD's mission. Engagement assists us in understanding concerns, so that we can continuously review our services, products and policies to ensure that we inspire trust in our external stakeholder relationships.

Suppliers

In 2007 we realised that we can play a proactive role in influencing our suppliers, in areas such as packaging, environmental effects of their waste and creating a demand for recycled and renewable consumables. We also began to understand the growing expectations by stakeholders to work with responsible suppliers.

2008 TARGET: By the end of 2008, we expect to have implemented the CSR criteria that can be implemented along our supply chain in 2009.

Customer engagement

NBAD's Official Customer pledge is as follows:

We will listen to you

We will understand your needs

We will dedicate all our energies to serving you

At NBAD, the starting point for everything we do, begins with our customers. Our business is to serve them and help them achieve their needs. During 2007 we reviewed our standards for customer service across the bank, implementation mechanisms for monitoring the quality of service across our branch network and call center. We plan to continue to monitor the effectiveness of these approaches in 2008.

Products

We are committed to developing the right products and services for our customers. While we are an Arab bank, in the UAE our customers come from a wide and diverse background. We are continually examining, reviewing and exploring new ways that we can personalize the customer experience and introduce products and services that meet the needs of our dynamic and diverse customer base. We also continue to remain diligent in ensuring that our product information is straightforward and clear to make certain that all our customers find the information accessible.

During 2007, we launched 'Ratibi', a payroll ATM card which was designed in response to the UAE Labor Law objective of providing salary payments to low paid laborers and employees through a bank account. The benefits of Ratibi are expected to be:

- A reduction in the traffic in NBAD branches
- The replacement the payment of employee wages which were being settled in through cash or cheque payments through the provision of a pre-paid ATM card
- Providing Ratibi customers with the flexibility of making cash withdrawals via ATMs as well as using the card for debit purchases on POS machines.

Treating our customers fairly

Our aim is to handle all issues quickly and fairly. We spent time throughout 2007 reviewing our complaint handling procedures, and the background of the complaints received in order to develop the effectiveness of our response and resolution process. We also looked at the levels of training our employees received and how we can invest more to achieve an improved experience for our customers.

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2008 targets: To establish a dedicated team focusing on identifying and resolving systematic issues through a strategic customer excellence programme.

ATMs and branches

We have a significant branch network across the UAE, backed up by an ATM network. During 2007, we looked at the issues of refurbishment, accessibility for disabled people and investment in more branches and ATMs.

2008 TARGETS:

- open 28 new branches to bring our total number of branches in the UAE to 103
- expand our ATM network from 193 to 320
- install 20 cash and cheque deposit machines in our leading branches
- install internet kiosks in 10 leading branches to provide access to NBAD website and nbadOnline directly from branches
- improve security of ATMs

Internet Banking Unit:

We will continue the development of online banking services and supporting banking security features.

2008 TARGETS:

- New corporate website
- New online banking system project to be initiated
- Ongoing campaign to educate customers of the convenience of online banking. "Why wait in line when you can go online?"

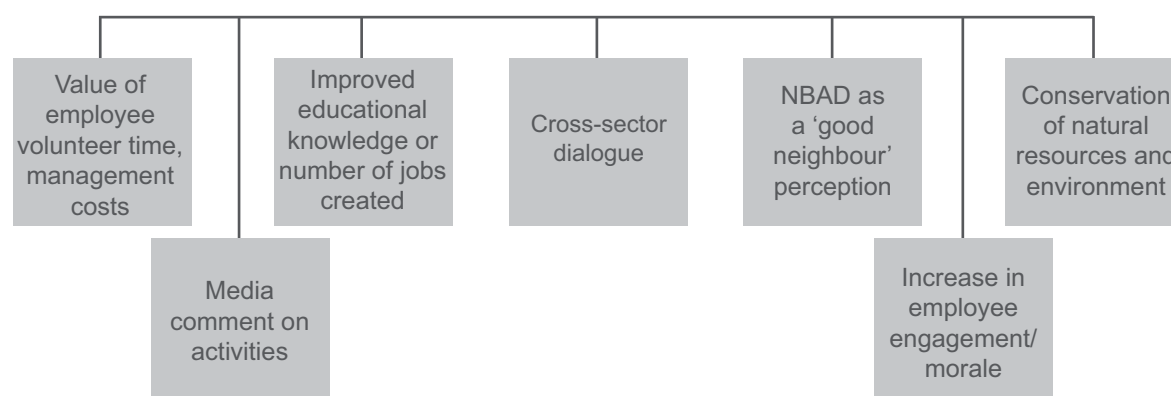
Call Center:

During 2007 the Call Center underwent a restructuring process, with a new Call Center Manager appointed to ensure greater levels of efficiency and higher delivery levels.

2008 TARGETS:

- Number of Call Center agents to be increased to 100
- Implementation of new protocol and procedures to strengthen relationship with NBAD branch network
- Physical relocation of the Call Center
- New incentive program for Call Center staff

4. NBAD IN THE COMMUNITY



Community engagement became increasingly significant for NBAD in 2007. We looked beyond the traditional methods of donating and sponsoring events, to consider the value of setting a measurable, accountable strategy aligned to our core business activities, expertise, networks and resources. Moreover, we began to consider the key issues affecting the communities within the UAE where

we have branches and operations. We have worked hard to design a strategy for 2008 that will result in initiatives that will strengthen the relationships between our business, members of the community and the government whilst providing our people with the opportunities to get involved and at the same develop their skills.

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The ultimate aim of our community development strategy is to encourage sustainable growth through responsible behavior and by building partnerships to achieve greater societal contribution and bigger impact.



We also reviewed our process for managing the high number of adhoc sponsorship requests we receive. As a leading national bank, we need to ensure that we follow a transparent process to evaluate and approve sponsorship requests. As a result we are moving towards a more risk-based approach.

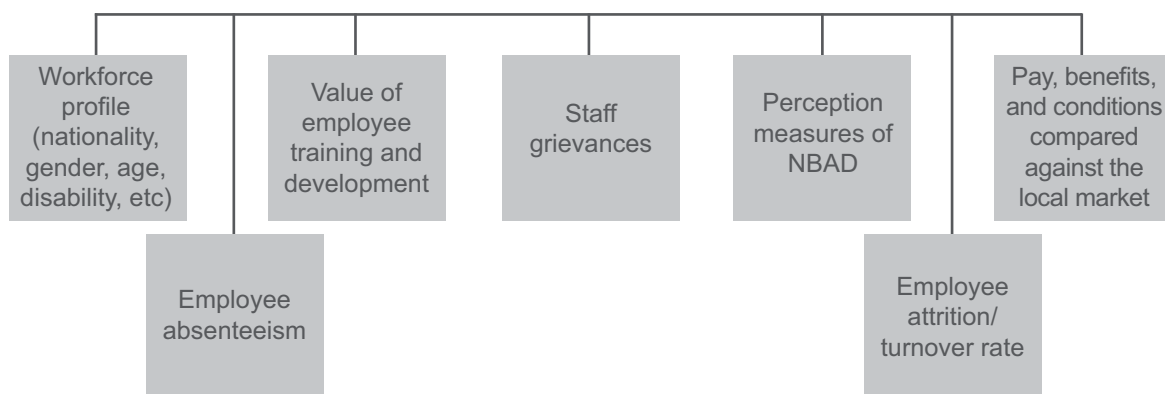
2008 TARGETS:

To implement initiatives that support:

- financial literacy, community learning, knowledge sharing, inclusion
- community well-being
- conservation of natural resources and the environment
- employee volunteering

During 2008, we expect to finalize the sponsorship and donation request evaluation criteria for use by NBAD. The process will be used in all departments and information and application forms and the applications forms and details of the application criteria and evaluation process will be available on both the web and intranet pages.

5. NBAD EMPLOYEES



We aim to attract, motivate and retain the most talented people with the aim to be an 'employer of

choice'. To achieve this we recognize that we must provide our employees with an exceptional working environment, offer them attractive incentives, treat them with respect and provide them with opportunities for both career and personal development.

Employees are the heart of our success as a bank. Due to the highly competitive and rapidly changing UAE financial environment, NBAD people are the key to our competitive success. As we continually examine ways of being a socially responsible employer, we consider the importance of employee rights at the top of our agenda. With this in mind, we make every effort to provide a safe and healthy workplace, fair and accessible policies and procedures and encourage an environment which nurtures and supports open employee dialogue.

We provide attractive and fair compensation and benefits, and invest in our employees through career development programs, on the job training, career succession opportunities and ongoing training and professional development.

ACHIEVEMENTS: As a responsible employer, we work hard to promote a strong culture of work-life balance to ensure our employees well-being. At the end of 2007, we changed our annual leave entitlement policy to ensure that NBAD employees were utilizing their full annual vacation allowance. We saw this as an important step in encouraging our employees to spend time with their families, supporting work-life balance and thereby increasing levels of productivity and efficiency. We also saw it as a way to encourage empowerment within NBAD the risk of over dependence on certain employees.

Compensation and benefits

NBAD's Human Resources Group provides policies

and practices that create a workplace capable of motivating, developing and rewarding employees to achieve success, encourage teamwork and provide opportunities for continued professional development.

We are committed to continuously reviewing our total compensation package, particularly with a view to making our benefits as attractive as possible, especially amongst our peers. We believe this will allow NBAD to attract and retain the best employees.

ACHIEVEMENTS:

- Improved employee medical insurance offering
- Increased employees' life insurance from three times annual salary to four times annual salary, this made a particular impact to staff employed in lower grades
- Participated and conducted a number of salary surveys to benchmark NBAD with peers in the market, with the aim to be positioned in the upper market quartile

2008 TARGETS:

- Increase housing allowances for all grades in a phased approach, commencing with the junior grades
- Increase employee's cost of living allowance
- Conduct research into regional housing market conditions to align housing allowances across all Emirates

Annual training program

In 2007, the annual training program, managed by the Learning and Development department, specifically



addressed the development of the core competencies required to enable our people to perform effectively and productively. The training programme is accessible to employees via the intranet.

Learning and development

We are committed to continual investment in developing the skills of our people to ensure that we maintain levels of excellence. In addition to the annual training programme, we provide all of our people with ample annual competency based, structured training opportunities to develop themselves. Each employee receives an allowance to attend a minimum of three training courses per annum.

Building a talented and diverse workforce

The UAE government sets quotas for banks operating in the UAE to provide jobs for Emiratis. At NBAD we take this responsibility seriously. However, we are committed to a proactive approach by providing not only competitive salaries and compensation to attract Emiratis, but a clear career progression plan. The career progression plan covers development, training and learning to build knowledge and capacity within the national workforce.

Additionally, our commitment to providing equal opportunity to all our employees remains strictly in accordance with all UAE Central Bank laws, directives and regulations and is constantly reaffirmed through our policies and ongoing review, measurement and improvement.

31 December 2007

Total employees	2,249
Employee turnover in 2007	249
Nationalities represented	49
Female employees	738
Male employees	1,299
UAE Nationals	533

At the end of 2007 our workforce comprised of 49 nationalities. Female employees totaled 738 representing 36 per cent of the workforce. Females also made up 69 per cent of employees undertaking Chartered Banker and Chartered Accountant training.

We believe that diversity and inclusion will enable us to become more creative and innovative, resulting in benefits to our customers. During 2008, we will be considering how we can take a more proactive approach towards creating better understanding of the importance of diversity and inclusion, particularly in terms of integrating disabled employees into our workforce. We aim to implement a programme for encouraging disabled and special needs people to apply for employment at NBAD and are currently exploring partnerships with UAE national employment programs and special needs Centers in the country.

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Engaging our people

Our employees are our most important asset. Effective employee engagement results in increased productivity, loyalty and ultimately higher revenue.

We carry out employee engagement surveys annually, and use the results to plan our human resource strategy and improve our existing engagement action plan.

Employee wellbeing

Happy and healthy employees result in an efficient and productive workforce. Our employees' health inside and outside the workplace is a top priority. To this end, we conduct an annual Head Office, NBAD Health Day, which is part of the ASK annual lecture series.

In 2007 over 164 employees attended and underwent medical screening during the event. The focus in 2007 was on raising employee awareness of different health issues, including health screening for blood pressure and diabetes and lipid profile tests.

2008 TARGETS:

In 2008, one of our primary goals will be to encourage higher attendance from the NBAD branches network, and increase the overall attendance by 10% per year. We will focus on particular health challenges faced by NBAD as an employer and those conditions prevalent across all communities in the UAE. We will provide information learning to raise awareness and encourage our employees to take a proactive and preventative approach to their health and well being, whilst promoting the need for staff to maintain a healthy balance between work and personal life.

The UAE health authorities are particularly concerned about the high levels of diabetes, obesity, and Thalassaemia amongst people residing in the country. As a responsible employer, we will work towards providing awareness material for our employees to ensure that they minimize their health risks in these areas. These issues will be included in the 2008 NBAD Health Day.

Health Day 2006

Health service provider:

- New Medical Center

Health checks carried out:

- Blood pressure
- Blood sugar
- BMI (Body Mass Index)
- Lipid profile

Raising awareness of the benefits of a healthy diet

Health seminars

- Diabetes
- Health Awareness for Women

Health Day 2007

Health service provider:

- New Medical Center

Health checks carried out:

- Blood pressure
- Blood sugar
- BMI (Body Mass Index)
- Lipid profile

Raising awareness of the benefits of a healthy diet

Health seminars

- Good nutrition
- Cancer
- Cosmetic surgery
- Depression

Plans for Health Day 2008

Prospective health service providers increased to 3:

- UAE Genetic Diseases Association
- Two others to be confirmed

Health checks to be finalized, but expected to include:

- Genetic screening, including Thalassaemia, Sickle Cell anemia
- Blood sugar
- Blood pressure
- BMI
- Well woman check

We expect to build on the last two years and are entering discussion with nutritionists, dieticians and healthy food caterers and organic food suppliers.

Health seminar subjects to be decided based on the current challenges and needs faced by NBAD as an employer and the health and well-being of our people and their families.

6. HELPING CUSTOMERS TO MEET THEIR FINANCIAL NEEDS

NBAD's large and diverse customer base is the lifeline of our business. We take customer engagement and feedback seriously and we accept responsibility for how each individual customer experience takes place with the aim of achieving customer delight. Listening to and understanding the needs of our customers is our primary focus and we encourage feedback from our stakeholders. We have a number of ladies branches staffed entirely by ladies. We also provide customers with a wide variety of saving and investment opportunities and assist them in managing their borrowing needs by advising them on loan repayment options. We try hard to understand the needs of our customers so the financial products and services we offer are suitable for each individual customer. Some of the specific customer initiatives we have undertaken over the last two years include:

- The concept and practice of online customer engagement enable NBAD rapidly respond to the fundamental changes in customer behavior.
- Creation of banking and financial products which are designed to the needs of the customer (Doctors banking, student banking, start up loans, Ladies banking).
- Improving our customer's service and complaint management systems at branches and via the Call Center.
- Extending the Call Center service to a 24 X 7 Call Center to support customers round the clock.
- Establishing a mobile sales force called NbadDirect, where the staff visits the customer to complete all banking formalities.
- Introducing money transfer services between a customer's NBAD cards.
- Enhancing internet banking security with the introduction of Secure ID tokens.
- Establishing wealth management services, besides many other services.

7. ENVIRONMENT

We are continuously looking at how we can approach environmental issues with a view to creating positive influence amongst our stakeholders. During 2007, we considered the implementation of robust environmental impact management and conservation activities and realized that information on an organization's carbon footprint and CO2 emissions is becoming increasingly important to stakeholders.

To further develop employee awareness of the importance of environmental issues, we endorsed employee attendance at free community seminars with topics ranging from resource conservation, climate change and global warming. These opportunities are communicated on a monthly basis through our intranet.

We recognize that there are limits to the natural environment's ability to provide materials and meet all our needs. We gained a better understanding of

the difficulty in responsibly balancing the use and the conservation of natural resources. Throughout 2007, and continuing in 2008, we will continue to focus on raising internal awareness to encourage and embed a culture of Reduce, Re-use, and Recycle. We will also engage with our stakeholders to gain a better understanding of their, needs and concerns.

NBAD continued to work with local environmental NGOs including Emirates Environmental Group, Emirates Wildlife Society-WWF, Friends of the Environment and the EAD throughout 2007. The aim was to involve the bank in community activities which raised environmental awareness amongst school children and college students, while engaging NBAD employees in the clean-up campaigns.

NBAD planned environmental impact approach 2008

- Engage in environment and climate change debate
- Increase our use of renewable/recycled products where possible



- Understand, identify and manage future environmental risks and opportunities such as climate change
- Raise awareness of environmental issues and engage NBAD people in Reduce, Re-use, Re-cycle initiatives within the bank and throughout the community.
- Partner with environmental NGOs to raise awareness of environmental issues and concerns

Clean up UAE campaign 2007

	2006	2007
Total number of participants in Abu Dhabi	3900	4500
Total number of schools participated in Abu Dhabi	70	45
Total number of waste collected in Abu Dhabi	32 tons	25 tons
Total number of participants – entire UAE	16700	17500
Total amount of waste collected – entire UAE	70.2 tons	115 tons

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NBAD has supported the annual EEG 'Clean Up the UAE' campaign since 2005 as a sponsor and through the active participation of NBAD employees at the event. In 2007, we took a more proactive approach by preparing an educational fact sheet for the students to promote learning relating to the types of waste collected during the event, and how it has a greater impact on the planet. Whilst the number of schools participating in Abu Dhabi decreased in comparison with 2006 figures, the overall participants increased, and on a national level the tonnage of waste and number of participants increased significantly.

2008 TARGETS:

During 2008 we expect to take an incremental and strategic approach which will involve awareness-raising and engaging employees in volunteering in environmental initiatives at NBAD. By continuing to support the Clean Up UAE campaign, we expect to see a 10 per cent increase in the number of NBAD volunteers, and we will be implementing an internal process to measure the outcomes of our participation by the end of Q3, 2008.

Achievement through EEG:

6th Cycle-Paper Collection report 2006

Name	Jan	Feb	March	April	May	June	July	August	Sept	October	Nov	Dec	Total
National Bank of AUH	240	370	320	340	440	620	1510	1910	1420	1690	1500	1320	11680

7th Cycle-Paper Collection report 2007

Name	Jan	Feb	March	April	May	June	July	August	Sept	October	Nov	Dec	Total
National Bank of AUH	1260	1300	1480	980	760	2400	2520	2790	880	1440	2320	1190	19320

Reduce, Re-use, Recycle

Recycling at NBAD was initiated in 2003 and a partnership with EEG was established to commence collection and measurement of wastepaper in 2004.

Our existing wastepaper recycling programme has been redesigned and launched with a supporting awareness campaign. The purchase and installation of new recycling bins in all UAE branches and supporting information and facts will be placed on the NBAD intranet. This will continue throughout 2008.

2008 TARGETS:

- Installation of new wastepaper recycling bins in all UAE branches with robust measurement system in place.
- Implementation of toner cartridge recycling program.
- Implementation of mobile phone recycling program in partnership with the Envirofone national mobile phone initiative
- Implementation of an intra-branch competition to encourage employee engagement and recruit 'recycling champions'.

- Evaluation and target setting to reduce paper use, paper waste and active recycling as much as possible.
- Employee recognition and reward scheme for active recyclers/recycle champions.
- Review of other forms of waste, and feasibility to introduce the use of recycled/renewable products, such as recycled paper, re-manufactured toners, reduced use of disposable items and waste generation.
- Implementation of ISO14000 certification
- Review of the feasibility of recycling defunct IT equipment

Energy, water and buildings

As a bank, we have already been looking at our existing water and electricity usage. In line with government requirements, our new buildings will be increasingly more sustainable with plans to implement a more stringent approach to our environmental management.

2008 TARGETS:

Engagement by NBAD people will be a key element of reducing wastage of water, electricity as well as generating new ideas for conservation. In 2008, we will post a comprehensive employee awareness

questionnaire, which will provide us with feedback on the attitudes and engagement of our people in this area.

Environmental risks and opportunities

With the launch of local government and federal government strategic plans, there is more emphasis on sustainability in business especially in terms of conservation and use of natural resources.

Throughout 2007, we gained a better understanding of the new and ever-more complex challenges facing us in terms of environmental issues.

During 2008, we will look at the opportunities of such risks and see if there are opportunities to turn them to our competitive advantage. New standards and guidelines are emerging which are encouraging growth in areas such as socially responsible investments, guidelines to exploit corporate financing of environmental projects – we will consider how we can approach and if relevant integrate these new ways of doing business with a planned strategy of implementation.

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8. PHILANTHROPY, CHARITY AND COMMUNITY ACTIVITIES

Initiatives – 2007	Details	Outcome / expected outcome
Environment Exhibition – January 2007 Abu Dhabi	We set up an environment stand, distributed give aways, and used NBAD branded buses for transporting exhibitors and press to/from exhibition	<ul style="list-style-type: none"> • Demonstrated NBAD’s commitment to the environment
NBAD Blood Drive - Head Office, Abu Dhabi February 2007	Set up tents and decorated Head Office to promote the event	<ul style="list-style-type: none"> • Over 250 donors including NBAD employees • Raised awareness of the benefits of being a blood donor
Sponsorship and participation in the Terry Fox Run, February 2007, Abu Dhabi	<ol style="list-style-type: none"> 1. Supported community event 2. Build team spirit amongst employees 3. Support cancer awareness and research 	<ul style="list-style-type: none"> • 180 NBAD people participated • Received “Highest Staff Participated Award” • Publicity • Raised employee morale
Al Dheeya Rehabilitation Center, Abu Dhabi	NBAD made a AED 50,000 donation to this centre for children’s rehabilitation	
Awareness Sharing Knowledge (ASK) lectures held at Head Office 1. Driving Excellence through CSR and Sustainability Management, March 2007 2. Prospects of the UAE Real Estate, June 2007	<ol style="list-style-type: none"> 1. Organized and hosted lectures on business related issues. 2. Lecture by Aldar CEO Ron Barrot helped to deepen our relationship with this premier developer in UAE. 	<ul style="list-style-type: none"> • Engaged with the community and business to share and transfer knowledge • Provided opportunities for learning • Topics aligned with NBAD areas of expertise and/ or development • Opportunities for NBAD people to use their knowledge and skills too benefit others
Donation of EEG Recycling Centres	Purchase and donation of EEG recycling centre to Dubai Modern High School and The Petroleum Institute (1 each for male and female campuses)	<ul style="list-style-type: none"> • Involve students in recycling activities • Raise and spread awareness of the importance of recycling • Raise and spread awareness of environmental challenges affecting individuals/UAE/planet
World Blood Donors Day June 2007	Provided decoration and give –aways to the Abu Dhabi Blood Bank	<ul style="list-style-type: none"> • Supported blood donation and awareness raising
NBAD Health Day August 2007	Engaged New Medical Centre to provide health checks and health awareness sessions for employees and families	<ul style="list-style-type: none"> • Raised employee morale and loyalty • Raised awareness of healthy lifestyle options • Screening for various medical conditions • Improve management of risk to NBAD from ‘lost time’ through poor employee health • Provision of learning opportunities
NE Blood Drive December 2007	Blood collection drive in Dubai at Al Wasl Hospital , Dubai	<ul style="list-style-type: none"> • Raise awareness of the benefits of being a blood donor
UAE Clean Up drive in Abu Dhabi December 2007	<p>Co-sponsorship of AED 50,000/- to EEG for the clean up event in Abu Dhabi in liaison with the EEG.</p> <p>NBAD supports a greener and cleaner UAE through the active involvement of people.</p>	<ul style="list-style-type: none"> • Raise awareness of environmental challenges • Engage with the community through schools • NBAD environmental fact sheet to provide learning to participating students • NBAD promoting healthier diet through distribution of ‘organic’ snacks and drinks • Team building through NBAD employee participation