

CORPORATE SOCIAL RESPONSIBILITY 2018



THE VALUES WE LIVE BY

OUR MISSION

To provide a wide range of state-of-the-art, innovative and competitive financial products and services, in a simple and efficient way, leveraging innovation, technology, professionalism and excellence, in order to deliver what matters to our customers, shareholders, employees and community.

OUR VISION

To be a reference in the financial services industry making complex banking simple and bringing the best to you.

OUR VALUES

- We do what we say
- We do it with integrity
- We are performance driven
- We promote gender equality
- We are responsible corporate citizens

MESSAGE FROM THE CHAIRMAN



The macroeconomic environment in 2018 remained challenging amid the weak growth that was a manifestation of the regional turmoil, on one hand, and the delays in the implementation of the fiscal reforms, on the other hand. The Paris Cedar conference for Lebanon support, the budget law passed by the parliament, and the hope that the reforms will pick up soon, present a shy hope that Lebanon might see an acceptable growth in the upcoming few years.

Notwithstanding the circumstances, BLC Bank keeps its commitment to stand out from the crowd providing clients with innovative products and services within a socially responsible framework that is nurtured day after day becoming an integral part of the bank's culture.

Compliance with new regulations of the central bank and the banking control commission was a major undertaking for 2018. Those regulations aim at increasing transparency, data protection, and financial stability for the whole sector.

Our commitment to integrity, transparency, a healthier, a safer, a more conscious and a more inclusive world remain unshakable.

COMMITTED TO RESPONSIBLE BUSINESS

We have worked hard in order to raise awareness of our staff on issues that represent core values for BLC Bank; notably, compliance with laws and regulations especially those related to money laundering, tax evasion, personal data protection, and terrorism finance are concerned.

Our code of conducts was reviewed radically and made clear to employees through extensive training and intense formation.

“ COMPLIANCE & TRANSPARENCY LABELED OUR RESPONSIBLE BANKING JOURNEY DURING 2018. ”

COMMITTED TO INNOVATION

2018 witnessed the acquisition of a state-of-the-art platform for electronic delivery channels that is envisaged to present a quantum leap in our cyber client experience.

Besides, our economic support to gender equality and women in business as well as Lebanese SMEs made us not only a bank of reference but also a partner of choice providing full-fledged programs within the women empowerment-WE Initiative that goes beyond the traditional help offered by the competition.

COMMITTED TO OUR COUNTRY

Our commitment to the community goes beyond our partnerships with reputable organizations and NGOs. We have also reduced our impact on the environment by changing our processes and habits. Moreover, we have given our clients the opportunity to do the same through a wide range of eco-friendly products aiming to a more sustainable environment.

Finally, we are striving to build the bank of the future in a turbulent world that is full of challenges and issues. We are looking forward with hope and with strong will to make a positive change so that future generations can have a better and a more secure environment.

Yours, responsibly.
NADIM KASSAR
Chairman and General Manager

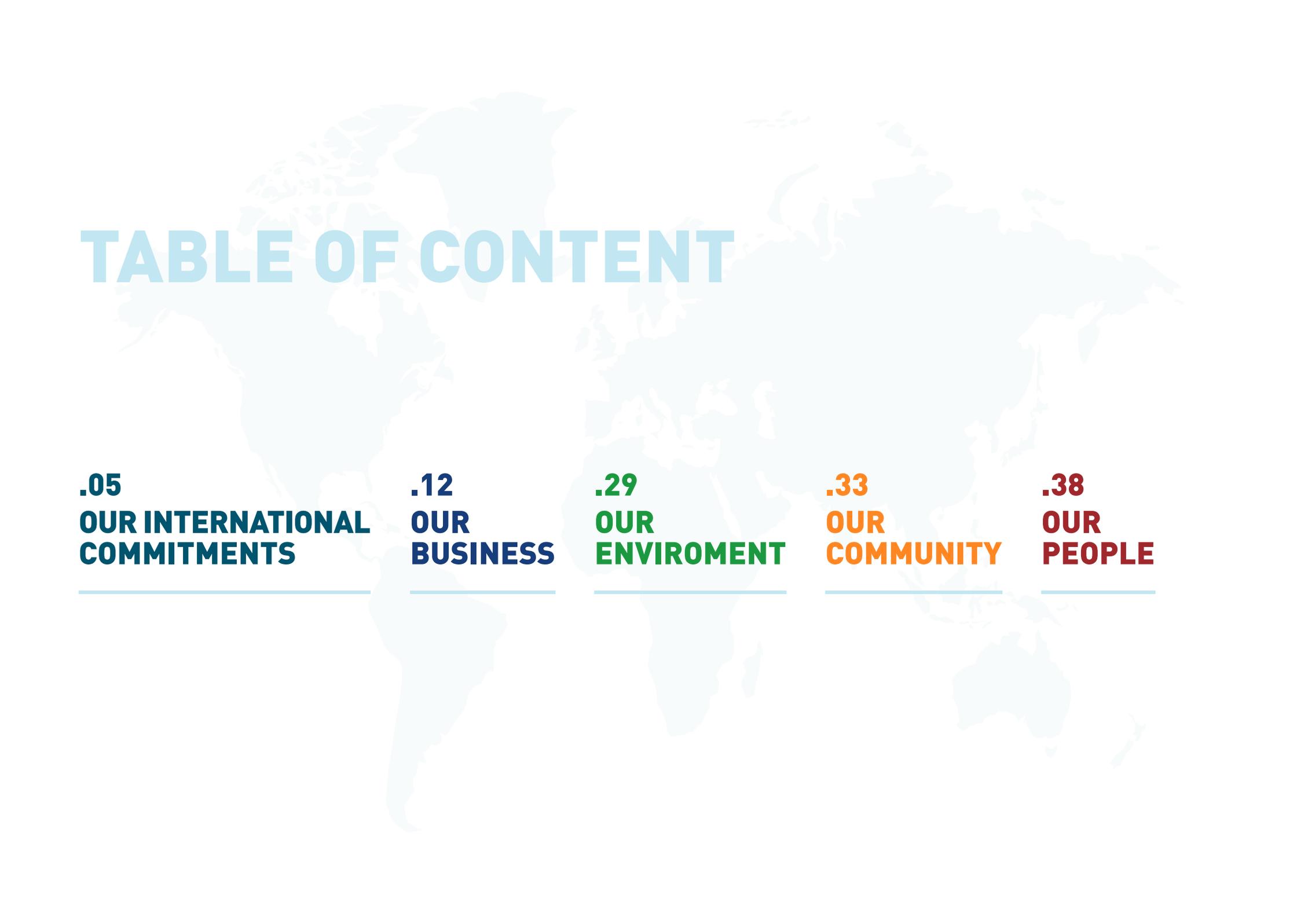


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OUR INTERNATIONAL COMMITMENTS



WE SUPPORT

The UN Global Compact (UNGC) is a leadership platform for the development, implementation and disclosure of responsible and sustainable corporate policies and practices. Inspiring change, UNGC develops innovative solutions to address global issues. Endorsed by chief executives, UNGC aims at creating a better world by supporting companies to do business responsibly and take strategic actions to advance broader societal goals.



The UN Global Compact is the world's largest corporate sustainability initiative

gathering around **13,000** corporate participants and other stakeholders over 170 countries.

WE HOLD ONTO OUR COMMITMENT TO THE UNGC'S **10 PRINCIPLES** AS A CORNERSTONE TO OUR STRATEGY AND CULTURE.



OUR PRESENCE AT UNGC NEW YORK LEADERSHIP SUMMIT SEPT 24, 2018

Nadim Kassar, Chairman General Manager of BLC Bank joined H.E. Amina Mohammed, Deputy Secretary-General of the United Nations, and H.E. Michelle Bachelet, United Nations High Commissioner for Human Rights, representing the only financial institution in the MENA Region at the CEO Roundtable during the UNGC Leaders Summit on September 24 at the UN Headquarters in New York.

Nadim Kassar spoke about the Bank's pioneering experience in empowering SMEs and women, which became global best practices for the international community and encouraged other Lebanese institutions to follow that path.

SDGs WE STAND BY

The Sustainable Development Goals are the blueprint to achieve a better and more sustainable future for all. They tackle worldwide issues such as poverty, inequality, climate, environmental degradation, prosperity, and peace and justice. The Goals are closely related and in order to highlight the 360 approach of our CSR activities, we have decided to reflect on the link between our actions and various Goals and targets.



GOAL 3: GOOD HEALTH AND WELL-BEING

Ensuring healthy lives and promoting the well-being for all at all ages is essential for sustainable development.



GOAL 9: INDUSTRY, INNOVATION AND INFRASTRUCTURE

Investments in infrastructure are crucial to achieving sustainable development.



GOAL 13: CLIMATE ACTION

Taking urgent action to combat climate change and its impacts for a healthier environment.



GOAL 4: QUALITY EDUCATION

Obtaining a quality education is the foundation to improving people's lives and sustainable development.



GOAL 10: REDUCED INEQUALITIES

To reduce inequalities, policies should be universal in principle, paying attention to the needs of disadvantaged and marginalized populations.



GOAL 15: LIFE ON LAND

Sustainably manage forests, combat desertification, halt and reverse land degradation and halt biodiversity loss.



GOAL 5: GENDER EQUALITY

Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world.



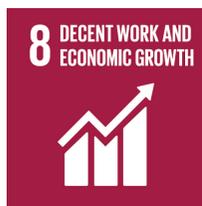
GOAL 11: SUSTAINABLE CITIES AND COMMUNITIES

Contribution in making our cities inclusive, safe, resilient and sustainable in order to provide opportunities for all.



GOAL 16: PEACE, JUSTICE AND STRONG INSTITUTIONS

Access to justice for all, and building effective, accountable institutions at all levels.



GOAL 8: DECENT WORK AND ECONOMIC GROWTH

Sustainable economic growth will require societies to create the conditions that allow people to have quality jobs.



GOAL 12: RESPONSIBLE PRODUCTION AND CONSUMPTION

Promoting resources, energy efficiency and sustainable infrastructure for a better quality of life.



GOAL 17: PARTNERSHIPS FOR THE GOALS

Strengthening the means of implementation and revitalizing the global partnership for sustainable development.

GLOBAL COMPACT NETWORK LEBANON GCNL

PROUD STEERING COMMITTEE MEMBER



Network Lebanon

Launched in September 2015, Global Compact Network Lebanon (GCNL) and the UNGC Headquarters work relentlessly to provide opportunities for learning, policy dialogue, and partnership on the Ten Principles and Sustainable Development Goals (SDGs). The Global Compact Network's Steering Committee, of which BLC Bank is a founding member, is composed of leading organizations covering different industries and sectors across Lebanon and is growing with business and non-business participants joining from different sectors.

BLC BANK HAS BEEN PLAYING AN IMPORTANT ROLE IN THE GCNL'S ACTIVITIES, SHARING BEST PRACTICES DURING CONFERENCES AND HELPING ADVANCE THE NETWORK'S SUSTAINABLE AGENDA.



LEBANON COLLABORATION FOR THE SDGS, 4TH EDITION

Global Compact Network Lebanon (GCNL) held the 4th edition of the Lebanon Collaboration for the UN's Sustainable Development Goals (SDGs), where best practices related to advancing the SDGs in Lebanon were discussed, building primarily on private sector and social entrepreneurial initiative.

This event also included the official launching of ProAble, an online platform connecting human resources departments with skilled trainees of several vocational centers and NGOs, which include people with disabilities, who are seeking employment in customer service, secretarial, food and beverage, construction, industry, and other technical jobs.



CEO ROUNDTABLE

12 top CEOs from the private sector in Lebanon, met with H.E Prime Minister Saad Hariri and Member of the Parliament Dr. Dima Jamali to facilitate, organize and guide the discussion for potentially change in Lebanon regarding sustainability. BLC Bank was represented by CGM Mr. Nadim Kassar.



MULTI-STAKEHOLDER SDG FORUM

Global Compact Network Lebanon hosted the second edition of the Multi-Stakeholder Forum to discuss and keep up with the latest trends and practices of Sustainable Development. This forum was a unique opportunity and platform for all the stakeholders to promote multi-stakeholder dialogues and work together towards the UN Sustainable Development Goals and 2030 Agenda.



SUSTAINABLE MINDS COMPETITION

GCNL in partnership with the Ministry of Education and Higher Education organized the second edition of “Sustainable Minds Competition” for public and private school 10th grade students aiming at nurturing their understanding of the 10 UN Principles and the 17 Sustainable Developmental Goals (SDGs). BLC Bank was represented by Ms. Youmna Ziade Karam (Head of CSR & Sustainable Development) among the jury of this competition.



ANTI-CORRUPTION WORKSHOP

In collaboration with UNDP, GCNL organized a joint workshop that was hosted at AUB to discuss the latest developments on the national scene in relation with a topic that has attracted exponential attention in Lebanon over the recent period, namely the fight against corruption in Lebanon in the context of UNDP’s “Anti-Corruption and Integrity in the Arab Countries” project.



ENHANCING DIVERSITY WITHIN ORGANIZATIONS -HR WORKSHOP

In partnership with ProAble team, GCNL hosted an HR Training workshop to create an intensive educational experience about people with disabilities in the Lebanese workplace.



MOU WITH UNDP AND HUMAN RIGHTS PANEL

GCNL signed an MOU with UNDP for collaboration on various fronts. The aim of this panel is to empower the Lebanese population to claim their rights, and seek support when their rights are violated.



CLIMATE ACTION FOCUS GROUP

GCNL organized a focus group joined in by other people from various sectors who are conducting projects around the environment and climate. Mr. Nadim Kassab CGM of BLC Bank was Fransabank's Goal Leader for SDG 13.



SDG MILESTONES AWARDS

SDG Milestones Awards aim to recognize and highlight the outstanding efforts of Lebanese businesses and organizations that are adopting and implementing the advancement of the agenda 2030 in Lebanon.

OUR COMMITMENT TO WOMEN'S EMPOWERMENT PRINCIPLES (WEPs)



Our association with the Women's Empowerment Principles Leadership Group (WEPs LG) symbolizes our true commitment to support the economic empowerment of women.

The Women's Empowerment Principles are a set of Principles for business offering guidance on how to empower women in the workplace, marketplace and community. They are the result of a collaboration between the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the United Nations Global Compact and are adapted from the Calvert Women's Principles®. The development of the Women's Empowerment Principles included an international multi-stakeholder consultation process, which began in March 2009 and culminated in their launch on International Women's Day in March 2010.

Subtitled Equality Means Business, the Principles emphasize the business case for corporate action to promote gender equality and women's empowerment and are informed by real-life business practices and input gathered from across the globe. The Women's Empowerment Principles seek to point the way to best practice by elaborating the gender dimension of corporate responsibility, the UN Global Compact, and business' role in sustainable development. As well as being a useful guide for business, the Principles seek to inform other stakeholders, including governments, in their engagement with business.



- **PRINCIPLE 1:**
Establish high-level corporate leadership for gender equality
- **PRINCIPLE 2:**
Treat all women and men fairly at work – respect and support human rights and nondiscrimination
- **PRINCIPLE 3:**
Ensure the health, safety and well-being of all women and men workers
- **PRINCIPLE 4:**
Promote education, training and professional development for women
- **PRINCIPLE 5:**
Implement enterprise development, supply chain and marketing practices that empower women
- **PRINCIPLE 6:**
Promote equality through community initiatives and advocacy
- **PRINCIPLE 7:**
Measure and publicly report on progress to achieve gender equality

Our commitment and achievements will help shedding the light on Lebanese women and their capacities which have led them to excel in numerous domains whether economic, financial or social.

OUR BUSINESS

COMMITTED TO RESPONSIBLE BANKING



OUR COMMITMENT TO RESPONSIBLE BUSINESS

Our commitment to ethical and responsible banking drives us to aspire to be our clients' chosen continuing partner for sustainable business. Our aim is to maintain our positive impact on our stakeholders, to insure a trustworthy culture, sound corporate governance and to boost continuous innovation contributing to the country's economic development.



CORPORATE GOVERNANCE

The commitment and objectivity of BLC Bank's Board of Directors and Committees reflect our responsible corporate governance in full compliance with BDL basic circular 106 dated on 26 July 2006 specifically article 2.1 and 2.2, and its amendments, drawing on the principles set forth by the Basel Committee on Banking Supervision as documented in the Corporate Governance Principles for Banks published by the Bank for International Settlements (BIS) in July, 2015.

OUR SHAREHOLDERS STRUCTURE



STRENGTHENING CONTROLS

Our business approach in diversification of risk, fighting against money laundering and funding terrorism and criminal activities are at the core of our main values. Our AML CFT policy thus helps ensuring that BLC Bank is in line with the requirements of legislations in the jurisdictions in which it operates. By making sure policies are always up-to-date, promoting a know-your-customer culture, and providing staff with the necessary trainings and tools to prevent any mishap, not only do we stay one step ahead of any risk, we also fulfill our promise of providing a safe, reliable and sound experience to clients and partners alike.

The evolution of the banking industry leveraged by a remarkable advance in modern technology raised the bar of the challenges that the financial industry is facing with money laundering activities and the financing of terrorism. In this regard, BLC Bank has developed an AML/CFT Policy aiming at setting, within the Bank, the essential standards for preventing the misuse of its facilities for the laundering of money or for the purpose of financing terrorist activities. BLC Bank is committed to full compliance with all applicable international and local laws and requirements related to the prevention of money laundering and terrorist financing.

915 employees attended AML/ CFT trainings during 2018 going over the following topics:

- Compliance AML/CFT & Tax Reporting
- Tax Reporting & CRS Awareness session
- CRS Module Hands On
- Intensive Compliance

RISK AND COMPLIANCE AWARENESS APPROACH

- As responsible bankers, we are keen to maintain our risk awareness approach in terms of credit, market, operations, information technology security, liquidity risk, and reputational risk. Protecting the integrity, confidentiality and availability of information, its supporting processes, systems and networks from both external and internal threats has become a necessity at the core of our responsibility. Continuous risk awareness and information security sessions were taking place during 2018, and we kept promoting an information security culture across the Bank by setting security policies and procedures and overseeing their proper implementation, putting in place manual and automated controls to mitigating IT risks, and investigating incidents and making sure that measures are taken to prevent their threats.

With an ever-increasing number of regulations, compliance is our main accountability as responsible bankers. Our Compliance Department ensures that BLC Bank complies with applicable laws, regulations and rules, and it has a crucial role in preserving the integrity, reliability and reputation of the bank.

- Legal Compliance Unit at BLC Bank worked in a partnership with business lines, covered elements of advisory, monitoring and control of regulatory risk. The dramatic rise in Local and international regulatory requirements and the continuous evolving in complex legislation over the last 2 years, led to exercise a high degree of vigilance. Consequently, more attention was given to Legal Compliance to ensure that operations conducted at the Bank comply with the relevant regulations and international standards. The Legal Compliance unit resorted to a risk-based monitoring program to assist Senior Management for effectively managing compliance risks.

LEGAL COMPLIANCE

CARRIED OUT SINCE JANUARY 2018 A NUMBER OF REGULATORY RISK-BASED ASSESSMENTS I.E.:

- On-site test review missions conducted on high risk departments.
- High-level regulatory assessment on medium risk departments.
- Discussion of the results of the mission with concerned business functions.

Besides, ongoing missions were conducted throughout the year in order to ensure a complete legal compliance especially in terms of Compliance with BCC circular N° 291/2017 when it comes to BDL subsidized and Kafalat loans, Compliance with circular no# 124/2010 & BCC circular no#273/2012 in terms of Credit Transparency, Rules & Conditions, Compliance with BDL circulars no#23/1996 and BCC circular no#287/2017 in terms of Direct Participation in Startups, Accelerators and Venture Capitals, Compliance of Human Resources in terms of qualification and Performance Evaluation System.

On the other hand, BLC Bank started to operate in compliance with GDPR - General Data Protection Regulation in 2018 as well as Law 81 - Electronic Banking & Data Protection granting clients more power over their data while ensuring further transparency in terms of data collection, processing and management.

→ **GDPR GENERAL DATA PROTECTION REGULATION: CAME INTO EFFECT IN 25 MAY 2018**

The General Data Protection Regulation 2016 is a regulation in EU Law on data protection and privacy for all individuals within the European Union. GDPR gives people greater power over their data and make companies more transparent in how they deal with people's data.

→ **LAW 2018 /81 ELECTRONIC BANKING & DATA PROTECTION: CAME INTO FORCE IN JANUARY 2018**

Law 81/2018 sets the guidelines for the collection and processing of personal information of individuals within Lebanon, and the principles for data management and the rights of the individual.

→ **BDL BASIC CIRCULAR NO # 2018/146: ISSUED ON 13 SEPTEMBER 2018**

The new circular required banks to define the measures and actions initiated in respect of GDPR requirements.

PERSONAL DATA MUST BE

- Processed in a fair, transparent and lawful way
- Used for specific and limited purposes
- Accurate and up-to-date as possible
- Kept for the minimum possible time
- Handled with care and in a safe and secure manner
- Not transferred outside its jurisdiction without proper and adequate protection

LEGAL BASIS FOR PROCESSING DATA

- Consent
- Performing of a contract/agreement
- Legal obligation
- Protect vital interest
- Public interest
- Legitimate interest (business relationship)

DATA PROTECTION OBJECTIVES

- Identify and make an inventory of personal data to manage compliance requirements
- Remove unnecessary personal data to mitigate data breach and consumer reputation risk
- Periodic business process re-engineering in light of threats and cyber security best practices
- Enforce a retention policy without impacting existing business processes
- Respond to changing compliance/regulatory requirements impacting personal data

Moreover, all new products and services offered by BLC Bank are being sent to Compliance to assess the regulatory risks to which the Bank might be exposed. The Organization department is working on the development of a formal procedure to ensure that all products/services are subject to regulatory compliance assessment before being rolled out.

In addition to awareness sessions which were delivered by the Legal Compliance team to Senior Officers at the Head Office.

RESPONSIBLE LENDING POLICY

Since we aim at irreproachable conduct and wish the strong set of values that fuel each and every one of our actions to reflect in the people we offer our services to, we only accept to lend money to people and institutions that think like we do and respect the principals we hold dear. In this vein, the approval of credit lines has to go through different committees and levels of authorizations, thus insuring thorough examination and objective decisions.

Moreover, our Credit Lending policy restricts us from financing any company suspected to be involved in money laundering, child labor, weapon traffic or any illegal activity that is not in line with the respect of human rights.

INSURING QUALITY CONTROL

Customer Care & Quality Assurance worked hard to ensure total compliance with BDL and BCC requirements in terms of products, advertisement campaigns, direct communication with clients and information tools (calculators, KFSs, fact finders). They also developed BLC Bank Business Ethics and Customer Protection policies and procedures. They deliver as well quarterly induction trainings for new recruits about the Principle of Banking and Financial Operations with Customers and the Quality Service Standards.

During 2018,
344 complaints were received and solved of which only **3%** were considered critical.

The team carried out **112** visits covering our entire network following a standardized report for branches' inspection.

As for the Regular Mystery shopping waves, they were conducted twice and our overall branches' performance scored **excellent**.

Our branches scored **94%** in terms of clients' ease of access (accessibility).

100% in terms of user-friendly technology at the branches (ATMs & Queuing systems).

In addition, **BDL Circular #458** for disabled people was implemented, whereby we reached:

95%
Branch accessibility

93%
ATM accessibility

100%
ATMs off-premises accessibility



Besides, BLC Bank has drafted a **HANDBOOK ON HOW TO DEAL WITH CLIENTS WITH DISABILITIES.**

The handbook covered topics such as:

CODE OF BLC BANK COMMITMENT TO CUSTOMERS:

A purpose of making banking simple and easy for all clients especially with disabilities.

BLC BANK MODEL CUSTOMER RIGHTS POLICY

i.e.: Right to Fair Treatment, Right to Transparency and Honest Dealing, Right to Suitability, Right to Privacy.

The United Nations Convention and Protocol on the Rights of Persons with Disabilities (UNCRPD CONVENTION):

An international instrument that provides them with the same human rights as everyone else.

Law 220/2000 (Lebanon):

A major step forward for disability rights in Lebanon and the wider Middle East region. It invoked the international standards of the time – the Standard Rules – adapting them into a Bill of Rights for persons with disabilities in Lebanon.

CIRCULARS BDL 134, BDL 458 & BCCL 281:

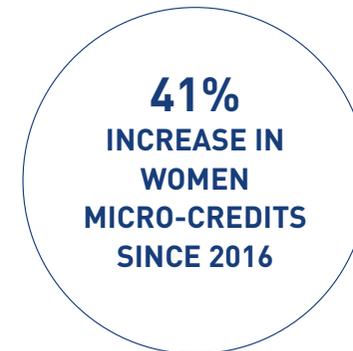
Offering bank facilities to persons with disabilities assuring branches/ATMs accessibility such as equipping all ATMs with ramps.

PROCEDURAL GUIDELINES FOR BANKING FACILITIES TO VISUALLY IMPAIRED PERSONS:

Including Opening of Bank Accounts, Withdrawal of cash / Checkbook facility, Credit Cards /Debit Cards, -Online Banking / Mobile Banking and Tele Banking/Phone Banking, Lockers/Safe Deposit Boxes and Loans.

CONTRIBUTING TO THE ECONOMY

OUR CONTRIBUTION TO THE ECONOMY IS BEYOND PROVIDING FINANCIAL SERVICES. BLC BANK DELIVERS NUMEROUS NON-FINANCIAL SERVICES ENSURING THE NECESSARY TOOLS AND GUIDANCE. OUR 360-DEGREE APPROACH OFFERS A WIDE RANGE OF PROGRAMS AND INITIATIVES SUPPLYING THE NEEDS OUR CLIENTS AND THE COUNTRY AT LARGE.



KEY FIGURES



SUPPORTING INNOVATORS AND ENTREPRENEURS



As part of our Full-fledged Business Solution to SMEs, we asked them about their challenges and obstacles and relentlessly listened to them. In this framework, BLC Bank wanted to be their partner and support them in all their needs so we launched our strategy that goes beyond providing financial and simple banking services to fulfill their business needs to help them better manage, grow and expand their business. We have realized thus that non-financial services play a crucial role in fostering the Lebanese ecosystem.

As the SME partner, we developed a 360-degree Business Solution allowing them to:

- GROW THEIR EXPERTISE
- INCREASE THEIR EXPOSURE
- GET CONNECTED
- GET FINANCED
- BRILLIANT LEBANESE AWARDS

GROW THEIR EXPERTISE, NETWORK & EXPOSURE

BLC Bank offers learning and development opportunities through trainings, workshops, roadshows, as well as guidance and advisory with the help of mentors and experts, and a rich resource center to consult: www.we-initiative.com, creating sustainability and growth opportunities.

Additionally, the BLC Bank and We Initiative websites as well as related social media platforms offer SMEs the necessary tools to learn how to deal with every aspect of launching, running and expanding a business. We also launched our very own monthly business power sessions, bringing together experts from a wide variety of domains and entrepreneurs who wish to gain more insights on how to run a successful and sustainable business.



THE 2018 BUSINESS POWER SESSIONS INCLUDED

SESSION 1: PUBLIC FINANCE

Accounting, Tax VAT and NSSF with Mr. Fady Barhouch and Mr. Roger Lahoud in partnership with Institut Des Finances – Bassil Fuleihan Feb. 22 and 23, 2018

SESSION 2: ATTITUDE IS EVERYTHING!

Leadership for women - Rita el Hajj Jreiri and Ingrid Bouiller - in partnership with LMI - March 17, 2018

SESSION 3: HOW TO COMMUNICATE WITH IMPACT IN COMPANIES

External And Internal Communication - Tina Rousse - in partnership with Tina Rousse Consultancy - May 19, 2018

SESSION 4: BURNOUT HIDING BEHIND YOUR BUSY SCHEDULE

Joseph Feghali - in partnership with Business Books Lebanon - June 9, 2018

SESSION 5: SCALE UP YOUR STARTUP!

Ziad Chemaly - in partnership with Consulting Peak - September 15, 2018

SESSION 6: RECRUIT TO FIT

Ihab Badawi - October 13, 2018

SME ECOSYSTEMS



SME ROADSHOWS

Two roadshows took place on July 12 and 13 in Aley and Daraya respectively focusing on “Financing Solutions from BLC Bank”. The main subject was “Access to Finance for SMEs where insightful tips were shared about financing and expanding businesses.



AGRYTECH

In our continuous endeavor to improve opportunities for SMEs, BLC Bank partnered with the Agrytech FUND, an innovation hub that aims to empower entrepreneurship activities and innovation in agriculture and food from April 20 until the 22nd.



SHOWCASING SOLUTIONS TO LOCAL SMES

We are happy to have participated in this lecture led by Joice Peruzzi, Behavior Veterinary from Brazil on Oct. 31. The talk highlighted the disease, how to diagnose it and its treatment and prevention practices. Mr. Rabih Chahine, Head of Small Enterprises in the Baabda Region presented the financial and non-financial services offered by BLC Bank at the event held at the Hilton Habtoor Grand Hotel in Beirut and targeting over 200 veterinary doctors.



BEIRUT CREATIVE CLUSTER

Beirut Creative Cluster is an alliance of leading Lebanese creative companies across seven major digital creative fields (Film Production & Photography, Animation & Gaming, Branding & Marketing, and Mobile & Web Development). The Cluster is committed to expand the reach of its members, and put Beirut on the creative map of the world. In this framework, a panel “Ask your Banker” took place in Beirut Digital District during November, with Head of SMEs, Deputy Head of Business Development and Former Head of Brand Management.



WORLD GOVERNMENT SUMMIT - FEB 13, 2018

In line with the World Government Summit, annual event held in Dubai, the IFC and World Bank organized an event for people to hold panels and discussions. BLC Bank was proud that 2016 Brilliant Lebanese Award winner for Women Entrepreneur of the Year, Mrs. Zeina Daoud from Le Potager, was invited to share her success story during the 'Women Access to Finance in MENA' panel, as one of the 3 women entrepreneurs giving a talk at the event.



BCC: BEIRUT DESIGN WEEK - JUNE 27, 2018

It was great participating in the Beirut CC panel as part of Beirut Design Week alongside executives and creatives from the industry talking about the challenges and opportunities of setting, sustaining and scaling a design business. Nancy Sayegh, Head of SMEs, took part in the panel where she provided personalized solutions for specific challenges and needs brought up during the talk.



SME BANKING, TBILISI, GEORGIA - MAY 18, 2018

BLC Bank was represented at the SME Banking Club in Tbilisi, Georgia where Key trends in SME Banking and non-financial services were discussed.



INFLUENCERS SME EVENT - MAY 30, 2018

Influencers SME event took place on May 30 where bloggers and influencers discussed the importance of their role in promoting consumption of local products and services, and how it affects job creation and the economy. And as part of our ongoing effort to support local SMEs, we have teamed up this year with local Lebanese business Blue House Tea and the supporter of artisanal handmade products The Blessing Foundation for our corporate gifts.



SHOP SMALL
& support
local businesses



SUPPORT LOCAL BUSINESSES CAMPAIGN - DECEMBER 20, 2018

Because BLC Bank believes in the power of our local businesses, a competition was launched during December where people were invited to share pictures spending at local SMEs for a chance to win 1 out of 5 100,000 L.L vouchers. Moreover, The Good Thymes came up with an amazing campaign that aims to motivate the public to shop local and support Lebanese businesses. Consuming Lebanese not only empowers the economy but also helps creating jobs.



WE INITIATIVE

AN INITIATIVE FOR WOMEN EMPOWERMENT

In 2012, BLC Bank was the first financial institution from the MENA to commit to the UN Women Empowerment Principles and to create a unit exclusively dedicated to supporting and serving women. The “WE Initiative” (Women Empowerment Initiative) is inherent to the way BLC Bank conducts its business and benefits all of the bank’s stakeholders as it relies on an exhaustive approach that targets employees and customers as well as suppliers. From shaping internal culture to influencing the business world, We Initiative played a key role in molding the society, resulting hence in receiving valuable awards.



BLC BANK’S WE INITIATIVE TARGETS ALL WOMEN FROM ENTREPRENEURS, PROFESSIONALS, EXECUTIVES TO MOTHERS SEEKING SOLUTIONS FOR THEIR CHALLENGES AND CONCERNS, AIMING TO UNLEASH THEIR POTENTIAL AND ENHANCE THEIR PROFESSIONAL AND PERSONAL LIVES.

The Initiative offers a unique customer value proposition that comprises exhaustive financial and non-financial services, ranging from learning and development to market exposure, information and guidance and comprehensive financial schemes. In addition to the comprehensive range of accounts, lending solutions and financial services, BLC Bank introduced the Mother-Child Account: Lebanese women cannot open accounts for their children without the consent of the child’s legal guardian, namely the father.



HIGHLIGHTING SDG5

INTERNALLY

- Train staff to eliminate conscious & unconscious bias
- Track our work through numerous KPIs using a gender lens
- Reduce female turnover & push women to occupy more key positions
- Give women suppliers’ equal opportunities

EXTERNALLY

- Reached more than 20,000 women through the Woman Empowerment Initiative (We Initiative)
- Created the Woman Entrepreneur of the Year Award category at the BLA to promote women entrepreneur
- Ran nationwide campaigns against women stereotypes
- Trained financial institutions in more than 65 countries, helping them create women empowerment programs across the globe

GLOBAL BANKING ALLIANCE FOR WOMEN



The Global Banking Alliance for Women is a group of financial institutions of 53 member countries driving women's wealth creation by providing institutions such as BLC Bank with global industry best practices and peer learning, keeping them ahead in serving their women customers.

BLC BANK WAS THE FIRST BANK IN THE MENA TO BECOME A MEMBER OF THE GLOBAL BANKING ALLIANCE FOR WOMEN. THROUGH GBA, BLC BANK HELPED RESHAPE SOCIETIES BY SHARING KNOWLEDGE AND EXPERTISE. WE ASSISTED OTHER INSTITUTIONS TO SUPPORT WOMEN AND FOSTER THEIR CONTRIBUTION THROUGH NUMEROUS MENTORSHIPS, EFFECTIVE TRAININGS AND INSIGHTFUL SESSIONS.

● **All Stars Academy I, March 12 to 16, 2018:**

A world-class peer learning activities from members of banks with thriving Women's Market programs. The event took place in Negombo, Sri Lanka, highlighting the steps leading to the launch of a program like We Initiative.

● **All Stars Academy II, June 25 to 29, 2018:**

The event took place in Cape Town, South Africa, highlighting our financial and non-financial solutions.

● **GBA Summit, November 13 to 15, 2018:**

The event took place at the Dead Sea in Jordan. BLC Bank moderated and participated in two panels: "Advertising with Impact – Creating Campaigns that Speak to Women" and "Is your company culture holding women back?" highlighting the importance of Diversity and Inclusion in an institution.

GBA WOMEN'S MARKET CHAMPIONS AWARD 2018

ONCE AGAIN, BLC BANK RECEIVED MANY AWARDS FOR EMPOWERING WOMEN AND FOR WE INITIATIVE, SUCH AS:



GBA AWARD - NOV. 14, 2018

BLC Bank received the GBA Women's Market Champions – 2018 Data Award from Mrs. Inez Murray at 2018 GBA Summit in Jordan. This award was given to us for having gathered and reported extraordinarily high-quality sex-disaggregated data to the Global Banking Alliance for Women to better build out the business case for financial services providers strategically serve the female economy.

GBA KEY FIGURES

GBA ALL STARS

- 156 TRAINEES
- 59 BANKS
- 69 COUNTRIES

INFLUENCED THROUGH SUMMITS

- 673 TRAINEES
- 151 BANKS
- 159 COUNTRIES

INTERNATIONAL EXPOSURE..

BLC Bank implemented women empowerment values worldwide, providing thus a global framework in supporting women and reshaping the international culture. Internationally, the Bank has become a reference and the subject of several publications and case studies by different reputable institutions such as IFC, the Said Business School in Oxford, and GBA. It has been invited to conferences in order to share best practices, spreading its impact to global levels (including New York, Washington, Frankfurt, Tanzania, Dubai, Colombia and Brazil). It has also carried out study tours to IFC and GBA members, sharing best practices and influencing the creation of women empowerment programs in no less than 15 banks around the world (Latin America, Asia, Africa and Middle East).

UNGC HUMAN RIGHTS



In celebration of the 70th Anniversary of the Universal Declaration of Human Rights, BLC Bank's achievements were proudly featured. Our pioneering programs for women and SMEs have become a local and global best practice.



IFC CONFERENCE, CASABLANCA, MOROCCO - MAY 27, 2018

On May 27, BLC Bank participated in the IFC Conference in Morocco to encourage women's active participation to drive economic growth in the Maghreb. We Initiative has become an international success story, case study and global best practice for institutions trying to create Woman Empowerment programs in their countries. BLC Bank's representative spoke about the role of banks in encouraging women to be economically active and get access to finance.

BLOOMBERG - FEB 28, 2018

At BLC Bank, we strive to keep up with the worldwide momentum to achieve gender equality and are dedicated to support and empower women. Although the bank is outside of the eligible universe for inclusion, we have voluntarily participated in the efforts for data disclosure and are honored to have scored a high 76% rating on the Bloomberg Gender-Equality Index, an initiative that highlights the international best practices in gender parity.



.. AND LOCAL PARTNERSHIPS

LEBANESE LEAGUE FOR WOMEN IN BUSINESS (LLWB)

Founded in 2006, LLWB brings together professional women and provides them with a platform to share experiences, develop skills and exchange expertise. BLC Bank was proud to collaborate with LLWB for a one-year strategic partnership, covering LLWB's yearly activities including trainings, monthly Join & Grow networking events all across Lebanon. We participated hence in total 17 workshops and events organized by LLWB in the North, Bekaa and South region.





As a bank of reference in the empowerment of the key actors of change, BLC Bank's role goes beyond offering the right services. We have used our expertise to play our part in awareness raising process and have flown to all four corners of the world in order to learn from our peers and share best practices.

WOMEN MONTH: WE MADE MARCH THE WOMEN MONTH

#LittleWomenOfTomorrow ما لازم يتمنوا لو كانوا صبيان



Because BLC Bank believes in Women Empowerment and in her incredible contribution to the society, we decided to make March the women month. Gender stereotyping, wage gap, and under-representation of women in leadership positions influence how girls view their own potential and professional aspirations. Thus, a We Initiative national campaign was launched during March to empower girls, young minds to shape future female leaders. #LittleWomenOfTomorrow.

WOMEN MONTH AT BLC Bank

- On International Women's Day, GCM of BLC Bank, Mr. Nadim Kassar said, "today is Women's Day and in a way, it is BLC Bank's Day", because we at BLC Bank make it a priority to always empower and encourage women.
- On International Women's Day, Talk at the Institut of Finance – Bassil Fleihan: BLC Bank received a token of appreciation and gratitude for all the work done for Women Empowerment.
- To celebrate our female employees, we surprised them with a small gesture to show our appreciation for all their hard work.
- On March 22, Senior Relationship Manager Ms. Tamara Nadim Kassar wrote an article "امرأة في الميدان: جرأة الإنجاز والتحدى للنجاح وراء: كل امرأة عظيمة... نفسها" in Annahar special edition.

“ WE PROMOTE GENDER EQUALITY. ”

7th annual BRILLIANT LEBANESE AWARDS 2018

للمبدعين في الاعمال



THE BRILLIANT LEBANESE AWARDS

LAUNCHED IN 2012 BY BLC BANK, THE BRILLIANT LEBANESE AWARDS ARE A TOKEN OF THE BANK'S INNOVATIVE APPROACH AND BOND TO THE LEBANESE COMMUNITY. THESE AWARDS ARE DESIGNED TO HONOR SUCCESSFUL ENTREPRENEURS WHO HAVE DEMONSTRATED PERSONAL COMMITMENT TO THEIR BUSINESS AND COMMUNITY.

BUSINESS OF THE YEAR

(5 COMPETITORS,
PRIZE IS USD
30,000 IN CASH)

The Business of the Year Award is intended for profitable businesses with differentiated products or services, a sustainable and scalable business model and a commitment to social responsibility.

WOMAN ENTREPRENEUR OF THE YEAR

(5 COMPETITORS,
PRIZE IS USD
30,000 IN CASH)

The Woman Entrepreneur of the Year Award is intended for women-led (50% + 1 share owned by women), profitable businesses with differentiated products or services, a sustainable and scalable business model with commitment to social responsibility.

TECH INNOVATION OF THE YEAR

(5 COMPETITORS,
PRIZE IS USD
30,000 IN CASH)

Any business based on digital and/or innovative technologies as its core business. This includes, but is not limited to: Businesses having developed their own IP (Intellectual Property), Patent, algorithm, and businesses based on new technologies or digital.

PEOPLE'S CHOICE AWARD

(15 FINALISTS
WILL COMPETE IN
AN ONLINE
COMPETITION TO
WIN THE PEOPLE'S
CHOICE AWARD
AND USD 5,000)

The finalists of the three categories combined will participate in an online competition whereby the public will be given the opportunity to elect the recipient of the People's Choice Award.

MEET THE WINNERS



BUSINESS OF THE YEAR

Screens International was established in 1991 and for 27 years it has been the leading pioneer in localization services in the Middle East. Its large market share allows it to have and keep a strong presence in the region. The success of Screens can be attributed to the strong quality of the Arabic language that its team possesses along with the quick turnaround of deliveries. Screens was and remains to this day the leading innovator in the localization field especially with the launch of several unique services such as: Cloud subtitling platform and tScreens On Demand service.



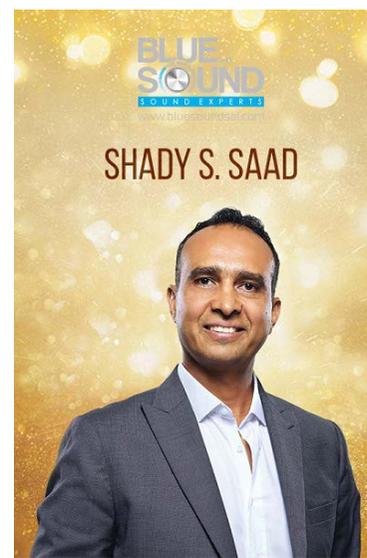
TECH INNOVATION OF THE YEAR

Band Industries is a music-technology startup well-known for its breakthrough innovation: The Roadie Tuners (www.roadietuner.com). First of their kind, these automatic guitar tuners won the hearts of musicians around the world with their second-generation. The company's products are endorsed by music legends from bands like Queen, Drowning Pool and Tim McGraw among many others. Band Industries is dedicated to making the world a more musical place.



WOMAN ENTREPRENEUR OF THE YEAR

As experts in solid waste management, our role is to set the path for proper management in a region where this sector is still undeveloped. Our main target is to promote recycling, recovering and producing secondary raw materials and alternative resources. A more sustainable use of our resources is the only way forward for saving our future generation, and we, at AMB contracting, are strongly committed to this. We strive to be the leader of this revolution in the Middle East.



PEOPLE'S CHOICE AWARD

Blue Sound s.a.l. is a leading company that deals in: provision of sound solutions, sound operating services, supply of sound equipment, & supply of Backline-Musical instruments. Established in 2014, the company owns state-of-the-art audio systems, the latest & most requested digital mixing consoles, providing as well the most demanding musical instruments required by professional musicians. Blue Sound was set up by a group of highly qualified professionals with an unparalleled spectrum of experience in the field of sound, & with thorough musical knowledge.

TRANSPARENT SELECTION PROCESS



KEY FIGURES

1,000+
applications

91
finalists

51
women in business got
media exposure on TV

Unlimited exposure in the
press, on the web, and in
magazines

CREATIVITY

30% for innovation as well as the project's uniqueness.

PERFORMANCE & FINANCIALS

30% for the profitability and growth rates of the business, the financial impact of the business and the economic opportunities created.

SUSTAINABILITY & SCALABILITY

25% for the development strategy of the business, its governance structure and other aspects indicating its chances of long-term success and future growth.

SOCIAL IMPACT

15% for the social opportunities created and the impact of the business on the environment and society in terms of jobs created, diversity and inclusion in its employment structure.

A PROFESSIONAL, INDEPENDENT AND TRANSPARENT JURY SELECTS THE 2018 WINNERS FOR EACH CATEGORY, ALONGSIDE ONE REPRESENTATIVE FROM BLC BANK

Dr. Khater BOU HABIB

Chairman General Manager, Kafalat
Business of the Year

Mr. Wael HAMDAN

Executive Director “Head of the
Financing Unit”, Banque Du Liban
Business of the Year

Ms. Christina CHEHADE

Managing Director, Endeavor Lebanon
Business of the Year & Woman
Entrepreneur of the Year & Tech
Innovation Of the Year

Mrs. Youmna ZIADE KARAM

Board Member, BLC Bank
Business of the Year & Woman
Entrepreneur of the Year & Tech
Innovation Of the Year

Mr. Maroun CHAMMAS

Chairman & CEO, Berytech
Tech Innovation Of the Year

Ms. Mona BOU EZZA BAWARSHI

CEO Gezairi Transports S.A.L.
Woman Entrepreneur of the Year

Mr. Saad SABRA

Country Manager, IFC
Business of the Year & Woman
Entrepreneur of the Year & Tech
Innovation Of the Year

Mr. Najib CHOUCAIR

Executive Director Head of Banking
Department, Banque du Liban
Woman Entrepreneur of the Year

Ms. Yolla SARIEDDINE

Deputy General Manager, Kafalat
S.A.L.
Business of the Year & Woman
Entrepreneur of the Year

Dr. Josiane FAHED-SREIH

Associate Professor of Management
Director, Institute of Family and
Entrepreneurial Business Assistant
Dean, LAU
Business of the Year

Dr. Fouad ZMOKHOL

President, Association of Lebanese
Business People in the World (RDCL
World)
Business of the Year

Ms. Roula MOUSSA

Venturesome Investor and
Innovator - Founder Netways
Tech Innovation Of the Year

Ms. Asmahan ZEIN

President, LLWB
Woman Entrepreneur of the Year

Dr. Wadih JREIDINI

Senior Lecturer, Amercian
University of Beirut
Tech Innovation Of the Year

Mr. Bassel AOUN

Project Manager, Kafalat iSME
Programme, Kafalat s.a.l.

OUR ENVIRONMENT

COMMITTED TO A GREENER WORLD



OUR COMMITMENT TO THE ENVIRONMENT

BLC Bank's commitment to the environment is translated through the Bank's public Corporate Environmental Policy, Code of Conduct and Corporate Lending Policy. In this framework, BLC Bank altered its Procurement Policy to include requirements that help us make a wide environmental impact on stakeholders and involve them in our initiatives.

On one side, BLC Bank always gives priority to local suppliers with established Corporate Social Responsibility strategies. On the other side, BLC Bank opts for products and services that are certified as eco-friendly by governmental or other recognized authorities.



HERE ARE SOME STEPS TAKEN AT OUR PREMISES:

- All purchased A4 papers and envelopes are PEFC (or equivalent) certified as sourced from sustainably managed forests.
- The Bank uses recycled corrugated archive boxes and its letterheads are 100% recycled too.
- Single-use Carton cups have been replaced with glass mugs and cups.
- Premises have been equipped with energy saving lighting fixtures and water saving fixtures as well as low emitting paint and lighting system controls through sensors in bathroom areas.

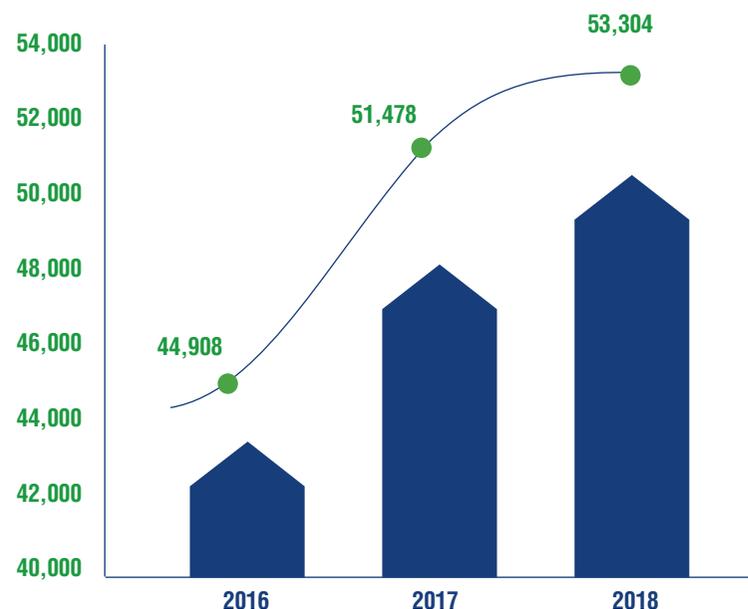
ECO-FRIENDLY PRODUCTS

As a part of our SDG 7 fulfillment, BLC Bank is keen to offer environmentally friendly products and eco-loans covering a wide range of fields among which: water heating, solar energy generation, pollution abatement, solid waste and waste water treatment, recycling, landscaping, and eco-tourism.

Our eco-friendly products are tailored to both individuals and businesses. To name a few products: Solar Water Heater Loan, Small Energy Loan, Non-Subsidized Energy and Non-Energy Related Eco-Loans, BDL Subsidized Energy and Non-Energy Related Eco-Loans, Green Kafalat Loans: Kafalat Energy A, Kafalat Energy B, Kafalat Energy C, Kafalat Trees and Kafalat Small Farmers.

\$53,304,000
WERE DISBURSED FOR
ECO-FRIENDLY LOANS DURING 2018.

ECO FRIENDLY LOANS (TREND IN \$'000)



ENVIRONMENTAL PARTNERSHIPS



PRESERVING LEBANESE NATURAL HERITAGE WITH LEBANON MOUNTAIN TRAIL ASSOCIATION

Our partnership with the Lebanon Mountain Trail Association stems from our firm belief as responsible corporate citizens that the path to a sustainable future starts with the harnessing of our community's potential and the preservation of our natural resources. By adopting Section 11 of the Lebanon Mountain Trail, we committed to play our part in raising both the public and local community's awareness on the beauty and richness of this region's heritage all while supporting the development of our rural areas. Here's to a fruitful collaboration and to people willing to hike the extra mile in hope of a better tomorrow.



CONTINUOUS SUPPORT TO REFORESTATION WITH JOUZOUR LOUBAN

Throughout the years, we have worked hand in hand with Jouzour Louban in order to plant change across Lebanon and increase the country's woodland areas.

BLC Bank has achieved to plant more than 12,600 trees in various regions of Lebanon with a survival rate of over 90%.

WASTE MANAGEMENT & RECYCLING

DURING 2018, **9.69 TONS** OF PAPER WERE SHREDDED AND RECYCLED.



CLOTHES DONATION INITIATIVE WITH FABRIC AID

We have launched a clothes donating program in collaboration with FabricAID. The dedicated bin is located at the Head Office whereby employees will be able to drop clothes they don't need to support this cause. FabricAID collect the clothes, purchase second hand clothes from NGOs that collect clothes, carry out clothes donation campaigns, sort and clean collected items, then set up pop-up second hand shops all over Lebanon, where they sell the clothes at the most affordable prices. During 2018, Amour Et Partage was our selected NGO to benefit from the outcome. This initiative helps protecting the environment, supporting our local community and engaging with our employees.



RECYCLING WITH ARCENCIEL

In collaboration with Arcenciel, BLC Bank recycles plastic and cans. Through 2018, we were able to collect **111 Kgs** of waste including Aluminum, Metal, Bottle Caps, Water Bottles and Nylon.



"WASTE STUDIO" FUNDED BY OUR VENTURE CAPITALS

In compliance with BDL 331, BLC Bank became a real economy investor in Startups. Our partnerships with the majority of startups consists of having them socially responsible with an added value to our community and environment i.e.: Waste Studio: created by designers seeking innovation and sustainability by manually producing reused and recycled material to be transformed into urban and classic bags, accessories, and furniture.



CANS CRASHING INITIATIVE

Can Compressors were installed in the cafeteria of our Head Office to encourage sorting and recycling responsibility among employees.

OUR COMMUNITY

COMMITTED TO A DYNAMIC LEBANON



OUR COMMUNITY MATTERS

As responsible citizens, our commitment is not only to finance the economy but also to invest in the community we serve through other means. Our aim to impact the society inspires us to support many local organizations we believe in their causes for a better country.

ROADS FOR LIFE

As a strong believer in Roads For Life's mission and vision, BLC Bank is proud of this partnership affiliated with the World Health Organization, The G4 Alliance, and International Road Victims partnerships. Thanks to Roads For Life's commitment, thousands of trauma victims in Lebanon were spared unnecessary deaths and permanent disabilities.



PREHOSPITAL TRAUMA LIFE SUPPORT (PHTLS) FOR THE LEBANESE RED CROSS:

The Pre-Hospital Trauma Life Support (PHTLS) is an international course recognized worldwide as the "leading continuing education program for pre-hospital emergency trauma care". The program is a holistic approach to the complete and safe care of a trauma patient.

**MORE THAN
540**

Lebanese Red Cross paramedics have been trained and dispatched all over Lebanon.

In 2018,

60

Lebanese Red Cross Paramedics Graduates

& 100

ISF graduates

RFL has reached

**OVER
35**

Red Cross Centers throughout Lebanon and ISF Officers from all major districts.

FIRST RESPONDER (FS) FOR THE INTERNAL SECURITY FORCES:



This course, which was launched in 2017, is aimed at the Internal Security Forces, who are often some of the first people to reach the area of an accident. The course gives them the necessary set of skills to provide the basic medical care interventions that will help save an injured responder's life until EMS practitioners can safely enter a tactical scene.

With the cooperation of BLC Bank, Roads For Life was able to purchase outstanding and essential 400 kits for optimal road safety distributed following the completion of training. Mr. Nadim Kassab, Chairman General Manager of BLC Bank, personally delivered the 1st kit to General Imad Othman in August 2018.



ASSAMEH – BIRTH & BEYOND

BLC Bank is proud to support ASSAMEH – Birth & Beyond, a non-profit organization specialized in the rehabilitation of pediatric wards in governmental hospitals across Lebanon. The purpose is to ensure that deprived Lebanese children receive the level of medical care they deserve, as well as new medical units, newborn machines, pediatric and surgical equipment. Our babies deserve the right of birth, to live healthily and enjoy life like all other young citizens.

IN 2018 **900** BABIES WERE TREATED IN TERMS OF PREMATURITY, PEDIATRIC SURGERIES, METABOLIC DISEASES, RENAL DISEASES, CONGENITAL CARDIAC MALFUNCTION AND GENERAL PEDIATRICS.



CHILDREN CANCER CENTER - CCCL

BLC Bank is proudly supporting the Children Cancer Center – CCCL, providing free treatment and care to all children with cancer in Lebanon and the region, without any discrimination.

CCCL HAS TREATED **1,450** PATIENTS SINCE 2002 WITH AN AVERAGE SURVIVAL RATE OF **80%**.



BLC Bank was among the major supporters of 2018 CCCL's fundraising Campaign "Home Sweet Hope" where anyone can support the center with \$100 and get a chance to win a house.



YADUNA

BLC Bank supports Women Heart Health Center (WHHC), a project under Yaduna Foundation, a non-governmental (NGO) non-profit organization which mission is to improve women's cardiovascular health and reduce burden of disease through awareness, prevention, screening, primary treatment and advocacy.





AL YOUNBOUH

BLC Bank is proudly supporting Al Younbouh, a non-residential center for the education, reeducation and rehabilitation of individuals with intellectual and neuro-developmental disabilities.



ITFL, ASSOCIATION POUR LA PROMOTION FEMININE

BLC Bank supports ITFL, an NGO which mission is to prepare young generations to integrate into professional life by giving them the taste to progress in their chosen path. It also promotes their professional development to insure success.



ASSOCIATION CENTER MAR SEMAAN

BLC Bank is proudly supporting Association Center Mar Semaan, a non-governmental organization recruiting hundreds of children from 4 to 5 years old among the most underprivileged environments, regardless of their communities.



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

USJ SCIENCE FAIR, STEM - MARCH 29, 2018

BLC Bank sponsored the USJ Science Fair competition, which was organized by the USJ Faculty of Science on March 29 with the aim of encouraging students of Lebanese secondary schools who are interested in Sciences, Technology and Mathematics to nurture their skills and innovation. Gabriel Chahla, Evy El Ghazal, Christophe Sayah and Elissa Abboud won the second place and BLC Bank was proud to sponsor the production of their tech innovation, a prototype of the "iWalk", a high tech walker for elderly people.



3 GOOD HEALTH AND WELL-BEING

GLOBAL SMILE FOUNDATION MENA

BLC Bank supports Global Smile Foundation, an NGO dedicated to making first-class cleft care accessible to all patients regardless of geographic or socioeconomic barriers. There is a pressing need for sustainable cleft care in developing countries where the consequences of those conditions are devastating, if left untreated.



10 REDUCED INEQUALITIES

IRAP

BLC Bank supports IRAP, an NGO in charge of the Audio-Phonetic Reeducation. In addition to its social contribution, IRAP also contributes to the economy by engaging members into handicrafts, food production and other artistic goods.



OUR PEOPLE

COMMITTED TO A BETTER WORKPLACE



OUR PEOPLE, OUR CLOSEST STAKEHOLDERS

Our commitment to our people lies at the core of our business strategy. The people who join us, represent us and by extension the values we uphold, as such, we make sure they enter a safe, inclusive and socially conscious workplace. This is done by ensuring a healthy environment with the necessary structure, policies, programs and opportunities in order to thrive.

FOR A DYNAMIC WORKFORCE

1. A FAIR APPLICATION PROCESS

We are committed to providing all job applicants with equal opportunities. Welcoming all differences builds a more diverse and engaging environment, reflecting the essence of our bank and staff. It is therefore our duty to make sure each and every person who has the required capacities to join the BLC Bank team has the chance to prove their worth and evolve in an anti-discriminatory workplace that puts their merit above their gender, age, religious affiliation, sexual orientation or disability.

Job applicants thus go through a series of tests and meetings that aim to guarantee we are giving the right job to the right person and that each person is being treated and assessed fairly.

2. INSURING EQUAL OPPORTUNITIES

We at BLC Bank believe that diversity builds a more engaging and prosperous environment. It is therefore our duty to make sure that every person with the required capacities to join the BLC Bank team has an equal chance to prove their worth and evolve in an anti-discriminatory workplace. This is why we commit to provide all job applicants with equal opportunities. In fact, all job applicants go through rigorous tests and interviews and are assessed fairly with the guarantee that we offer the right job to the right person.

3. A PIPELINE OF FUTURE RECRUITS

At BLC Bank, we highly encourage undergrad university students to complete internships at the Bank. In this vein, the Learning & Development team has accommodated in 2018:

OVER 130 STUDENTS WHO WERE
SPREAD ACROSS BLC BANK'S
NETWORK OF BRANCHES AS WELL
AS HEAD OFFICE.

FOR A FAIR WORKPLACE

A COMPREHENSIVE REMUNERATION SCHEME

BLC Bank is governed by the Collective Labor Agreement, which is common for all banks in the country. The bank considers this agreement as the minimum benefits that employees are eligible for. All employees have compensated work contracts with the bank and are enrolled in the National Social Security Fund (NSSF). Seeing the importance of granting our employees benefits related to their health and well-being as outlined in SDG3, we offer them private insurance for them and their families as well as meal allowances for themselves and tuition allowances for their kids...



A TRANSPARENT COMMUNICATION

Employees at BLC Bank can be sure their voice is well heard and their opinions truly matter especially if they have any doubts or concerns regarding a specific situation.

- 858 Employees are part of the collective agreement
- 93 Jobs Created
- 803 Jobs Sustained
- 57% of the New Hires are Females
- 54% of BLC Bank employees are Females
- 33 Women were given a Parental Leave with 100% retention
- 22 Men were given a parental Leave with 100% retention
- 678 Children benefiting from the schooling fees
- \$1,985,609 disbursed for schooling
- 856 employees benefiting from our life insurance program
- 795,530\$ in medical insurance
- 269,307\$ in life insurance
- Access for women employees to part time work with 2 full paid months for post-maternity leave

- The "Whistle blowing" initiative lets employees speak up in a confidential way and raise any concern regarding business behavior and compliance or ethics as well as matters which impede the bank's code of conduct or undermine the bank's values.
- The grievance policy confirms each employee is safe from any harm, whether it be physical or moral, giving each and every one the ability to voice out their discomfort if a colleague or superior acts in an unscrupulous manner.

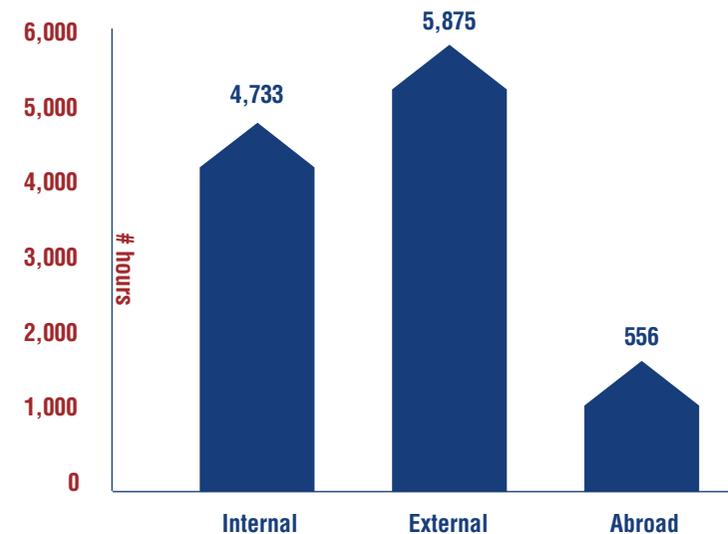
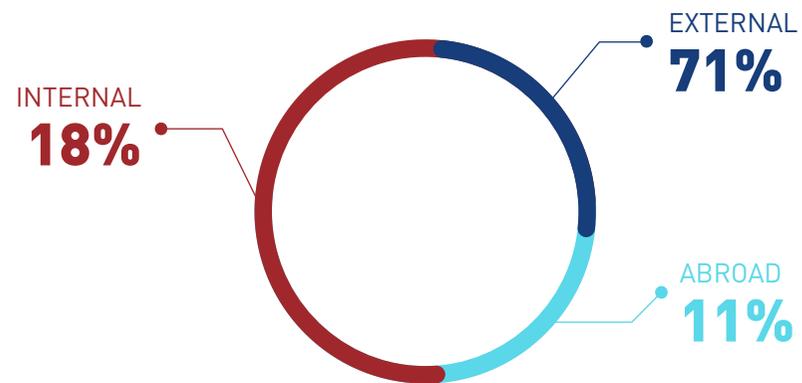
CONTINUOUS LEARNING AND DEVELOPMENT

Providing our employees with top trainings & opportunities lies at the core of how we view development at BLC Bank.

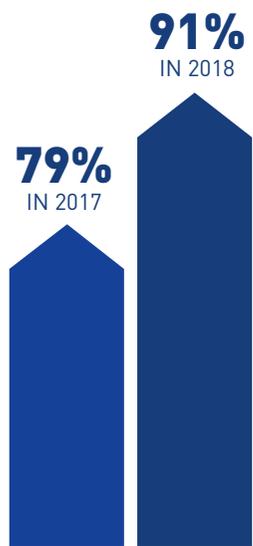
We are keen to provide our employees with the most effective trainings:

A total of
11,164 TRAINING
 hours were accomplished in 2018 including internal, external and foreign countries.

A total of
2,445 EMPLOYEES
 accomplished trainings during 2018.



THE NUMBER OF EMPLOYEES TRAINED IS ALWAYS TRENDING POSITIVELY

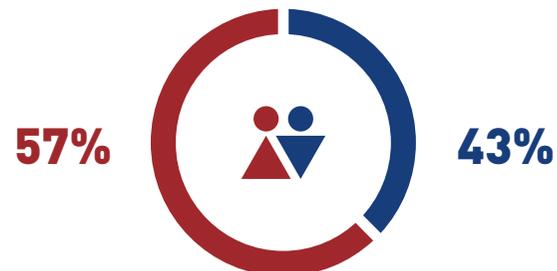


A total of 11,164 training hours, 2,445 employees trained, 144 topics over 254 sessions.

Training subjects covered Accounting & Finance, Banking Operations, IT, Marketing, Personal Development, Product Knowledge, Regulatory and Sales.

High school students from all Lebanese regions attended Youth Orientation programs throughout the year (not to mention the number of students 24).

Students were gender distributed i.e.:



BESIDES, WE HAVE LAUNCHED OUR LIBRARY IN APRIL 2018 INCLUDING 238 BOOKS



A SAFE ENVIRONMENT

Because safety of our employees is our top priority, BLC Bank was the first institution in Lebanon to carry out a full **Emergency Response Plan (ERP)**, similar to those implemented in the oil and gas industry. Moreover, wardens who received first rescue trainings and very detailed security policies are present on each floor.

This planning aims to put into effect policies and procedures designed to alleviate the effects of any incident that has the potential to injure people, damage property, interrupt business operations, or harm the environment. Starting off with the head office, emergency response readiness has become a core and essential part of BLC Bank's proactive and responsible culture.

BLC BANK IS PROPERLY PREPARED TO

- Recognize threats and determine protective actions
- Identify key emergency roles and responsibilities
- Establish strategies that allow to resume normal functions after emergency conditions subside
- Maximize the use of combined resources of the Bank, regulatory agencies and other outer services
- Develop and maintain effective communications with all parties
- Provide adequate information to news media right on time
- Preserve relevant records for the subsequent inquiry into the cause of the emergency

OUR EMERGENCY RESPONSE PLAN



THE COVERED RISKS ARE: FIRES, SEVERE WEATHER, EXPLOSIONS, HAZARDOUS MATERIAL RELEASED, SABOTAGE, ARSON, DEATH, EXTENDED POWER OR UTILITIES OUTAGES, FLOODS, NATURAL DISASTERS (EARTHQUAKES, HURRICANES, TORNADOES), INJURY/ILLNESS, ELEVATOR BREAKDOWN, NEARBY EMERGENCY, WATER LEAKS, CRIMINAL ACTIVITY INCLUDING BRANCH HOLDUP, TERRORISM, BOMB THREAT, WAR.

SINCE 2016, IN THE SECOND PHASE OF THE ERP, THE PROJECT WAS EXTENDED TO ALL OF BLC BANK'S PREMISES.

FOR THE SAKE OF GOOD MEMORIES

As part of creating a work-life balance, BLC Bank aims at building strong bonds among employees. Through various events, BLC Club ensures employees gather outside of the workplace, sharing mutual interests and enjoying different activities.



LADIES BASKETBALL TEAM

In line with BLC Bank's initiative of being a proud supporter for women, and because sport has always been a major part of our focus, our ladies' basketball team continues to push through and work for the better, all while motivating new people to join the team and give competitive sport a try bringing together not only the sports team but the whole organization together to back our team.



MEN'S FOOTBALL TEAM

Men's football team has been accomplishing excellent results despite being new. Such achievements are contributing to the growth of the team by motivating more people to join. Throughout the years, sports have been a key in spreading good vibes and radiating positive energy through the whole organization.



TEAM BUILDING DAY

Our yearly breath of fresh air, which typically takes place at the end of summer is an event we all look forward to. In 2018, this day packed with activities for adults and children alike took place in Arnaoun Village where families and friends gathered in a relaxing yet fun-packed setting. Arnaoun Village hosted our

1,000 ATTENDEES

once again providing a relaxing yet fun-packed setting for adults and children to participate in many activities, creating new bonds and just enjoying a carefree day.



CHRISTMAS EVENT

Next comes family and promoting work-life balance. Our yearly Christmas event aims at creating a bond between BLC employees and their families and children. This event is a huge success every year as families are given a chance to gather in a festive atmosphere.



BIKE TO WORK

As BLC Club's key focus remains that of providing our colleagues with an outlet to relieve daily stress, we have organized the bike-to-work day which provided our teams with a practical idea of escaping the stress of rush-hour traffic.



BEIRUT MARATHON

Throughout the years, BLC Family's participation in the Beirut Marathon has been successfully remarkable. This yearly event unites family, sport and philanthropy, all in one day. BLC Bank chooses an NGO and invites all employees along with their families to join, creating a team of

OVER 300 PARTICIPANTS!

This year, we ran for Roads For Life, believing in their cause, a cause that concerns us all!





**MAKE IT
A BETTER
PLACE.**