

CORPORATE SOCIAL RESPONSIBILITY REPORT 2015 - 2016



THE VALUES WE LIVE BY



OUR VISION

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



OUR MISSION

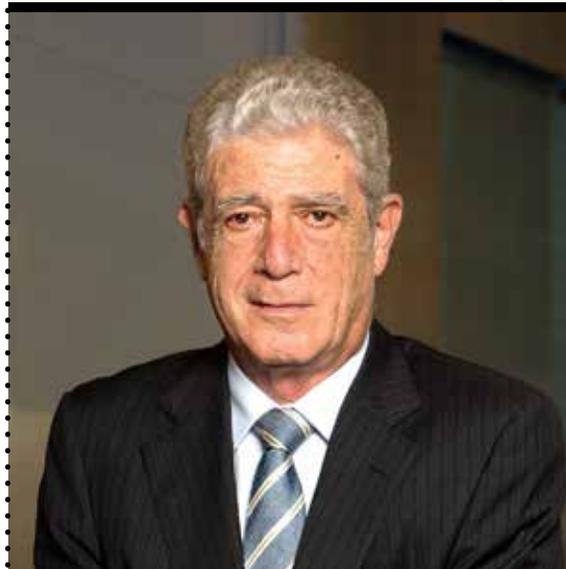
To provide a wide range of state-of-the-art, innovative and competitive financial products and services, in a simple and efficient way, leveraging innovation, technology, professionalism and excellence, in order to deliver what matters to our customers, shareholders, employees and community.



OUR 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



Dear Stakeholders,

It is with great pleasure that we inaugurate this first Corporate Social Responsibility (CSR) report which aims to shed light on BLC Bank's commitment to the Lebanese economy, environment and community. We will share insights on the way we conduct business and deal with each stakeholder's needs, to make sure our products, services, workplace, initiatives and activities reflect our vision to be a reference Bank in a changing world.

As a financial service provider, we believe that we have more than an economic role to fulfill which is why we have adopted Corporate Social Responsibility as one of our core values. We choose to embody a corporate world where transparency, accountability, ethics and responsibility lie at the heart of each action that is taken. We choose to be the Bank that believes in women and their power, SMEs and their potential, green energies and their crucial role in insuring a brighter, more hopeful tomorrow.

Since the ultimate objective is not a simple one, it is only through concrete actions that we can achieve our sustainable goals. We hence embraced a holistic approach built on four pillars: our business, our environment, our people and our community. This way, not only does BLC Bank insure proper corporate governance and protection of stakeholders' rights, it also promotes talents and economically empowers entrepreneurs through innovative

initiatives such as the Brilliant Lebanese Awards and our now world renowned WE Initiative. This has allowed us to lead the way of a momentum that has expanded and reached other financial institutions from all around the world.

When it comes to energy efficiency and the safeguard of our environment, we have implemented a 360 degree approach from the products and services we offer our stakeholders, to the internal practices and policies, the green retrofit of our premises, to our reforestation efforts across Lebanon.

But none of this would be possible without the BLC Bank family to whom we are committed to provide equal opportunities, in a safe and healthy work environment. In this regard, we become the first Bank in the Middle East and North Africa region to commit to the UN Women Empowerment Principles, striving to become the employer of choice.

Let this report be the first of a series which will annually bring you more news, positive projects and reached milestones.

Yours responsibly,

MAURICE SEHNAOUI
CHAIRMAN GENERAL MANAGER

A handwritten signature in blue ink, consisting of a stylized 'M' followed by a large, sweeping loop that ends in a horizontal stroke.



Network Lebanon
WE SUPPORT

Launched in July 2000, the UN Global Compact (UNGC) is a leadership platform for the development, implementation and disclosure of responsible and sustainable corporate policies and practices. Endorsed by chief executives, it seeks to align business operations and strategies everywhere with ten universally accepted principles in the areas of human rights, labour, environment and anti-corruption.

THE UN GLOBAL COMPACT
GATHERS MORE THAN

8,000

BUSINESS AND NON
BUSINESS PARTICIPANTS
FROM 135 COUNTRIES.

BY JOINING THIS
CORPORATE
RESPONSIBILITY
INITIATIVE, BLC
BANK COMMITS TO
EMBRACE THE UN
GLOBAL COMPACT'S
10 PRINCIPALS
AS PART OF ITS
STRATEGY, CULTURE
AND DAY-TO-DAY
OPERATIONS.

THE TEN PRINCIPLES OF THE UN GLOBAL COMPACT

The UN Global Compact's Ten Principles are derived from:

The Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.

HUMAN RIGHTS

PRINCIPLE 1: Businesses should support and respect the protection of internationally proclaimed human rights;

PRINCIPLE 2: make sure that they are not complicit in human rights abuses.

ENVIRONMENT

PRINCIPLE 7: Businesses should support a precautionary approach to environmental challenges;

PRINCIPLE 8: undertake initiatives to promote greater environmental responsibility; and

PRINCIPLE 9: encourage the development and diffusion of environmentally friendly technologies.

LABOUR

PRINCIPLE 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

PRINCIPLE 4: the elimination of all forms of forced and compulsory labour;

PRINCIPLE 5: the effective abolition of child labour; and

PRINCIPLE 6: the elimination of discrimination in respect of employment and occupation.

ANTI-CORRUPTION

PRINCIPLE 10: Businesses should work against corruption in all its forms, including extortion and bribery.

PROUD STEERING COMMITTEE MEMBER GLOBAL COMPACT NETWORK LEBANON GCNL

Launched in September 2015, Global Compact Network Lebanon (GCNL) works closely with the UNGC Headquarters to provide opportunities for learning, policy dialogue, and partnership on the Ten Principles and newly formulated Sustainable Development Goals (SDGs). The Global Compact Network's Steering Committee, of which BLC Bank is a founding member, is currently composed of 10 leading organizations spanning various industries and sectors across Lebanon and is growing strong with business and non-business participants joining from different sectors.

1- ANTI-CORRUPTION



GCNL developed an Anti-Corruption Guide for businesses with statistics on corruption in the region, as well as tips to help companies limit or avoid inadvertently participating in corruption. Additionally, on February 24, 2017 GCNL hosted an Anti-corruption workshop given by an anti-corruption expert from the UNDP. GCNL also took part in the Parliamentary Sub-committee and the Governmental Sub-committee that are working on Anti-corruption at the national level.

2- ENVIRONMENT

Environmate is a competition and accelerator designed to find, fund and foster young entrepreneurs with big ideas that address today's most urgent energy and environmental challenges in Lebanon. Cash prizes were distributed to the top three ideas - as chosen by a qualified jury after several rounds of competition - to help participants finance their ideas and bring them to life.

3- HUMAN RIGHTS

On September 6, 2016 GCNL hosted a workshop on the Inclusion of Individuals with Disabilities in the Lebanese Workplace. GCNL collaborated with various Lebanese NGOs and professionals that work specifically towards the advancement of the rights of the disabled in Lebanon. In this workshop, NGOs and experts discussed topics including the added value of employing individuals with disabilities, methods and tools to aid in their integration into the business environment, as well as several success stories.

GCNL plans to take this initiative further and develop an online job-search platform that connects people with disabilities looking for jobs to corporate employers looking to hire. The e-platform is aimed at removing barriers to employment for people with disabilities and connecting interested employers to a truly diverse talent pool.

4- EDUCATION

GCNL has produced a short video to raise awareness among school-age children on the principles of the UN Global Compact falling in the broad areas of human rights, labour, environmental proactivity and anti-corruption. This video will be used alongside a competition meant to engage students in the important topic of corporate social responsibility.

Sustainable Minds is a nation-wide competition that invites Grade 10 students from Lebanese Public and Private schools to submit a short video of their own demonstrating their understanding of one of the ten Global Compact principles. This competition is being run in collaboration with the Ministry of Education and Higher Education.

5- SERIES OF EVENTS ON THE SDGS

Global Compact Network Lebanon launched its first series of events "Lebanon Collaboration for the SDGs" on November 25, 2016 at AUB to raise awareness among businesses and non-profit organizations on the UN's Sustainable Development Goals (SDGs) and the roles they can and should play in furthering these goals. This assembly was open to GCNL participants as well as to all other interested organizations.



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**OUR
BUSINESS**



**COMMITTED
TO
RESPONSIBLE
BANKING**



WE DO IT WITH INTEGRITY

Because we are committed to being a responsible actor in the banking sector, it is our duty to ensure the harmonization of the interests of the different stakeholders that revolve around our activities and services. It is also primordial to carry out and implement actions which reflect our values and code of conduct. BLC Bank thus aims to attain its objectives by shaping its actions around two major pillars: corporate governance and economic development, thus making sure to influence financial activities in an ethical manner when dealing with both individuals and companies.

CORPORATE GOVERNANCE PROTECTING EACH STAKEHOLDER'S RIGHTS

“Corporate Governance determines the allocation of authority and responsibilities by which the business and affairs of a bank are carried out by its Board and senior management, including how they:

- set the bank’s strategy and objectives
- select and oversee personnel
- operate the bank’s business on a day-to-day basis

- protect the interests of depositors, meet shareholder’s obligations, and take into account the interests of other recognized stakeholders
- align corporate culture, corporate activities and behavior with the expectation that the bank will operate in a safe and sound manner, with integrity and in compliance with applicable laws and regulations
- Establish control functions

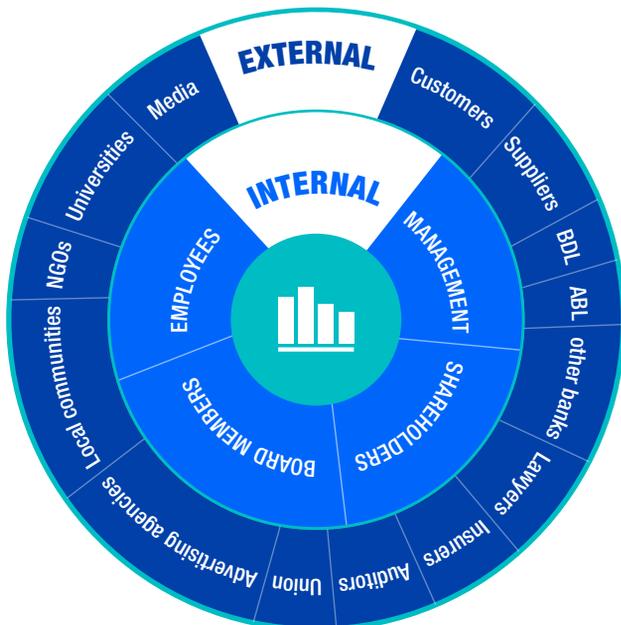
Source: Corporate governance principles for banks, the Bank for International Settlements (BIS), Basel, July 2015.



... A set of relationships between the Bank’s Management, its Board, its Shareholders and other Stakeholders, which provides the structure through which the objectives of the Bank are set, and the means of attaining those objectives and monitoring performance. It helps define the way authority is allocated and how corporate decisions are made...



CARLOS LEBBOS
CHIEF RISK OFFICER



STAKEHOLDERS

Person, organization or group who have an interest in our bank and who can influence or be influenced by our objectives, policies and operations.

INTERNAL

Shareholders, Board members, Employees, Management.

EXTERNAL

Customers, Suppliers, Banque Du Liban, Association of Banks in Lebanon, other banks, Lawyers, Insurers, Auditors, Union, Advertising agencies, Local communities, NGOs, Universities, Media, Regulatory Authorities.



CORPORATE GOVERNANCE

BLC BANK Board of Directors has adopted a Corporate Governance Code, which reflects its commitment to implement sound Corporate Governance in full compliance with BDL basic circular 106 dated 26 July 2006 specifically articles 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.

ROLE OF THE BOARD OF DIRECTORS

The Board of the Directors shall be composed of a mix of executive and independent directors in order to obtain the optimal mix of skills and experience.

The basic responsibility of the Board of Directors is to oversee the Bank's affairs, and to exercise reasonable business judgment on behalf of the Bank. Further, the Board members are responsible for the execution of the mission assigned to them, according to provisions of article 166 and the related articles of the Code of Commerce.



MR. MAURICE SEHNAOUI

MR. NADIM KASSAR



MR. ADNAN KASSAR

MR. ADEL KASSAR



MR. NAZEM EL KHOURY

ME. ZIYAD BAROUD



MR. NABIL KASSAR

ME. WALID DAOUK



ME. WALID ZIAIDE

MS. YOUNMA ZIAIDE



MR. MANSOUR BTEISH

MR. HENRI DE COURTIVRON



CORPORATE GOVERNANCE

COMMITTEES

In the context of sound Corporate Governance principles as stipulated by the Central Bank of Lebanon basic circular 106 and the Organization for Economic Co-Operation and Development guidelines, the Bank has established two levels of committees:

A - BOARD COMMITTEES

The Board of Directors has established the following committees in order to assist the board in discharging its responsibilities:

EXECUTIVE COMMITTEE

The Executive Committee is the highest executive body in the Bank assigned by the BOD. It ensures that all directives of the board are duly executed, that the board is well informed on the activities of the Bank, and that the board is duly asked to authorize all sorts of decisions falling within its mandate.

AUDIT COMMITTEE

The Audit Committee assists the Board of Directors in fulfilling its duties towards shareholders especially in making sure that the Bank is adequately run as per the policies and procedures endorsed by the board and in full compliance with existing rules and regulations especially those stipulated by the Central Bank of Lebanon (BDL) and the Bank Control Commission (BCC).

RISK MANAGEMENT COMMITTEE

The Risk Management Committee assists the Board of Directors in maintaining an adequate risk management framework and in monitoring the risk profile of the organization making sure that it is commensurate with the risk tolerance set forth by the Board of Directors.

CORPORATE GOVERNANCE COMMITTEE

The Corporate Governance Committee promotes the fair and transparent relationship between the Bank, its Management, its Board of Directors, its Shareholders, customers, employees and any other Stakeholder.

BOARD CREDIT COMMITTEE

The Board Credit Committee and by virtue of a delegation from the BOD is entitled to approve, upgrade, downgrade, transfer to recovery, or transfer to the legal desk all credit lines having a weighted risk exceeding 5.0 million USD in compliance with the General Credit Policy of the Bank.

REMUNERATION COMMITTEE

The Remuneration Committee assists the Board of Directors with respect to matters related to remuneration policies and procedures with a special focus on the remuneration policy of Senior Executive Management and incentive programs.

B - MANAGEMENT COMMITTEES

The Management Committees are executive in nature aiming mainly at insuring a balanced approach to running the institution avoiding excessive concentration of power in individuals or functions.

The current Management Committees in BLC Bank comprise the following:

1. Management Committee
2. Central Credit Committee
3. Junior Credit Committee
4. Watch List Committee
5. Recovery Committee
6. Junior Recovery Committee
7. Real Estate Committee
8. Asset & Liabilities Committee
9. Working Assets & Liabilities Committee
10. Affiliate Affairs Committee
11. Operational Risk Management Committee
12. Credit and Financial Risk Committee
13. IT Security Committee
14. Compliance Committee
15. IT Coordination Committee
16. Information Technology Committee
17. Products Committee
18. Human Resources Committee
19. Confirmation Committee
20. Disciplinary Committee
21. Purchasing Committee
22. Innovation Committee
23. Corporate Social Responsibility Committee
24. Marketing Committee



COMPLIANCE

COMBATTING MONEY LAUNDRING



Effective compliance risk management aims at stimulating, monitoring and controlling the observation of laws, regulations, internal rules - including the compliance principles outlined in BLC Bank's Code of Conduct - and establishing good business standards that are relevant to the integrity and, hence, to the reputation of BLC Bank. Integrity is the focus in managing compliance risk and therefore the driving force behind everything BLC Bank does. Controlling integrity risk is accordingly placed within the scope of the Compliance function.

The Compliance function of BLC Bank supports the entity and its management in managing the compliance risks and embedding and improving the compliance arrangements in all levels and structures of the entity.

The Compliance function therefore has the following objectives:

- To identify, assess, control, monitor, test and report on the compliance risks faced by BLC Bank.
- To assist, support and advise the Board of Directors, top and senior management of BLC Bank, in fulfilling their responsibilities to manage compliance risks.
- To foster a compliance culture among staff and enhancing compliance awareness throughout the organization.
- To implement the Compliance Program in a fashion that is in line with regulatory environment and expectations.
- To enforce Compliance Policies and Procedures which implement applicable laws and regulations and adopt industry standards and best practices.
- To advise any staff member of BLC Bank with respect to their personal responsibility to manage compliance risks.

OVERALL COMPLIANCE WITHIN THE GROUP

The Group Compliance Team is headed by the Group Chief Compliance Officer who coordinates "overall compliance" within BLC Bank. He is the internal supervisor and responsible for ensuring that BLC Bank operates within the defined compliance framework. The Group Chief Compliance Officer is supported by a number of designated officers and controlling bodies within BLC Bank's Group organization structures.

The scope of Compliance depends on the nature, the size and the location of business activities. It generally includes:

LEGAL/REGULATORY COMPLIANCE

Compliance with Rules & Regulations, FATCA Law, and Local and International Sanctions and Restrictive Measures (UN, US, EU sanctions).

ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM

Customer Acceptance – Know Your Customer / Customer Due Diligence, Transaction Monitoring, Investigation and Reporting.

CAPITAL MARKETS COMPLIANCE

Treatment of Confidential Information, Management of Conflicts of Interest, Prevention of Insider Trading and Market Manipulation, New Product Approval, and Fair Treatment of Customers.

83% OF TOTAL KYCS ARE UPDATED AT THE END OF 2016



COMPLIANCE

ANTI-MONEY LAUNDERING/ COMBATTING THE FINANCING OF TERRORISM

BLC Bank Group's AML/CFT (Anti-Money Laundering/Combating the Financing of Terrorism) Policy primarily aims at setting, within the Group, the essential standards for fighting money laundering operations and terrorism financing. Should the applicable AML/CFT laws and regulations of any country or jurisdiction require higher standards, BLC Bank

Group's overseas subsidiaries and associate banks must conform to those standards. However, in case the relevant subsidiary or associate bank comes across any applicable law that is inconsistent with the Group's policy, it must first refer to the Group's Compliance Department to resolve the conflict.

The AML/CFT Policy also encompasses the following objectives:

Promoting a Know Your Customer (KYC) standard as a cornerstone principle for BLC Bank Group business ethics and practices:

- Prior to any transaction of any type, BLC Bank Group's entities gather and document the relevant customer identification data, along with the background information, the purpose and the intended nature of the business.
- BLC Bank Group's entities retain and document any additional customer information relevant to the assessment of the money laundering risk, by adopting a risk-based approach which triggers the proper Enhanced Due Diligence for the relevant customers.

Enforcing the following additional due diligence measures while establishing and maintaining correspondent relations:

- Gathering sufficient documentary evidence on a respondent institution, to avoid any relationships with "shell banks";
- Enquiring about the good reputation of a respondent institution from public sources of information, including whether it has been subject to a Money Laundering or Terrorist Financing investigation or other regulatory action;
- Verifying, on a periodic basis, that the respondent institution is implementing sufficient and effective procedures to fight Money Laundering and Terrorist Financing.

Monitoring and Reporting Suspicious Transactions/ Activity:

- BLC Bank Group's entities apply due diligence measures whenever they detect any unusual or suspicious transactions or activities, taking into account the legal framework of the concerned institution.
- All suspicious transactions or activities complying with the laws and regulations of the corresponding jurisdiction are reported.
- The Group's Compliance Department is notified of all suspicious transactions or activities when doubts arise.

Developing an effective internal control structure where no activity with a customer is carried out without obtaining in advance all the required information relating to the customer.

Consolidating, within the Group, the AML/CFT efforts deployed by BLC Bank entities.

Conducting self-evaluation processes on the Compliance with the AML/CFT Policy and measures.

Consequently, the adoption of the AML/CFT Policy is crucial to ascertain that all BLC Bank Group's entities, whatever their geographic location, fully comply with the enacted AML legislation. Thus, the Group is committed to overseeing its AML/CFT strategies, objectives and guidelines on an ongoing basis, and supporting an effective AML/CFT Policy within the Group's business.

GOVERNING PRINCIPLES

BLC Bank Group's Compliance governing principles are as follows:

- Integrity and reputation are vital assets to maintain the healthy growth of business.
- Management is the owner of Compliance to foster the adequate enterprise-wide culture.
- The Compliance function is independent from business lines, yet is a shared responsibility of all employees.
- A transparent and constructive relationship between BLC Bank's Group and its regulators is maintained.
- Effective monitoring of compliance risks is implemented.
- Timely, accurate and systematic Compliance reporting is provided.
- The Compliance function will continue to improve itself by improving its governance, its measurement methods, its policies and procedures, and adopting the industry's best practice in line with local and global developments.



RISK MANAGEMENT

ALWAYS ONE STEP AHEAD OF ANY RISK

BLC Bank has a well-developed risk management culture that takes into account all the risks the Bank is or might be exposed to. This exhaustive approach oversees risk related to credit, market, operations, information technology security, liquidity risk, and reputational risk. This monitoring benefits all of BLC Bank's stakeholders by making sure the bank is carrying out its actions in a safe manner.

The main functions of the Risk Management team at the Bank are divided amongst the “Credit and Financial Risks”, the “Operational Risks” and the “Information Security”.

CREDIT RISK

The Credit Risk function is responsible for monitoring and reviewing the Bank's credit portfolio to ensure its compliance with the Bank's credit policy and regulatory requirements. This function performs risk assessments, financial analysis and risk weighting to credit exposures in line with Basel directives and local regulations, before allocating an appropriate internal rating for each exposure.

The Credit Risk function is also responsible for preparing periodic reports to cater for concentration risk embedded in the credit portfolio, follow-up reports on clients' arrears, and monitoring margin trading for securities and derivatives transactions conducted on behalf of clients.

FINANCIAL RISK

The Financial Risk function maintains a framework for managing financial risks in accordance with Basel requirements and local regulations. This function manages various risks that the Bank is exposed to such as liquidity, interest rate risks, and foreign currency risk.

The function is also assessing contingency plans for stressful conditions affecting liquidity, earnings and capital and it assists in monitoring the capital adequacy ratio of the Bank and makes recommendations in respect thereof.

OPERATIONAL RISK

The Operational Risks function has the responsibility of progressively integrating the Bank's business lines into the Bank's Operational Risk Management framework.

The function has procedures for loss data collection and reporting of current incidents. It analyses the data and incidents and follows up on the implementation of actions. It ensures as well that reported issues include sufficient information to assist Management in the decision making process. Worth noting that critical matters are escalated immediately to Management; this ensures quick and proper decisions and corrective actions accordingly. The Operational Risks function has set a primary goal to continuously train the Bank's employees to apply the standard procedures of the incidents reporting system as its effectiveness depends on the collaboration of the various business units of the Bank.

In addition, the ORM developed a risk and control self-assessment framework to identify, assess, and analyse in coordination with the business lines, inherent risks in the Bank's processes taking into consideration the controls in place. Moreover, the Operational risk developed business continuity plans for critical business processes during an adverse event, and the resumption of normal business activities with the least possible impact on the bank's operations and reputation.

INFORMATION SECURITY

The Information Security function is responsible for protecting the integrity, confidentiality and availability of information, its supporting processes, systems and networks from various external and internal threats.

The function works on achieving its objectives by promoting an information security culture across the Bank through an information security awareness program, setting security policies and procedures and overseeing their proper implementation, putting in place manual and automated controls to mitigate IT risks, and investigating incidents making sure that measures are taken to prevent their reoccurrence.

The Information Security function also covers the disaster recovery aspect of the business continuity plans.

... AND READY TO FACE ANY EVENTUALITY

Some risks can't be foreseen but can still be prevented. BLC Bank thus has a miniature head office located in a remote area that is always ready to operate in case of major mishap. The Business Continuity Plan (BCP) is a documented collection of procedures and information that is developed, compiled, and maintained in readiness for use to enable BLC

Bank to continue delivering its critical activities at an acceptable pre-defined level, in the event of an incident damaging the Bank's assets. BLC Bank is committed to provide its customers with a 24/7 service, whether at the branch counters during working hours, or through the E-channels outside working hours. Therefore, BLC Bank implemented a

BCP to insure the effective availability of its products and services, safeguard the Bank's assets (physical assets, reputation, etc.), safeguard interest of all stakeholders (staff, customers, shareholders, etc.), minimize or avoid operational, financial, legal, and other material impacts arising from adverse events (Fire, natural disasters, etc.).



BUSINESS ETHICS

CHOOSING THE RIGHT SUPPLIERS AND BUSINESS PARTNERS

In order to ensure an ethical and fair trading with business partners, we have established a range of procurement policies that aims to deal with the suppliers that best represent our values and what we stand for. In this vein, a purchasing committee was designated to preside over all related procurement policies. This is inherent to the combat against corruption which is led by the bank and linked to transparency, as well as the 10th UNGC principal that BLC Bank holds dear.



INTERVIEW

ELIZABETH EL-KHAZEN
HEAD OF ADMINISTRATION

What does the new BLC Bank procurement policy entail?

Our new procurement policy aims to protect the environment and empower women. This ranges from paying attention to our water and electricity consumption, electronic purchases, and energy saving to promoting Lebanese handicraftsmen and female entrepreneurs.

Does this imply a shift in the bank's culture and daily habits?

It surely does. For instance, the papers we use are all SFC certified and we also make use of every occasion to Recycle in-house, reuse or distribute used materials in order to decrease our environmental impact. We have been sorting our daily waste for many years now and partnered with many NGOs such as Bi'atouna and Arcenciel that implement actions which are in line with our green strategy.

BUSINESS ETHICS BEING RESPONSIBLE IN OUR 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. The approval of credit lines has to go through different committees and levels of authorizations. Moreover, our Credit Lending policy restricts us from financing any company suspected to be involved in money laundering, child

labor, weapon trafficking or any illegal activity that is not in line with the respect of human rights. Also, since BLC Bank considers its primordial duty is to assist its customers by helping them reach their goals, the Bank refuses any collaboration to become a burden and would always take into account the indebtedness level of its customers. Those who come to face a critical financial situation will be provided with special assistance to help them regain stability and financial security.





QUALITY CONTROL

BDL 134

<p>The rapid increase in the use of Financial Services have pointed to the need for stronger Financial Regulations and Customer Education to protect and Empower Customers.</p>	<p>The Financial Customer Protection principals set clear rules of conduct for Financial Institutions to carry out their daily business.</p>	<p>The BDL basic Circular 134 and BCCL Circular 281 are the framework for the Business Ethics and Customer Protection.</p>
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BLC Bank was one of the 1st banks operating in Lebanon to implement the requirements of BDL and BCCL Circulars by adopting the below :

- Full transparency in operations and transactions
- Rights and Duties for customers
- Efficient Complaints Management and reporting
- Customers Education

BLC Bank deals with customers regardless of their profile and social class, transparently, fairly and professionally throughout the relationship. The Bank is promoting this culture among all its employees and aims to be a reference in Quality of Service and Customer Advocacy.

100% COMPLAINTS SOLVED IN 2016

Since the implementation of THE BDL 134 circular in october 2015, 306 complaints were received and solved.



QUALITY CONTROL ALWAYS PLACING THE CUSTOMER AT THE CENTER OF OUR ACTION

BLC Bank implemented a Quality Program shifting our culture from being product centric to customer centric. This program allows us to understand our customers' expectations and deliver what matters to them. This is done through a constant assessment and review of our existing products and services to ensure that they are always relevant to our customers and that new services are fully efficient right from the start.

A unit dedicated to customer Care & Quality Assurance was established in 2015 in compliance with the requirements of BDL Circular 134 & BCC Circular 281. This team is responsible for the implementation and monitoring of the Quality System across the scope of the Bank's activities, internally & externally and relies on different tools. Here are some of them:

- BLC Bank's NPS, Net Promoter Score: It gives customers the opportunity to interact and participate in services improvement. The Net Promoter Score (NPS) is a simple and powerful tool to measure client satisfaction and gauge the

loyalty of a firm customer relationship with one single question: "How likely would you recommend us to your family and friends?" (Overall score of the branches in 2014: 43 and after placing quality assurance at the center of our action in 2016: 65)

- BLC Bank's Mystery Shopping Program: To assess the branches' service performance & adherence to standards through real life customer experiences; to evaluate the exterior and interior cleanliness and atmosphere of branches and the professional conduct of the staff; to enhance employees' Product Knowledge and Sales Ability and recognize and reward valuable employees in order to motivate them to deliver the Best in Class Customer Service (4 yearly waves. Every wave consists of 2 Visits and 1 Phone Call for every branch, with different product knowledge.)

- BLC Bank's training program: The Quality team contributes to the adjustment of the training program by recommending the implementation of improvement actions and designing tailor made sessions when needed.



WE DO IT WITH INNOVATION

The past years have witnessed BLC Bank's identity shift from a traditional bank to an innovative and active actor of change. With 7 new branches and 20 renovated branches, BLC Bank aims to reach each and every Lebanese who could need its service, support and expertise. In addition to its direct contribution to the Lebanese economy by lending money and offering jobs, one of BLC Bank's primary goal is to provide the Lebanese community with basic financial skills and give it the necessary education, resources and advice to improve their knowledge regarding financial services and procedures.



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.

we
INITIATIVE



AN EXHAUSTIVE RANGE OF TAILOR-MADE SERVICES



Mother's account for minor child
 Rate of 4.00% on USD
 Rate of 6.75% on LBP



Women Empowerment Initiative

BLC Bank's WE Initiative targets all women be they entrepreneurs, professionals, executives or mothers seeking solutions to 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 and consultancy, information and guidance and comprehensive financial schemes.

Through dedicated services and products, the WE initiative allows women to:

1. Get financed: in addition to the comprehensive range of accounts, lending solutions and financial services, BLC introduced 2 innovations:

a) Mother-Child Account: Lebanese women cannot open accounts for their children without the consent of the child's legal guardian, namely the father. With this account BLC Bank offers mothers the opportunity to open fiduciary accounts for their children without reverting to their legal guardian.

b) Collateral-free loan: for established SMEs of at least 1 year to alleviate the impediment of collaterals which is a major constraint to businesses, especially those owned by women, thereby facilitating access to financing.

2. Grow their expertise: 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.

3. Increase their exposure: BLC Bank grants access to markets through networking events, conferences, a unique and innovative platform www.we-initiative.com enabling them to connect and evolve and finally the Brilliant Lebanese Awards launched in 2012, which have a category specially dedicated to female Entrepreneurs.

The above-mentioned non-financial services were later extended to all SMEs as part of the Bank's comprehensive SME Business Solutions program, providing as such tools, resources and opportunities for SMEs to improve their businesses, expand their capacities, and nurture their growth.

SOCIAL IMPACT

Since the inception of the We Initiative:

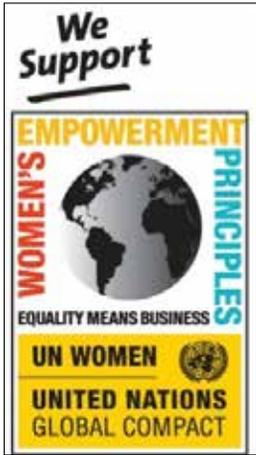
- a.** Hundreds of articles have been written on women and their economic participation in Lebanon
- b.** Special press/media editions were dedicated to women entrepreneurs
- c.** Special TV shows created around women's issues
- d.** Associations tackling development, mentorship and empowerment have seen the light

- e.** Government started considering Women as an untapped market with great potential through the constant mention by official ministries in researches and conferences
- f.** Exponential increase in number of events and conferences tackling women's empowerment
- g.** Universities running special women entrepreneurship curriculums via international grants





UN WOMEN THE 7 WOMEN EMPOWERMENT PRINCIPLES:



1. ESTABLISH HIGH-LEVEL CORPORATE LEADERSHIP FOR GENDER EQUALITY
2. TREAT ALL WOMEN AND MEN FAIRLY AT WORK - RESPECT AND SUPPORT HUMAN RIGHTS AND NONDISCRIMINATION
3. ENSURE THE HEALTH, SAFETY AND WELL-BEING OF ALL WOMEN AND MEN WORKERS
4. PROMOTE EDUCATION, TRAINING AND PROFESSIONAL DEVELOPMENT FOR WOMEN
5. IMPLEMENT ENTERPRISE DEVELOPMENT, SUPPLY CHAIN AND MARKETING PRACTICES THAT EMPOWER WOMEN
6. PROMOTE EQUALITY THROUGH COMMUNITY INITIATIVES AND ADVOCACY
7. MEASURE AND PUBLICLY REPORT ON PROGRESS TO ACHIEVE GENDER EQUALITY

As the 1st bank in the MENA region to be committed to the UN Women Empowerment Principles, BLC Bank promotes gender equality and creates a fair working environment.

UN WEPS 2015

On March 10, 2015, Chairman & General Manager of BLC Bank, Maurice Sehnaoui joined UN Secretary General Ban Ki Moon and Senator Hilary Clinton and other key stakeholders in the Women Empowerment Principles (WEPs) Annual Event at the UN Headquarters in New York. As the first CEO signatory from the MENA region committing to the UN WEPs, Mr. Sehnaoui was the only personality from the MENA region invited to participate in the event, where he

discussed methods by which the private sector can contribute to achieving gender equality and sustainability in the workplace, marketplace and community. As a result, BLC Bank was the only financial institution from the Middle East to take part in this forum to share the We Initiative's success in empowering women in the workplace and marketplace and set recommendations for the upcoming 15 years for other institutions to embrace this change and reduce the gender gap.



UN WEPS 2016

On March 15 & 16, 2016, Deputy Chairman & General Manager Nadim Kassar participated in the UN Women Empowerment Principles (UN WEPs) Annual Event, where under an initiative that is first of its kind, BLC Bank - represented by Mr. Kassar - was invited to join the Women Empowerment Principles Leadership Group (WEPs LG). Mr. Kassar was one of the 35 worldwide leaders to be member of the WEPs LG, marking yet another achievement for BLC Bank

on the international scale. This comes within the long standing commitment of BLC Bank to the seven UN Women Empowerment Principles. The Leadership Group gathers 35 leaders from the Business and Academic worlds as well as civil society, to promote gender equality through: 1) social initiatives, 2) women leadership programs at the work place, 3) promotion of equal rights and 4) commitment to provide health, safety & well-being for all employees (Women & Men).





A WORLDWIDE RECOGNITION



BLC Bank was the first Bank in the MENA to become a member of the Global Banking Alliance for Women with the bank's Assistant General Manager and Head of Marketing and Support Groups, Mrs. Tania Moussallem, being voted Chair of its Governing board in September 2015 for two years.

Internationally, the Bank has become a reference and the subject of several publications and case studies by different reputable institutions such as IFC 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)



INTERVIEW TANIA MOUSSALLEM ASSISTANT GENERAL MANAGER - HEAD OF MARKETING AND SUPPORT GROUPS

No one can empower women but themselves. They should have the will to be active members of each aspect of society and this entails fighting a lot of cultural resistance. If women don't embrace this, they will stay where they are.

What makes BLC Bank stand out on the local scene?

We believe that our role transcends mere economic support and aim to impact our society. This is why we chose to implement internally the programs we believe in before spreading them outside the organization (such as the internal diversity and inclusion program that was launched in parallel with the WE-Initiative and retrofitting our headquarters to become the first commercial building rated green in Lebanon by

IFC) . In fact, BLC Bank is the first bank in the Middle East having committed to the UN Women Empowerment Principles.

Programs such as the WE-Initiative have turned BLC Bank into a key actor sharing experience insights and best practices with tens of other banks from all continents who consequently launched similar programs.

What is your role in bringing to life the Bank's new vision and commitment inside and outside of BLC Bank's premises?

As Assistant General Manager in BLC Bank , I have had the chance to play, with the BLC Bank team and full support of our leadership, a pivotal role in conceiving and implementing the WE-Initiative program aiming at the economic empowerment of women. The active role played by BLC Bank, particularly in

sharing our success transparently with banks across the globe, led us to join the GBA's governing board. Thus after having occupied the post of Vice Chair, I was elected Chair of the GBA during the 14th session of the Alliance's Annual Summit, which was held in Sao Paulo, Brazil in September 2015.

What does such recognition represent for BLC Bank on an international level?

The Global Banking Alliance for Women (GBA) acts as a predominant structure including a broad range of the largest and most prestigious financial and banking institutions in the global markets collaborating through individual and joint initiatives aiming at promoting the integration of women in the business world and

the financial and banking markets. This position is an acknowledgment of the success of the We initiative program and BLC Bank's rigorous and growing efforts as well as our contribution to the local and global economies that positively influenced change. and is an unprecedented achievement for a Lebanese bank.



IMPACTING THE CREATION OF WOMEN EMPOWERMENT PROGRAMS WORLDWIDE



In February 2016, BLC Bank hosted its 4th study tour, the 2nd to the Global Banking Alliance for Women (GBA) members, focusing on the Bank's journey in the development and success of the WE Initiative program. The three-day event brought together international institutions and members of GBA interested in developing and growing a women's market program in their countries and saw participants coming from the United Kingdom, the Netherlands, Uganda, Laos, Sri Lanka, India, Kenya and Egypt. The GBA is an organization that brings together banks and financial institutions from all over the world to develop strategies for the promotion of women's wealth creation.

GBA ALL STARS

In 2016, BLC Bank was selected as one of the Global Banking Alliance For Women network's "all-star instructors" and trained 15 global banks on developing their women's market programs. GBA launched its All-Stars Academy in June 2016 as part of its peer learning initiatives. It features experienced guest lecturers from member banks with thriving Women's Market programs to offer their expertise on a variety of subjects related to developing and implementing a Women's Market strategy and leadership development.



INTERNATIONAL CASE STUDIES

BLC Bank has become a reference locally, regionally and globally and invited to international and local conferences to share best practices, spreading its impact to global levels. We Initiative has served as global best practice in case

studies carried out by the Global Banking Alliance for Women (2015) and the International Financial Corporation (IFC – 2016). A 3rd case study is underway by the Oxford University – UK, to be launched during 2017.



WOMEN IN STEM

On November 9, 2016, BLC Bank held its first Sectorial Networking Event, in collaboration with Alumni Central, at the Four Seasons Hotel. The event brought together prominent women in the fields of Science, Technology, Engineering and Mathematics, to draw insights on the opportunities and challenges they face, uncover actionable synergies that can empower women and insure and maintain female representation in these fields.



AWARDS TO BLC BANK / WE INITIATIVE

1. First, BLC Bank was named Best Bank in MENA Supporting Women Owned and Women Led businesses for 2015 by the American Chambers of Commerce MENA Council during a Regional reunion, which took place in Egypt in March of 2016. The AmCham Lebanese Chapter nominated BLC Bank in recognition of its pioneering role and commitment to Women through the now internationally renowned We Initiative.
2. In 2016, CPI Financial- The Banker Middle East also granted BLC Bank "The Best Female Empowerment in Banking" Award.
3. GBA: BLC Bank chaired the 15th Annual Summit of the Global Banking Alliance for Women which was held from October 18th till the 20th, 2016, in Washington, DC, and hosted by IFC. This conference brought together top executives from international financial institutions, as well as high-ranking government actors, policymakers and regulators to explore the ways in which banks can drive the performance of the female economy. In this respect, the GBA "Leadership" Award was handed to BLC Bank as an acknowledgement to the Bank's support to GBA by sharing the best practices and giving back to the organization and its members.

GROWTH SINCE THE LAUNCH OF WE INITIATIVE

(Dec 2016 Vs. Dec 2011)

LOANS DISBURSED TO WOMEN SMES

50.72%

LOANS PORTFOLIO OF WOMEN SMES

69.23%

PORTFOLIO OF DEPOSITS BY WOMEN

73.47%



OUR DECADE LONG JOURNEY ALONGSIDE SMES

The support to small and medium enterprises has been the keystone of BLC Bank's strategy during the past decade. This commitment stems from our strong belief that today's SMEs, that account for 95% of the country's economy, will be tomorrow's big companies and that the thriving of this ecosystem is bound to help the country move forward.



UNLOCKING INTERNATIONAL DEALS

As a market pioneer in providing services to SMEs and female borrowers, BLC Bank has signed in May 2016 an agreement to take part in the International Financial Corporation (IFC), the Agence Française de Développement (AFD) and Goldman Sachs' efforts to support Lebanese SMEs through a risk-sharing facility. All in all, the initiative is expected to spur \$10 million in lending to small and medium enterprises, thus helping them expand and create jobs. About 20 percent of the loans covered by the new risk-sharing facility will be earmarked for women-owned SMEs, of which an important percentage is underserved by the banking sector. BLC Bank was the first to benefit from the MENA SME Risk Sharing Facility with special focus on serving women-owned and women-run enterprises.

GETTING EVER CLOSER TO EACH AND EVERY ENTREPRENEUR

We have realized that non-financial services also play an important role in helping SMEs grow and the Lebanese ecosystem thrive. We have thus organized close to 150 roadshows across Lebanon giving three thousand rural entrepreneurs insights on how to take their business to the next level, introducing them to the We Initiative and our customized services for SMEs and teaming up with the Ministry of Agriculture to share best practices on how to succeed in planting cherries, avocados, and olive trees. We've been everywhere: Tripoli, Sour, Saida, Jbeil, Bednayeil, Dekweneh, Batroun, Al Kharayeb, Abadieh, Chtoura, Ajaltoun, Daraya, Zahlé, Hadath, Beit Chabeb, Deir el Qamar, Taanayel, Becharré, Baaklin, Kab Elias, etc.

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.

Not only does our strategy aim to bring entrepreneurs together and to help the SME ecosystem prosper, it also strives to connect them with mentors and financial experts as well as to grant them access to new markets via the Brilliant Lebanese Awards.

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.



ACHIEVEMENTS KEY NUMBERS

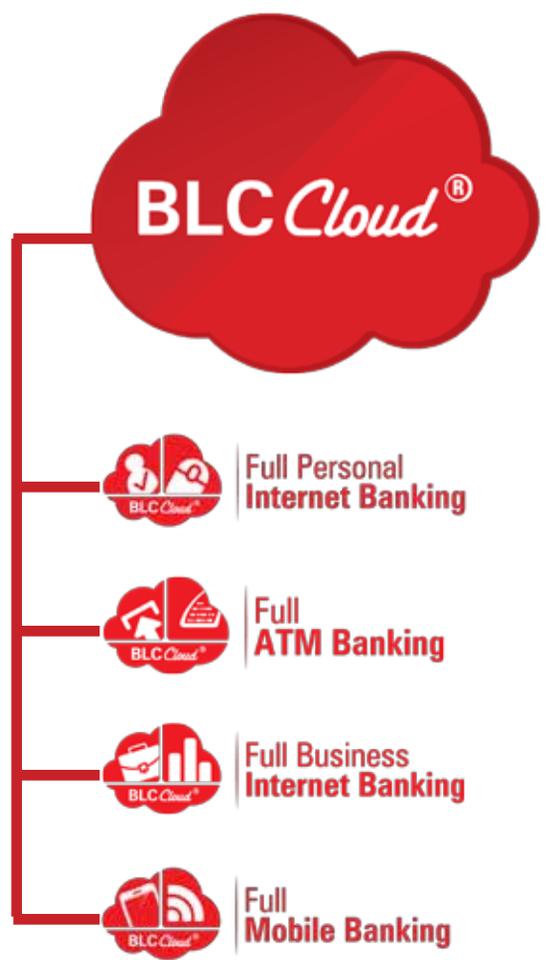
Over 15,000 SMEs, led by both men and women, have benefited from BLC Bank's non-financial services since 2012. These include:

- Around 7,000 SMEs benefit annually through roadshows and events especially in Lebanon's developing regions.
- Over 436 entrepreneurs reached in Beirut through Business Power Sessions which are trainings coupled with a networking breakfast (of whom 65% are women).
- Over 250 businesses (90% women-owned) reached through the creation of social partnerships.
- More than 750 BLA applications received during 4 years with 64 finalists highlighted with nationwide exposure (of which 38 are women).
- More than 9,000 members on the WE-Initiative and SME toolkit websites.



**E-SERVICES
OFFERING
OUTSTANDING
AND INNOVATIVE
PRODUCTS**

BLC Bank was the first Lebanese bank to have its entire ATM network become smart, accepting cash and check deposits. The Bank also launched the BLC Cloud, offering the most complete mobile, personal and business internet banking solutions in the country and Hey! BLC, the next generation in mobile payment solutions. All of these e-services aim to bring the Bank closer to its customers and give them easier access and more autonomy.



INTERVIEW
MAYA MARGIE
HEAD OF MARKETING GROUP

How is digitalization related to social responsibility?

To address financial inclusion, we took measures to make financial services accessible at affordable costs to our customers whether individuals or businesses, irrespective of net worth and size and independently of time and place. In this context, harnessing technological innovation helps us develop our business efficiently and sustainably and improves our customer

experiences. Digitalization simplifies banking for our customers, offering solutions that make their activities faster, easier and more reliable with greater access to information. This helps us improve transparency as we get a clear and rapid message out to the public and facilitate dialogue with our stakeholders all the while reducing energy and natural resource consumption.

How do your e-services address financial inclusion?

The Bank has a vision of innovation and technology that naturally go hand in hand to deliver service excellence and make financial services accessible to all. HEY!BLC is an innovative mobile payment solution, which complemented by our electronic delivery channels including full ATM, Mobile, Personal and Business Internet banking, provides full mobility and freedom for our customers to enjoy self-service banking, all the while not compromising on the highest security standards. We are proud to have developed a cutting-edge application that is

independent from telecom operators or any 3rd party payment providers, uses the QR code technology (not NFC dependent) and operates on all smartphones. From a usability perspective, HEY!BLC is an inclusive solution that has both the merchant and the consumer in mind. It allows for instant peer-to-peer transfers even if the receiver is unbanked, person-to-merchant payments in seconds, in addition to remote payments from a distance without having to be physically present. Through technology BLC Bank has been able to guarantee access to finance to the community it serves.



**OUR
COMMUNITY**



**COMMITTED
TO A
DYNAMIC
LEBANON**



MEET OUR PARTNERS

As active members of a society, it is a need rather than a mere duty to contribute to our community's wellbeing by supporting sustainable development initiatives and non-profit organizations. We thus invest in the community we serve and are committed to help meet the needs of the many local organizations across the country, trying to help the Lebanese society at large.



ROADS FOR LIFE
The Talal Kassem Fund
for Post Accident Care

PARTNERSHIP ROADS FOR LIFE

As part of our partnership with Roads for Life, BLC Bank shows continuous support to the PHTLS (Pre Hospital Trauma Life Support) program which is a training administered to the Red Cross paramedics and members of the Lebanese Armed Forces (LAF) and Beirut Firefighters across Lebanon, and is focused on a unified protocol on how to handle injured victims on the scene of the accident until they reach the emergency room, optimizing their chances of survival.

The Roads for Life PHTLS Program was launched in February 2013, and to date, there are already over

435

**PARAMEDICS
ACROSS LEBANON WHO
HAVE UNDERTAKEN THE
TRAINING.**



TESTIMONIAL ZEINA KASSEM ROADS FOR LIFE

“ BLC Bank was among the first believers in Roads for Life's mission and vision, and in the importance of the rescue culture that was lacking in Lebanon. The partnership with BLC Bank for PHTLS - Lebanon Chapter since 2012 has proved to help save thousands of trauma victims in Lebanon from unnecessary deaths and permanent disabilities. We are proud of our partnership with this honorable institution that has had an active role in putting Lebanon on the map of the International Rescue Standards. ”



LET'S DISCUSS
**CHILDREN'S
 HEART
 DISEASE**

TO **SAVE A LIFE**

WITH THE SUPPORT OF **BLCbank**
 FRANSABANK GROUP
 We deliver what matters

PROJECT
**EVERY BEAT
 MATTERS**

BLC Bank joined efforts with HEARTBEAT to initiate a one of a kind program dedicated to children following their heart surgery. This three year Follow-Up and Awareness Raising Program aimed to help children lead a normal life after undergoing their heart surgery and to get better integrated in society.

The program includes three axes:

- A)** Follow-up with current and future patients treated by HEARTBEAT by delivering orientation sessions, follow-up phone interviews, and on-site visits to beneficiaries. In this regard, Two part time social workers with a nursing background were recruited.
- B)** Survey with past beneficiaries conducted by med students and interns in order to gather information regarding social and medical

challenges faced by the cured children and assess their situation. The 280 files were then compiled by a part-time assistant recruited for data entry and file completion.

C) Children's Heart Disease (CHD) Awareness Kit providing essential information on CHD with brochures written in English and Arabic. Moreover, four workshops "Antenatal Diagnostic of Congenital Heart Disease" were organized in four different regions. During these one-hour workshops, Heartbeat's cardio pediatrician Dr. Linda Daou and one of the targeted region's fetal echo diagnostic specialist helped gynecologists and specialists of echo diagnosis recognize the indicators of serious congenital diseases in the early echography so that the family can be referred to a cardiologist in case the baby was diagnosed with Congenital Heart Disease (CHD).



.....
 Awareness session in Saida





PARTNERSHIP INSTITUT FRANÇAIS DU LIBAN

“

The partnership between BLC Bank and the Institut Français du Liban is an old and important one, and embraces artistic and cultural activities. During all these years, this collaboration has witnessed a clear evolution, growing from a support to the exhibitions into that of theater shows performed by French troupes

(especially at Theatre Monot). What lies at the heart of this partnership is the eagerness to support the youth's creativity and emerging teams and the willingness to bring all forms of arts to the Lebanese public offering a different and broader way of seeing the world that surrounds us.

”

— ERIC LEBAS
ATTACHÉ CULTUREL



Beirut
National
Museum

In an effort to promote Lebanese handcraftsmanship and show our clients and suppliers our appreciation, we have been teaming up with the National Museum's boutique, which is under the umbrella of the Fondation Nationale du Patrimoine for many years now in order to offer end of year gifts that reflects traditional Lebanese knowhow and local designers' special touch and expertise.

All proceeds of the boutique's sellings help finance the museum's maintenance and restoration.



METROPOLIS

Through its sponsoring of Metropolis' activities, BLC Bank shows its attachment to culture and its transmission to the Lebanese spectators, promoting the cinema's numerous festivals, workshops and screenings, and giving its audience the opportunity to have access to a wide range of lesser known masterpieces.

“

The Metropolis Art Cinema association has had the immense privilege of having BLC Bank as its main partner for the last four years. Operating in a country with a lack of public funding and an almost non-existent cultural policy, Metropolis Cinema heavily relies on donors, grants and sponsors from the private sector to be able to put together its year-round programme, which

consists of film screenings and film-related cultural activities such as youth-oriented animation and filmmaking workshops, master classes with renowned directors and film experts. BLC Bank's support has been essential in ensuring these film programmes and activities are brought to life and well promoted, reaching more than 70,000 spectators and film buffs from all over Lebanon.

”

— NISRINE WEHBE
METROPOLIS ART CINEMA

SUPPORTING TOMORROW'S KEY ACTORS

BLC Bank has launched an internship program for undergraduate students from selected universities, giving them the opportunity to pursue internships in the Bank's premises. It is important to note that interns with high achievements are always considered for future recruitment. In 2015, this initiative led 263 students to apply for BLC Bank's internship program in order to learn more about the way our Bank functions giving these students the opportunity to experience the different jobs that may be available to them when they graduate thereby matching their talents and passion with the real life careers.





DONNER SANG COMPTER

Our contribution to Donner Sang Compter's work is several years old. BLC Bank was the first bank to organize a Blood Drive in coordination with Donner Sang Compter and Hotel Dieu de France Hospital in 2014, giving every employee the opportunity to save up to three lives by donating blood. We are most pleased to see this collaboration grow stronger year after year.



TESTIMONIAL

“

« We, at Donner Sang Compter, are much honored to have organized a successful event at Gemayze in June 2016 on the occasion of the World Blood Donor Day with the support of BLC Bank. The event was attended by 20,000 people and witnessed the launching of our Mobile Blood Bank, which is a first of its kind in Lebanon. In addition, hundreds of people donated their blood to help fill the shortages of two local hospitals

”

Yorgui Teyrouz
Founder and President of DSC



PROJECT
NATIONAL LIBRARY REBIRTH



BLC Bank believes in the power of knowledge and in the importance of conserving our country's heritage. The Ministry of Culture drew a roadmap for the rebirth of the National Library. Since the launch of the project, The Lebanese Foundation for the National Library has covered the entirety of the costs of the temporary site, a location measuring 3.000 square meters in the Free Zone of the Beirut Port, allowing the functioning of the laboratories and the restoration workshops. The Foundation's highest ambition is to see the project of the National Library, in the Sanayeh campus, a reality.

Within the framework of the rehabilitation project of the National Library and in effort to contribute to the preservation and foster of the artistic and cultural scene of the country, this exhibition came to life. The premise for the theme was to find a silver lining to the pagination error that occurred in the printing of the book "Cent Ans de la Presse au Liban, 1858-1958", published in 2010 by the Lebanese Foundation for the National Library. This book – deemed unable to be distributed- was creatively transformed into an exhibition of which 55 artists from different generations and creative practices have produced, with total creative freedom, a piece of work inspired by the book. They all have generously donated their artworks to the Foundation, as a tangible contribution to the country's art history and diversity while defending the freedom of speech represented by the book.





THE LEBANON MOUNTAIN TRAIL (LMT)

The Lebanon Mountain Trail (LMT) is the first long-distance hiking trail in Lebanon. It extends from Andqet in the north of Lebanon to Marjaayoun in the south, a 470-km path that transects more than 75 towns and villages. The LMT showcases the natural beauty and cultural wealth of Lebanon's mountains and demonstrates the determination of its people to conserve this unique heritage. It brings communities closer together and expands economic opportunities in rural areas through environmentally and socially-responsible tourism, thus aligning its vision and values to those of the Bank. BLC Bank is a continuous supporter of LMT and proud to have its very own BLC trail as part of this project.



BIRTH & BEYOND – ASSAMEH

Birth & Beyond – ASSAMEH is a non-profit organization dedicated to the wellbeing of children and premature babies in Lebanon which was founded in 2014. The organization helps sick children undergo their medical treatment in the best conditions possible and makes sure they receive the help they deserve. The clear mission & vision behind it is that no Lebanese child should ever be denied the medical services he deserves whatever the circumstances might be. On February 15th 2016, they launched

“The Carlos Slim Centre for Children” at the Quarantina Hospital: The first Government / University hospital that brings together Government medical facilities and University hospital medical standards, equipped with the state of the art pediatric equipment. BLC Bank is a proud supporter of this organization which has managed to treat more than 350 kids at end of 2016.





FOR HER

Our commitment towards Lebanese women is not merely financial or entrepreneurial. We strive to be their partner of choice when it comes to supporting their efforts in fulfilling their athletic dreams and their constant reminder to take care of their health in order to be able to reach new tops.



> YADOUNA

BLC Bank has signed a collaboration agreement with Yaduna; a Women Heart Health Center which is an initiative of the First Lady of Lebanon Wafaa Sleiman promoting women's cardiovascular health. This collaboration granted the Bank's female employees and their relatives screening for Coronary Heart Diseases (CHD) as well as prevention and preliminary medical care for women over 45 at discounted prices.



#WeInitiativePink

1 in 8 women are diagnosed with breast cancer. Because early detection can save lives, BLC Bank launched an awareness raising campaign during the month of October 2015. Women of the media industry were invited to do a free mammogram at either Belle Vue Hospital in Sin El Fil or Wakim Centre in Jounieh.

This voucher could be transferred to a woman of the journalist's choice, a woman she cared about, in order to reach a maximum number of people.

> HOMENETMEN



Because promoting female athletes is undeniably the best way for an innovative, bold and women empowering institution to acknowledge the importance and positive impact of sports in our daily lives and the development and well-being of our community, BLC Bank is a proud sponsor of the Homenetmen Antelias women basketball team.



FOCUS
BLA

1st annual
**BRILLIANT
LEBANESE
AWARDS 2016**
للمبدعين في الأعمال





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 the first banking awards in Lebanon and are designed to honor successful entrepreneurs who have demonstrated personal commitment to their business and community. These awards are part of the Bank's promise to provide SMEs and women entrepreneurs with consultancy, learning & development opportunities, access to markets and nationwide exposure, in addition to financing.



ENTREPRENEURSHIP THE BRILLIANT LEBANESE AWARDS ARE COMPOSED OF THREE CATEGORIES



BUSINESS OF THE YEAR

(6 competitors – prize is USD 30,000 in cash)



WOMAN ENTREPRENEUR OF THE YEAR

(6 competitors– prize is USD 30,000 in cash)



PEOPLE'S CHOICE AWARD

(The 12 finalists will compete in an online competition to win the People's Choice Award and USD 5,000.)

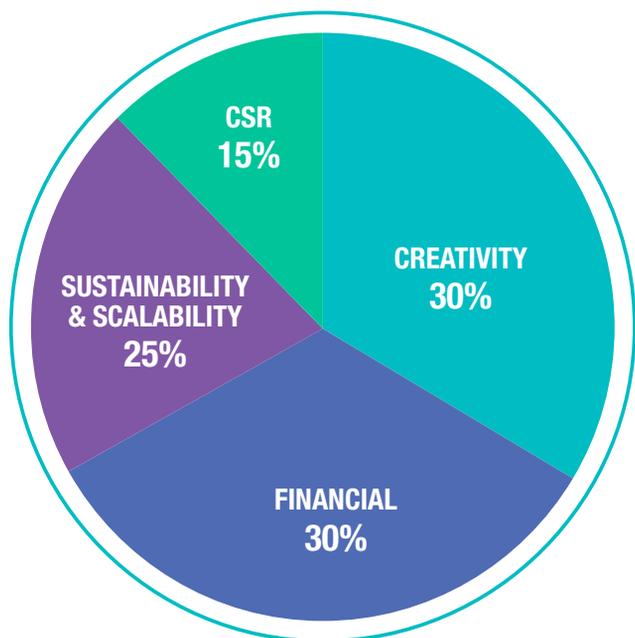


CREDIBILITY
THE BRILLIANT LEBANESE AWARDS
EVALUATE THE CANDIDATES
ACCORDING TO FOUR CRITERIA:



A PROFESSIONAL INDEPENDENT JURY THEN SELECTS THE WINNERS.
2015'S JURY MEMBERS WERE:

- **Mr. Najib CHOUCAIR – Banque Du Liban:**
Woman Entrepreneur of the Year
- **Mr. Wael HAMDAN – Banque Du Liban:**
Business of the Year
- **Mrs. Tania MOUSSALLEM – BLC Bank:**
Business of the Year & Woman Entrepreneur of the Year
- **Mr. Tarek SADI – Endeavor Lebanon :**
Business of the Year & Woman Entrepreneur of the Year
- **Ms. Mona BOU EZZA BAWARSHI – Gezairi Transports S.A.L.:**
Woman Entrepreneur of the Year
- **Mr. Thomas JACOBS – International Financial Corporation:**
Business of the Year & Woman Entrepreneur of the Year
- **Dr. Khater ABI HABIB – Kafalat S.A.L. :**
Business of the Year
- **Ms. Yolla SARIEDDINE – Kafalat S.A.L.:**
Woman Entrepreneur of the Year
- **Dr. Josiane FAHED-SREIH – Lebanese American University:**
Business of the Year & Woman Entrepreneur of the Year
- **Dr. Fouad ZMOKHOL – Lebanese Businessmen Association RDCL:**
Business of the Year & Woman Entrepreneur of the Year
- **Mrs. Roula MOUSSA – Netways:**
Business of the Year



- **CREATIVITY: 30%**
for innovation as well as the project's uniqueness.
- **FINANCIAL: 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 scalability, long-term success and future growth.
- **CORPORATE SOCIAL RESPONSIBILITY: 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.



“ ENCOURAGEMENT AND MOTIVATION ARE THE MOST IMPORTANT FACTORS FOR THE SUCCESS OF ENTREPRENEURS. THEY HAVE GIVEN ME THE DETERMINATION TO PERSEVERE. ”

Company Description:

With offices in both Beirut and Dubai, EYEdeas Smart Optics deals with Ophthalmic and Optics equipment and designs and manufactures its own house brands that are sold all around Europe, the Middle East and in New York.

Entrepreneur Biography:

After receiving his bachelor degree in Optics and Optometry from Lebanon, Mahmoud El Hakim furthered his higher education in France and the United Kingdom. He registered several patents for his inventions and has received awards for innovative designs.

BUSINESS OF THE YEAR 2015:

MAHMOUD EL HAKIM
EYEDEAS

“ DO NOT BE AFRAID TO FIGHT FOR WHAT YOU WANT. BE STRONG. SEEK THAT WHICH MAKES YOU HAPPY AND PURSUE IT. ”

Company Description:

At Cocoa & Co, design and innovation lie at the core of each pastry. It's all about edible art, creating amazing cakes, cookies, and desserts for any occasion. The “Kitch'in” is also a fun venue for kids’ birthday parties and cookie-decorating classes.

Entrepreneur Biography:

Hala Audi Beydoun applies her flair for colour and design to her other passion: high quality baked goods. This daring visionary’s dedication to perfection and courage keep her ahead of the curve. She keeps an endearing blog, sharing her experiences of dealing with cancer, raising three girls, and managing a start-up business all at once.



WOMAN ENTREPRENEUR OF THE YEAR 2015:

HALA AUDI BEYDOUN
COCOA & CO.



“ AT SOME POINT, MANY WOMEN WILL HAVE TO BALANCE BETWEEN RAISING FAMILIES AND ESTABLISHING A NEW BUSINESS. FINDING WAYS TO DEVOTE TIME TO BOTH IS THE KEY TO TRULY ACHIEVE A HEALTHY BALANCE. BE BRAVE AND ACT LIKE A WOMAN. ”

Company Description:

Mukagraf is a design studio founded in 2009. The studio produces innovative greeting cards that were the first to use a combination of languages and to break established conventions.

Entrepreneur Biography:

Having studied at the London College of Communication and Central Saint Martins, Muriel Moukawem has worked with several design agencies in London. In 2009 she founded her own design studio. Muriel has also taught graphic design at the London College of Communication and at the Notre Dame University, Lebanon.

PEOPLE’S CHOICE AWARD 2015:

MURIEL MOUKAWEM
MUKAGRAPH



BUSINESS OF THE YEAR 2016:

JAMIL HADDAD
COLONEL BEER

“ THE 30,000 USD PRIZE WILL BE INVESTED IN NEW MACHINES AND EQUIPMENT GIVING A QUALITATIVE AND QUANTITATIVE BOOST TO OUR PRODUCTION ”

Company Description:

Named after the popular Windsurfers' spot in Batroun, Colonel is a microbrewery that produces high quality craft beer since its opening in the summer of 2014.

Entrepreneur Biography:

Born and raised in Batroun, Jamil Haddad is an adventurer at heart. After pursuing rigorous research, attending several workshops in the UK, and touring different breweries, Jamil finally learnt the craft and became proficient at it, bringing to life his project to launch his very own microbrewery

“ MY SUCCESS IS MY HEART, ENERGY AND ENTERPRISE. BLA MAKES IT COME TRUE. ”

Company Description:

Le Potager Bio is the evolution of Le Potager SARL which is a family business founded in 1994 by the twin sisters Zeina and Myrna Khoury. The goal of Le Potager Bio is to introduce consumers to a range of 100% organic herbs, fruits and vegetables.

Entrepreneur Biography:

Being passionate of healthy food, Zeina decided to grow her own vegetables and fruits for her family and friends. Every morning at 5:30 AM, she personally prepares Le Potager Bio boxes to deliver to the clients doorsteps.



WOMAN ENTREPRENEUR OF THE YEAR 2016:

ZEINA KHOURY DAOUD
LE POTAGER



PEOPLE'S CHOICE AWARD 2016:

RITA ABBOUD
BÉBÉS CÂLINS
- ECOLE MATERNELLE

“ THANK YOU FOR ACKNOWLEDGING MY EFFORTS AND HIGHLIGHTING WOMEN SUCCESS STORIES ”

Company Description:

Bébés Calins offers a reception service and quality education, welcoming children age 1 to 5. It was the first nursery in Lebanon to receive the CELF Label, given by the ambassador of France Patrice Paoli, in October 2014.

Entrepreneur Biography:

In 1990, at the age of 19, pregnant psychology student Rita Abboud launched her nursery in a small apartment where she envisioned starting her successful nursery. In 2002, she finally became the owner of a preschool licensed by the Ministry of Education.



**OUR
ENVIRONMENT**



**COMMITTED
TO A
GREENER
PLANET**



WALKING THE GREEN PATH

We have committed ourselves to preserve the environment by carrying out and promoting actions that guarantee sustainability. In this vein, we have embraced a Green Culture and have become the ambassadors of the eco-friendly corporate model in Lebanon. Our Corporate Environmental Policy encourages our employees and the Lebanese community alike to walk the green path.

The eco-friendly culture is now imbedded in our procedures and way of thinking, since we prioritize recyclable and reusable consumables, pay attention to energy consumption and make a responsible use of paper in our offices and branches.

**BLC Bank Headquarters
the first building with the
ARZ Green Certification**

This achievement is the result of the collaboration between the Bank and the International Finance Corporation where a green retrofit of the building was implemented. This step is one of the many initiatives undertaken by the Bank within the Boomerang CSR program that brings sustainable benefits and well-being to the community and the Bank.

GREEN BUILDING STARTING WITH OUR HEAD OFFICE

The BLC Bank head office has undergone a full revamping to become compliant with the green international specifications and the environment conservation standards. This retrofit and the adoption of a Green Culture led us to receive in December 2011 the “Arz Bronze Certification” from the ARZ Building Rating System managed by the Lebanese Green Building Council - LGBC - a non-profit organization, member of the World Green Building Council (WGBC)



THE BLC BANK HEAD OFFICE THUS BECAME THE FIRST COMMERCIAL GREEN BUILDING IN LEBANON.

We took on this environmental challenge by greening our operations with the support of our employees through the adoption of the 3 R's approach policy: Reduce, Reuse and Recycle in four fields being Energy, Water, Paper and Waste.



AWARENESS

RAISING AWARENESS AND ESTABLISHING A GREEN CULTURE



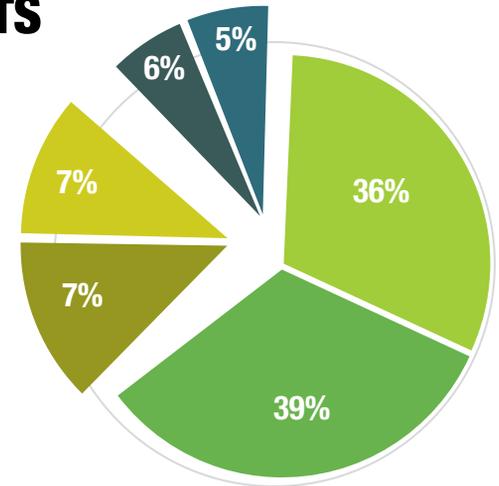
Our employees have become the major actors of change. They all participate in environmental activities organized by the Bank and have the opportunity to attend several Green awareness sessions. These sessions are also attended by 100% of the Bank's new recruits during their induction program to insure they are well aware of BLC Bank's values and commitment.

GREEN NUMBERS 2015

- **ALMOST 40 TONNES OF RECYCLED PAPERS**
- **6 TONNES OF STEEL RECYCLED FROM OLD SAFES**
- **MINUS 1,000,000 A4 PAPERS USED COMPARED TO 2014**
- **MORE THAN 750 RECYCLED IT MACHINES**

DISTRIBUTION OF THE GREEN RETROFIT'S COSTS

- CONSULTANCY & ASSESSEMENT SERVICES
- WASTE & POLUTION FRONT
- ENERGY FRONT
- PAPER FRONT
- AWARENESS MATERIAL
- WATER FRONT



TESTIMONIAL

THOMAS JAMES JACOBS
FORMER IFC RESIDENT REPRESENTATIVE, LEBANON AND SYRIA

“

Recognizing the environmental challenges facing Lebanon, BLC demonstrated true commitment to corporate citizenship by 'greening' its corporate headquarters. By achieving bronze status under the Lebanese Green Building Council's (LGBC) ARZ green building rating system, BLC is making the extra effort to reduce energy consumption and to conserve increasingly precious water resources. IFC worked with LGBC to design ARZ and believes strongly that ARZ can help existing commercial property owners like BLC Bank champion the

economic and social benefits of greener buildings, alongside such systems as LEEDS and EDGE (IFC's proprietary system for new buildings). However, this takes strong corporate vision and commitment to the common good, as well as to shareholders. Through ARZ and its other efforts, BLC Bank continues to demonstrate such vision and commitment. IFC is proud to partner with BLC and we look forward to continued cooperation in innovative projects that help shareholders and citizens alike.

”



PARTNERSHIP

10452

**TREES PLANTED
THANKS TO BLC BANK**

BLC Bank collaborates with Jouzour Loubnan through continual funding and the organization of forestation days during which employees work hand in hand to promote environmental awareness and increase Lebanon's woodland areas.

This project also includes the drip irrigation, maintenance and guardianship of replanted areas for at least 3 years. For helping restore our high mountains ecosystems also paves the way to environmental awareness raising of younger generations and efficiently helping the local community, enabling it to promote, manage and benefit from the implemented projects.

This way, the BLC Bank reforestation project has already planted change across Ehden, Ehmej, Kfardebien, Jezzine, Ebel El Saqui.

“ **A society grows great when old men plant trees whose shade they know they shall never sit in.** ”





PROJECT
THE JABAL MOUSSA
INITIATIVE

SEEDLAB

With a growing total of 40,000 seedlings per year, the Association for the Protection of Jabal Moussa (APJM) partakes in different reforestation projects. increased capacity goes hand in hand with the need to improve technical means in order to put competence into practice. BLC Bank helped APJM establish an equipped laboratory in vicinity to its existing nurseries. This facility will provide a space to clean, process, store and treat seeds and will enable the association to increase germination rates by improving germination protocols. It will also help develop germination protocols for problematic species and will serve as seed bank for long-term storage of seeds.



RURAL ECO DEVELOPMENT

As part of APJM's efforts to develop the region, a socio-economic survey was conducted in 2008-2009 on 508 households to identify opportunities in order to develop the existing potential of the region. This survey has resulted

in a comprehensive profile for the main villages of the area: Chouane, Ebreh, Ghbaleh, Jouret el Thermos, Nahr el Dahab, Qahmez, and Yahchouch. Two major skills for women were identified through the survey: production of traditional "mouneh" products, and handicraft skills. In the vein of this project, BLC Bank has offered the APJM the suited means of transportation allowing the region's residents' products to reach different points of sale, thus giving them a way to reach a maximum of people.





PRODUCT

DEVELOPPING GREEN PRODUCTS AND LENDING ECO-LOANS

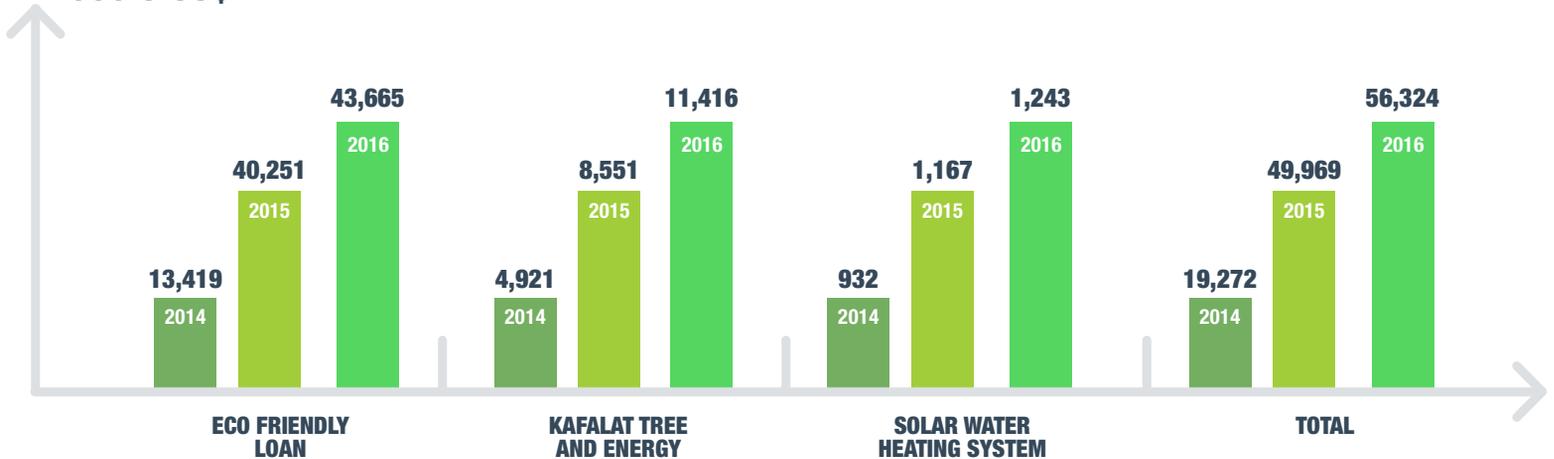
Banking products for sustainable programs have thus been released, reflecting BLC Bank’s engagement and making it easier for the Lebanese community to lead a greener life. These products cover a wide range of domains among which:

- Water heating
- Solar energy generation
- Pollution abatement
- Solid waste and waste water treatment
- Recycling
- Landscaping
- Eco-tourism

Eco-friendly loans can also be offered 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

OUTSTANDING LOANS IN 000'S US\$





**FOCUS
ERP**





EMERGENCY RESPONSE PLANNING (ERP)

Emergencies and disasters can occur at any moment. It is thus crucial for BLC Bank to put into action a well-established Emergency Response Plan (ERP) as part of its corporate social responsibility strategy.

This planning aims to develop and implement policies and procedures designed to alleviate the effects of any incident that has the potential to injure people, damage property, interrupt business operations, or contaminate 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.



INTRODUCTION

BLC BANK IS NOW PROPERLY PREPARED TO:

- Identify threats and determine protective actions
- Identify key emergency roles and responsibilities
- Develop 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
- Establish and maintain effective communications with all parties
- Provide confident, timely information to news media
- Preserve relevant records for the subsequent inquiry into the cause of the emergency

.....
*Assembly point after
the evacuation drill*
.....



INTRODUCTION

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



The main head office building and two adjacent buildings occupied by Head Office employees as well as the disaster recovery site were covered by this project.

Mira-Clé, an external supplier specialized in safety, performed a safety assessment of the premises and provided the Bank with recommendations to enhance the building's current status. Recommendations were implemented and the sites were equipped with the needed safety tools. Moreover, we have installed an AED (Automated External Defibrillator) and the emergency plan includes evacuation of wheelchairs in the Head Office building.



TESTIMONIAL

NAEIM EL ZEIN

MANAGING PARTNER OF MIRA-CLÉ TRAINING & CONSULTING S.A.R.L.

“ The enormous amount of efforts & cooperation provided by BLC Bank, with exceptional management support, were the cornerstones for the ERP project success and for exercising the highest international safety standards. This initiative reflects BLC Bank's commitment to public safety, placing the protection of people first. ”



EMERGENCY RESPONSE

The supplier also developed a detailed emergency response plan catered to BLC Bank and provided Emergency Response orientation sessions to all BLC head office employees within the covered premises.

The 50 employees who volunteered to become ERP wardens received

- **An advanced two-day training by the commander of the Kuwait Energy Company**
- **A fire-fighting training by the Civil defense**
- **A first aid training by the American Heart Association.**

On the 24th of October, 2013, the Bank successfully completed the last phase of the project by performing 2 drills with the participation of all the occupants of the head office buildings including visitors and suppliers.

These exercises were supported by the Beirut Fire Department and the Lebanese Red Cross. The drills were completed with an average evacuation time of 1 minute 18 seconds per floor.

In its second phase, the project was extended to all of BLC Bank premises: 90 more wardens volunteered and attended the first aid training. Awareness sessions were therefore internally provided to all employees within the scope of phase 2. Since then, refresh sessions are periodically provided to wardens and awareness sessions are attended by all of the Bank's new recruits.

The Bank is the first to establish an Emergency Response Plan based on the standard requirements followed by Oil and Gas industry.

We are very proud to follow international standards of safety and rescue such as the American Heart Association guidelines, and the Osha Policies and Procedures.

Red-cross and fire-fighters during the evacuation exercises



BY THE END OF 2016, THE ERP PROJECT COVERED:

- **41 BRANCHES**
- **2 ARCHIVE LOCATIONS**
- **THE LEARNING CENTER**
- **3 REMOTE HEAD OFFICE LOCATIONS**



**OUR
PEOPLE**



**COMMITTED
TO A
BETTER
WORKPLACE**



BRINGING OUT THE BEST IN OUR EMPLOYEES

A welcoming and safe environment is the best way to help employees reach their full potential; valuing our people, who constitute our closest stakeholders, thus lies at the core of our business strategy. From the moment one joins BLC Bank, they are supported with transparent policies, learning and development opportunities, as well as health and wellbeing initiatives.

By valuing those who want to join our team and later become BLC Bank ambassadors, we foster openness, sustainability and respect whether during the recruiting process or the years employees spend with BLC Bank.

RECRUITING PROCESS IT ALL STARTS WITH YOUR JOB APPLICATION

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.

In order to insure utmost impartiality during the recruiting process, all candidates present a set of exams

aiming at evaluating their basic and technical knowledge. They then meet with the HR recruiting team and those with whom they will be in direct contact during their stay at BLC Bank. These multiple interviews are implemented in order to make sure we are giving the right job to the right candidate.

“
...we foster
openness,
sustainability
and respect...
”



BLC Bank Stand presence at different Job fairs



THE TOTAL NUMBER OF ATTENDEES WITNESSED A **100% INCREASE** BETWEEN 2014 AND 2016, REACHING 4782.



INTERVIEW
ELIANE ABI AZAR
HEAD OF LEARNING & DEVELOPMENT

What is the role of the BLC Bank learning center?

The increasing need for employees development and market competition have led us to establish a space which is dedicated to training. This gives employees the opportunity to break away from work, focus on reaching their full potential: knowledge, analysis, awareness raising, etc

Who provides the trainings?

Qualified employees with the support of the Learning and Development department or selected professionals when it comes to soft skills such as leadership, networking, or personal development.

Who is the target audience?

The learning center was initially developed for our employees but we decided to let our clients benefit from this setting as part of the Business Power Sessions (BPS) that are organized there on a Saturday of each month as part of the non financial services provided by the Bank.

TRAINING
PROMOTING PERSONAL AND PROFESSIONAL GROWTH

We believe that investing in the development of our talents leads employees to feel a sense of belonging which enhances their motivation and pushes them to strive for excellence. Providing them with development opportunities and

benefits thus makes them more dedicated and serene. Internal job postings also give our employees the chance to choose a different path and allows them to grow in a familiar environment that values their talent and dedication.



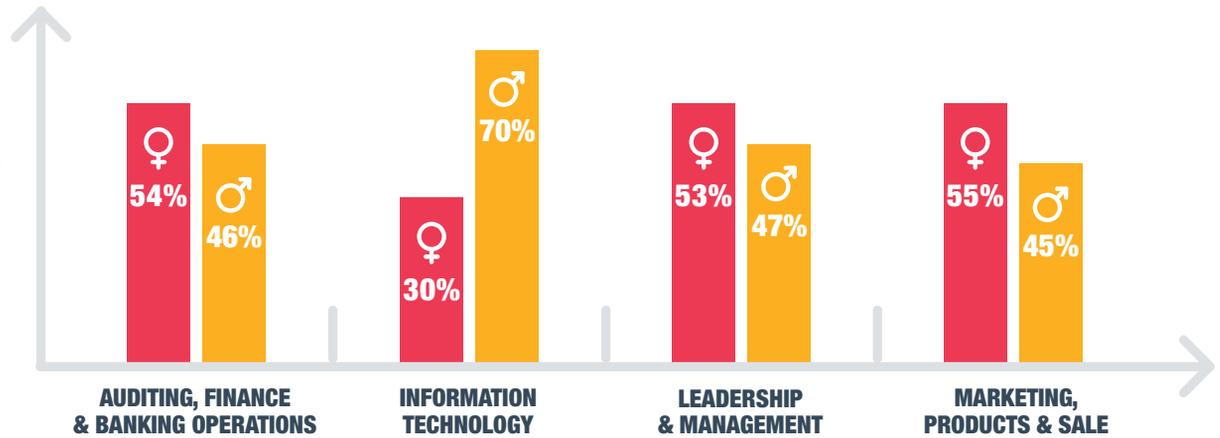
TRAINING
PROVIDING OUR EMPLOYEES WITH TOP TRAININGS AND OPPORTUNITIES

16,514 hours of training were provided to our staff during 2015 and 16,104 hours during 2016, covering a wide range of domains and topics. These sessions promote continuous learning and advancement and help widen our employees' horizons and give them more insights concerning the Bank's different entities.





2015/2016 TRAININGS BY CATEGORIES



INSURING A TRANSPARENT WORKPLACE...

Keeping employees fully informed of all matters affecting them and providing them with the necessary tools needed to give voice to their opinions is a key component of our internal strategy.

In this regard, we have set a mechanism for feedback and dialogue which enables us to measure employees' motivation needs. We thus identify and prioritize activities in order to better understand our employees and know what really matters to them. This is done through regular surveys and dedicated platforms. In addition to that, employees at BLC Bank can be sure their voice is heard

if they have any doubts or concerns regarding a specific situation or action

- The “**whistle blowing**” initiative lets employees speak up in a confidential way and raise any concern regarding business conduct and compliance or ethics as well as matters which undermine the Bank’s code of conduct and values.
- The “**grievance policy**” makes sure 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.

...AND RECOGNIZING ACHIEVEMENTS

We have established an Employee Performance Awards that recognizes and rewards significant accomplishments across all of the Bank’s operational areas and have implemented a remuneration strategy aimed at recognizing both individual and team performance.





MAKING HER PART OF THE CHANGE

By committing to the UN Women Empowerment Principles (UNWEPs), we became the first Bank in the Middle East and North Africa region to dedicate our efforts to promote women's empowerment. We developed internal programs to become the employer of choice for Lebanese women by supporting the growth of women employees as well as putting in place training programs for our employees in order to ensure equal opportunities, inclusion and non-discrimination.



TESTIMONIAL

SANDRA AIN CHAYBEH

SENIOR ANALYST / PROGRAMMER

“

On January 30th 2015, our little Katy came into our lives. Although she was our second child, this wasn't like having a "first child" all over again. In fact it was like having "two kids" for the first time, which in my opinion presented its own challenges. I was thankful for BLC's newly implemented 70 days maternity leave during which my family and I were given enough time to go through the

adaptation period to appreciate the new addition to our family. After the maternity leave, and this is what I appreciated the most, was the maternity schedule offered by the bank whereby a mother upon her return is granted a fully paid part time schedule till 2 pm for 2 months. This is especially significant for new mothers to stay in close contact with their baby for a longer period of time.

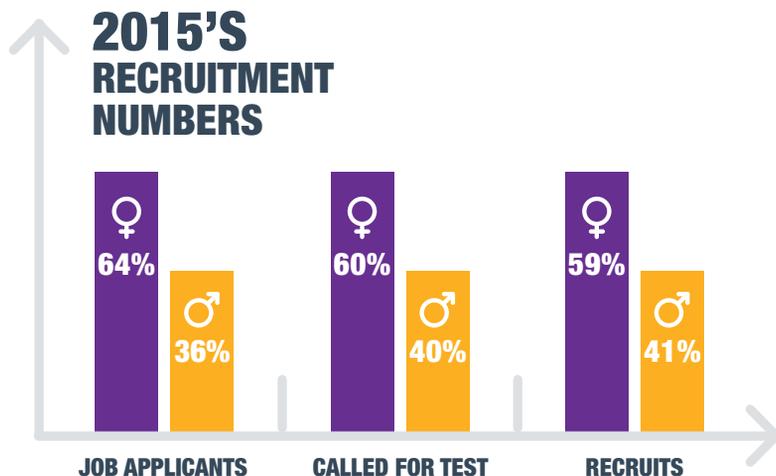
”

WOMEN AT BLC BANK
• 51% WOMEN STAFF
• 35% WOMEN IN MIDDLE MANAGEMENT
• 43% WOMEN IN SENIOR MANAGEMENT

IN ORDER TO REACH THIS GOAL, A NUMBER OF HUMAN RESOURCES PRACTICES & POLICIES WERE UPDATED.

BLC Bank:

- Added a 5th core value: "we promote gender equality"
- Implemented access to part-time work with 2 months of full pay for employees returning from maternity leave.
- Publically announced a target of 50% women in senior management by 2020. As a result of these changes, BLC Bank female employee representation grew from 47% to 51% since the launch of We Initiative.





PATERNITY LEAVE

AND TAKING CARE OF DADS TOO...

We have introduced the paternity leave, giving fathers a three-day leave so that they don't miss one instant of their child's birth and first days. This benefit was exclusively implemented by BLC Bank so that its employees can share great moments with their family.



TESTIMONIAL

ELIE KARAM
ASSISTANT HEAD OF SYSTEMS ADMINISTRATION

“ My second kid Judy was born last year. The paternity leave I was granted made a huge difference for me and my family. The leave gave me the chance to be involved in helping with the kids and assisting my wife in recovering from the difficulties she faced after giving birth. Thank you BLC Bank for giving me this opportunity. ”



TESTIMONIAL

NAZIH MALTI
CUSTOMER SERVICE REPRESENTATIVE – TRIPOLI MINA BRANCH

“ The day my baby Ghadi was born was one of the happiest days of my life. I stayed 2 days & 1 night at the hospital with my wife, feeling I needed to stay as long as possible next to my little family. I really appreciate this kind gesture from BLC Bank. ”

ADDITIONAL BENEFITS



Because it is primordial to lead a healthy and balanced life in order to achieve top performance and evolve in a positive environment, BLC Bank has added a range of personalized services and advantages in addition to those provided by other employers in the banking sector. In this regard, we provide our employees with a life insurance totaling 24 times the employee's monthly salary. By 2016, a total of 745 employees were covered under this scheme.

\$ 1,807K
IN SCHOOL TUITIONS

\$ 622K
FOR MEDICAL INSURANCE

\$ 281K
FOR LIFE INSURANCE



ACTIVITIES

OUTSIDE THE BANK'S PREMISES



PLANTATION DAY ENCOURAGING THE FORMATION OF A COMMUNITY

It has always been one of our goals to make sure our employees become more than mere colleagues and bond over mutual interests and activities. In this vein, the BLC Club organizes events, get-togethers, and insures the staff partakes in a maximum of activities outside the Bank's premises. We thus allocate a certain budget specifically dedicated to these activities which target leisure and the creation of great memories. We also make sure the BLC Bank staff plays an active role in the

Lebanese community by having our employees volunteer in events that bring them together and let them make a change. Every year, a plantation day is organized in Kfardebyan in November in partnership with Jouzour Loubnan. 226 persons took part in this event in 2016. The outing was followed by a lunch. Such initiatives aim to raise awareness among employees to the importance of nature's preservation and create fun memories outside the usual workplace surroundings.





CELEBRATE TOGETHER AND GROW UNITED

Special holidays at BLC Bank are to be enjoyed with family and friends. In 2015, BLC Bank employees and their families took by storm the Christmas Village, giving their kids the opportunity to have fun together with special treats, activities and show.

In 2016, another end of year gathering was organized by the Bank featuring different kids and family oriented animations. All BLC Bank employee's kids between 2 and 11 years old received carefully chosen gifts (381 kids in 2015 and 383 kids in 2016).



**DURING THE
BEIRUT MARATHON,**

**334
PEOPLE
IN 2015
& 346
PEOPLE
IN 2016**

**FROM BLC BANK'S FAMILY
RAN THE 10KM FUN RUN
FOR JOUZOUR LOUBNAN
AND ROADS FOR LIFE
CAUSES THAT BLC BANK
HOLDS DEAR.**



YOUMNA ZIADE KARAM

HEAD OF CSR COMMITTEE

“For many years now, BLC Bank has based its business practices on openness, transparency and ethics, pledging to combine social responsibility and economic development. We have reached many milestones ever since; and we have decided to share them with you.

Reporting on the contributions our Bank made to its stakeholders, staff, society and the planet at large is an exercise that helps us place our action inside the bigger picture. Throughout these dynamic pages, you met the people who help us bring our projects to life and those who benefit from them, whether part of the BLC Bank family or external partners. After all, it is thanks to their contribution and in order to attend to their long-term needs that we implemented worldwide initiatives, dedicated our efforts to serve new market segments, and climbed every ladder to become a bank of reference and an employer of choice.

Together, we’ve looked back on the major accomplishments we have achieved during the past couple of years and exposed our vision and strive for a more responsible and sustainable way of doing business. We tried to show you how these values are embedded in our daily practices, in our procedures and processes, in the importance we give to a rigorous risk control and compliance and finally in the ethical behavior that guides every action.

Now’s the time to look ahead, to plan the changes we need to operate in order to secure a safer and more aware future. As a responsible Bank we have to anticipate the changing needs of our society by building with all our partners, an innovative and strong culture of sustainability. “

WE ARE RESPONSIBLE CORPORATE CITIZENS