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In an aim to create value in its greater community and establish a strong foothold within it, Bankmed has been among the first banks in Lebanon to integrate Corporate Social Responsibility (CSR) in its business strategy. The Bank has set several principles that are aimed at reflecting its commitment to sustainability. Accordingly, taking care of the environment, educating the public on the importance of being eco-friendly, supporting cultural and sports activities across the country, as well as developing the community by helping those who are most disadvantaged are top priorities on the Bank’s CSR initiatives.
II. MAIN FACETS OF CSR AT BANKMED

- CSR Governance
- Environmental Sustainability
- Community Outreach
- Human Development
- Employment
- Training
III. Areas of Focus

SCOPE & STRATEGY OF BANKMED’S CSR

Areas of Focus
Bankmed’s CSR Strategy
AREAS OF FOCUS

Bankmed operates according to its central mission, “To best serve and empower [its] customers and the society at large, to dream, innovate and grow.” Bankmed demonstrates through this mission an unwavering commitment to its clients, providing them with highly efficient financial solutions and personalized services that best meet their needs, boosting their personal and business potential.
Bankmed laid out its CSR strategy across five CSR pillars: CSR governance, environmental sustainability, community development, economic development, and human development. This strategy focuses on projects with environmental, social, and cultural dimensions in addition to supporting educational programs and sports events in the community.
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**CSR Governance**

Bankmed operates according to a set of values that define the scope of its business commitment, community belonging, compliance with highest ethical standards as well as recognition of its human capital. To govern CSR, the Executive Management appointed a CSR committee to devise, implement and manage initiatives, while ensuring their sustainability.
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### Environmental Sustainability

Bankmed demonstrates a firm commitment toward the environment in Lebanon. The Bank takes active steps to identify the impact on the environment and minimizing it. It undertakes several ecofriendly initiatives through which it demonstrates a sustainable approach toward promoting a healthy environment.
Bankmed laid out its CSR strategy across five CSR pillars: CSR governance, environmental sustainability, community development, economic development, and human development. This strategy focuses on projects with environmental, social, and cultural dimensions in addition to supporting educational programs and sports events in the community.

**Human Development**

Bankmed helps its employees develop their talents and achieve their full potential in a collaborative and healthy workplace. The Bank’s ability to attract and invest in talented professionals is important to its growing success.
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Economic Development

Bankmed creates several opportunities in order to promote development. In addition to adopting projects that are aimed toward economic development, Bankmed established a microfinance institution in order to provide access to microfinance services that are generally unavailable in the formal banking sector.
BANKMED’S CSR STRATEGY

Bankmed laid out its CSR strategy across five CSR pillars: CSR governance, environmental sustainability, community development, economic development, and human development. This strategy focuses on projects with environmental, social, and cultural dimensions in addition to supporting educational programs and sports events in the community.

Community Development

Bankmed provides social support and extends access to education by collaborating with the Government and a number of organizations in an aim to respond to a number of human needs, thus helping the community thrive.
IV. CSR GOVERNANCE
CSR GOVERNANCE

Bankmed values are the cornerstone of its business ethics and the bedrock of its brand name. To put these values into practice, the CSR committee is entrusted with the task to safeguard the Bank’s business commitment, community belonging, adherence to the highest ethical standards, as well as, appreciation of its human capital.

Providing a Unique Customer Experience

- Serving with passion, proactively and efficiently
- Innovating continuously
- Providing quality service consistently
- Making banking simple

Appreciating Human Capital

- An equal opportunity employer
- Encouraging and recognizing initiatives, innovations and teamwork
- Fostering a motivational environment for talent and personal development
- Advocating an open, clear and transparent communication culture
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IV. CSR GOVERNANCE

Compliance with the Highest Ethical Standards

- Acting responsibly and in the best interest of its stakeholders
- Exercising fairness, transparency, respect, and honesty
- Cherishing diversity

Giving Back to the Community

- Adopting and implementing environmental initiatives
- Promoting health and wellness programs
- Supporting diversity and inclusion
V. ENVIRONMENTAL SUSTAINABILITY

- Identifying Environmental Challenges
- Green Financing
- Recycling
Recognizing the role that it can play as a business institution in creating a better, more sustainable future, Bankmed introduced a number of measures to demonstrate a firm commitment to protecting the environment in Lebanon. For instance, promoting green loans, assessing environmental impact and increasing environmental awareness are among Bankmed’s top environmental priorities.

**Challenges**

- **Corporate Inaction**
  Businesses have been somehow slow to recognize the impact of climate change. Accordingly, failure to take action threatens the continuity of many sectors and may compromise their ability to face a future storm.

**Solutions**

- **Sustainable Financing**
  Sustainable financing motivates clients to actively take part in diminishing the impact of climate change while growing their businesses. Within this framework, clients can avail themselves of loans that are intended towards green projects such as Energy projects, Ecotourism, Recycling, and much more.
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**Rising Energy Consumption**
Random waste dumping, absence of recycling, and high consumption of energy are among the main contributing factors to climate change and environmental hazards. Only recently that businesses have started to identify this threat and its impact on both, the environment and their performance.

**Environmental Impact Assessment**
Bankmed has set several measures in place in order to reduce its environmental impact and improve the efficiency of its business. Recycling and reducing fuel consumption are among the initiatives that the Bank employed to minimize its environmental footprint.
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**Challenges**

- **Lack of Public Awareness**
  Despite all talks about climate change, a sizable portion of the Lebanese public remains oblivious to the gravity of the situation. In fact, the true scale of climate change and the direct hazard of the environmental crisis in the country pause a real threat to many livelihoods in Lebanon.

**Solutions**

- **Spreading Awareness through Education**
  Investment in education is of inestimable importance. Through the Green School and Green Student competition, Bankmed invites schools to take tangible environmental actions to be introduced within their premises. It serves as the venue that manifests both, environmental engagement and the Bank's intention to spread awareness on environmental matters among children and youth.
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VI. COMMUNITY OUTREACH

Responding to Our Community’s Needs
Social and Healthcare Support
Advocating Sports
Cultural Impact
RESPONDING TO OUR COMMUNITY’S NEEDS

Reaching out to its community and addressing its needs lies at the heart of Bankmed values. In addition, throughout the years, the Bank expanded the scope of community engagement by supporting artistic and cultural programs that essentially reflect the Lebanese identity.

VI. COMMUNITY OUTREACH

Addressing Health Needs & Social Well-Being
- Providing Social and Healthcare Support
- Advocating Sports and Active Living

Promoting Culture
- Building a Sense of Culture
- Spreading Lebanon’s Name Worldwide
This year, Bankmed’s Management decided to replace its end-of-year Corporate Gifts by donations to seven Lebanese NGOs, granting each one an amount of USD 30,000. Through this act, Bankmed exhibited a unique way of giving during the festive season.
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Orphan Welfare Society-Saida

It is a Lebanese NGO that provides comprehensive services and care to the most vulnerable groups in the community, especially orphans and children, who live with their families yet are facing adverse social and economic conditions, including those with special needs and deaf children.
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Ajialouna

It is a Lebanese NGO that supports underprivileged individuals disregarding nationality and age. It provides a variety of services that cater for widows, orphans, students, poor families and the elderly.
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Ahlouna

It is a Lebanese NGO that provides sustainable education and social services for women, children, elderly and disabled individuals.
This year, Bankmed’s Management decided to replace its end-of-year Corporate Gifts by donations to seven Lebanese NGOs, granting each one an amount of USD 30,000. Through this act, Bankmed exhibited a unique way of giving during the festive season.

Institut de Reéducation Audio-Phonetique (IRAP)

IRAP aims to support deaf and hard of hearing children by helping them improve their communication skills in the areas of voice, speech, language, hearing, cognition of their socialization and their academic and educational learning. It also welcomes children with learning difficulties.
SOCIAL AND HEALTHCARE SUPPORT

This year, Bankmed’s Management decided to replace its end-of-year Corporate Gifts by donations to seven Lebanese NGOs, granting each one an amount of USD 30,000. Through this act, Bankmed exhibited a unique way of giving during the festive season.

St. Vincent de Paul (Lebanon)

The main objective is to provide assistance to the poor and supply them with their most urgent needs.
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Dar Al Ajaza
El Eslamiya

It is an NGO with a mission to champion the quality of life of all seniors and individuals suffering from mental illness. Their resident-centered philosophy of care delivers an individualized service based on the patients’ needs.
SOCIAL AND HEALTHCARE SUPPORT

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VI. COMMUNITY OUTREACH

Oum El-Nour

It is a rehabilitation institution that offers various programs, covering prevention, therapy and reintegration for individuals suffering from drug addiction and abuse.
Bankmed staff demonstrate citizenship by taking part in sports events such as Beirut Marathon. In 2018, more than 600 employees participated along with their families. In addition, the Bank has a very active basketball team that has proudly won a number of tournaments over the years!
Preserving cultural heritage is one of the fundamentals that Bankmed continuously works on. The Bank adopts a number of leading cultural events to build a sense of culture among youth and empower them to unravel the aesthetic attributes that distinguish our culture. As such, our sponsorship of leading cultural events such as the Beirut Art Fair, Beiteddine Art Festival, Beirut Chants, Afkart Designers’ Exhibition, Beirut Art Film Festival, and Salon du Livre testify to the Bank’s intention to promote Lebanon’s name worldwide and highlight our efforts to introduce inspiring cultural experience to the younger generation.
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VI. COMMUNITY OUTREACH

Beirut Art Fair

This exhibition brings international artists, trends, galleries, publications, and institutions together and has accordingly grown to become the number one go-to art event not only in Lebanon but in the region as a whole.
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Beirut Chants

It is a musical inspiration that creatively integrates the universal ideals of all faiths bringing together a melody that speaks louder than challenges. The concerts extend over a period of 23 days featuring renowned musicians and international orchestras.
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The Garden Show and Spring Festival

This is an annual green exhibition that gathers exhibitors to showcase their creative ideas for enhancing outdoor spaces. It features more than 250 exhibitors varying from landscape design and nurseries to gardening tools and outdoor furniture. All this is usually coupled with great food and entertainment for the whole family.
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Afkart

This local designers’ exhibition aims to promote artists, artisans, and designers by giving them an opportunity to exhibit their works to a wider and more sophisticated audience. The integral mission of this exhibition aligns with Bankmed’s goals to preserve heritage.
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VI. COMMUNITY OUTREACH

Beiteddine Arts Festival

It is the jewel of Lebanese summer art events that aims to preserve Lebanon’s cultural face. It features a number of renowned local and international artists, and its continuous success has played a pivotal role in promoting the Shouf region.
VII. ECONOMIC DEVELOPMENT

- Microfinance
- Active Borrowers per Sector
- Active Borrowers according to Geographic Distribution
- Distribution by Loan Use
With its 70-year old experience and a widened scope of operations, Bankmed acts responsibly toward the Lebanese economy, taking the lead in promoting vital sectors such as microfinance. Bankmed is one of the few banks proved to be pioneers in microfinance.
MICROFINANCE

Ensuring access to finance to economically active individuals lies at the heart of Bankmed's CSR mission. The Bank intends to lift up the social and financial barriers that usually disable vulnerable customer segments from improving their financial status. As such, in an aim to promote economic development of local communities, Bankmed developed microfinance solutions to address the needs of microbusiness owners and small-scale entrepreneurs, who rarely seek traditional banking sources to develop their business.

Emkan Microfinance

In response to the pent-up demand for financial services and limited economic stimulants in local communities, Bankmed established Emkan Finance (Emkan) in June 2011. Emkan has embarked on several initiatives aimed at improving the standards of living for the economically active low-income earners in Lebanon through its short-term microloans.

The institution has succeeded at expanding the access to financial services for the unbanked segment of the population, thereby complementing Bankmed’s outreach in the community by providing credit for the active low-income earners.

It has also succeeded at establishing a financially sustainable institution and creating job opportunities for low-income groups.
SECTORAL BORROWING

The following detailed statistics reflect the concentration of the outstanding portfolio and active borrowers by sector.

Active Borrowers per Sector

46% Services
13% Industrial
14% Employee
22% Commercial
The following detailed statistics reflect the concentration of the outstanding portfolio and active borrowers by geographic distribution.
The following detailed statistics reflect the concentration of the outstanding portfolio and active borrowers by loan use.

Distribution by Loan Use 2018

- **59%** Enterprise
- **31%** Home Improvement
- **10%** Personal
In recognition to the importance of its human asset, Bankmed has for long exhibited appreciation of its employees and their efforts to maintain the Bank’s image and promote its progress. The Bank has established strong relationships with its staff, providing them with enriched work experiences in an environment where they are respected, engaged and recognized.

The Human Resources (HR) Division at Bankmed plays a pivotal role in translating the Bank’s mission to support its staff and cater for their well-being and professional growth. The Division contributes effectively to Bankmed’s business strategy by aligning human resources functional areas with the Bank’s priorities.

The central mission of the HR rests on the following attributes:

- **Develop**: The career path of Bankmed’s workforce in order to realize their full potential.
- **Provide**: Competitive compensation and benefits packages to Bankmed employees.
- **Accept**: Responsibility for promoting ethical and legal conduct in personal and business practices.
- **Respect**: Team member values that may be different from our own.
- **Enhance**: Teamwork and employees relationship by creating an atmosphere that embraces challenges in a safe and fun environment.
IX. EMPLOYMENT
The Lebanese banking sector has been the main driver of growth in Lebanon. Accordingly, employment opportunities within the sector have grown to become the most sought after, particularly among the young generation. Along the same line, as technology began to shape employment within the financial sector, banks, in their own turn, embarked on recruiting young talents that are capable of supporting them move beyond traditional finance. Bankmed is recognized as one of the most popular employers in the country, and this is reflected in the number of resumes received by its database.

### New Hires at Bankmed in Lebanon

<table>
<thead>
<tr>
<th>Number of Resumes Received in 2018</th>
<th>Total Number of New Hires in 2018</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,534</td>
<td>60</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

The selected applicants branch into groups, professionals and fresh graduates, with the latter group constituting around 53% of the hired staff.
In terms of age, the number of new hires aged less than 30 constituted the lion share of new recruits with 78%. The table below indicates the breakdown of new hires according to their age:

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>47</td>
</tr>
<tr>
<td>≥30</td>
<td>1</td>
</tr>
</tbody>
</table>

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Respecting and maintaining gender equality across all business lines is one of the main hiring criteria at Bankmed.

Total number of staff in 2018

2,254

Males 52%    Females 48%
X.

TALENT MANAGEMENT & TRAINING
Given the size and job scope of Bankmed, different employees may have different work backgrounds and experiences. For this reason, the Bank provides a variety of opportunities to cater for proper career development. In its efforts to improve quality and retain talent, the Bank has established the Talent Management and Training (TMT) Unit, which is required to manage talents, develop careers, and facilitate staff learning in order to keep Bankmed’s human power committed, competent, and productive. Within this capacity, TMT offers a wide range of programs to enhance performance and career progression and inbreed a cohesive culture oriented toward teamwork. The Unit also fulfills the Bank’s role in the community by providing Lebanese college students the opportunity to acquire professional experience in the banking field.
TALENT MANAGEMENT PROGRAMS

- Succession Planning Programs
- On-Boarding Program
- Career Development Program
- Internship Programs
High Flyers Leadership Program
In Collaboration with PwC

30 High Flyers across different functional areas took part in the Bank’s re-engineering process which kicked off this year; hence assisting the Management with promoting organizational change through drafting the Bank’s strategy, mission, vision and values.

RMDP

9 RMDPs graduated

6 RMDPs proceeded with the program
TALENT MANAGEMENT PROGRAMS

On-Boarding Program

Staff confirmations were processed
171
Staff members were assigned to the Retail Lab Branch Programs
104
Staff members were assigned rotation across various units
58
A total of 9,439 training hours were offered
9,439

Purpose
To ensure efficient on-boarding of new recruits while running orientation sessions and following up on their learning and performance. TMT team followed up closely with the branches to ensure that they receive proper training, offering around 350 hours of counseling in this regard.
Career Development Program

Purpose
To manage development programs for staff assigned on career plans

Total Enrolled: 73
Total Confirmed: 88
Bankmed hosted 126 interns during 2018, where they were divided among our various internship programs.

### Internship Programs

- AUB Part-Time Program: 18
- Retail Internship Program: 87
- Customized H.O. Program: 10
- Apprenticeship Program: 11

In 2018, both the AUB Part-Time Job Program and the Retail Internship program generated high sales figures.

<table>
<thead>
<tr>
<th>Program</th>
<th>Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUB Part-Time Job Program</td>
<td>USD 1,100,000</td>
</tr>
<tr>
<td>Retail Internship Program</td>
<td>LBP 19,501,000</td>
</tr>
<tr>
<td>Customized H.O. Program</td>
<td>USD 1,467,195</td>
</tr>
</tbody>
</table>

### Accounts and Cards

- Accounts: 107 Youth, Current, and Savings
- Cards: 10 MedMiles and i-Net
<table>
<thead>
<tr>
<th>Programs</th>
<th>97</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training hours</td>
<td>17,226</td>
</tr>
<tr>
<td>Participants</td>
<td>4,556</td>
</tr>
</tbody>
</table>
TRAINING

- Regulatory Training
- In-House Programs
- Public Programs
In compliance with BDL requirements, the TMT team sustained the process of preparing staff for BDL Circular 103 and Capital Market Authority (CMA) certifications. Acquired certifications include:

- Lebanese Regulations Combating Financial Crime
- Risk in Financial Services
- Global Financial Derivatives
- Global Securities
- Business Conduct and Banking Ethics
- Combating Financial Crime
BDL Circular 103 and CMA Certifications

**289**
Employees attained certifications

**252**
Employees completed required courses

**8,008**
Hours

In addition, TMT organized a series of training programs that were carried out by the Bank’s Retail, Compliance, and Treasury executives who trained the staff on new products, procedures, systems and regulations.
Programs Delivered by Bankmed Managers

IN-HOUSE PROGRAMS

Programs Delivered by External Providers
The programs delivered by Bankmed managers covered different topics among which:

- **Core banking programs**
- **Retail programs**
  - Product Knowledge
  - Loan Settlements
  - Branch Power Sessions
- **IFRS9 change in paradigm program**
- **Letter of Credit (LC)/Letter of Guarantee (LG) program**
- **Compliance programs**
  - Anti-Money Laundering (AML) and Terrorism Financing
  - Common Reporting Standards (CRS)
  - FATCA
The following programs were delivered by external providers and covered different topics among which:

- General Data Protection Regulation (GDPR)
  Delivered by Deliotte

- Swift Security Awareness (MEDLLBX)
  Delivered by Allied Engineering Group (AEG)
The programs covered topics in IT, AML/Compliance/FATCA, payment systems, GDPR, oil and gas, information security, HR, corporate governance and risk management.