



C L O S E T O Y O U

Communication on Progress

UNGC

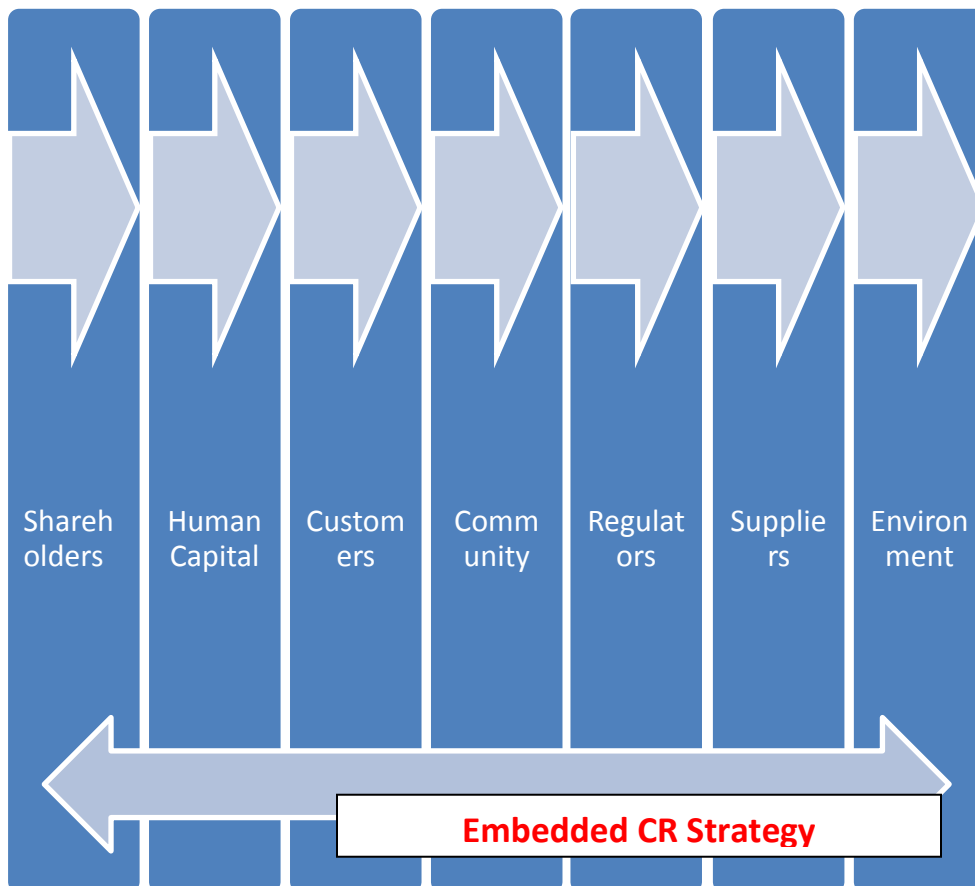
2016

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CL Corporate Responsibility and CL Strategy

As a leading financial institution, we are conscious of our important role in the societies and are committed to our Corporate Responsibility towards customers, employees, communities and the environment, and aim to remain one of the best corporate accountable citizen and a source of major wealth creation where we operate.

Our Core Values are defined by high standards of ethics and integrity, respect of human and labor rights, as well as national and international banking regulations and best practices.



Founded in Beirut in 1961, Credit Libanais Group is today a leading universal banking group with total assets reaching USD 9.9 billion providing a full range of banking services, with a well-established domestic business franchise. Headquartered in Adlieh (Beirut, Lebanon), CL Group serves some 300,000 customers across its network of 73 local and foreign branches, and employs a workforce of 1636 employees. We operate in Lebanon, Cyprus, Bahrain, Senegal, Iraq and Canada.

In 2015, Credit Libanais officially joins the UN Global Compact

On November 6, 2015 Credit Libanais officially joins the United Nations Global Compact, the world's largest corporate responsibility initiative with over 8000 business and 4000 non-business participants in 170 countries.

The UN Global Compact Ten Principles encompass the following areas that touch the day-to-day operations:

The UN Global Compact's ten principles

HUMAN RIGHTS

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

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

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.

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.

ANTI-CORRUPTION

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

Corporate Responsibility and Corporate Governance

Based on a solid foundation of openness, transparency and accountability, our corporate governance contributes to a safe and sound banking system that fosters trust as well as customer and shareholder value.

Board Commitment to Corporate Governance

Credit Libanais recognizes the responsibility of the Board for setting the tone of a corporate culture of integrity and compliance across all layers of our organization.

Code of Corporate Governance

CL commitment to corporate governance has four key elements: good relations with shareholders; effective cooperation between the management and BOD; a system of performance-related compensation; and transparent and timely reporting. Effective governance processes are detailed in the Code of Corporate Governance as per BDL circulars and the guidelines of the Association of Banks in Lebanon.

Remuneration Policy

Credit Libanais offers its employees all the benefits stipulated in the Collective Labor Agreement in Lebanon. Our remuneration policy reflects CL's objectives for good corporate governance. In line with the Central Bank requirements set out in the basic circular # 133 dated 6 August 2014, and other circulars, the remuneration policy and procedure was prepared and validated by the HR Committee and approved by the Board of Directors.

A system of performance-related compensation is put in place to remunerate employees, based on clear and SMART objectives set.

Preventing Financial Crime

Credit Libanais is firmly committed to fighting crimes of money laundering and financing terrorism in accordance with national and international rules and regulations. We believe that financial crime prevention is not only the responsibility of the Group's dedicated compliance officers, but also the duty of every staff member in each area of activity. We have clear policies, procedures and rules of good conduct in place, to prevent money laundering and the financing of terrorism in all jurisdictions where the Bank operates, to protect our reputation.

Fighting Corruption

CL Group strives to be an open and honest business, and we value the free flow of information. As stated in CL's Employee Handbook, the Bank encourages all stakeholders to report any dishonest or illegal activity (violation of a law, rule, regulation, fraud, corruption) occurring at the Bank. CL prohibits retaliation of any kind against individuals who made reports in good faith or complaints of violation of the business ethics and conduct or other known or suspected illegal or unethical conduct.

Transparency in Procurement

Purchases are made based on a bidding call, which are presented to bid committees, screening committees, compliance committees and delivery acceptance committees. The installation of this purchasing system several years ago allowed the Bank to give equal opportunities to suppliers based on the quality of their goods and services, while ensuring that we receive best quality over price ratios. Suppliers must therefore have sound implementation strategies and conduct their business responsibly.

Corporate Responsibility and People Capital Optimization

Employees

CL People policy consists of improving the capability and commitment of our strongest assets, our employees, to drive sustainable high performance, while helping them thrive and achieve their goals as well. In line with this strategy, we further built on the performance management system as well as the learning and development programs to help them acquire new competencies to proactively address customers' needs for solutions and advice. We further encourage transparency and open lines of communication to ensure that our people clearly understand the purpose, strategy and values of the Bank. By complying with our standards of conduct in business activities, our employees reinforce Credit Libanais reputation, image and success.

The Code of conduct is periodically reviewed by the HR department and the latest version is communicated to all employees joining the Bank and made available on the intranet. Credit Libanais makes sure that the implementation of all the policies governing the Human Rights is followed up by the Human Resources Committee. A culture of transparency responsibility, accountability and fairness is implemented at our Bank. As a matter of fact, CL doesn't have any legal disputes or any fine related to the violation of human rights.

- CL banking Group workforce: 1636
- Women in the workforce: 45.6%
- University Graduates: 80%

Open Channels of Communications

To ensure an adequate communication of corporate news among CL Group's employees and facilitate top-down and bottom-up communication, the Corporate Publishing department ensures the publication of the Group's newsletter in two languages: Arabic and English. The goal of this internal publication is to disseminate informative, argumentative, educative, financial and economic articles among staff members. It also features financial education articles, CR initiatives, staff latest news as well as various events.

The Corporate Publishing department also ensures the preparation of the Annual Documentary broadcast during the Staff Annual Ceremony as well as the timely publishing of the Annual Report and other corporate publications. Moreover, CL Group staff regularly receives updates related to the latest developments in the banking industry through the FX and Market Snapshots, Weekly Market Watch, Monthly Economic Wrap, and CL Indices. This plethora of information is communicated via various internal and external e-channels.

The Working Environment and Employee Satisfaction

In order to meet our business objectives, CL Group is committed to ensuring a pleasant, stimulating and attractive workplace for employees. Managers are responsible for creating a good work environment in their departments and branches to reinforce the employees' perception of Credit Libanais image.

Employment Opportunities, Organic Growth and Recruitment

Our Bank fully abides by the Lebanese Labor Law, which prohibits the child labor and employment before the age of 18.

We strive to support diversity at the banking Group and ensure equal opportunities for all staff. This policy governs all aspects of employment and career advancement: selection, job assignment, compensation, discipline, termination, and access to benefits and training. Any employee concerned about any type of discrimination in the workplace is encouraged to raise these issues with their immediate supervisor or with the recruitment and evaluation department at the Human Resources division. In this perspective, a specialized section on the intranet is available for the employees to report any type of discrimination (under section: My Voice/Complaints).

We also continue to encourage internal recruitment for more senior positions as a Group strategy for promoting organic growth. Moreover, CL Group is present in job fairs with major local colleges and universities to attract the best diverse talent to the Bank.

Competency Development through e-learning and training

We are the first Bank in the region to have implemented and benefited from the E-learning process. The usage rate competed with top companies worldwide, according to the European e-learning barometer. Flexibility is a major benefit of e-learning since it offers our staff the possibility of taking courses anytime anywhere from the comfort of their home or office. CL's e-learning program yielded excellent results; the majority of staff members are registered users. Learners' satisfaction, surveys and results are extremely encouraging.

In addition to the blended curriculum courses customized for each function, two mandatory courses were added for the year 2015: The Anti-Money-Laundering and Security Awareness courses were designed, developed and tailored for Credit Libanais. Since 2011, the E-learning program has been a very effective tool owing to its user friendly characteristic, time flexibility and content standardization.

Learning and Development

A wide range of learning activities were delivered throughout the year to train and develop staff in order to meet the current and future challenges of the Bank ranging from training employees in their current jobs, to sharing knowledge, preparing employees for managerial positions and addressing performance problems. Equipped with

technologically-advanced learning environments that are comfortable, aesthetically-pleasing, and accessible to staff, most of our technical and behavioral training courses were accomplished internally.

The Bank's learning program is based on internal/ in-house, external and overseas training activities which are complemented by the ongoing online E-learning system.

Training Schools

The Training and Development Department launched the Product Knowledge Project - Customer Relations (CR) School III" for the third time at Credit Libanais. It is a successful and efficient development plan conducted every two years for all Customer Relations staff across the branches. Targeted at and customized only for them, the training covers major performance problems, product awareness and applications, product competitive advantage and major issues faced.

Some of the topics include: Cards, Customer Relations system, Loan products, Marketing of Products, Consumer Protection Awareness, etc. All of these courses are of tremendous benefit since they enhance sales and reduce mistakes in the applications, thus less risk and less time for processing and accepting applications.

The Career Management Program

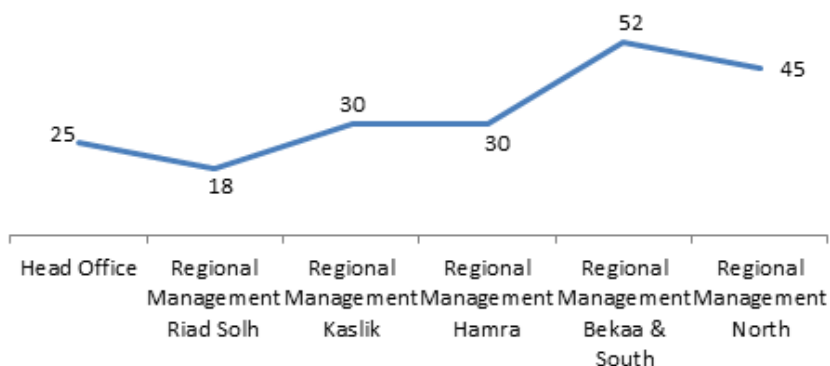
The Training and Development Department initiated its first Panel Interview

The Panel interview Committee which is part of the Career Management Process for the Leadership Pool, is the last step in pipelining CL Leadership Pool members. The main objective is to agree on the "next best fit" of the candidate along with his/her managerial skills readiness. The technical readiness for that fit will be known by applying technical assessment when the need is highlighted at a later stage. Noting that all employees in the Leadership Pool have already passed through a selection process with direct advice from the Heads of Divisions and have undergone special training and development programs like the Executive Development Program (EDP) or Individual Career Program (ICP). A large percentage of the members have already been promoted or transferred. The promotion rate is 50% since the development programs started.

Summer Internship

Summer internship at Credit Libanais is an ongoing well-structured program for university students. In 2015, a significant number of candidates were accepted from various renowned universities in Lebanon.

Numbers of interns in Head Office and Regions



Pay for Performance

CL Group relies on a pay-for-performance philosophy, where each employee’s compensation for the current year is determined by a number of factors, including the employee’s individual performance, e-learning achievement, direct supervisor’s feedback, to name but a few.

Honoring Best Performers

During the Staff Annual Ceremony, Credit Libanais honors star employees across the Group, based on their performance throughout the year. Different criteria are used in the evaluation process. The aim remains to use a comprehensive approach that highlights the efforts of devoted and efficient employees in view of rewarding them, since they are the Bank’s most important and valuable assets.

Employee Health and Well-Being

Maintaining a healthy working environment is an important part of our efforts to create a performance culture. The Bank has set the good example by making the premises smoke-free.

All 1500 CL employees benefit from health insurance coverage and tuition allowance for their children.

The health and safety of our staff is paramount to us. Regular fire drill simulations are conducted for staff and extensive training in safety and injury prevention is disseminated across the Bank, in close coordination with a specialized health and safety accredited company.

All Group entities are equipped with fire extinguishers and medical aid kits, in addition to evacuation sets distributed to wardens. Safety instruction boards and exit signs are installed in all branches and buildings. Moreover, we have successfully implemented an Emergency Response Plan (ERP) across the Group, which consists of evaluating existing safety measures,

collecting detailed contact information of all staff, appointing wardens responsible for staff evacuation, and conducting trainings. The ERP is activated in case of unexpected life-threatening events that may cause physical damage and critical disruption of operations.

Employee Engagement and Volunteerism

Being a good corporate citizen, we give our employees opportunities to engage in volunteer work. For the third year in a row, Credit Libanais hosts a Blood Drive in partnership with “Donner Sang Compter”, a non-governmental Lebanese organization where collected blood units are donated to local hospitals. This campaign took place at the Bank’s new Headquarters and involved its staff from all branches, departments and sister companies and aimed at encouraging employees to give blood and join forces for a good cause. Under the slogan “*A heartfelt Gift – Donate and save a life*”, Credit Libanais’ employees participated in large numbers and donated generously, thus giving back to the community.

Employee Visa Global Challenge

To synergize employee engagement, Credit Libanais participated in the Visa Global Challenge, a unique learning opportunity for Visa Inc. clients and processors to apply their knowledge, skills and abilities in a fictitious marketplace to create the most profitable card portfolio. Teams battled their way through five rounds, each round representing a year in the life of a card program. Credit Libanais Cards Team reached the 8th place Worldwide and 1st in the Division (out of 132 teams in total). Way to go CL Team!

Employee Share Ownership Program

The Employee Stock Ownership Program, introduced back in 2006 thanks to the generous contribution of shareholders is a firm belief of our Group that citizenship starts internally. The Employee Stock Ownership Program serves to align employees’ interests with those of shareholders and ultimately enhance employees' loyalty and productivity.

Team Building through Sports

CL Basketball and Mini-Football teams are composed of CL employees from various divisions and regions of the Bank. Throughout the year, tournaments and competition games are organized, and our teams compete against major teams in Lebanon. Sports teams reinforce the group spirit and bring our people closer together.

In 2015, CL football team proudly won the championship of the inter companies foot-salle tournament. The team also reached the semi-final of the inter-bank tournament.

CL football team reached and won the final game thanks to the excellent performance of CL team players, the support of fans, and the wonderful follow-up of the team’s management and coach. This achievement reinforced the high team spirit of motivated staff and fans.

To encourage staff participation in sports events, CL sponsors many events, including marathons in various Lebanese regions, triathlons, rallies, as well as a variety of tournaments. In 2015, CL staff ran for the NGO “Kunhadi” during the “BDL Beirut Marathon 2015” to increase awareness on matters of road safety and safe driving in Lebanon.

Corporate Responsibility and Customer Experience

In 2015, the Bank established a new Unit directly reporting to the Chairman General Manager, entrusted with the application of BDL Circular 134 and related BCC Circular 281, with regards to conducting Principles of Banking and Financial Operations with Customers. This Unit regularly reports to the Chairman GM and the BOD with regards to the implementation said circulars and puts forth suggestions for improvements. The Unit also ensures spreading of the culture of a transparent and fair relationship with customers, through training, capacity building and enhancement of professional expertise. Staff trainings focused on matters of Customers Rights and Duties, adoption of standards of suitability, transparency, fairness and equitability while dealing with customers.

Enhanced Customer Experience through various touchpoints

The availability of various customer touchpoints allows customers to execute their banking transactions around the clock wherever they are. Those include the branches, ATMs, online portal, internet gateways, and mobile phones, to name but a few.

Some years ago, the Bank embarked on a journey to enhance customers experience by launching the first e-payment services for built property taxes in Lebanon. The importance of this leading step dwells on the benefits provided to taxpayers, residents and expatriates, to settle their built property taxes all week long including Sundays and holidays, using their credit/debit card, in a most easy and secure way.

More leading e-services include:

Settlement of subscription fees for pharmacists over the Internet

With CL online payment services, pharmacists can pay their subscription fees online in a secure and easy way.

Settlement of subscription fees for lawyers over the Internet

With CL online payment services, lawyers registered at the Beirut Bar Association can pay their subscription fees online in a secure and easy way.

Settlement of subscription fees for Engineers and Architects in Beirut

This service has been the first of its kind in Lebanon in terms of e-payment services offered by a Lebanese bank to its customers.

Launching of e-payment services for the water subscription fees

This new services allows all subscribers to pay their water-utility fees online, in a most convenient and secure manner.

Tailored Customer Relationships

Tailored relationships with our retail, commercial and corporate customers allow us to better respond to their needs by offering them custom-made services and products.

Tailored Corporate ATM Deposit Card to Corporate Customers

Keeping pace with the latest banking technologies, Credit Libanais offers the ATM Deposit card allowing corporate customers and institutions to make ATM cash and checks deposits into a corporate account, in a safe and flexible manner. This card gives companies representatives the opportunity to deposit cash in Lebanese Pounds and US dollars, as well as checks drawn on local banks at their convenience through a number of the Bank's ATMs across Lebanon.

Customer Satisfaction

Credit Libanais has implemented a system for collecting, measuring and managing feedback from personal and business customers. We employ all relevant quantitative and qualitative research methodologies, including surveys delivered through online, mobile, and phone channels in addition to qualitative focus groups. We also conduct mystery shopper campaigns and advertise our electronic inbox for complaints to make it easier for customers to reach us. A more sophisticated method of familiarizing our customers with the highest levels of customer service is the use of courtesy campaigns regularly conducted by CL Customer Service Center. In 2015, a special section on the corporate website has been devised to ensure more transparency and easier communication of customers' complaints and feedback.

Corporate Responsibility and the Communities

Credit Libanais Group believes in its fundamental role in society and its responsibility to create a long-term value for all stakeholders. Safeguarding our culture and protecting our heritage and family values is vital to maintaining our unique identity.

To materialize our sustainability strategy, we support:

- Economic growth in communities where we do business.
- Initiatives that help build well-being, wealth and capacity.
- Resources to promote economic self-sufficiency.

Educational and Academic Events

We constantly contribute to university and school events that aim at offering professional guidance and presenting different employers to students. CL is regularly present at major events such as job fairs and forums that were held in various universities across Lebanon.

Professional Conferences

To encourage exchange of new developments among peer professionals and reinforce channels of communication in various industries, we sponsor many a conference over the course of the year, encompassing a variety of sectors such as banking, economic, medical, social, financial and many other aspects of the Lebanese dynamic society.

Cultural and Heritage Events

CL supports music and cultural festivals organized in various Lebanese cities and towns throughout the seasons, in view of encouraging arts, reviving traditions and preserving our unique heritage. We sponsor several cultural activities that bring us closer to our communities and enable us leverage our partnerships with them, thereby doubling the rewards. By helping them prosper, Credit Libanais prospers as well.

Philanthropy

Our selected contributions to professional, educational, sports, cultural and social activities have positively impacted the communities we work in and by the same token, boosted CL's image in various Lebanese regions and towns.

Corporate Responsibility and Responsible Financing

Credit Libanais Group always seeks sustainable investments in view of maximizing financial returns while achieving social and environmental good. We remain committed to regularly reviewing our credit facilities granting processes in view of securing profitable incentives for the Bank while alleviating our footprint and that of our customers and/or communities.

Responsible Financing

We strive to constantly assure customers that their funds are not invested in companies that violate internationally recognized principles in the areas of human rights, employee rights, the environment and anti-corruption.

Banking Inclusion Strategy

Part of our responsibility towards our community is to support financial inclusion to ensure that everyone has access to financial services. In this perspective, Credit Libanais further builds on its banking inclusion strategy to reach out to an increasing number of Lebanese in towns and remote areas across Lebanon, at an affordable cost.

While domiciling employees' salaries at our Bank enables the private and public sectors to easily pay employees through a bank account, such a procedure usually reduces operating costs and boosts the efficiency of institutions. Consequently, new account holders cash their salaries at Credit Libanais and have access to a variety of banking products and services.

Focused Public Sector Initiatives

In a move towards facilitating the banking experience of public sector servants and enhancing the financial inclusion ratios, special retail loans (car, personal, housing) targeting the Lebanese Army and Security Forces are specially designed to that purpose.

A Special Housing Loan Protocol signed with the Beirut Bar Association

This protocol aims at providing housing loans at preferential interest rates to lawyers registered with the Beirut Bar Association, enabling lawyers to acquire or build a primary residence in Lebanon.

A Special Housing Loan Protocol with the Lebanese Customs Authorities

This protocol aims at providing housing loans at preferential interest rates to Lebanese Customs officers and agents, according to the Protocol signed with our bank.

Facilitating Access to Capital through Lending Partnerships

We have partnered with international lending institutions with a view to providing access to affordable capital to wider segments of our communities. Such partnerships may be in the form of risk sharing, capital allocation or guarantees. Whenever possible, we try to match these funds with existing subsidies in the Lebanese market in order to lower the cost of borrowing for our customers.

Building Capacity through Micro-Finance

Very small loans are the building blocks on which people rely to earn their living. To this end, Credit Libanais partners with numerous local, regional and international agencies to make the financing of very small businesses also possible within the Lebanese economy.

Offering Attractive Facilities to SMEs

Credit Libanais has long partnered with Kafalat national institution to offer subsidized loans to small and medium businesses, as well as a number of institutions specialized in Micro Finance. We believe that the right financing helps SME customers start up or expand their businesses. Moreover, Credit Libanais has contracted a line of credit and a credit risk sharing agreement with the International Finance Corporation (IFC) as well as other financing bodies, to make affordable lending available to a wider segment of customers. Continuous new financing schemes are devised according to new circulars issued by BDL to stimulate start-up businesses and the local economy.

Corporate Responsibility and the Environment

Social and Environmental Management System (SEMS) in credit assessment

In collaboration with the International Finance Corporation (IFC), Credit Libanais created and adopted a tailor-made Social and Environmental Management System (SEMS) that consists of assessing the environmental and social risks and opportunities arising from customers' business activities.

Environmental Considerations and the International Finance Corporation (IFC)

Through our agreement with IFC, we strive to enhance and adhere to sound banking principles and promote an environmentally and socially reliable development across the full range of our activities.

Environmental Considerations and the European Investment Bank (EIB)

All projects financed by the Bank through the European Investment Bank (EIB) are also required to be acceptable in environmental terms. Credit Libanais is in full acceptance and adherence with the EIB's environmental objectives, namely to:

- ✓ Preserve, protect and improve the quality of the environment.
- ✓ Protect human health, in relation to the environment.
- ✓ Ensure the prudent and rational utilization of natural resources to conserve nature.
- ✓ Promote measures to deal with regional or worldwide environmental problems, notably climate change and access to potable water and sanitation. In doing so, both banks apply the principles of "prevention", "precaution" and "polluter countries", as embedded in the European Community policy.

In this perspective, all projects requesting financing from the EIB have to comply with the Environmental Survey covering both the environmental and the social impact of the project being financed.

Environmental Sustainability and Green Products

Credit Libanais weighs the importance of regularly reviewing and updating its lending strategies to align them with industry standards in terms of Social and Responsible Investment (SRI). Our strategy centers around three priorities:

- ✓ Reducing the intensity of our environmental footprint.
- ✓ Promoting environmentally responsible business activity.
- ✓ Offering environmental products and services.

In line with the Central Bank's recommendations and recently issued circulars, we provide green facilities to fund projects that have a positive environmental impact. Projects encompass eco-friendly initiatives in Lebanon, such as green architecture and ecological ventures, implementation of renewable energy, wind power, solar water heating panels, energy saving lighting systems, tiles cladding, and eco-bricks. Loans are granted at competitive interest rates and for long terms, as a token of Credit Libanais' commitment to the planet and a step towards green banking.

An Ecofriendly Working Environment

CL Group's recently executed landmark 32-story Head Office Tower in Ashrafieh responds to the latest trends in construction and utilization sustainability.

At CL Group new Head Office Tower, special attention has been given to using environmentally friendly construction materials, taking into account the use of renewable energy sources for future daily utilization. Considerations such as efficiently using energy, water, and other natural resources, reducing waste, pollution and environmental degradation were also given broad attention in all phases of the project, from design to commissioning. Those considerations are reflected in the green :

- Architecture
- Landscape
- Interior and Lighting: All offices and restrooms have electric lights equipped with automated light sensors, which work only if occupied, thus eliminating electric wastage. Percentage of Total electricity bill saved
- Recycled, Reused and Sustainable Mechanics and Materials
- Reduced Water Usage: Water taps in the Headquarters have automatic sensors to help in rationalizing water usage. Percentage of liters of water saved

A green Tier III Certified Data Center

CL's Group main data center is about 450 m² with 120 kW of net IT load and is designed to handle all the functions of the Bank. An additional 350-m² space hosts the sister company Credit Card Management (CCM), which has a dedicated server room within CL data center.

The main data center environment is water cooled at relatively high temperatures, which greatly increases the efficiency and reduces cost.

CL Tier III data center features are summarized as follows:

- ♦ Chilled water-cooled white space. The chilled water system significantly increases efficiency and running costs.
- ♦ The chiller compressors and pumps optimize energy consumption based on actual demand.
- ♦ A special variable primary chilled water system further reduces energy expenditures.
- ♦ Computer room air conditioning units reduce energy consumption.
- ♦ Cold air containment enhances the overall system efficiency.
- ♦ The fresh air for the data center is centrally pre-treated with an energy recovery unit.
- ♦ Associated office space is air conditioned by a VRV (variable refrigerant flow) system for high efficiency and lower energy expenditures. The system interfaces with the BMS (building management system) for scheduling and centralized parameterization to avoid operation during unoccupied periods.
- ♦ The latest VRV system technology provides cooling to the office space.
- ♦ Re-circulated air from offices ventilates the UPS/battery room through transfer fans, which reduces the amount of treated fresh air.
- ♦ Modular UPS systems adjust capacity to actual IT loads. The lighting is switched by a lighting control system that includes automatic motion sensors and centralized parameterization and scheduling to avoid operation during unoccupied periods.
- ♦ The BMS (Building Management System) integrates all subsystems, either directly or via SNMP (Simple Network Management Protocol), KNX, and data center infrastructure (DCIM) controls. The system allows an overall insight on the operations of the data center, monitoring all energy expenditures, faults, and alerts.
- ♦ DCIM optimizes operations and increases overall efficiency.

Recycling Endeavors and Reducing Paper Consumption

To reduce the Bank's carbon footprint, CL departments and branches became greener this year with reduced paper consumption and responsible recycling for glass, plastic, electronic consumables and others. Special care is also given not to print unnecessary e-mails exchanged among various parties.

Last year, some 13.84 tons of papers were sent to a local recycling factory.

A scrupulous procedure is integrated at Credit Libanais to promote the recycling of used papers. This activity encourages the contribution of all divisions within the Group to separate papers that are collected at the Group level and delivered to a local recycling plant.

- To encourage environmental moves in the workplace, personal printers are replaced by large departmental ones shared by many employees. New printers have the features to print double sided documents, thereby reducing paper consumption.

In this perspective, Credit Libanais is extending support to local NGOs who benefit from the recycled material to finance awareness campaigns or acquire medical support equipment to patients across Lebanon. These endeavors constitute another building block in the green culture disseminated throughout CL Group.

Moreover, some 534 Items IT equipment (Pc, Screen, Servers,) were sent to a local NGO that uses them to finance awareness campaigns on road safety programs.

Some other 263 electronic equipment (Tel, faxes...) were also donated to a local NGO.