



الاعتماد اللبناني
CREDIT LIBANAIS

C L O S E T O Y O U

Communication on Progress UNGC

November 2019



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Statement of the Chairman General Manager



بنك
الاعتماد اللبناني
CREDIT LIBANAIS

رأس المال: ٢٦٨ ٤٠٠ ٠٠٠ ٠٠٠ ل.ل. مدفوع بالكامل
لائحة المصارف رقم ٥٣ سجل تجاري بيروت ١٠٧٤٢
CAPITAL: 268 400 000 000 LBP FULLY PAID LIST OF BANKS No. 53 C.R.: BEIRUT 10742

HEAD OFFICE

الإدارة العامة

Ref: Div/3/2019
Monday, November 4, 2019

To our stakeholders:

I am pleased to confirm that Credit Libanais Group reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labor, Environment and Anti-Corruption.

In this annual Communication on Progress, we describe our actions to continually improve the integration of the Global Compact and its principles into our business strategy, culture and daily operations. We also commit to share this information with our stakeholders using our primary channels of communication.

Sincerely yours,


Dr. Joseph Torbey
Chairman General Manager
Credit Libanais Group

Overview of Credit Libanais Group

Credit Libanais SAL was established in 1961 as a Lebanese joint stock company; it is registered on the Lebanese list of banks under number 53 and in the Beirut Commercial Registry under number 10742. Credit Libanais' head office address is at Corniche El Nahr, Adlieh Roundabout, P.O Box: 16-6729, Beirut, Lebanon.

Credit Libanais is one of the top ten banks in Lebanon that remains deeply rooted in the country. With a landmark reference Head Office Tower in the banking sector, the Bank has a network outreach of 82 branches including local and international presence in Cyprus, Bahrain and Iraq, a representative office in Canada and a subsidiary bank in Senegal. The latter, Credit International sa (CISA) is the only Lebanese bank currently present in the West African Monetary Union ("WAMU") which inaugurated its first branch in Dakar in 2011 and opened its second branch in 2015. CL Group encompasses an investment bank, an Islamic bank, a financial institution, a leasing company, an insurance company, a travel and tourism Company, and a real estate company, and reaps the benefits of a large network of international correspondents around the globe.

Leveraging on the extensive branch network outreach, the Bank's principal activities include retail banking services (including consumer lending, credit cards and lending to small businesses and sole proprietorships), corporate banking services (including various forms of credit facilities, loans and overdrafts to medium-size and large corporations), trade finance services (including letters of credit and letters of guarantee), capital markets services (including trading and sales of various types of financial instruments and products) and private banking and asset management services (including portfolio management, securities trading, mutual funds, alternative investments and structured products). The Bank also holds a dominant position in e-banking and e-commerce through several of its affiliates. The Bank provides systems, logistics and marketing for ATM and POS networks and payment gateway solutions for e-commerce. Through its majority owned subsidiary, Credit Libanais Investment Bank SAL, the Bank offers its customers medium and long-term financing and investment banking services (including funding for project finance, housing loans and direct equity participation) and other complementary services (including equipment leasing and bancassurance products through its subsidiaries). Through its seat on the Beirut Stock Exchange, the Bank offers its customers trading in local stocks.

Credit Libanais' Identity and Business Principles

Credit Libanais' Identity



Vision

Credit Libanais' purpose is to enhance shareholder, customer and employee value.



Core Values

Credit Libanais' core values are customer focus, innovation, teamwork, ethics, transparency and integrity as well as reward for performance.



Mission

Credit Libanais is the preferred bank in Lebanon for customers and employees.

Credit Libanais is primarily a retail bank and serves selected corporate customers.

Credit Libanais' Business Principles



Facts and Figures (CL GROUP)

Four Banks

- Credit Libanais sal
- Credit Libanais Investment Bank (CLIB) sal
- Lebanese Islamic Bank (LIB) sal
- Credit International (CISA) S.A. Senegal

One Financial Institution

- Credilease sal

One Insurance Company

- Credit Libanais d'Assurances et de Reassurances (CLA) sal

IT, E-Banking and E-Commerce Companies

- Credit Card Management (CCM) sal
- International Payment Network (IPN) sal
- Netcommerce sal
- Soft Management sal

Real Estate Company

- Cedars Real Estate sal

Large Network

- ❖ 8th largest network in Lebanon
- ❖ 82 total branches

Extensive E-Outreach

- ❖ 10.500 electronic POS
- ❖ 160,000 banking cards distributed
- ❖ 97 ATMs
- ❖ A state-of-the-art customer service
- ❖ 24/7 online banking services

6 Countries of Geographical Outreach

- ❖ Lebanon
- ❖ Bahrain
- ❖ Canada
- ❖ Cyprus
- ❖ Iraq
- ❖ Senegal

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 9800 business and 3300 non-business participants in 161 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

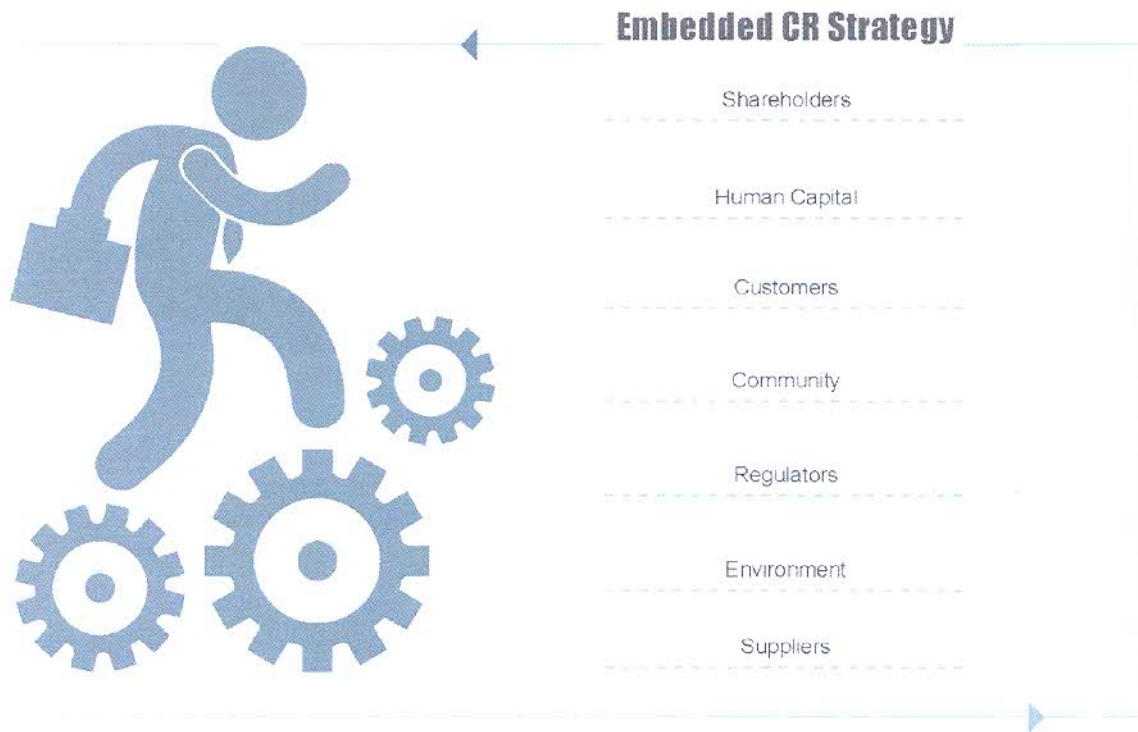
Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

CL Strategy

We are conscious of our important role in the communities where we operate, and are committed to creating value to all our stakeholders.

Our long-term corporate responsibility relies on balancing the needs of people, planet and profits to ensure the continued success and sustainability of the Group.

Our Core Values are defined by high standards of ethics, integrity and transparency, and are based on a solid compliance with national and international banking regulations and best practices.



CL Sustainable Development Goals (SDGs)

On September 25, 2015, all 193-member states of the United Nations adopted 17 new Sustainable Development Goals (SDGs) as a plan to tackle the economic, social, environmental and governance-related challenges by 2030.



At Credit Libanais, we are committed to safeguarding the interests of all stakeholders and thus have corporate responsibility and sustainability embedded in the greater part of our work, ever since the beginning of operations back in 1961. As for the SDGs, we have adopted the following three goals to focus on in coming 3 years and shall focus on them in our action plans and strategy. Those include:

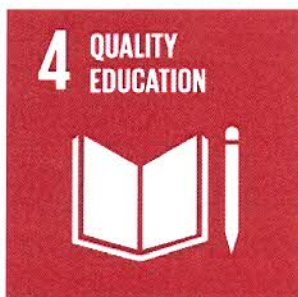
Goal 4 – Quality Education - Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Goal 8 – Decent Work and Economic Growth - Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Goal 9 – Industry, Innovation and Infrastructure – Fostering innovation to promote inclusive sustainable economic growth

Year after year, our Bank reaffirms its commitment to contributing to a sustainable future for all stakeholders in the markets where it operates.

Goal 4: Quality Education



- ❖ Our employees benefit from school and college tuition allowance for their children.

We provide advancement education and training programs for our employees through a diversified learning platform.

- ❖ CL employees are encouraged to enroll and successfully complete the Banking and Financial Qualifications certifications in Lebanese Financial Regulations, CAMS, Combating Financial Crime,

Investments and Risks, Financial Derivatives, Risk in Financial Services, Global Securities and International Introduction to Investment as per BDL 103 and other regulatory requirements.

- ❖ The Bank grants facilities to a considerable number of schools and universities in Lebanon, thus reinforcing its role in the education sector of the country.

❖ 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.

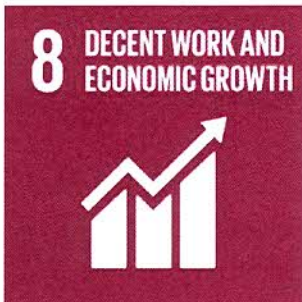
❖ Cultural and Heritage Events

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.

Goal 8: [Decent work and Economic Growth](#)



Credit Libanais Group promotes economic growth through its responsible financing activities, facilitating access to capital through lending partnerships, building capacity through micro-finance and offering attractive facilities to SMEs.

Goal 9: [Industry, Innovation and Infrastructure](#)



CL constantly undertakes initiatives that lead towards the country's modernization. By pioneering the launching of e-payment services related to some agencies and bodies, such as paying taxes and memberships online, we contribute to our country's transformation thus rendering services to customers more efficient and less time consuming. Moreover, we believe that small loans are the building blocks on which people rely to earn their living. To this end, we partner with numerous local, regional and international agencies to make the financing of very small businesses also possible within the

Lebanese economy.

The Bank also maintains a considerable number of partnerships with international bodies and benefits from long-term financing and risk sharing schemes with institutions such as:

- ❖ The International Finance Corporation (IFC)
- ❖ The European Bank for Reconstruction and Development (EBRD)
- ❖ The European Investment Bank (EIB)
- ❖ The Arab Trade Financing Program (ATFP)
- ❖ The Economic and Social Fund for Development (ESFD)
- ❖ The Cooperative Housing and Finance International (CHF International)
- ❖ The United States Agency for International Development (USAID).

Those international bodies regularly exercise due diligence practices on Credit Libanais prior to entering into partnerships and granting facilities.

CL and Corporate Governance



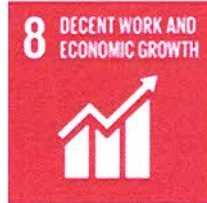
Credit Libanais complies with all applicable laws and regulations and expects all its members (i.e. Board members, Senior Executive members and Staff) to conduct business in accordance with all relevant laws and to refrain from any illegal, dishonest or unethical conduct.

Furthermore, our most fundamental contribution to society is the robust business model and the sustainable revenues the Bank generates. Transparency and accountability ensure sustainability and growth across all layers of our organization. The Bank recognizes the paramount importance of corporate governance for its functioning and exercises its duties and authorities through Board committees. The Board places high importance on the corporate impact on the communities where the Bank operates.

Transparency and Ethics permeate all our activities. Our Principles of Conducting Business with Customers, Recruitment Policies, Purchases, Procurement, etc. are conducted based on transparent policies and procedures that allow for responsibility and accountability.

Early in 2019, Credit Libanais became a signatory of the "Investors for Governance & Integrity - IGI" Declaration, a declaration signed by a considerable number of alpha banks and large corporations in Lebanon, as a commitment to maintaining and continuously improving corporate governance practices to mitigate financial risks and protect the Group's internal and external stakeholders' rights.

CL and People Capital Optimization



Employees

CL employees' composition by gender and seniority

<i>Years of experience</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
0-10	363	270	633
11-20	234	246	480
21-30	127	132	259
Above 30	108	39	147
Total	832	687	1519

CL number and percentage of new hires by gender

<i>Gender</i>	<i>Number of new hires</i>	<i>Percentage</i>
Male	16	69
Female	7	30

CL total number of women in senior management position according to their group distribution

Age	<30	30-50	>50
	0	0	2

CL total number of woman in middle management position

Age	<30	30-50	>50
	2	64	40

<i>Total number of employees who took maternal leave in 2019</i>	<i>Total number of employees who returned to work after maternal leave in 2019</i>
45	40

Credit Libanais recognizes the importance of having a talented, experienced and ambitious workforce at the level of the individual and the organization. In this perspective, the year 2018 witnessed a considerable challenge for HR to ensure jobs that are richer in learning experiences and offer career growth and exposure to our workforce in a difficult economic environment.

Recruitment

Digital banking had its part in changing the nature of banking services and our search for the needed proper talent continued in 2018. Priority was yet again given to the internal redeployment of employees in view of retaining and advancing the Bank's talents. The Bank gave interested employees the opportunity to perform jobs other than their own, which led to more enriching experiences within a dynamic corporate environment. The opening of two new branches in Tannourine and in Dbayeh, and our expansion strategy in the West Africa region also called for specific recruitments throughout the year.

Performance Appraisal

The yearly performance appraisal exercise allows employees to make their aspirations and concerns heard, through dynamic, one-to-one discussions with their direct supervisors who in turn, align employees' objectives with the Bank's overall culture and values.

Banking Financial Qualifications (BFQ)

In 2018, added numbers of CL staff enrolled in the Banking Financial Qualifications courses ensuring abidance by BDL Circulars 470 and 103 requirements, the CMA requirements and international best practices in this field.

BFQ were also complemented by technical certifications such as the CIA, CAMS, Combating Financial Crime, Financial Derivatives, Global Securities, International Introduction to Investment, Investments and Risks, and Risk in Financial Services. Said certifications ensure that staff acquire more technical skills to ensure better deliverables and outcomes in their daily conduct of business.

Learning and Development

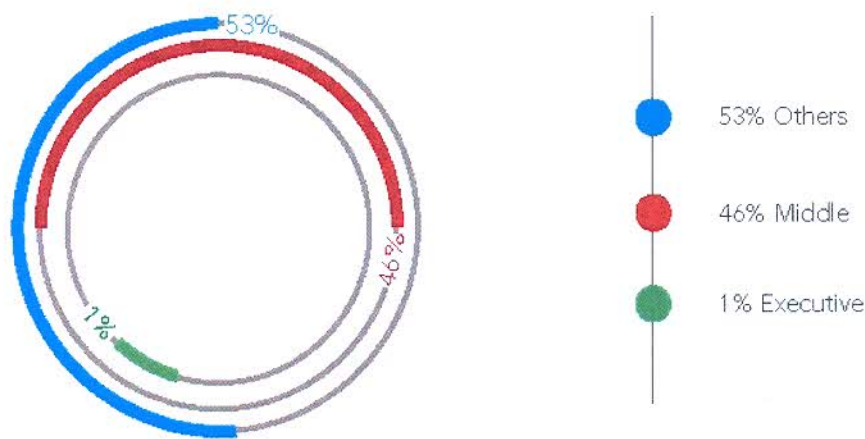
In 2018, several e-learning initiatives were undertaken such as:

- the Banking Operations Test (an e-test targeting new recruits to increase their banking knowledge)
- E-Library (a learning channel where all training material is uploaded)
- Energizing Hour Channel (a one-hour energizing session given to HO staff. Training material made available on the portal)
- Knowledge Transfer (staff who attend external trainings transfer the knowledge acquired to other staff members).
- Schools Programs (a blended interactive approach between instructors and staff)
- 3AAA Challenge (3 competition assessment tests related to branch operations),
- Learning Initiative (the blended portal of product knowledge and teller operations is tailored to branch staff on the e-learning portal).
- Mobile Learning (the first-of-a-kind e-learning mobile app M-Learning that allows CL staff to continue learning on their mobiles). In 2018, 55% of CL staff were active on the e-Learning curriculum program.

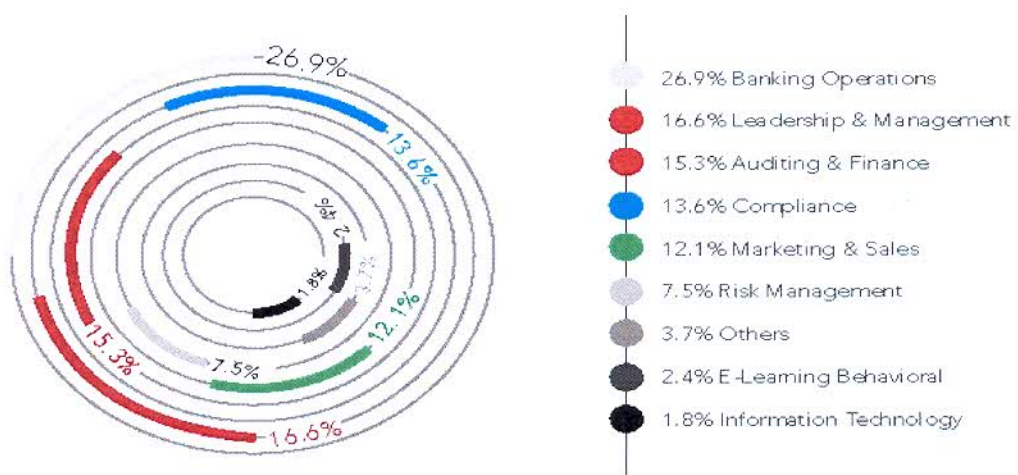
"Banking Operations" totaled 321 training hours, with emphasis on topics such as *"Legal Aspects of Banking Operations"* and *"Legal Aspects in Lending Procedures"*, in addition to a customized training in LC titled *"LC Applications and International Commercial Terms"*. Our programs included Induction Training, On-the-job Training and External Training.

Training Activity per Category of Employees

- ✓ Internal/External & Overseas Seminars: **1163 Hrs.**
- ✓ Total Trainees by course session: **316**



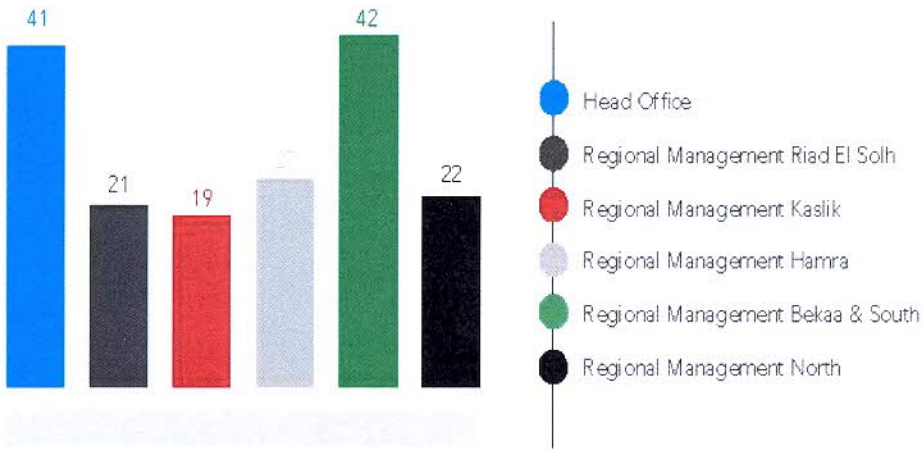
Training Activities per Category of Courses



Summer Internship for the year 2018

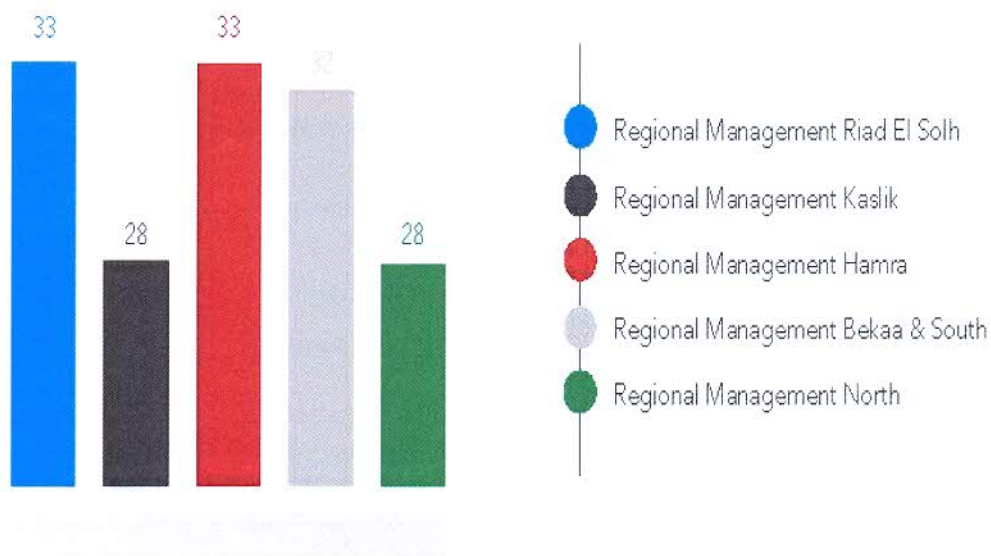
The Bank strives to provide a positive culture while cultivating the ultimate learning experience for interns. The "Intern Orientation Sessions" are regularly organized to facilitate orientation into the banking environment for accepted applicants.

Interns in Head Office and Regions



Branch Visits

Continuous branch visits allow for direct communication with staff across the network throughout Lebanon, solving of problems and recognition of talents and high performers.



Career Management Program

In 2018, 25 qualified employees were chosen under set criteria for enrolment in the Career Management Program. Customized programs were prepared for each candidate to sharpen leadership skills and professional knowledge in preparation for their growth within the Bank.

Job-Specific-Schools

CRA/CSO School

The purpose of this school is to shed light on the sales approaches, understanding customer behavior, attitudes and requirements, in view of giving CL branch staff the necessary tools and techniques to perform their job, in a highly competitive market characterized by more stringent and strict regulations.

ABM/BS School

The purpose of this school is to equip CL Assistant Branch Managers and Branch Supervisors with a concrete banking expertise based on the latest trends in the industry. Overseeing employees and providing higher customer service is equally an important milestone in this School to get the edge over competitors in a challenging market. Legal Aspects of Banking Operations, Transparency Requirements and AML are also important subjects in this School.

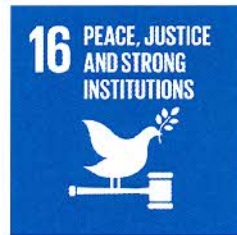
AML Training Academy

As financial crimes continue to hinder economic progress and cause huge harm to communities, CL deploys continuous efforts to promote awareness to staff, through its recently established AML Training Academy which aims at educating all members on matters related to potential money laundering schemes. Seminars explain ways to deal with said schemes, increase staff knowledge and skills in the mitigation of possible money laundering risks, in view of maintaining a healthy and solid compliance culture at the Bank. At the end of the AML Academy, successful candidates receive a “Certificate of Completion”.

Principles of Banking Operations and Transparency Training Seminars

In 2018, the Consumer Financial Protection Department conducted Bank-wide training sessions for more than 700 employees from all branches and Head Office divisions. The training material covered the main topics related to the Principles of Banking and Financial Operations with Customers, including background information on the concept of consumer financial protection in the world, awareness and education, marketing campaigns, complaints handling and reporting, secrecy and data protection, standards of suitability, equitability, fairness and transparency, key facts statements, contracts, applications and statements of accounts, annual percentage rate (APR),etc. For more training efficiency and clearer KPIs, pre and post-session tests were conducted.

CL and Responsible Inclusive 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.

Focused Public sector initiatives

Credit Libanais continues to strongly support the public sector and further build on the financial inclusion endeavors in this respect. In 2018, the number of salary domiciliations continued to increase despite the adverse economic conjuncture. Credit Libanais mainly targeted the ISF, Lebanese Army, General Security and other military Institutions all across the Lebanese territory.

Throughout the years, we launched many CR initiatives, targeting the Lebanese Army and Special Forces; these included:

- Restoration of two buildings in Bchamoun dedicated to sports events at the Institute of Internal Security Forces
- Acquisition of motorcycles for the Internal Security Forces
- Sponsoring the ISF Annual Marathon
- Sponsoring of ISF anti-drugs campaigns
- Co-funding a fire-fighting helicopter
- Funding a dental clinic for the Lebanese Army
- Funding a training center for the ISF women recruits
- In view of supporting the families of the Army and the ISF martyrs of Lebanon, special co-branded cards were designed, whereby a profit sharing scheme funds the Army Martyrs Families Foundation, the ISF Martyrs Families and the ISF anti-drugs operations respectively.

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.

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.

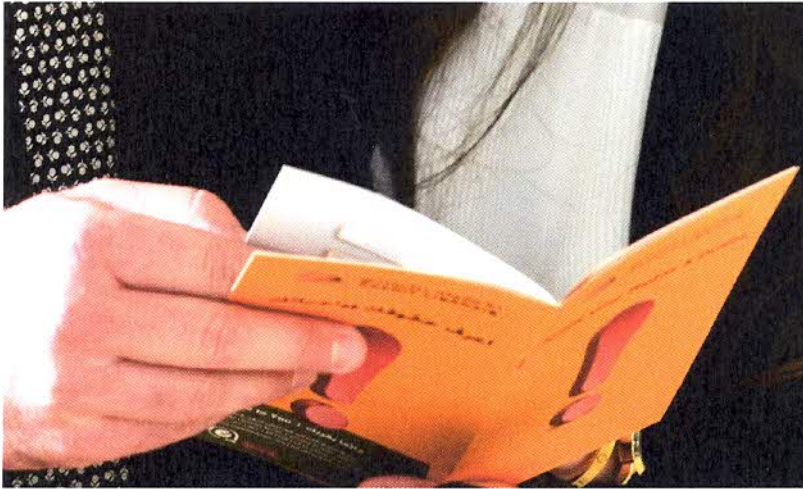
Fighting Corruption

CL Group strives to be an open and honest business and values 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 and 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.

Financial Consumer Protection



The Financial Consumer Protection is a fully independent function from the operations and business lines of the Bank. In accordance with BDL Circular 134 and related BCC Circular 281, Financial Consumer Protection covers all branches of the Bank in Lebanon, directly reports to the Chairman - General Manager, and sends its reports to Senior Executive Management and the Board of Directors in matters related to the implementation of the Policy, Charter, and Action Plan, and puts forth suggestions for improvements of the Principles of Banking and Financial Operations with customers as per regulatory requirements in place, to promote a better customer experience.

In 2018, within the framework of the Bank's "Financial and Disabled Inclusion" strategy, we sustained our efforts to make the vast majority of our branches inclusive to all customers. Special measures were adopted at branches for banking processes to make them more easily accessible to people with special needs, including the visually impaired.

Infrastructure and operational preparations are underway to install a considerable number of ITMs (Interactive Teller Machines) at selected branches, to cater to the needs of the visually impaired customers. Moreover, access ramps have been made available at a large number of our branches for the physically challenged people in view of facilitating their access to conduct banking transactions with the Bank.

At Credit Libanais, we support BDL efforts in spreading financial inclusion among various categories of customers, including those with special needs.

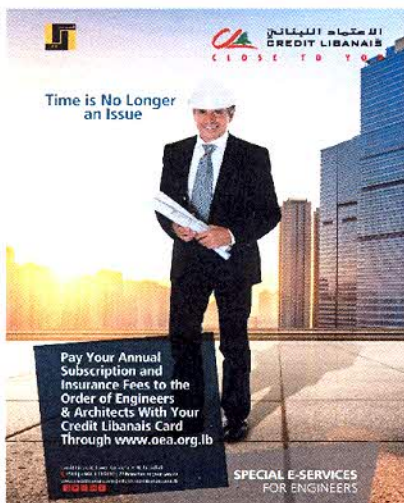
CL and the Modernization of Lebanon



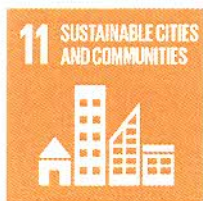
CL undertook a number of initiatives towards the country's modernization, by pioneering the launching of the e-payment services related to the following bodies:

- Beirut Bar Association: for the online settlement of lawyers' annual subscription fees on www.bba.org.lb
- Order of Engineers and Architects in Beirut: for the online settlement of annual subscription and insurance fees on www.oea.org.lb
- Order of Pharmacists in Lebanon: for the online settlement of annual subscription fees on www.opl.org.lb
- Establishment of the Water of Beirut and Mount Lebanon: for the online settlement of water bills on www.ebml.gov.lb
- General Directorate of Land Registry and Cadastre: for viewing and printing the title register and pay related fees through www.lrc.gov.lb
- Ministry of Finance: for the online settlement of built property taxes through www.finance.gov.lb

Other public entities will follow, such as municipalities, in terms of online payment services. All payments are made in a highly secure manner through the Group subsidiary, NetCommerce payment gateway.



CL and Community Development



Credit Libanais believes in its fundamental role in creating long-term value for all stakeholders. Safeguarding our culture and protecting our heritage and family values is vital to maintaining our unique identity. In this perspective, Credit Libanais further reached out to an increasing number of Lebanese in towns and remote areas across Lebanon.

In 2018, our areas for socially responsible investments covered the following activities and initiatives:

- **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 was present this year at major events held at various Lebanese universities such as job fairs and forums
- **Professional Conferences:** to encourage the exchange of new developments among peer professionals and reinforce channels of communication in various industries, we sponsored a considerable number of conferences and professional seminars over the course of the year.
- **Sports and Recreational events:** we contributed to marathons, rallies, as well as basketball and football tournaments.
- **Cultural and Heritage Festivals:** CL supports music and cultural festivals organized all over Lebanese cities and towns throughout the seasons, in view of encouraging arts, reviving traditions and preserving our unique heritage.
- **Supporting financial inclusion for all customers.** The Bank undertook special measures and procedures to make the branches and ATMs more easily accessible to customers with special needs including the visually impaired.



Corporate Responsibility and the Environment



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).

In conformity with the SDG 13 calling for climate action, our strategy centers around three priorities:

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

In this context, the Bank developed the Social and Environmental Management System (SEMS) with the basic objective of ensuring that the environmental and social implications of a potential customer are identified and assessed early in the Bank's planning and decision-making process and that these environmental considerations are incorporated into the preparation and approval of facilities. Moreover, the Bank is directed by its agreement with IFC to adhere to sound banking principles and promote the full range of activities in environmentally and socially reliable developments.

Internally, Credit Libanais also implemented a plan to reduce the Bank's carbon footprint. In fact, CL departments and branches became greener with reduced paper consumption and responsible recycling of electronic consumables and others.

Additionally, the monthly "E-statement" for cards was implemented this year in line with our mission of being environmental friendly by moving toward paperless and digital processing. Special care is also given to eliminate the printing of unnecessary e-mails exchanged among various parties. In addition, the majority of the printers have been upgraded to print on both sides to reduce paper consumption, and therefore CL's carbon footprint.

Last year, some 55 tons of papers were sent to a local recycling factory. 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 for patients across Lebanon. These initiatives contribute towards cultivating a greener culture throughout CL Group. Moreover, some 416 IT equipment (PCs, Screens, Scanners, Printers, Servers) were sent to a local NGO.

An Ecofriendly Working Environment



At CL Group 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 been given broad attention in all phases of the project, from design to commissioning.

Those considerations are reflected in the green:

➤ **Architecture**

- ◆ All facades are curtain wall unitized panel or spider systems with double glazing low E.

➤ **Landscape**

- ◆ Shrubs and trees with low water were planted
- ◆ A large part of the ground floor levels are covered with greenery.

➤ **Interior and Lighting**

- ◆ All interior lightings are LED lights.
- ◆ Each floor features an average of 50% of open space configuration, in addition to low partitions for the desks, which allows a higher amount of natural light into the center of the floor.
- ◆ Open spaces and passageways are covered with carpet tiles that have total recycled content of 50% , and are certified “Green Label Plus”
- ◆ All peripheral sunscreens are 100% PVC free, low VOC fabric, recyclable and feature a silver backing which increases reflectivity to sunlight, thus decreasing the heat intake into the interior space, and reducing the need for cooling during warm days.
- ◆ All gypsum board partitions are made of 95% recycled content.

➤ **Recycled, Reused and Sustainable Mechanics and Materials**

- ◆ Energy recovery ventilators at each floor level
- ◆ Double glazing with low U-value
- ◆ Central solar system for hot water production
- ◆ Non-CFC Refrigerant
- ◆ High efficiency equipment (VRV for cooling and heating)

➤ **Reduced Water Usage**

- ◆ Central gray water treatment
- ◆ Re-usage of treated gray water for flushing and irrigation
- ◆ Re-usage of A/C condensate drain collection for flushing and irrigation

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 are provided with variable speed EC fans modulating from 0-100% to 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 with Unit COP (coefficient of performance) greater than four using R-410 refrigerant.
- ♦ 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 efficiency of the UPS system is 95.5% at 25% load and 96% at 100% load.
- ♦ 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.