

GETTING THINGS MOVING IN SOCIETY, SPORTS, AND CULTURE



| VALUES

Four values inspire and guide the Group's activities on a daily basis:



TEAM SPIRIT

As a team, we meet the needs of our clients with our service-minded approach enhanced by the diverse expertise and knowledge of all to become THE relationship-focused bank and work with them the way we want to work with one another: by listening, building together, valuing contributions and being united in both our successes and our difficulties.



INNOVATION

We strive to constantly improve our customers' experience by working together to adapt our solutions, practices and relationships to tomorrow's requirements, particularly by leveraging technological innovation. True to our entrepreneurial spirit, we are changing our ways of working by promoting sharing, experimentation and out of the box thinking.



RESPONSIBILITY

As bankers, we contribute to the economic, social and sustainable environmental development of the economies in which we operate. We want to help our clients fulfill their projects' potential, while paying attention to risks in all of their aspects. This value extends to Corporate Social Responsibility (CSR) and entails acknowledging our role within the community and taking action to spark positive change.



COMMITMENT

Our commitment derives from the continued satisfaction of our clients and the pride we have in our profession and our Group. Together, we strive daily to make a difference that contributes to the success of both our clients' projects and ours. We nurture relationships based on trust and mutual respect, both inside and outside the bank.

Team spirit characterized by a sense of service which brands SGBL as the leading relationship bank.

MARCEL GHANEM, SGBL'S BRAND AMBASSADOR



SGBL selected me as its brand ambassador because of my objectivity and professionalism. Effective communication and candor helped me create many significant opportunities for a large number of young and talented people over the years. These opportunities have paved the way for them to express themselves and stand by their convictions. This journey is what drew me to SGBL. Why? Because the Group shares this key role in society and truly strives to enrich potential and support creativity.

SGBL group's commitment to social responsibility involves contributing to sustainable development. This is why my role as an ambassador goes beyond just collaborating with the Group's members and employees' families. It extends to reaching out to the financial community and civil society to improve the standard of living in a way that also best serves growth and development.

Given my beliefs and priorities, I can really appreciate what the bank and the Group have done, and continue to do, on a social level. They offer constant financial and non-financial assistance to many charitable organizations and worthy causes. They also partner with several associations that empower innovation, sports, people with disabilities, education and human rights. This special culture of social responsibility is at the core of SGBL and you find it in the heart and mind of each and every manager and employee.

SGBL has a keen eye for anything that can raise the level of development in society and prompt the economy to grow, strengthen and enlarge. This is clearly evident in all the investments and initiatives the bank dedicates to health, education, employment, the environment, marginalized segments of the community and human rights. All these efforts are a bid to positively impact the economy and enhance the lives of people at large. This is what is rightly called professional partnership in social responsibility. It's a true demonstration of an effective partnership between the public and private sectors to build a better society based on job creation creativity, excellence and equality. It also represents an opportunity for all private companies, and not only SGBL, to encourage the youth to become active agents of progress and bright change in their communities.

SGBL's solid steps and hard work have given me great confidence in the future, as has the forward-thinking vision of the Group's Chairman, Antoun Sehnaoui. As the ambassador, SGBL's deep conviction and numerous social initiatives let me be more involved and gain greater insight into what the community needs. Together we can make a difference. Together we can create a better tomorrow.

**SGBL'S DEEP
CONVICTION AND
NUMEROUS SOCIAL
INITIATIVES LET ME BE
MORE INVOLVED AND
GAIN GREATER INSIGHT
INTO WHAT THE
COMMUNITY NEEDS.
TOGETHER WE CAN
MAKE A DIFFERENCE.
TOGETHER WE CAN
CREATE A BETTER
TOMORROW.**

SGBL HAS A KEEN EYE
FOR ANYTHING THAT
CAN RAISE THE LEVEL
OF DEVELOPMENT IN
SOCIETY AND PROMPT
THE ECONOMY TO
GROW, STRENGTHEN
AND ENLARGE.

CSR COMMITMENTS

SGBL'S CORPORATE SOCIAL RESPONSIBILITY

SGBL group aims to be a socially responsible company committed to civil society and contributing to economic and social progress. Every single day is testament to our unwavering commitment. Our actions, solidarity, and drive come together to enrich local communities and to help make the world more united.

Sustainable development is at the core of SGBL group and thrives in our corporate culture rooted in professionalism, teamwork and innovation. As CEO, Antoun Sehnaoui, affirms: "Our continued efforts to support civil society through our social actions of solidarity are as much a part of our culture as our permanent commitment to our customers in the practice of our business."

This makes SGBL a remarkable bank and a true citizen. Corporate Social Responsibility (CSR) has been an integral part of who we are for many years. And yet SGBL's first and foremost responsibility is to meet customers' needs responsibly and to help finance the economy and promote development. In light of this, we constantly invest in our team so we can better serve you. We even encourage employee to engage in CSR issues and rally them around the Group's key initiatives that give back to the community.

SOCIETY

At SGBL we strive to change attitudes through action and to move beyond long-established divisions so we can live together despite our differences. We believe that everyone deserves the chance to live a better life and to find their place in society.



ACTION
CHANGES
ATTITUDES



SGBL IS AT
THE FOREFRONT
OF SUPPORTING
CITIZEN PROJECTS,
GIVING BACK TO
THE COMMUNITY
AND AIMING
TO MAKE
A DIFFERENCE

CSR INITIATIVES THAT PROMOTE SOCIAL UNITY

Donation Day

Since 2010, SGBL got employees involved in fund raising for charities on the 20th of December. Because true charity is not solely about providing financial aid, SGBL employees also strongly join forces to support the mission of a new association each year by visiting its premises during the holiday season to share with them authentic moments of solidarity and friendliness.

Donation Day is now engrained in our corporate culture and will continue to be part of our earnest efforts to make a difference long into the future.

Citizen Commitment Week

Since 2012, SGBL has been actively taking part in the Citizen Commitment Week. This important initiative is exclusive to Societe Generale group in France and abroad. All the Group's entities take part in charity work over the course of an entire week to maximum awareness about outstanding NGOs and pertinent civic causes.

Citizen Commitment Week over the years:

Fashion for a Cause

In June 2012, SGBL's team donated their ties and scarves for a greater cause. The items were sold at an exhibition organized by Fashion for a Cause and the proceeds were given to the Antelias Red Cross.

Oum El Nour's New Cultural Center

In June 2013, SGBL's team joined forces with Oum el Nour, to help those battling with drug addiction. All our employees donated old books (novels, comics, encyclopedias, etc.) so a cultural space could be set up at Oum El Nour's two rehabilitation centers.



December 2013: Empty Your Medicine Cabinet

SGBL employees collected all the medicine they had at home that they were not using and sent them to arcenciel, an NGO who in turn distributed them to sick people living in poverty.

Citizen Commitment Games

To celebrate Societe Generale Group's 150th anniversary, SGBL took part in June 2014 in the Citizen Commitment Games, a worldwide solidarity challenge held in nearly 30 countries. SGBL enthusiastically took part in this charity-based sports challenge, getting competitive in three sports: mini football, table tennis, and biking. It mobilized our employees, hundreds of athletes, and supporters during the qualifying rounds and managed to raise a maximum of donations for Sesobel.



SGBL – 60 Years

To mark SGBL's 60th anniversary, in December 2013, we supported people who, despite their disabilities, are working to make life easier for others. The bank made a donation of \$60,000 to three associations on behalf of our clients and partners. This amount was highly symbolic and stressed the bank's ongoing commitment to this country and its people.

Anniversary CSR Initiatives:

SESOBEL's Autism Center

SGBL helped finance the construction of Sesobel's new autism center. Given the lack of such an essential center in Lebanon, this initiative truly is life-changing, not just for the children who have autism but for their parents and the community at large. By supporting Sesobel, SGBL shared and spread the joy in the hearts of those who need it the most. On this occasion, SGBL's ambassador Marcel Ghanem, who received Sesobel's symbolic trophy "Ambassador of the heart", confirmed the bank's commitment to fight for change and towards the best of our children.



Aid for arcenciel's Workshops

SGBL helped increase the capacity of arcenciel's workshops so the NGO could best meet the mobility needs of more than 300 people with disabilities in Lebanon. At the Jisr el Wati center, over a hundred people with disabilities run different workshops on carpentry, the production of technical aids (wheelchairs, crutches, walkers, etc.), orthopedic shoes, seat-braces, and hand painted ceramics. SGBL dived into this initiative since we recognize arcenciel's major efforts and are dedicated to making Lebanon a place that provides equal opportunities for all.

Civil Defense

Recognizing the ongoing efforts of the Civil Defense to provide a 24/7 firefighting, rescue and paramedic assistance to all the Lebanese, SGBL decided to grant them a tracking system allowing the Operations' Center to keep track of their vehicles, especially during critical situations. 180 vehicles were equipped during this operation and all the technical requirements were granted for an accurate tracking. This operation confirms our commitment to this humanitarian cause led by a majority of volunteers who have chosen to help and save people on a daily basis.



arcenciel

participer au développement

SGBL helped increase the capacity of arcenciel's workshops so the NGO could best meet the mobility needs of more than 300 people with disabilities in Lebanon.

**AT SGBL, WE BELIEVE
THAT EVERYONE
DESERVES THE CHANCE
TO LIVE A BETTER LIFE
AND TO FIND THEIR
PLACE IN SOCIETY.**

DIVERSE INITIATIVES FOR GREATER IMPACT

Raid des Cèdres and Barracks to Barracks

The Lebanese Army has faced difficult times in the past few years and has done its best to keep the country safe from those keen on dragging it into chaos and conflict. This is why, SGBL has been supporting the Lebanese Army since 2014 by sponsoring the Raid des Cèdres and Barracks to Barracks. More than 2,000 people take part in these two highly anticipated annual races that see the military and civilians coming together in a friendly competition. SGBL is firmly committed to the Lebanese Army, which stands for honor, sacrifice, and loyalty.



Ghadi Movie

SGBL sponsored the Lebanese movie, Ghadi, starring Georges Khabbaz and directed by Amin Dora, whose hero is a child with Down Syndrome. SGBL wished to spread a message of hope and tolerance, confirming its support to this cause and standing by the people who are different, to prove they have a place and a role in society. This entire initiative highlights SGBL's real interest in promoting local cinema and in changing society's attitudes.



Child of Lebanon

In March 2012, SGBL partnered with Child of Lebanon, an NGO that strives to protect children and prevent child abuse. As an advocate in the private sector, SGBL supported the NGO by assisting it in raising awareness of children's rights in Lebanon and sharing its activities with a broader public. Thanks to this, Child of Lebanon renewed its visual identity and launched the makeover of its website. Both are essential for effective communication. To get people involved more, this was done by launching a contest that reached out to graphic design students at LAU Beirut. The best website and logo were selected based on votes by the jury and the public.

CCCL's Call for Life Telethon

To commemorate the 10th anniversary of the Children Cancer Center of Lebanon (CCCL), SGBL supported the Call for Life Telethon. Launched in April 2012 by CCCL, the Telethon heightened awareness about CCCL's mission and raised essential funds for the sick children. To facilitate this, we let CCCL use our network of branches, ATMs, and online banking services to collect all the donations.



Sustainable Development: Stop Plastic Bags

At SGBL we know that the environment is a major concern and has an impact on the future of humanity. And so we sponsored the Stop Plastic Bags Day which was organized by the Agence Universitaire de la Francophonie (AUF) in March 2012. This event was envisaged to raise awareness about the harmful use of plastic bags. Students rallied at four supermarkets in the city, distributing nearly 1,500 ecofriendly recyclable shopping bags at the counters. These reusable bags are a great alternative to plastic bags. SGBL not only contributed to a greener world but tried to encourage supermarkets and people to adopt these bags and more eco-friendly behavior.



THROUGH THE COMPETITION, STUDENTS LEARNED MORE ABOUT CANCER AND PREVENTION BY CONDUCTING RESEARCH, INTERVIEWING SPECIALISTS, AND DEVELOPING CAMPAIGN MATERIALS.

Order of Malta Lebanon

In August 2014, SGBL team joined the Order of Malta Camp for the Disabled in Sourat, Batroun, for an amazing experience and lots of smiles with great people who gave us a new vision of life. The Order of Malta Lebanon is an association that aims to promote, through its humanitarian work throughout the Lebanese territory, Human Dignity, Coexistence and Peace. SGBL wished to provide support to people with disabilities, confirming its constant commitment towards the community.

In February 2016, SGBL signed a long-term partnership agreement with the Order of Malta, aiming to facilitate and to support the commitment of Lebanese youth towards the Order of Malta in favor of the most vulnerable, especially people with special needs. The first initiative will focus on developing the volunteer camps serving the disabled people in the Chabrouh Center.



Know to Beat

Know to Beat is a cancer awareness competition organized in March 2015 by the Faire Face Association, Lebanese Breast Cancer Foundation, May Jallad Foundation, and One Wig Stand, in collaboration with the Ministry of Education and the Ministry of Health. Focused on the youth, it reached out to 18 public schools from the Beirut District. Through the competition, students learned more about cancer and prevention by conducting research, interviewing specialists, and developing campaign materials. Our financial support was our way of actively encouraging this awareness campaign that involves the youth and helps breakdown the cultural taboo surrounding cancer while also empowering these youths with the means to spread awareness within their communities.

Neural Kinetic Wheelchair

In December 2014, SGBL sponsored the Neural Kinetic Wheelchair project, a brain-controlled wheelchair developed by five students from College Notre-Dame de Jamhour. The students who represented Lebanon at the Seoul International Invention Fair in South Korea, won a gold medal which is a major achievement since there were 730 groups from 44 countries competing. This initiative confirmed SGBL's longstanding role in supporting promising talents and innovations that can improve people's quality of life.



SPORTS

SGBL supports sports that exemplify the highest values of self-excellence, camaraderie, solidarity, and social integration. Sports is a neutral springboard that empowers everyone to express themselves. Athletics promotes core values such as team spirit, professionalism, innovation, and the determination to overcome challenges, which are also part of the SGBL culture.



SPORTS IS A NEUTRAL SPRINGBOARD THAT EMPOWERS EVERYONE TO EXPRESS THEMSELVES



SGBL IS A COMMITTED SUPPORTER OF THE SPORTS SECTOR, PROMOTING CORE VALUES SUCH AS TEAM SPIRIT, SPORTSMANSHIP AND SOCIAL INTEGRATION

CSR INITIATIVES THAT EXERCISE SPORTSMANSHIP

SGBL SCORE Football Academy

The SCORE Football Academy, launched in May 2012, is the first sports CSR initiative by a Lebanese bank. It reflects our deep long-term dedication to communicating with young people and contributing to the massive dissemination of core values such as team spirit, perseverance, self-excellence and the respect and acceptance of others.

This project arose from the partnership between SGBL and HOOPS club on the airport road. The academy let young students benefit from a 3 week football training program with a national coach. At the end of the training, the 12 best talents were offered a year's training at HOOPS club to improve their skills and the six top talents had the chance to fly to Barcelona for a week, all expenses covered. In December 2012, we won the Social Economic Award (SEA) for Team Spirit for this impactful CSR initiative.



BDL Beirut Marathon

At SGBL we have been encouraging all our employees to take part in the Beirut Marathon since 2012. We also awarded a check to the first arrivals of each category. The bank even held mini-marathons a month before the day of the competition, to help prepare participants for the race which was a fun team building exercise.



HOOPS Basketball Team and Academy

SGBL supports the HOOPS basketball team and academy since November 2010. The academy includes over 1000 students under the supervision of professional coaches who provide the new generation with opportunities to pursue the sport professionally and participate in regional and international events. This educational project reflects the bank's profound long-term dedication to openly communicating with young people and instilling core values such as team spirit, perseverance, self-excellence and most importantly the respect and acceptance of others.



Tripoli Half Marathon

SGBL sponsors Tripoli's Half Marathon that gathers more than 35,000 people every year. SGBL's participation confirms once again our ongoing commitment towards society and to sports in particular since this race stresses people to run not only for peace but also for our country.



CULTURE

At SGBL, we believe that music, film, dance, theatre, literature, art, and culture in general are essential to progress and shape civilization. They not only inspire and entertain, they have the power to enrich life and to awaken positive change. This is why several of our CSR initiatives uphold culture.



ART AND CULTURE IN GENERAL ARE ESSENTIAL TO PROGRESS AND SHAPE CIVILIZATION



SGBL IS AN ESSENTIAL PARTNER OF THE LEADING CULTURAL ENDEAVORS IN LEBANON AND THE REGION, **DRIVING EXCELLENCE AND SHARING INNOVATION**

CSR INITIATIVES THAT ENRICH CULTURE:

Beiteddine Festival

SGBL is the partner of the Beiteddine Festival, the annual must-see event in Lebanon and the region. The support of this iconic festival confirms the Group's strong commitment to promote music and Lebanon's radiance through arts and culture.

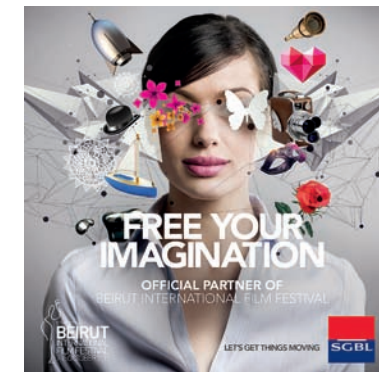


Baalbeck International Festival

As a sponsor of arts and culture, SGBL partners, the Baalbeck International Festival, one of the oldest and most prestigious cultural events in the Middle East. This partnership reiterates the Bank's commitment to spreading the Lebanese culture around the world and contributing efficiently to the growth of the tourism sector.

Beirut International Film Festival

SGBL encourages the development of film production and aims to promote movies that are not yet known by the public. It also stands out as the «hub» for all regional productions. We support the Beirut International Film Festival which has become a key platform and springboard for young Lebanese creators.



Francophonie Month

The first French bank in Lebanon and a proud representative of France in Lebanon, we are naturally ardent guardians of the French language. SGBL sponsors Francophonie Month every year in partnership with the French Embassy and the French Institute in Lebanon, promoting intercultural dialogue and the influence of French culture in Lebanon.



Cinéma Montaigne

As a promoter of Arts & Culture and a loyal supporter of the 7th art, SGBL partnered with the Institut français and Cinéma Montaigne. This partnership rose from a common passion strengthened by the same will to amaze and entertain through the richness of French cinema.

INVESTING
IN YOUTH
AND PROMOTING
THEIR ART IS
INVESTING
IN THE FUTURE
OF THE COUNTRY
AND ITS
CULTURAL SCENE.

Génération Orient

Sharing a boundless appetite for the French language and culture, both SGBL and L'Orient-Le Jour are, with Génération Orient, the catalysts of young and promising Lebanese artistic talents. Through this project, SGBL confirms its commitment to the success of young talents that is beyond its banking role, a civic act. Investing in youth and promoting their art is investing in the future of the country and its cultural scene.



