

SOCIAL AND ENVIRONMENTAL POLICY

Bringing together a strong financial position, sound corporate governance, and a towering sense of ambition, Byblos Bank actively contributes to the development of the communities where it operates. Behind this venture is a stringent commitment to the people we serve and the environment we live in.

Culture, Education and Environment are the cornerstones of our mission. We engage in preserving the environment for future generations, spreading culture and providing education for youth.

Byblos Bank has in place proper governance procedures to ensure social and environmental considerations are carried out consistently across all its activities and processes. Our environmental and social responsibilities figure prominently in our corporate decision-making.

We believe that incorporating our strong values and overarching objectives into our operations entails an outstanding role for the Bank in achieving sustainable individual and collective development. Therefore, we are keen on evaluating and managing the environmental and social impact of every policy, product, or initiative we undertake. Identifying environmental and social risks is an integral part of our normal processes of risk assessment and management. In fact, these processes help us pinpoint environmental and social opportunities for the Bank and its customers.

Byblos Bank is diligent in ensuring compliance with applicable environmental and social laws and regulations and using related local and international best practices. We monitor our customers' performances and do not enter into relationships with individuals conducting activities reported in our Bank's exclusion list. Environmental due diligence enquiries are carried out when risks identified are categorized as medium or high.

We also strive to make all our stakeholders understand that we view environmental and social aspects as fundamental elements of our activities. Our communication strategy is focused on promoting this commitment and raising awareness among customers about our Corporate Social Responsibility. We are also keen to actively involve all our employees in the Bank's social and environmental policies and procedures, through appropriate communication and information.