



United Nations
Global Compact

We thank you for your time spent taking this survey.
Your response has been recorded.

CEO Statement of Continued Support

To our stakeholders,

I am pleased to confirm that Banque Libano-Française reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment, and Anti-Corruption.

In this annual Communication on Progress, we disclose our continuous efforts to integrate the Ten Principles into our business strategy, culture, and daily operations, and contribute to United Nations goals, particularly the Sustainable Development Goals.

Sincerely yours,

SI. Please complete the following information:

CEO/Highest-level executive name:

Walid Raphaël

CEO/Highest-level executive full title:

Chairman and General Manager

Company name:

Banque Libano-Française

S2. Please confirm:

- I am the CEO or highest-level executive.
- I have received permission to sign on behalf of the CEO or highest-level executive.**

S2.1. If applicable, form completed on behalf of the CEO or highest-level executive by:

Tania Rizk

R1. How will you complete the 2024 CoP reporting requirement?

- Complete the digital questionnaire with the option to also add a sustainability report (*Recommended*)**
- Only upload a sustainability report

R2. What is the time period covered by your Communication on Progress? (MM/YYYY - MM/YYYY)

Please share the date range of the reporting period used for the Communication on Progress option you select. [i](#)

01/2023-12/2023

R3. (Optional) Please clarify the scope of reporting covered by your Communication on Progress. For example, please describe the operational scope of your CoP, (e.g., corporate office, investments, subsidiaries) as needed. [i](#)

For endorsers of the CEO Water Mandate ONLY:

Endorsers of the CEO Water Mandate are asked to report supplemental water-specific information. Companies can find more information on the CEO Water Mandate and complete the reporting requirement as necessary through the CEO Water Mandate webpage [here](#). Respondents can access the submission tool directly through the Water Action Hub [here](#).

Governance

[Click for additional guidance](#)

G1. Does the board/highest governance body or most senior executive of the company:

(Select all that apply) i

- Issue an annual statement about the relevance of sustainable development to the company**
- Issue an annual statement that addresses impacts on both people and the environment
- Issue an annual statement highlighting a zero tolerance for corruption
- Sign off on organizational sustainability targets
- Supervise Environmental, Social, and Governance reporting**
- Regularly review potential risks related to the business model**
- None of the above

G1A. (Optional) Please provide additional information:

G2. Does the company have a publicly stated commitment regarding the following sustainability topics?

(Select one answer per line) 

	No, this is not a current priority	No, but we plan to within the next two years	Yes, and the commitment is focused on our own operations	Yes, and the commitment includes our own operations and suppliers	Yes, and the commitment includes our own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)
Human Rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Labour Rights/Decent Work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Anti-Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

G2A. (Optional) Please provide additional information:

G2A. (Optional) Please upload supporting documentation if applicable:

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

G2A. (Optional) Please upload supporting documentation if applicable (2/2):

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

G3. Does the company have a code of conduct in place regarding each of the following sustainability topics?

(Select one answer per line) 

	No, this is not a current priority	No, but we plan to within the next two years	Yes, focused on employees	Yes, focused on employees and suppliers	Yes, focused on our own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)
Human Rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Labour Rights/Decent Work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Anti-Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

G3A. (Optional) Please provide additional information:

BLF has several documents that comprise its code of conduct and guides the ethical behavior of its stakeholders. These include, but are not limited to: - Employee handbook - Sustainable Procurement Policy - Human Rights Policy - Sustainability Clause - Anti-Money Laundering (AML) and Combatting the Financing of Terrorism (CFT) Policy - ABC Policy

G4. Has the company appointed an individual or group responsible for each of the following sustainability topics?

(Select one answer per line) 

	No one is specifically responsible for this topic	Yes, with limited influence on outcomes (e.g., limited access to internal information, limited decision-making authority)	Yes, with moderate influence on outcomes (e.g., has access to relevant information, reports to senior manager)	Yes, with direct influence of some outcomes (e.g., has access to relevant information, includes one or more senior manager with decision making rights)	Yes, with direct influence at the highest levels of the company (e.g., has access to relevant information, includes most senior members of company)
Human Rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Labour Rights/Decent Work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Anti-Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

G4A. (Optional) Please provide additional information:

G5. Does the company have a formal structure(s) (such as a cross-functional committee) to address each of the following sustainability topics?

(Select one answer per line) 

	No formal structure	Yes, with limited influence on outcomes (e.g., limited access to internal information necessary to understand risks, poor representation from relevant departments or functions)	Yes, with moderate influence on outcomes (e.g., includes representatives of some functions, departments, or business units most relevant for addressing the risks concerned, has access to relevant information, reports to senior manager)	Yes, with direct influence on some outcomes (e.g., includes representatives of functions, departments, or business units most relevant for addressing the risks concerned, has access to relevant information, involves one or more members of senior management)	Yes, with direct influence at the highest level of the company (e.g., full access to relevant information, involves members at highest level of the company)
Human Rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Labour Rights/Decent Work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Anti-Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

G5A. (Optional) Please provide additional information:

BLF has an ESG Management Committee, whose members are comprised of the Bank's: - Chairman and General Manager - General Manager - Assistant General Manager, Head of Human Resources, Communications, ESG and Customer Experience - Assistant General Manager, Head of International and Transaction banking - Assistant General Manager, Chief Risk Officer Moreover it has the following Management Committees which also address the above mentioned sustainability issues: - Human Resources Committee - Compliance Committee

G6. Does the company have a process(es) to assess risk?

(Select one answer per line) 

	No, this is not a current priority	No, but we are planning to develop on within the next two years	Yes, related to our own operations	Yes, related to our own operations and suppliers	Yes, related to our own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)
Human rights risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Labour rights risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Environmental risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corruption risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

G6A. (Optional) Please provide additional information:

G6.1. During the assessment of risk, has the company identified suppliers and/or other business relationships where the risk related to human rights, labour, environment and/or anti-corruption may be particularly severe?

(Select one answer per line) 

No

Yes

Corruption risks



G6.1A. (Optional) Please provide additional information:

G7. Does the company have a due diligence process through which it identifies, prevents, mitigates, and accounts for actual and potential negative impacts on sustainability topics?

(Select one answer per line) 

	No, this is not a current priority	No, but we plan to within the next two years	Yes, related to our own operations	Yes, related to our own operations and suppliers	Yes, related to our own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)
Human rights risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Labour rights risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Environmental risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corruption risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

G7A. (Optional) Please provide additional information:

G8. Does the company have a process(es) through which members of the company's workforce can raise concerns about the company's conduct on sustainability topics?

(Select one option) 

	No, this is not a current priority	No, but we plan to within two years	Yes, we have an informal process (e.g., through supervisors, others)	Yes, we have a formal process
Human rights risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Labour rights risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Environmental risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Corruption risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

G8A. (Optional) Please provide additional information:

For reporting concerns, BLF has established the following mechanisms, communicated to all employees in the code of conduct, Intranet, CSR Report, employee handbook, Human Rights Policy, etc:

- 1) Complaints and grievances module is included on the HR System: In order to ensure a proper and confidential pathway for sensitive information, the Bank has created a portal that allows employees to report grievances anonymously and directly to the Head of the Human Resources Division. The later then acts with the full authority to investigate and acts on claims without compromising the informer.
- 2) Internal whistle-blowing policy: The internal whistleblowing policy aims to facilitate the detection and prevention of illegal activities in accordance with guidelines of Circular N° 271 of the Banking Control Commission. Each employee is handed the detailed policy on the day of his/her recruitment and is asked to acknowledge that he/she has read, understood and will abide by the terms outlined in the policy. Similarly, he/ she agrees to inform the Internal Audit Division if an employee intentionally or negligently violates the Bank's procedures. The employee is held accountable for any unreported breach.
- 3) Human Resources site visits: The HR Business Partner team conducts periodic visits to all branches and divisions to discuss with employees their careers and aspirations. It seizes this opportunity to openly discuss any concern and works actively towards investigating and resolving it. This approach fosters a climate of trust, open communication and accountability.
- 4) Open-door policy: An open-door policy has been instated in the Human Resources Division to enable all employees to walk in and discuss any concerns. During these confidential meetings, the Human Resources Division advises the employee on the course of action and guides them through the process taking into consideration the Bank's rules and regulations as well as its values and ethics.

G8.1. Please provide additional detail regarding the process(es) the company has through which members of the company's workforce can raise concerns about the company's conduct.

(Select one answer per line) 

No

Yes

Is the process communicated to all employees/workers in local languages?

Is the process available to non-employees (e.g., suppliers, consumers, communities, and other business relationships)?

Is the process confidential (e.g., whistleblowing process)?

Are there processes in place to avoid retaliation?

Can concerns be raised about suppliers or other business relationships (e.g., clients, partners, etc.)?

Other (Please provide additional information)

G8.1A. (Optional) Please provide additional information:

G9. How does the company capture lessons regarding each of the following sustainability topics?

(Select one answer per line) [i](#)

	No lessons are regularly captured	Conducts investigation/review of incidents as needed	Conducts investigation/review of incidents and changes organizational policies, processes, and practices accordingly	Conducts investigation/review and leverages learnings to influence both internal and external affairs
Human Rights	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Labour Rights/Decent Work	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Environment	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Anti-Corruption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

G9A. (Optional) Please provide additional information:

G10. Is executive pay linked to performance on one or more of the following sustainability topics?

(Select one answer per line) 

No, this is not a current priority

No, but we plan to within the next two years

Yes

Human Rights

Labour Rights/Decent Work

Environment

Anti-Corruption

G10A. (Optional) Please provide additional information:

G1I. Please provide details regarding the company's board/highest governance body.

(Select one answer per line, if 'Known', include the value) 

	Known	Not applicable	Number (Please input answer as a whole number (e.g., 95% = 95))
Total number of board members (#)	<input checked="" type="radio"/>	<input type="radio"/>	8
Male (%)	<input checked="" type="radio"/>	<input type="radio"/>	88
Female (%)	<input checked="" type="radio"/>	<input type="radio"/>	12
Non-binary (%)	<input checked="" type="radio"/>	<input type="radio"/>	0
Under 30 years old (%)	<input checked="" type="radio"/>	<input type="radio"/>	0
30-50 years old (%)	<input checked="" type="radio"/>	<input type="radio"/>	0
Above 50 years old (%)	<input checked="" type="radio"/>	<input type="radio"/>	100
From minority or vulnerable groups (%)	<input checked="" type="radio"/>	<input type="radio"/>	0
Executive (%)	<input type="radio"/>	<input checked="" type="radio"/>	
Independent (%)	<input type="radio"/>	<input checked="" type="radio"/>	

G1IA. (Optional) Please provide additional information:

G12. Do you produce sustainability reporting according to:

(Select all that apply) 

- National/local regulation on sustainability
- Security exchange regulations
- Non-Financial Reporting Directive of the European Union (NFRD)/Corporate Sustainability Reporting Directive (CSRD)
- Global Reporting Initiative (GRI)**
- Sustainability Accounting Standards Board (SASB, now consolidated into the IFRS Foundation)
- International Integrated Reporting Council (IIRC, now consolidated into the IFRS Foundation)
- Climate Disclosure Standards Board (CDSB, now consolidated into the IFRS Foundation)
- Task Force on Climate-related Financial Disclosures (TCFD)
- Other voluntary frameworks (Please provide additional information)**
- No sustainability reporting according to any frameworks nor regulations outside of this Communication on Progress

G12A. Other voluntary frameworks (Please provide additional information):

ISO 26,000

G12A. (Optional) Please provide additional information:

G13. Is the information disclosed in this questionnaire assured by a third-party?

(Select all that apply) 

- Limited assurance for minority of metrics (e.g., GHG emissions only)
- Limited assurance for majority of metrics
- Reasonable assurance for minority of metrics
- Reasonable assurance for majority of metrics
- Other (Please provide additional information)**
- No assurance for any metrics

G13A. Other (Please provide additional information):

This questionnaire has been filled in collaboration with various Divisions: each Division approves internally the information which is published in the Communication on Progress Report.

G13A. (Optional) Please provide additional information:

Human Rights

[Click for additional guidance](#)

HR1. Which of the following has the company identified as material human rights topics connected with its operations and/or value chain, whether based on their salience (e.g., the most severe potential negative impacts on people) or another basis?

(Select all that apply) 

- Freedom of association and the effective recognition of the right to collective bargaining**
- Child labour
- Forced labour
- Non-discrimination in respect of employment and occupation**
- Safe and healthy working environment**
- Working conditions (wages, working hours)**
- Freedom of expression**
- Access to water and sanitation
- Digital security / privacy**
- Gender equality and women's rights**
- Rights of indigenous peoples
- Rights of refugees and migrants
- Other

HR1A. (Optional) Please provide additional information:

Note: Labour rights topics (Freedom of association and the effective recognition of the right to collective bargaining, child labour, forced labour, non-discrimination in respect of employment and occupation, and a safe and healthy working environment) are a subset of human rights and for completeness, were included in this question. Regardless of these labour topics being selected as material in this question or not, all companies will be asked to provide additional details about these labour rights topics in the next section (L.1 and following). For the other human rights topics selected as material in this question, seven additional questions will be asked in the following section.

HR2. Does the company have a policy commitment in relation to the following human rights topics?

(Select one answer per line, if 'Yes', include the value) 

	No, and we have no plans to develop a policy	No, but we plan to within the next two years	Yes, included within a broader policy or as a stand-alone policy	Year policy last reviewed (YYYY)
Freedom of expression	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text" value="2022"/>
Digital security / privacy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text" value="2024"/>
Gender equality and women's rights	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text" value="2022"/>

HR2A. (Optional) Please provide additional information:

HR2A. (Optional) Please upload supporting documentation if applicable:

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

HR2A. (Optional) Please upload supporting documentation if applicable (2/2):

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

HR2.1. For each human rights policy commitment, is it:

(Select all that apply) 

	Aligned with international human rights standards	Publicly available	Approved at most senior level of the company	Applied to the company's own operations	Applied to the company's own operations and suppliers
Freedom of expression	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	Applied to the company's own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)	Developed involving human rights expertise from inside and outside the company	Other (Please provide additional information)
Freedom of expression	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

HR2.1A. (Optional) Please provide additional information:

HR3. Within the reporting period, has the company engaged with potentially affected stakeholders or their legitimate representatives in relation to the following human rights topics?

(Select one answer per line) 

	No engagement on this topic	To better understand the risks/impacts in question	To discuss potential ways to prevent or mitigate the risks/impacts in question	To agree on a way to prevent/mitigate the risks/impacts in question
Freedom of expression	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Digital security / privacy	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gender equality and women's rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	To assess progress in preventing/mitigating the risks/impacts in question	To collaborate in the prevention/mitigation of the risks/impacts in question
Freedom of expression	<input type="radio"/>	<input checked="" type="radio"/>
Digital security / privacy	<input type="radio"/>	<input type="radio"/>
Gender equality and women's rights	<input type="radio"/>	<input checked="" type="radio"/>

HR3A. (Optional) Please provide additional information:

HR4. What type of action has the company taken within the reporting period with the aim of preventing/mitigating the risks/impacts associated with the following human rights topics?

(Select all that apply) 

	No action within reporting period	Provided internal training/capacity building for the direct workforce	Built capacity among relevant business relationships (e.g. partners, suppliers, clients, etc.)	Conducted an audit process and/or corrective action plan	Collective action with peers or other stakeholders to address the issue
Freedom of expression	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

	Collaborated with governmental or regulatory bodies	Other (Please provide additional information)
Freedom of expression	<input type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input type="checkbox"/>	<input type="checkbox"/>

HR4A. (Optional) Please provide additional information:

HR5. Who receives training for the following human rights topics?

(Select all that apply) 

	No training provided	Select employees	All employees	Contractors	Direct suppliers
Freedom of expression	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Indirect suppliers	Other - such as partners, clients, etc.
Freedom of expression	<input type="checkbox"/>	<input type="checkbox"/>
Digital security / privacy	<input type="checkbox"/>	<input type="checkbox"/>
Gender equality and women's rights	<input type="checkbox"/>	<input type="checkbox"/>

HR5A. (Optional) Please provide additional information:

HR6. How does the company assess progress in preventing/mitigating the risks/impacts associated with the following human rights topics?

(Select one answer per line) 

	No monitoring of progress	Review topics on ad hoc basis	Set annual targets/goals, track progress over time (internal programmes only)	Set annual targets/goals, track progress over time (internal and external programmes)	Other (Please provide additional information)
Freedom of expression	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Digital security / privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Gender equality and women's rights	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HR6A. (Optional) Please provide additional information:

HR7. Within the reporting period, has the company been involved in providing or enabling remedy if it has caused or contributed to adverse impact(s) associated with the following human rights topic(s)?

(Select one answer per line) 

	No remedy provided/enabled	Yes, remedy provided/enabled	No adverse impact identified or caused	Choose to not disclose
· Freedom of expression	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
· Digital security / privacy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
· Gender equality and women's rights	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

HR7A. (Optional) Please provide additional information:

HR8. Briefly describe additional relevant, practical actions the company has taken within the reporting period and/or plans to take to implement the human rights principles, including any challenges faced and actions taken towards prevention and/or remediation. [i](#)

BLF has a Human Rights Policy in place to handle Human Rights related issues.

Labour

[Click for additional guidance](#)

L1. Does the company have a policy in relation to the following labour rights topics?

(Select one answer per line, if 'Yes', include the value) 

	No, and we have no plans to develop a policy	No, but we plan to within the next two years	Yes, included within a broader policy or as a stand-alone policy	Not applicable (Please provide additional information)
Freedom of association and the effective recognition of the right to collective bargaining	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Forced labour	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Child labour	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Non-discrimination in respect of employment and occupation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Safe and healthy working environment	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Working conditions (wages, working hours)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Year policy last reviewed (YYYY)

Freedom of association and the effective recognition of the right to collective bargaining

2022

Forced labour

2022

Child labour

2022

Non-discrimination in respect of employment and occupation

2022

Safe and healthy working environment

2022

Working conditions (wages, working hours)

2022

L1A. (Optional) Please provide additional information:

L1A. (Optional) Please upload supporting documentation if applicable:

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

LIA. (Optional) Please upload supporting documentation if applicable (2/2):

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

L1.1. For each labour rights policy commitment, is it:

(Select all that apply) 

	Aligned with international labour standards	Publicly available	Approved at most senior level of the company	Applied to the company's own operations	Applied to the company's own operations and suppliers
Freedom of association and the effective recognition of the right to collective bargaining	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Forced labour	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Child labour	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-discrimination in respect of employment and occupation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Safe and healthy working environment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Working conditions (wages, working hours)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Applied to the company's own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)

Developed in consultation with workers and their representatives

Developed involving labour expertise from inside and outside the company

Other (Please provide additional information)

Freedom of association and the effective recognition of the right to collective bargaining

Forced labour

Child labour

Non-discrimination in respect of employment and occupation

Safe and healthy working environment

Working conditions (wages, working hours)

L1.1A. (Optional) Please provide additional information:

L1.2. Does the company's policy on freedom of association and collective bargaining:

(Select all that apply) 

- Reference the respect for the right of all workers to form and join a trade union of their choice without fear of intimidation or reprisal and protect workers against acts of antiunion discrimination**
- Prohibit any acts of interference in trade unions
- Facilitate collective bargaining with the trade union representatives**
- Provide trade union representatives with the information required for meaningful bargaining in the context of bona fide negotiations**
- Reference the respect for the right of workers to submit grievances without suffering**
- We do have a policy on freedom of association or collective bargaining but it does not include any of these details**
- We do not have a policy on freedom of association or collective bargaining

L1.2A. (Optional) Please provide additional information:

L2. Within of the reporting period, has the company engaged with affected stakeholders or their legitimate representatives in relation to the following labour rights topics?

(Select one answer per line) 

	No engagement on this topic	To better understand the risks/impacts in question	To discuss potential ways to prevent or mitigate the risks/impacts in question	To agree on a way to prevent/mitigate the risks/impacts in question
Freedom of association and the effective recognition of the right to collective bargaining	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Forced labour	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child labour	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-discrimination in respect of employment and occupation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Safe and healthy working environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Working conditions (wages, working hours)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

To assess progress in preventing/mitigating the risks/impacts in question

To collaborate in the prevention/mitigation of the risks/impacts in question

Other (Please provide additional information)

Freedom of association and the effective recognition of the right to collective bargaining

Forced labour

Child labour

Non-discrimination in respect of employment and occupation

Safe and healthy working environment

Working conditions (wages, working hours)

L2A. (Optional) Please provide additional information:

L3. What type of action has the company taken within the reporting period with the aim of preventing/mitigating the risks/impacts associated with the following labour rights topics?

(Select all that apply) 

	No action within reporting period	Provided internal training/capacity building for the direct workforce	Built capacity among relevant business relationships (e.g., suppliers, consumers, communities)	Conducted an audit process and/or corrective action plan
Freedom of association and the effective recognition of the right to collective bargaining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forced labour	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child labour	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-discrimination in respect of employment and occupation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe and healthy working environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working conditions (wages, working hours)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

	Collective action with peers or other stakeholders, in particular workers' organizations, to address the issue	Collaborated with governmental or regulatory bodies	Other (Please provide additional information)
Freedom of association and the effective recognition of the right to collective bargaining	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Forced labour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child labour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-discrimination in respect of employment and occupation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe and healthy working environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working conditions (wages, working hours)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

L3A. (Optional) Please provide additional information:

L4. Who receives training for the following labour rights topics?

(Select all that apply) 

	No training provided	Select employees	All employees	Contractors	Direct suppliers
Freedom of association and the effective recognition of the right to collective bargaining	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forced labour	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child labour	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-discrimination in respect of employment and occupation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe and healthy working environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working conditions (wages, working hours)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Indirect suppliers	Other – such as partners, clients, etc.	
Freedom of association and the effective recognition of the right to collective bargaining			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forced labour			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child labour			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-discrimination in respect of employment and occupation			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe and healthy working environment			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working conditions (wages, working hours)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

L4A. (Optional) Please provide additional information:

L5. How does the company assess progress in preventing/mitigating the risks/impacts associated with the following labour rights topics?

(Select one answer per line) 

	No monitoring of progress	Review topics on ad hoc basis	Set annual targets/goals, track progress over time (internal programmes only)	Set annual targets/goals, track progress over time (internal and external programmes)
Freedom of association and the effective recognition of the right to collective bargaining	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Forced labour	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child labour	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-discrimination in respect of employment and occupation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Safe and healthy working environment	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Working conditions (wages, working hours)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Other (Please provide additional information)

- Freedom of association and the effective recognition of the right to collective bargaining
- Forced labour
- Child labour
- Non-discrimination in respect of employment and occupation
- Safe and healthy working environment
- Working conditions (wages, working hours)

L5A. (Optional) Please provide additional information:

L6. Do(es) the existing collective bargaining agreement(s) provide(s) more favourable rights than those provided in legislation, where appropriate?

(Select all that apply) 

- Yes, by providing more favourable conditions related to wages
- Yes, by providing more favourable conditions related to working hours**
- Yes, by providing more favourable conditions related to health coverage and/or sick leave**
- Yes, by providing additional rights not otherwise provided (Please provide additional information)
- There is (are) no existing collective bargaining agreement(s)
- No

L6A. (Optional) Please provide additional information:

L7. Within the reporting period, what was the percentage of women in managerial positions? 

- Percent women - (Please input answer as a whole number (e.g., 95% = 95))**
- Percent women - (Please input answer as a whole number (e.g., 95% = 95))** Unknown

L7A. (Optional) Please provide additional information:

Board of Directors: 12% Women Executive Committee: 25% Women Middle Management: 65% Women Management Committee: 24%

L8. What was the average ratio of the basic salary and remuneration of women to men (comparing jobs of equal value) within the reporting period? [i](#)

Salary ratio

(Women/Men %) -

(Please input answer as a whole number (e.g., 95% = 95))

Unknown

Choose to not disclose

98

L8A. (Optional) Please provide additional information:

BLF, as an equal opportunity employer, ensures that its employment practices (recruitment and selection, remuneration, benefits, training, performance appraisal, career advancement, termination, etc) are non-discriminatory with respect to criteria such as gender, age, religion, disability, marital status, pregnancy, wealth, union membership and are solely dependent on the employee's qualifications and performance. The Bank also applies the principle of equal remuneration for work of equal value.

L9. Within the reporting period, how frequently were workers injured (injuries per hour worked)? [i](#)

Frequency of injury

Unknown

Choose to not disclose

0

L9A. (Optional) Please provide additional information:

L10. Within the reporting period, what was the company's incident rate (injuries per worker)? [i](#)

Incident Rate

Unknown

Choose to not disclose

0

L10A. (Optional) Please provide additional information:

L11. Within the reporting period, has the company been involved in providing or enabling remedy where it has caused or contributed to adverse impact(s) associated with the following labour rights topics?

(Select one answer per line) 

	No remedy provided/enabled	Yes, remedy provided/enabled	No adverse impact identified or caused	Choose to not disclose
Freedom of association and the effective recognition of the right to collective bargaining	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Forced labour	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Child labour	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Non-discrimination in respect of employment and occupation	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Safe and healthy working environment	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Working conditions (wages, working hours)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

L11A. (Optional) Please provide additional information:

L12. Briefly describe additional relevant practical actions the company has taken within the reporting period and/or plans to take to implement the labour rights principles, including any challenges faced and actions taken towards prevention and/or remediation. [i](#)

Salary and transportation review, working hours review, health insurance review and internal job redistributions were implemented.

Environment

[Click for additional guidance](#)

EI. Does the company have a policy commitment in relation to the following environmental topics?

(Select one answer per line, if 'Yes', include the value) 

	No, and we have no plans to develop a policy	No, but we plan to within the next two years	Yes, included within a broader policy or as a stand-alone policy	Not applicable (Please provide additional information)	Year policy was last updated
Climate change	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Water	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Oceans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
Forests/Biodiversity/Land use	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Air pollution	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	2019
Energy & resource use	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	2019

E1A. Not applicable (Please provide additional information):

Oceans are not a relevant issue in Lebanon.

E1A. (Optional) Please provide additional information:

E1A. (Optional) Please upload supporting documentation if applicable:

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

E1A. (Optional) Please upload supporting documentation if applicable (2/2):

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

E1.1 For each environmental policy commitment, is it:

(Select all that apply) 

	Aligned with international environmental standards	Publicly available	Approved at most senior level of the company	Applied to the company's own operations	Applied to the company's own operations and suppliers
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Energy & resource use	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
		Applied to the company's own operations and the value chain (e.g., suppliers, consumers, communities, other business relationships)	Developed involving environmental expertise from inside and outside the company	Other (Please provide additional information)	
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Energy & resource use		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

E1.1A. (Optional) Please provide additional information:

E2. Within the reporting period, has the company engaged with potentially affected stakeholders or their legitimate representatives in relation to the following environmental topics?

(Select one answer per line) 

	No engagement on this topic	To better understand the risks/impacts in question	To discuss potential ways to prevent/mitigate the risks/impacts in question	To agree on a way to prevent/mitigate the risks/impacts in question
Climate change	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Water	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oceans	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Forests/biodiversity/land use	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air pollution	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Energy & resource use	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

To assess progress in preventing/mitigating the risks/impacts in question

To collaborate in the prevention/mitigation of the risks/impacts in question

Other (Please provide additional information)

Climate change

Water

Oceans

Forests/biodiversity/land use

Air pollution

Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)

Energy & resource use

E2A. (Optional) Please provide additional information:

E3. What type of action has the company taken within the reporting period with the aim of preventing/mitigating the risks/impacts associated with the following environmental topics?

(Select all that apply) 

	No action within reporting period	Provided internal training/capacity building for the direct workforce	Built capacity among relevant business relationships (e.g. suppliers, consumers, communities)	Conducted an audit process and/or corrective action plan	Collective action with peers or other stakeholders to address the issue
Climate change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oceans	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forests/Biodiversity/Land use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air pollution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy & resource use	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Collaborated with governmental or regulatory bodies	Other (Please provide additional information)
Climate change	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input type="checkbox"/>	<input type="checkbox"/>
Oceans	<input type="checkbox"/>	<input type="checkbox"/>
Forests/Biodiversity/Land use	<input type="checkbox"/>	<input type="checkbox"/>
Air pollution	<input type="checkbox"/>	<input type="checkbox"/>
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Energy & resource use	<input type="checkbox"/>	<input type="checkbox"/>

E3A. (Optional) Please provide additional information:

E4. How does the company assess progress in preventing/mitigating the risks/impacts associated with the following environmental topics?

(Select one answer per line) 

	No monitoring of progress	Review topics on ad hoc basis	Set annual targets/goals, track progress over time (internal programmes only)	Set annual targets/goals, track progress over time (internal and external programmes)	Other (Please provide additional information)
Climate change	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Water	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oceans	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Forests/Biodiversity/Land use	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air pollution	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Energy & resource use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

E4A. Other (Please provide additional information):

BLF monitors its carbon footprint, energy & resource use as well as the paper waste it generates, but does not set targets for the time being.

E4A. (Optional) Please provide additional information:

E5. Within the reporting period, has the company been involved in providing or enabling remedy where it has caused or contributed to adverse impact(s) associated with the following environmental topics?

(Select one answer per line) 

	No remedy provided/enabled	Yes, remedy provided/enabled	No adverse impact identified or caused	Choose to not disclose
Climate change	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Water	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Oceans	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Forests/Biodiversity/Land use	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Air pollution	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Energy & resource use	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

E5A. (Optional) Please provide additional information:

E6. What were the company's gross Scope 1 and/or Scope 2 global greenhouse gas (GHG) emissions within the reporting period?

(Select one answer per line, if "Known", include the value) 

	Known	We did not measure our gross emissions [Please explain in the text box]	Measured Total Emissions (tCO2e)
Scope 1 emissions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="5920"/>
Scope 2 emissions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="4582"/>

E6A. (Optional) Please provide additional information:

BLF measures since 2016 its Greenhouse Gas Emissions in line with the Lebanese Ministry of Environment's Decision 99/1 2013. It has received from the Ministry of Environment and UNDP a certificate of acknowledgement for its reporting.

E7. What were the company's gross Scope 3 global greenhouse gas (GHG) emissions within the reporting period? [i](#)

We measured Scope 3 GHG emissions [Please input the measured tCO₂e in the text box below]

We did not measure Scope 3 GHG emissions

E7A. (Optional) Please provide additional information:

E8. What percentage of the company's revenue was invested in R&D of low-carbon products/services within the reporting period? [i](#)

Percent of revenue (%)
- (Please input answer as a whole number (e.g., 95% = 95))

Unknown

**Not applicable
(Please provide
additional
information)**

E8A. Not applicable (Please provide additional information):

The Bank has not invested since the crisis in the development of environmental products/services. But prior to 2019, BLF had environmental products such as the Earth card, subsidized loans for solar heater and photovoltaic, etc.

E8A. (Optional) Please provide additional information:

E9. Has the company acted to support climate change adaptation and resilience?

(Select all that apply) 

- We have taken action to increase company-wide resilience to climate change**
- We have taken action to increase resilience in our supply chains
- We have taken action to increase resilience in the communities in which we operate
- We have provided funding for climate change adaptation and resilience initiatives and projects
- We have not taken actions to build climate change resilience in the reporting period
- Unknown

E9A. (Optional) Please provide additional information:

BLF has developed and Environmental and Social Management System (ESMS) to be able to assess the risks in its lending and raised internal awareness amongst its employees. An internal team is working on continuously reviewing the ESMS and building the capacities of its staff.

E10. Please report the company's renewable energy consumption as a percentage of total energy consumption within the reporting period. [i](#)

Percent of total energy consumption

- (Please input answer as a whole number (e.g., 95% = 95))

Unknown

E10A. (Optional) Please provide additional information:

E1I. What percent of the company's revenue came from low-carbon products/services within the reporting period? If applicable, please give a description of the products/services included in your calculation (e.g., relevant certifications). [i](#)

Percent of total revenue (%) - (Please input answer as a whole number (e.g., 95% = 95))

Unknown

Not applicable (Please provide additional information)

E1IA. (Optional) Please provide additional information:

E12. Which of the following has the company identified as material environmental topics connected with its operations and/or value chain (e.g., based on the most severe actual or potential negative impacts on people and/or the environment)?

(Select all that apply) 

- Water [Prompts E13, E14]
- Forests, Biodiversity, and Land use [Prompts E15, E16, E17]
- Air pollution [Prompts E18]
- Waste (e.g., chemical spills, solid waste, hazardous, plastic, etc.) [Prompts E19, E20, E21]
- None of the topics have been identified as material by the company**

E12A. (Optional) Please provide additional information:

E22. Briefly describe additional relevant, practical actions the company has taken within the reporting period and/or plans to take to implement the environment principles, including any challenges faced and actions taken towards prevention and/or remediation. [i](#)

BLF strives to minimize its impact on the environment through its paper reduction and recycling initiative, its e-waste recycling and the banning of plastic single use. BLF monitors and calculates its greenhouse gas emissions based on a model developed by the Lebanese Ministry of Environment and UNDP under the decision 99/1 2013. The model automatically calculates direct and indirect GHG emissions: CO₂, CH₄, N₂O, NMVOC, CO, NO_x and SO₂. In addition, BLF has a facility management system, automatic ventilation which turns on when CO₂ emissions are high in parking basements. It ensured a more energy efficient data center at the Fassouh Headquarters through the optimization of the server's cooling temperature, implemented motion detection sensors in the data center, upgraded the Data Center Infrastructure Management Platform for energy and environmental monitoring of the data center, decommissioned old equipment and servers, etc. It has also developed an ESMS. When the financial crisis is resolved in Lebanon, the Bank will be able to relaunch all the previous environmental activities which were stopped due to the crisis.

Anti-Corruption

[Click for additional guidance](#)

AC1. Does the company have an anti-corruption compliance programme?i

- No, this is not a current priority
- No, but we plan to within the next two years
- Yes**

AC1A. (Optional) Please provide additional information:

AC1.1. If yes, in what year was this programme last reviewed? (YYYY)i

AC1.1A. (Optional) Please provide additional information:

AC2. Does the company have policies and recommendations for employee procedures in case of doubt and/or in situations that may represent a conflict of interest, e.g. with regard to gifts and hospitality, donations, sponsorship, or interactions with public officials?[i](#)

- No, and we have no plans to develop any policy/recommendation
- No, but we plan to within the next two years
- Yes, included within a broader policy or as a standalone policy**

AC2A. (Optional) Please provide a link, and/or provide additional information:

AC2A. (Optional) Please upload supporting documentation if applicable:

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

AC2A. (Optional) Please upload supporting documentation if applicable (2/2):

(Uploaded file cannot exceed 50MB)

Drop files or click here to upload

AC3. Who receives training on anti-corruption and integrity?

(Select all that apply) 

- Select employees
- All employees**
- Contractors
- Direct suppliers
- Indirect suppliers
- Other – such as partners, clients, etc.
- No training provided

AC3A. (Optional) Please provide additional information:

AC3.1. How often is such training provided?

(Select one answer per line) 

- | | One time only | Every two or more years | Every year | Unknown |
|---------------|-----------------------|----------------------------------|-----------------------|-----------------------|
| All employees | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |

AC3.1A. (Optional) Please provide additional information:

AC4. Does the company monitor its anti-corruption compliance programme?

(Select all that apply) 

- Yes, through review on ad hoc basis
- Yes, through internal employee self-evaluations
- Yes, through automated controls monitoring**
- Yes, through external independent monitoring**
- Yes, through other mechanisms (Please provide additional information)
- No, we do not monitor the anti-corruption compliance programme (Please provide additional information)

AC4A. (Optional) Please provide additional information:

AC5. Please report the company's total number and nature of incidents of corruption within the reporting period.

(Select one answer per line, if 'Known', include the value) 

	Known	Unknown	Choose not to disclose	Number of Incidents
Confirmed within the reporting period, but related to previous years	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text"/>
Confirmed within the reporting period, and related to the reporting period	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text"/>

AC5A. (Optional) Please provide additional information:

AC6. Within the reporting period, what measures has the company taken to address suspected incidents of corruption independently or in response to a dispute or investigation by a government regulator?

(Select all that apply) [i](#)

- Initial case assessment**
- Internal investigation**
- Review by risk/ethics committee**
- Review by board of directors**
- External audit/review
- Other (Please provide additional information)

- Not applicable/no incidents in the reporting period

AC6A. (Optional) Please provide additional information:

AC6.1. Were these measures taken independently or in response to a dispute or investigation by a government regulator?

(Select one) 

- Minority of actions taken in response to a dispute/investigation by a government regulator
- Majority of actions taken in response to a dispute/investigation by a government regulator**
- All actions taken in response to a dispute/investigation by a government regulator
- No action taken in response to a dispute/investigation by a government regulator

AC6.1A. (Optional) Please provide additional information:

AC7. Does the company engage in collective action against corruption? 

- No, this is not a current priority
- No, but we plan to in the next two years
- Yes (Please provide additional information)**

AC7A. Yes (Please provide additional information):

The Bank is a Founding Board Member of the United Nations Global Compact Network Lebanon, member of the Association of Banks in Lebanon Compliance Committee.

AC7A. (Optional) Please provide additional information:

AC8. Briefly describe additional relevant practical actions the company has taken within the reporting period and/or plans to take to implement the anti-corruption principle, including any challenges faced and actions taken towards prevention and/or remediation. i

As part of the enhanced due diligence (EDD) measures applied by the Bank on high risk clients, the Bank has published and put in place the Central Bank's Circular No. 163 dated May 2022, which calls for Banks to perform EDD on the accounts of all public service employees. The Compliance Division circulated these new measures to all the Bank employees, and added them to its AML/CFT training sessions which are programmed to be presented in 2023 to all Compliance Officers designated in the Branches. The Bank's procedures were also updated to add these new measures, which along with the training sessions, will help to strengthen the Bank's efforts in combatting corruption.

R5. (Optional) Please upload the sustainability report for your company

(Uploaded file cannot exceed 50MB)

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R5.1. (Optional) Please upload another document if applicable

(Uploaded file cannot exceed 50MB)

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R5.2. (Optional) Please upload another document if applicable

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