



BANQUE



LIBANO-FRANÇAISE

A partner for your ambitions

Introduction

- **Banque Libano-Française (BLF)** is one of the leading banks in Lebanon, with a wide range of competitive products and services.
- **Our Objective** is to efficiently respond to the financial concerns of the Lebanese market main actors.
- **Our Commitment** is to constantly develop our competencies.
- We strive to guarantee expertise and quality of service, while maintaining and reinforcing the trust of:
 - **Our clients** who find in us a true Partner.
 - **Our staff** to whom we want to guarantee personal achievement and a comfortable future.
 - **Our shareholders** who expect a profitable investment.
 - **The Lebanese economy** towards which we are strongly committed.





GREEN INITIATIVE

BLF 'Green' Strategy

- **BLF is highly aware of the importance to assist the 'Green' sector in Lebanon.**
- **Human Capital being a key to success**, our objective is not only to offer 'Green' products but also to provide our Sales Teams with the 'Green' knowledge to better assist clients and advise them.
- **Our strategy is based on four pillars:**
 - 1. Participate in Policy Shaping**
 - Monitor the reform plan of the energy sector
 - Participate and sponsor industry events
 - Establish sustainable partnerships with stakeholders
 - 2. Master the Green Know How**
 - Increase awareness of existing energy solutions
 - Familiarize with specific mechanisms to the sector
 - Increase knowledge of referral agencies and certifications
 - Develop sales reflexes
 - 3. Develop Green Business**
 - Develop 'Green' products serving all customer's segments.
 - Achieving a substantial market share allowing us to generate economies of scale and spillover effects.



BLF Green Strategy

4. Contributing to the environment through Corporate Social Responsibility

Internal awareness

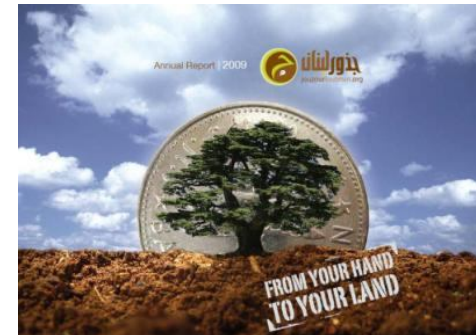
- BLF launched a series of ecological tips on its intranet encouraging employees to adopt them at the workplace, at home, in the supermarket and in the car.
- It also launched the “**Green Ambitions**” campaign to reduce paper use and promote recycling, at its Headquarters:
 - Special equipment for sorting, storing and collecting papers was designed and installed
 - A recycling "green" guide produced and shared with all employees
 - The action will be gradually implemented in all of BLF’s premises.
 - One month after the launch of the initiative a total of 11,310 KG of shredded paper from Fassouh, Sin El-Fil and Hamra was sent to a recycling company.

5



Contribution to community projects

- Since 2008, a five-year commitment to helping **Jouzour Loubnan** which aims at creating reforestation campaigns around Lebanon (10,452 trees planted since 2008), financing a laboratory for seed germination and conservation, and conducting awareness campaigns
- Supporting “**Cénacle Libanais pour la Protection de l’Environnement**” since 1996
- BLF is sponsoring the **Beirut Energy Forum** in September 2011



Green IT

- BLF was one of the first banks to implement in 2009 in all its branches the “Sun Ray” desktop infrastructure based on “Sun Microsystems” because in addition to the high level of security and mobility it provides, it reduces energy usage.

BLF Green Strategy

Go along with the Green Strategy

- BLF created a “green” logo and branding to accompany its internal and external campaigns and to create awareness amongst its public.



BLF's success in Solar Water Heater Loan

- BLF is the 1st bank to have launched in December 2010 its Solar Heater Loan in accordance with the Circular 236.
- BLF has proven its success by acquiring the largest market share in this product, that offers all individuals the opportunity to benefit from a 0% loan.
- Thanks to our Sales Teams throughout our 46 branches network all over Lebanon:
 - As at August 2011, more than **1,300 files** were approved totaling **~\$2,500,000** in loans extended to existing and new clients.
 - BLF has concluded partnerships with 50 companies specialized in Solar Water Heaters.

8

أيام مشرقة
لفاتورة الكهرباء
قرض السخانات الشمسية 0% فائدة



Our Goal...

- **BLF extends loans covered by BDL's Circular no. 236 which aims to encourage:**
 - **"Environmentally Friendly" (non-Energy) projects :**
 - Protecting the environment through recycling.
 - Eco-Tourism, Ecological Agriculture, gardens maintenance etc...
 - **Energy projects** embedded in the NEEREA* covering:
 - Energy Saving
 - Renewable Energy
 - Energy Efficiency
 - « Green Building » Construction
- **Our goal is to provide subsidized loans to the Lebanese sector** to help financing green programs engaged by green main actors on top of maintaining the momentum that was engaged through the Solar Water Heater Loan.

(*) National Efficiency & Renewable Energy Action



Provide Financing Programs in order to assist...

- **SME's & Corporate Clients**

- Financing green solutions on Existing Projects, i.e. for retrofitting of existing premises, replacement of production units or production of renewable energy
- Financing of Green Buildings.
- Financing Renewable Energy Projects.

10

- **Retail customers** wishing to adopt Green solutions such as:

- Double Glazing
- Stone cladding
- Energy filters
- Bricks roofing
- Solar water heaters
- Photovoltaic cells
- Wind mills



BLF – IFC Sustainable Energy Finance

BLF was the first bank in the MENA region to sign a sustainable energy finance initiative with IFC – member of the World Bank Group.

This partnership goes in line with:

- BLF's long term '**Green Vision**',
- BLF's all time priorities to offer the best advice and quality of service to our clients.

11

IFC has more than 10 years of expertise in easing access to finance to sustainable energy projects: to date, similar agreements have been successfully implemented with more than 30 banks in 11 countries.



BLF – IFC Sustainable Energy Finance

The BLF – IFC Sustainable Energy Program aims at expanding access to finance for projects that will save energy and other resources mainly through:

- **Developing financial products** to help Lebanese Corporates and SMEs in all sectors as well as retail clients use resources more efficiently, and protect the environment while improving profitability.
- **Enhancing our sales people’s “Green Know how ”** and allowing them to efficiently address our customers financial needs.

12



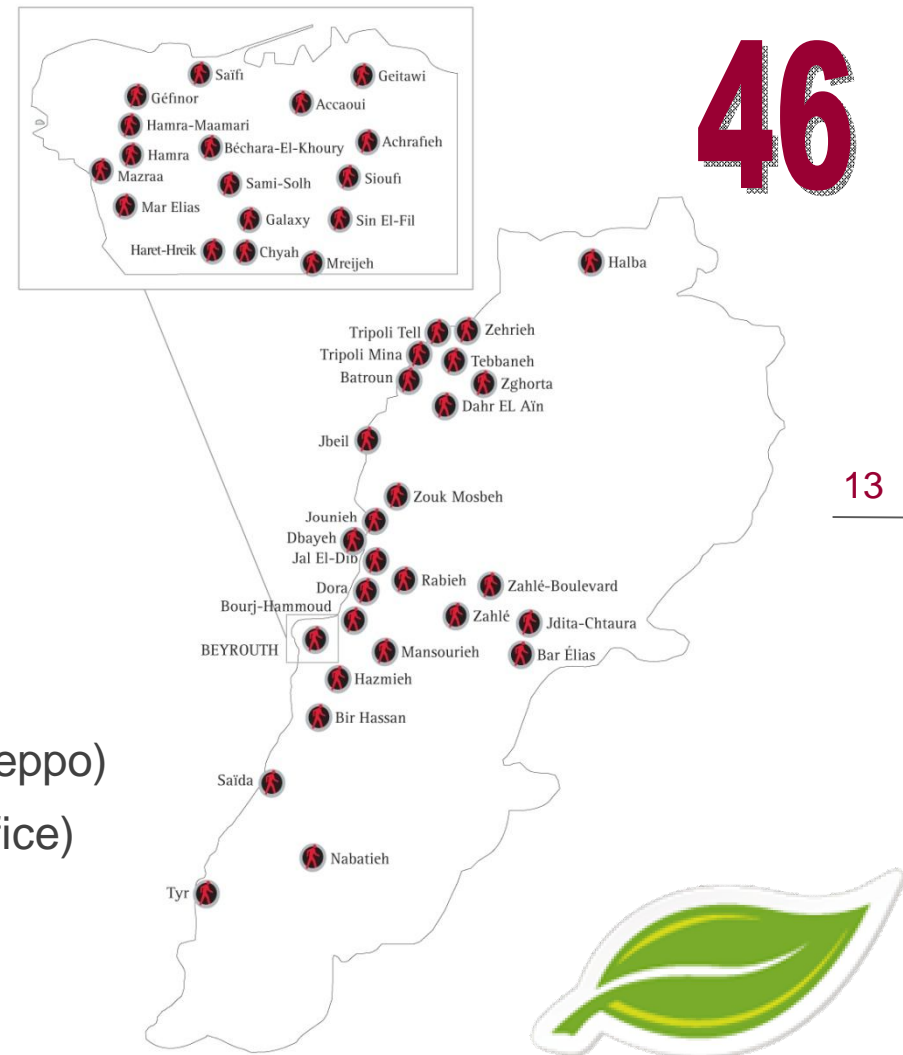
A Growing Network

A local network of 44 branches:

- Beirut (29 branches)
- North (8 branches)
- Bekaa (4 branches)
- South (5 branches)

An International Network

- **Banque SBA:** Paris, Limassol
- **LF Finance:** Geneva
- **Bank Al Sharq**
(3 branches in Damascus, Homs, Aleppo)
- **BLF Abu Dhabi** (Representative Office)



For Loan requests and Advisory Services

Our 44 Strong Branch Network

SMEs Division

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Corporate Division

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14

For Partnerships

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A partner for your ambitions

مساھم في طموحاتك

Partenaire de vos ambitions

