BANQUE BEMO

RELATIONSHIPS ARE BUILT. TRUST IS EARNED.

COMMUNICATION ON PROGRESS 2025

Table of Contents

About Banque BEMO

- Vision, Mission, Values
- CSR Vision and Mission

Statement

- Chairman of the Board of Directors and Vice Chairman & Managing Director

Success Stories & Future Priorities

- Success Stories
- Future Priorities

Governance

- Corporate Governance
- Deontology & Ethics

Human Rights & Labor

- Human Capital
- Recruitment & Onboarding
- Learning & Development
- Healthy & Happy Environment

Environment

- Carbon Footprint Management
- Back to our Cedar Roots
- BEMO Mini Forest
- Waste Management

Anti-Corruption

- Anti-Bribery & Corruption

Additional Sustainable Impact

- BEMO Initiatives/ Partnerships/Collaborations

BANQUE BEMO

RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



About Banque BEMO

About Banque BEMO

Banque BEMO sal is a commercial bank whose services and activities cover both the Lebanese and regional markets.

True to its long history and culture of prudence and conservative approach to serving its clients, the Bank remains focused on its core expertise, namely Private and Corporate Banking while aiming to build strong relationships, based on trust, with its selected clients. The Bank is known for its competency in delivering high quality services and products, and for its customer centricity orientation. Products and services target large corporations and high net worth individuals.

Faithful to its tradition of investing efforts first and foremost in its clients' trust, Banque BEMO is committed to abide by the following principles, which represent the source of past achievements and the foundation on which to plan future development:

Commitment to Customer Centricity
The Bank places its clients at the heart of its strategy and considers them a core asset around whom its activities, services, and initiatives are built. Decisions are guided by their impact on the client experience, with a continuous focus on enhancing satisfaction, strengthening trust, and building long-term relationships.

Commitment to Providing an Exclusive Client Experience
Banque BEMO is committed to delivering a distinctive and personalized client experience through attention to detail, a deep understanding of clients' perspectives, and the anticipation of their evolving needs. The Bank strives to consistently exceed expectations by providing responsive, relevant, and value-added solutions.

Commitment to Transparency
In line with the Group's motto "Business with Ethics", Banque BEMO recognizes that transparency fosters discipline and strengthens the processes. Therefore, the Bank commits to transparency with its stakeholders and earn their trust.

Commitment to Gender Equality
Banque BEMO embraces diversity and fosters its commitment to consistently providing equal opportunities for Women and Men in the workplace.

Banque BEMO

Vision

“To be the reference in Private and Corporate Banking”

Values

“Family Spirit
Professionalism
Conservatism
Honesty”

Mission Statement

“Live our values while achieving high return on equity and offering our customers outstanding quality”

Positioning Statement

“Consolidating traditional values with a contemporary approach; offering services that are personal in delivery and global in scope”

CSR Vision

“To understand the current and future implications of its actions by focusing on the economic, social and environmental impacts of its business and developing sustainable practices to meet the needs of present and future generations.”

CSR Mission Statement

“We aim to move toward a higher CSR maturity level by fostering a strong sense of corporate responsibility and creating value to the business and the society.”

BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Statement

Chairman of the Board of Directors and Vice Chairman & Managing Director

Statement
Chairman of the Board of Directors and Vice Chairman & Managing Director

Dear Stakeholders,

Over the past few years, our country has faced significant challenges. Throughout this period, we have remained true to our values, strengthened our relations with our community, improved our organization and kept moving forward despite an uncertain environment.

As our country and the wider region enter a new phase, we remain focused on evolving responsibly and making the most of the new opportunities.
In 2025, we renewed our commitment to the Ten Principles of the United Nations Global Compact and continued to integrate sustainability into our activities and initiatives. Our actions contributed to several Sustainable Development Goals, particularly in health and well-being, education, decent work, inclusion, sustainable communities, climate action, responsible governance, and partnerships.

Building on our past, and guided by our principles, we look to the future with confidence and resolve. We will continue to foster meaningful partnerships, and support initiatives that create lasting value.

Yours Sincerely,



Dr. Riad B. OBEGI
Chairman of the Board of Directors



Mr. Samih H. SAADE
Vice Chairman & Managing Director



BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Success Stories & Future Priorities

As Banque BEMO reflects on its recent accomplishments, it takes pride in the milestones achieved through strategic focus, and the collective efforts of its workforce. The following **Success Stories** not only underscore the Bank's dedication and commitment, but also lay a strong foundation for even a greater impact:

- Marking the centenary of the 1925 Lebanese Nationality Law - still in force despite the inequalities it perpetuates - Banque BEMO, in partnership with the Embassy of Belgium in Lebanon, organized a national conference entitled "Her Children are Lebanon's Children". The event aimed to open a national dialogue on a century-old law that continues to deprive Lebanese mothers of the right to pass their nationality to their children, undermining their fundamental rights and those of their families. The conference was attended by the Ambassador of Belgium to Lebanon, Banque BEMO's Chairman and General Manager, the Minister of Tourism, and Members of Parliament, former ministers, representatives of the National Commission for Lebanese Women. Also were present representatives from UN Women, UNESCO, and a large number of women's and social associations, as well as diplomatic, legal, cultural, and educational figures. (Please refer to section "BEMO Initiatives" for more details)

- The Fair Market, graciously hosted at Banque BEMO in Ashrafieh, is a collaborative initiative under the Aradina project supported by the Agence Française de Développement (AFD). It was created to connect rural producers directly with urban communities, showcasing Lebanese craftsmanship, traditional food, and artisanal goods. (Please refer to section "BEMO Collaborations" for more details)

- As part of its commitment to sustainability, Banque BEMO launched "BEMO Mini Forest", a special biodiversity initiative in collaboration with 'The Other Dada' and 'The Other Forest.' This project aimed to transform a small parking space at the Bank's premises into a vibrant green oasis, creating a positive social and environmental impact within the neighborhood. (Please refer to section "BEMO Initiatives" for more details)

As we look ahead to 2026, Banque BEMO remains focused on advancing its strategic **Priorities**, and responding proactively to emerging opportunities and challenges in a rapidly evolving environment:

- Gender Inclusion and Diversity: Banque BEMO will roll out a comprehensive 'Gender Inclusion and Diversity' strategy and action plan, designed to promote equal opportunities, empower women at-all-levels, and embed an inclusive mindset throughout the Bank's culture, policies, and practices.

- Banque BEMO will convene a series of round tables to explore "Business Opportunities in Syria" and examine the prospects emerging from Syria's present economic opening.

BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Governance

CORPORATE GOVERNANCE

2025 has been a year where the world, including Lebanon, has witnessed shifting global politics, relentless technological updates, and a wildly unpredictable economic landscape. Banque BEMO continued, however, investing in the long-term potential of the community it is serving.

Guided by the Chairman's vision for the year 2025, which he has assertively designated as the “Year of the Trust", the Bank, from Board to staff, continued delivering superior value to stakeholders and putting sustainability at the heart of what it does, despite the bitter fact that the country's banking system grapples with profound dis-Trust.

Nevertheless, the desire to seeing Banque BEMO grow further and to ensuring its ongoing success was the driving force that has fueled the purpose to support the Bank's stakeholders, guide them to thrive and, in turn, grow. This would indeed align with building on the Chairman's assertion that "Shiny and better days are in our grasp, let us with confidence, determination and intelligence deploy all our efforts to make it happen".

Board Purposes

The Board continues to face the repercussions of the financial turbulence and the war in the country. However, Members remain optimistic about the future despite the anticipated long road to recovery. Consequently, the Board commits to achieving long-term success for the Bank, which explains Members' keenness on gaining deeper insights on stakeholders' priorities.

This focus enhances the core objective, which centers on preserving value even in the challenging environment.

Board Effectiveness

During 2025, the Board succeeded in maintaining an effective governance structure, mainly through resilient oversight and continuous engagement in constructive dialogue with the regulator, in order to gain a clearer understanding of the regulatory directives and mandates. This enabled Members take more informed decisions that aligned shareholders' interests with the Bank’s strategy.

Board Composition

Diversity and inclusion have long been embedded in BEMO's culture, driven by the belief that varied perspectives yield better benefits. In addition, the Board also maintains that gender equality strengthens decision-making and enhances growth opportunities. To reinforce these principles, the Board endorsed the establishment of the Gender Inclusion & Diversity and Corporate Social Responsibility Committee (GID/CSR Committee), in June 2025.

This Committee is dedicated to promoting the Bank’s commitment to fostering a gender diverse, equitable, and inclusive culture, in addition to advancing sustainable and socially responsible banking practices and impact.

Environmental Social Governance (ESG)

The Board of Directors has always recognized the significance of committing to supporting BEMO's environmental, social and governance framework, which is achievable with strong governance practices in place. The Bank, accordingly, launched impactful initiatives to uplift the community in which it operates and to strengthen the well-being of the stakeholders it serves, thereby demonstrating measurable environmental and social progress.



Continued Commitment to Humanitarian Support

The Humanitarian Committee, established by the Board of Directors, remains in place and continues to fulfill its mandate of advising and supporting the Board in discharging its oversight responsibilities with respect to requests for assistance submitted by clients facing urgent humanitarian needs.

The continuation of the Committee reaffirms the Board's commitment to social responsibility and to ensuring that such requests are considered with due care, compassion, and responsiveness, particularly in times of hardship and crisis.

DEONTOLOGY & ETHICS

Despite the persistent political, economic, financial, and humanitarian challenges affecting Lebanon, further compounded by the ongoing regional conflict, Banque BEMO remains steadfast in its commitment to upholding the highest ethical standards in its interactions with stakeholders and the community. This commitment aims to generate sustainable stakeholder value that extends beyond the purely material dimensions of business and embraces fundamental human and ethical values.

The Bank continues to maintain a comprehensive framework of measures to preserve and promote these standards. This framework includes the Ethics Charter, which defines the ethical principles, roles, and responsibilities governing conduct, decision-making, and actions across daily business operations; the Ethics Questionnaire, designed to assess the prevailing ethical climate within the organization; and the Ethical Statement, affirming the commitment of Non-Governmental Entities to the Bank's ethical standards.

These initiatives collectively reinforce the Bank's commitment to fostering a culture of integrity, accountability, and ethical conduct across all its activities and stakeholder relationships



"The Board of Directors, Management and employees are committed to the Bank's values and adopt integrity and transparency to embrace the relationship with all the stakeholders and the community to regain their trust, in order to rebuild and create a hopeful future."

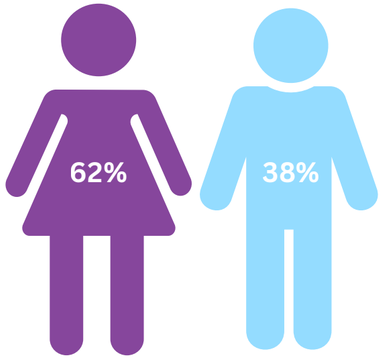
BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



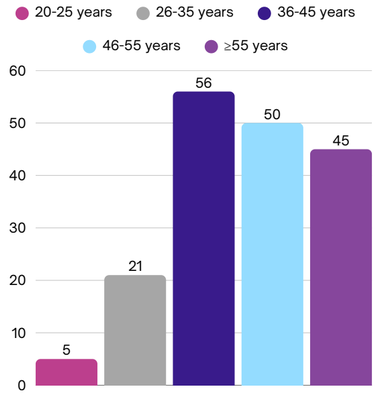
Human Rights and Labour

Demographics of management and employees by diverse factors

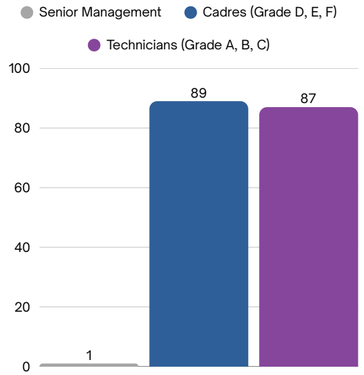
Distribution by Gender



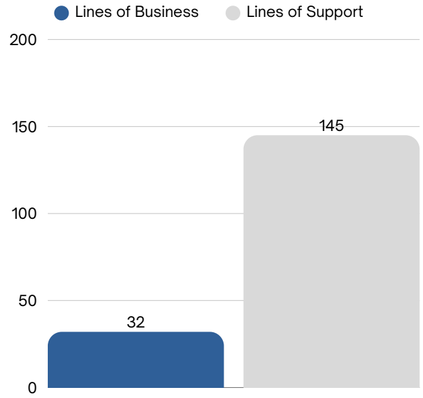
Distribution per Age

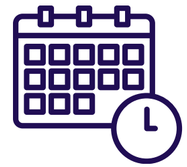


Distribution per Corporate Title



Distribution per Business Line





Paternity leave



2 Fathers
10 Days

Maternity leave



5 Mothers
350 Days



Family medical leave

50 Employees
122 Days



Study leave

0 Employees
0 Days



Marriage leave

2 Employees
27 Days

7 Total number of **New recruits**

177 Total number of **employees as at 31.12.2025**



Recruitment & Onboarding

Amid the challenging conditions in Lebanon and the continued pressures facing the banking sector, the HR Management Department maintained its focus in 2025 on supporting the Bank's operational continuity and efficiency through timely, targeted, and needs-based recruitment.

During the year, Banque BEMO recruited seven new employees, reinforcing its teams with new-generation talent and fresh perspectives. This injection of fresh blood reflects the Bank's ongoing commitment to renewal, adaptability, and building capabilities for the future, while preserving the institutional values and strong sense of belonging that define its culture.

In 2025, the Bank also enhanced its recruitment process through the adoption of a new AI-enabled recruitment tool, including AI-based screening and video assessment capabilities. This initiative contributed to a faster and more efficient recruitment lifecycle, while supporting a more structured and consistent candidate evaluation process, broadening access to talent, and helping identify strong profiles that are well aligned with the Bank's needs and values.

Among the seven new recruits, one former staff member chose to return to the Bank, reaffirming the enduring trust, family spirit, and positive work environment that continue to distinguish the Bank as an employer.

In parallel, and in support of internal growth and career development, four internal transfers were carried out under the Internal Mobility process, enabling employees to take on new responsibilities and contribute their experience across different areas of the Bank.

All newly recruited employees were supported through structured onboarding and induction programs, with close follow-up to facilitate their smooth integration, alignment with their roles, and engagement within the Bank's big family.

Learning & Development

In 2025, the Bank continued to reinforce its commitment to learning, development, and knowledge-sharing through a diverse portfolio of learning sessions organized by the Human Resources Management. These sessions were delivered both internally by the Bank and in collaboration with external partners, covering a range of topics across different areas of relevance to employees and the organization. Building on the foundations established through the BEMO Learning Hub and related knowledge-transfer efforts, the year's learning agenda placed particular emphasis on strategic and future-oriented themes shaping the banking industry. Through focused sessions on digital transformation, gender inclusion and diversity, and cybersecurity, employees and senior leaders were provided with opportunities to deepen their understanding of emerging priorities, strengthen cross-functional awareness, and contribute to a more agile, inclusive, and secure organization.

Training Breakdown

Indoor

67%

34% Investment

Outdoor

33%

66% Investment

Many Subjects were tackled:

Subject	Number of Participants
Board Diversity Program	3 attendees from High Management
Digital Transformation in Banking	4 attendees from High Management
Gender Inclusion & Diversity	56 attendees
Cybersecurity Training	109 attendees

Through these initiatives, the Bank reaffirms its commitment to developing future-ready capabilities, fostering inclusive leadership, and strengthening organizational resilience in an evolving banking landscape.

Internship Program:

In 2025, Banque BEMO welcomed 22 university students from leading universities in Lebanon and abroad to pursue their internships with the Bank.

The internships were conducted through two formats:

1.Summer Internship Program, which ran over a two-month period.
The Summer Internship Program provided a blended learning experience, combining e-presentations introducing core banking activities with practical on-site exposure across the Bank.

2.Individual on-site placements, offered outside the summer internship period and tailored to each intern depending on their major and availability.



24.5 hours
Online presentations

5 weeks
On-site engagements

Subjects	Number of Participants
Navigating the New Investment Adviser AML Mandate: What Steps Should Investment Advisers Be Taking Now?	1 attendee
Reuters Breakingviews Predictions 2025	1 attendee
Understanding and Preventing Fraud in Financial services	10 attendees
Ethics and Technology: The Challenging Role of Internal Auditors	1 attendee
Maximizing Internal Audit Quality	1 attendee
Fighting payment fraud in 2025: battling the fraudsters and navigating the future of fraud prevention in payments	1 attendee
ABL - Compliance Managers meetings	4 attendees
Collaborating for Digital Transformation: Innovation, Governance, and the Future of Financial Operations	1 attendee
Understanding Implicit Sanctions in World-Check	2 attendees
Data Analytics & Visualization for Internal Auditors – Using Power BI	1 attendee
Fight Fraud with Machine Learning	3 attendees
Banking Digital Assets – Key AML Compliance Considerations	1 attendee
Corruption 101: From Small Bribes to Systemic Failure	1 attendee



Healthy & Happy Environment

The Bank reaffirmed its lasting commitment to maintaining a positive and supportive work environment that promotes employee well-being, motivation, and social engagement, particularly amid the challenging circumstances and uncertainties affecting the country. Various initiatives were implemented throughout the year to sustain morale, strengthen team cohesion, and encourage interaction among employees.

As part of these efforts, the **Chief of Happiness Initiative**, in collaboration with the Communication Department, continued to organize people-oriented activities aimed at fostering a culture of appreciation and belonging within the Bank.

The COH successfully organized the Bank's annual end-of-year gathering and dinner, bringing employees together in a festive atmosphere. In addition, a dedicated Ladies' Night was held in celebration of Mothers' Day and Women's Day, along with a Father's Day draw reflecting appreciation for the wonderful dads.

Through these initiatives, the Bank continued to reinforce a workplace culture centered on collaboration, positivity, and employee connection.















Easter-Ramadan Foodathon

As part of our ongoing commitment to community support, Banque BEMO proudly took part in the Easter-Ramadan Foodathon 2025, a food drive organized by our partner Bassma. The initiative aimed to collect essential food items for underprivileged families, children, and abandoned elderly during these difficult times.

Thanks to the generous contributions of our colleagues, we were able to deliver much-needed food supplies enabling Bassma to proceed with timely distribution.

Through collective support and compassion, we helped bring relief and draw smiles on the faces of those who need it most.

65 KGS

of food were donated

16

employees participated



BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Environment

CARBON FOOTPRINT MANAGEMENT

Banque BEMO took part in the “Award Ceremony for Institutions reporting their Greenhouse Gas Emissions” that was organized by the Ministry Of Environment Lebanon in collaboration with UNDP Lebanon.

Since 2017, Banque BEMO is committed to calculating, monitoring, reducing, and disclosing its carbon footprint in close collaboration with V4 Advisors DMCC.

2025 marked a strong milestone in the Bank’s climate journey. Compared to the 2017 baseline, the total GHG emissions have been reduced by nearly half, while renewable energy accounted for almost 4% of total energy-related emissions in July, our highest-emissions month, demonstrating tangible progress even during peak operational periods.

The distribution of GHG certificates was preceded by speeches delivered by H.E. Dr. Tamara El Zein, Minister of Environment, Ms. Blerta Aliko, UNDP Lebanon Resident Representative, and Ms. Lea Kai, Manager of UNDP’s Climate Change Projects at the Ministry of Environment.









13 CLIMATE ACTION

“This initiative is a key step on the path to a sustainable positive impact on climate change and further fosters Banque BEMO as a responsible business, committed to continue on monitoring its GHG emissions, as well to engage its stakeholders in setting adequate mitigation and reduction actions”

Waste Management

Banque BEMO was identified as a “Green Hero” by joining the "Green Hero Program" with EcoHub, which is a community space that transforms recyclable waste into eco-currency. It is an alternative and unique shopping model built on a circular economy that supports both the environment and people in need.

In 2025, we have successfully recycled 128.6 Kilograms of general recyclables (e.g. plastic, metal, glass, cardboard); thus helping landfill reduction and providing food parcels to vulnerable families. Building on our 2025 progress, and as part of our sustainability and waste reduction initiatives, a series of awareness campaigns will be launched, in 2026, to educate internal and external stakeholders about responsible waste disposal; thus further reducing the environmental footprint and promoting circular practices.

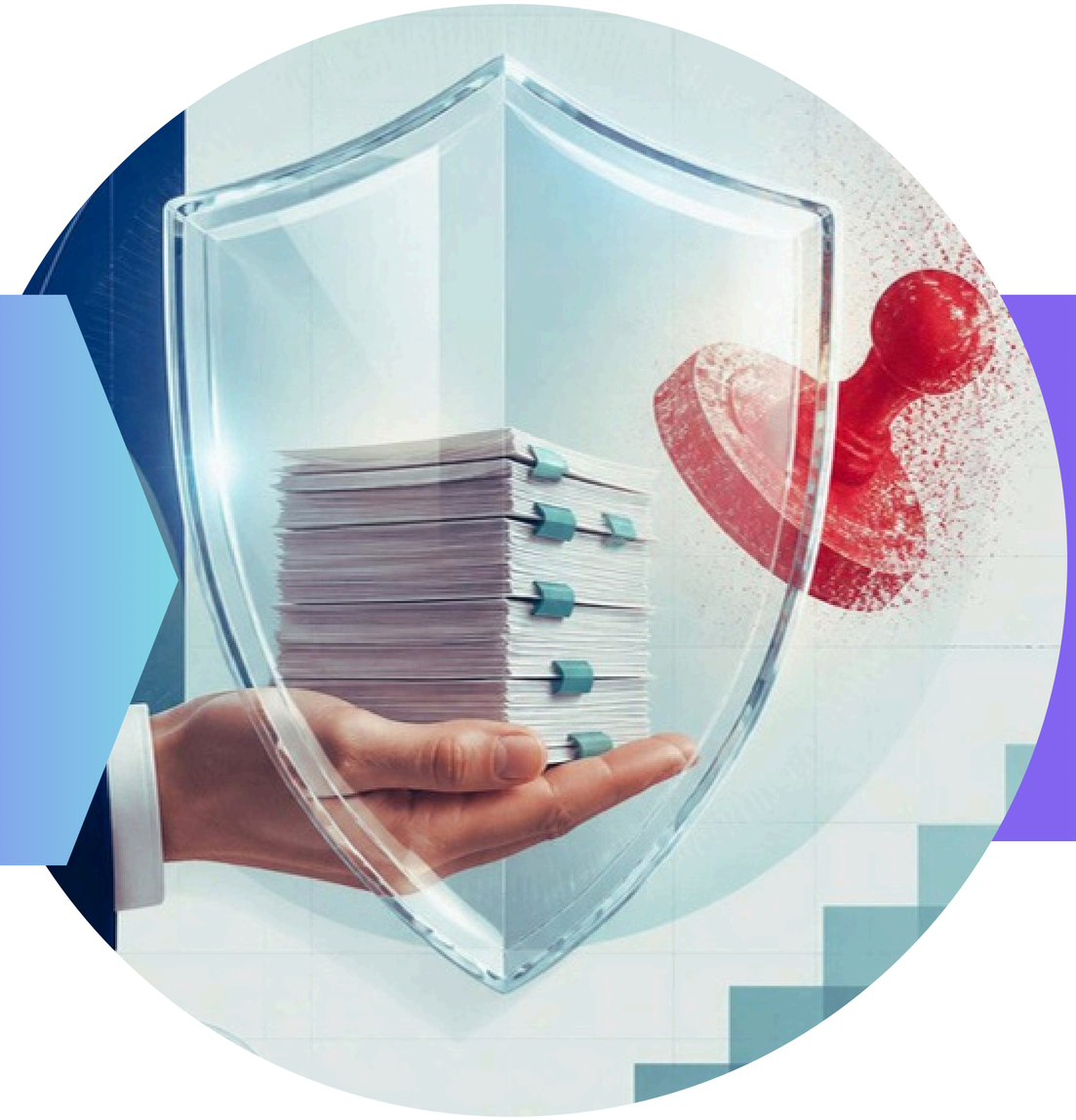
128.6 KGS

of general recyclables

“Giving Waste a Second Life by turning it into a Valuable Resource”

BANQUE BEMO

RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Anti-Corruption

Anti-Corruption

Anti-Bribery & Corruption

As part of our ongoing commitment to maintaining the highest ethical standards, Banque BEMO has developed a comprehensive Anti-Bribery and Corruption (ABC) Policy and Procedures framework. Aligned with both local and international laws and regulations, these documents emphasize the Bank's strict zero-tolerance approach toward bribery and corruption, applying unanimously to all staff and associated parties.

To ensure robust governance, specific roles and responsibilities for mitigating bribery and corruption risks are distributed across key internal stakeholders. These include the Board Compliance & AML/CFT Committee, executive directors, line managers, and specialized functions such as Internal Audit, Human Resources Management, Organization, Communication & Quality Management, Risk Management, the AML/CFT Sub-Unit, and the dedicated ABC Sub-Unit.

The ABC Sub-Unit is led by the ABC Champion, an independent officer who reports directly to the AML/CFT Compliance Unit Senior Manager and the Chief Compliance Officer. The ABC Sub-Unit holds primary responsibility for:

- Policy Governance: Periodically reviewing and updating the ABC Policy and Procedures to ensure continuous alignment with evolving regulatory standards and international best practices.
- Risk Assessment: Collaborating with the Operational Risk Management Unit to conduct comprehensive bribery and corruption risk assessments across all departments through the Risk and Control Self-Assessment (RCSA) framework.
- Reporting: Preparing and presenting semi-annual ABC reports to the Board Compliance & AML/CFT Committee to ensure senior management oversight in alignment with our "Tone from the Top" approach.
- Training & Awareness: Designing and delivering tailored anti-bribery and corruption training programs for existing staff, new recruits, and interns to foster a strong, organization-wide culture of compliance.
- High-Risk Monitoring: Conducting enhanced monitoring of higher-risk categories, including Public Sector accounts, Politically Exposed Persons (PEPs), and Non-Governmental/Non-Profit Organizations (NGOs/NPOs).
- Whistleblowing & Investigations: Actively participating in the investigation of whistleblower incidents related to potential ABC violations, ensuring confidentiality and objective review.

Furthermore, the ABC Sub-Unit actively manages bribery, corruption, and conflict of interest risks associated with third parties and external partners. The Bank mandates risk-based due diligence prior to onboarding any third party, applying enhanced due diligence (EDD) measures to higher-risk relationships. All new and renewed third-party agreements incorporate a dedicated "ABC Statement," requiring partners to formally certify their compliance with applicable anti-bribery and corruption laws. Consequently, Banque BEMO reserves the right to suspend or terminate any business relationship if unethical activity or violations of ABC provisions are detected.



BANQUE BEMO
RELATIONSHIPS ARE BUILT. TRUST IS EARNED.



Additional Sustainable Impact

A- BEMO Initiatives

BACK TO OUR CEDAR ROOTS

Launched in 2021, the “Back to Our Cedar Roots” initiative aims to strengthen pride in Lebanon, foster a sense of belonging among the Lebanese diaspora, and highlight the injustice faced by Lebanese women who are unable to pass their nationality on to their children. As part of the initiative, 100 cedar trees are allocated through a draw to 100 individuals living abroad whose mothers are Lebanese and whose fathers do not hold Lebanese nationality.

Under the patronage of H.E. Mr. Youssef Raggi, Minister of Foreign Affairs & Emigrants, Banque BEMO held the draw ceremony of the fourth edition of its initiative “Back to Our Cedar Roots” at the Ministry, in collaboration with Jouzour Loubnan. Celebrated on Lebanese Women’s Day, the event honored women’s strength, equality, and belonging. Minister Raggi called it “an act of faith in Lebanon that reflects the dignity of every Lebanese mother and her belief in full citizenship.” Dr. Riad Obegi, said: “This initiative reflects our loyalty to the Lebanese soul: generous, open, and courageous. Offering a cedar to Lebanon’s children in exile is a gesture of love and justice.” Mr. Raoul Nehme, President of Jouzour Loubnan added: “We salute an initiative that plants hope as it plants cedars, advancing toward equality and justice.”





PANEL DISCUSSION «HER CHILDREN ARE LEBANON’S CHILDREN»

Banque BEMO, in partnership with the Embassy of Belgium in Lebanon, held a national conference entitled “Her Children are Lebanon’s Children” at ESA Business School, marking 100 years of the 1925 Nationality Law, a law that remains in force and continues to deny Lebanese mothers the right to pass their nationality to their children.

The panel discussion featured H.E. Mr. Arnout Pauwels, Ambassador of Belgium to Lebanon, Dr. Riad Obegi, Ms. Karima Chebbo, Manager of the Campaign “My nationality is a right for me a nd my family”, Ms. Brigitte Chelebian, Founder and Director of Justice without Frontiers, and was moderated by Ms. Joelle Abou Farhat, Presdent of Fifty Fifty. Among the officals, the event gathered H.E. Ms. Laura Lahoud, Minister of Tourism, MPs Paula Yacoubian, Imad Al Hout and Waddah Sadek, former ministers, representatives of the National Commission for Lebanese Women, leading NGOs, academics and legal experts.

This event reflects Banque BEMO’s continued commitment to human rights, justice, and societal awareness, and to supporting initiatives that build a more equitable and inclusive Lebanon.





13 CLIMATE ACTION

HUMAN RIGHTS

RÊVER LE LIBAN - DREAMING LEBANON

Launched in 2022 by Banque BEMO, this educational initiative aims to inspire hope among Lebanese youth by inviting them to rediscover Lebanon through writing. Beyond fostering creativity and self-expression, the initiative encourages self-discovery, empathy, a deeper sense of belonging, and a meaningful reconnection with one's roots. Through the voices and perspectives of its young participants, it celebrates a forward-looking vision of the country, the Lebanon of the future, the Lebanon we dream of.

PRESENTATION DE L'OUVRAGE "THE HIDDEN GARDENS OF BEIRUT"

As part of Beyrouth Livres, the Institut français du Liban hosted the presentation ceremony of the collective book "Dreaming Lebanon – The Hidden Gardens of Beirut."

The publication brings together contributions from the second edition of the Dreaming Lebanon competition, an educational initiative launched by Banque BEMO for secondary school and university students. Featuring texts illustrated with photographs by 63 young authors in three languages, the book celebrates creativity, self-expression, and the participants' unique perspectives on Lebanon.

Through this publication, their voices and visions are given a lasting platform, reflecting a shared aspiration to rediscover, celebrate, and dream of Lebanon through the eyes of its youth.



LAUNCHING OF THE THIRD EDITION OF RÊVER LE LIBAN - DREAMING LEBANON

Banque BEMO, in partnership with the Ministry of Education and Higher Education, the Institut français du Liban, Librairie Antoine, and the Assabil Association, launched the third edition of the Dreaming Lebanon competition under the theme "Lebanon 2050: A Letter to My Family Abroad."

Open to Lebanese secondary school and university students living and studying in Lebanon or abroad, the competition invited young participants to imagine the Lebanon of 2050, through writing, and express their hopes and aspirations for the country's future.

The initiative culminated in an award ceremony held at the Institut français du Liban, where 18 winners were announced and celebrated. Through their words, participants shared their vision of a more beautiful and promising Lebanon, reinforcing the competition's mission to nurture creativity, strengthen a sense of belonging, and keep young people connected to their roots and to the future of their country.



4 QUALITY EDUCATION

17 PARTNERSHIPS FOR THE GOALS

PRESENTATION OF THE BOOK “LEBANON 2050: A LETTER TO MY FAMILY ABROAD”

Banque BEMO celebrated the publication of the book from the third edition of its national writing competition, “Dreaming Lebanon – Lebanon 2050: A Letter to My Family Abroad,” during a ceremony held at ESA Business School in Beirut.



The event was attended by the initiative’s partners, educational and cultural figures, students, teachers, and families from across Lebanon.

Throughout the ceremony, the partners and cultural figures shared their reflections on the role of writing in shaping identity.



LAUNCHING OF THE FOURTH EDITION OF RÊVER LE LIBAN - DREAMING LEBANON

Banque BEMO launched the fourth edition of its national writing competition, “Dreaming Lebanon,” under the theme “Let the Walls Speak,” during a ceremony held at the Ministry of Education and Higher Education.

The event took place in the presence of H.E. Dr. Rima Karameh, Minister of Education and Higher Education; Dr. Riad Obegi the initiator of the project; representatives of Banque BEMO; and the initiative’s valued partners: Institut français du Liban, Librairie Antoine, the Lebanese National Commission for UNESCO, L’Orient-Le Jour, and Assabil Association.

Through this new edition, “Dreaming Lebanon” continues to provide a platform for expression and creativity, inviting participants to reflect on Lebanon through the power of writing and to give voice to the stories, memories, and aspirations that its walls carry.





ROTATING ART INITIATIVE

Launched in 2020, the Rotating Art Initiative aims to democratize art, make it accessible to a wide audience, support and promote resident and non-resident, emergent and renowned artists. It offers a free platform for the artists to display their artworks, as well as a bridge of emotions between the artists and the Friends of the Rotating Art.

Banque BEMO revived its Rotating Art monthly draw, in partnership with Commercial Insurance, bringing back to the spotlight one of its cultural initiatives. The new edition marked a complete revamping of the collection, unveiling fresh creations by both established and emerging artists from paintings to sculptures in a vibrant celebration of Lebanon's artistic scene.

Through this initiative, the winners' friends of the Rotating Art will host the selected artwork in their homes or offices for one month, living with art, sharing its beauty, and carrying culture into their everyday lives.



ROTATING ART MONTHLY DRAW

Banque BEMO organized the monthly draw of its Rotating Art initiative at its headquarters in Achrafieh.

This gathering provided an opportunity to pay tribute to the family of the late artist Mario Saba, represented by Mr. Shukri Husni, in recognition of their generous donation of two of the artist's works to the Bank Rotating Art collection, and the other now displayed in the Bank's reception lounge as a lasting tribute to the artist and his legacy. This donation was made possible through the efforts of Ms. Maya Jalbout, Art Consultant and Curator.

The Bank extends its sincere gratitude to the Saba family, as well as to all those who continue to support and enrich this initiative, helping to keep art accessible, vibrant and shared by all.





ART EN TEMPS DE GUERRE ET DE PAIX

At the invitation of the ALTCC (Association Libanaise de Thérapies Comportementales et Cognitives), Rotating Art was featured at the Association's Annual Symposium held at Deir el Salib.

The presentation, entitled "Rotating Art in Times of War and Peace" (« Rotating Art en temps de guerre et de paix »), was delivered by Mr. Gabriel Rizkallah, President of Rotating Art, who shared insights into the initiative and its role in fostering connection, dialogue, and access to art, particularly during challenging times.





To join the circle of Rotating Art friends, kindly scan this QR code

BEMO MINI-FOREST

Banque BEMO launched, in collaboration with “The Other Dada” and “The Other Forest”, a special initiative aimed at making a positive social and environmental impact in its neighborhood, by turning a small space in its Achrafieh parking into a mini forest.

Planting Event

Banque BEMO, in partnership with TheOtherDada and TheOtherForest, launched a meaningful initiative aimed at creating long term social and environmental impact. A section of the bank’s Ashrafieh parking lot was transformed into the vibrant “BEMO Mini Forest,” reflecting the bank’s strong commitment to sustainability and community development. This initiative calls on other organizations and municipalities to rethink the potential of their underutilized spaces, transforming them into self sustaining ecological havens that serve both people and the environment.





NATURE RECONNECTION WITH THEOTHERDADA

Banque BEMO and theOtherDada had the pleasure to invite employees to a day filled with activities, nature reconnection and planting, for all ages at Sin el Fil, Beirut River.

The event was planned to celebrate the six years anniversary of Beirut’s RiverLESS Forest with theOtherDada and their incredible team, reclaiming public space and restoring biodiversity.

Banque BEMO shared its experience during the event by presenting its latest environmental initiative “BEMO Mini-Forest” and highlighting its contribution to biodiversity and environmental sustainability.





B. BEMO PARTNERSHIPS

INSTITUT FRANÇAIS DU LIBAN

CHILDREN'S EVENT



Proud to support cultural and educational initiatives, Banque BEMO was among the sponsors of "Rendez-vous des enfants," an event organized by the Institut français du Liban and dedicated to young audiences.

The event offered children an engaging program combining film screenings, creative drawing workshops, and board games, providing an enjoyable space for learning, creativity, and cultural discovery.

LA NUIT DES IDEES



For the ninth consecutive year, Banque BEMO was proud to partner with the Institut français du Liban for La Nuit des Idées, reaffirming its long standing commitment to promoting dialogue, knowledge, and cultural exchange.

Held at the iconic Beit Beirut, the event brought together participants for an inspiring evening of debates, reflection, and meaningful exchanges around the theme "The Power to Act," encouraging dialogue on individual and collective capacity to contribute to positive change.

RENDEZ-VOUS CINEMA MONTAIGNE



For the second consecutive year, the Bank was delighted to partner with the "Rendez-vous Cinéma Montaigne," organized by the Institut français du Liban.
As part of this collaboration, the Bank hosted an outdoor screening that brought together more than 100 spectators for the documentary The Guardians of the Planet. Building on the success of the previous year's screening, this edition offered a moving tribute to the beauty and fragility of our planet, while raising awareness of the importance of protecting our oceans and preserving marine ecosystems.

FÊTE DE LA MUSIQUE

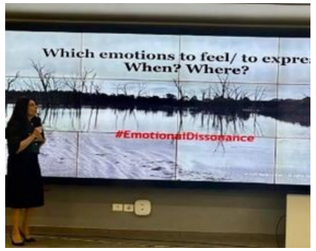


Banque BEMO was pleased to support the 2025 edition of the Fête de la Musique, an emblematic cultural event that brought music to cities and villages across Lebanon.

The program featured a major concert alongside a rich series of outdoor performances and cultural initiatives, transforming public spaces into vibrant stages and bringing communities together through music. By fostering artistic expression and making culture accessible to a wider audience, the event celebrated the unifying power of music across the country.

LES PETITS DÉJEUNERS DU MANAGEMENT

“Les Petits Déjeuners du Management” and “Les Rencontres HEC,” organized by ESA Business School in partnership with Banque BEMO, hosted several breakfast conferences covering a range of topics, led by prominent local and international speakers.



Speaker: Ms. Rania Labaki

Theme: “Emotional Dynamics in Family Businesses”



Speaker: Ms. Maria Koutsovoulou

Theme: “The Evolution of Leadership: Strategies for the Next Generation”



Speaker: Prof. Alexandre George

Theme : “Un safari en stratégie: explorer les origines, les leviers et le potentiel du raisonnement stratégique”



Speaker: Mr. Marc Géraud

Theme: “Apprenez à mieux vous connaitre et mieux manager grâce au modèle DISC”



Speaker: Mr. Serge Schick

Theme: “La guerre de l’information”



Speaker: Mr. Patrick Destremau

Theme: “Is a World War Coming?”



Speaker: Dr. Sally Hammoud

Theme: “Artificial Intelligence between Disruption, Distortion & Governance”



Speaker: Mr. Thomas Fraudet

Theme: “L’école de demain: fondamentaux de la transmission et pédagogies innovantes”



Speaker: Mr. Soli Özel

Theme: “One year later: State of America – State of the World”



Speaker: Ms. Nathalie Lemonnier

Theme: « Luxe et Digital: quand l’Exception rencontre l’Innovation »

BECHARA AND CARMEN OBEGI PRIZE FOR CREATIVITY AND INNOVATION

Through its partnership with Université Saint-Joseph (USJ), Banque BEMO supported the Award for Creativity and Innovation for the fourth consecutive year, celebrating creativity, innovation, and entrepreneurial spirit among students. This initiative reflects the Bank's ongoing dedication to empowering the next generation of change makers.

The 2025 edition of the "Béchara and Carmen Obegi Award for Creativity and Innovation", was held at USJ's François Bassil Auditorium, and highlighted once again Banque BEMO's continued commitment to supporting youth innovation and entrepreneurship. Nine teams from various USJ faculties presented innovative solutions to societal challenges after weeks of mentorship. The three winning projects were:

- 1st Prize: Vital: a natural detox juice brand (Faculty of Management)
- 2nd Prize: Dairy Dany: a healthy dairy alternative (Faculty of Sciences)
- 3rd Prize: Prescripto: a digital prescription platform (Faculty of Dentistry)





UNIVERSITÉ POUR TOUS

La Banque BEMO est ravie de soutenir l'Université pour Tous, un espace d'art, de culture et de rencontres dans un cadre universitaire inclusif, qui favorise le dialogue, l'ouverture et l'accès au savoir pour tous. Cette initiative s'inscrit pleinement dans notre engagement en faveur de l'éducation, de la culture et de l'inclusion sociale.

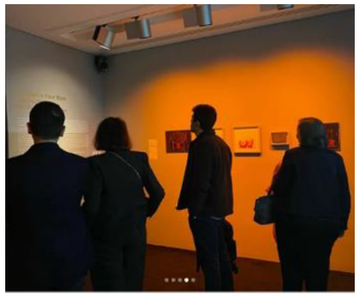


DUAL EXHIBITION AT SURSOCK MUSEUM

“A Comet in Your Eyes" a dual exhibition at the Sursock Museum, featured new works by Brazilian artist Janaina Wagner and Lebanese artist Panos Aprahamian, curated by Marie Nour Hchaime. The exhibition was held in partnership with Instituto Guimarães Rosa Beirut and the Embassy of Brazil in Lebanon, with the support of Banque BEMO.







LES MUSICALES DE BAABDATH

For the seventh consecutive year, Banque BEMO was the fervent supporter of the Spring Edition 2025 of Les Musicales de Baabdath. This edition also shined a spotlight on the incredible talents of young Lebanese musicians. Many of them are artists whose roots were cultivated at the esteemed Lebanese National Higher Conservatory of Music, and whose journeys, shaped by resilience and determination, have carried them across the world.



MISSION OF PROFESSOR ROSSANA VALERIA DE SUZA

Banque BEMO proudly supported the mission of Professor Rossana Valeria de Suza e Silva, Executive Director of the International Cooperation Group of Brazilian Universities, during her visit to Lebanon to formalize academic partnerships with leading Lebanese universities. This initiative underscores the Bank’s commitment to fostering international cooperation in research, innovation, and academic mobility, while strengthening long term cultural and educational ties between Lebanon and Brazil.



Professor de Suza e Silva and Mr. Chadi Abdallah
secretary-General at the National Council for Scientific Research-Lebanon

LEBANESE PIPE ORGAN WEEK.

For the sixth consecutive year, Banque BEMO reaffirmed its firm commitment to cultural enrichment by partnering with the 10th edition of the Lebanese Pipe Organ Week.

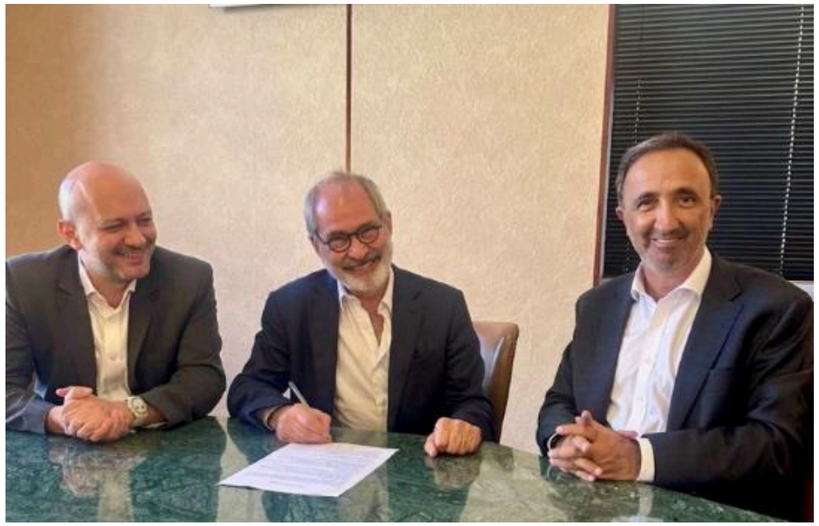
As a fervent supporter, Banque BEMO continues to play a vital role in preserving and promoting Lebanon’s artistic and spiritual identity. Through this partnership, the Bank not only supported classical music and the arts but also strengthened its vision of being a socially responsible institution that values culture as a foundation of community development.

C- BEMO Collaborations

FOUR BANKS SIGN ETHICS ENGAGEMENT CHARTER

LIBANK, Saradar Bank, BSL Bank, and Banque BEMO have together signed an Ethics Engagement Charter, a landmark step to rebuild confidence and reinforce the sector's commitment to serving clients better.

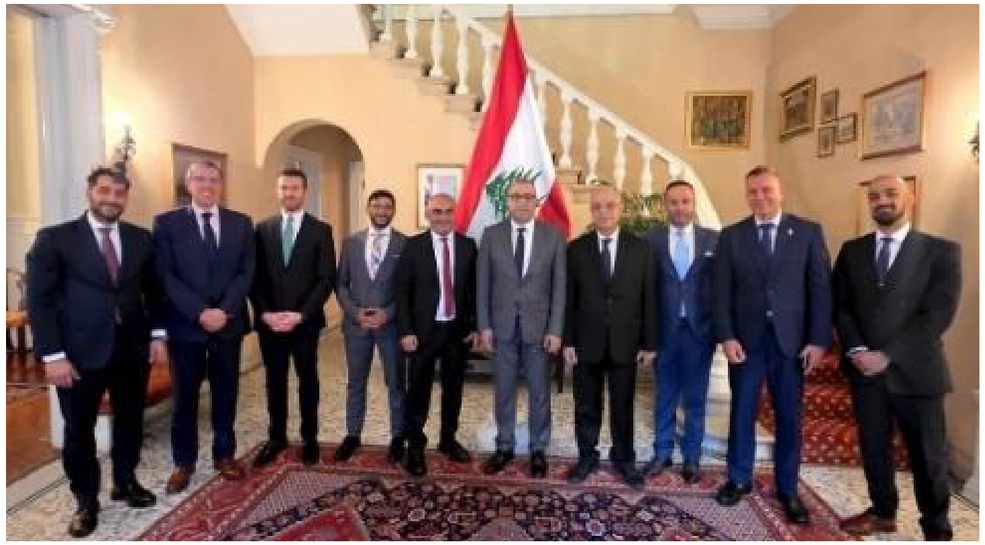
The Charter commits the signing banks to integrity, transparency, mutual respect, and accountability. It extends ethical conduct toward clients, employees, regulators, and society at large. By acting responsibly and aiming especially to protect clients' interests, the four institutions seek to recover trust, strengthen the sector and provide higher quality service. This initiative marks a new spirit of collaboration among Lebanese banks, signaling a collective effort to restore credibility after years of severe challenges. The framework is also open to welcoming other banks that share these principles and wish to contribute to building a new and better Lebanon.



SELECTUSA INVESTMENT SUMMIT

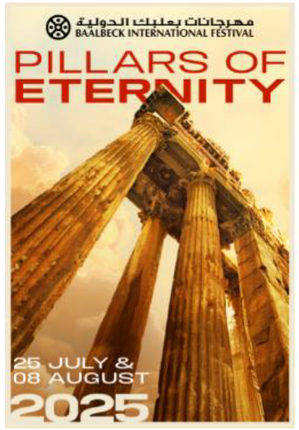
As part of the Lebanese delegation to the SelectUSA Investment Summit 2025, Banque BEMO participated for the second consecutive year in this premier U.S. event dedicated to promoting Foreign Direct Investment (FDI). The Summit, held in Maryland, brought together international investors, U.S. state and local representatives, and federal officials to foster investment opportunities and economic collaboration. Ahead of the Summit, a reception hosted by Her Excellency Lisa Johnson, U.S. Ambassador to Lebanon was organized at her residence. The event underscored the ongoing commitment of Banque BEMO to strengthening international economic ties and exploring investment opportunities in the U.S. economy.





SUPPORTING CULTURAL HERITAGE AT BAALBECK

As part of its ongoing commitment to arts, culture, and the preservation of Lebanon's heritage, Banque BEMO was proud to support Pillars of Eternity, presented within the prestigious Baalbeck International Festival. Set against the timeless backdrop of the Baalbeck ruins, Pillars of Eternity offered a powerful artistic experience that celebrated resilience, creativity, and the enduring dialogue between history and contemporary expression. By supporting this landmark cultural event, the Bank reaffirmed its belief in the transformative power of the arts and its role in sustaining platforms that elevate Lebanon's cultural voice on the international stage.



SUPPORTING LOCAL PRODUCERS THROUGH THE FAIR MARKET

Proud to support initiatives that strengthen local communities and preserve Lebanon's rich heritage, Banque BEMO hosted the Fair Market, a collaborative initiative under the Aradina project, supported by the Agence Française de Développement (AFD).

Designed to connect rural producers directly with urban communities, the Fair Market showcased Lebanese craftsmanship, traditional food, and artisanal products while promoting local know-how and sustainable livelihoods.

Every Saturday from October through November, the Bank opened graciously its spaces to the Fair Market, offering visitors the opportunity to discover the treasures of Lebanon's terroir, support local producers, and celebrate the spirit of solidarity and community that enriches the country.

LAUNCH OF ECHOES OF ETERNITY BY GREEN CEDAR LEBANON

Banque BEMO proudly joined Green Cedar Lebanon, and its President Ms. Pascale Choueiry Saad at the Residence des Pins for the official launch of the book Echoes of Eternity, under the patronage and in the presence of H.E. Hervé Magro Ambassador of France to Lebanon. The first event was held at the National Library in Sanayeh under t he patronage of H.E. the Minister of Culture Mr. Ghassan Salameh. This initiative highlighted a remarkable work showcasing 34 archaeological sites in Lebanon listed under UNESCO's supervision, offering a vivid and compelling overview of the ongoing efforts to preserve this heritage and document its history.







MELODIES AND POEMS AT TRIPOLI

Hosted by the Lebanese national oriental philharmonic orchestra and the choir of the oriental department at the Lebanese national higher conservatory of music, Banque BEMO supported the concert featuring the exceptional voice of Jahida Wehbe, under the dir ection of maestro André Hage. This exceptional cultural event took place at the Rachid Karami international fair in Tripoli, a modernist architectural landmark designed by the late Oscar Niemeyer. All proceeds from the event were donated to the fund dedicated to the rehabilitation of the fair, turning music and poetry into an act of preservation and hope.



HARMONIES DE NOEL

Banque BEMO was proud to support the “Harmonies de Noël” Christmas concert, organized by the Pro Voces Association. The concert brought together an outstanding ensemble of internationally acclaimed artists: soprano Micaela Mingheras of the Paris National Opera, tenor Bechara Mouffarej of the Royal Opera House in London, Lebanese sopranos and tenors Mireille Aouad and Rani Ayrouth, alongside concert pianists Alec Babahekian and Denis Dubois, the latter also affiliated with the Paris National Opera. The evening featured a refined selection of timeless Christmas masterpieces by great composers, offering the audience a moment of musical excellence and shared emotion.



PIANO CHRISTMAS RECITAL

Banque BEMO hosted a Piano Christmas Recital at its Achrafieh branch. The program was thoughtfully divided into two parts: a first segment dedicated to classical repertoire by renowned composers, followed by a festive selection of Christmas songs that captured the spirit of the season. This special recital brought together music, learning, and celebration, creating a warm and welcoming atmosphere. Attended by the students’ families and friends, the event offered a memorable musical moment.









11 SUSTAINABLE CITIES AND COMMUNITIES

BDL Money Museum Banque BEMO organized two guided tours of BDL Museum, which is the first money museum in Lebanon. This visit offered an extraordinary experience, showcasing a collection of the oldest local currencies in Lebanon's history, along with coins dating back to the 5th century BC. The exhibition spans various historical periods and also features international banknotes from around the world.



USEK Museum welcomed Banque BEMO for the guided tour of two exhibitions: "Guardians of the Sacred", showcasing the restored icons from the USEK collection, and "Leading the Way: Pioneering Women of Lebanese Art." The tour was followed by another discovery, a visit to the USEK Bookstore and the Conservation Center, which highlighted the university's efforts in research and the preservation of our heritage, as well as the "Family Trees" exhibition.



Saleh Barakat Gallery welcomed Banque BEMO for a guided tour through « A Journey», Samir Sayegh's most expansive solo exhibition, led by the artist himself. This mesmerizing journey spans over a decade of the artist's work, from geometric rigor to lyrical abstraction, revealing how Arabic letters become vessels of visual poetry and philosophy.



REVIVE ART HUB – ART FOR ALL

In light of the positive impact and joy experienced by the first group of young children from the Association du Foyer de L'Enfant Libanais (AFEL), Banque BEMO invited a second group of AFEL youth to take part in a new workshop held at the studio of the artist Mirna Mchantaf.

By providing these young participants with the opportunity to explore the artistic world under the guidance of a renowned artist, the bank reinforces its belief in the transformative power of art and its role in fostering inclusivity and cultural enrichment.

In another initiative, and also as part of its commitment to "Art for All," Banque BEMO invited a group of children from the OUNSS Association . In an initiative combining ecology and art, the artist welcomed the students into her studio, raising their awareness of the importance of recycling and upcycling by transforming everyday objects into works of art.





KREATIVE CALL X REVIVE ART HUB – CANVAS OF STEEL

Initiated by Banque BEMO in collaboration with Kreative Call and Revive Art Hub by Mirna Mchantaf, the exhibition “Canvas of steel” featured sustainable artworks crafted from recycled materials, blending steel with emotional depth. Held as part of Beirut Art Days, the event stood as a reflection of inclusion, artistic expression, and social engagement





KREATIVE CALL X REVIVE ART HUB – FROM STEEL TO SOUL

Banque BEMO had the pleasure of supporting “From Steel to Soul”, an inspiring exhibition held at the Crypte Saint Joseph Monot, bridging inclusion, creativity, and ecology. Organized by Kreative Call, the exhibition transformed recycled materials into soulful artworks created by four young autistic artists, a powerful encounter between industrial strength and the human spirit. Banque BEMO remains committed to initiatives that elevate inclusion, celebrate human potential, and promote the transformative power of art.





MYSCHOOLPULSE MARATHON

For the ninth consecutive year, Banque BEMO proudly participated in the MySchoolPulse Marathon at Faqra Club. BEMO’s Family joined the run in support of MySchoolPulse’s mission to provide education to children battling life threatening illnesses in hospitals across Lebanon.

By taking part in this meaningful initiative, Banque BEMO employees, not only contributed to raising awareness but also highlighted their belief in running for those who cannot, turning every step into a symbol of hope and support.



SPIN FOR THE SKIN

In support of Skin Cancer Awareness Month, employees from various departments took part in the “Spin for the Skin” event at Beirut Waterfront. The initiative, organized by Barbara Nassar Cancer Center for Supportive Care in collaboration with “Lebanon By Bike”, brought together the community for a morning of biking, wellness activities, and health awareness.



INITIATIVE BY DR. RIAD B. OBEGI

As part of a vision to foster closer ties between the business and educational communities, and in line with his longstanding commitment to supporting education in Lebanon, Dr. Riad Obegi signed four donation agreements, each representing the economic rights attached to 1% of the shares of Obegi Home LLC.

The beneficiary institutions include:
- The Makassed Philanthropic Islamic Association of Beirut
- The Lebanese American University

These donations are intended to provide long-term support to institutions that play an important role in serving the community, particularly in the fields of education and social development.

The mechanism adopted offers an innovative approach to philanthropy: it enables beneficiary institutions to receive the economic benefits associated with the shares while allowing the donor to retain ownership and control. This model provides shareholders of family-owned businesses with an opportunity to make meaningful and sustainable contributions to society without disrupting existing ownership structures or delicate family shareholding balances. At the same time, it can contribute to reinforcing sound corporate governance and encouraging a longer-term approach to responsible ownership.

The signing ceremony was held in the presence of the presidents of the beneficiary institutions, members of their Boards of Trustees, as well as friends and invited guests, marking an important step in building stronger and more sustainable bridges between the private sector, education, and the wider community.





Relationships are Built. Trust is Earned

www.bemobank.com
www.lartblesse.com
www.reverleliban.com

@ Banque BEMO sal

@Banquebemolb
@rotatingart

@ Banque BEMO sal