



BANQUE BEMO

YEAR IN REVIEW

2025



JAN



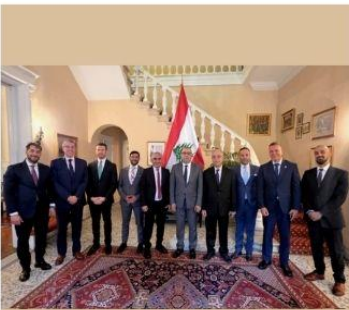
FEB



MAR



APR



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AUG



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OCT



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DEC



Our Vision

“ To be the reference in Private and Corporate Banking ”

Our Mission Statement

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

Our Values

“ Family spirit
Professionalism
Conservatism
Honesty ”

Our Positioning Statement

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



Message from the Chairman



2026 will be the year we reinvent ourselves. We were able during the last 7 years to remain steadfast in our principles, to improve ourselves and to weather the storms of uncertainty. As the whole region is entering into a new and unprecedented phase, it will be our chance and duty to change ourselves, our methods and our means while remaining loyal to our principles, our clients and our community. I believe that 2026 will be the beginning of a new era for us. Let us deploy efforts, discipline and commitment to make it happen.

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



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.

DRAW CEREMONY – FOURTH EDITION

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 and my family”, Ms. Brigitte Chelebian, Founder and Director of Justice without Frontiers, and was moderated by Ms. Joelle Abou Farhat, President of Fifty Fifty. Among the officials, 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.

[Read the Press Release - NNA Lebanon](#)





REVER LE LIBAN

Initiée en 2022, Cette initiative de la Banque BEMO vise à raviver l'espoir parmi la jeunesse libanaise en l'invitant à redécouvrir le Liban à travers l'écriture. C'est un projet éducatif qui favorise la découverte de soi, l'empathie, l'appartenance et la reconnexion avec ses racines, un projet qui incarne le Liban de l'avenir, le Liban dont nous rêvons !

PRESENTATION DE L'OUVRAGE « LES JARDINS CACHÉS DE BEYROUTH »

Dans le cadre de Beyrouth livres, l'Institut français du Liban a accueilli la cérémonie de présentation de l'ouvrage collectif "Rêver le Liban-Les jardins cachés de Beyrouth".

Ce livre est le fruit de la deuxième édition du concours Rêver le Liban initié par la Banque BEMO, et destiné aux élèves du secondaire et aux étudiants universitaires.

Il rassemble des textes illustrés de photos réalisés par 63 auteurs en trois langues.

[Read the Article Featured in L'Orient Littéraire](#)



LANCEMENT DE LA TROISIEME EDITION

La Banque BEMO, en partenariat avec le Ministère de l'Éducation et de l'Enseignement supérieur, l'Institut français du Liban, la Librairie Antoine et l'Association Assabil, ont lancé la troisième édition du concours Rêver le Liban, sous le thème "Liban 2050 : lettre à ma famille à l'étranger".

Ce concours a été ouvert aux jeunes Libanais résidents et non-résidents, étudiants de l'enseignement supérieur et élèves des classes de seconde, première et terminale.

Les 18 lauréats ont été dévoilés durant la cérémonie de remise des prix qui s'est déroulée à l'Institut français du Liban. Ce concours était ouvert aux élèves secondaires et jeunes universitaires libanais scolarisés au Liban ou à l'étranger, et leur a permis de rêver par écrit d'un Liban plus beau et meilleur.



PRESENTATION DE L'OUVRAGE « LIBAN 2050: LETTRE A MA FAMILLE A L'ETRANGER »

Banque BEMO a célébré la parution de l'ouvrage de la troisième édition de son concours national d'écriture « Rêver le Liban – Liban 2050 : Lettre à ma famille à l'étranger », lors d'une cérémonie organisée à l'ESA Business School à Beyrouth.

L'événement s'est déroulé en présence du Dr Riad Obegi, initiateur du projet, de M. Maxence Duault, Directeur général de l'ESA, ainsi que de l'équipe de la Banque, des partenaires de l'initiative, de personnalités éducatives et culturelles, d'étudiants, de professeurs et de familles venus de toutes les régions du Liban.

Tout au long de la cérémonie, les partenaires et les figures culturelles ont partagé leurs réflexions sur le rôle de l'écriture dans la construction de l'identité. [Read the Press Release in Libanews](#)



LANCEMENT DE LA QUATRIEME EDITION

La Banque BEMO a lancé la quatrième édition de son concours national d'écriture « Rêver le Liban », sous le thème « Faire parler les murs », lors d'une cérémonie organisée au ministère de l'Éducation et de l'Enseignement supérieur, en présence de S.E. Dr Rima Karamé, Ministre de l'Éducation, du Dr Riad Obegi, initiateur du projet, de l'équipe de la Banque, ainsi que les partenaires de l'initiative : l'Institut français du Liban, la Librairie Antoine, la Commission nationale libanaise pour l'UNESCO, le journal L'Orient-Le Jour et l'Association Assabil.

[Voir le communiqué de presse](#)





ROTATING ART

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.

ROTATING ART COLLECTION

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.

Banque



TIRAGE MENSUEL

La Banque BEMO a organisé l'un des tirages mensuels de son initiative Rotating Art à son siège social d'Achrafieh. Cette rencontre a été l'occasion de rendre hommage à la famille du regretté artiste Mario Saba, représentée par M. Shukri Husni, pour sa généreuse donation de deux œuvres : l'une intégrée à la collection Rotating Art, et l'autre désormais exposée dans le salon d'accueil de la Banque, en hommage à l'artiste. Cette donation a eu lieu grâce à Mme. Maya Jalbout, Consultante en Art et Curatrice. La Banque adresse ses plus vifs remerciements à la famille Saba, ainsi qu'à toutes celles et ceux qui contribuent à faire vivre cette initiative, véritable symbole d'un art accessible, vivant et partagé.



ART EN TEMPS DE GUERRE ET DE PAIX

Sur invitation de l'ALTCC (Association Libanaise de Thérapies Comportementales et Cognitives), une présentation sur le Rotating Art durant le colloque annuel a eu lieu au couvent de la Croix sous le thème « Rotating Art en temps de guerre et de paix » par M. Gabriel Rizkallah, Président du Rotating Art.



Si vous souhaitez rejoindre le cercle des amis du Rotating Art, prière d'envoyer votre nom et prénom à rotatingart@bemobank.com et n'hésitez pas à nous suivre sur notre page Instagram @rotatingart



BEMO MINI-FOREST

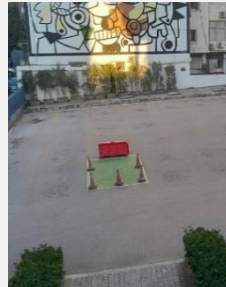
Banque BEMO launched, in collaboration with “The Other Dada” and “The Other Forest”, a special initiative aimed at making a positive social and environmental impact in its neighborhood, by turning a small space in its Achrafieh parking into a mini forest.

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.

To celebrate the Mini-Forest’s one-month anniversary, BEMO organized a special event on its premises. The celebration included engaging activities centered around the forest, where children explored the space, identified plants, and created illustrated labels. The day also featured storytelling about the “green city,” and an Easter egg hunt.

[Read the Article in L'Orient-Le Jour](#)



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.

Dr. Riad Obegi, Chairman of the Board and Mrs. Joumana Hobeika, Advisor to the Chairman, talked about the Bank’s latest initiative « BEMO Mini-Forest », planted in partnership with theOtherDada.



INSTITUT FRANÇAIS DU LIBAN

En partenariat avec l'Institut français du Liban, la Banque BEMO a renouvelé en 2025 son engagement en faveur de la culture et de la création artistique. Ce partenariat s'est concrétisé à travers plusieurs événements culturels et musicaux organisés tout au long de l'année, favorisant l'accès du public à des expériences artistiques variées à travers le Liban.



RENDEZ-VOUS DES ENFANTS

Fière de soutenir les initiatives culturelles et éducatives, la Banque BEMO a été l'un des sponsors du « Rendez-vous des enfants », un événement lancé par l'Institut français du Liban et dédié aux enfants, proposant des projections de cinéma, des ateliers de dessin et des jeux de société.

RENDEZ-VOUS CINEMA MONTAIGNE

La Banque BEMO était ravie de figurer parmi les partenaires soutenant les « Rendez-vous Cinéma Montaigne », organisés par l'Institut français du Liban.

Pour la deuxième année consécutive, la Banque BEMO à Achrafieh a accueilli une projection en plein air, rassemblant plus de 100 spectateurs autour du film documentaire Les Gardiennes de la Planète. Après une première expérience réussie l'an dernier avec un autre film, cette nouvelle édition a offert un hommage émouvant à la beauté fragile de notre Terre, soulignant l'importance de la protection des océans et des écosystèmes marins.



LA NUIT DES IDEES

Pour la 9ème année consécutive, la Banque BEMO était fière d'être l'un des partenaires de l'Institut français pour la nuit des idées. Une soirée de débats passionnants, de réflexion et d'échanges autour de la thématique « Pouvoir Agir », dans le cadre emblématique de Beit Beirut.

FETE DE LA MUSIQUE

La Banque BEMO a eu le plaisir de soutenir l'édition 2025 de la Fête de la Musique, un événement culturel emblématique qui a fait résonner la musique dans les villes et les villages à travers le Liban du 13 au 22 juin.

Le programme a été marqué par un concert majeur, ainsi que par une riche série de performances et d'initiatives en plein air, transformant les espaces publics en scènes vibrantes et favorisant l'expression artistique, l'engagement communautaire et l'accessibilité culturelle à l'échelle nationale.



ESA BUSINESS SCHOOL

Since 2022, Banque BEMO has partnered with ESA Business School regarding *Les Petits-déjeuners du Management*, a series of thought-leadership gatherings dedicated to management, leadership, and strategic dialogue.

LES PETITS DÉJEUNERS DU MANAGEMENT

In 2025, the following breakfast conferences were hosted:



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: **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. Marc Géraud**

Theme "Apprenez à mieux vous connaître 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: **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 »

UNIVERSITE SAINT-JOSEPH

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.

BECHARA AND CARMEN OBEGI AWARD FOR CREATIVITY AND INNOVATION

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)

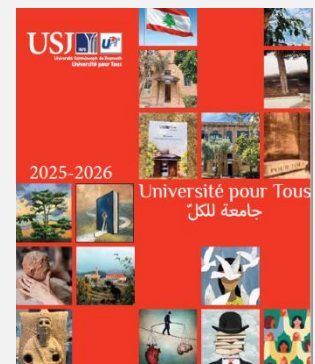
A visit to the Students of the Faculty of Economic Sciences (FSE) by Dr. Riad Obegi, Mrs. Joumana Hobeika and Ms. Maria Haraoui, Chief Risk Officer at Banque BEMO. The meeting was held in the presence of Professor Jean-François Verne Dean of FSE and faculty's professors notably Dr. Ursula El Hage, Director of the Center for Entrepreneurship and Competencies (EC2), which organizes this initiative supported by Banque BEMO.

[Read the Press Release](#)



UNIVERSITE 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.



THIS ANNUAL ISSUE IS A PUBLICATION BY BANQUE BEMO.

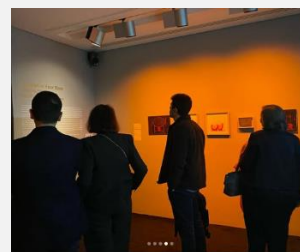
EMBASSY OF BRAZIL

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.

[Read the Article in L'Orient-Le Jour](#)



MISSION OF PROFESSOR ROSSANA DE SUZA E SILVA

Banque BEMO proudly supported the mission of Professor Rossana Valeria de Souza 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 Souza e Silva and Mr. Chadi Abdallah secretary-General at the National Council for Scientific Research-Lebanon

LES MUSICALES DE BAABDATH

For the seventh consecutive year, Banque BEMO was the fervent supporter of the Spring Edition 2025 of Les Musicales de Baabdash.

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.



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.



BEMO COLLABORATIONS

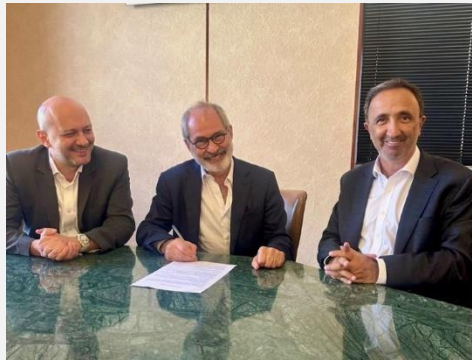
Throughout 2025, Banque BEMO's collaborations reflected a shared commitment to culture, responsibility, and community impact, from safeguarding cultural heritage and supporting ethical and fair-market practices, to engaging with festivals and performances.

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.

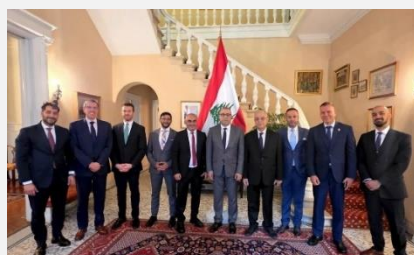
This initiative marks a new spirit of collaboration among Lebanese banks, signaling a collective effort to restore credibility after years of severe challenges. The framework is also open to welcoming other banks that share these principles and wish to contribute to building a new and better Lebanon.



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, Dr. Riad Obegi, and Mr. Bechara Youssef, Manager at Banque BEMO were invited to a reception hosted by Her Excellency Lisa Johnson, U.S. Ambassador to Lebanon, 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.



MINISTRY OF ENVIRONMENT AWARD CEREMONY

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

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

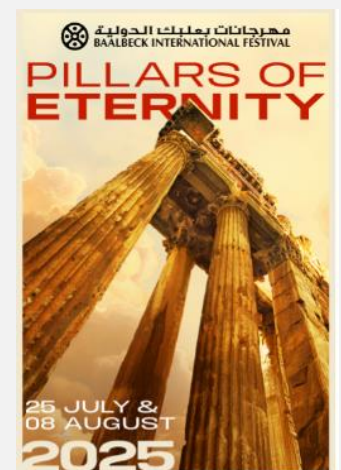
A significant progress has been made so far whereby the total GHG emissions decreased by 51.8% compared to the baseline year of 2017. The distribution of GHG certificates was preceded by a panel discussion around “Planning through Crisis: Climate Progress & Challenges”, with Ms. Blerta Aliko-UNDP Resident Representative, H.E. Dr. Nasser Yassine, Minister of Environment and the moderator Ms. Lea Kai-Climate Change Advisor UNDP/MOE.



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.



L'INAUGURATION DE « THE FAIR MARKET »

Depuis Octobre jusqu'en Novembre, chaque Samedi, la Banque BEMO a mis gracieusement ses espaces à disposition du Fair Market, une occasion unique de soutenir les producteurs, savourer les trésors du terroir et renouer avec l'esprit de solidarité qui fait la richesse du Liban.

[Read the Article in L'Orient-Le Jour](#)



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 direction 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.

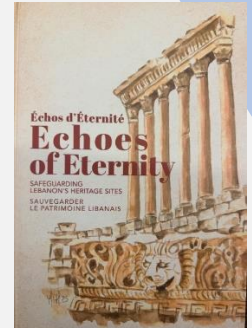
All proceeds from the event were donated to the fund dedicated to the rehabilitation of the fair, turning music and poetry into an act of preservation and hope.



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 the 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.



HARMONIES DE NOËL

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, presented by Ms. Tania Hchaime, Relationship Manager at the Bank, featuring performances by her piano students.

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.



BEMO GUIDED VISITS

Throughout 2025, a series of guided visits were organized to offer curated, in-depth experiences across cultural, artistic, and educational sites.

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.

Special thanks to Ms. Sonia Harb and Ms. Rania Akkawi from Banque Du Liban



USEK Museum: Special thanks to Ms. Elsie El Deek Bou Jaoude, art historian and curator, who 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: Special thanks to Mr. Saleh Barakat for the privilege of 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.



PORTALS & PATHWAYS

Banque BEMO organized a guided visit of the exhibition «Portals & Pathways » at the Nuhad Es-Said pavilion for culture at the National Museum of Beirut.

The guided visit was conducted by both BeMA co-director Juliana Khalaf and the artist Alfred Tarazi, and the exhibition dived into the four themes: memory, myths, perception, and territory, connecting reality and imagination.



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.



THEATRE MONOT - CASTING AMNÉ

La Banque BEMO était ravie d’être l’un des sponsors de la pièce de théâtre « Casting Amné », une comédie policière de Josyane Boulos, adaptée de la pièce française « En face de l’immeuble d’en face ».



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.



TEAM-BUILDING DAY WITH TRIPULLEY

Banque BEMO Institutions Business Development team had the privilege of participating in a team-building day hosted by Tripulley at Beit Beirut, alongside other companies. The day was filled with CSR focused activities, impactful games, and ideas exchange. From creating jobs through play to solving challenges and turning them into opportunities, as well as reimagining the role of business in shaping a more inclusive and sustainable future.



THE PRESIDENT OF THE LEBANESE REPUBLIC

Dr. Riad Obegi, visited His Excellency General Joseph Aoun, President of the Lebanese Republic, accompanied by Mr. Bechara Youssef.

The meeting was an opportunity to discuss general economic and banking matters.



THE FIRST LADY

Dr. Riad Obegi and Ms. Joumana Hobeika, had the honor of being received by the First Lady, Mrs. Neemat Aoun.

During this visit, Dr. Obegi presented several cultural, artistic, and social initiatives of Banque BEMO.

The First Lady expressed her appreciation for all the efforts made in service of the community.



THE MINISTER OF FOREIGN AFFAIRS & EMIGRANTS

A courtesy visit by our Chairman Dr. Riad Obegi, Ms. Joumana Hobeika, and Mr. Bechara Youssef to His Excellency, the Minister of Foreign Affairs Mr. Youssef Raggi.

The meeting was a valuable opportunity to become acquainted and to introduce Banque BEMO's initiatives, particularly the fourth edition of "Back to our Cedar Roots."

The conversation highlighted the various dimensions of this initiative and its core mission: advocating for Lebanese women's rights and strengthening ties with the diaspora.



THE MINISTER OF CULTURE

Dr. Riad Obegi, accompanied by Ms. Joumana Hobeika and Mr. Bechara Youssef met with Minister of Culture Ghassan Salamé to explore ways the private sector can support Lebanon's cultural and humanitarian priorities. Dr. Obegi presented Banque BEMO's cultural initiatives, including the "L'Art Blessé" project and programs promoting Lebanese artists and cultural institutions. Minister Salamé praised the Bank's commitment to cultural heritage.



THE MINISTER OF ECONOMY AND TRADE

Dr. Riad Obegi, paid a visit to H.E. Amer Bisat, Minister of Economy and Trade, for an in-depth exchange on Lebanon's current economic landscape. During the meeting, Dr. Obegi shared his vision for economic revival, expanding on the ideas developed in his published opinion editorial titled "Revitalizing the Financial System: A Pragmatic Approach to Market-Based Solutions Beyond Politics," outlining a bold yet realistic pathway beyond the country's financial deadlock.



DIRECTOR OF UNESCO REGIONAL OFFICE IN BEIRUT

Dr. Riad Obegi, met with Mr. Paolo Fontani, Director of the UNESCO Regional Office in Beirut, to explore avenues of cooperation in the preservation of Lebanon's cultural and historical heritage.

Rooted in a long-standing commitment to cultural patronage, particularly in Tripoli, Banque BEMO reaffirmed its readiness to keep supporting UNESCO and partner institutions in safeguarding heritage sites across Lebanon, in line with its belief that culture is a pillar of the national identity.



INITIATIVE DE DR. RIAD B. OBEGI

Dans le cadre de l'idée d'établir des liens plus étroits entre les entreprises et les institutions éducatives, et dans sa volonté de soutenir l'éducation au Liban, Dr. Riad Obegi a signé 4 donations portant chacune sur les droits économiques de 1% des actions de la société Obegi Home LLC.

Les institutions bénéficiaires sont notamment :

- Les Makassed Philanthropic Islamic Association of Beirut
- La Lebanese American University

Ces donations contribueront à renforcer la mission de ces institutions, engagées au service de la communauté, notamment dans les domaines de l'éducation et du développement social.

L'instrument utilisé permet d'aider de manière pérenne des institutions sans que le donateur perde le contrôle des actions ainsi affectées. Il donne une solution pour que les actionnaires de sociétés familiales donnent sans perturber des équilibres délicats. De plus, il favorise une meilleure gouvernance au sein de ces entreprises.

La cérémonie de signature était tenue en présence des présidents des institutions concernées, de membres de leurs Conseils d'administration, ainsi que de plusieurs amis et invités.



IN MEMORY OF JEAN-LOUIS MAINGUY

IN MEMORY OF JEAN-LOUIS MAINGUY

A visionary architect remembered for his creativity, empathy, and unwavering dedication to beauty and culture, Jean-Louis Mainguy believed deeply in the power of art to heal and inspire resilience.

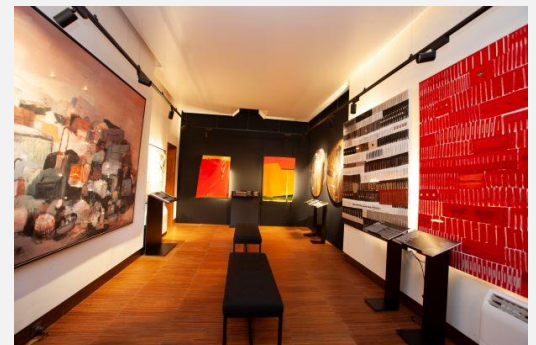
Our collaboration with Jean-Louis unfolded across several landmark cultural initiatives, through which his vision and commitment to culture left an indelible mark, including:

- L'Art Blessé exhibitions in Villa Audi Beirut and Palais Debbane Saida, these exhibitions emerged in the aftermath of the devastating explosion at the Port of Beirut, where he helped transforming damaged artworks into a powerful act of remembrance, reflection and hope.

- "Recollect Beirut", commemorating the 40th memorial ceremony in symphonies and chants live from Beirut Port. Through words, images and music, this concert conveyed a message of courage, love and hope in tribute to the victims of the massive explosion.

- Jean-Louis was a guest of honor in the 11th colloque of ALTCC where he captivated the audience with his touching talk on "L'Art Blessé".

We remember him with gratitude and respect, honoring the legacy he left behind; one defined by artistry, humanity, and an enduring belief in the healing power of art.



OPINIONS

This section brings together selected opinion pieces and participation in roundtable discussions, reflecting Dr. Riad Obegi and financial experts' views on key economic and societal topics.

ASSESSING THE FEASIBILITY OF LEBANON'S RECOVERY FINANCIAL PLAN: ECONOMIC VIABILITY, RISKS, AND LONG-TERM IMPLICATIONS*

Article co-written by Dr. Viviane Naimy, Dean of the Faculty of Business Administration and Economics at NDU and Dr. Riad Obegi, published in Luminous Insights.

You can access the article on the following link: <https://lnkd.in/dWgAiZDT>

REVITALIZING THE FINANCIAL SYSTEM. A PRAGMATIC APPROACH TO MARKET-BASED SOLUTION BEYOND POLITICS

Article written by Dr. Riad Obegi and Mr. Claude Khayat, Board Member at Banque BEMO.

You can access the article on the following link :
<https://lnkd.in/dnEHNvKq> (English version) and
<https://lebeconomy.com/457089/> (Arabic version)

حان الوقت للبنان أن يعرف نفسه

Article written by Dr. Riad Obegi, published in Leb Economy.

You can access the article on the following link: <https://lebeconomy.com/475618/>

TABLE RONDE SYRIE : « LES OPPORTUNITES DU MARCHE SYRIEN A PARTIR DU LIBAN »

Dr. Riad Obegi était invité à participer à la table ronde Syrie « Les opportunités du marché syrien à partir du Liban », organisée par la CCI France Liban en partenariat avec l'ESA Business School.

Un riche échange a eu lieu entre les intervenants et participants sur les opportunités d'investissement et de développement sur le marché syrien.





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