



Outreach to Members

Fransabank, the Primary Partner in the 6th Session of the Arab China Business Conference, Celebrates the 60-year Journey of Signing the First-of-its-kind Trade Agreement between Lebanon and China in 1955

Local Reach

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Business Development

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 Fransabank Sponsors the First Specialized Banking Conference on Financing the Lebanese Economy: "A Strategic Approach towards Economic and Social Development"
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 Fransabank Restores Hope and "Walks" with At Younbouh

Our People, our Assets

Fransabank's Annual Gathering Ceremony 2015





INSIGHTS ON FRANSABANK GROUP

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Letter to Reader



Dear Valued Reader,

On behalf of Fransabank Family, we are honored to welcome you to the 11th edition of FB Angle. The magazine in general outlines the local and international operations of Fransabank Group, a Bank with a trusted and robust brand name and a long-standing history.

Our achievements and developments in the local and international markets and within our own organization have prompted us to make clear strategic choices for the year 2015.

We would plainly state that the theme of this year was innovation, clearly demonstrated by targeting in a unique way a large clientele dealing with China and its market - one of the world largest and fast growing economies.

In this field, we have done major steps recently; we established a specialized China desk to serve customers who travel to and work with China, and to support the Chinese companies operating in our markets; we also launched the first China UnionPay card in Lebanon - a reliable, trustworthy and safe mode of payment for clients' transactions in China. During the 6th Edition of the Arab Chinese Business Conference, Fransabank was a key partner and it hosted in parallel a corporate gala dinner at Phoenicia Hotel which was attended by a Chinese delegation of 250 government figures, and senior officials from the public and private sectors from Lebanon and from more than 15 Arab countries.

In today's incredibly competitive market place, businesses have acknowledged that those who will succeed are the ones who put the customer and community at the heart of their business. In this context, we pride ourselves of our innovation along with a wide-ranging expertise, varied product and service offering, and service-minded attitude. These are our strengths, and where necessary, we are improving, refining and/or pruning activities. The trust our clients place in us inspires us to live up to our responsibility of delivering excellent results.

We will continue to build strong connections in the communities where we live and operate.

We aim to play a continuous valuable role in society and to act with integrity and responsibility.

We are sensitive to society's interests, and we create a long-term sustainable value for the communities we serve.

We are immensely pleased to cover in this issue all the latest corporate events and initiatives launched by Fransabank in the last 6 months, and we'd like to take this opportunity to thank the organizing and technical program committees for spending days and hours to bring this issue to light.

Enjoy reading us.

Fransabank Family

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Outreach to Members

Fransabank, the Primarily Partner in the 6th Session of the Arab China Business Conference, Celebrates the 60-year Journey of Signing the first-of-its-kind Trade Agreement between Lebanon and China in 1955

By the end of May, Lebanon received over 250 high level officials and leaders from both the public and private sectors, headed by China's State Leader H.E. Mr. Wang Zhengwei, to attend the China Arab Business Conference, held at the Phoenicia Hotel in Beirut, which gathered for two consecutive days, over 150 high level officials from more than 15 Arab countries and was also attended by over 300 Lebanese participants.



President Adnan Kassar with the Chinese delegation

The official opening of the conference on May 26th was under the high patronage of Lebanon's Prime Minister H.E. Mr. Tammam Salam, and in presence of China State Leader Mr. Wang Zhengwei and Fransabank Group Chairman H.E. Mr. Adnan Kassar. The conference called for the building of the economic belt of the silk road, drawing on the strategic importance for Lebanon which connects the silk land and maritime roads which start from China and connect, through Lebanon, to Europe.

"Lebanon is keen on enhancing trade relations with China,"

Prime Minister Tammam Salam told the Arab-Chinese Businessmen Conference, vowing that Beirut would be a "reliable" partner. "China has become Lebanon's top trading partner over the last two years," Salam told the conference. "We expect this partnership to expand and strengthen the new prospects for cooperation."

Meanwhile, Mr. Wang Zhengwei, chairperson of the 12th National Committee of the Chinese People's Political Consultative Conference, said that China is looking forward to strengthening economic and trade ties with the Arab

world. He also called on all Arab countries to take part in the economic belt of the Silk Road.

In his turn, H.E. Mr. Adnan Kassar, President of the General Union of chambers of commerce, industry and agriculture for Arab countries and President of Fransabank Group, said that the forum was very important because it focused on reactivating the old Silk Road while expanding it to in order to meet the demands of the 21st century. He said Lebanon could play a leading role due its strategic location. "This will open new horizons for further strategic economic cooperation and generate mutual benefits," President Kassar inferred.

In the afternoon of the same day, H.E. Prime Minister Tammam Salam met China's State Leader and Chairman Kassar at the Grand Serail and then chaired the meeting with the headed of the Chinese and Arab delegations, expressing the great importance Lebanon attaches to its ties to China and the promising potential for our country from increased and stronger ties.



President Adnan Kassab giving his speech



In this context, Fransabank hosted a corporate Gala Dinner at Phoenicia Hotel, in honor of the Chinese State Leader H.E. Mr. Wang Zhengwei and the Chinese ambassador to Lebanon HE Mr. Jiang Jiang, and in presence of Mrs. Tammam Salam representing PM Tammam Salam, Mr. Farid Makari representing Speaker Nabih Berri, Mrs. Mona Hraoui, Lebanese Ministers Gibran Bassil, Nohad Machnouk Alain Hakim, Michel Pharaon, Arthur Nazarian along with 250 high level Chinese leaders, and several political, social, economic and diplomatic figures coming from Lebanon and the Arab world.

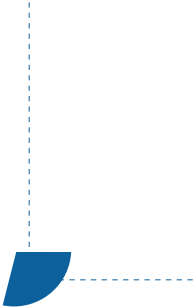


Cutting the cake

During the Dinner, H.E. President Adnan Kassab delivered a speech in which he welcomed the Chinese delegation, praised the Lebanese Chinese relations and called for strengthening the economic, commercial and investment cooperation between the Arab countries and China.



Stand Animation Show



Local Reach

Fransabank Acquires Ahli International Bank SAL

The Group organic growth has always been driven by the opening of new branches and expanding the scope of its business activities. In this vein, Fransabank concluded its seventh acquisition and merger operation of Ahli International Bank SAL, on July 23rd, 2014, which increased substantially Fransabank Group's Total Assets.

Since then, the integration of the 9 branches was smoothly accomplished before the end of the fiscal year. This definitely consolidated Fransabank Group ranking as the largest branch network in Lebanon, with 124 branches strategically spread all over the country, and leveraged the development efficiency of its franchise. The Bank will further enrich its leading role in the Lebanese economy, and further provide the communities it serves

with a wide basket of products and services that respond proactively to the personal and business wants and needs.

Acquisition of Ahli International Bank SAL comes as Fransabank's 7th merger operation after the Bank has already achieved acquisitions of Banque Tohmé, Universal Bank, United Bank of Saudi and Lebanon, Banque de la Békaa, BLC Bank, and Lati Bank.

Network Reach

Fransabank SAL's Representative Office in Cuba

Minister Bassile visited Fransabank's Cuban branch where he was briefed on Fransabank's pioneering activities in Cuba.

Fransabank SAL's Representative Office in Havana was inaugurated in 1995, by means of a license granted by Banco Nacional de Cuba. The Bank was pioneer to be present amongst the first leading international banks to expand to Cuba and establish high level and friendly relations with the Cuban authorities. The Office is managed by a Representative from Beirut and FRANSABANK SAL has provided financial services to many Cuban enterprises since 1994.

Recently, on his trip to Latin America, Mr. Gibran Bassile, Lebanese Minister of foreign affairs, visited Cuba where he was joined by Mr. Elias Khalil, Fransabank Group's Cuban representative, over two days for official meetings. Minister Bassile also visited Fransabank's Cuban branch where he was briefed on Fransabank Group's high level Cuban ties and the Bank's pioneering activities in Cuba.



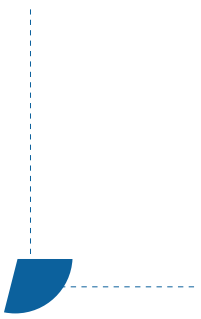
Fransabank representative office in Havana



Minister Gebran Bassil in Fransabank premises



Minister Bassil in Havana



Group Network

Fransa Invest Bank and Fransabank Launch Sheild & i&i

Striving to consistently provide its clients with creative financial solutions that make a difference and bring added value to their investments, Fransa Invest bank SAL worked on a structured deposit product for Fransabank SAL - Shield, as well as an investment product proposed in collaboration with Bancassurance SAL - i&i. Both products were proposed to customers through Fransabank's retail branches.



SHEILD

The 5-year structured deposit account in US dollar offered to Fransabank customers with 100% capital guaranteed, offering guaranteed average coupons of 4% p.a., in addition to participation at maturity in the performance of a basket of indices. Subscriptions were successfully closed on 14 April 2015. The minimum subscription was \$ 5.000.

i&i (Invest & Insure)

The 5-year capital guaranteed product combining investment and insurance (Invest & Insure, I&I) is sold at Fransabank branches. The product offers at maturity a gross interest rate of 25%. As per the life insurance, the program provides twice the subscribed amount to the beneficiary(ies). The minimum investment is \$ 5.000.

FIB's solutions are always unique, combining sound advice, solid investments, finance, advanced technology, and smooth operations.

Business Development

Fransabank Reiterates its Commitment to an Arab Common Market as a Part of the Global Economy and Sponsors the Conference of Chambers of Commerce, Industry and Agriculture



During the opening session of the conference



President Adnan Kassar receiving an honorary shield



Overview of the conference

Within its continuous contribution to mobilize the role of the private sector in Arab economies in order to achieve Arab economic development and integration, Fransabank was a sponsor in the 42nd session of the Conference of Chambers of Commerce, Industry and Agriculture for Arab Countries, which was held on 23 & 24 March 2015 in Beirut under the title: "Future of the Arab economy and regional and international transformations».

The Conference was held in the permanent headquarters of the Union and was organized in collaboration with the Lebanese Federation of Chambers of Commerce, Industry and Agriculture, Lebanon's Central Bank, the Investment Development Authority of Lebanon (IDAL), and with the support of Fransabank Group, BLC and the Consolidated Contractors Company CCC.

The two-day event, which gathered high-profile speakers and attendees, was a hotbed for feverish discussions on the financing opportunities for SME's in the Arab world and regarding the future of industry, energy and food security in the Arab region.

The meetings also underlined the need to promote dialogue and cooperation between the Arab private sector and senior representatives of the Joint Arab Economic Action and to fight growing high levels of unemployment in the region through creative solutions.

Final recommendations included raising community awareness for supporting the youth, investing in vocational schools, creating recruitment opportunities and connecting entrepreneurs with funding sources.

Business Development

Fransabank Sponsors the First Specialized Banking Conference on Financing the Lebanese Economy: “A Strategic Approach towards Economic and Social Development”

Under the title “Lebanese economy: A Strategic Approach towards Economic and Social Development”, and in line with its leading economic role in Lebanon and throughout the region, Fransabank sponsored a conference hosted by the Union of Arab Banks at Phoenicia Hotel in Beirut in 1 and 2 April 2015.



The opening session

The conference was under the auspices of Dr. Alan Hakim, Minister of Economy and Trade, and in presence of H.E. Dr. Riad Salameh, Governor of the Central Bank, H.E. Mr. Adnan Kassar, President of the Lebanese Economic Organization, Dr. Francois Bassil, President of the Association of Banks in Lebanon, Dr. Joseph Tarabay, President of the Association of Banks in Lebanon, and senior officials from Arab and international institutions.

The conference, which continued for two days, gathered economic and financial Lebanese and Arab as well as international institutions involved in Lebanese affairs, including the IMF, the United Nations, the Central Bank, the Federal Central Bank in Washington, the Hungarian Ministry of Foreign Affairs, and Arab Economic Unity Council.

The Union of Arab Banks, aimed in such a conference to hold a Lebanese-Arab-international platform with concentrated discussions about the strengths and weaknesses of the Lebanese economy, and the development of macroeconomic reform and structural economy.

The sessions tackled the serious problems facing the Lebanese economy, and dealt with a number of economic indicators concerning the situation reached by the Lebanese economy, especially in terms of lower economic growth rate and high unemployment, and the methods to strengthen Lebanon's economy and strengthen confidence in it, and restore its leading role in the region and the world.

Fransabank Sponsors the Arab Economic Forum 2015

A month later, Fransabank was once again present as a major contributor to the development of the Lebanese economy and a major participant in the inauguration of the 23rd edition of the “Arab Economic Forum”, which was dedicated to the memory of the late Said Khoury and held under his name on May 5th at the Phoenicia Hotel, Beirut.



President Adnan Kassar at Arab Economic Forum



View of the audience at the Chamber of Commerce, Industry & Agriculture of Saida & South Lebanon

The president of the Council of Ministers H.E. Mr. Tammam Salam inaugurated the forum, organized by Al-Iktissad Wal-Aamal Group, in collaboration with the Central bank of Lebanon, the Association of Banks in Lebanon and the International Finance Corporation (IFC) a member of the World Bank Group.

The Forum gathered a large number of senior officials, heads of companies, banks, investment groups, and economists and experts from Arab and foreign countries.

More than 450 participants included prominent politicians and diplomats as former Prime Ministers Fouad Siniora and Najib Mikati, former Secretary General of the League of Arab States Amr Moussa, and the Ministers Ali Hassan Khalil (finance), Alan Hakim (Economy and Trade), Nabil de Freij (Management Development),

Mohammed Mashnouq (environment), and Arthur Nazarian (energy and water).

In this edition, Egypt was the guest of honor, and a number of senior officials and leaders from the public and private sectors participated in the forum and presented the latest developments in the economic and investment environment in the country. They presented the major projects slated for implementation, especially projects that were committed to at the Sharm el-Sheikh Economic Conference by many governments and Arab and foreign financial and investment groups.

This year again, the forum convened at a time when countries and economies in the Arab region are facing major challenges; political instability and violence in some countries and declining oil prices that have impacted economic growth, investment and the job market.

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Business Development

Fransabank Pioneer to Launch the First Lebanese Card that Speaks Chinese!

Within its continuous work towards improving the standards of satisfying its customers' needs including those who have business relations with China, Fransabank Group launched the first-of-its-kind card in Lebanon, so that the holder of this card doesn't have to worry anymore about carrying cash during his trip since it is accepted everywhere!



The launching of Platinum UnionPay Card took place on February 12th, 2015 during a press conference held at Adnan Kassar Edifice for Arab Economy and was under the patronage of H.E. the Governor of the Central Bank of Lebanon, Dr. Riad Salameh.

The conference was presided by the Chairman of Fransabank Group, H.E. Mr. Adnan Kassar, with the presence of the Ambassador of the People's Republic of China in Lebanon, H.E. Mr. Jiang Jiang, and First Deputy Governor of the Central



Messrs. Adnan and Adel Kassar with Mr. Raed Charafeddine and Mr. Jiang Jiang

Bank of Lebanon Mr. Raed Charafeddine, along with a group of executives in UnionPay, Chinese and Lebanese businessmen, as well as press and media representatives.

Chinese companies operating in our markets, which counts more than 11 countries where Fransabank is present.

H.E. Mr. Adnan Kassar explained how Fransabank saw the need for such a card to offer its clients a reliable, trustworthy and safe mode of payment for their transactions in China. He also mentioned that Fransabank Group had established a China Desk "to serve its customers who travel to and work with China, and to support the

As for the joint agreement signed between Fransabank and UnionPay to launch this card, President Kassar assured that "Fransabank Group is now the pioneer, the FIRST to issue this card in Lebanon and to competitively accept, on all our ATMs at Fransabank and BLC as well. He also mentioned that UnionPay cards can, in fact, be accepted at over 12 million merchants and 1.1 million ATMs across the world."



Mr. Adnan Kassar giving his speech



Launching the card

Fransabank Issues Debit Platinum Card

Practical, easy and secured; don't go out without it!

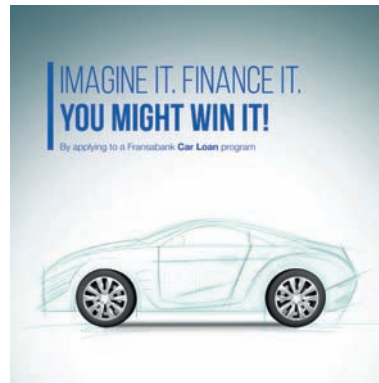


Fransabank diversifies, once again, its wide range of payment cards and offers a new debit card for Elite, the "MasterCard Debit Platinum". The target behind the launch of this new card is to trigger a change in the perception of customers for debit cards, which have mostly been used for ATM withdrawals.

In line with the Bank's vision to achieve a cashless society, Fransabank offers the Debit Platinum Card for multiple uses and incorporates it with the chip technology for high security levels.

Fransabank Launches its Car Loan Summer 2015 Promotion Campaign

Imagine it. Finance it. You might end up winning it.



Fransabank offers this summer an exclusive Car Loan Promotion giving an opportunity to apply for a new car at most competitive interest rates with a chance to enter a draw and win back the car loan amount. Duration of the campaign is till end of September and 3 draws will be held in August, September and October, under the supervision of National Lottery, to identify the lucky winners.

The offer valid on all brand new cars except taxis and the prize amount is capped at \$ 20.000.



Business Development

Fransabank Sends 14 Lucky Customers to Watch the UEFA Champions League Final Live in Berlin!

Reinforcing its commitment to reward its loyal customers and at the same time to support sports events, Fransabank is the sole Lebanese Bank for the second year in a row, which grants a golden chance to its MasterCard cardholders to watch live one of the most prestigious sporting events in Europe - the UEFA Champions Games! The 14 winners attended matches of the group stages, quarter finals, and semi-finals of the UEFA Champions League 2015, along with an exceptional opportunity to attend the thrilling Final which took place on June 6 in Berlin.

Prizes comprised of an all-expense-paid trip for each of the 14 customers, including return airline tickets, luxurious five-star hotel accommodation, match tickets and on-ground transportation to and from the stadium, in addition to the special treatment and VIP hospitality provided by the MasterCard team.

Fransabank's leadership in this field has been consolidated locally through its keenness to provide excellent services and preferential benefits to cardholders, and its constant quest for innovation and rewarding offerings which meet customers' needs and aspirations.



Fransabank Conducts SME and Retail Seminars & Workshops in North Lebanon

As one of the leading Banks in Lebanon, Fransabank strongly believes in strengthening bonds with its valuable customers. In line with this objective, the Bank regularly conducts and supervises SME's workshops and seminars in all of the Lebanese region and recently in North Lebanon on May 28th , providing consultancy services to its existing customers and potential clients, and following up with them, which results in Fransabank's business growth.



Mr. Antoine Zarifeh giving his session

The seminars were performed by dedicated teams of senior specialists, who tackled all services and products that have been proposed or developed recently in Fransabank.

The workshops in North were a success and received excellent feedback from all attendees. Fransabank will continue to replicate programs of the Bank to increase its customers' knowledge of the industry, build up better relations with them, and in turn motivate them to have a more pleasant banking experience.



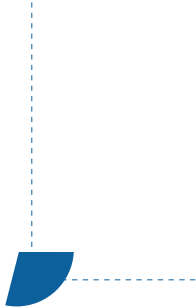
Mr. Antoine Zarifeh



Mr. Elie Semaan



Mr. Mahmoud Tamim



Business Development

Fransabank Hosts RiskAnalyst Training Session

In collaboration with Moodys', Fransabank hosted RiskAnalyst Training sessions in its Headquarters on the 3, 4 & 5 June, 2015. The three-day RiskAnalyst training workshop was designed to benefit Moody's Lebanese client banks and Fransabank generously engaged in hosting this training event providing all the required facilities and equipment.

Major banks for the sector were represented by as much as four participants, namely Audi, Blom, Byblos, Bankmed, BLF, Bank of Beirut, BBAC, Credit Libanais and Lebanon and Gulf Bank, alongside Fransabank Group with two of its affiliates and subsidiaries LLC, BLC and FSB Algeria.

The training was a combination of presentations, demos as well as hands-on training and discussion.

The first two days (Advanced User Training) were for the benefit of existing RiskAnalyst users (credit officers/analysts, relationship managers, etc.) with the objective of improving their knowledge on corporate financial analysis (cash-flow analysis, group consolidations, financial projections and using financial projections in ratings) and obtaining a more



detailed understanding of the methodology/logic of the Fundamental Analysis (Corporate) rating model.

The third day (Credit Risk Management Training) benefited of credit risk management officers who are responsible for the use the RiskAnalyst (borrower/facility rating models) within the bank and for those who may be involved in model validation, optimization and PD calibration with the objective of acquiring knowledge on the use of the RiskAnalyst Facility Risk Rating Module (F-IRB LGD Model) and obtaining an understanding on the process and techniques for undertaking model validation, optimization and PD calibration.

Fransabank is always keen to host events that bring added value to all participants, and this training event was indeed a big success.



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The Citizen Bank

LAU Reveals the "Adnan Kassar School of Business"

Amongst his private initiatives in the area of corporate social responsibility, H.E. Mr. Adnan Kassar proceeds in his philanthropic endeavors and demonstrates one of the biggest donations in the history of Lebanese American University. In its turn, LAU inaugurated the "Adnan Kassar School of Business" on April 21st as an ethical award to his relentless dedication in the educational field.



President Adnan Kassar and President Joseph Jabra next to the plaque at "Adnan Kassar School of Business"

The signing ceremony was held at the premises of LAU in the presence of President Adnan Kassar, his brother Mr. Adel Kassar, LAU President Dr. Joseph Jabbra, LAU senior management in addition to ministers, MPs and media representatives.

Thanking President Kassar, Dr. Jabbra said: "Today is President Adnan Kassar's day at LAU, and from now and on, every day will be Adnan Kassar's day at LAU." He added: "LAU is indeed honored to be the recipient of a \$10 million gift from President Kassar. In return, LAU will name the school of business after him. His

name on the school of business will be soaring up into the sky in the heart of Ras Beirut." Dr. Jabbra highlighted also President Kassar's set of qualities in leadership as well as great achievements in economy and business. "President Kassar was always keen in talking to responsible people about the necessity to reduce the government's interference in the private sector to ensure its proper growth," said Jabbra. "He continuously asked them to introduce major necessary structure reforms in the private sector to ensure its success," he added.



Messrs. Adnan and Adel Kassar in the signing ceremony

Moreover, Dr. Jabbra described President Kassar as “an extraordinary human being.” He elaborated: *“Alongside being a great defender of the private sector, he is an active participant in the advancement of society in Lebanon and in the entire region.”*

In this context, Dr. Jabbra referred to President Kassar’s long and successful career which *“did not stop him from engaging into philanthropic activities by contributing hundreds of thousands of dollars to Lebanese orphanages and hospitals in addition to his sponsorship of major development projects in the country.”*

Dr. Jabbra concluded: *“Today, two institutions, Fransabank and LAU, steeped in history and came together to achieve these common goals.”*

From his side, President Kassar expressed the great significance which this occasion means to him personally, since it entails the naming, in perpetuity, of the LAU business building as the Adnan Kassar School of Business. He emphasized in his speech the importance of the private sector in promoting economic growth and development. *“I consider private initiative as the main source for growth and development. Perhaps this explains my deep involvement in chambers of commerce and industry, which I consider as organizers for private initiative and for bringing about socio-economic growth and development,”* he said.

“Education and specialization are essential for men and women to acquire knowledge that would lead them into life and make them



constructive elements in society,” said President Kassar. *“This has been the main reason behind my keenness to offer scholarships to young bright students, in this University and in others,”* he concluded.

Following the signing ceremony, a reception was held on the occasion, after which President Kassar and President Jabbra unveiled the plaque at the “Adnan Kassar School of Business”.

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The Citizen Bank



Fransabank Inaugurates the 11th edition of JABAL 2015

In an era where art and creativity explode to witness increasing merits, Fransabank confirms its role as a supporter to emerging artists and a talents' discoverer through JABAL; playing once again its leading role in developing cultural openness and supporting national vivacity.



The welcome speech by Mrs. Dania Kassar

Under the theme «*Visionary Artists where myths and dreams are all about Lebanon*», Fransabank inaugurated on May 13th the 11th edition of JABAL Exhibition, under the patronage and in the presence of Mrs. Lama Tammam Salam, and H.E. Mr. Adnan Kassar, Chairman of Fransabank Group.

The exhibition was attended by over 3.000 visitors who got to discover the work of 32 emerging artists in areas of drawings, paintings, photography, installations, sculptures and videos, all under one roof at the Saint-George Hotel.

"It is our responsibility to maintain the legacy of art, by addressing and resolving how civil societies and successful companies can support artists who cannot - on their own - exhibit and share their creations", said Mrs. Lama Tammam Salam on that occasion.

In his turn, H.E. Mr. Adnan Kassar declared, «we have always believed in the potential of our youth and we have always had the will to keep them in their homeland. And through JABAL exhibitions, Fransabank has a strategic mission to offer new horizons to emerging artists and pave their paths towards maximizing their potentials.»

During her speech, Mrs. Dania Kassar, Fransabank's Head of Marketing and Corporate Communication Department, pointed out that «since 1998,



President Adnan Kassar and Mrs. Dania Kassar with Mrs. Lama Salam, Mrs. Nora Joumlatt and Mrs. Raida Daouk

JABAL, an exhibition created by Fransabank, is an initiative through which new talents are discovered. It has been a springboard to international recognition for many young artists exhibiting for the first time or for those still unknown in the art world.”



Jabal Exhibition

JABAL's Artistic Committee selected 32 young talents:

- Rashwan Abdelbaki,
- Sara Abou Mrad
- Aya Abu Hawash,
- Alice Al Khatib,
- Anna Amer,
- Alina Amer,
- Maral Der Boghossian,
- Michel El Hachem,
- Ramy Ghanem,
- Sabyl Ghoussoub,
- Azza Haidar,
- Lama Hajjar,
- Wafa'a Halawi,
- Sami Hamaoui,
- Poline Harbali,
- Lina Hassoun,
- Raghad Hazzazi,
- Nada Hourie,
- Marianne Karam,
- Mohamad Khayata,
- Bettina Khoury Badr,
- Dina Maalouf Katrib,
- Liane Mathes Rabbath,
- Lamia Muhtar,
- Georges Nasr,
- Nada Rizk,
- Yara Said,
- Richard Sammour,
- Fadi Stefan,
- Marwan Tahtah,
- Jacques Vartabedian,
- Jana Younes.

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The Citizen Bank

Fransabank Announces the Three Winners of the #WeDesign Competition

Within its commitment to invest in promising talents among youth, Fransabank encourages and, most importantly, rewards creativity, launching in February 2015 the #WeDesign Competition for architecture students from all Universities in Lebanon, and hence announcing on June 15th the 3 winners who had participated and submitted the most adapted facelift of the Bank's headquarters, a landmark in Hamra Street.



Mrs. Raida Daouk with the top ten finalists

The competition focused on artistic and technical merits and featured an outstanding jury panel that reviewed the submitted projects and selected the top 10 designs. These 10 finalists were requested to submit a 3D model of their proposal.

A ceremony was held in the Headquarters of the Bank where the award ceremony took place and the top 3 finalists received their cash prizes. 1st place went to Bahaa el Dine Abou Khoudoud (Beirut Arab University) who received \$10,000, 2nd place went to Marc Matta (University of Balamand) who received \$2000, and in the 3rd Place was Amani Omairi

(Beirut Arab University) who received \$1000.

"Fransabank has always demonstrated its strong belief in future generations and worked at promoting them through a diverse range of contributions," said Mrs. Dania Kassar, Head of Marketing and Communication Department.

"Our Bank Competition brought out talented young architects and gave them the momentum to achieve excellence in their pursuit of designing. In this context, the initiative aims at preserving the rich genre of Architecture and offers a thrilling opportunity for students to be inspired by the famous

architects Alvar Aalto and Alfred Roth, by whom Fransabank's building was designed. When originally built, it was an impressive symbol of modernist architecture in Lebanon."

Mrs. Kassar added, "The higher goal was to challenge students to express and capture their view of the existing building façade and the surrounding plaza that represents Fransabank's positive image and dynamic corporate culture, while remaining loyal to the original architects' spirit."

In her turn, Ms. Raida Daouk, Strategy Coordinator in Fransabank, congratulated the winners and commented, "Fransabank believes that today's students are the hope for a better future, and that we must continue to invest in them. In this respect, the initiative exemplifies the Bank's commitment to the next generation."



Mrs. Raida Daouk with the top 3 winners

Fransabank Records a Vigorous Presence at Universities Job Fairs

In two consecutive months, April and May, Fransabank has participated at LAU, AUB, USJ, and ESA job fairs, where groups of ambitious students, seeking suitable employment or looking forward to adding a twist to their existing careers, visited Fransabank booth to inquire more about the Bank's internship programs as well as potential opportunities.



Fransabank Booth at USJ

Students had the chance to inquire about Fransabank's educational plans, the various youth-related services such as the University Loan that offers financial facilities to students, at competitive terms.

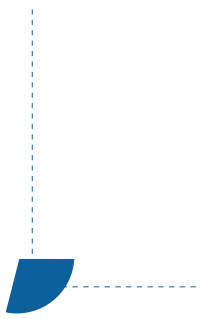
Fransabank's presence at Lebanese main universities' job fairs is part of the Bank's CSR strategy for building prosperous tomorrows and assisting the young generation in achieving their ambitions.

Fransabank will always mark its presence in upcoming job fairs at

different universities confirming once again the Group's efforts in promoting education and its strategy to build a diverse and knowledgeable workplace for the future generations.



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The Citizen Bank

Al Bustan Festival-Art “Inspiration” to the Nation

Fransabank is proud to be for the 4th consecutive year a sponsor of Al Bustan Festival and part of the aspirations and inspirations it offers to Lebanese music and art enthusiasts.

Since 1994 Beit Meri’s Hotel Al-Bustan has been the central venue for series of one-off and short-run concerts, secular – symphony orchestras, recitals, operas – and sacred – masses, oratorios and the like.

“Inspiration” was the theme chosen for the festival’s 22nd edition, which was scheduled to run from Feb. 17 until March 22.

Fransabank chose to be part of this year’s program and particularly on March 7th with Arabella Steinbacher, German-Japanese, who mixed genius with passion and shone on her violin. She played Mozart violin concerto no 5, one of Mozart’s most beautiful concertos, and It was a beautiful evening which beautifully marked the nights of the festival.



Arabella Steinbacher

Fransabank Honors the Memory of Zaki Nassif in AUB Zaki Nassif Program for Music

Dedicating efforts to promote classical music and honor in particular the cultural heritage of Zaki Nassif, Fransabank supports AUB Zaki Nassif Program and sponsors a one- year schedule of concerts introducing classics in Lebanese and Oriental music at AUB's Department of Fine Arts and Arts History.



In addition to promoting and supporting the music program, the concerts also serve to highlight the mission of reviving the Arabic classics and make it accessible to broader audiences.

The repertoires are limited to the songs of classic Arab performers. The concerts' musical choices embrace the



entire Middle Eastern heritage, a genre that is today struggling to hold its own in the face of a wave of Arabic pop.

Fransabank is proud to honor and promote the music of Zaki Nassif, one of the first generation of Lebanese composers and an icon in the Lebanon's musical heritage.

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The Citizen Bank

Fransabank and USK: Theater, Identity and Survive

Demonstrating a strong belief in arts and particularly in theater, Fransabank celebrated the World Theater Day and financially supported a symposium organized by the Holy Spirit University of Kaslik - USEK on March 26 and 27, 2015, entitled "Theater, Identity and Survive".



The 40th anniversary of the Faculty of Fine and Applied Arts was under the high patronage of His Excellency Mr. Raymond Arayji, Minister of Culture.

For 2 consecutive days, sessions were held to discuss key issues related to the theater with the presence of Dr. Lena Saadeh Gibran - Head of the Theater and Performing Arts Department at the Faculty, Dr. Paul Zgheib - Dean of the Faculty of Fine and Applied Arts, Shadia Zeitoun Doughan - President of the Professional Artists Syndicate, Mr. Raymond Arayji - Minister of Culture, who all spoke about the importance of theater as the observer which tests and stores in memory every social, political and ideological issue.

The two-day-conference was brought to a close with a presentation of a play entitled "Déplacés" (Displaced), a collective creation directed by Naji Sorati and performed by the students of the Professional Atelier for Scenic Arts, founded by Dr. Lena Saadeh Gibran.

Fransabank Supports “Form, Inform, Transform” the Public Sector



For its sixth consecutive year, Fransabank Group partnered with ENA - Ecole Nationale D'Administration, the French Embassy in Beirut, and Bassel Fleihan Finance Institute which is an autonomous public institution operating under the tutelage of the Lebanese Minister of Finance, for a joint education program, to support Lebanon's public sector key senior officials with key leadership and managerial skills.

The launching ceremony of this year, took place in Pine Residence in Beirut and with the participation of 28 senior officials in the Lebanese public administration, representing 15 departments and institutions as well as military organizations.

On the occasion, Alan Bifani, Director General of the Ministry of Finance, represented Finance Minister Ali Hassan Khalil, and gave a speech in which he highlighted the challenges faced by Lebanon and other countries in the region, along with the violent conflicts in the area. He stressed on the need to look forward to a non-traditional role of the state, advocating for the transition to new patterns of governance which involve citizens in decision-making for the sake of state modernization and sustainable development.

The launch of the sixth session was also attended by French Ambassador Patrice Paoli and Mr. Jerome Guyon, Head Desk for

Africa and Middle East in the National School of Administration.

The french Institute thanked Fransabank for their continuous support and praised the partnership between Fransabank and the Ministry of Finance highlighting the Bank's role in such a leading bilateral cooperation in the field of public administration, and at the heart of the process of training leaders in the Lebanese administration.



In her turn, Mrs. Dania Kassar, Head of Marketing and Communication Department commented: "In line with Fransabank's corporate social responsibility, this initiative aims at contributing to establish the citizenship spirit, putting all our efforts for the sake of strengthening the public institutions performance to activate the Lebanese Government's role. These meetings and workshops seek to keep pace with general managers and senior



staffs in the departments and public institutions, in order to exchange experiences, and to set the basics of corporate governance, and improve overall performance." Kassar added: "We, at Fransabank, strongly advocate that Bassel Fleihan Finance Institute tackles profoundly topics that serve the monetary and administrative reforms which are essential to align and meet the public finance policies and objectives."

With similar initiatives, Fransabank Group always aspires as part of its several CSR initiatives undertaken in many fields to "Form - Inform - Transform" the Public Sector in particular and the communities where it operates in general to support building more promising tomorrows.



The Citizen Bank

Fransabank Supports “Roads for Life”

For five years now, Fransabank has accompanied Roads for Life in its mission to raising awareness and empowering young people to be safe on roads, with the objective of saving lives and alleviating route accidents' damages.



Optimizing the chances of survival for victims in the “Golden Hour of Trauma” or the first 60 minutes following the accident necessitated implementing specialized program namely ATLS (Advanced Trauma Life Support) a systematic, concise training for ER doctors for

the early care of trauma patients.

Fransabank has engaged in sponsoring all doctors, from private and public hospitals spread on all Lebanese territory who will take this course during 2015. More than a hundred doctors will be trained and receive certificates in collaboration with AUBMC.

Fransabank believes that with contributing in such social responsibility initiatives, results can be achieved to reinforce every citizen's right to life.

Fransabank Contributes in The Silk Exhibition at Musée de la Soie - Bsous

Having faith in Lebanon's ecological, cultural and economic history, and with the aim of attracting people to one of the most beautiful olive groves and gardens in Lebanon, Fransabank was a major sponsor in The Silk Museum - Bsous - caza of Aley.



The Museum evoked images of scented spice routes, the famous 'Silk Road' and the ancient exchanges of silk between the Land of the Cedar and the East and the West. It was also a gentle reminder of the interaction between humans, insects and plants and the rewards that this brought to Lebanon for hundreds of years.

Silk production in Lebanon goes back to the Middle Ages and in the 19th century it became the main activity for a large section of the population, creating great social and economic change in the lives of the Lebanese.

Fransabank is keen to participate in such significant museums; especially that The Silk Museum has become an important reference of Lebanon's culture, history, and ecology.

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Fransabank Spreads Joy with Ahla Fawda

With the aim of "Spreading Joy", along with the goal of turning Beirut Green by creating a beautiful environment starting with Hamra Street, the heartbeat of the Capital, Fransabank generously sponsored the Second Ahla Fawda Hamra Festival which took place on Sunday 31 May 2015 under the title "Tout Tout a Beirut".



The event, which combined significance and fun event, was attended by thousands of people and was deemed to be very successful by the exhibitors.

The aim of the event was to bring together people from all walks of life to share in the joy of the celebration of Beirut, old and new, and its history and culture and to allow exhibitors to showcase their goods made with love.

The aim was also the ongoing implementation of Ahla Fawda's Beirut Green Initiative for the improvement of Hamra area and the beautification of Hamra Street by commissioning art work on buildings. All of this leading to the goal of improving the community we live and work in.

It was such a day of fun and celebration of culture and legends that have been instrumental in the advancement of Lebanon's cultural wealth and heritage. And the event was covered by several media outlets and received tremendous acclaim from all participants.

It's worth noting that Ahla Fawda was also behind the launching of the huge and impressive mural In Hamra depicting the face of legend Sabah and which was executed by Yazan Halwani.

Fransabank will continue to display constructive efforts in order to contribute in improving the infrastructure and urban planning of Hamra as well as of all Lebanon to make it more beautiful and eco-friendly.

Fransabank is a Key Sponsor in Lebanon's Marathons

Demonstrating a strong commitment towards the community, Fransabank passionately sponsored this year 3 marathons: The Internal Security Forces Half Marathon, Tripoli Half Marathon, and Beirut Marathon Association's Women's race.

The Bank recognizes the potential contribution that sports can make towards society on all levels and hence aims in these sponsorships at raising awareness about the importance of sports and its effect on people.



Fransabank Runs for Peace in Tripoli Half-Marathon

Fransabank believes that building a sports culture contributes in bringing up athletes to international standards. Therefore, the bank aimed in this sponsorship at raising awareness about the importance of sports and its effect on our youth.

Tripoli Half International Marathon was held on May 10th to raise awareness and help people follow driving rules using sports as a mean to get this message through our youth. The theme for Tripoli International Half Marathon will be: "Running for Peace".

Fransabank Runs the ISF Half-Marathon

The Internal Security Forces (ISF) organised on 19 April the eighth "Arab Police Championship" half-marathon race in Beirut city. The race was planned under the auspices of the Minister of Interior Nouhad al-Mashnouq and the supervision of the Arab Police Sports Federation and the Lebanese Athletics Federation.

During the half-marathon that kicked off in front of the Lebanese National Museum, around 1200 runners participated. The participants were drawn from the Arab police offices, the Lebanese sport associations, clubs and federations, as well as teams the ISF, Lebanese Armed

Forces (LAF), General Security (GS), State Security, Beirut Fire Department and UNIFIL.

Racers were thrilled to be part of the half-marathon, and some did not find it so hard. However, "the three to four last kilometres were a little hard because we were climbing upward and for me it was a little hard," a runner said.

At the end of the race, a distribution ceremony for trophies and shields was held in the "museum" area to the winners by Major General Basbous and General Attiyah, also a number of personalities who were at the ceremony participated in the distribution of the awards.



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Fransabank Encourages Women and Children to “Rise and Run forward”

Demonstrating a strong commitment towards the community and in particular towards women and children, Fransabank passionately sponsored the third version of the Beirut Marathon Association’s Women’s race, “Rise and Run Forward”, which took place on June 7, 2015 in the historic and scenic seaport city of Byblos (Jbeil).



Fransabank’s contribution in this marathon aimed firstly at engaging children and teenagers to run forward alongside women and mothers, and empowering them to fulfill all their roles in society. The Bank was represented by two teams of children and teenagers in this race, a team of Himaya in an attempt to raise awareness on child abuse in Lebanon, and another team of SOS Village d’enfants composed mainly of army martyr children.

The Marathon, which was launched three years ago, was a chance for women from all walks of life, all ages, and all backgrounds to rally in a race that was designed specifically for them. On that day, Women who are also Peace Runners, brought all of their positive energy forward and ran towards a promising future.

The “Rise and Run Forward” event included 6 races: The 10KM race and 10km relay for women; however, families were also invited to run together in the 5KM Fun Run and in the 1KM Run with Parent. Husbands, fathers, brothers, sons and friends can all participate in this healthy and empowering activity. Special needs 10 KM (women only) and 5KM races were also organized for different categories.

Fransabank is proud to advocate for all humanitarian causes regarding women and children and contribute to raise quite a bit of awareness through this race. On Sunday June 7th women and children did “Rise and Run Forward” with the Beirut Marathon Association: Forward towards a healthier life and a bright future where everything is possible.

Fransabank is Present in Taya Run, in the Loving Memory of Melanie Freiha

On May 4, 2015, Fransabank was proud to sponsor a Rugby Tournament held at Notre Dame de Jamhour and prepared jointly with AUB to honor the memory of Mélanie Freiha who passed away this winter.



Mélanie Freiha Rugby Tournament 2015 started at 10AM and continued till late at night on a fun day of rugby tournament followed by live concert with renowned bands.

In the tournament which was held in honor of Melanie Freiha - an ex Jamhour student as well as rugby player - commemorative cups and medals were handed over to participants by Melanie's parents.

The concert which took place immediately after was set in the grounds of Jamhour to top off a great event celebrating life, youth and family spirit.



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Fransabank Restores Hope and “Walks” with Al Younbouh

In line with its evolving corporate citizen role that caters to people with special needs, Fransabank reaffirmed its commitment and belief in the necessity of supporting various humanitarian and social initiatives that work on improving the standard of living of the community. As such, Fransabank offered this year again its contributions to the humanitarian NGO “Walk with Al Younbouh.”



An awareness raising event that was held on May 10th 2015 and Fransabank was present in support of Al Younbouh Center’s mission to improve the quality of life of its students and ensure their dignified integration into the community.

The “Walk” offered all participants the chance to meet and interact with the students.

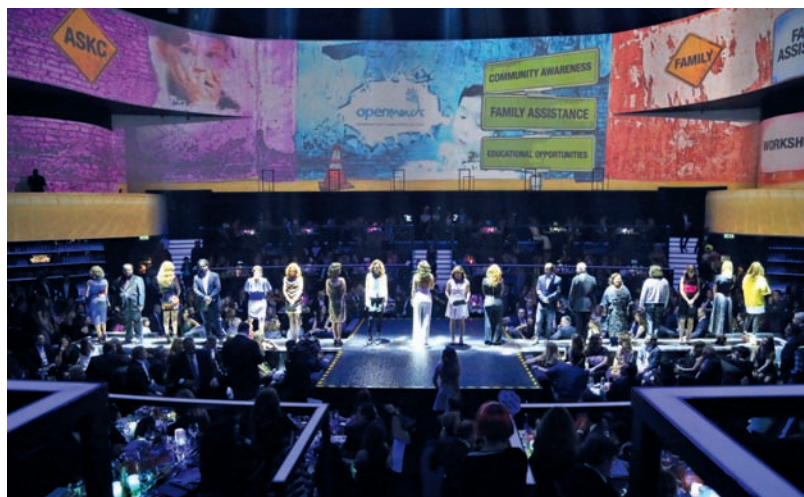
Fransabank’s donation to “Walk with Al Younbouh” comes from its care for less privileged people with special needs.



Fransabank Grants Financial Support in Fulfillment of OpenMinds' Fund



Few challenges in life can be as difficult as having a child with special needs. Yet with proper diagnosis, education, and follow up, many children can have their potential unleashed and grow to become functioning members of our society, contributing to the productivity, general well-being, and health diversity of our community.



OpenMinds is a fund established in Lebanon in 2013 by concerned parents, to enable the AUB Medical Center's Special Kids Clinic (ASKC) accomplish its objectives related to conduct research, empower the community through education and awareness, and aid needy families.

It has successfully initiated its program of institutional fundraising, and is focused in parallel on organizing activities to provide early detection, expert diagnosis,

and coordinated total care for developmentally and neurologically impaired children in an affordable manner.

Fransabank Group's donation to OpenMinds reflects the Group's contribution in increasing community awareness, expanding access to clinical services for eligible families to empower them and propel their children to a more promising future.

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Our People, Our Assets

Fransabank's Annual Gathering Ceremony 2015

With a joyful spirit, and within the framework of its annual tradition, Fransabank held its gathering ceremony, at Hilton Habtoor Grand Hotel – Beirut. The celebration was attended by HE Mr. Adnan Kassar, and Vice Chairman Mr Adel Kassar, along with members of the board of directors, general management and around 1400 of Fransabank's family members.



President Adnan Kassar giving his speech

The Gala dinner opened with a video which was played to share with the staff the historical journey of both Chairmen to China under the title Silk Road to Success, and which embodied their pioneering efforts to open the doors for strategic and economic cooperation and sizeable mutual benefits between China and the Arab World.

the year 2015, assuring everyone that it is going to be a promising year for Fransabank and it will mark and reaffirm its position as the oldest and largest Bank in Lebanon.



Fransabank's Marketing Team

In such a celebratory event, and after the documentary, HE Mr Adnan Kassar welcomed the employees and opened with a message of hope and optimism in

Chairman Kassar explained how the Bank took the strategic decision to be the strategic partner of Chinese entrepreneurs working in the region as well as to Lebanese businessmen working with China, highlighting the growing economic role of China in the Region as well as in the World.



Cynthia Brown, Music Saga



After that, Kassar mentioned the Group's seventh acquisition and merger operation of Ahli International Bank SAL, stating that this acquisition consolidated the Group's ranking as the largest branch network in Lebanon, with 124 branches strategically spread all over the country.

Kassar moved on to highlight the entrepreneurial beginnings, and cited the challenges Fransabank has gone through the years - from strength to strength, driven by the spirit of ambition, entrepreneurship and innovation which are always at the core of its business. Addressing the bank's outstanding staff, Kassari said: "We are all proud to be part of Fransabank which is a Lebanese bank with strong roots in Lebanon for nine decades," reassuring the Bank's wholly commitment to Lebanon as our source of inspiration.

In an optimistic note about the future, Kassari urged the employees to look forward to continuing to serve the loyal customers over the next years and beyond. Moreover, he conveyed a message of trust in Fransabank's staff "who will continue to rise to all the challenges with the necessary skills, determination and commitment that they have shown to date and for which he expressed his pride and gratitude."

Before leaving the floor, he wished attendees and Fransabank



Mr. Nadim Kassari with Raïda and Tamara



Ma Fi Metlo Show



Messrs. Adnan and Adel Kassari with the Master of Ceremony, Mohamad Kais

Group more success and prosperity, urging them to be always loyal to Lebanon and to Fransabank Group which in turn stayed loyal to the community it serves throughout the years.

The ceremony included entertaining sketches of Mafi Metlo Show, and special performances of a group of singers that added a special sparkle to the evening.



President Adnan Kassari with Mrs. Raïda Kassari, Mr. Nadim Kassari and Mrs. Dania Kassari

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Our People, Our Assets

Fransabank Family - Dinner in La Boite

Gatherings among Fransabank family, which aside from enriching a sense of belonging to the Bank, have always had a positive impact to make all of the staffs engaged and go beyond at work. For this purpose, Fransabank is always committed to its own "human-centered" philosophy and is keen to create cheerful and casual occasions which gather all Fransabank's people outside the working context.



One of these outings was a dinner which took place in a new club located in Beirut-Downtown, La Boite, where Fransabank people enjoyed mouthwatering dishes while listening to live band performance and live hits featuring Dj.

Offering such stimulating activities and creating socializing events would always improve a sense of belonging and engagement and would always make the bonds go far beyond the typical "co-worker" relationships found at most other companies.

the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million, and the number of people in the public sector who are employed in health care has increased from 1.5 million to 2.5 million (Department of Health 2000).

There are a number of reasons for this increase. One of the main reasons is the increasing demand for health care services. The population of the UK is ageing, and there is a growing number of people with chronic conditions such as heart disease, diabetes, and asthma. This has led to an increase in the number of people who need to be treated in hospitals and other health care settings.

Another reason for the increase in the number of people employed in the public sector is the increasing demand for health care services. The population of the UK is ageing, and there is a growing number of people with chronic conditions such as heart disease, diabetes, and asthma. This has led to an increase in the number of people who need to be treated in hospitals and other health care settings.

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