



**Lebanon • France • Algeria • Syria • Belarus • Cyprus • Sudan • Libya • UAE • Iraq**



**[www.fransabank.com](http://www.fransabank.com)**



INSIGHTS ON FRANSABANK GROUP

issue  
**N°9**  
**2014**



## **The Group Financial Performance**

A Noteworthy Financial Performance as of 2013

## **Network Reach**

Branching out in Iraq

## **Business Development**

Fransabank's Eco-Home Loan

Fransabank Signs a Cooperation Protocol with the General Secretariat of Catholic Schools

Fransabank Launches Two E-Payment Solutions Heading towards the E-Government

Fransabank Conducts SME Seminars & Workshops

## **The Citizen Bank**

Fransabank, The first Bank in Lebanon to Join the United Nations Global Compact

Fransabank Supports "Form, Inform, Transform" the Public Sector

Fransabank Receives the Social Economic Award 2013

## **Our People, our Assets**

Fransabank Group Staff Gala Dinner 2014







## INSIGHTS ON FRANSABANK GROUP

issue  
**Nº9**  
2014

-----  
© **2014** All rights reserved. Copying for other than personal or internal reference use without express written permission from Fransabank Group is prohibited.

**CONTACT US**- We need your input. Please contact us with any suggestions or comments at:  
**marketing@fransabank.com**

-----



# CONTENTS

Letter to Reader – 04

06 – The Group Financial Performance

- A Noteworthy Financial Performance as of 2013

Network Reach – 08

- Branching out in Iraq
- Prospecting in Africa

10 – Outreach to Members

- The First-of-its Kind Retail Index in Lebanon: “Beirut Traders Association - Fransabank Retail Index” For the fourth quarter of 2013

Business Development – 11

- Lebanon Economic Forum
- Fransabank Sees Opportunities in Going Green and Sponsors Green Arab Economy Forum
- Fransabank Launches a Pioneering Initiative with Bkassine Municipality under the Title “Your Home Never Felt So Natural”:

- Fransabank's Eco-Home Loan
- Fransabank Sponsors Business Opportunities in Lebanon: Sustainability under Crisis
  - Fransabank Announces the Launching of a Revised Version of its "Fransabank Touch Card"
  - Fransabank Signs a Cooperation Protocol with the General Secretariat of Catholic Schools
- Fransabank Launches Two E-Payment Solutions Heading towards the E-Government
  - Fransabank, with MasterCard, Offers you the Chance of Watching UEFA Champions League Live!
  - Fransabank Rewards Loyalty on Mother's Day!
  - Fransabank Conducts SME Seminars & Workshops
- Fransabank Launches ATM Installation in cooperation with Total Liban

## 20

### – The Citizen Bank

- Fransabank, The first Bank in Lebanon to Join the United Nations Global Compact
- Fransabank, The only Bank in Lebanon to attend the United Nations Global Compact Leaders' Summit 2013
- Fransabank Supports "Form, Inform, Transform" the Public Sector
- Fransabank Grants Financial Support in Fulfillment of Neonate Fund's Aspiration
- Fransabank and Fransa Invest Bank Grant Financial Support in Fulfillment of OpenMinds' Fund
- Fransabank and Tel.Chuha Hospital Portes Ouvertes: A Journey towards Healing
- Fransabank Paves "Roads for Life"!
- Al Bustan Festival: Satisfying the Art Aspirations of the Nation
- Fransabank's Partnership in Bikfaya Chrismass Market
- Ashrafieh 2020's Discover Ashrafieh : Marches on Wider and Cleaner Sidewalks
- Jabal Moussa Biosphere Reserve: A Paradise on Earth
- Fransabank Embarks on a Strong Push to Support "Human Rights Watch"
- Fransabank Receives the Social Economic Award 2013

## 32

### – Our People, Our Assets

- Fransabank Group Staff Gala Dinner 2014
- Fransabank Encourages its Staffs to Volunteer and Celebrates the Joy of Reading: "Today's Readers are Tomorrow's Elites"
  - Fransabank Launches "Bouchon Roulant" - a Rolling Caps Initiative to Make a Wheelchair
- Fransabank Runs for Autism in Beirut Marathon 2013
  - Fransabank Staff Kids Christmas Event

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



## Letter to Reader

Dear Reader,

It is our sincere pleasure to welcome you to FB Angle Issue 9.

We've often written to you in our previous issues about our corporate achievements, outstanding events, and consecutive successes, laying out our "Can-Do" attitude which propels every aspect of our business. In this issue, we welcome you to read once again about a series of strategic and tactical accomplishments, reflecting the philosophy of a leading financial organization, with consistent delivery of outstanding service, which has not and will never change.

With our pioneer local, regional and global network, and presence in 10 countries, we have developed an ambitious digital agenda and have successfully executed our strategy, aiming at operating our businesses and expanding their potential; and Fransabank today is uniquely positioned to harness each of these factors for the benefit of its clients.

The year 2013 was not only a busy year for us, but it was also another challenging milestone in the history of the Bank. A strong evidence of that is the Group Financial performance, which demonstrates the resiliency of our Bank and the talent of our people to perform in a persistently changing environment. We were able to craft the most innovative products, deliver exceptional

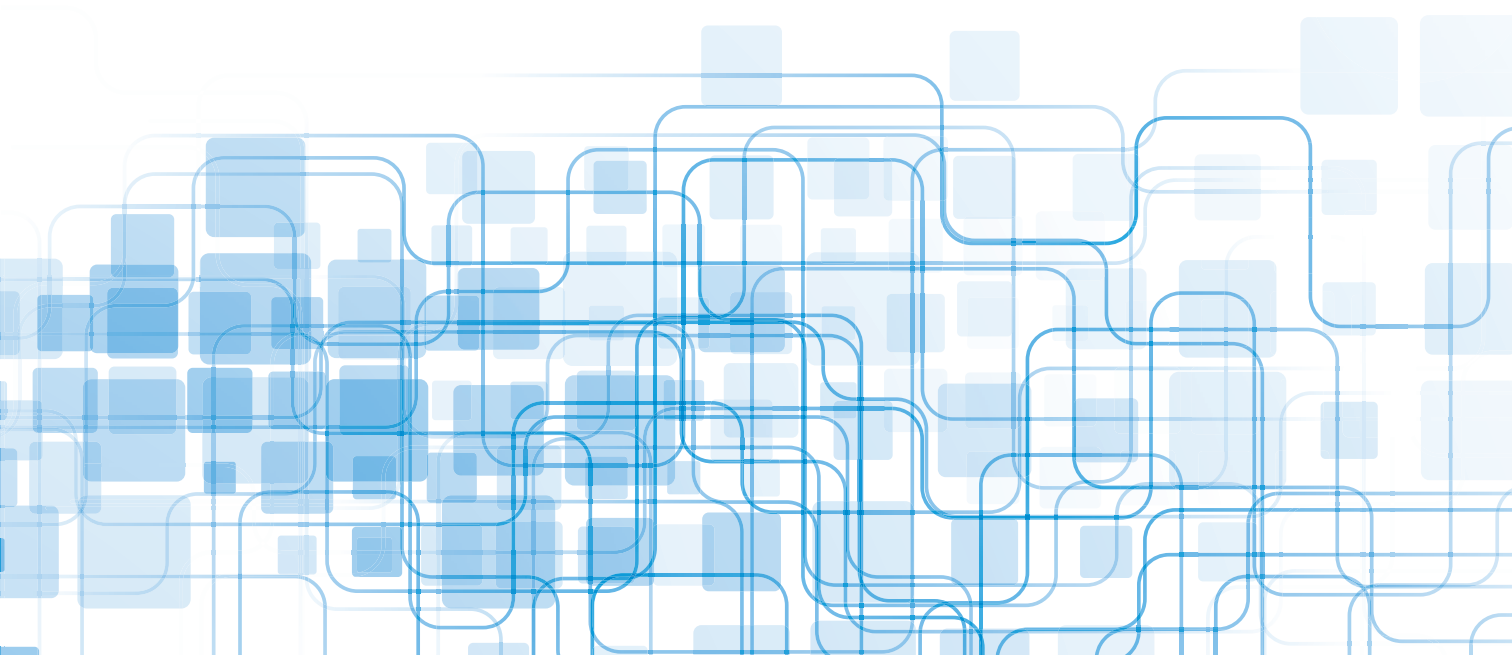


banking services, and lead unique initiatives throughout a volatile year. In 2014, however, extensive adaptation work has been done to envisage our future on strong basis and maintain leadership positions in Lebanon and where we operate. Our main ambitions for 2014 derive from this principle of focusing on the future, to maintain significantly positive results, and strengthen the financial solidity of Fransabank. Looking ahead, we've set clear goals for 2014, and we'll continue on a path to meet our 2015 targets.

So, no matter the page you choose, we know you will feel the warmth and friendliness of Fransabank's unique and enjoyable banking experience offered to our clients. Our commitment to this principle runs through every decision we make and through every interaction we have with our customers, whose success inspires us, spurs us on, and makes us proud, as does our confidence in the people who represent Fransabank.

To all the contributors of this Issue,  
To all of the loyal readers of FB Angle, and the new readers joining us,  
We wish you a very Happy Reading of a Bank that has more than 90 years of tradition behind it, which makes it both a commitment and an obligation for the future and for tomorrows to start now!

Fransabank Family







# The Group Financial Performance

## A Noteworthy Financial Performance as of 2013

The Group pursued its strategy of development of its activities and the achievement of sound financial performance results. Such results were translated in a remarkable growth of 8% in the Group's total assets to reach USD 17.010 billion, by end December 2013, compared to end December 2012, thus sustaining the Group's ranking in Lebanon as the 4th largest financial institution in terms of Total Assets, Customers' Deposits and Shareholders' Equity and the 3rd largest in terms of Net Loans and Advances to Customers. Moreover, the Group improved its ranking during 2013 from 4th to 3rd in terms of Net Profits.

The below financial indicators of the Group reflect these achievements:

- During 2013, the Group's net profits amounted to USD 160.737 million with a growth rate of 0.23% as compared to 2012.
- Customers' Deposits totaled USD 14.121 billion as at 31.12.13 with a growth rate of 8.08% as compared to 31.12.12.
- By end December 2013, Net Loans and Advances to Customers totaled USD 5.280 billion, with a growth rate of 9.11% as compared to end December 2012.
- Shareholder's Equity amounted to USD 1.652 billion as at 31.12.13, reflecting a growth rate of 10.95% as compared to 31.12.12.

- Coverage ratio of non-performing loans reached 76.11% (excluding collective provisions) and 98.67% (including collective provisions and real guarantees).
- Solvency Ratio (Basel III) attained 14.27% by end December 2013, exceeding the standards required by the Central Bank of Lebanon (10.5%), which are also higher than the minimum level required by Basel III (8%).
- The ratio Primary Liquidity to Customers' Deposits, reached 50.80% as at 31.12.13

## Key Financial Highlights

	At Year-End 2013	At Year-End 2012	Growth Rate
Total Assets	USD 17.010 billion	USD 15.757 billion	+ 7.95%
Customers' Deposits	USD 14.121 billion	USD 13.065 billion	+ 8.08%
Net Loans & Advances to Customers	USD 5.280 billion	USD 4.839 billion	+ 9.11%
Shareholders' Equity	USD 1.652 billion	USD 1.489 billion	+ 10.95%
<b>Net Profits</b>	<b>USD 160.737 million</b>	<b>USD 160.369 million</b>	<b>+ 0.23%</b>

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# Network Reach

## Branching out in Iraq

In line with its international expansion strategies, Fransabank heads to one of the countries in the world with biggest business potential – Iraq, where its two new branches in Baghdad and Erbil are operating now!



Erbil Branch



Baghdad Branch



Inauguration of Erbil branch

Fransabank Group is currently one of the most effective Lebanese Banks undertaking operations in Iraq through two branches in Baghdad and Erbil inaugurated in March 2014. The Bank is not new in the Iraqi market, where it has been providing professional and personalized services to Lebanese business men as well as Iraqi companies through its mother company Fransabank SAL's offices from Beirut, for over a decade.

With the Group's eagerness to meet clients' needs in the most professional manner and at the highest service quality level, a dedicated team, composed mostly of young professionals trained in modern management methods and reinforced by Lebanese expatriates with many years of experience in banking, is in place to take the challenge.



HE Mr. Adnan Kassar with Mr. Jaafar Al Hamadani Head of Iraqi Chamber of Commerce

In the opening ceremony in Erbil, on March 30th of this year, Chairman of Fransabank Group HE Adnan Kassar praised in his speech the land of Mesopotamia - Iraq, highlighting the Lebanese Iraqi relationships which "have been close throughout history, both politically and culturally, leaving a lasting impression on the people and culture of both countries, and paving the way for immediate and continuous

economic cooperation." He spoke about Erbil, "the capital of Kurdistan, and the capital of Arab tourism for the year 2014." He elaborated: "Erbil today is such an investment destination, a solid commercial and economic spot, and a gateway to the promising Iraqi market, with a list of privileges offered to foreign investors in the Kurdistan Region." He concluded with very optimistic expectations over the coming

years for Fransabank's operation in Iraq in general and Kurdistan in particular, which is currently rebuilding its economy and considered to be one of the fastest growing economies in the world."

Today, with 162 local & overseas branches, the Group has a consolidated international presence offering corporate banking services in 10 countries: Lebanon, France, Algeria, Syria, Sudan, Belarus, Cyprus, Libya, UAE (Abu Dhabi), Iraq, and very soon in Africa's promising markets.



HE Mr. Adnan Kassar during his speech

## Prospecting in Africa

Fransabank has been prospecting the African Continent for possible implementation in this part of the world. In this perspective, it participated in the Abidjan Economic Forum "Invest in Ivory Coast" held in Ivory Coast in February of this year. A delegation from Fransabank attended the forum, and the Bank took a distinctive booth in the Lebanese section of the exhibition area. 200 exhibitors -- out of whom 15 Lebanese enterprises from Ivory Coast -- were represented, and the exhibition attracted around 4000 visitors from 113 different countries.



Fransabank booth

# Outreach to Members



## The First-of-its Kind Retail Index in Lebanon

### The Beirut Traders Association – Fransabank Retail Index For the Fourth Quarter of 2013

#### 35.50% Decrease in Retail Trade Activity Over the Last Two Years

In collaboration with Beirut Traders Association, Fransabank launched the first retail index in Lebanon in 2012, the “Beirut Traders Association – Fransabank Retail Index”, providing the Lebanese economy with an index that is indicative of the retail trade sector in Lebanon for the trade sector in general as well as its constituent Beirut traders in particular.

This retail index is announced on a quarterly basis and is based on scientific research on the micro and macroeconomics, as well as social studies, which had been lacking in a comprehensive manner in the market and is practically inexistent in some other sectors.

“Beirut Traders Association – Fransabank Retail Index” objective is to contribute in improving the traders’ decision-making competencies, which can now be based on thorough scientific studies ; this will inevitably enhance traders’ competitiveness in the market and add value to the national economy as well as the consumer.

The results of the Q4 2013 activity levels do confirm, once again, that the aggregate decrease of activity that has been prevailing for a long while has lead the economy to a near deflationary status today, and calls for an urgent appreciation and resolve of this critical situation.

Firstly, the compiled data pertaining to the activity of retail trade sectors during the fourth quarter of 2013 as compared to the fourth quarter of 2012 reveal that such activity has witnessed a sharp decline of 13.415%; it is worth noting that the level of activity during the fourth quarter of 2012 registered a decrease of 12.3% as compared to the same quarter of 2011.

As a result, with the base index 100 fixed for the fourth quarter of 2011, and with a quarterly inflation rate of 2.05% in the fourth quarter of 2013 as per the official CAS figures, “BTA-Fransabank Retail Index” for the fourth quarter of the year 2013 stood at 64.52.

BTA-Fransabank Retail Trade Index for Q4 of 2013 (Base 100 : Q4 2011)									
	2011	2012				2013			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>Nominal Index - w/out inflation</b>	100.00	95.77	100.55	108.54	112.66	90.83	87.85	78.60	65.87
<b>Real Index - w/ inflation</b>	100.00	94.24	101.65	99.97	102.88	89.66	86.88	78.23	<b>64.52</b>

It is important to note that such real negative figures would have been even worse if the inflation figures between the 4th quarter of 2012 and the 4th quarter of 2013 had been higher than the actual 1.12% announced by the Central Administration of Statistics.

In other words, it is evident that the retail trade activity continued to experience the persisting recessionary pressures during the year 2013 as compared to the previous year, which lead to a very dangerous accumulated decline during the last two years of 35.5%.

The index indicates that because of the importance of the weight of the commercial sector on the GDP, it is essential to undertake drastic corrective measures to revitalize the markets and help spark a much needed re-awakening of this sector, rescuing the Lebanese economy as a whole.

# Business Development

## Fransabank Sponsors Lebanon Economic Forum

As a key player in the Lebanese Banking sector, Fransabank sponsors the Lebanon Economic Forum held on 8 March 2014 at Four Seasons Hotel in Beirut, under the high patronage of H.E. the President of Lebanon, General Michel Suleiman.

The forum was organized by Al-Iktissad Wal-Aamal Group, in conjunction with the Investment Development Authority of Lebanon (IDAL) and the Federation of Chambers of Commerce, Industry and Agriculture in Lebanon and Ministry of Tourism.

A large crowd attended the forum, and various speakers, including ministers, officials, and business leaders from Lebanon and the Arab countries, exchanged ideas mainly about the challenges of the transitional phase in the region, and the current situation of the Lebanese Economy.

## Fransabank Sees Opportunities in Going Green and Sponsors Green Arab Economy Forum

A decade ago, sustainability was seen as an optional extra that could be used to bolster brand identity and reputation. Today, sustainability has emerged as the most important global issue for many including business, industry, and government. It is now recognized as a concept applicable to all areas and is all about the continuous striving for a balanced environment in the economic, environmental, and social performance of a product or service. Economists, bankers and experts today call for more investment in the green sector, seeing opportunities to grow Lebanon's overall economy.

In light of this, Fransabank sponsored the Green Arab Economy Forum, held on March 13th at Adnan Kassar Edifice for Arab Economy. The forum brought together leading experts and strategic leaders in this growing industry to explore and share ideas on sound sustainable business strategies.

President of the General Union of Arab Chambers of Commerce, HE Adnan Kassar emphasized the need to adapt green practices in light of the deterioration of the environment in the Arab world, adding that proper environmental conditions are a prerequisite to successful performance of economic activities.



40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

## Business Development

### Fransabank Launches a Pioneering Initiative with Bkassine Municipality under the Title "Your Home Never Felt So Natural"



Mr. Wael Hamdan, Executive Director of BDL

Respect for, and preservation of the environment form one of the key pillars of Fransabank's corporate social responsibility. It starts from within the Bank and staff conduct, to beyond the Bank, such as subsidizing investments not only in green technologies but also in energy-saving projects. This manifests itself in a range of initiatives that have left a tangible contribution to the environment's welfare, specifically in Bkassine - Jezzine.

Late in 2013, Fransabank launched a package of eco-friendly loans in Bkassine, as part of a Central Bank-led drive, to provide businesses and individuals with financial incentives to adopt energy-saving technologies. The initiative came in collaboration with the Municipality of Bkassine, the Energy and Water Ministry, and the Lebanese Center for Energy Conservation, to support citizens of Jezzine in general and Bkassine area in particular enhance the beauty of their houses, while maintaining a healthy and sustainable environment.

For this particular purpose, Fransabank developed a targeted Eco - Friendly Loan with flexible conditions, aiming at the reduction of household expenses and energy consumption. The loan is granted to cover all the costs of isolating walls at houses as well as ceilings that will be covered with traditional tiles, and constructing double glazing and water heaters through solar energy. Starting in Bkassine, these investments are designed to cover

eventually all Jezzine's area in Lebanon.

The past two years, Fransabank had launched a campaign and introduced a series of innovative Energy Loans to individuals and institutions. Currently, the Bank is working on developing products and services, seeking through these quality initiatives to open the door for participation in energy conservation and effective treatment of environmental challenges. It is through combining such effective actions with other, large-scale initiatives that tangible contributions to the environment's welfare can be made.



## Fransabank's Eco-Home Loan

Fransabank has been approached by different entities in order to finance renewable and energy efficient projects under the Eco-Friendly Loan.

The Bank has elaborated and launched a pioneering Eco-Home Loan targeted to all individuals for financing projects that would turn their houses into eco-friendly homes, reducing drastically their energy expenses at low interest rates subsidized by BDL.

Home improvements include:

- biological water treatment systems (water waste treatment),
- lighting energy efficient solutions,
- solar water heaters,
- solar photovoltaic application,
- double glazing, roof and wall insulation, etc...



## Fransabank Sponsors Business Opportunities in Lebanon: Sustainability under Crisis



As the “Green Bank”, Fransabank was also a supporter of the conference held on the 12<sup>th</sup> of Feb in Phoenicia Hotel by Lebanon Opportunities, under the title “ Business Opportunities in Lebanon: Sustainability under Crisis” , and which tackled economic, real estate and eco-friendly economy issues.



40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# Business Development

## Fransabank Announces the Launching of a Revised Version of its “Fransabank Touch Card”

To complement its wide array of banking services and financial products and anticipate its various customer needs, Fransabank launched a revised version of its “Fransabank Touch Card”.



Customers can now collect FREE Talk, SMS and MB when using their Fransabank Touch Card at Points of Sale for purchases locally & internationally. Each of the Free Talk, SMS and MB accumulated will be converted in dollar value and credited to the card account monthly, thus reducing their mobile phone bill.

Fransabank Touch Card is a Gold flexible revolving Credit Card from MasterCard that allows its holder to settle monthly payments as low as 5%, with a minimum of US\$ 25. It offers a range of benefits and many added features to those who have a postpaid Touch line domiciliated at the bank.



## Fransabank Signs a Cooperation Protocol with the General Secretariat of Catholic Schools



Mr. Nadim Kassar signing the protocol



Mr. Nadim Kassar with Father Boutros Azar, Secretary General of Catholic Schools

Within its solid belief that humans are the real capital in Lebanon, while education plays a major role in establishing the citizenship spirit, and in line with its firm commitment to corporate social responsibility – CSR, Fransabank signed a cooperation protocol with the General Secretariat of Catholic Schools on October 23rd of 2013.



a group picture after signing the contract agreement

Fransabank has developed mechanisms, for the sake of implementing this protocol, in accordance with a long-term strategy, based on the needs of development at immediate and strategic levels, offering a wide range of exclusive banking products and services, developed to deepen the ties with the Catholic schools' community, teachers, students and parents, and meet their present and future needs at the best and most efficient services.

This initiative comes in the context of several CSR joint agreements, which were held by Fransabank with pioneer educational institu-

tions, "to support the educational sector in general," as Fransabank General Manager, Mr. Nadim Kassar said, "and contributing in the production of a rich, diversified national fabric, and the progress of our community with a philosophy of coexistence and openness."

Of the large crowd in a press conference held at the Catholic Schools General Secretariat Headquarters in Beit Mery was Father Boutros Azar, its Secretary General, who expressed his gratitude towards Fransabank's initiative and praised "the Bank's distinctive role in supporting initiatives of educational quality,"

giving special thanks to the efforts of Fransabank's Chairman, HE Adnan Kassar in "protecting institutions, supporting national economy, and keeping Lebanon pioneer in the banking and economic sectors."

Signing such a protocol portrays the importance of cooperation among various institutions, aiming at educating the youths, empowering them with knowledge and patriotism, serving generations, and motivating them towards success and better tomorrows.

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

## Business Development

### Fransabank Launches Two E-Payment Solutions Heading towards the E-Government

A joint cooperation among Fransabank, Credit Libanais, and Net Commerce Corporation, has led to announce the birth of the E-Taxation service on the September 24th of 2013 in collaboration with the Ministry of Finance, and the E-Payment solution on February 26 of 2014 in collaboration with Order of Engineers and Architects in Beirut.



As internet is rapidly becoming the superhighway of a global electronic marketplace, Fransabank's ability to invest and integrate information technology has become dominant in this highly competitive field. And with the revolutionary explosion of technology in the banking sector, it has become a strategic necessity for Fransabank, as one of the leading Lebanese banks, to propose innovative services, undreamed of in the past.



HE Mr. Adnan Kassar, Mr. Etie Bseibes, and Mr. Joseph Torbey



Key representatives during the press conference



the attendees

With the E-Taxation service, taxpayers are able today to pay with their credit card, through the Ministry of Finance website, wherever they are in the World and at any time, in a complete, simple and secure way, moving gradually towards implementing E-Government in Lebanon.

In parallel, the joint cooperation with OEA allows all Lebanese engineers and architects from around the world, who are members in OEA, to settle their registration fees via the Order website, using their credit card, whether Visa or MasterCard, in an easy, secure and hassle-free way.



On the two occasions, H.E. President Adnan Kassar described such a service as "an essential tributary in our community's efforts to keep pace with the rapidly developing technologies in all fields, after achieving what is known today as the E-Government, reducing eventually the administrative bureaucracy, alleviating its burdens and repercussions on Lebanese citizens."

The two initiatives are considered to be a step forward in Lebanon, through which Fransabank aspires to head with the Lebanese people towards new horizons in the banking experience, keeping them in pace with modern international banking standards in terms of leadership, efficiency, and comfort.

## Fransabank, with MasterCard, Offers you the Chance of Watching UEFA Champions League Live!



Offering a lifetime chance to experience the electrifying live action of the UEFA Champions League, and in association with MasterCard, Fransabank was the sole Lebanese Bank this year to offer the opportunity to watch UEFA Champions League games LIVE! 12 lucky winners will get to attend the games, along with one of Fransabank staff.

In such an exclusive promotion, the benefits are not only limited to reward and leisure, but also to create awareness in the local consumers' perception, boosting them to transform their expenditure habits from cash to plastic cards.

Entering the Draw was with every purchase on Debit or Credit Fransabank MasterCard.

Clients used their Fransabank MasterCard payment cards to make purchases on POS and increased their chances to be among the 12 lucky winners!

Packages were as follows:

- 1 package for the Final match for 2 persons
- 2 packages for the Semi-Final for 2 persons each (4 pers)
- 2 packages for the Quarter Finals for 2 persons each (4 pers)
- 2 packages for the Group Stages for 1 person each (2 pers)

*Tickets for the matches are courtesy of MasterCard, an official sponsor of the UEFA Champions League.*

## Fransabank Rewards Loyalty on Mother's Day!



In recognition of her precious role as a mother, and in admiration of her endless sacrifices to her child, Fransabank embraces love with love, and offers on Mother's Day a symbolic gift to her fidelity over time.

On March 21st 2014, Fransabank's loyal customers of mothers were rewarded for their appreciation of the Bank's products and services and their additional usage of Fransabank credit cards. Each selected mother received an elegant and refined bracelet from Jewelry Djihan Collection – a gift that came from the heart.

With Fransabank, the more customers use their credit cards at Points of Sale, locally and internationally, the more rewards they get.

Mothers, your hands which rock the cradle will unleash the beauty of the jewel!

**Happy Mother's Day, the Fransabank Way!**

# Business Development

## Fransabank Conducts SME Seminars & Workshops

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 providing consultancy services to its existing customers and potential clients, and following up with them, which results in Fransabank's business growth.



at Hilton Habtoor Beirut Grand Hotel

Designed to be motivating, empowering and interactive, SME's quality seminars and workshops are formatted in duration and content to suit the individual needs of each of Fransabank customers, and to ensure their awareness of the full range of products and services the Bank is offering for their maximum benefit, working directly with the audience to customize client engagements.

The key objective of these seminars is to provide clients with basic information and powerful strategies and skills, enabling them to acquire and exercise banking knowledge, thus enhance their banking experience, and explore the full range of options available of Fransabank latest services and advanced products.

Performed by dedicated teams of senior specialists, SME's

most popular seminars have tackled Kafalat Loans, Subsidised Loans, Incentive Loans, Energy Loans, Green Loans, and any other additional service or product that may have been proposed or developed at the time of the workshop.

After attending those highly interactive sessions, clients should have a general understanding of market-based pricing, be aware of Fransabank financial products menu and recent innovations, and understand how financial products are used to create financial solutions.

Commenting on SME's workshops, Mr. Antione Zarifi, Head of SME's Department, said, "For any customer oriented business to really succeed, it is significant to focus on the needs of the customer. Carefully doing so will optimize both the Bank's

and the customer's benefits, and can ensure that each gets more of what they want." He elaborated: "Establishing a successful negotiating framework will help achieve this. Successfully negotiating situations vital to the Bank's business and products can have a significantly positive outcome on the practice, and overall Fransabank's culture and image."

The workshops are a success and have always 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.



at Fransabank Headquarters auditorium



in Zakroun, North Lebanon

## Fransabank Launches ATM Installation, and Total Liban Continues to Deploy the New Image of its Service Station Network

Aligning with its strategy of customers' satisfaction, and of maintaining the bank's points of sale expansion and development, Fransabank launched in cooperation with Total Liban, an ATM installation in their renovated Medawar Service Station. Total Liban was holding an inauguration ceremony at the station on the 20th of February 2014, in the presence of figures from the area and the media.

A new modern identity of the Total Liban network in the country has been adopted in this thirtieth service station, providing better visibility to the offered products and services, and blending nicely into the environment.

The inauguration, which is in view of enlarging the business and mutual collaboration between both Fransabank and Total Liban, was followed by a cocktail reception to welcome all attendees.



at the inauguration



Fransabank's Deputy General Manager Mr. Philippe el Haj  
and members of his team

40  
38  
36  
34  
32  
30  
28  
26  
24  
22  
20  
18  
16  
14  
12  
10  
08  
06  
04  
02

# The Citizen Bank



## Fransabank, The first Bank in Lebanon to Join the United Nations Global Compact

“Fransabank’s attachment to the United Nations Global Compact principles, and our adoption of long term Corporate Responsibility strategies is due to our belief that by giving back to our society and our community, we give back to our shareholders, our clients, our employees and our society at large.”

Mr. Adnan Kassar



HE Mr. Adnan Kassar

Fransabank joined the United Nations Global Compact (UNGC), the world’s largest corporate citizenship and sustainability initiative, in November 2013, becoming the first participant Lebanese Bank in the UNGC. As such, the Bank is fully committed to the UNGC ten principles that

are committed to sustainability and responsible business practices in the areas of environment, human rights, labour, and anti-corruption.

The UN Global Compact is the world’s largest voluntary corporate citizenship initiative, and has over 8,000 signatories based in more than 135 countries. Endorsed by chief executives, the UN Global Compact is a leadership platform for the development, implementation, and disclosure of responsible corporate policies and practices.

Joining now, formally the United Nations Global Compact, will further accentuate Fransabank’s important role as a key player and supporter of Corporate Responsibility.

## Fransabank, The only Bank in Lebanon to attend the United Nations Global Compact Leaders' Summit 2013

Fransabank Group, represented by the Head of the Marketing Research Department, Mrs. May Jabbour Rihan, was the only Bank in Lebanon that attended the UN Global Compact Leaders' Summit 2013 held in New York on the 19th and 20th September 2013.



Mrs. May Rihan, Head of Marketing Research Department, and Mr. Georg Kell, Executive Director of the UN Global Compact

More than 1,000 CEOs from 100 countries gathered at the UN Global Compact Leaders' Summit 2013, whereby the ultimate goal was to help create "a more sustainable and inclusive global economy." The participants aimed to advance principles on human rights, fair labour practices, environmental responsibility and anti-corruption.

In the context of the summit, the Executive Director of the UN Global Compact, Mr. Georg Kell commended the important role of Fransabank Group Chairman, Mr. Adnan Kassar, when as President of the International Chamber of Commerce in 1999, he accepted, on behalf of the world business community, the challenge of then UN Secretary General, Mr. Kofi Annan, and founded together the United Nations Global Compact.

Looking ahead, Fransabank will build up on what has been achieved so far in the context of Corporate Responsibility, to consolidate its role and to live up to the new challenges presented by taking the United Nations Global Compact to higher levels.



40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# The Citizen Bank

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

For its fifth 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, under this year's theme of “Public Leadership in Times of Economic and Financial Crisis”.



The program consists of sequences of meetings of Senior Officials of the Lebanese Civil Service on the various challenges and managerial topics that are of both individual and national benefits. Each year, over 20 leaders from the public sector, judges and directors-general of various public institutions and ministries, participate in this program in which high caliber professors and experts from ENA share their knowledge in building the capacity of civil servants, developing their skills and performance.

During this year's ceremony, Fransabank Group Chairman HE Mr. Adnan Kassar 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.” He 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.

## Fransabank Grants Financial Support in Fulfillment of Neonate Fund's Aspiration to "Shine a Light" on Premature Births

Fransabank's commitment to humanitarian causes had already shown itself in sponsoring many health related institutions and initiatives. Sponsoring the Neonate Fund Gala Dinner last December, Fransabank is once again proving to prioritize health issues on the list of its corporate social responsibilities, lending a helping hand to those who deserve to live a healthier life, a happier life!



Each year in Lebanon, around 8,500 babies are admitted to Neonatal Intensive Care Units upon delivery. These babies are born either too soon or too sick to survive on their own. The Neonate Fund is a charitable initiative which was launched in 2011 by mothers whose newborns required immediate medical attention. They decided to join hands to help needy families whose newborns are being cared for in the NICU.

Having realized how devastating this experience can be, Fransabank is dedicated to assisting those less fortunate and to ensure that their newborns get adequate medical care, regardless of their families' financial circumstances.

The Bank sponsored the Neonate Gala dinner on December 18th 2013 which reflects a mission to facilitate and raise public awareness about premature births, the number 1 killer of newborns worldwide, thus contributing in an awareness campaign on the local as well as the global level.



40  
38  
36  
34  
32  
30  
28  
26  
24  
22  
20  
18  
16  
14  
12  
10  
08  
06  
04  
02



# The Citizen Bank

## Fransabank and Fransa Invest Bank Grant Financial Support in Fulfillment of OpenMinds' Fund



Few events in life can be as difficult as trying 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.

## Fransabank and Tel Chiha Hospital Portes Ouvertes: A Journey towards Healing



Another contribution to improving the health and well-being of patients in Lebanon and Bekaa Region in particular, Fransabank sponsored Tel Chiha Hospital's Journées Portes Ouvertes on September 10<sup>th</sup> and 11<sup>th</sup> of 2013. This integrated

university medical care center and the preferred institution in the Bekaa for patients provides on this occasion free of charge medical consultations, medical conferences opened to public, and awareness campaigns, while focusing on brotherly love, charity, self-sacrifice, tolerance, and equality.

Fransabank is proud to finance and support an organization which views all patients as equal, and which walks with them with the utmost compassion, as they journey towards healing.

## Fransabank Paves “Roads for Life”!

Providing road victims the optimal support for post-trauma care, and promoting road safety through strategic campaigns to raise awareness and empower young people to be safe on roads, Fransabank sponsored Roads for Life’s Gala Dinner, with the mission of saving lives and alleviate route accidents’ damages.



With a lot of people killed and injured every year in road crashes-- 90% of them in developing countries--traffic accidents have become the leading cause of death for young people aged 5 to 29. Road crashes now kill more people worldwide than malaria! And unless well-targeted measures are taken, there will be an escalating death toll on the roads in poor countries, which would be a terrible tragedy.

In the absence of reliable “Post Trauma Care” in Lebanon, *Roads for Life* decided to work hand in hand with professionals to enhance the quality of “Trauma Care” throughout the Lebanese territory, which would improve the

chance of survival for road victims in the first 60mn of the accident, known as the GOLDEN HOUR.

Fransabank sponsored *Roads for Life*’s Gala dinner, held in March 2014, as a joint initiative and a shared responsibility to improve road safety and stem rising road deaths and injuries in Lebanon, reducing eventually the forecast level of road deaths.



HE Mr. Adnan Kassar with Mrs. Raeda Kassar

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# The Citizen Bank

## Al Bustan Festival: Satisfying the Art Aspirations of the Nation

This year again, Beit Mery offers avid music lovers an event of high quality and high culture during Al Bustan Festival.

Fransbank is proud to be, for this third consecutive year, a sponsor of Al Bustan Festival and part of the aspirations it offers to Lebanese music and art enthusiasts.

This year's program was full of excitement and refinement. Fransabank chose to be part of Khaled Mouzannar's evening on 22 of March, 2014. The young orchestra of Armenia, the

Antonine choir as well as other musicians and performers presented film compositions for Khaled Mouzannar led by the violinist Claude Chalhoub. A beautiful evening which beautifully marked the nights of the festival.



Khaled Mouzannar

## Fransbank's Partnership in Bikfaya Christmas Market



The event was a chance to enjoy the beautiful atmosphere of the Christmas Market held in Bikfaya, and the growing membership proved that this event has become a tradition with high enthusiasm of all those who participated and who came from all corners of Lebanon.



The Christmas Market could be described as a source of happiness and pride, where Fransabank generously contributed to make it a great success.



40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# The Citizen Bank

## Ashrafieh 2020's Discover Ashrafieh : Marches on Wider and Cleaner Sidewalks



Haven't we all dreamt of neighborhood where we can enjoy morning marches on wider and cleaner sidewalks, where parking is structured and traffic is regulated? "A Dream in Action" made this happen for a day in Achrafieh last November, during the Achrafieh 2020 project implementation.



Fransabank supported, for the second time, Achrafieh 2020 organizers to bring to life a livable, breathable, welcoming and friendly neighborhood. This special event, held for one full Sunday, opened the door for all adults and children to easily and safely walk on wider and cleaner sidewalks, bike on dedicated bicycle alleys and hop on a tramway as a means of commuting, where waste is managed optimally, where parking is well organized and structured, and where traffic is highly regulated and law is enforced.

The key objective of this event was to initiate awareness within Beirut - Ashrafieh's community by banning cars for an entire day, and to transform this noisy and

crowded residential area into a better, greener and more environmentally friendly ambiance.

Mission was accomplished successfully, and participants dream yet for other such days, across the country in general, and in every single street of the Beirut city in particular.



## Jabal Moussa Biosphere Reserve: A Paradise on Earth

Having faith in local communities' involvement to achieve sustainable development, and with the aim to conserve the biodiversity and preserve the cultural heritage of Jabal Moussa Mountain and its villages, Fransabank Group supports the Association for the Protection of Jabal Moussa.



Jabal Moussa, an outstanding Biosphere Reserve located in Keserwan-Jbeil area in Lebanon, was designated in 2009 as the 3rd biosphere reserve in Lebanon as part of the UNESCO Network of Biosphere Reserves under Man & Biosphere (MAB) program. The biosphere reserve is divided into a core area mainly dedicated to experts' visits and research, a buffer zone where ecotourism activities take place, and a transition zone that involves human use of the land. The Reserve reflects a true mosaic of ecological systems with its predominant land uses including: forest management, charcoal production, traditional agricultural



**Association for the Protection  
of Jabal Moussa**

activities, fruit trees plantation, grazing, and seasonal recreation.

Fransabank's financial contribution aims to help Association for the Protection of Jabal Moussa reach its goals in conserving the rich biodiversity of Jabal Moussa and preserving its cultural heritage.



40  
38  
36  
34  
32  
30  
28  
26  
24  
22  
20  
18  
16  
14  
12  
10  
08  
06  
04  
02



# The Citizen Bank

## Fransabank Embarks on a Strong Push to Support “Human Rights Watch”

The Universal Declaration of Human Rights clearly states that “every organ of society”, including business enterprises and therefore banks, has human rights obligations.



Adopting responsible business practices in the areas of human rights, Fransabank embarked on a strong push to address human rights obligations of private finance and sponsored “Human Rights Watch” Annual Dinner, under the title “Voices for Justice” which took place on April 3rd, 2014 in Biel’s Pavillion Royal, in Downtown Beirut.

their crimes. Its rigorous, objective investigations and strategic, targeted advocacy build intense pressure for action and raise the cost of human rights abuse. For 30 years, the organization has worked tenaciously to lay the legal and moral groundwork for deep-rooted change and has fought to bring greater justice and security to people around the world.

The Bank is proud to support one of the world’s leading independent organizations dedicated to defending and protecting human rights. By focusing international attention where human rights are violated, *Human Rights Watch* gives voice to the oppressed and holds oppressors accountable for

## Fransabank Receives the Social Economic Award 2013

Fransabank was honored to receive the Social Economic Award 2013 (SEA 2013) for the second year in a row, on November 23<sup>rd</sup> of 2013 at La Salle des Ambassadeurs- Casino du Liban.



Mrs. Dania Kassar during her speech

The event was organized by First Protocol, in collaboration with the Central Bank, to honor the private sector for developing concepts and products that endorse social

welfare, a better environment, and a positive national impact, while maintaining a profitable business.

Twelve awards were granted to business enterprises within four sectors; industry, commerce, banking and franchises. Among them was the award which Fransabank reaped for "Art and Heritage", in honor of its JABAL initiative to promote and encourage emerging artistic talents, and which has left its mark on the local market and the country in general.

As she received the award, Mrs. Dania Kassar, Head of Marketing and Corporate Communication Division, highlighted that "to date, Fransabank has successfully demonstrated a leading role in supporting various sectors and promoting the best standards in corporate social responsibility, whether in JABAL or other initiatives on the following levels: Society and Humanity, Education and Knowledge, Environment and sustainability, Art and Culture, Economy and Development, Human capital, and various National initiatives." Kassar also conveyed "a message of hope, perseverance and insistence to pursue in Fransabank's mission and achieve so much more in the years to come, where the Bank's CSR activities continue to drive momentum."

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

# Our People, Our Assets

## Fransabank Group Staff Gala Dinner 2014

With a joyful spirit, around 1400 of Fransabank's family members gathered at Hilton Habtoor Grand Hotel on the evening of January 11th, 2014 to celebrate Fransabank Group's Corporate Staff Gala Dinner.



Messrs. Adnan and Adel Kassar cutting the cake

This year's festive celebration was attended by the Chairman of the Group H.E. Mr. Adnan Kassar, Vice Chairman Mr. Adel Kassar, as well as Fransabank Board members and staff from the different entities and subsidiaries of the Group.

In his welcome speech, Vice Chairman, Mr. Adel Kassar asserted: "Every one of us should look towards the future with an optimistic vision, filled with big dreams and grand determination to continue our successful journey, hand-in-hand, towards further success and achievements."

"Our achievements," Mr. Kassar elaborated, "could not be realized if they were not built with a determined management and a hard-working human capital." He also affirmed: "Our main target in such a critical period is to have a unified nation where we all live in brotherhood." And before leaving the floor, he wished attendees and Fransabank Group more success and prosperity," urging them also "to be always loyal to Lebanon and to Fransabank Group which in its turn stayed loyal to the community it serves throughout the years."

The ceremony included speeches, entertaining videos, and special performances of a group of singers that added an artistic sparkle to the evening. A special tribute was given to Fransabank Starco Branch staffs, who had unfortunately witnessed the physical and emotional damages of Downtown latest blast, in addition to a special song which was performed live on stage and dedicated to Fransabank's financial legacy.



Mr. Adel Kassar and his welcome speech



Fransabank Retail Division



Fransabank family



Mr. Nadim Kassar



A staff of Fransabank Starco Branch on stage



Mr. Nadim Kassar, Mr. Maurice Sehnaoui, and Mr. Adel Kassar

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

## Our People, Our Assets

### Fransabank Encourages its Staffs to Volunteer and Celebrates the Joy of Reading: "Today's Readers are Tomorrow's Elites"



two of the martyrs' sons



a martyr's daughter holding Fransabank gift card

Involving the employee community in its CSR initiatives, and promoting a concept of "individual contribution" to enrich the teamwork role in serving communities, Fransabank launched a targeted reading campaign, earlier in December, during the festive season, under the title of "Today's Readers are Tomorrow's Elites". It all aimed to support the Military Institution, and where Fransabank staffs would greet the martyrs' children with books, portraying the spirit of a meaningful individual contribution.

The staffs' massive participation has exceeded expectations with 785 employees who have participated though sending books and cash amounts. A decision was then taken by the Bank to collect all extra money as cash donations to the martyrs' families. Total amount of 15,300,000 L.L. was collected by the staff, while the Bank itself contributed with a similar additional amount to duplicate the value reaching 30,600,000 L.L., as a symbolic gift to 460 children of the Lebanese Army martyrs, ranging between zero and eighteen years old.

"It's such an army with a calendar of heroism and epics of soldiers, whose sacrifice was never to be worthy except because they have valued life." This is how Mr. Philippe el Hajj, Fransabank Deputy General Manager representing Fransabank staff, saluted the military martyrs in the ceremony held on January 19th, 2013, in the Central NCO Club in Fayadiyeh for the martyr's families, and which was under the auspices of Lebanese Army Commander,

General Jean Kahwaji. Mr. el Hajj also mentioned in particular the martyrs' wives who "perform the roles of mothers and fathers together to educate Lebanon's future generations."

Such a campaign was an example of employees' engagement as an integral component of the Bank's corporate culture. Through this individual commitment, social responsibility becomes closely interconnected to the staffs' thoughts and actions, strengthening their pride and loyalty towards the Bank. A community spirit always embodies the very core of Fransabank's corporate citizenship philosophy.



MR. Philippe el Hajj during his speech



## Fransabank Launches “Bouchon Roulant” a Rolling Caps Initiative to Make a Wheelchair!

In an effort to recycle plastic and support the disabled, Fransabank launches a new Corporate Social Responsibility initiative--“Bouchons Roulants”, in cooperation with Arcenciel association. Such a social environmental project aims at raising employees’ awareness to the sorting out of solid wastes, reduction of pollution, and protection of the environment, through the collection of plastic bottles and plastic caps which will be sold to a recycling company in order to, in return, provide a wheelchair or any service to disabled people.

It’s a simple equation: every ton of plastic bottle caps equal a wheelchair! For the past seven months, Fransabank has been collecting plastic bottles and their caps from specifically three departments at the Bank and sending them subsequently for recycling. This was the pilot conducted to measure the efficiency of such an initiative. The results were

absolutely encouraging as 172Kg of recyclable plastics were collected.

The campaign is not only environmentally friendly, but it’s also a part of a drive for sustainable development, where in practical terms, Fransabank’s contribution in environmental conservation portrays itself.

## Fransabank Runs for Autism in Beirut Marathon 2013

Demonstrating a strong commitment towards the community, Fransabank passionately sponsored autism awareness in Beirut Marathon of 2013, supporting a running event which inspired unity, positively changed lifestyles, promoted wellness, and provided an experience of challenge, achievement, joy, and glory, for the benefit of the nation, both now and for generations to come.



Fransabank booth

The Marathon was a chance to create a whole new generation of roadrunners and wheelchair racers in Lebanon, encourage health & fitness, promote Lebanon and the city of Beirut worldwide through attracting international and elite marathoners, and enable charitable organizations to benefit from sponsored participants.

Fransabank will always continue its support for good causes as autism, playing its essential role as a leading private sector financial institution which positively contributes to the development and sustainability of the society.

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

## Our People, Our Assets

### Fransabank Staff Kids Christmas Event



Christmas has always been a time to celebrate with family, friends, and colleagues. Fransabank and Fransa Invest Bank staff got together and enjoyed every aspect of their yearly Staff Kids' event, enjoying like every year a family atmosphere festive celebration at Dbaieh.



In addition to the excitement of spending a merry Christmas with children, a delicious festive menu was offered, making this particular occasion a mixture of healthy appetite and a warm corporate atmosphere. The event was simply a fun and original experience to spend a day with children, and a way to get active and get to know other colleagues better, outside the office, which adds to Fransabank Group's family life force.

"We had a wonderful Christmas staff party this year. Thanks to Fransabank Group management and Amicale Club which organized this event," stated one of Fransabank's co-workers, adding: "The ambiance, food, show, and staff made the gathering a very special and memorable one."

