

International Recognition

Fransabank Wins Commerzbank's "Quality Recognition Award 2016"

Business Development

Fransabank Signs a Memorandum of Understanding with AFD, BPI, and FSB

Fransabank Holds a Small and Medium Enterprises (SME) Workshop in Kfar Nabrakh in Chouf Area

Fransabank Launches its Promotion on Housing Loans and offers 1% Cash back of Loan Amount!

Fransabank, the First Bank in Lebanon to Launch Apple Watch App

The Green Bank

Fransabank a Major Key Player in Beirut Energy Forum

Fransabank participating at the Conference of Parties COP22 in Marrakech

Fransabank Participates in the 2016 edition of the 'Business Opportunities in Lebanon' Conference;

"Cutting-edge" Economy

Fransabank Launches Eco-friendly Projects

The Citizen Bank

Fransabank, Awarded in Vienna for Empowering Women and Youth

Fransabank Announces the Winners of the UDesign Competition

Fransabank Honors 120 Students in an Academic Competition: "Talents for Lebanon"

Fransabank Inaugurates the 12th edition of JABAL 2016

Fransabank Runs for Roads for Life in Beirut's Marathon

Our People, our Assets

Fransabank Employees Volunteered to Support Himaya NGO and Lebanese Farmers

Fransabank Basketball Team Crowned Champions of Banks Basketball League 2016!





INSIGHTS ON FRANSABANK GROUP

issue
N°13
2017

© 2017 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 – International Recognition

- Fransabank Wins Commerzbank's "Quality Recognition Award 2016"
- Fransabank Receives MasterCard Champion Partner Bank Award!

Outreach to Members – 08

- Fransabank Leading Promotion of China Lebanon Relations
 - Led the organization of "One Belt & One Road in China: Beirut2Beijing"
 - Confirming Lebanon on China's Revived Silk Road Strategy.
- Fransabank Continued with "One Belt & One Road in Lebanon: Beijing2Beirut"
- Fransabank Hosts in Erbil a Corporate Dinner to celebrate the 50th anniversary of the founding of Erbil's Chamber of Commerce and Industry

11 – Local Reach

- Fransabank Opens Two New Branches in Bliss Street - Beirut and Hlaliieh - Saïda!

Business Development – 12

- Fransabank Signs a Memorandum of Understanding with AFD, BPI, and FSB
- Fransabank Supports Innovative Entrepreneurship at BDL Accelerate 2016
- Fransabank, Supporting microloans in Jbeil Area with Michel Issa Foundation, and Vitas
 - Fransabank Holds a Small and Medium Enterprises (SME) Workshop in Kfar Nabrakh in Chouf Area
- Fransabank Launches its Promotion on Housing Loans and offers 1% Cash back of Loan Amount!
 - Fransabank, the First Bank in Lebanon to Launch Apple Watch App

18

The Green Bank

- Fransabank Sponsors the International Beirut Energy Forum 2016 during which Adnan Kassar Receives the "Energy Ambassador of the Year 2016 Award"
- Fransabank also Wins the "Energy Awareness Award" in Beirut Energy Forum 2016
- Fransabank participating at the Conference of Parties COP22 in Marrakech
- Fransabank signs with IFC another credit line to be invested in Sustainable Energy Technology
- Fransabank Participates in the 2016 edition of the 'Business Opportunities in Lebanon' Conference; "Cutting-edge" Economy
- Fransabank Sponsors a Green program on LBCI entitled 'نقّي بيئتك' (Clean Your Environment)
- Fransabank not only Preaches but also Acts for the Environment
- Fransabank Launches Eco-friendly Projects

26

The Citizen Bank

- Fransabank, Awarded in Vienna for Empowering Women and Youth and Organizes a Two-Day Visit of Students within the Money Week Global Initiative and Contributes in Increasing Financial Awareness amongst Youth
 - Fransabank Announces the Winners of the UDesign Competition
- Fransabank Honors 120 Students in an Academic Competition: "Talents for Lebanon"
- Fransabank Sponsors "Championnat de débat Francophone" at USJ
 - Fransabank Inaugurates the 12th edition of JABAL 2016
- A Fresh Impulse to the Young Artists in Lebanon: A Tribute to Comics & Related Arts
 - Fransabank Supports "Form, Inform, Transform" in the Public Sector
- Fransabank Participates in Promoting Rural Tourism and Launches a patriotic Initiative: "Akkar El Atika" the Most Favored Village!
 - Fransabank Runs for Roads for Life in Beirut's Marathon
 - Fransabank Partners with ONE LEBANON for a Mini-Football Game!
 - Vigorous Presence at Universities Job Fairs!
 - Fransabank Family Lives the Celebratory Spirit of the Holy Ramadan And Hosts Iftars for Orphans in its Headquarters
 - Fransabank Spreads the Spirit of the Holiday Season
 - Fransabank, a Main Sponsor at Various Summer 2016 Festivals
 - Fransabank Supports "Roads for Life" in Abeer Nehme Concert
 - Fransabank Encourages Russian Film Festival

42

Our People, Our Assets

- Fransabank Employees Volunteered to Support Himaya NGO and Lebanese Farmers suffering from Apple Crisis.
- Fransabank Basketball Team Crowned Champions of Banks Basketball League 2016!
- Fransabank's Annual Gathering Ceremony

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



Letter to Reader



Dear Valued Reader,

The 2016 was a highly active year for Fransabank, whether in terms of corporate events or multi-dimensional initiatives which we cover in this issue, along with key achievements, and with a particular emphasis on our role as a corporate social responsible Bank.

This 13th issue of FB Angle records Commerzbank's "Quality Recognition Award 2016" received by Fransabank as well as MasterCard Champion Partner Bank Award in the Opening of "MasterCard for Innovation" Conference in Budapest. The issue also highlights Fransabank's strategic and pioneering role for developing the Lebanese - Chinese relations to where they stand today, and to effectively place Lebanon within the new revived Silk Road strategy.

Moreover, Fb Angle 13 sees the partnership of Fransabank with international investment institutions, namely AFD, BPI, and FSB in support of companies' International Business Development. It also sheds light on major economic conferences, which took place in Lebanon and highlights as well the launch of strategic initiatives which reemphasize Fransabank's expanding role in the further development of the economy of Lebanese in general and the sustainable development of our communities in particular.

We have also developed our corporate social responsibility to further evidence our

commitment to implement and adopt an overall, integrated approach, comprising all the business lines to consolidate our social responsibility culture of the various entities of our Group. In this context, Fransabank was a key player in Beirut Energy Forum 2016 during which HE Mr. Adnan Kassar received the "Energy Ambassador of the Year 2016 Award" and Fransabank won the "Energy Awareness Award". Fransabank also represented the Lebanese banking sector at the Conference of Parties COP22 in Marrakech. All of this came within the Bank's "Go Green" strategy and its corporate social responsibility commitments and initiatives to support sustainable energy financing and to invest in the fields of renewable energy. Our Fransabank is an established leader in driving economic development and promoting social prosperity. In this context, we will continue to thrive for meaningful, long-term, sustainable initiatives that are very likely to produce added value to our shareholders, customers, employees, and society at large.

We are a family with a vision, faithful to our mission, rallied behind a strategy, which we aim at unfolding it exactly as intended, and this what make us proudly Fransabankers.

We'd like to seize this opportunity to thank the organizing and technical program committees for spending days and hours to bring this issue to light.

Enjoy reading us.

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

International Recognition

Fransabank Wins Commerzbank's "Quality Recognition Award 2016"

Fransabank received on the 8th of April 2016 Commerzbank Straight through Processing (STP) Award, in recognition of the Fransabank's excellence in the delivery of commercial payments and financial institution transfers drawn on the Bank's EURO account with Commerzbank AG.

A distinction from one of Germany's largest and renowned banks, the STP Award highlights not only Fransabank's excellence in banking but also the Bank's achievements in processing outgoing payments. The award is in acknowledgement of the consistent, high quality performance and standards that Fransabank's complete range of Euro funds transfer operations management and staff have maintained during the year.

"By placing the right information in the applicable fields as defined by Commerzbank's STP Guidelines, Fransabank made the smoothest possible handling and processing of payments and acted in the best interest of all parties, especially in regards to clients at both ends," Mr. Hans G. Piner, Commerzbank's Senior Representative, pointed out.

In his turn, Mr. Adel Kassar, Vice Chairman of Fransabank Group stated: "Fransabank's operations excellence has been recognized by Commerzbank, a step which further illustrates the Bank's leading presence in



Mr. Adel Kassar receiving the "Quality Recognition Award 2016"

the global financial services market."

Kassar added: "Fransabank's Payment Services team and all parties involved have deserved this recognition, due to their ongoing efforts to deliver superior service quality while maintaining high standards of transaction execution precision and accuracy." He added: "It is an evidence of the dedication shown by Fransabank's staff in their relentless quest for excellence

and dedication to consistently delivering superior customer satisfaction."

Fransabank has already achieved many prominent successes, and this Award came as a welcome addition to other distinguished awards the bank has been honored with, such as JP Morgan Chase's "2015 Elite Quality Recognition Award for Outstanding Achievement."

Fransabank Wins MasterCard Champion Partner Bank Award in the Opening of "MasterCard for Innovation" Conference in Budapest: "Innovating at the Speed of Life"

Fransabank won MasterCard Champion Partner Bank Award in the first MasterCard Innovation Forum in Eastern Europe held in Budapest "MasterCard forum for innovation 2016". This year, more than 500 senior executives, CEOs, experts as well as specialists in the fields of technology and electronic payment solutions and financial inclusion met in Budapest to attend the Forum on the 27th and 28th September 2016 coming from Eastern Europe, Middle East and Africa, Russia, Turkey, Azerbaijan and Ukraine. The forum also was attended by Ann Carins, President of International Markets in MasterCard, and Raghu Malhotra, President of Middle East and Africa Markets in MasterCard.



Mr. Nadim Kassar receiving the Award

Mr. Nadim Kassar, General Manager of Fransabank commented on this occasion: "We, at Fransabank, are proud that our expertise, know-how, and leadership have qualified us to be at the forefront of the electronic payment industry. This has been coupled with our long standing and strategic relationship with industry pioneers like MasterCard since the inception of their operations in Lebanon.

Fransabank and MasterCard's journey to drive leadership in innovation is a fantastic example of how partnership can push exciting innovation at speed.

We value dearly this strategic partnership, as much as we appreciate the several awards we've received from MasterCard. The types of cards we are issuing today are part of a long series of

projects we will be undertaking in the future with MasterCard to always be pioneers in innovation, exceed customers' expectations, and provide them with modern and trendy banking services that suit their lifestyles."

Aside than the Award, Fransabank was also keen to attend such an important forum tackling innovation and the impact technology has on everyday life and various fields of business, along with topics related to creativity in financial inclusion solutions.

Outreach to Members

Fransabank Leading Promotion of China Lebanon Relations Led the organization of "One Belt & One Road in China: Beirut2Beijing"

Fransabank Group has always been the pioneer in playing a strategic role for developing the Arab – Chinese and the Lebanese – Chinese relations to where they stand today. Having launched several initiatives with China the last few years, Fransabank organized "One Belt & One Road to China: Beirut2Beijing" in July 2016 to effectively place Lebanon within the new revived Silk Road strategy.



"Our Group is one of the leading banking and financial groups in Lebanon, and it's within our commitment, my brother, Adel and I since more than 60 years, to place our high level relations with China at the service of the Chinese Lebanese ties and our dear country." With these words HE Mr. Adnan Kassar opened the press conference on 28 July 2016 held at Fransabank headquarters to present the achievements of the project "One Belt & One Road to China: Beirut to Beijing", organized and launched by Fransabank in the Chinese capital Beijing which took place between the 15th and 29th of July 2016.

The event in Beijing was organized in collaboration with the China People's Association for Friendship with Foreign Countries (CPAFFC) and the support of the Lebanese Ministry of Foreign Affairs, Ministry of Economy and Trade, Ministry of Tourism, the Federation of Chambers of Commerce, Industry and Agriculture in Lebanon

(FCCIAL), the Investment Development Authority of Lebanon (IDAL) and with the cooperation of the Chinese embassy in Lebanon and the Lebanese Embassy in China.

In his address during the press conference, HE Mr. Adnan Kassar highlighted the important achievements of the project including the Lebanese exhibition covering a large variety of Lebanese products and services, as well as Lebanese Gourmet Festival offering Lebanese fine cuisine, and the Corporate Conference held on 18 July and which was attended by 120 representatives of Chinese trade and investment groups alongside the Lebanese delegation.

"We, at Fransabank, aim at promoting Lebanese culture, tourism, trade, cuisine and which helps identify potential partnerships between China and Lebanon in various sectors," Kassar stated. He also commended the Chinese President, His Excellency Xi Jinping and praised his visionary Silk Road strategy, which encompasses USD 6 trillion in

resources to finance infrastructure, investment, telecommunication as well as cultural and other exchanges, with the support of the recently founded Asian Infrastructure Investment Bank (AIIB).

It's worth noting that during the Lebanese corporate fair held in Beijing, Fransabank cooperated with the Chinese official institutions such as the China Council for the Promotion of International Trade, the Chamber of International Commerce, Chinamex, Complant, China Arab States Expo along with our Chinese friends and colleagues to ensure the presence of prominent Chinese enterprises meeting and partnering with the Lebanese companies to promote the export of Lebanese goods and services to China.

In addition, (CPAFFC) honored Kassar by issuing two commemorative stamps, which were unveiled to the public on the occasion. The first stamp showed a portrait of Adnan Kassar and named him as "an old friend of Chinese People", thus making him the first non-head of state, in the history of China, to receive this honor. The second stamp had the name of Lebanon celebrating the 45th anniversary of the establishment of China Lebanon diplomatic relations and symbolizes the activities of the project "Beirut2Beijing."



Confirming Lebanon on China's Revived Silk Road Strategy, Fransabank Continued with "One Belt & One Road in Lebanon: Beijing2Beirut"

On the occasion of the 45th anniversary of the establishment of diplomatic relations between China and Lebanon, Fransabank Group launched on November 24, 2016 "One Belt & One Road in Lebanon: Beijing2Beirut project" with the Chinese People's Association for Friendship with Foreign Countries (CPAFFC), the Chinese embassy in Lebanon, as well as other official and business organizations.



Fransabank Group, represented by Messers Adnan and Adel Kassar - the old friends of the Chinese people - welcomed in Phoenicia InterContinental Hotel a high level Chinese delegation, headed by Her Excellency Chinese People's Association for Friendship with Foreign Countries (CPAFFC) President Li Xiaolin, and His Excellency Ambassador Kejian Wang, to celebrate in Beirut.

As firm supporters for China President Xi's "One Belt, One Road strategy", Fransabank Group aims to effectively place Lebanon on China's promising and visionary Silk Road map, within the "One Belt, One Road" with the goal of attracting Chinese investments to Lebanon and its various productive sectors.

Fransabank Group started the festivities on 24 November 2016 at UNESCO Palace to launch the book "Hand in Hand for 100 Years: the Stories of Lebanon and China", funded by Fransabank, and commissioned by the Chinese

government. Renmin University, then held a book exhibition at the Lebanese University and donated its impressive collection of books to the Lebanese University.

Later that evening, Fransabank Group launched the Chinese Gourmet Festival at the Phoenicia Intercontinental Hotel, Mosaic Restaurant, in cooperation with Minzu Hotel of the Beijing Tourism Group, whereby Minzu's leading 6 chefs served the Chinese cuisine best recipes from 25 November to 9 December.

Fransabank Group, with the aim of promoting banking and finance relations between China and the Arab world, through Lebanon, also organized within the Union of Arab Bank's Annual Banking



Conference at Phoenicia Hotel on 25 November, attended by Lebanese, Arab and Chinese officials as well as Banking executives from the Arab Countries "The Chinese-Arab Banking Dialogue" session where Chinese finance and banking sector entities spoke of their experience, plans and strategy in projects and financing within the One Belt & One Road countries.



Unveiling the book at Unesco

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Outreach to Members

Fransabank Hosts in Erbil a Corporate Dinner to celebrate the 50th anniversary of the founding of Erbil's Chamber of Commerce and Industry

Fransabank, over the years, has accumulated considerable experience in the Iraqi banking and financial market. This experience, together with the expectations of the evolvement of the Iraqi business environment in time, has led to the establishment of Fransabank's two branches in Erbil and Baghdad in 2014. In this context, Fransabank held a corporate dinner in Erbil on October 8, 2016, in the Rotana Hotel, which was attended by a high-level delegation of officials from Kurdistan and Lebanon.



We were therefore sincerely pleased to see our Group enter Iraq, a country dear to our hearts, two years ago, since we believed that a promising future awaits this country and its economic prospects, in spite of all the difficulties it currently faces, especially in view of Iraq's rich and effective human capital, and the many natural resources with which God has blessed this country."

In his welcome speech, HE Mr. Adnan Kassar highlighted Fransabank Group's expansion strategy in the Arab region and internationally, which made the Group strengthen its presence in 11 countries being: in addition to Lebanon: Iraq, Algeria, Syria, the United Arab Emirates, Sudan, France, Cyprus, Belarus, Cuba, and Ivory Coast. As concerns Iraq, "Fransabank has been seriously eyeing and developing its relations in the Iraqi market, for over a decade. Lebanon's relations with Iraq are not new but are in fact historic ties on all levels including political and economic, which largely contributed to a positive

impact on our two countries' people. Today, enormous opportunities exist for closer trade, business, financial and banking relations between Lebanon and Iraq, to effectively benefit from and build upon the friendly historic ties between our countries."

Kassar stressed also that "despite all what's happening, Fransabank Group believes that the future is bright for the Arab region in general and Iraq and Kurdistan region in particular. In this vein, Iraq has always been a priority in Fransabank group's strategic expansion and growth plans.

"Fransabank has developed its customer portfolio and relationship with the monetary authorities as well as a large number of banks operating in Iraq, aiming to serve the Iraqi clients with the best quality banking services, meeting a diverse range of all your banking and financial needs." Kassar stated.

The dinner was an occasion to express Fransabank's high expectations in the Iraqi economy in general, and the economy of Kurdistan in particular, in the coming few years, looking forward to see it developing and becoming, despite all challenges, one of the world's fastest growing economies.

Local Reach

Fransabank Opens Two New Branches in Bliss Street - Beirut and Hlalieh - Saida!

Fransabank maintains its policy of expansion in the Lebanese market and thus announced in 2016 the opening of two new branches, the first in Bliss Street, Hamra in Beirut, and the second in Hlalieh, Saida.



Opening Ceremony of Bliss Branch

On November 30th 2016, an opening ceremony held under the patronage of Chairman Adnan Kassar on the occasion of the opening of Fransabank's new Bliss Branch took place with Fransabank Management and potential and existing clients.

Following that, and on the 8th of October 2016, Fransabank also opened a new branch in Hlalieh, Saida.

With the spread of its branches from Halba in the North to Naqoura in the South, Fransabank Group maintains its first rank as the largest branch network in Lebanon, and its commitment to its leading role in supporting local and national economic growth.



Bliss Branch



Hlalieh Announcement

Business Development

Fransabank Signs a Memorandum of Understanding with AFD, BPI, and FSB in Support of Companies' International Business Development

Fransabank SAL, represented by its Deputy Chairman Mr. Adel Kassar, signed a Cooperation Agreement with Mr. Rémy Rioux, General Manager of the Agence Française de Développement (AFD), Mr. Grégory Clemente, General Manager of Proparco (private sector subsidiary of the AFD) and Nicolas Dufourcq, General Manager of Bpifrance, aiming to support the international development of their French and Lebanese corporate clients, as well as companies already established in their respective countries of operations. The ceremony which took place in Paris on the 8th of July was also attended by HE Mr. Adnan Kassar, Chairman of Fransabank Group.



Mr. Grégory Clemente, General Manager of Proparco, Rémy Rioux, General Manager of AFD, Mr. Adel Kassar, Deputy Chairman of Fransabank, and Nicolas Dufourcq, General Manager of Bpifrance

This partnership envisages a continued dialogue between Fransabank, Bpifrance and AFD Group on the business

opportunities of their clients with the objectives of facilitating and accelerating their international development as well as transnational establishment. AFD Group would facilitate the financing of corporates in countries covered by its partners, either by participating in these financings or by providing its guarantee.

In parallel to this partnership, Fransabank joined the co-initiative of Bpifrance and PROPARCO by investing in Averroes Finance III, the Investment Fund of funds targeting private equity investments in the African Continent and in some Mediterranean countries.

Fransabank Supports Innovative Entrepreneurship at BDL Accelerate 2016

Eager to contribute in economic development by accommodating financial tools in support of ambitious and forward-looking entrepreneurs, and with the aim to create a favorable environment that would serve the growing needs of startups, Fransabank, amongst the plethora of other Lebanese banks, was keen to participate in Banque du Liban Accelerate 2016, Lebanon's third annual international conference, the biggest and most influential in the Mediterranean and the MENA region.

Clearly, BDL Accelerate 2016 held on November 3, 2016, has been a success, and it is in large part due to the conference's long list of financial sponsors, which included Lebanon's top banking institutions.

Three days, 23,250 attendees, 15,000 sqm, 12 independent tracks, Apple co-founder Steve Wozniak, iPod and iPad creator Tony Fadell, and more than a dozen of Lebanon's most prominent financial institutions.

Fransabank's representatives were present in large numbers along Forum de Beyrouth's main halls, spurred in their scouting by the recently amended Banque du Liban circular 331, whereby 75% of the banks' participation in startups, accelerators or venture capital funds was to be covered via interest-free facilities

Fransabank was one of the pioneering banks that have provided



BDL Accelerate

support for the event, with the aim of spearheading the nationwide investment in high-tech projects, within a three-day conference which will undoubtedly be remembered as the biggest tech conference in Lebanon's history to date.

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



Business Development

Fransabank, Supporting Microloans in Jbeil Area with Michel Issa Foundation, and Vitas

Within the framework of Fransabank's social responsibility in promoting balanced development, a joint project between Fransabank, Michel Issa Foundation and Vitas, was launched on December 8, 2016, in Jbeil to shed light on the microloans programs, and to support local micro businesses in Jbeil area, particularly remote areas and villages in the region which suffer from displacement.



Mr. Nadim Kassar giving his speech

The ceremony was held in the auditorium of the Byblos-sur-Mer Hotel, in the presence of Mr. Nadim Kassar, Fransabank's General Manager, Mr. Tony Issa, Mr. Ziad Halabi, General Manager of Vitas, Mr. Michel Gibran, President of Jbeil Municipal Council, and a crowd of politicians, mayors of the judiciary, and media representatives.

Kassar stressed in his speech Fransabank strategic program of funding small projects aiming at the development of remote areas and creating job opportunities for the sake of poverty reduction, and combatting migration to the capital," adding that "this plan falls within the United Nations sustainable development goals

focusing on creating a balanced development throughout the Lebanese territory, resulting in micro loans programs granted by Fransabank, and financing small and micro projects." Kassar also described the bank's strategic plan on both the macro and microeconomics aspects, and he clarified as well that this strategy is centered on key principles, one of which is to combat poverty and reduce it.

In Fransabank's records, and in line with its corporate social responsibility, the Bank's investments reached by the end of 2015: USD 26.5 million for small and micro projects, and an increase of 116% since 2014 until 2015. Half of the beneficiaries of these loans

were between 18 and 35 years old, while the percentage of women beneficiaries amounted to 37%, providing 2278 new jobs, and 1789 people were able to stay in their jobs. Fransabank in this initiative has been committed to pay interest of about 30 loan and the payment of the value of about 20 loan, a gift to the borrowers of the sons of Jbeil area.

For his part, Issa said that "the program's main target is the people of Jbeil area and those with simple crafts whose circumstances may not allow them to develop their careers and trades. In addition to that, borrowing money may not be available to them very easily, or in some cases they can't even bear the burdens of debt and interest repayment. The project will offer 60 small loan, half of them in the form of a loan with a zero interest rate, and the other half in the form of donations.

In his speech, Halabi stressed that "small businesses covered by the program are the basis of the Lebanese economy which will create jobs in communities and stimulate growth where jobs are not available," adding that "micro finance not only helps low-income people, but is also a tool to empower women and people with special needs to become economically active."

Fransabank Holds a Small and Medium Enterprises (SME) Workshop in Kfar Nabrahk in Chouf Area

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



Mr. Antoine Zarifeh

In November, 2016, Fransabank held an SME Workshop at Kfar Nabrahk in Chouf District at "Beit Kfar Nabrahk" highlighting its financing programs to small and medium-sized businesses operating in Chouf District and Mount Lebanon in general. Attendees were mainly interested in Kafalat Loans, Subsidized Loans, Agriculture Loan and many others. The Workshop falls in line with Fransabank's efforts to boost the country's economic activity. It was hosted by a team of experts and dedicated bankers providing participants with personalized guidance and investment advice to better run their businesses.

Commenting on SME / RETAIL's workshops, Mr. Antoine Zarifeh, 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."

In his turn, Mr. Elie Semaan, Head of Retail Products and Services Department in Fransabank: "Establishing a successful negotiating framework is vital to the Bank's business and products and can have a significantly

positive outcome on the practice, and overall Fransabank's culture and image. "

The workshop in Kfar Nabrahk in Chouf District, amongst all Fransabank's workshops, has been considered a big success and has 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.

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Business Development

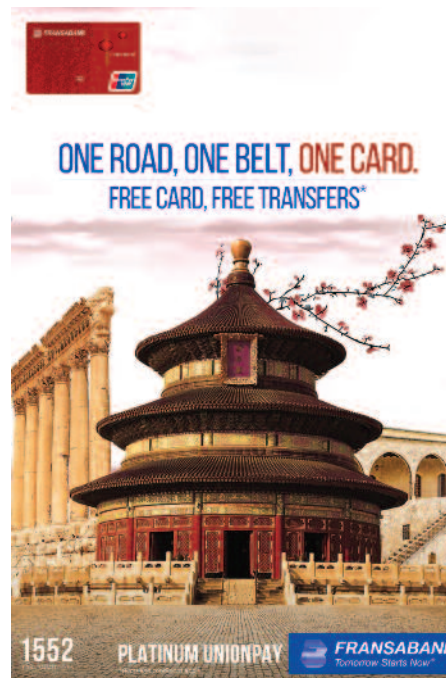
Fransabank launches its promotion on Housing Loans and offers 1% Cash back of Loan Amount!



Fransabank announced last summer the launching of its latest and most exclusive "Housing Loan Promotion" Campaign.

The promotion on specific Housing Loan programs offers the chance to get back 1% of your Housing Loan amount as a housewarming gift when applying to Fransabank Housing Loan in LBP or US Dollars or to a Housing Loan in cooperation with the Public Housing Establishment (PHE)

Expand your Connections all the way to China!



Adnan and Adel Kassar are keen to strengthen Fransabank Group's strategic relations with China and build on their historic and high level relations with China to benefit Lebanon's economic, cultural, tourism, educational, and other sectors. On the occasion of the 45th anniversary of the establishment of diplomatic relations between China and Lebanon, Fransabank Group, offered 45 free UnionPay cards, as well as 4 bank transfers to China and 5 from China for free to its UnionPay current cardholders

Fransabank, the First Bank in Lebanon to Launch Balance Account Inquiry on Apple Watch

As a step forward towards a new phase in the world of banking, Fransabank brought its newly developed application to help clients keep track of their money securely, at a quick glance of their wrist and in real time on their Apple Watches.



The app works by instantly displaying the 'Quick Balance' feature on-screen. This feature displays the balances of the users' Online Banking accounts that were selected during

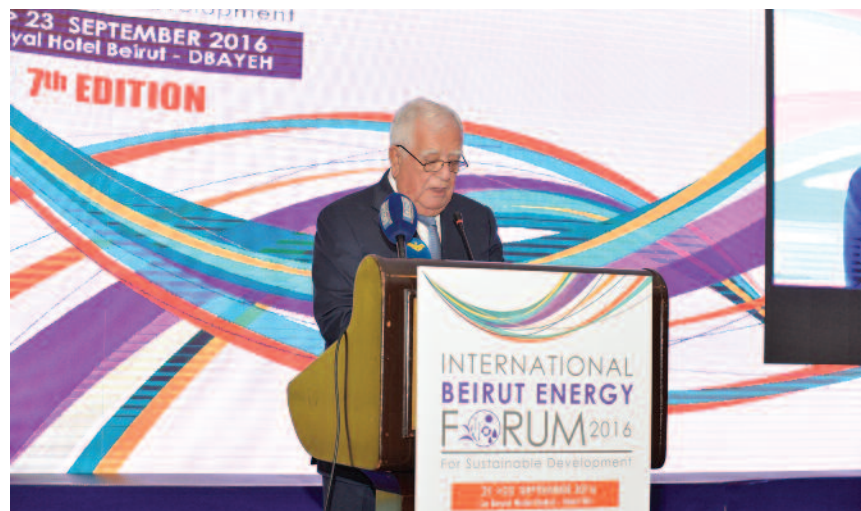
setup on the iPhone. By simply tapping in a 4-digit PIN code, the watch will display the balances of the users' selected accounts.

Fransabank and by launching this Apple Watch App for its customers is the first Bank in Lebanon to provide this service.

The Green Bank

Fransabank Sponsors the International Beirut Energy Forum 2016 during which Adnan Kassar Receives the “Energy Ambassador of the Year 2016 – Lebanese Company”

Within Fransabank’s “Go Green “strategy and its Corporate Social Responsibility commitments and initiatives to support Sustainable Energy Financing and to invest in the fields of renewable energy, this year again, Fransabank sponsored the 7th Edition of the International Beirut Energy Forum, held at Le Royal Hotel on September 21st, 2016. HE Mr. Adnan Kassar, Chairman of Fransabank Group was awarded “Energy Ambassador of the Year 2016 – Lebanese Company”. The award was presented by EU Ambassador Christina Lassen during the opening ceremony of the International Beirut Energy Forum 2016 which was held on 21 September 2016 in Le Royal Hotel, Dbayeh, under the patronage and in the presence of HE Mr. Arthur Nazarian, Minister of Energy and Water, and in the presence of Lebanese and Arab officials, VIPs, professionals and experts.



Mr. Adnan Kassar giving his speech in Beirut Energy Forum

In the name of Fransabank family, Kassar thanked the organizers of the forum, stressing that this award reflects Fransabank Group’s strategy in being a pioneer in the field of sustainable energy financing.

Kassar also shed light on the Sustainable Energy Finance initiative

which was launched by the group earlier in 2012, saying: “We are exerting today our best efforts to integrate climate change and environmental concerns within our products and services, seeking to conduct our banking operations in a way that minimizes negative environmental footprints.”

Fransabank also Wins the "Energy Awareness Award" in Beirut Energy Forum 2016

The Award Ceremony was preceded by the signing of a Memorandum of Understanding between Fransabank and the Lebanese American University, laying the foundation stone of a solid partnership, and aiming at launching a cooperation between both parties to combat climate change, create public environmental awareness, as well as Fransabank's funding of LAU's sustainable energy projects.

Following the signing ceremony, LAU Chairman Dr. Joseph Jabra also praised on the behalf of the university HE Mr. Adnan Kassar for his continuous efforts, thanking him for his initiative which supports LAU's strategy to create public environmental awareness of its students, staff and employees to become, in turn, responsible citizens.

A second award was attributed to Fransabank within the closing events of "Beirut International Energy Forum", on Friday, September 23, 2016. Represented by its General Manager Mr. Nadim Kassar, Fransabank received the "Energy Awareness Award" - the category of Pioneers of Sustainability for the launch of Fransabank's Eco Business loans which won among the other projects. The award ceremony, held under the patronage and in the presence of HE Mr. Arthur Nazarian, Minister of Energy and Water, was organized by the United Nations Development Programme (UNDP) and the IPT Energy Center (IPTEC), which aim through this event to recognize institutions and organizations in both the public and private sectors including businesses, civil society and academic sector for significant contributions to energy sustainability across Lebanon.

Fransabank was a key player in Beirut Energy Forum 2016, and has annually proven its commitment and contribution in future energy, as well as in environmental and social fields. This year the forum was dedicated to energy efficiency and renewable energy, which welcomed a record-breaking number of local and international delegates, visitors, speakers and exhibitors. Fransabank held a session where it presented an overview of its CSR Activities and Initiatives alongside speakers from United Nations Development Program (UNDP) in Lebanon and IFC.



Fransabank signing the MOU with LAU



Mr. Nadim Kassar, General Manager at Fransabank, receiving the "Energy Awareness Award"

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Green Bank

Fransabank Participating at the Conference of Parties COP22 in Marrakech

The United Nations Climate Change Conferences are yearly conferences that serve to assess progress for more than 190 countries or unions in dealing with climate change, and beginning in the mid-1990s, to negotiate the Kyoto Protocol to establish legally binding obligations for developed countries to reduce their greenhouse gas emissions. With Sustainable Energy Finance being at the heart of Fransabank Group's strategy and positioning, Fransabank was invited by the International Finance Corporation (IFC), the investment arm of the World Bank Group to participate at their Panels at the 22nd Session of the Conference of Parties (COP22) in Marrakech, under the title "Renewables in the Middle East and North Africa : Mission Possible and Green Bonds for Green Economies" respectively on 14th and 15th November 2016.



Mr. Nadim Kassar participating at IFC Discussion panels, during COP 22 in Marrakech in November 2016

It is the 2nd time that Fransabank participates at the Conference of Parties Annual Meetings after being invited by Proparco – BPI France in December 2015 to the COP21 in Paris witnessing the historical Paris Agreement. Fransabank also participated at the UN Global Compact Leaders' Summit in 2013 and 2016. During its participation, Fransabank shared its Sustainable Energy Finance Initiative that aims to serve our society by preserving the environment in which we live.

Going back to 1999, Chairman Adnan Kassar, heading at the time the International Chamber of Commerce, played a crucial role in the world private sector's adherence to the UN Global Compact launched by Secretary General of UN, Kofi Anan. To mirror

this engagement, Fransabank decided, since 2012, to build capacity with Development Banks' support to incorporate concerns for the climate and environment in its products and seeks to conduct its business in a way that minimizes its environmental footprint, thus strongly believing that through its commitment Fransabank has a real opportunity to affect the climate agenda by the investments made and the Eco-Business credits granted. In November 2016, in Marrakech, Mr. Nadim Kassar, General Manager at Fransabank was invited to give a general overview on the initiation and development of the Sustainable Energy Finance Initiative within the Group.

Kassar focused on Fransabank's value added which lies in its methodology



A Group picture after Fransabank signed a MOU with Tripoli Chamber of Commerce, Industry and Agriculture and Phoenix / Indevco to support the creation of a solar farm destined to generate 5MW electricity to fulfill the needs of 4 areas in Tripoli

and approach imbedding a new culture within the bank. In a nutshell, Fransabank:

- . Partnered with the main international and local institutions and companies in this field (Development Banks, Banque du Liban, Ministry of Energy/Lebanese Center for Energy Conservation, etc.)
- . Implemented an Environmental & Social Management System
- . Managed to have different sources of financing
- . Developed several services for clients including walk-through energy audits
- . Focused on industries such as Agriculture, factories, schools, universities, restaurants, etc.
- . Signed a variety of Memorandums of Understandings with IPT Petrol Stations and Phoenix Energy/Indevco Group in September 2015, with Lebanese American University in September 2016, with Tripoli Chamber of Commerce, Industry and Agriculture and Phoenix Energy in October 2016 and with e-Eco

Solutions for their Green School Certification Program in November 2016.

Fransabank's participation at COP22 was notable and very much appreciated. Indeed, with this Initiative Fransabank was recognized as a "replicable" success story that IFC will now recommend as best practice to its clients in the Middle East & North Africa.

Also Fransabank was found to have a unique experience even though at a smaller scale v/s trillions of dollars projects that other participants were discussing. The audience was impressed by Fransabank's ability to understand its clients' needs addressing them adequately and found remarkable that Fransabank managed to create value to customers by focusing on the business sense of every transaction.

It's worth noting that Fransabank has integrated in its commercial prospection and follow-up with

existing clients, an approach to enquire on their energy use and their environmental and social impacts. This has helped Fransabank, in coordination with the client, to identify the need to initiate, replace, implement or upgrade new methods to decrease greenhouse gas emissions and increase social welfare within an accepted budget.



Chairman Adnan Kassar signing a MOU with Dr. Jabbra, President of LAU at Beirut Energy Forum in September 2016



Signing of a Memorandum of Understanding with E-Eco Solutions for the Green Schools Certification Program to support schools in their "greening" process



Mr. Nadim Kassar signing a MOU with IPT Petrol Stations and Phoenix / Indevco at Beirut Energy Forum

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Green Bank

Fransabank Continues Supporting Sustainable Energy Financing in Lebanon with IFC, and Canada

As a part of its Go Green Strategy, Fransabank, the third largest banking Group in Lebanon, scales up its lending to businesses that are looking to adopt renewable and energy-efficient technologies and mitigate climate change, with the support of the International Finance Corporation IFC, a member of the World Bank Group, and the Government of Canada.



Mr. Adel Kassar, Deputy Chairman – General Manager of Fransabank Group with Mr. Thomas JACOBS, Resident Representative IFC - Beirut

On May 9, 2016, IFC provided a loan package of US\$20 million to Fransabank to help increase its lending for energy efficiency and renewable energy projects. The aim is certainly to help businesses save energy, reduce greenhouse gas emissions, and promote sustainable development. The financing package included a US\$14 million loan from IFC's own account, and a US\$6 million loan from the IFC-Canada Climate Change Program.

The investment marked IFC's fourth loan to Fransabank Group in sustainable energy finance (SEF). In May 2014, IFC provided a US\$10 million loan to the Bank and a US\$3 million loan to its leasing arm, the Lebanese Leasing Company SAL (LLC). Both loans were

fully utilized. In January 2016, a US\$ 7 million loan was also granted to LLC.

"The Bank has financed till date projects in different sectors, such as Agriculture, Industry, Green Buildings, Education, Health, Tourism, etc. This additional investment from IFC and Canada will help Fransabank to support clean energy technologies and encourage sustainable practices that will improve competitiveness of local companies and increase their profitability," said Mr. Adel Kassar, Vice Chairman of Fransabank Group.

"Supporting energy efficiency and renewable energy projects is key to fostering a sustainable future in Lebanon and other

parts of the region," said Mouayed Makhlof, IFC Regional Director for the Middle East and North Africa. "This loan to Fransabank highlights a growing demand for cost-effective and energy-efficient solutions among Lebanese businesses."

"Climate change affects everyone, and we must work together to find the solutions the world needs. The Government of Canada's investment in renewable energy initiatives in Lebanon is helping to encourage the adoption of a greener economy, achieve GHG reductions and foster a cleaner, more prosperous global future," said the Honourable Catherine McKenna, Canada's Minister of Environment and Climate Change.

Lebanon's greenhouse gas emissions have increased by 28 percent since 1994 and continue to rise. The project will help reduce those emissions by 95,000 tons per year by year 2020, and strengthen sustainable energy financing in Lebanon.

Sustainable Energy Finance is part of Fransabank Group 'Go Green Strategy'. Fransabank is looking to further increase its SEF portfolio by targeting new market segments. This will help it improve the risk profile of its portfolio and enhance its social and environmental image.

Fransabank Participates in the 2016 Edition of the ‘Business Opportunities in Lebanon’ Conference: “Cutting-edge” Economy

Fransabank was keen to participate in a workshop on sustainable energy models during the two-day Conference, organized by InfoPro, the parent company of Lebanon Opportunities under the theme ‘Cutting Edge’, held at the Movenpick Hotel & Resort on October 19, 2016.



More than 1,000 business managers, investors, and company leaders attended the 2 Conferences on its inaugural day. The conference announced that more than 400 companies have signed the ‘Green Business Pledge’ with Lebanon Opportunities. The creation of the ‘Lebanon Opportunities Green Business Club’ was also announced. The Club provides a forum in which all the signatories can exchange information and learn about sustainability practices.

More than 50 panelists shared their experiences in 15 dedicated workshops during the two-day conference.

Ramzi El Hafez, Publisher of Lebanon Opportunities, said: “To be a winner in challenging times, business people must arm themselves with cutting-edge technology, management, and marketing strategies to bring cutting edge products and services.” He added. “In spite of all the challenges, the country is economically strong. The private sector and entrepreneurs have proven resilience, and long term endurance. They are able to overcome any challenges no matter how long the political establishment keeps on messing things up.”

Fransabank Supports the UN Sustainable Development Goals



Adnan Kassar
2014 Business for Peace Honoree, Lebanon

2015 witnessed the unveiling of the UN Sustainable Development Goals (SDGs). With a series of 17 global Sustainable Development Goals, it sets a transforming agenda for 2030 breaking through opportunities to transform economies and chart a new course for people and the planet—a future that’s more inclusive, just and sustainable.

In April 2016, Chairman Adnan Kassar was acknowledged as leader for Goal 13 of SDGs - which is taking urgent action to combat climate change and its impacts - from Business for Peace foundation.

Fransabank Sponsors a Green program on LBCI entitled

‘نقى بيئتك’

Awareness of the repercussions of climate change as well as preservation of the environment form are key pillars of Fransabank’s Corporate Social Responsibility. In this vein, Fransabank sponsored a Green program on LBCI entitled “نقى بيئتك” which was broadcast all through 2016. The program explained details related to environmental issues as well as implementation of Go Green strategies.

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Green Bank

Fransabank not only Preaches but also Acts for the Environment Fransabank Launches Eco-friendly Projects

Within its Go Green strategy, and in line with its commitment to corporate social responsibility, Fransabank has implemented a series of environmentally friendly projects "Eco-Projects", adopted by the Bank and undertaken within several sustainable energy and environmentally friendly initiatives.

For the past two consecutive years, and in cooperation with arcenciel, Fransabank launched the Bouchons Roulants initiative, with the objective, on one hand, to educate Fransabank's employees on the importance of sorting and recycling plastic caps and bottles in order to preserve the environment, and on the other hand, to provide the bestowment of wheelchairs to a person with special needs.

Since 2014, Fransabank spurred hundreds of employees at its Beirut headquarters and Hamra main branch to collect the plastic bottles and caps, not just from their workplace, but also from their homes. With over two and half tons collected and sent for recycling, this initiative resulted in the acquisition of two wheelchairs. Moreover, Fransabank's management matched the number of wheelchairs donated through an equal contribution to employees' efforts. As a result, four wheelchairs were donated to



people with special needs since 2014.

Fransabank's plans are underway to execute this project in all its branches in Lebanon, and with its biggest branch network in the country, it will be hopefully also creating a nationwide momentum.

Within the same scope, Fransabank also launched the Paper Recycling initiative, aiming at reducing the use of paper at its headquarters and branches by encouraging the



use of electronic communication, minimizing the use of printed paper, adopting double-sided printing, among others. This initiative has also been a success with over 244.31 tons of paper recycled in the years 2014 and 2015.

As for the effective promotion of these environmentally friendly initiatives and spreading environmental awareness to the customers, the Bank is placing starting April, at selected branches, open-topped recycling bins to promote waste sorting.



Through these eco-initiatives and many other energy saving projects, Fransabank has proven to be pioneering in providing banking and finance, specialized for energy efficiency and renewable energy projects through funds of International Finance Institutions and Central Bank's incentive programs.

Moreover, Fransabank is planning a series of projects and initiatives to promote environmental awareness and education on waste sorting and recycling as well as support and financing of related projects nationwide.



244.31 Tons of papers
were recycled

in the years 2014 and 2015;
saving in total approximately

3,463 trees

The Citizen Bank

Fransabank, Awarded in Vienna For Empowering Women and Youth

Fransabank Group's Chairman HE Mr. Adnan Kassar was awarded by HE UNIDO director general Li Yong for his role in empowering Women and Youth celebrating UNIDO's 50th anniversary in Vienna, Austria on 21 November 2016.



HE Mr. Adnan Kassar with the award

On the occasion, HE Mr. Kassar expressed his ultimate happiness to receive this prestigious award and recognition from UNIDO and assure that he shall continue his mission and work to promote putting the rights of the Planet Earth first and the rights of Human beings first, before any material interests.

Kassar stressed his solid belief that one must give back to others, to the community and to society.

It's worth noting that this award is another proof that Fransabank has become an example to others in Lebanon's banking sector and private sector, in general, on how they can win



by being a responsible citizen, be that through Fransabank's:

- Financial inclusion and poverty reduction
- Sustainable Energy Financing and environmental programs
- Youth financial inclusion and development
- Women empowerment initiatives
- Human Capital development
- Societal, humanitarian aid cultural partnerships

All these programs and initiatives fall within the UN Sustainable Development Goals.

It's also worth noting that HE Mr. Kassar received in 2013 the Merchant of Peace Award from the International Chamber of Commerce and in 2014 the Business for Peace award from the Oslo Business for Peace Foundation for lifetime work calling for peace and stability as pre-conditions for development and prosperity and promoting the principles of giving back to our society, even before the terms Corporate Social Responsibility were written.



The Citizen Bank

Fransabank Organizes a Two-Day Visit of Students within the Money Week Global Initiative and Contributes in Increasing Financial Awareness amongst Youth

Aiming at increasing financial awareness amongst the youth, Fransabank organized a two-day visit to its headquarters in Hamra for 60 school and university students on the 14th and 18th of March 2016, in collaboration with the Ministry of Social Affairs - Higher Council for Childhood, and Teach a Child Organization.



The students meeting with Chairman Kassar

Fransabank's initiative came within the framework of the "Global Money Week", a global money awareness celebration that takes place every year in March in coordination with the General Secretariat of Child and Youth Finance International (CYFI) to engage children and youth worldwide and directly raise their awareness on economic citizenship.

The celebration of Global Money Week consists of a series of activities held and organized at the regional, national and local level by educational institutions, governmental bodies, ministries, central banks, financial institutions, civil society organizations, as well as active youth communities all over the world.

All the initiatives that have taken part in this "Week" have geared towards engaging the youth in learning about financial education. In this regard, Former minister HE Mr. Adnan Kassar - chairman of Fransabank Group, highlighted the significant role of banks participating in the Global Money Week.

According to Kassar, "Banks' major role in this campaign lies within raising awareness of young people on financial inclusion, budgeting skills, financial planning, financial management, and e-payment." Kassar also said that "it is essential that children and youth be empowered and equipped with economic knowledge and life skills." He added, "Investing in children and the youth would promote their development and support economic and social progress."

In this context, the 60 students attended the two-day program at Fransabank's headquarters, where they were presented with a non-formal training curriculum which included basic banking concepts and mechanisms that gave them a general idea about how the bank functions, as well as an overview of products and services offered by Lebanese and international banks. Students afterwards visited 4 departments to put theory into practice. At the end of the day, students' comments, feedback, and impressions have been recorded to be further considered and analyzed by Fransabank for next year's plan during the Global Money Week.



Fransabank Announces the Winners of the UDesign Competition

Within its commitment to invest in promising talents amongst youths, and for the second year in a row, Fransabank launched early 2016 its Udesign competition, which was exclusively open this year to LAU students in the fields of Architecture, Interior Design, Graphic Design, and Fashion Design. The competition aimed this year at providing LAU students with the opportunity to embody unique ideas, create and prototype product designs catering for Fransabank clientele. On June 3rd, 2016, Fransabank announced the winners' names in an award ceremony held in the Headquarters of the Bank and attended by Fransabank Group's Chairman HE Mr. Adnan Kassar, representatives of the Bank, along with Mr. Elie Haddad, Dean of Architecture in LAU, students, and few members of the jury.



The initiative comes within Fransabank's commitment to invest in promising talents among youth, encouraging their potentials and, most importantly, rewarding their creativity. Students were challenged to design a creative, functional, small to medium sized products suitable for corporate gifts, while the product design should reflect Fransabank Group's main values: integrity, loyalty, accountability and transparency. The jury panel was comprised of well-known designers and entrepreneurs: Mr. Karim Chaya, Ms. Nada Debs, Mr. Cyril Najjar, Ms. Silia Abou Arbid, Mr. Nabil Kassar, and Mrs. Dania Kassar.

In the awards ceremony, the top finalists received their cash prizes. 1st place went to Julia Aridi and Samer Awad who received \$4,000 with a promise to execute, 2nd place went to Johnny Kokajian and Michel Farhat who received \$2000, and in the 3rd Place were Nermeen Zeineddine and Ghida Wahab who received \$1000.

On the occasion, Ms. Raida Daouk, Fransabank's Strategy Coordinator, congratulated the winners and commented, "We at Fransabank are keen believers in the talents of the youths of this country. In this context, Fransabank UDesign Competition comes as an initiative to support future creators who can enrich our community." Daouk added, "This initiative, with all the preceding ones in collaboration with LAU, portray our Bank's values of encouraging the new generations, and giving back to society."

In his turn, Dr. Elie Haddad, Dean of School of Architecture & Design at LAU extended his thanks to Fransabank for launching this pioneering initiative. "It was an honor working with Fransabank, and we look forward to further collaboration in the future, and we



Raida Daouk

are always available to discuss new ideas that will help our students get started on the path of creative discovery, with the support of one of the leading financial institutions in the region," Haddad said.

The students were overjoyed at winning the awards and at having the chance to participate in such a big competition. The announcement of prizes was followed by a friendly cocktail ceremony.



The winners with Mr. Adnan Kassar

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



The Citizen Bank

Fransabank Honors 120 Students in an Academic Competition: "Talents for Lebanon"

Fransabank awarded 120 students and distributed cash awards of US\$ 22,500 to 15 students who participated in the educational contest launched by Fransabank earlier in March, "Talents for Lebanon". The initiative came within Fransabank's firm commitment to corporate social responsibility and its solid belief that students of today are the builders of tomorrow, and in the context of its cooperation protocol signed with the General Secretariat of Catholic Schools in 2013.



The 120 winners

The ceremony was held on the 21st of May in the Catholic Schools General Secretariat headquarters in Beit Mery, Ain Najm, in the presence of Mr. Nadim Kassar, General Manager of Fransabank, Father Boutros Azar, Secretary General of the Catholic schools, and representatives from both institutions along with the students who participated in the contest, their parents, principals and professors of their schools.

The competition was organized by Fransabank and in cooperation with an educational consultants company, with the participation of 120 students and 40 schools covering all the Lebanese regions. Fransabank's prizes were distributed among the winners according to 4 academic subjects: Dictation in Arabic, spelling in English, mathematics, and biology.

First prize went to five students, each received \$ 2,000, while

the second prize went to five students each received US\$ 1,500, and the third prize went to five students each received US\$ 1,000.

In his speech, Mr. Nadim Kassar said that "the results achieved so far by the cooperation protocol have been impressive, and we are looking forward to build on this success, and deepen the strategic cooperation between the two institutions."

Kassar noted that the protocol has its social and educational dimensions, which made Fransabank heading to support the younger generation, with the belief of the Bank in their talents in various activities, whether educational or academic, and in order to offer the space to invest in their knowledge and direct their energy towards positive activities. Kassar pointed out that this Fransabank initiative comes within the framework of its corporate social responsibility, which portrays itself in supporting the education sector, as well as contributing in the production of a rich, diversified national fabric,

with a philosophy of coexistence and openness.

For his part, Father Boutros Azar highlighted the importance of Fransabank's role in launching educational initiatives with the Lebanese schools in general, and the Catholic schools in particular. He specifically stressed the importance of Fransabank's launching and organization of this initiative with all the noble meanings it embodies.

Father Azar also praised the efforts of Fransabank's Chairman Mr. Adnan Kassar and Vice Chairman Mr. Adel Kassar in "protecting institutions, supporting national economy, and keeping Lebanon pioneer in the banking and economic



The 15 winners

sectors." Father Azar concluded with shedding light on the significance of cooperation among banking and academic institutions "in serving generations and motivating them towards success."

The award ceremony was followed by a cocktail party attended by representatives from both institutions as well as media and press representatives.

Fransabank Sponsors "Championnat de débat Francophone" at USJ

Fransabank sponsored the: "Championnat de débat Francophone" at USJ in partnership with the "Fédération Française de Débat et d'Eloquence » (FFDE) (Association loi 1901 basée à Paris).

The objectives of this competition is to put together French speaking students from different countries and let them debate about relevant topics from the international news or topics viewed as important to the society.

Students from France, Morocco, Algiers, Belgium and Lebanon developed during this exercise the art of rhetoric and eloquence, acting like representatives of the nation enhancing their abilities to impose their views but also to listen to others ideas and convictions.



The speakers on podium, from right to left: Mr. Philippe Hajj, Mr. Nadim Kassar, Father Boutros Azar and Mr. Samir Costantine

44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Citizen Bank

Fransabank Inaugurates the 12th edition of JABAL 2016 A Fresh Impulse to the Young Artists in Lebanon: A Tribute to Comics & Related Arts

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.



H.E. Mr. Raymond Araygi - Minister of Culture, giving his speech

The 12th edition of JABAL was announced by Fransabank inaugurating Jeunes Artistes des Beaux-Arts du Liban. JABAL was held this year under the patronage and in the presence of H.E. Mr. Raymond Araygi, Minister of Culture, and H.E. Mr. Adnan Kassar, Chairman of Fransabank Group. A large number of guests attended the private viewing; including social

figures, businessmen, art collectors, art gallery owners, as well as the organizing committee of JABAL, the artists, and the media.

JABAL, dedicated to the young artists of Fine Arts in Lebanon, makes a turning point in 2016 focusing on the "Arts Ludiques", and displaying the works of strip cartoons, illustration, and animated films of contemporary art.

In his speech, H.E. Mr. Raymond Araygi expressed his appreciation to "Fransabank's continuous effort and contribution in supporting cultural and artistic development in Lebanon, enabling the youth to express themselves through their work and talents," stating that "youth's involvement in nation building embodies the hope of tomorrow."

In his turn, H.E. Mr. Adnan Kassar declared, "Arts and culture can play a major role in community development. We have always believed that our duty in Fransabank is to contribute to Lebanon's cultural and artistic growth which reflects and enriches community expressions of identity and creativity." Kassar added, "Fransabank's strategic mission in JABAL is to offer new horizons to emerging artists from all the Lebanese regions and pave their paths towards maximizing their potentials. »

Prior to the inauguration, a press conference was held to present the highlights of JABAL 2016, followed by a round table under the theme "The World is Told through Images". In this vein, Mrs. Dania Kassar, Head of Marketing and Corporate Communication Department at Fransabank stated: "The "Arts Ludiques" represents today a bridge between the public and contemporary art. Through a mixture of figurative movement and narrative current evoking the dream viewers will discover the dazzling artistic dimension behind these works. This

art, also called «9th Art», is already part of public institutions. Consequently, exhibitions are devoted thereto in the major museums around the world."

The speakers at the round table included: Marine Bougaran, JABAL curator, Laure d'Hauteville, artistic advisor, Michèle Standjofski, Lebanese illustrator and comic artist, Pascal Odille, Expert at the Chamber of Specialized Experts, and Serge Darpeix, artistic and technical director of the Rencontres du 9^e Art d'Aix-en-Provence – France.

According to Darpeix, who was invited for the first time to Lebanon by Fransabank to initiate and put in place the participation of Lebanese artists in the next edition of the Festival in France, "Strip cartoons has become today one of the richest means of expression, and the most innovative. It crosses all generations and has the ability to address all issues." In this context, Darpeix highlighted the impressive role played by Fransabank "in supporting arts and creativity through JABAL annual exhibitions in general, and tackling the 9th art this year in particular; which is already revealing maturity and modernity."



The speakers during the Press Conference

JABAL presents for the first time a selection of 21 Lebanese artists: Zeina Abirached, Jorj Abou Mhaya, Chadi Aoun, Joan Baz, Tracy Chawan, Rosane Chawi, Ely Dagher, Ghadi Ghosn, Carla Habib, Hatem Imam, Joseph Kaï, Mazen Kerbaj, Karen Keyrouz, Omar Khouri, Raphaelle Macaron, Isabelle Manoukian, Lena Merhej, Barrack Rima, Collectif Samandal, Jad Sarout, and Patrick Sfeir.

This new generation of artists, whose creations revolved around illustrated novels or intimate animation, talked about their experiences, memories, and their daily life in Lebanon. A multitude of techniques, going from digital to monotype drawing, from the classical work with ink to the simple drawing on carbon paper or with lead pencil were used; a diversity which enriched these creations.

The exhibition continued from May 5th, till May 7th, 2016.



H.E. Mr. Adnan Kassar and H.E. Mr. Raymond Araygi walking around the exhibition



Overview of the Press Conference

The Citizen Bank

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 certificate distribution of this year, took place in BASIL FULEIHAN INSTITUTE on 26 May 2016, and with the participation of senior officials in the Lebanese public administration, representing departments and institutions as well as military organizations.

The ceremony was also attended by Ms. Nathalie Loiseau, Director of the French National School of Administration (ENA), Mr. Emanuelle Bonne, ambassador of France in Lebanon, Mrs. Lamia Moubayed Bissat the head of BASIL FULEIHAN INSTITUTE for ECONOMY And FINANCE.

The french Instiute 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.



“Akkar El Atika” the Most Favored Village!

Fransabank Participates in Promoting Rural Tourism and Launches a patriotic Initiative:
“Akkar El Atika” the Most Favored Village!



Mr. Michel Pharaon during the press conference

Aiming at highlighting the charming rural areas of Lebanon, and promoting rural tourism, Fransabank partnered with the Ministry of Tourism in Lebanon and L'Orient le Jour (OLJ) newspaper, to launch a corporate social responsibility initiative, focusing primarily on encouraging tourists, expatriates and residents to go outside the city and discover the natural, cultural, religious, archaeological and gastronomic sides of Lebanon.

Ten villages were nominated and Lebanese were invited to vote for their favorite one accordingly. The contestant villages for the year 2016 were: Old Akkar, Dhoor Chweir, Duma, Jezzine, Ehden, Hammana, Rashayya el-Wadi, Kfrazebian, Sarafand and Yammooneh. The competition was promoted on social media as well as newspapers. People had to vote for their favorite Lebanese village that they think deserves the title of the most beautiful village. The project will be spread

over three consecutive years with 10 different villages for each year.

A press conference was held on July 11th. 2016 at the Ministry of Tourism and was attended by the Minister of Tourism, Michel Pharaon, the co-editor-in-chief of L'Orient-Le Jour, Ziyad Makhoul, Fransabank's Head of Marketing and Corporate Communication Department, Mrs. Dania Kassar and the director General of the Ministry of Tourism, Nada Sardouk.

Welcoming the initiative of OLJ, Michel Pharaon highlighted the great importance of this project related to rural tourism, stressing that it will have "positive repercussions on sustainable development and on employment in these villages", in the fields of guest houses and crafts... etc. It is necessary to "protect the rural heritage" and "to encourage the

inhabitants to remain in their localities", he noted, expressing "the support of the Ministry of Tourism to this project which will make it possible to better explore Lebanese villages and their peculiarities".

Dania Kassar pointed out that "this initiative is part of our strategy to promote the equitable development of regions, poverty reduction, and job creation in rural areas, highlighting the "strategic devotion and solid commitment of the Fransabank to projects aiming at preserving the environment, developing green spaces and fighting rural exodus".

Following the announcement of the winning village, a big celebration took place in Akkar el-Atika with officials and people from the village and the area.

The initiative succeeded in attracting the Lebanese expatriates' attention towards their home country. It approved once again the attachment of Lebanese living abroad to their country independently from the distance and alienation. With nearly 122,000 voters and a major contribution from expatriates, Old Akkar or Akkar el-Atika received the title of the most beautiful village with 46.7% of the votes.



The Citizen Bank

Fransabank Runs for Roads for Life in Beirut's Marathon

For six 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. In 2016, Fransabank passionately demonstrated its strong commitment towards the community participating with Roads for Life in The Beirut Marathon.

The marathon, and in its 14th year, is an annual platform of bringing runners together from Lebanon and around the world for the greater purpose of peace and love, which Fransabank is always keen to be part of.

Fransabank Partners with ONE LEBANON for a Mini-Football Game!



On the occasion of the UN International Day of Sport for Development & Peace, Fransabank partnered with ONE LEBANON for a friendly mini-football game with ambassadors, celebrities and diplomats, all united as a One Lebanon team. The ONE LEBANON team won 5-4 over the Ambassadors.

Vigorous Presence at Universities Job Fairs!

Fransabank was present at AUB, USEK and USJ's job fairs held in April, 2016 on campuses, where ambitious students seeking suitable employment or looking forward to enhancing their existing careers got the chance to visit Fransabank booth and learnt more about the bank's potential job opportunities or internship programs.



Fransabank's booth at AUB

Fransabank's presence at Lebanese main universities' job fairs is part of the Bank's Corporate Social Responsibility strategy in building prosperous tomorrows and assisting the young generation 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.

The Citizen Bank

Fransabank Family Lives the Celebratory Spirit of the Holy Ramadan and Hosts Iftars for Orphans in its Headquarters



Being fully aware of the strategic and critical role played by private institutions for society at large, and for children in particular, Fransabank held, and at the invitation of its President HE Mr Adnan Kassar, three iftars for more than 270 children coming from different Social Welfare Institute orphanages at the Bank's Headquarters, on 16th, 23rd and 30th of June 2016, where stories were shared and bonds were made to draw smiles on the faces of these children, wishing them a Happy Ramadan.

The kids expressed enthusiasm and happiness in gathering with Fransabank's General Manager Mr. Nadim Kassar, in addition to branch managers and regional managers, staffs, and Marketing Department representatives, who greeted the children, distributed gifts to them, and wished them a blessed Ramadan.

In this context, HE Mr Adnan Kassar pointed out that orphan children need all the financial, social and emotional support to promote their healthy growth and help them become productive individuals in the community, wishing all the blessings of the holy month for Lebanon and the Lebanese people, and hoping for stability, security and peace of mind.



Mr. Nadim Kassar with the children



Fransabank Spreads the Spirit of the Holiday Season

Fransabank, in partnership with Beirut Celebrations and The Lebanese Food Bank Organization launched the Christmas Holiday Food Drive on Wednesday, December 22nd 2016 at 6PM taking place at its premises in Hamra St. 200 children gathered at the Bank's Headquarters coming from different regions in Lebanon, where they enjoyed eating, playing, enchanting, and laughing and spent together a joyful evening heading back home with food and gifts.

It is the second year that Fransabank teams up with the two organizations to bring joy to those in need and share the Christmas spirit.



44

42

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



The Citizen Bank

Fransabank, a Main Sponsor at Various Summer 2016 Festivals

Committed to its cultural social responsibility, it is within the core of Fransabank's strategy, mission and vision to stay close to the communities it serves, providing them with high quality service. In this context, Fransabank was proud to be a main sponsor of Lebanon's summer festivals of 2016.



Beiteddine's setting



Fransabank partnered with major festivals that took place all over Lebanon from Beiteddine, to Baalbeck, Ehden, Batroun, Tannourine, Maghdousheh, Antoura and many more. Fransabank aims through participating in these events

to convey a universal message and an expression of faith in Lebanon's cultural role, an embodiment of ingenuity, a call for peace and a mirror of Lebanese prosperous history. The summer festivals annually present unique vivid performances by Lebanese artists, as well as international art exhibits popular stars coming to Lebanon from all over the world.

Fransabank's annually support of these events confirms year after year the Bank's strong belief in the fundamental role cultural events play in the development of our society.

Fransabank Supports Roads for Life in Abeer Nehme Musical Concert

And 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. Fransabank with Roads for Life sponsored the concert of Abeer Nehme at Unesco on November 16th, 2016.



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 every year. More than a hundred doctors will be trained yearly 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.

With this mission, Fransabank supported the concert of Roads for Life at Unesco which was a big success. The event is one of the many live musical initiatives, which Fransabank sponsors, and where music is a universal language to send any message in the world.

Our People, Our Assets

Fransabank Employees Volunteered to Support Himaya NGO and Lebanese Farmers suffering from Apple Crisis

As a responsible national organization, Fransabank aims at connecting with its community to raise awareness on major social issues and play an active role in the society. Therefore, Fransabank Amicale team partnered with the Marketing and Communication team and organized social activities with employees from different departments. Volunteering employees were involved in two different activities: one with Himaya NGO to raise awareness on child abuse, and another to support farmers with Lebanese apple crisis.



Fransabank's employees spent a fun day with kids from Himaya where they enjoyed many games and shared lunch together. Kids showed appreciation to Fransabank employees and thanked them for a fruitful day. On another day, employees picked apples at Akoura to support apple farmers in Lebanon in distributing the harvest and every employee left with 5 Kgs of delicious Lebanese apples!



Fransabank Basketball Team Crowned Champions of Banks Basketball League 2016!



Fransabank basketball team

After 18 matches, Fransabank Basketball Team was crowned Champions of the Banks Basketball League 2016 during the grand final game on Sunday June 19th at Homenetmen Stadium – Bsalim, Mezher. The competition, held by Sports Mania and sponsored by The Lebanese Basketball League featured Bank Credit Libanais v/s Fransabank and ended on a score of 78-60.

For the second year in a row, Fransabank Blue Knights succeeds to make it to the final and this time with a Trophy in hand!

Following the games, the whole team met with Chairman HE Mr. Adnan Kassar, at the head office of Fransabank in Hamra, and presented the trophy to him. Chairman Kassar expressed his pride in Fransabank's family and in demonstrating a strong commitment towards society through sports.

Our People, Our Assets

Fransabank's Annual Gathering Ceremony



Chairman Adnan Kassar giving his speech

With a joyful spirit, and within 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 1500 of Fransabank's family members.



Mr. Adel Kassar with the staff



The Gala dinner opened with HE Mr. Adnan Kassar welcoming the employees and conveying to them a message of hope and optimism in the year 2017, 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.

Kassar cited the challenges Fransabank has gone through the years, and in particular through the critical circumstances which Lebanon has witnessed recently, to express his pride in the staff's spirit of ambition, entrepreneurship and innovation, reassuring the Bank's wholly

commitment to Lebanon as "our source of inspiration."

In an optimistic note about the future, Kassar urged the employees to look forward to continuing to serve the loyal customers and the community over the next years and beyond. He revealed high expectations and trust in Fransabank's family "who will continue to rise to all the challenges with the necessary skills, determination and commitment that they have shown to date."

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





Lebanon . France . Algeria . Syria . Belarus . Cyprus . Sudan . Iraq . Cuba . UAE . Ivory Coast