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International Recognition

Fransabank Awarded by JP Morgan Chase N.A. - A Quality Recognition Award

Business Development

The International Arab Banking Summit 2015 in Budapest - Hungary

Fransabank Invites China's Tourists to Lebanon

Fransabank, a Partner in Sino-Arab Banking Dialogue: Building Long-Term Relations

Fransabank Participates in the 17th Arab Investors and Businessmen Conference in Abu Dhabi

Fransabank, Honored during the "Arab Women Empowerment Fund for Banking Innovation"

Fransabank Launches in Tripoli Two Credit Cards for Order of Engineers

Fransabank Participates at the 2015 BDL Accelerate

Fransabank Announces the 55 Winners of its Apple Watch Campaign

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

The Green Bank

Fransabank a Major Key Player in Beirut Energy Forum

Fransabank Participates in COP 21 Conference

The Citizen Bank

Fransabank Celebrates with LAU: a Leader's Commitment to Education

Fransabank Represented by Messrs. Adnan and Adel Kassar, Honored during USG Gala Dinner

Fransabank's Family Lives the Celebratory Spirit of the Holy Month

Fransabank Brings Life, Health and Hope with Skoun and Oum el Nour

Fransabank, Paves "Roads for Life"

Fransabank and Brave Heart Fund at the BDL Beirut Marathon 2015

Fransabank, a Partner in Baalbeck International Festival 2015

Fransabank Sponsors Beiteddine Festival 2015

Fransabank Encourages Music with LeBAM's Concerts

Our People, our Assets

Fransabank's Holiday Gathering



INSIGHTS ON FRANSABANK GROUP

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Letter to Reader



Dear Valued Reader,

The last six months of the year 2015 were highly rewarding 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 12th issue of FB Angle records a quality recognition award received by Fransabank by JP Morgan Chase N.A. The issue also sees the partnership of Fransabank in major economic conferences, which took place in Lebanon and other countries such as the United Arab Emirates, France, and New York. It 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 increased 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.

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 aiming at unfolding it exactly as intended, which make us proudly Fransabankers.

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

Until next issue, enjoy reading us.

Fransabank Family

International Recognition

Fransabank Awarded by JP Morgan Chase N.A. A Quality Recognition Award

Fransabank has been recognized with JP Morgan Chase's "2015 Elite Quality Recognition Award for Outstanding Achievement of (Next Line) Best-in-Class MT103 STP" at a rate of 99.67%". The award came from a major US correspondent of Fransabank, JP Morgan, which completed its annual service review and singled out Fransabank for the exceptionally high quality of its payment transactions, attaining the highest percentage among banks.



The Award

The "2015 Elite Quality Recognition Award for Outstanding Achievement of (Next Line) Best-in-Class" was presented to Mr. Adel Kassar, Vice President of Fransabank Group, by Mr. Jossan Maalouf, GM of JP Morgan Chase N.A. Representative Office in Lebanon, during a ceremony, held at Fransabank Headquarters in Beirut on Thursday 19th November 2015, in the presence of Senior Executives from both institutions.

"We are absolutely thrilled to have been selected among banks to receive this recognition," Mr. Adel Kassar, Fransabank's Vice President commented in the ceremony. "It's a quality award and a testament not only to the work we do every day delivering superior service quality, but it clearly reflects the strength of our integrated team model and our ability to maintain high standards of transaction execution precision and accuracy."



Mr. Adel Kassir - Vice Chairman of Fransabank Group receiving the Award from Mr. Jossan Maalouf, GM of JP Morgan Chase N.A. - Representative Office in Lebanon

Mr. Kassir described 2015 as an outstanding year for Fransabank, "a year in which we have achieved many prominent milestones and successes; The 2015 Elite Quality Recognition Award is a welcome addition to other distinguished awards Fransabank has been honored with this year."

Mr. Kassir concluded that this recognition is a testimony to the dedication shown by Fransabank's staff in their relentless quest for

excellence and dedication to consistently delivering superior customer satisfaction.

JP Morgan Chase's Quality Recognition Award has been offered since 1997 and has been considered since then as a global standard for the efficient operations of the international financial transactions, indicating particularly in 2015 the high quality of payment transactions processed by Fransabank.

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Business Development

Orbán Expresses a Special Word of Thanks to Kassar During the International Arab Banking Summit 2015 in Budapest – Hungary

Fransabank was a key contributor in a summit, where representatives of public and private sectors expressed their utmost concern to the Arab and international economies, the financial institution, and the banking community. The annual International Arab Banking Summit for 2015 was hosted by the Union of Arab Banks in Budapest-Hungary, and it continued for two days, on the 9th and 10th of June 2015.

Ministers, governors of central banks, leading bankers, and decision-makers, attended the summit with the objectives of facilitating the discussion on financial inclusion among banking and financial leaders, Government and public sector officials, as well as offering supporting designing financial inclusion policies particularly in the Arab region, and showcasing successful international experiences. Lebanon was represented by an official delegation headed by Mr. Nohad El Machnouk, the Lebanese Minister of Interior and Municipalities.

During the summit, Prime Minister Dr. Viktor Orbán delivered a speech in which he expressed a special word of thanks to HE Mr. Adnan Kassar:

"We are great admirers of your work. As you know, western civilization is based on trust in our institutions. This is the guiding principle of the entire western world, and we sometimes tend to forget that these institutions are run by human beings. I can tell you with complete certainty that we would not be here today, and this meeting could not have taken place, had Mr.

Adnan Kassar not worked quite as hard and with quite as much perseverance for the promotion of relations between Hungary and the Arab world as he has done over the past fifty years. Please allow me to take this opportunity to thank him, now in a more public forum, for all the efforts which he has made in the interest of Arab-Hungarian relations – and through this, for the Hungarian people. Thank you very much, Mr. President, for all the work you have done over the past few decades."



In his turn, HE Mr. Adnan Kassar expressed his heartfelt thanks and sincere appreciation to the Prime Minister of Hungary, Dr. Viktor Orbán for his sponsorship of this important Summit held in Budapest.



He gave a speech in which he stated that "this Summit represents a unique opportunity for us to strengthen our overall funding opportunities. It is also a unique opportunity to explore highly competitive and attractive opportunities here in Hungary in many sectors. We are witnessing the Arab investments racing to establish a foothold in Hungary, thanks to the attractive investment environment, and the position of this country as a hub and gateway towards Eastern and Central Europe."



It's worth mentioning that the two-day summit was a platform for Hungarians to consolidate their belief in the cooperation with the Arab world in the new global order which is currently unfolding. For two consecutive days, Fransabank's representatives enthusiastically participated in discussions which tackled financial inclusion, financial inclusion strategies and access, usage and quality of financial services for individuals and enterprises, SMEs financing and impediments, Islamic finance, and alternative delivery channels for increasing financial inclusion.

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Business Development

Fransabank Invites China's Tourists to Lebanon

Fransabank Group's care for China and effort to develop the China-Arab and China-Lebanon relations goes beyond the banking sector. With the support from the Lebanese Ministry of Tourism and the People's Republic of China Embassy in Lebanon, Fransabank hosted the top 20 travel agencies in China for a full 8-day Familiarization Tour (FAM Tour) from 11th to 19th October 2015 to promote Lebanon's tourism to the Chinese market.

Under the patronage and in the presence of His Excellency Lebanese Minister of Tourism, Mr. Michel Pharaon, the launching press conference of this project took place on 12 October 2015, in the presence of representatives from Municipalities, Hotels, Restaurants, Tourist sites, Lebanese economic organizations and other members of the tourism and hospitality sectors in Lebanon.

In his keynote speech, H.E. Mr. Adnan Kassar stressed that Lebanon's uniqueness lies in the country's historical and archaeological sites along with its cultural landmarks of ancient civilizations, coupled with hospitable people, enabling it to be one of the most important travel destinations for tourists. "We wanted to build on our unique personal ties with China to serve Lebanon, support its tourism industry, and attract the most important tourists in the world, the Chinese," said Kassar. Kassar extended a special thanks to HE Mr. Michel Pharaon for being the driver of this project and to HE Mr. Jiang

Jiang for his continued support and cooperation to further strengthen and develop the Chinese Lebanese ties. He added, "Many had doubts in the timing of this visit, where Lebanon is witnessing political deadlock and instability," assuring that "overcoming crises and difficulties is always attained with a positive attitude".



H.E. Mr. Adnan Kassar giving his speech

Ambassador of the People's Republic of China stated that "there's one thing I can confirm and it's that Lebanon is a beautiful country and I am confident that the Chinese travel agencies will recommend this beautiful country to your outbound tourist clients!"



H.E. Mr. Adnan Kassar, H.E. Mr. Michel Pharaon, H.E. Mr. Jiang Jiang and Mr. Adel Kassar

HE Mr. Michel Pharaon shed light on a series of projects initiated by the ministry part of the "Live Love Lebanon" campaign, mentioning the "Silk Road" as an initiative which aims to improve trade and economic relations between People's Republic of China, Arab countries and the rest of the world. Pharaon expressed his admiration and extended his thanks to HE Mr Adnan Kassar, in whom he found "honesty, readiness, professionalism, and efficiency to develop and organize Lebanese-Chinese relations, and activate it on the tourist level." He commented on the two Kassar brothers' "extraordinary effort, which was the reason behind an outstanding success embodied in this conference and which will lead to further cooperation with China and its tourism industry."



Chinese Delegation with the speakers

During the 8-day FAM Tour, the tour members were amazed by the abundant tourist resources, and well developed hospitality industry in Lebanon, as well as Fransabank's professionalism in organizing events related to China. This project has also drawn the attention from media both in Lebanon and China through 2 articles from Xinhua News Agency who covered the FAM Tour.



Overview of the Press Conference



Representatives of Chinese Travel Agencies visiting Lebanon



Business Development

Fransabank Participates in the 17th Arab Investors and Businessmen Conference in Abu Dhabi: "Investing in Entrepreneurship and Innovation"

In Abu Dhabi, and under the theme "Investing in Entrepreneurship and Innovation", Fransabank was strategically present among senior Arab officials from different economic and financial sectors, which the 17th Arab Investors and Businessmen Conference brought together, along with prominent business owners and investors from many Arab countries.



The conference was held under the patronage of His Highness Sheikh Khalifa bin Zayed Al Nahyan, UAE President, from November 16 to 17, 2015 in Abu Dhabi, and was organized jointly by the General Union of Chambers of Commerce, Industry and Agriculture for the Arab Countries (GUCCIAAC), the Arab League, UAE Ministry of Economy, UAE Ministry of Foreign Affairs, UAE Federation of Chambers of Commerce and Industry, Abu Dhabi Chamber of Commerce & Industry, Arab Investment and Credit Export Guarantee (Dhaman), in cooperation with Strategic Marketing & Exhibitions.

The sessions highlighted the requirements of economic and legislative climate and appropriate motivations for entrepreneurs to support entrepreneurship and innovation in Arab world so that they can address the challenges they face.

During the two days of the conference, Fransabank's representatives contributed in panels which discussed different projects and potential investment opportunities in various economic sectors, focusing on the importance of entrepreneurship and innovation which enhance the role of relevant Arab and international organizations.

According to Mr. Georges Andraos, Fransabank's Head of International Banking Division, "The importance of this conference lied in its clear vision on investment to achieve economic sustainability and joint Arab cooperation to have an attractive investment climate that boosts joint Arab projects."

On the occasion of this conference, Fransabank delegation headed by Chairman Adnan Kassar held separate meetings with the Governor of the Central Bank of the UAE, H.E. Mr. Mobarak Al Monsouri, and with H.E. Dr. Abdul Rahman Al Hamidi, CEO of the Arab Monetary Fund and the Arab Trade Finance Program, and with H.E. Dr. Nasser El Suwaidi, Chairman of National Bank of Abu Dhabi, the largest bank in the UAE, during which ways and means of cooperation were tackled.



Fransabank, Keen to Participate in Iraqi Banking Forum

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 Baghdad and Erbil. In this context, Fransabank was keen to sponsor and participate in the Iraqi Banking Forum on the 15th and 16th of September 2015 in Phoenicia hotel in Beirut-Lebanon, organized by the Iraqi Central Bank and Al Iktissad Wal Aamal Group, and in cooperation with the Lebanese Central Bank.

On its first day, the forum addressed the economic and financial status in Iraq in addition to the challenges faced by the Iraqi, Lebanese, and regional banks in light of the current security and political situation.

The second day tackled the topics of electronic banking and mobile-payment, the legal and regulatory environment for e-banking operations, the prospects for their development under the current security situation, the role of technology and mobile services companies in the provision of innovative banking services in addition to the mechanism for strengthening the capacity and sources of local digital security.

The Forum was held with the participation of the Governor of the Iraqi Central Bank and a group of Iraqi, Lebanese and Arab bankers in addition to heads of Heads of banking and financial institutions, experts, economists and representatives of specialized media outlets.



Fransabank Baghdad Branch



Fransabank Erbil Branch

To Fransabank, the event represented an area of significant discussions ranging from the Bank's International Expansion, its experience in Iraq with its two branches in Erbil and Baghdad, to the challenges that Lebanese banks are facing today in the Iraqi market.

Business Development

Fransabank, a Partner in Sino-Arab Banking Dialogue: Building Long-Term Relations



A side event in the form of roundtable discussion was co-organized in partnership with Fransabank entitled the Sino-Arab Banking Dialogue: Building Long-Term Relations. The roundtable discussions tackled the following the following topics:

- . Serving the Silk Road Strategy: What can Arab and Chinese banks do together?
- . Requirements and Challenges for successful Chinese - Arab Cooperation: Language, Culture, Regulations and Legislations
- . Islamic Banking in China: What are the required

adjustment and revisions to regulations and legislations?

- . Renminbi (RMB) clearing and settlement: interest of Arab banks in the internationalization of RMB
- . Avenue for partnership between Chinese and Arab Banks to support bilateral trade, investment and projects: Experiences and concerns on China - Arab banking cooperation.

The participants from China were represented by the Chinese Embassy in Lebanon, Huawei, Bank of Ningxia and Bank of China. Representatives from the Arab Countries

included National Bank of Egypt, China-Arab States Expo, Associations of Banks in Jordan, Kuwait International Bank and Central Bank of Lebanon.

The Dialogue was open and will be pursued during the Arab Banking conference organized by the Union of Arab Banks in China in September 2016, on the occasion of China's presidency of the G20 in 2016. Fransabank Group will be a partner to the Union of Arab Banks facilitating, supporting and actively promoting the conference with the UAB, in the hope of further developing and strengthening China Arab banking relations to better serve the China Arab trade, investment, business, cultural and other exchanges and ties.



Fransabank Partners with the Annual Arab Banking Conference for 2015 in its 20th session: “Global Financial Access: The Roadmap 2015 – 2020”

In line with its leading role in Lebanon and the region, Fransabank sponsored the 20th Annual Arab Banking Conference for 2015, which was organized by The Union of Arab Banks at Phoenicia Intercontinental Hotel from 19 to 21 November 2015. The conference tackled this year the regional and global challenges and hence the major economic and social changes taking place nowadays especially in the Arab region.



Fransabank played its vital role among the participating banking and financial institutions, as the forum represented a vivid platform for exchanging expertise in key issues such as banking and financial Inclusion for individuals in underserved markets in which the bank has a long history.

In this regard, discussions and workshops focused on how the banking and financial sectors shall globalize access to financial

services on all groups and segments of society, which opens the door wide to combat unemployment and poverty alleviation, and address the problems of financial economy, and contribute to the welfare and human development in our countries.

The conference, which highlighted the importance of cooperation between public and private sectors in promoting financial inclusion, aimed at raising awareness to this

financial inclusion, as well as establishing a new era of financial education and awareness for young people, so they would be involved in the financial system, and to provide better capacity for individuals and enterprises to access financial services effectively, and to promote inclusion in financial sectors to ensure the accessibility of services to all individuals including those with low-income.

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Business Development

Fransabank, Honored during the “Arab Women Empowerment Fund for Banking Innovation”

In parallel with the conference, Fransabank proudly hosted the Gala Dinner at Biel- Beirut on the 20th November 2015 in honor of the international guests attending the 20th Annual Arab Banking Conference. The event included as well the launch of the “Arab Women Empowerment Fund for Banking Innovation”.



Mrs. Dania Kassar giving her speech

On this occasion, Fransabank’s Chairman H.E. Adnan Kassar shed light on the unique experience he and his brother Mr. Adel Kassar lived in China, and the journey which extends for more than 6 decades since their very first trip to China in 1954.

HE Mr. Adnan Kassar said, “China was a great school for us, where we learnt the arts and rules of negotiations, entrepreneurship and of building successful enterprises, on the basis of trust, resilience, efficiency, patience and attention to the minutest details. From the very early times, we saw the charming and enormous world of opportunities of China and predicted its inevitable rise to the highest world economic ranks.” After President Kassar’s speech, a brief documentary about the two brothers’ journey in China was presented to the audience who enjoyed a memorable dining event.

During the dinner, Mrs. Dania Kassar, Head of Marketing Corporate Communication Department in Fransabank sal. was honored, along with several other businesswomen as one of the most influential Arab Women.

On the occasion, Mrs. Dania Kassar gladly noted that she is honored to be among this group of Lebanese and Arab women who are characterized with diligence and perseverance, and who could accomplish achievements which contributed to the success of their societies.



Mrs. Kassar congratulated the honorees, extending a word of thanks to the organizers of the event, and finally dedicating the award to her uncle HE Mr. Adnan Kassar and her father Mr. Adel Kassar, from whom she mentioned that she learnt the art of leadership, and with whom she developed her career path. Mrs. Kassar concluded with expressing her honor to “be a contributor with her team to achieve Fransabank’s mission and vision in the short and medium terms, and even the long one.”



Among the honorees was MRS. Dania Kassar, Head of Marketing Corporate Communication Department

Business Development

Fransabank Launches in Tripoli Two Credit Cards for Order of Engineers

Striving to constantly provide its clients with advanced banking products, services and programs, Fransabank announced on the 5th of November 2015 in Tripoli the launching of two MasterCard credit cards, tailor-made for the Order of Engineers, and a new Visa Infinite credit card, tailor-made for the Syndicate of Lawyers with which a protocol was signed. The initiative comes as part of Fransabank's efforts to keep pace with its customers in general – syndicates and orders in particular, anticipate their needs, and establish as well as maintain strategic partnership for mutual benefit.



Mr. Nadim Kassar - General Manager of Fransabank and Mr. Marios al Baaini - Head of the Tripoli Order, launching the MasterCard World Euro Card and the MasterCard Platinum in Dollars

A delegation from Fransabank's top executives headed by Fransabank's General Manager Mr. Nadim Kassar and General Secretary Mr. Nabil Kassar visited first the Order of Engineers, whereby the launch of the credit cards was announced in a ceremony held by the Order of Engineers, and in the presence of its Head Mr. Marios Baaini and its members.

Mr. Nadim Kassar presented two new credit cards designed for the engineers; one is MasterCard Platinum carrying the Order's logo and offered in US dollars, while the second is MasterCard World offered in Euro.

Kassar explained that these MasterCard credit cards were designed according to modern international

banking standards in terms of creativity, safety and effectiveness, especially that it has a very significant advantage - The ID Chip, embedded for security. On another note, he explained that a personalized mobile phone service for the syndicate will be launched very soon.

In this context, Mrs. Lama Dick, Head of Local and Overseas Credit Card Department, pointed out that for the first time in Lebanon, this program is launched, and the ID chip embedded in the credit card will contain, in collaboration with the Order, the engineers' personal and career information. This feature aligns with Fransabank's strategy to offer targeted and personalized services to its clients, using the latest available banking technologies.

Fransabank Signs a Protocol with Syndicate of Lawyers in Tripoli

Fransabank's second destination in Tripoli was the Syndicate of Lawyers, whereby a protocol of cooperation was signed in a ceremony held by the syndicate, and in presence of its Head Me. Fahd al Mukaddim and its members.



Group picture after the MOU signature

The Protocol aimed to provide lawyers with special offers and conditions on Fransabank's deposits, credit cards, SMS service, housing, personal and SME loans. According to the protocol, the lawyers benefit from competitive and preferential interest rates on deposits, credit cards and different loans. Fransabank has also set-up an ATM machine at the headquarters of the Syndicate.

The protocol along with the launching of the Visa Infinite credit card and the two MasterCard credit cards come at the heart of Fransabank Group's initiatives with all the sectors and within a business strategy characterized by a clear vision, comprehensive dynamism, and a truly unique capacity for creativity and innovation in all aspects of the banking and

financial work, which would provide a high added value according to global banking industry standards.



Mr. Nadim Kassar and Mr. Fahed al Moukaddem signing the MOU



Overview of the event

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Business Development

Fransabank Participates at the 2015 BDL Accelerate

With the aim to create liquidity that will serve the startups, among others, Lebanon's Central Bank organized the 2nd edition of BDL Accelerate which was held on December 10th and 11th, 2015, at the Forum of Beirut. Fransabank participated in Lebanon's annual international startup conference, and officially the largest and most international startup conference in the Middle East and North Africa.



This yearly event gathers entrepreneurs, investors and support institutions from key emerging startup ecosystems across five continents.

In this context, HE the Governor Riad Salameh stated that the Central Bank's aim in 2016 is to launch an electronic trading platform (ETP). "This platform will allow the listing of startups and funds, and will be an exit for those who have a successful company," he said.

Fransabank was keen to be present among the participants on this platform as one of Lebanon's pioneering banks, along with the other participants, such as banks, companies, brokers, family offices, professionals.

Commenting on the exhibition, President Adnan Kassar noted that since the Central Bank issued Circular 331, a dozen banks or more have so far invested around \$250 million in specialized funds established by venture capital firms, which in turn will contribute to the launch and operation of startup companies in the information technology, communications and other creative industries, in exchange for a minority stake in the company.

"It is expected that this type of bank investment in venture capital funds will expand in the future with the growing demand and experience in the local market, and with the availability of more projects that are economically feasible and have good growth prospects," he said.



HE Mr. Adnan Kassar also noted that credits to the public sector surpassed \$37.5 billion, reflecting the commitment of Lebanese banks to the financing of Lebanon's economy in its private and public sectors.

Fransabank Sponsors AmCham Conference in New York: Start Ups Lebanon

On the 21st of May 2015, in New York, Fransabank sponsored the conference held by the AmCham (American Lebanese Chamber of Commerce) and entitled "Start Ups Lebanon" with an objective to introduce American audience and investors to knowledge - driven Lebanese enterprises and IDEs (innovation Driven enterprises).



In August 2013, Central Bank of Lebanon issued the Intermediate Circular 331 that widened the scope of the activities of Lebanese commercial banks to include proprietary equity participations, directly or indirectly, in start-ups, accelerators or incubators, and venture capital companies in the Knowledge Economy.

Fransabank Group, through its investment bank (FIB), has been proactive in approaching and examining several direct investment opportunities as well as participating in venture capital funds. Till date, Fransabank Group has participated in three local venture capital funds launched under the Banque du Liban Intermediate Circular 331 and

targeting startups with successful proven concepts; some of which are at their early stages but other in their growth stage. In addition to participating in funds, the Group through its subsidiary BLC Bank, made a direct investment in a video on demand platform start-up.

The Group is considering other new opportunities and has softly committed on two new funds with additional two being under review.

In this vein, Fransabank views that the financial partnership in the still young but ambitious and promising knowledge economy is aimed at assisting our concerned entrepreneurs to transform their businesses into well governed institutions to eventually enable them to export their products and services, and henceforth, to list them on the Beirut Stock Exchange.

Business Development

Fransabank Signs a Memorandum of Understanding with the Union of Municipalities of Kalaat Al Istiklal Launching an Eco-Friendly Project for its Citizens

Fransabank signed a Memorandum of Understanding with the Union of Municipalities of Kalaat Al Istiklal on the 19th of September 2015, in the premises of the Union of Municipalities of Kalaat Al Istiklal situated in the region of Rachaya. During the signature ceremony, Fransabank launched an Eco-Friendly loan project, aiming at the reduction of household expenses, energy consumption, and at the same time preserving the environment at a very low interest rate.



The event took place in presence of the chairman of the Federation of Kalaat Al Istiklal municipalities, Mr. Issam Elias El Hadi who expressed his gratitude to Fransabank as one of the participants who have worked to develop the project and make it possible, in addition to presidents of other municipalities, mayors of the region, and Fransabank representatives.

Mr. Elie Semaan, Fransabank's Head of Retail Products & Services Department, stressed on the importance of the product, stating that Fransabank is always a pioneer in the local banking market through serving its clients in the core of its interests. Semaan added, "This 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." On the other hand, he mentioned another agreement signed recently between Fransabank and IPT in order to transfer 168 gas stations into

eco-friendly and go-greener stations and which falls in the same scope of go green initiatives at the bank.

"It's worth mentioning that during the past two years, Fransabank had launched a campaign and introduced a series of innovative Energy Loans to individuals and institutions in an aim to maintain a healthy and sustainable environment, and that currently, the Bank is working on developing energy loans, seeking through these quality initiatives to open the door for participation in energy conservation and effective treatment of environmental challenges." Semaan added, "For this particular purpose, this loan is granted in order to support citizens of the area to enhance the beauty of their houses while reaching a model of environmentally friendly living lifestyle."

This initiative comes in line with Fransabank's corporate social responsibility, supporting this time sustainable energy and residential projects for citizens all Lebanese regions.

Fransabank Launches its Housing Loan Promotion 2015 offering 100% of registration fees and Plays its Vital Role in DREAM EXPO

Fransabank announced last summer the launching of its latest and most exclusive “Housing Loan Promotion” campaign under BDL 346 Circular.



**OFFERING YOU
100% of your registration fees**

Fransabank offers unique benefits on its Housing Loan program and Housing Loans under BDL 346 Circular.

Check before conditions to get back 100% of your registration fees:

- Down payment: 25 % of total value
- Loan amount: from LBP 200,000,000 to LBP 800,000,000 maximum
- Loan term: from 15 years to 30 years maximum

For more information, visit our website or call Fransabank Client Care.

Maximum credit limit: LBP 800,000,000. Offer valid from July 17 to September 30, 2015.

HOUSING LOANS **FRANSABANK**
Client Care 002 | www.fransabank.com

The promotion offered the opportunity to get back 100% of registration fees with a Down payment of 25% of plot value, and if the Loan amount ranges between from LBP 200,000,000 and LBP 800,000,000 maximum, and if the Loan tenor was from 15 years to 30 years maximum.

Following the positive feedback and the high demand of this loan, Fransabank proceeded in its campaign, and participated from the 19th till the 22nd of November in the most luxurious real estate exhibition held in Beirut, DREAM EXPO, playing a vital role among major Lebanese banks in showcasing its latest housing loan programs, which tailored to meet customer needs and help both home buyers and investors alike get the most suitable banking services.

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Business Development

Fransabank Leads the Way with its LEAD Account

With the belief that the world of tomorrow can't be built without the youth of today, Fransabank launched its Lead Account to help youth between 16 and 26 years old gain their financial freedom and start leading the way into their future by signing up, FREE of charge, and benefit from a wide range of features which this LEAD Account offers:

- Minimum deposit: USD 50 or LBP 75,000
- Preferential interest : 1.5% USD and 3.5% LBP
- No Account fees
- Free contactless Prepaid Paypass Card (for ages below 18)
- Free contactless Prepaid Paypass Card or Debit Card (for ages 18 and above)
- Free Prepaid Internet card
- Free banking services: ATM withdrawals, online banking - iBank, Fransabank and SIMBA mobile applications, SMS alerts, call center etc.



In this context, and on 26 November 2015, Fransabank sponsored the 5th edition of the annual banking forum of the Holy Spirit University of Kaslik, providing an opportunity to USEK Students to lead their own way with its LEAD Account.

Effectively present at the forum, Fransabank has distinguished itself from other banks by its booth and innovative products and ultimate services which

attracted many young people. Students were undoubtedly enthusiastic to sign up for FREE, and benefit from the features offered by Fransabank's LEAD Account. USEK. All those who opened a LEAD account received the card of Beirut Circle FOR FREE. (This card provides ultimate discounts and offers to its holder and have more than 3000 Retailers in the circle and yet more to come).

In this forum, Fransabank demonstrated its commitment to the Lebanese university students and confirmed once again its belief that the world of tomorrow can only be made by the youths of today.

Fransabank Announces the 55 Winners of the its Apple Watch Campaign

Travel, spend on Fransabank MasterCard card, and win! was the title of the campaign launched by Fransabank last summer, where Fransabank MasterCard holders had the chance to win one of 55 Apple watches when using their credit or debit cards abroad.

The campaign exceeded all expectations, and the 55 Apple Watches were distributed to loyal customers through 2 draws, which were both held at Fransabank's Headquarters under the Lebanese National Lottery supervision.

In the 1st draw, on Monday August 24th 2015, 25 Apple watches were offered to 25 winners. In the second draw, on October 6th 2015, 30 Apple watches were offered to 30 winners.



Travel, spend on your card, and win!
MasterCard holders can win one of 55 Apple watches when they spend on their card abroad.
55 Apple watches when they spend on their card abroad.
The 1st draw will be held on August 24, 2015.
The 2nd draw will be held on October 6, 2015.
For more details visit www.fransabank.com.lb

CROSS BORDER SPENDING
L'unique façon de voyager.

FRANSABANK
CROSS BORDER SPENDING

Business Development

Fransabank Announces Three Winners in Fransabank's Car Loan Campaign

In the context of Fransabank's strategy meet its customers' desires, anticipate their needs and encourage and reward their loyalty, Fransabank announced on 3 November, 2015, the names of the three winners of its car loan promotion, in a ceremony held in the Bank's headquarters in Hamra, and in the presence of Mr. Philippe Hajj, Deputy General Manager - Head of Retail Banking, Mr. Elie Semaan, Head of Retail Products & Services Department, and representatives of the Bank, along with the winners, and representatives of the car companies.



The Winners with Fransabank's Team

The exclusive Car Loan Campaign was launched earlier on the 15th of June and continued until the end of September in all Fransabank's branches spread over the Lebanese territory.

During this exceptional 3 months promotional period, applicants for a Car Loan got the chance to enter 3 draws which took place successively in August, September, and October, under the supervision of the Lebanese National Lottery Directorate, to win back \$20,000 of their car loan amount.

In the ceremony, Mr. El Hajj congratulated, on the behalf of

Fransabank, the three winners: Ms. Catherine Lewis Azzi, Ms. Alice William Choueiry, and Mr. Elie Bebes. He also thanked all the customers who intensively applied during the campaign period, praising at the same time Fransabank's team "whose combined efforts have led to meet our consumers' needs in the best and fastest way."

It's worth noting that customers' demand for car loans in Fransabank has significantly grown compared to last year, and this new loan in particular has granted Fransabank's clients the opportunity to buy a brand new car with the most competitive conditions, monthly

payments for up to 5 years, and at low-interest rate, with a down payment amounting to 25% of the car amount, and customers' demand for car loans in Fransabank has significantly grown compared to last year.



The 3 winners with Mr. Philippe Hajj and Mr. Elie Semaan

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

Reinforcing its commitment to reward its loyal customers and at the same time to support sports events, Fransabank is the sole Lebanese Bank for the third year in a row, which grants a golden chance to its MasterCard cardholders to watch live one of the most prestigious sporting events in Europe - the UEFA Champions Games! The 14 winners will attend, quarter finals, semi-finals of the UEFA Champions League 2016, and an exceptional opportunity to attend the thrilling Final which will be played at the San Siro stadium in Milan, Italy, on 28 May 2016.



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

The campaign - from November 4th 2015 till April 28th 2016 - is witnessing, as in every year, enthusiastic response from the Bank's customers who actively use their MasterCard payment solutions, thus increasing their chances in the draw, while enjoying the practical, safe and convenient purchasing experience which Fransabank offers.

The chance to attend the UEFA Champions League has allowed Fransabank to stimulate card utilization of purchase and at the same time has contributed to increasing the number of MasterCard payment cards issued by the Bank. This in turn reflects the customers' trust in Fransabank in general and its Credit Cards Division in specific.

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

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The Green Bank

Fransabank a Major Key Player in Beirut Energy Forum: “Role of Banks in Financing Energy Projects in Lebanon”

Within the framework of the Fransabank’s strategy to support investments in the fields of sustainable energy, and as part of its initiatives which have successively proven the Bank’s commitment and contribution in the future energy, environmental and social fields, Fransabank, represented by its General Manager Mr. Nadim Kassar, IPT - represented by its President Dr. Toni Issa, and Phoenix Energy – represented by CEO of Indevco Mr. Neemat Frem, signed a Memorandum of Understanding on the implementation of IPT Energy and Environmental Management Strategy (EEMS). The MOU aimed to transform IPT Stations into green and sustainable stations in a ceremony held at Le Royal Hotel in Dbayeh on September 11th, under the patronage and in the presence of His Excellency the Minister of Energy and Water Mr. Arthur Nazarian, and as part of the 2015 Beirut Energy Forum.



During the signing of the agreement

tackle global and local sustainability issues, and in the presence of representatives from the economic and banking sectors.

A focus on climate change perspectives in Lebanon and Fransabank’s commitment towards environment through its Corporate Social Responsibility (CSR) achievements and targets was presented by Mrs. Dania Kassar, Head of Marketing & Corporate Communication. Her presentation comprised a global overview on worldwide climate change issues.

Before of the MOU signature took place, Fransabank held a panel under the title “Role of Banks in Financing Energy projects in Lebanon” to discuss and

In parallel, Fransabank's strategic Go Green initiative which includes Sustainable Energy Finance in its core activities and its implementation within the bank, this was presented by Mr. Georges Andraos, Head of International Division in Fransabank.

A video detailing Fransabank's strategy and engagement towards a greener Lebanon and including three success stories was shown to the large audience that attended the panel. It comprised a focus on a steel factory (Zeenni Steel), a petrol station (Hypco) and an agricultural farm's (Sakr Farm) energy

efficiency and renewable energy measures. The 3 projects were successfully implemented and the clients expressed their satisfaction with Fransabank's team, the knowledge and expertise they provided, and the substantial financial reward this product offered to their businesses.



The speakers on podium



Fransabank's General Manager Mr. Nadim Kassar giving his speech



Overview of the Press Conference

Mr. Nadim Kassar stressed on the significance of Beirut Forum of Energy being held in these particular circumstances, where the world faces serious environmental challenges, leading several oil and non-oil-producing countries to look for renewable energy, pointing out that Lebanon has rich resources to make use of renewable energies, such as solar and others. Kassar added that Fransabank actively finances sustainable energy projects which cover all sectors of the economy.

Finally, Mr. Arthur Nazarian praised in his speech "this fruitful cooperation which motivates the private sector to enter the decentralized production of renewable energy technologies," wishing all success to the conference and to this panel in particular, vowing to exert all efforts for the sake of achieving economic growth of Lebanon and its development over the coming years.

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The Green Bank

Fransabank's Eco-Business Loan

Fransabank, and in parallel with its contribution in Beirut Energy Forum, redesigned and presented its eco business loan, stating key facts and accurate numbers about how sustainable energy can improve the business development.

Through this loan, Fransabank aims at helping the clients find tailored solutions for energy savings, increased capacity or production and reduction of electrical or thermal needs. The Eco-Business Loan from Fransabank helps adopt clean energy, and provides clients with cost effective access to energy efficient technology and equipment for a higher level of productivity.

BAKERIES
SAVE

25%

BY INVESTING IN ENERGY EFFICIENT TECHNOLOGY

PRINTING PRESSES
SAVE

45%

IN ENERGY COSTS BY INVESTING IN ENERGY EFFICIENCY & RENEWABLE ENERGY TECHNOLOGIES

RESTAURANTS
SAVE

25%

BY INVESTING IN ENERGY EFFICIENT TECHNOLOGY

Fransabank Participates in COP 21 Conference: "Partout dans le monde, financiers et entrepreneurs agissent pour le climat"

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. Last year on the 7th of December in Le Bourget near Paris, Fransabank, represented by its General Manager Mr. Nadim Kassar, participated in the side event: "Partout dans le monde, financiers et entrepreneurs agissent pour le climat" or "All around the world, financiers and contractors act for the climate" which took place during the annual Conference of Parties (COP21).



The session was highly interactive with participants sharing their experience on launching and managing Energy projects on one hand and financing these projects on the other hand. Participants came from very diverse countries and regions such as Togo, Morocco, Tunisia, Mexico, Brazil, Belgium and France, in addition to Fransabank from Lebanon.

Regarding the situation in Lebanon, Mr. Nadim Kassar mentioned the ongoing change in mentalities and the different initiatives that are being launched all over Lebanon; especially with the country's depletion of natural resources, insisting on the role of the private sector to take urgent action.

On another note, and regarding Fransabank's Corporate Social Responsibility, Mr. Kassar explained that being the first registered Bank in Lebanon as well as the 3rd largest Banking Group in Lebanon, Fransabank has a long history and has achieved several social responsible initiatives. He added, "Fransabank has more than 90-year-old history through which it has played as an active contributor to the community and maintained its social responsibility commitment through several social responsible initiatives."

In this context, Mr. Kassar stressed on Fransabank's "Green Strategy" and shared the Bank's experience in offering financing for energy projects explaining that convincing



clients to take loans / financing for green loans was not an easy task. Mr. Kassar pointed out that Fransabank partnered with IFC to train over 150 employees at the bank, and provided them with necessary expertise to promote sustainable energy finance products. "Today," Mr. Kassar added, "Fransabank boasts itself with a specialized dedicated team to make financial contributions to environmental organizations and projects."

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.

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The Citizen Bank

Fransabank Celebrates with LAU: a Leader's Commitment to Education

LAU held its fourth annual Fundraising Gala Dinner on December 10, 2015, honoring a longtime friend and supporter and paying tribute to his admirable contributions, HE Mr. Adnan Kassar, Chairman of Fransabank Group. The event, hosted at the Phoenicia Hotel, paid special recognition to Kassar's generous gift of \$10 million toward the naming of the Adnan Kassar School of Business, and it was attended by many of the region's most recognized political, economic, academic, and cultural figures.



HE Mr. Adnan Kassar delivering his speech



Mr. Jabbra thanking HE Mr. Kassar during the gala dinner

"President Kassar, you are an example. You are a role model for all of us, and we thank you for that," said Joseph G. Jabbra, president of LAU, in his welcoming remarks.

Jabbra thanked Kassar for his commitment to LAU, and his contribution to the university, referring to Kassar's recent generous donation on December 10, 2015 when LAU inaugurated in its Beirut campus the "Adnan Kassar School of Business".

Kassar's donation is one of the biggest philanthropic investments in the university's history.

"Your giving has allowed LAU to really build a house of wisdom – a city of hope for our youth, for your sons and daughters, and for your grandsons and daughters," stated Jabbra.

The welcome note also included a presentation, recognizing Kassar's greatest achievements during his career as a lawyer, banker, and leader of prominent economic associations worldwide.



Mr. Jabbara and HE Mr. Kassir cutting the cake which is a miniature of Adnan Kassir School of Business

The \$10 million donation is one of the biggest philanthropic investments in the university's history – and will go toward ensuring that the Adnan Kassir School of Business continues to bring about positive growth and development for Lebanon and the region.

"With pride, and with complete confidence, I chose to have my name linked with LAU, a leading university in Lebanon. I specifically wanted to be affiliated with the university's school of business, and my ambition is for the school

to carry my values and mission toward peace and education," said Kassir in his speech.

With a history of endowments to LAU dating back to 2001, Kassir is a steadfast supporter of the community, with a special passion for education. He has contributed to various LAU scholarship grants and educational conferences which provide students with educational opportunities that will help them make a positive impact on society.

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The Citizen Bank

Chairman and Vice-Chairman of Fransabank, Messrs. Adnan and Adel Kassar, Honored during USG Gala Dinner

Université Saint-Joseph de Beyrouth invited Messrs. Adnan and Adel Kassar, Fransabank Group's President and Vice President to its Gala Dinner, which was held on May 21st, 2015 at Phoenicia Hotel, during which the two Kassars were honored by USJ as major contributors to education in general and the university in particular.



USJ President, Père Selim Daccache thanked Messrs. Adnan and Adel Kassar for their commitment to educating hundreds of current and former students, mentioning that "they both were former students of the university as they graduated from its Law School and never failed to support the university since, which makes them two of the most influential Lebanese figures in the corporate social responsibility."



Fransabank Participates in USJ 140-Year Anniversary: “Together for Building the Future”

Celebrating 140 years, Université Saint-Joseph de Beyrouth organized and hosted several events and conferences all through 2015 under the motto: “Together for Building the Future”. Fransabank sponsored the conference of Faculty of Law and Political Sciences about with the following topic: The Law in Multicultural Societies.

Multiculturalism is becoming a widely spread reality in our contemporary societies, while no legal answers are made available that would contribute to lessen the differences inherent to the organization of such pluralist societies.

The conferences shed the light on these issues and challenges and brought together major Universities and researches in all fields from the country and from the entire region to become the major academic research event for all.

Fransabank was keen to support these conferences, as they represent a significant opportunity to experience collaboration between different teams of researchers and an occasion to share knowledge and experience.

The Citizen Bank

Fransabank's Family Lives the Celebratory Spirit of the Holy Month

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, an Iftar for 75 children from the Social Welfare Institute's Orphanage at Crepaway in Sodeco, which was preceded by attending ABC Cinemas to watch "The Prophet".



The kids expressed enthusiasm and happiness in watching the movie and later in gathering around for iftar, which was an opportunity for Fransabank family to share the celebratory spirit of the Holy month.

The event was attended by 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.

Fransabank Advocates for Peace with Ramadaniyat Beirutiya 2015 in BIEL



During the holy month of Ramadan, Fransabank was keen also to sponsor one of the largest and most popular Ramadan events Ramadaniyat Beirutiya 2015 which took place from the 1st to the 4th of July in Biel. The annual cultural and social festival was very

promising to revive Beirut's authentic Ramadan ambiance, while promoting the virtues of the holy month embodied in the values of brotherhood, sympathy, tolerance, solidarity, love, and peace.

This year's festival was under the theme "Islam, Advocacy for Peace", and the event took the visitors on a cross cultural unforgettable journey through the universal language of art, music, dance and food.



Fransabank Hosts a Christmas Holiday Food Drive for 240 Children at the Headquarters

Conveying a message of hope that the coming year may carry more bliss and joy, and aiming at drawing smiles on the faces of 240 children, selected by the Ministry of Social Affairs from various Lebanese charities, Fransabank hosted in its Headquarters at Hamra Street on 30th of December 2015, a "Christmas Holiday Food Drive" event for these children coming from various regions of the capital Beirut. The Event was organized by Beirut Celebrations, in partnership with the Lebanese Food Bank, and it included dinner, recreational activities, games, musical shows, along with gift distribution.

Representatives of Fransabank,

Beirut Celebrations, the Lebanese Food Bank and the participating charities were present at the event and shared the children their joy, chanting Christmas songs.

In this context, Mrs. Dania Kassar, Head of Fransabank's Marketing and Corporate Communication Department, expressed the Bank's appreciation to the efforts of both organizers, Beirut Celebrations and the Lebanese Food Bank, mentioning in particular and shedding light on the latter's vision "to eliminate hunger in Lebanon by 2020," stressing that "corporate social responsibility is part of Fransabank's strategy in which poverty reduction is at the top of its priorities."



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The Citizen Bank

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 2015 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.

Fransabank Brings Life, Health and Hope with Skoun and Oum el Nour

Fransabank's commitment to health issues related to bringing life, health and hope to people suffering from addiction had clearly shown itself in its contribution with Skoun, and sponsoring its Gala dinner which was held on Oct 10th 2013.



The Lebanese organization, Skoun, is the first outpatient therapeutic facility in Lebanon that offers prevention and treatment to drug users; thus Fransabank's consistent contribution to their annual dinner reflects the Bank's belief in the mission and vision of this non-profit Lebanese organization.

Fransabank supports Skoun, aiming to help people with addiction problems claim their lives by providing a nonjudgmental treatment and counseling.



In the same context, Fransabank donated for the second consecutive year a full year treatment of one patient at Oum el Nour, a Lebanese not-for-profit non-Governmental Organization, which committed to prevent and treat substance abuse.

Fransabank aims with this initiative to serve individuals through empowering them to make healthy choices, and helping them reintegrate society and become a positive asset to their communities.

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The Citizen Bank

Fransabank Paves “Roads for Life”

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, while insuring the right treatments for injured after a car crash with the objective of saving lives and alleviating route accidents' damages. This year again, Fransabank was a major supporter in Roads for Life's Gala dinner which was held at Phoenicia Hotel on November 10, 2015.



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 to evaluate and treat trauma victims according to current guidelines. In 2015, 70 physicians from over 76 hospitals have been trained in 5 ATLS courses and receive certificates in collaboration with AUBMC.

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

Fransabank Celebrates the Memory of Charles de Gaulle

Under the patronage of HE Mr. Rony Araygi, Minister of Culture of Lebanon, and HE Mr. Patrice Paoli, Ambassador of France in Lebanon, an outstanding evening of commemoration took place on 18 June 2015, in Deir El Kalaa, Convent Saint Jean, to mark the seventy-fifth anniversary of the Appeal of General Charles de Gaulle.



The Appeal of 18 June or L'Appel du 18 juin was a famous speech by Charles de Gaulle, the leader of the Free French Forces, in 1940. The appeal is considered to be the origin of the French Resistance to the German occupation during World War II.

Fransabank along with French, Lebanese, and French-Lebanese, all celebrated the memory of General de Gaulle.

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The Citizen Bank

Fransabank and Brave Heart Fund at the BDL Beirut Marathon 2015

"NO CHILD SHOULD DIE OF HEART DISEASE BECAUSE OF A LACK OF FUNDS."

With this Brave Heart Fund mission statement, and within the social corporate responsibility which the Bank is committed to, Fransabank sponsored the Brave Heart Fund at the BDL Beirut Marathon 2015.



Every year, 1 in 100 babies is diagnosed with congenital heart disease at birth; that's almost half a million children worldwide dying of congenital heart disease, the lives of at least 400 children can be saved each year in Lebanon.

Fransabank is always keen to contribute in saving the lives of underprivileged children diagnosed with Congenital Heart Disease, and the Fund helps save children in need and fulfill the mission of Brave Heart.

Fransabank Sponsors a Football Amity Game; “One Lebanon, United for Tomorrow”

“Together we are Stronger: One Goal, One Audience, One Lebanon!”

With those words the “ONE LEBANON” team rocked the football pitch at Notre Dame de Jamhour in a friendly game against ambassadors/diplomats but all united as a One Lebanon team. Fransabank participated and sponsored the event which was dedicated to Lebanon’s Amity.



Ambassadors and diplomats from the British, German, Danish and Australian embassies played against the ONE LEBANON team consisting of Lebanese celebrities, businessmen and friends of ONE LEBANON namely Michel Fadel, Tony Abou Jaoude, Walid Doumiati, Silvio Chiha, Dr. Fouad Zmokhol, Philippe de Bustros, Jade Haddad, Johnny Fenianos, Nassib Madi, Tony Fenianos and Paul Ibrahim; proving once again the power of sports in uniting people and breaking all barriers.

Lebanese Soprano Tania Kassis, Founder and President of ONE LEBANON who has recently received a Murex d’Or as “Lebanese Ambassador of International Theatres in the world” and for her song WATANI as the “Best Patriotic Song” of the year said: “The world is united today through the ambassadors of foreign countries to support Lebanon and they are at the same time challenging the Lebanese to be united and win! Whoever wins, Lebanon is a winner!”

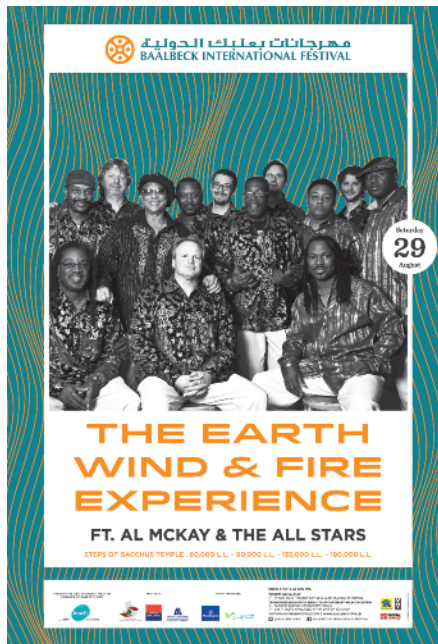
On the occasion, Mrs. Dania Kassar, Head of Marketing and Corporate Communication Department in Fransabank, commented: “Those behind this initiative have a vision which showcases Lebanon’s talent,” adding that: “Fransabank is proud to be among the enthusiastic and vibrant supporters present at the game in such a citizen-driven moment when the Lebanese show their resilience and hope.”

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The Citizen Bank

Fransabank, a Partner in Baalbeck International Festival 2015

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 major partner in Baalbeck International Festival 2015 for the fourth year in a row.



Having always been a model of consistency and perseverance, at good times and difficult circumstances, the Festival has, and for more than fifty years, introduced Lebanon to the rest of the world, and brought the world to Lebanon, hosting an elite selection of the most famous artists and stars, attracting patrons of Art from Lebanon as well as from all over the world.

This year, Fransabank again sponsored Baalbeck International Festivals. In this context, HE Mr. Adnan Kassar commented: "Fransabank consolidates its partnership with the Festival because it has become a legacy in the cultural fabric of the Lebanese collective memory and artistic identity, attracting, from everywhere, this diversity of people, who become united by their passion for an aesthetic experience -

a journey which improves annually to the peak of all standards and criteria, reflecting the greatness of the nation, the largeness of the city, and the glory of history."

Fransabank Sponsors Beiteddine Festivals 2015

Along with its partnership with Baalbeck festival, Fransabank in 2015, sponsored another one of the most outstanding festivals not only in Lebanon but also the Middle East, Beiteddine.



The prodigiously gifted soprano Anna Netrebko, who is considered as the biggest international star the opera world has had since Luciano Pavarotti, appeared in Beiteddine after her appearance at the Salzburg Whitsun Festival.

Netrebko has appeared in all the world's great opera houses including the Metropolitan Opera, London's Royal Opera House, La Scala, Vienna State Opera, Paris Opera, Berlin State Opera, and the Mariinsky Theatre.



Her beautiful, dark, distinctive voice and her elegant and alluring stage presence - all combined with a dazzling charisma - made the nights of Beiteddine Festivals very unforgettable.

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The Citizen Bank

Fransabank at the Heart of Batroun, Ehmej and Tannourine 2015



Fransabank in 2015, sponsored another three cultural festivals; Batroun, Ehmej, and Tannourine Festivals, conveying their universal messages as 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 three festivals annually presents unique vivid performances by Lebanese artists, as well as international art exhibits popular stars coming to Lebanon from all over the world.

Fransabank Encourages Music with LeBAM's Concerts

Within its arts and music initiatives, Fransabank also focuses on supporting classical music events to make it accessible to broader audiences and increase the availability of quality music education. The Bank sponsored this year the concerts of The Lebanese Band Association for the Promotion of Music, "LeBAM".

In all its music initiatives, Fransabank sponsors live musical concerts aiming at broadening access, providing a source of inspiration for local communities, and allowing the public to benefit this cultural opportunity.



Our People, Our Assets

Fransabank's Holiday Gathering

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



Adding to the excitement of spending a merry Christmas with children, was a very special festive day at KidzMondo, which is more than just a theme park. It is a full-blown city scaled down to the size of a kid's world.



With more than 80 establishments and 120 activities, the staffs' kids experienced every detail of an adult life in an educational and entertaining environment. 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 enhances in Fransabank's family a sense of belonging.



