



The Group Financial Performance

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The Adnan Kassar Annual Scholarship Grant at LAU

Our People, our Assets

New Year's Gala Dinner





INSIGHTS ON FRANSABANK GROUP

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Letter to Reader



Dear Reader,

Our vision for a better successful tomorrow is what keeps Fransabank Group seeking innovation. Our strive to always being a leader in growth and excellence highlights the group's successful achievements and performances.

In other terms, 2012 was a rewarding year, a year where Fransabank proved to be a front-runner on many different levels including financial, corporate and human capital.

Determined to operating in alignment with our corporate values, integrity, loyalty, and transparency, Fransabank proves its commitment to its standards through customers' satisfaction and loyalty.

Our current 7th issue recapitulates on our major achievements and performances, awards, successes on the corporate level, as well as our family atmosphere that reigns in our offices making our corporate culture an agreeable one.

Issue 7 is a pleasant read, a read that will capture your attention, highlight your interests, and meet your expectations.

Fransabank Family



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The Group Financial Performance

A Noteworthy Financial Performance as at End 2012

The Group pursued its strategy of development of its activities and the achievement of sound financial performance results. Such results were translated in a remarkable growth of 9.09% in the Group's total assets to reach USD 15.757 billion, by end of year 2012, compared to the same period in 2011, thus sustaining the Group's ranking in Lebanon as the 4th largest Banking Group in terms of Assets, Customers' Deposits, Net Profits and Shareholders' Equity. As at end 2012, the Group maintained its 3rd position within the Lebanese banking sector rankings in terms of Net Loans and Advances to Customers.

Other financial indicators depicted the same upward trend during the same period:

- In 2012, the Group's net profits amounted to USD 160.357 million with a growth rate of 3.24%, compared to end 2011, a rate being amongst the highest in the sector.
- Customers' Deposits totaled USD 13.066 billion at end of 2012 with an increase of 11.29%, compared to end 2011.
- At year-end 2012, Net Loans and Advances to Customers totaled USD 4.842 billion with a yearly growth rate of 9.40%.
- Shareholder's Equity amounted to USD 1.489 billion reflecting a year-on-year increase of 14.89%.
- Other key ratios as depicted at end of 2012 are Return on Average Common Equity with 13.20%, Return on Average Assets with 1.06%, Coverage Ratio of the Non-Performing Loans by the Provisions at 85.84%, Solvency Ratio (Basel III) at 12.41% and Primary Liquidity to Customers' Deposits Ratio at 53.22%.

Key Financial Highlights

	At Year-End 2012	At Year-End 2011	Growth Rate
Total Assets	USD 15.757 billion	USD 14.444 billion	+ 9.09%
Customers' Deposits	USD 13.066 billion	USD 11.740 billion	+ 11.29%
Net Loans & Advances to Customers	USD 4.842 billion	USD 4.426 billion	+ 9.40%
Shareholders' Equity	USD 1.489 billion	USD 1.296 billion	+ 14.89%
Net Profits	USD 160.357 million	USD 155.320 million	+ 3.24%

Successful Closing of our Series 'C' Preferred Shares Issue

Fransabank SAL successfully closed last December its USD 75 Million Tier 1 Non-Cumulative Redeemable Series "C" Preferred Shares.

The Series "C" Preferred Shares were priced at USD 200 per share and shall distribute USD 13.5; representing an annual dividend yield of 6.75%. The minimum subscription amount was for USD 20,000, with multiples of USD 5,000. The subscription was open to private and institutional investors.

This issue, which is accounted for as Tier I Capital, aimed at strengthening the Bank's Shareholders' Equity. This equity consolidation is intended to give to Fransabank Group additional flexibility to further pursue its expansion strategy in Lebanon and in the region.



The Group Financial Performance

Rewarding Excellence in Performance

February 2013 brought to Fransabank another international accolade with the prestigious Euromoney Award after a year filled with reward for our banking excellence. In fact, 2012 was a year of celebrations for Fransabank Group, which commemorated its 90 years of history and financial legacy. These celebrations were accompanied by extensive recognition and applauses domestically and internationally, bringing a year's reaping of rewards to 10 by the Group's banking arms. During the second half of 2012, Fransabank Group reaped 3 awards.

Best Private Banking Services in 2013

In February 2013, Fransabank Group was bestowed one of the most prestigious Euromoney Awards "Best Private Banking Services in Lebanon 2013" under "The Family Office Services" category, during the award distribution ceremony of the "Annual Euromoney Private Banking and Wealth Management Survey for the Year 2013" that was held in London.



Euromoney magazine praised Fransabank for its leading role in creating innovative and tailor-made services in the wealth management field in Lebanon and the region, describing it as the leader in services for Family Offices in Lebanon. This international accolade confirms Fransabank's leading position among other banks in Lebanon and the region in managing its clientele's wealth with the best know-how, expertise and professionalism to help them achieve their financial goals.

Best Banking Group in Lebanon 2012

In August, the Global Banking & Finance Review Magazine awarded Fransabank Group, "the Best Banking Group in Lebanon in 2012." This award came as recognition of Fransabank's front-runner role in:

- corporate governance
- social initiatives
- and key financial indicators



The Widest National Outreach 2012

For the second time since the initiation of the Achievements Awards for Banking in 2010 by Lebanon's leading business magazine, Lebanon Opportunities, Fransabank Group's network of 114 branches has been bestowed "The Largest National Outreach" for the 2012 awards series.

The widest national outreach involved two equally weighted criteria, the aggregate catchment areas, and targeted population within each catchment area.



Women Empowerment Award 2012

Fransabank was also granted the "Social Economic Award 2012 – Women Empowerment".

This award came as recognition to Fransabank's leading role in empowering women through launching the Najah Loan, the first-of its kind financial solution to Lebanese women allowing them to benefit from revolutionary micro finance terms for their businesses, to enhance their standards of living, and contribute to their personal, economic and social growth.



Fransabank list of awards in 2012:

1. The "Best Banking Group in Lebanon in 2012" by The Global Banking and Finance Review
2. The "Best Investment Bank in Lebanon for the year 2012", by the World Finance, awarded to the Group's investment and private banking arm, Fransa Invest Bank SAL
3. The "Banker Deals of the Year 2012 - Loans - Middle East" awarded by the Banker Magazine to Fransabank SAL
4. The "Banker Deals of the Year 2012 - Loans - Middle East" awarded to BLC Bank SAL
5. The "Banker Deals of the Year 2012 - Loans - Middle East" awarded to Fransa Invest Bank SAL
6. The "Banker Deals of the Year 2012 - Bonds: Sovereigns, Supras and Agencies - Middle East" awarded to Fransa Invest Bank
7. The "Widest National Outreach" by Lebanon Opportunities
8. The "Cristal Sapphire Prize" to Fransabank's 90 years Anniversary TV Commercial from the Mena Cristal Awards
9. The "Best Contactless Innovation Card Award" by the Smart Card Awards 2012 for the Middle East for Fransabank MasterCard PayPass Card
10. The "Women Empowerment Award" by First Protocol

International Recognition

Three International Recognitions to Adnan Kassar

Founding Role in the UN Global Compact

UN Global Compact Executive Director, Mr. Georg Kell, awarded H.E. President Adnan Kassar, Chairman of Fransabank Group for his role in founding the UN Global Compact when, as the first Arab President of the International Chamber of Commerce between 1999 and 2000, he met the challenge of the UN Secretary General to create the Global Compact, which outlined the business actions in being good corporate citizens.



Mr. Adnan Kassar receiving his award from Mr. Georg Kell

This came during the opening ceremony of the Third CSR Lebanon Forum: Corporate Social Responsibility in Times of Uncertainty, held under the patronage of President of the Republic HE Mr. Michel Sleiman earlier in March at the Phoenicia Hotel in Beirut. At the opening ceremony, HE Mr. Vrej Sabounjian, represented Presidents

Michel Sleiman, Nabih Berry and Najib Mikati and Dr. Saad Andari represented Central Bank Vice-Governor Dr. Riad Salameh. They both joined on stage Mr. Georg Kell and Mr. Khaled Kassar CSR Lebanon Founder - CEO & UN Global Compact's focal point in Lebanon while awarding President Kassar.



Hungary Prime minister Mr. Viktor Orban bestowing Adnan Kassar the Order of Merit of the Republic of Hungary -----



Mr. Adnan Kassar with the Russian Ambassador -----



Mr. Adnan Kassar with Russian Ambassador Zasytkin and Mr. Nadim Kassar -----

Order of Merit of the Republic of Hungary

Prime Minister of Hungary, Mr. Viktor Orban bestowed Adnan Kassar an Order of Merit of the Republic of Hungary, during a ceremony held at the Hungarian Parliament in Budapest last February in the presence of Fransabank Group Vice-Chairman of the Board of Directors and CEO Mr. Adel Kassar who was equally bestowed the same Order of Merit in recognition of his 50 years of ties with Hungary.

This Order of Merit came as an appreciation of Adnan and Adel Kassar's efforts made for the development of Hungarian-Lebanese relations. Moreover, on the proposal of the Prime Minister Orban, in addition to the strengthening of economic relations between the two countries, President of the Republic János Áder also presented the awards to Adnan and Adel Kassar for their role in organizing the Hungarian-Arab Economic Forum in Budapest in year 2012 and making it a huge success, benefiting Hungary from the Kassar's wide reaching business relationships in the Arab world.

Russian Order of Friendship

Adnan Kassar's relations and ties to Russia were recognized by a prestigious Order of Friendship State Decoration of the Russian Federation, to mark, in 2013, his 40 years of ties to the nation of Russia.



Family and friends gathered at the decoration ceremony at the Russian Embassy in Beirut -----

The decoration was granted to Adnan Kassar by the esteemed Ambassador of Russia to Lebanon Mr. Alexander Zasytkin last January. With this decoration, Adnan Kassar is named as a friend of Russia. In its official definition, this decoration established by Presidential Decree, rewards foreign nationals deeds and efforts in bettering relations with the Russian Federation and its people.

Adnan Kassar proudly confirms his friendship to Russia, and promises to continue his sincere efforts on various levels, including personal, business and official capacities, and to strengthen Lebanon's and the Arab World ties to Russian Federation.

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Messrs. Adel and Adnan Kassar

International Recognition

An Order of Merit of the Republic of Hungary to Adel Kassar

Last February, Prime Minister of Hungary Mr. Viktor Orban bestowed Adnan and Adel Kassar with the Order of Merit of the Republic of Hungary during a decoration ceremony held at the Hungarian Parliament in Budapest.

The Order of Merit of the Republic of Hungary bestowed to Fransabank Group Vice-Chairman of the Board of Directors and CEO Mr. Adel Kassar marked the commemoration of 50 years of ties to Hungary and concerted efforts for the development of Hungarian-Lebanese relations.

Adel Kassar's 50-Year Journey with Hungary

Given Adel Kassar's attachment to Hungary and his great affinity for the Hungarian people, he was appointed, in 1991 as Honorary Consulate of Hungary and in 2006, as Honorary Consul General of Hungary. But how did it all start?

Since 1959

It all started in 1959, when Adel Kassar first visited Hungary. He grew fond of this Eastern European country, which became his second home.

Since 1959, Adel Kassar has been playing a pivotal role in promoting Hungary not only nationally, but regionally in the Arab world and internationally, as well. Adel Kassar opened with his brother Adnan new export markets for Hungary and the trading company A.A.Kassar SAL - a trade, investment and tourism company they had co-founded in Beirut in 1948 - became a key vehicle for



Mr. Adel Kassar with Prime Minister of Hungary, Mr. Viktor Orban during the decoration ceremony in Budapest, 2013

the export of various Hungarian products and services.

In 1962, Adel and Adnan Kassar signed through their A.A.Kassar SAL company an Agency Agreement with MALEV – the Hungarian Airline to start flights to Lebanon. The decision to bring MALEV to Beirut was considered a key step to draw the Hungarian and Lebanese people closer together, thus seeing the exchange of visits for tourism, business, trade and other purposes. The operation to Lebanon was maintained up and until MALEV's closure in 2012.

In 1980, Adel Kassar entered the banking sector together with his

brother Adnan Kassar, with the acquisition of Fransabank SAL. In 1982, he opened a representative office for Fransabank, in Budapest. Then, he used his privileged association and relationship with France's distinguished Financial Institution for Overseas Banking, Banque Indosuez to establish together, in 1991, "Indosuez Financial Services KFT – Budapest" aiming to provide Financial and Advisory services in Hungary and neighboring countries. Thereafter, they would jointly acquire Kulturbank which was renamed then Banque Indosuez Hungary.

In 1996, Banque Indosuez was acquired by France's leading bank

Crédit Agricole thus creating Crédit Agricole Indosuez (CAI). That same year, CAI decided to sell its Hungarian bank to Hanwha Group from Korea, who acquired a majority stake in the bank and renamed it as Hanwha Bank Hungary. The Kassar brothers chose to maintain their banking presence in Hungary and retained a minority stake in this bank.

In the year 2000, Adel Kassar joined his brother Adnan Kassar to organize and head the first Arab business delegation ever to visit Hungary at such a high level. The delegation members were leading Arab businessmen representing six Arab countries including Lebanon, Saudi Arabia, Kuwait, Syria, Jordan and Egypt.

Later in November 2012, after a series of meetings and delegation visits by the Kassar brothers to Hungary and by Hungarian officials to Lebanon, the successful organization of the first ever Arab Hungarian Forum took place in Budapest in the presence of over 250 Arab entrepreneurs representing the private sector from sixteen Arab countries.

The Order of Merit Adel Kassar just received increases his commitment to promote the Hungarian Lebanese relations with the aim of seeing these bilateral relations further grow and prosper.



Messrs. Adnan and Adel Kassar with Hungary's Prime Minister Viktor Orban at the Hungarian Parliament

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Outreach to Members



The First-of-its Kind Retail Index in Lebanon The Beirut Traders Association – Fransabank Retail Index

Last September, the Beirut Traders Association - BTA, represented by its Chairman Mr. Nicolas Chammas, and Fransabank Group, represented by its Chairman H.E. Mr. Adnan Kassar, announced the launching of the first retail index in Lebanon, the "Beirut Traders Association – Fransabank Retail Index" during a press conference held at the Conference Center of

Fransabank Head Office, in the presence of the Minister of the Economy and Trade H.E. Mr. Nicolas Chammas represented by Dr. Roger Melki and senior officials from the Central Administration of Statistics, as well as a large gathering of key figures from the business, economy and media worlds and representatives from both institutions.



Mr. Adnan Kassar with Mr. Nicolas Chammas and Mr. Roger Melki

According to Kassir: "We are aiming through our partnership with Beirut Traders Association (BTA) at providing the Lebanese economy with a retail index that is indicative of the retail trade sector in Lebanon. We would like this Index to be beneficial for the trade sector in general as well as its constituent Beirut traders in particular." He elaborated: "This Retail Index is based on scientific research on the micro and macro economies, as well as sectorial studies, which were unfortunately unavailable to date in a comprehensive manner in the market, and practically inexistent in some sectors".

While supporting the Beirut Traders Association in strengthening its Research and Studies Center, which is considered a pillar center in the country, Kassir stressed on the importance of establishing the National Center for Studies. He elaborated: "We have been striving to establish this long-awaited center in order to entrust it with the task of providing the country's business

and investment society with crucial and accurate data and studies of the Lebanese Economy and all its sectors".

As for the representative sample used in the preparation of the official index, Chammas describes it as a sample reflecting the pulse of all active business sectors in the local trade retail market. He ascertained: "It turned out that these institutions represent 25% of the total retail trade business in Lebanon - in terms of turnover, which explains the level of confidence in the figures released by the Retail Index."

In March of this year, the third Beirut Traders Association – Fransabank Retail Index has been released, standing at 102.88 comparing to the same period of the previous year. Since its launch last September, this Index became very quickly the reference for the Lebanese trade sector and has been differentiated from other indicators through its methodology and communication

and its quarterly publication. In short, it became part of the local economic scene, along with other indicators that are issued by other official bodies.

With the quarterly release of the Retail Index, Fransabank Group pursues its serving to the national economy and the Trade Sector with its ongoing interest in the Lebanese business community.

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Outreach to Members

Welcome to Perspectives Fransabank’s Online Electronic Newsletter!

To complement its wide array of publications and satisfy its various communications needs, Fransabank Group released in March the second issue of its monthly electronic newsletter, Perspectives.



Scan this QR code to stay updated with the group’s latest news and financial services, corporate social role, newest retail products, marketing services and not to forget to mention security tips that provide you financial reassurance.





Network Reach

Now in Fosh, Beirut Central District & Dahr el Ain, Koura-North Lebanon to Stay the Closest to You

In two consecutive months, in December 2012 and January 2013, Fransabank Group announced the opening of its new Fosh Branch in Downtown Beirut and its Dahr el Ain, Koura Branch in North Lebanon, bringing the total of Fransabank Group's network of branches to 114.



Dahr el Ain Branch -----



Fosh Branch -----

Both branches' architecture have been conceived with the same innovative concept applied lately in all new Fransabank branches, consisting of new architectural standards through which Fransabank, aims to fulfill its clients' needs in the most comfortable atmosphere, professional manner and at the highest service quality level.

In light of these events, it is worth recalling that Fransabank Group sustains its leadership in the largest branch network in Lebanon spread all over the Lebanese territories. While Beirut & Suburban regions account for 55% of the Group's total percentage of branches,

Northern Lebanon in itself accounts for 14%. Further, Bekaa region's share of 11% and Southern Lebanon's share of 11%, together with Chouf & Aley's 2% coverage explain the diversified reach of Fransabank Group all over the Lebanese territory.

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Business Development

Arab Private Sector Forum KSA

Fransabank Group Gold Sponsor at the Arab Private Sector Forum - KSA

In line with its regional business development strategy, Fransabank Group participated as a Gold Sponsor in the Arab Private Sector Forum, that took place in Riyadh, KSA earlier in January of this year.



Hosted by the Kingdom of Saudi Arabia, the forum aimed at putting together a memorandum that was presented to Arab leaders that participated in the 3rd Arab Developmental, Economic and Social Summit.

Held under the patronage of His Highness Prince Saud Al faisal, the Arab Private Sector Forum convened at the Ritz Carlton Hotel in Riyadh, over 500 renowned global and regional

economic speakers and decision makers. Various topics were discussed and revolved around the theme, "Towards an active participation of the private sector in the development initiatives and the Arab economic integration".

President Adnan Kassar, Chairman of Fransabank Group and Chairman of the General Union of the Chambers of Commerce, Industry and Agriculture for Arab Countries

stressed in his key note speech on the importance of this economic forum and its major role in strengthening the cooperation between the Arab countries for the development of the economic sector especially after the repercussions of the “Arab Spring” that are impacting the region at so many levels.

He equally insisted on the need for Arab countries to boost intraregional trade, investments and push for deeper economic integration. He incited Arab countries to uphold plans for a customs union due in 2012 to face current and ongoing economic challenges in the region, mainly unemployment. “We need to take real measures to move to a customs union paving the way for a common market,” he said, calling for an agreement to facilitate visas for business people and to ease bureaucratic barriers. He added, “Arab countries need to finalize legislative frameworks at the same time as infrastructure projects are needed to link the Arab world. “It is no longer acceptable that regional economic integration remains on the slow and hesitant track that it has been on during the past,” he concluded.



Fransabank Stand -----



Arab Delegation -----

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Business Development

Lebanon Economic Forum

Lebanon Economic Forum

At the local level, Fransabank was equally gold sponsor of the 2nd Lebanon Economic Forum held last November at the Four Seasons Hotel in Beirut.



Mr. Adnan Kassar with Prime Minister Mr Mikati and other dignitaries

Organized by Al Iktissad Wal Aamal Group and under the patronage of the Prime Minister of Lebanon, H.E. Najib Mikati, various speakers including ministers, officials and business leaders from Lebanon and the Arab countries discussed the Small & Medium Enterprises (SMEs) and their economic role especially in the prevailing regional situation and its possible developments.

A large crowd attended the conference and exchanged ideas while exploring business opportunities. Fransabank staff members were present on site and presented the Bank's wide range of Banking services.



Fransabank, First Bank to Sign a Protocol of Cooperation with General Security



Mr. Nadim Kassar with General Abbas Ibrahim -----

Earlier in October 2012, Fransabank, represented by its General Manager, Mr. Nadim Kassar, signed with the General Security Forces, represented by its Major General Abbas Ibrahim a protocol of cooperation between the two institutions offering a Housing Loan Program at a preferential interest rate and exceptional conditions, for more than 4,000 General Security members. The signature was held in the presence of representatives from Fransabank and the General Security at the Directorate General of the General Security premises in Beirut.

Fransabank's exceptional Housing Loan Program to the General Security forces encompass yearly interest rates of 1.628% on LBP loans, financing amount up to 100%, unlimited loan amount and an extended repayment period of up to 25 years.



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Business Development

Own your Home Now with Housing Loans Subsidized by the Central Bank of Lebanon!

Have you waited a long time to decide if it is the right time to buy a house or not? Wait no longer with the latest release of Fransabank Housing Loans subsidized by the Central Bank of Lebanon, at the lowest interest rates in town.



Benefit as well from a loan amount that could reach LBP 800 Million, a high financing that could reach 80 % and an up-to 20 years repayment period.

Also enjoy a grace period up that could extend to 4 years, so that you own your home now, and start paying in 4 years, making your tomorrow's home within your reach as of today!

Fransahome, Home Saving Plan: Leave Worries Behind

Who doesn't need to own a house? Whether you are planning to buy your house in the near future or children's house, It is never too early to start saving for the housing loan's down payment.



With Fransahome, the new Home Saving Plan from Fransabank, save today as low as USD 50 every month to auto-finance the down payment of your future Fransabank Housing Loan, at a guaranteed reduction on applicable interest rate upon loan approval, and benefit as well from a life insurance coverage.



Start saving today and let tomorrow's worries fade away!

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Business Development

Rewarding Loyalty on Mother's Day



Loyal Fransabank customers of all ages and genders were rewarded for their additional usage of Fransabank Credit Cards between February 20

and March 20, 2013, by getting the chance to win any of 80 SPA treatments for their loved mums and women in their lives.

Cardholders had their share of rewards too! They earned their cash back with every purchase they made, and enjoyed a happy "shopping" while their loved ones enjoyed a happy mother's day!

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

What's better to say than "Happy Mother's Day, The Fransabank Way"!

Did you Know About our Latest Najah Loan?

Launched in early 2012, Najah Loan is tailored to finance women's small businesses. It has been a prime showcase at the 2nd Economic and Social Award Distribution Ceremony organized in October at the Casino du Liban, by First Protocol, in collaboration with the Central Bank, the Association of Banks, the Federation of the Chambers of Commerce, Industry, Agriculture in Lebanon, the Association of Industrialists and the Lebanese Franchise Association.

During this ceremony, Fransabank received the Social Economic Award 2012 for "Najah Loan" under the category of "Women Empowerment". This loan allows women to enhance the standards of living of their families through the development of businesses that contribute to the growth of the national economy in the industrial, services, tourism and trade sectors, while benefiting from reduced interest rates and various facilities such as extended grace and repayment periods.

It is worth noting that since the launch of its micro credit program at the beginning of 2008 that includes, "Ameen", "Daam" and Najah Loans, Fransabank has granted 7,541 micro credit loans and the total outstanding amount is USD 1,778,967 as of end of December 2012.

With our Kafalat Loans your Projects Never Stop!

In an endeavor to incite businesses to operate and expand even during economic slowdowns, Fransabank carried the torch to invite Lebanese citizens persons to benefit from financial facilities to initiate their business ideas or expand their current business.



Early December, Fransabank launched its Kafalat Loans communication campaign entitled, "With us, your project never stops, and you start paying back a year later!".

Whether you are an owner of a small or medium-sized enterprise operating in the industrial, tourism, handicrafts, agriculture, high technology sectors, or you simply have an entrepreneurial idea in mind to develop a business in these sectors, you can benefit today from a one year grace period, an interest rate as low as 0.65% and an up to 7 years repayment period!



With Kafalat Loans from Fransabank, turn your business ideas into a functioning business.

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The Citizen Bank

FRANSABANK



Jabal 2013, Discovering Artists and Unveiling Hidden Talents

This year again, Fransabank is shaping the Lebanese art landscape with the "Jeunes Artistes des Beaux Arts du Liban" - JABAL's 9th edition that will be taking place from May 8th till the 12th at Le Gray Hotel in Beirut.



Press conference

Started in 1998 as part of its multitude of pioneering corporate responsibility initiatives, Fransabank's JABAL, the first-of-its kind art-advocacy and promotion initiative by a financial institution in Lebanon, has set the pace since its inception for the discovery of over 300 young talents from all the Lebanese regions, thus making art accessible to all talents. Artists who made it to each edition of JABAL - the platform renowned for its support and dissemination of the Lebanese contemporary art - were selected from hundreds of applicants who were eager to promote their unique art of paintings, sculptures, photography, videos, installations and designs.

According to HE Mr. Adnan Kassar, Chairman of Fransabank Group, "Our Culture's genuine added-value to society derives from it is accessibility to all." He added, "At Fransabank, we take pride in having today around 50 of Lebanon's famous artists such as Ayman Baalbaki, Mohamed Said Baalbaki, Randa Hermès, Manuella Guiragossian, Taline Kechichian, Isabelle Yared, Mazen Khaddage, Raja Nehme Sertine, Khalil Ibrahim and many others, being JABAL young talents who paved their way, through their creativity, hard work and passion to excel in art to advance our country's appreciation as well as promotion of art; a unique characteristic of our nation's fabric throughout history."



Making Art accessible to All

Did you know that JABAL took place in the following regions?

- 1998** Bouj Sbeih, el-Mina, Tripoli
- 1999** Ecole Supérieure des Affaires (ESA), Beyrouth
- 2000** Khan el-Franj, Saida
- 2001** Beit el-Hérafî, Zouk, Mikael
- 2002** Hôtel Kadri, Zahlé
- 2003** Aley
- 2004** Musée Paul Guiragossian, New Jdeidé
- 2006** Centre Fransabank, Hamra, Beyrouth

The Artistic Committee of JABAL 2013 will be selecting around 30 young artists from a pool of candidates who presented their works before March 30, 2013. The exhibition will gather at Le Gray Hotel the works of the 30 finalists whose art meets the selection process.

Through its JABAL initiative, Fransabank strives to reflect the diversity and vitality of the emerging Lebanese contemporary art's creativity, while offering the chance to young talented artists to exhibit their work in a professional environment, using an array of resources, networking opportunities and cultural exchanges that the organizing bodies endeavor to put in place for artists at the national and international levels.

JABAL 2013 Program

Varnishing

- Wednesday May 8, from 6:00 P.M. to 10:00 P.M.

Open to Public

- From Thursday 9th till Saturday May 11th,
from 4 P.M. till 9 P.M.

- Sunday May 12th, from 4 P.M. till 6 P.M.

Learn more at

<http://www.fransabank.com/English/SociallyCommittedGroup/Pages/JABAL-Exhibition.aspx>

The Citizen Bank

Corporate Social Responsibility in Times of Uncertainty

As Mr. Adnan Kassar, Chairman General Manager of Fransabank Group places it, "Our reputation is not just founded on operational excellence, it is also based on corporate citizenship". Going from this belief, Fransabank sets the grounds to further enhance knowledge and advocates the best CSR practices.



Opening session of the CSR Lebanon Forum

Early March, Fransabank strategically partnered with CSR Lebanon for its Third CSR Lebanon Forum under the theme of Corporate Social Responsibility in Times of Uncertainty, held under the patronage of President of the Republic HE Mr. Michel Sleiman at the Phoenicia Intercontinental Hotel in Beirut. During the opening ceremony of the Forum, UN Global Compact Executive Director, Mr. Georg Kell, awarded H.E. President Adnan Kassar "In recognition of his role in founding the UN Global Compact, thanking him for his crucial role as President of the ICC in directing the worldwide business world in joining hands with the UN in founding the Global Compact.

Over 30 internationally renowned speakers and experts addressed on the first day themes on environmental responsibility of companies, and the promotion on responsible business and investment in

high-risk areas and the role of governments, and corporate social responsibility in education, and the social responsibility of entrepreneurs. A professional workshop on CSR strategies and reporting took place on the second day of the forum. The event was attended by over 500 persons and key officials representing a wide range of companies, banks and academic institutions, regional and international, as well as global experts and ambassadors from Norway and France.

In his opening statement, President Kassar shared his personal experience of Chairman of the International Chamber of Commerce - ICC, in meeting the challenge of then UN Secretary General Kofi Annan's Global Compact to establish a framework for companies that are committed to sustainability and responsible business practices in the areas of environment, human rights, labour, and anti-corruption. He also highlighted

Fransabank Group's CSR efforts.

CSR Founder and CEO Khaled Kassar praised Adnan Kassar's efforts as the first Arab leader to be engaged in setting the foundations of the UN Global Compact. He invited companies to take what Fransabank Group has been undertaking at the CSR level as a lead example to follow, mainly in being transparent in their annual reporting of CSR. Then, he invited for a larger participation from the public sector in the adoption of the UN Global Compact's and its ten principles.

Fransabank, which CSR efforts serve as an exemplary case for others in the Lebanon's banking sector and private sector on how they can win by being responsible citizens has been massively present in the exhibition hall, as well as through speeches and interventions of its senior officials to share its know-how and expertise with the Forum participants, showcasing Fransabank's contributions and work on poverty reduction programs, youth development, environmental causes, societal and humanitarian initiatives, culture and arts and valuing the country's human capital, amongst others.



Officials at Fransabank stand

The Adnan Kassar Annual Scholarship Grant at the Lebanese American University

In line with the close working relationships between Fransabank and the Lebanese American University, H.E. Adnan Kassar, Chairman of Fransabank Group and Dr. Joseph Jabra, LAU President signed last Tuesday a cooperation agreement which aims at providing annual scholarship grants for good academic standing and preferably needy students.



The event took place during a reception held at Fransabank Group head office in the presence of senior representatives from both institutions that convened later on around a luncheon held in honor of attendees.

Based on this agreement, Fransabank will grant yearly scholarships under the "Adnan Kassar Annual Scholarship Grant".

On this occasion, President Kassar praised the efforts of LAU and its President Dr. Joseph Jabra, who carried its academic excellence torch locally and internationally. Kassar added: "I am very pleased that we are working together with LAU to offer the support needed for the generations to come and for the Lebanese people in general, for our

dear nation that has lived and is still living adverse and unfavorable conditions. We are proud of what LAU is offering to the youth of Lebanon and we invite every decision maker and citizen to give to this institution the full support and encouragement it needs to multiply its efforts in the service of the generations of Tomorrow, and their future, as well as the future of our country."

In his turn, Dr. Joseph Jabra commented: "We witness everyday joint cooperation between institutions, but when institutions rally on mutual interests and socially responsible initiatives, such cooperation becomes unique in nature, privileged and cherished, especially when such joint efforts are targeting the youth of our country."



Mr. Adnan Kassar with Dr. Joseph Jabra

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The Citizen Bank

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

For its third consecutive year, Fransabank partnered with the prestigious French School of Administration, the Ecole Nationale des Affaires (ENA) and the Basil Fuleihan Institute of Finance which is an autonomous public institution operating under the tutelage of the Lebanese Minister of Finance, for a joint education program, under this year’s theme of, “Rencontres des Cadres Dirigeants de la Fonction Publique Libanaise.”



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

in November 2012, and at the closing ceremony, Fransabank Group Chairman and General Manager HE Mr. Adnan Kassar commented, “We are all aware that the Government’s budget is at the core of public finance and is a reflection of the economic, investments, social and political developments of any country and is in direct relationship with its economic and social growth as well as its citizens’ enhanced standards of living. That’s why civil servants need to possess the needed skills, merit and knowledge to accomplish their duties with utmost

performance to impact on the country’s growth.” He added: “We, at Fransabank, strongly advocate that the Basil Fuleihan 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”.

It is worth recalling that Fransabank Group’s initiative in being an advocate to the public sector derives from its interest in supporting and ameliorating new initiatives on leadership and higher education to senior employees of the Lebanese public sectors.



Fransabank Restores Koubra Monument

The Bank believes in reaching out to the population at large through culture. This necessitates looking beyond the capital to other areas where financing cultural projects can revitalize communities, cities and prospects. In recent years, and in particular in the region of Northern Lebanon, the restoration of Tripoli's historic Koura Square was carried out with a grant of USD 100,000 from Fransabank.

The Koura Plaza project beautifully restored the area's traditional building facades and invigorated its potential as a tourist destination in Northern Lebanon. This year, the Bank contributed also to the restoration of the Museum of Ehden, "Koubra Monument" located in Ehden Town, North of Lebanon. The Koubra Monument is characterized for its authentic traditional Lebanese architecture, its patrimonial and historical values.

Ehden, often referred to as "the Bride of Summer Resorts in the North of Lebanon", is best known for its unique architecture, its natural landscape rich in a wide range of trees and flowers. It is culturally diverse, in that it encompasses several churches, monasteries, convents and shrines.

In its support in restoring and maintaining Ehden's historic charm, Fransabank once again takes the lead in all aspects of cultural heritage.



Monument indoor vaults -----

Courtesy of Mr. Joseph Abdallah



Courtesy of Mr. Joseph Abdallah



Courtesy of Mr. Joseph Abdallah

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The Citizen Bank

Roads for Life

Car accidents in Lebanon have become an epidemic, and the growing number of motor vehicle accidents is in constant increase.



In light of those tragic facts, Fransabank has always accompanied Roads for Life in its continuous efforts to create awareness in people's lives and alleviate route accidents' damages.

Last October, Fransabank main sponsored the first fund raising dinner of Roads For Life, whereby a total amount of USD 608,000 was collected. The Talal Kassem Fund for Post-Accident Care

fundraising gala dinner took place at the Intercontinental Phoenicia Hotel in the presence of over 750 attendees of Lebanon's elite figures, who all joined Roads For Life to support a cause, "that concerns us all". During the dinner, Fransabank scented candles were offered to invites.

Roads for Life is a bighearted institution that was first launched in 2011. It consisted of three programs committed to saving the seriously injured during the first hour following the accident. Its devotion to its humanitarian cause has saved around 40% of the injured in Lebanon since its foundation.



Al Bustan Festival Satisfying the Art Aspirations of the Nation

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



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

This year's program is full of excitement and refinement. Fransabank chose to be part of the evening of March 9th, "Wagner Unleashed", with the Helikon Opera and conductor Vladimir Ponkin; The program features favorite duets, and overtures from Wagner's operas.

It is worth highlighting that Helikon Opera, highly renowned and recognized for its delightful performances, was bestowed eight Golden masks in different nominations. In 2000 the theatre became the winner of the Moscow opera festival. In 2005, "Les Dialogues des Carmelites" performance won a prestigious theatre prize, "Hit of the Season", established by the Theatrical Workers Union.



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The Citizen Bank

Achrafieh 2020's Discover Achrafieh: Marches on Wider and Cleaner Sidewalks

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



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



The key objective of this event was to initiate awareness within Achrafieh's community by banning cars for a entire day, and to transform this noisy and crowded residential area into a better, greener and more environmentally friendly ambiance.



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

Achrafieh 2020 event

Care for the Elderly with the Alzheimer's Association Lebanon



For another consecutive year, Fransabank supported the Alzheimer's Association Lebanon.

A large number of around 350 people attended the fundraising dinner at the "Phoenicia Hotel", on November 6 and took part in implementing a difference in people's lives.



View of the dinner -----

Alzheimer's Association Lebanon was created as a non-profit organization. It's mission is to improve the quality of life of people with dementia and their caretakers; and with a primary objective to raise public awareness throughout the Middle East, and Lebanon in particular.

Honoring the Spirit of Volunteerism at AUBMC



What better than honoring the spirit of volunteerism? By sponsoring the AUB Alumni Medical Chapter's Sumptuous Gala Diner that took place last November 30 at the Four Seasons Hotel, Fransabank gave a wholeheartedly applause to the people who embrace the spirit of volunteerism at AUBMC.

These include the pink ladies of the Women's Auxiliary group and the blue volunteers of the Children's Cancer Center. Supporting such a noble cause made The Alumni Medical Chapter successful. The event equally recognized donors to the AUB medical center.

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Our People, Our Assets

Fransabank's New Year Gala Dinner, a Fresh New Start

Fransabank's yearly staff gala dinner held in December to kick off 2013 was full of joy and excitement.



An opening statement from Chairman Kassar, several motivational and inspirational speeches from various Fransabank colleagues, including Nabil Tannous, Philippe El Hajj and Mona Khoury, among many others, added festivity to this happening.

The event also included different international singers, sponsored by Music Saga, such as renowned singers Cinda Ramseur, Claudia Patrice, Patrick Khalil and Samar Abi Hayla; and most importantly a dance presented by Fransabank staff members who performed a Flash Mob surprising dance, thus mesmerizing attendees by their synchronized performance that brought charm to the evening.



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Our People, Our Assets

Fransabank Staff Kids' Christmas Event

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

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

Fransabank Group's family life-force.

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





Our People, Our Assets

Amicably at Ehden



Last October a number of our Fransabank family members enjoyed a pleasant weekend trip, with our Amicale Club, to the mountain town in the heart of Northern Lebanon, Ehden.

The trip was full of excitement in that it encompassed lots of interesting activities; long walks during the day along Horsh Ehden Natural Reserves, relishing nature's striking scenery, a healthy environment and fresh water surrounded by Ehden's beautiful trees. Following their adventurous excursion, the adventure seekers were eager to spend the evening savoring yummy traditional cuisine among Fransabank's fun team.

One of our Fransabank colleague, Lina Zahab, mentioned, "Amicale always offers the best excursions. The ambiance is great, and it feels good to be part of Amicale's trips, around friends and colleagues, in a family atmosphere".

Amicale always surprises Fransabank's group with various activities that the team embraces with great enthusiasm.





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