



### The Group Financial Performance

A Noteworthy Financial Performance as of the first six months of 2013

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Fransabank Mobile Application, Your Mobile Branch Opens 24/7



### The Citizen Bank

Inaugurating the 9th Edition of Jabal 2013  
Fransabank, Official Partner of Baalbeck International Festival  
Fransabank at the Heart of Beiteddine Festival  
"Barracks to Barracks" Race



### Our People, our Assets

Amicably at Jabal Moussa





INSIGHTS ON FRANSABANK GROUP

issue  
**N°8**  
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# Letter to Reader

Dear Reader,

Greetings and a warm welcome to our eighth issue of FB Angle Magazine!

Driven to exceed expectations with our “Can-Do” attitude which propels every aspect of our business, insofar, we can proudly describe this year as a hallmark of our ambition for a consistent expansion and steadfastness in the face of economic obstacles and political instability. While operating as a socially responsible financial institution and a symbol of leadership in the banking sector, we reflect the principle of growth which our Group stands for; “Tomorrow Starts Now.”

Readers of Issue 8, will discover that every page records a new excitement, and every article captures a novelty in the accomplishments of Fransabank, which has positioned itself, in a rapidly challenging Lebanese banking environment, as a pioneering, forward-looking, trustworthy, dynamic, creative, and socially responsible leading financial Group.

While reading this issue, you’ll have the opportunity to learn everything you need to know about Fransabank’s latest activities and achievements, ranging from its high class corporate structure, cutting-edge product offerings, and professional development. Beyond that, you’ll also find some friendly reading materials and data on the bank’s contribution to the multi-dimensional development of the Lebanese economies as well as the communities it serves.

As a loyal corporate citizen, Fransabank remains a leading financial services organization, operating locally, regionally, and globally, crafting the most innovative products, and delivering exceptional personalized banking service quality to meet the changing financial needs of our diverse range of customers and maximize value for them at good times and bad times. Society deserves the best from Fransabank, and the Fransabank never disappoints.

Welcome again to our eighth issue, and enjoy reading us.

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 8.7% in the Group's total assets to reach USD 16.14 billion, during the first half of 2013, compared to end of June 2012, thus sustaining the Group's ranking in Lebanon as the 4th largest financial institution in terms of Assets, Customers' Deposits, Net Profits and Shareholders' Equity. During the first half of 2013, the Group maintained its 3rd position within the Lebanese banking sector rankings in terms of Net Loans and Advances to Customers.

The below financial indicators of the group as at 30.06.13 reflect these achievements:

- During the first half of 2013, the Group's net profits amounted to USD 72.68 million with a growth rate of 10.4%, a rate being amongst the highest in the sector, as compared to the same period of 2012.
- Customers' Deposits totaled USD 13.52 billion in the first six months of 2013 with a growth rate of 8.5% as compared to end of June 2012.
- During the same period, Net Loans and Advances to Customers totaled USD 4.96 billion, with a growth rate of 9.5% as compared to end of June 2012.
- Shareholder's Equity amounted to USD 1.51 billion, reflecting a growth rate of 16.9% as compared to end of June 2012.



- Coverage ratio of non-performing loans (excluding collective provisions): 84.33%, Coverage ratio of non-performing loans (including collective provisions and guarantees): 109.78%.
- Solvency Ratio (Basel III) at 12.23%, exceeding the standards required by the Central Bank of Lebanon, which are also higher than the minimum level required by Basel III of 8%, and Primary Liquidity to Customers' Deposits Ratio at 52.24%.

## Key Financial Highlights in Thousands of USD

|                                   | For the first six months of 2012 | For the first six months of 2013 | Growth Rate    |
|-----------------------------------|----------------------------------|----------------------------------|----------------|
| Total Assets                      | USD 14,837,923                   | USD 16,135,313                   | + 8.7%         |
| Customers' Deposits               | USD 12,461,830                   | USD 13,519,780                   | + 8.5%         |
| Net Loans & Advances to Customers | USD 4,529,393                    | USD 4,961,741                    | + 9.5%         |
| Shareholders' Equity              | USD 1,287,923                    | USD 1,505,184                    | + 16.9%        |
| <b>Net Profits</b>                | <b>USD 65,813</b>                | <b>USD 72,679</b>                | <b>+ 10.4%</b> |

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# International Recognition

## President Adnan Kassar Awarded The “Arab Banker of the Year 2012 – 2013”

The International Arab Banking Summit that was held in Vienna honored H.E. Adnan Kassar with the “Arab Banker of the Year 2012 – 2013 Award” and H.E. the President of Austria expressed his warm congratulations.



President Adnan Kassar receiving his award

The “International Arab Banking Summit 2013” that took place in Vienna – Austria on the 27th & 28th of June 2013 honored former Minister H.E. Mr. Adnan Kassar, President of the board of directors of Fransabank Group, President of the Lebanese Economic Organizations and President of the General Union of Chambers of Commerce, Industry and Agriculture for Arab Countries.

The Award came in tribute to his clear contributions in developing the Arab private sector and the banking and economic relations between the Arab States and with the international States and the Arab and global financial and economic institutions, as well as his active role in promoting the inter-Arab investment and trade exchanges and in creating job opportunities, besides his distinguished role in social development and commitment to the “Corporate Social Responsibility” (CSR) concept in his own business and the Arab and international world of business.

The honoring ceremony was held at the evening of the first day of the Summit in the HUFBURG PALACE. H.E. Mr. Kassar received the Award from the Chairman of the Union of Arab Banks Mr. Barakat. Mr. Kassar expressed his overwhelming happiness for choosing him from among the pioneer Arab Bankers for the Award that carries a rich moral value. He thanked the Chairman and the Board of Directors of the Union of Arab Banks and all the members of its General Assembly. He praised the remarkable development of the Arab Banking sector that has proved strength and immunity against the most reckless economic and financial crisis.

Mr. Kassar dedicated this distinguished Award to the Lebanese and Arab banking sector and to each Lebanese and Arab banker. "It is an acknowledgment to my Country, Lebanon, for his leading banking and economic role in the Arab world as well as in the entire world". He said. "I am really honored to always keep Lebanon in my heart and mind wherever I go and in any position that I assume, so that Lebanon remains present in international conventions and his name remains always and forever high as Lebanon well deserves, despite the difficult circumstances that the Country is passing through."



President Adnan Kassar during his speech

The "Arab Banker of the Year" is not only considered to be the most prestigious award the Union of Arab Banks bestows upon to prominent and distinguished Arab Bankers, but it is also the 4th international recognition that President Kassar receives this year, namely after the UN Global Compact Appreciation Award for His Founding Role (March 2013), the Order of Merit of the Republic of Hungary (February 2013), and the Russian Order of Friendship (February 2013). These 4 eminent recognitions add to the dozens of previous decorations and honors that commemorate a lifetime of achievements and legacy for President Kassar



Picture of the attendees



H.E. President Adnan Kassar with H.E. President of Austria Dr. Heinz Fischer

## Outreach to Members

### Fransabank El Djazair Launches Warda El Jazairia's Latest Video Clip "EYYAM"

Not only as a major regional financial player, but also as an advocate for life's universal essence, love, peace and forgiveness, Fransabank Group contributed to Warda al Jazairia's latest song "Eyyam."



During the press conference in Algeria

Fransabank El Djazair, the Group subsidiary in Algeria and one of its essential entities, had sponsored Warda's video clip, which was produced in 2009 under the supervision of the diva but was finalized later, after the sudden death of the Algerian-Lebanese icon. The official launch of this touching clip took place on May 11, 2013 in Algiers in the presence of producers and the team that

worked on the project, along partnering sponsors, a large number of representatives from the media from all Arab countries, and in presence of officials and fans.

Honoring Warda Al Jazairia for her latest song "Eyyam", in both Algiers and later in Beirut, came as an artistic initiative and tactful step from Fransabank El Djazair to the icon of the Arab art, who has walked beyond the borders through her voice and her presence to enter every Arab home; and the pride was to Fransabank El Djazair being a key partner in launching an event that tackles the essence of life, how time goes by, and the importance of peace, love and forgiveness.





H.E. Walid Daouk, Mrs. Dania Kassar, H.E. President Adnan Kassar, Mr. Nadim Kassar

Mr. Nadim Kassar, who is also Chairman of Fransabank's affiliated bank in Algiers, highlighted the significant role that the Bank has played in its contribution to the production of this clip as part of its commitment not only to the economy of Algeria but its art and culture as well. He described the production of this clip as a sincere expression about "our commitment to Algeria and to better relations at the financial and banking system – and we are proud to be the only Lebanese bank operating in Algeria with a Lebanese and Algerian Capital, besides the artistic and cultural heritage. This is not new to our group that has always supported art and culture."

The team and actors who worked on this project made the trip from Algeria to Lebanon, where a large number of Lebanese and Arab



Press conference in Lebanon

media representatives attended the press conference held on the 28th of May 2013, at the Adnan Kassar Edifice for Arab Economy. Launching Warda El Jazairia's "Eyyam" in Beirut was in the presence of H.E. President Adnan Kassar, Chairman of Fransabank Group, Mr. Nadim Kassar, H.E. Minister Walid Daouk, a representative of Algerian Embassy in Lebanon and Mr. Riad Kosri along with producer Moueness

Khammar, Mounir Bou Assaf the song lyricist and the composer Mr. Bilal El Zein.

H.E. President Adnan Kassar praised the legendary singer and spoke about her Lebanese and Algerian roots that makes her an iconic symbol representing the strong relationship that Lebanon and Algeria have been sharing throughout the years.

It's worth noting that "EYYAM", Warda El Jazairia's latest piece of art, crowns the legendary singer's long journey in the musical world, which encompassed renowned masterpieces that inspired the Arab world for so many years and made her part of the cultural heritage of Arabic music. In this particular song, the Algerian singer chanted in the Lebanese accent, production was by a talented Algerian producer, and music and lyrics came from Lebanese writer and composer.



Press conference in Algeria

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## Outreach to Members



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

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

This Retail Index is announced on a quarterly basis and is based on scientific research on the micro and macro economies, as well as sectorial studies, which had been lacking in a comprehensive manner in the market and are practically inexistent in some other sectors.

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

For the 2nd quarter of 2013, the index was issued with a base index 100 fixed at the fourth quarter of 2011, and with a BTA quarterly inflation rate estimate of 1.1% between March 2013 and June 2013. BTA- Fransabank Retail Index stood as 86.88. In other words, the overall retail trade activity has witnessed, during the second quarter of 2013, a continued decline in comparison to the previous quarter (Q1 ’13), and can be considered as the lowest since the end of 2011.

If this trend persists, and if the main seasonal and festive periods continue to be lost opportunities for retail traders, Beirut Traders Association’s projection for economic growth for this year is zero percent, because of the importance of the weight of the commercial sector in the GDP, a projection that concurs with estimates revealed by a certain number of reliable foreign agencies.

# Network Reach

With its 116 branches dispersed all over the nation, the Group asserts once again its position as the largest local branch network in Lebanon.

In line with its customers' service and local expansion strategies, Fransabank Group announced the relocation of its Ashrafieh Saydeh branch to Rmeil, the opening of its new branch in Mreijeh in Beirut and in Maarad Str. in Tripoli.



Ashrafieh Rmeil Branch



Mreijeh Branch



Tripoli Maarad Branch

Fransabank's branch expansion showcases its customer oriented strategy which focuses on excellence in service, reflecting the Group's eagerness to meet clients' needs in the most professional manner and at the highest service quality level.

Relocating in Rmeil Area, and opening two new branches in Beirut and Tripoli, Fransabank has conceived its new premises with the same innovative concept applied lately in all its new branches reflecting the bank's evolved image. Better accessibility

and wider location enable customers to witness in the new branches an enjoyable and satisfactory experience and benefit from the most innovative financial services that meet all their personal and corporate banking needs.

With its branches' spread from Halba in the North to Nakoura in the South, Fransabank sustains its first rank in terms of the largest branch network in Lebanon, and committing to its leading role in supporting local and national economic growth.

In light of these events, it's worth recalling that Beirut and Suburban regions account for 63% of the Group's total percentage of the branches, Northern Lebanon in itself accounts for 17%. Further Bekaa region's share of 9% and Southern Lebanon's share of 11%, together with the South's 11% coverage explain the diversified reach of Fransabank Group all over the Lebanese territory.

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# Business Development

## Fransabank is the Sponsor of the Arab Economic Forum and Media Economic Forum

In line with its leading economic role in Lebanon and throughout the region, Fransabank sponsored the Arab Economic Forum and Media Economic Forum which took place successively in Beirut.



Prime Minister Najib Mikati at the Arab Economic Forum

Under the patronage of PM. M. Najib Mikati, the Arab Economic Forum 2013, organized by Al Iktissad Wal Aamal Group, was held on May 9th and 10th, 2013 at the Phoenicia Hotel. Speakers coming from the Arab world and the region debated on the crucial topic of "Economic Situation of the Arab countries and its Transition to Stability" under the ... large crowd of attendees.



President Adnan Kassar at Media Economic Forum

Union of Arab Banks organized the Media Economic Forum on August 29<sup>th</sup> and 30<sup>th</sup> at Coral Beach Hotel. The forum aimed at establishing a code of ethics for the economic media and journalism and to promote professionalism in the Arab economic media so as to increase its trustworthiness, its credibility and its ability to keep abreast of the developments. It was held with the participation of specialists in media agencies, faculties specialized in media, economic sciences and management from Arab universities.



## Fransabank Launches "SIMBA".. An Innovative Payment Method Via Mobile Phone SIMBA, Simple.Safe.Smart

In line with its goals to provide an innovative, leading, efficient, and secure banking experience to its customers, and in harmony with today's world that increasingly relies on smart technology, Fransabank announced the launch of "SIMBA APP ", the innovative paying method which turns the cell phone into an electronic wallet, during a press conference held at the bank's headquarters in Beirut on the third of July 2013.



Mr. Nadim Kassar and the speakers at the press conference

This service came as a result of a joint agreement signed by Fransabank with Viamobile, providing an innovative, leading, efficient, and secure banking experience to the bank's customers, to complement the wide range of advanced services and electronic banking products.

"SIMBA" is an innovative payment service, which is downloaded on the mobile phone to enable converting reception and request of money, paying the parking fines, recharging prepaid mobile lines, recharging Internet, paying for weddings lists, and other services and convenient features.

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## Business Development



The press conference

Mr. Nabil Kassar, Secretary General of Fransabank considered that "the revolution of the mobile phones, with the development of technology, has brought an unprecedented opportunity to give all our customers a way to stay up to date, and to provide innovative and distinctive banking services, allowing them to use their mobile phones as a tool to manage their money," describing this as a step forward towards a new phase in the world of banking. He described this innovative service "SIMBA" for money transfer via mobile phone as an alternative payment method as "easy to use, convenient, instant, and secure." He assured that it records "the beginning of a new era that empowers people to use their mobile phones as a tool to manage their money, specifically designed to take them to a different and advanced banking operations level with a range of technologies and

safety means to ensure their privacy and confidentiality."

Fransabank is defined by the continuous performance and is keen on upgrading and innovating at various levels, in order to develop and provide an added value to the best and latest banking products and services for our customers, locally, regionally and internationally, adapting with the changing requirements, being in harmony with the technological revolution, and keeping pace with modern standards of international banking., and consistent with the slogan "Tomorrow starts now."

## Simba Services:



### Peer to Peer

With SIMBA, you can send and receive money from family and friends within seconds. You can also send a request for funds through a special notification, and the money will be wired to your account in no time.



### Recharge Prepaid Lines

Recharge your mobile prepaid phone lines through SIMBA. All you need to do is enter your phone number and your plan choice, and your prepaid line will be recharged in seconds. You can also recharge someone else's phone line.



### Renew Internet Subscription

With SIMBA's innovative methods of payment, you can renew your internet subscription by simply entering your personal details with the desired prepaid plan from your internet provider, and you will never get disconnected.



### Pay Your Parking Fines

With SIMBA, pay your parking fines, on the go, by entering your license plate number and your fine ticket number on your mobile. The fee will then be settled through your SIMBA account in a quick and secure way.



### Contribute To Your friend's Wedding List

SIMBA makes wedding gifts easier than they have been. Simply put in the details provided by the bride/groom and the desired amount to celebrate your friend's union and congratulate them.

## Tips on Fransabank's SIMBA App

### How to Get the Fransabank Simba App

1. Visit any Fransabank branch to open a Fransabank Simba account and get your username, password, and PIN Code.
2. Download the free Fransabank Simba App from AppStore, AppWorld or GooglePlay
3. Authenticate your account and login.
4. Start paying with your phone

### How Secure is the Fransabank Simba App?

1. Fransabank Simba App is a highly secure application that meets banking standards and is equipped with the highest layers of encryption to prevent any hacking possibilities.
2. Simba App works when the following 3 safety components match: your mobile phone ID, your phone number, and your pin code.
3. A PIN Code only known to you is requested for every transaction to ensure the privacy of your personal and financial information.
4. Payments from your SIMBA account can only be done through your mobile number.
5. If your mobile phone was lost or stolen, the Fransabank Simba App cannot be accessed without the correct username and password
6. If your PIN Code is consecutively entered incorrectly three times, your account will automatically block.

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# Business Development

## FIB Maximizes Every Investor's profits and minimizes risks with its new Beehive Fund

Striving to consistently provide its clients with creative financial solutions that make a difference and bring added value to their investments, while remaining fully transparent and compliant with international corporate governance standards, Fransabank Invest Bank (FIB) introduced its latest investment fund, Fransa Invest Beehive Fund.



Beehive Fund allows customers to meet their financial goals and gives the opportunity to earn a higher return with minimal risk on their investment than traditional deposits.

The Beehive Fund is an investment fund managed by Fransa Invest Bank. A minimum of 60% of the assets will be invested in **local and international fixed income securities**, and a maximum of 40% will be invested in high-quality, good risk-reward **equities**.

It is most suitable for investors with a medium to long term investment horizon and seeking higher return without excessive risk, diversification of their investments, and professional investment management.

Through the Beehive Fund, investors are offered a conservative balanced fund, and benefit from liquidity, transparency, potential for return and the professional management by an experienced and dedicated team.

## Fransabank and MasterCard announce their collaboration with Majid Al Futtaim Finance LLC to issue three new innovative prepaid card solutions in Lebanon at Beirut City Centre

To complement its wide array of banking services and financial products and satisfy its various customers' needs, Fransabank and MasterCard tied up with Majid Al Futtaim finance to launch unique prepaid solutions for patrons of Lebanon's largest shopping destination



Fransabank and MasterCard announced their collaboration, in Beirut, May 2013, with Majid Al Futtaim Finance LLC to issue three new innovative prepaid card solutions in Lebanon at Beirut City Center – a new shopping mall developed by Majid Al Futtaim Properties. This marks the first time Majid Al Futtaim Finance has introduced its payment solutions into Lebanon.

Shoppers visiting the Beirut City Centre can enjoy the unique benefits of a range of prepaid cards including the "Mall Gift Card", "Just For You" Gift Card and the "MyNetCard", that have been introduced as a result of this joint partnership. Offering a hassle-free and secure payment option for shoppers – both in-store and online, these prepaid cards are easy to obtain, and require no bank account or checks for activation. Shoppers in Beirut can enjoy the flexibility of credit cards without having to worry

about interest rates, credit limits or lengthy application processes.

It is worth noting that the Mall Gift Card is a prepaid card that allows the cardholder to easily make secure purchases at any of Beirut City Centre's 200-plus stores or dining options and can also be used at all Majid Al Futtaim Properties' shopping malls across the region. Just For You is a popular gift option for all occasions, offering convenience of choice as the card can be used worldwide where MasterCard is accepted. Finally, MyNetCard is a unique prepaid card designed for online purchases, giving the user flexibility and security when shopping online – anywhere in the world. Both cards will soon be available at Carrefour locations and at prominent retail outlets across Lebanon.

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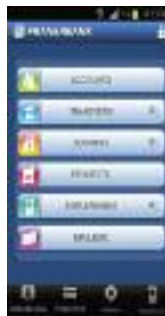
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# Business Development

## With Fransabank Mobile Application, Your Mobile Branch Opens 24/7!

Have you ever thought that your Bank will accompany you day and night wherever you go? Fransabank Mobile App is now accessible on smart phones, and you can visit your branch to undertake your banking transactions around the clock, wherever you are.

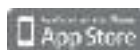


With the escalating number of mobile users, and with the move of the international banking sector towards digital banking, Fransabank is constantly adapting to satisfy its customers' needs and match with international standards, and thus launching Fransabank Mobile application which offers the ease to perform various operations via mobile:

- **iBank:** Conduct all banking transactions with our internet banking service in a secure, easy and speedy manner
- **Prepaid Cards:** Access the card statement online and view your card available balance
- **Branch & ATM Locator:** Locate the nearest Fransabank branch or ATM



Download for FREE Fransabank Mobile App now by scanning the below QR Codes with your smart phone



## Fransabank and the Maronite Archbishop of Sidon Lay the Foundation Stone for a Housing Project in Jezzine

Aligning with its mission that puts the individual and community service at the center of its interests and priorities, Fransabank granted, for the first time, housing loans for a project which is still under construction.



Bishop Elias Nassar and Mr. Philippe El Hajj

"Partnership and Witness Residences", a name that hasn't emerged as a coincidence but rather was to reflect the principles of love, tolerance, openness, partnership, and co-existence, to confirm that plurality is fortune, and variety is richness. Under this particular slogan, Fransabank and the Sidon Maronite Parish laid a foundation stone in Jezzine, on Saturday August 17<sup>th</sup>, 2013, for a residential project, at a ceremony attended by political, social, economic and media figures.

The Bank aims, with its collaboration with the archbishopric and its Pastor Elias Nassar to " provide housing for low- income people of Jezzine, enable them to own affordable apartments with distinctive designs and high quality specifications, re-establish the bonds among the neighbors, re-unite them in the land of their ancestors, reduce internal and external emigration, and emphasize on Lebanon's peace and its image of diversity."

In this context, Fransabank's Deputy General Manager - Head of Retail Banking and Branch Network, Mr. Philippe el Hajj stressed on "Fransabank's social and national dynamism in developing advanced and effective banking services, fulfilling its customers' needs." He said: "We proudly aspire to contribute to local economic development, enhance domestic

consumption and raise individuals' and families' levels."

It is worth noting that Fransabank's loan to people in Jezzine area reflects its special concern about Southern Lebanon, in which it is present through eleven branches opened since the early sixties and distributed in Sidon, Bent Jbeil, Nabatieh, Marjayoun, and in particular Jezzine, where it was founded in 1964, reaching the Lebanese border in Naqoura.



Laying the foundation stone

## Car Loan Summer Promotion

Fransabank offered a new laptop for free with every new car loan application during the month of August 2013, part of its Car Loan summer promotion. This in addition to offering special rates and competitive conditions for new car purchases such as unlimited loan amount, 15% down payment and up to 5 years repayment period.



**Car Loan**  
Apply Now & Get  
Your Free Laptop!

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# The Citizen Bank

## Fransabank Inaugurates the 9<sup>th</sup> Edition of JABAL 2013



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



The welcome speech by Mrs. Dania Kassar

*"Culture's true value to society comes when it is accessible to all," Adnan Kassar, Chairman of Fransabank Group.*

It is from this corporate belief that Fransabank has created in 1998 "JABAL" exhibition, aiming at promoting new Lebanese contemporary art such as painting, sculpture, photography, video, installation and design.

From 1998 to 2013, JABAL exhibitions has been launching over 300 talents from different Lebanese regions, out of whom

more than fifty artists are today a pride to the nation. Last May, Fransabank appeared strongly on the Lebanese art scenery and inaugurated the 2013 Edition of its JABAL Exhibition "Jeunes Artistes des Beaux Arts du Liban", at Le Gray Hotel in Beirut.

Jabal's artistic committee evaluated hundred applications and selected 25 promising artists who had the opportunity to exhibit their art in a professional environment and displayed around 500 art work throughout the hotel premises.

A wide number of art lovers and media joined together to outlook a variety of artworks, ranging from paintings, photographs, sculptors, among a variety of oeuvres. Of the large crowd, were HE President Adnan Kassar, Chairman of Fransabank Group, who expressed his "gratitude to all those who supported emerging and promising artists in Lebanon by





Jabal Exhibition

attending JABAL,” and Mrs. Dania Kassar, head of marketing and Corporate Communication at Fransabank who stressed that: “Through JABAL, Fransabank strives to reflect the diversity and vitality of the emerging contemporary creativity in Lebanon, confirming the role of the Bank as a talents’ discoverer and as a supporter of Art for the cultural radiance of the generations to come.” The event was attended by a large number of visitors, alongside key figures from the business, economy and media worlds.



**JABAL's Artistic Committee selected 25 young talents:**

- **Badeeh ABLA**  
(Designer -ceramist)
- **Rita Adaimy** (Painter)
- **Fadi AL-HAMWI** (Painter)
- **Nour ALI**  
(Designer- ceramist)
- **Walid AOUNI** (Painter)
- **Nour BALLOUK** (Painter)
- **Hala DABAJI** (Painter)
- **Cyrine GAUTIER**  
(cartoonist-illustrator)
- **Sabyl GHOUSSOUB**  
(Photographer & director)
- **Paul GOSSIAN** (Painter)
- **Tamara HADDAD** (Painter)
- **Yasmine NACHABE TAAN**  
(visual artist)
- **Youssef NEHME**  
(visual artist)
- **Anastasia NYSTEN**  
(Designer)
- **Yasmina Alexandra NYSTEN**  
(Painter)
- **Louma RABAH** (Painter)
- **Mhamad SAAD** (Painter)
- **Marwan TAHTAH**  
(Photographer)
- **Sibylle TAMER ABILLAMA**  
(Designer)
- **Janet HAGOPIAN YAPOUDJIAN**  
(painter)
- **Wafa'a Celine HALAWI**  
(director)
- **Yazan HALWANI**  
(Street artist)
- **Nada HOURIE** (Sculptor)
- **Liane MATHES RABBATH**  
(visual artist)
- **Jinan MOUSSA**  
(visual artist)

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# The Citizen Bank

## Fransabank, Official Partner of Baalbeck International Festival

For the second year in a row, Fransabank is the partner of Baalbek International Festival, the real national institution and an integral part of the cultural fabric of every Lebanese's collective memory and artistic identity. Fransabank's partnership did not happen by chance, but it is the result of a long and broad experience of the group, for around a century, in the service of national economic growth and development.



At Fransabank stand

The festivals revive the stone in Baalbek, the mother of civilization and heritage, the city of the sun and values, which is destined to be a contributor to history, faithful to the heritage, loyal to the values, and nurturing of the festivals, so that life is emitted in the Romanian huge structures which have become a contemporary theater of the greatest performances and evenings.

The Festivals are the bright face of the real Lebanon and a part of our ancient and upscale heritage, conveying a great moral and cultural value. They have always been obstinate with the circumstances, and a model of consistency and perseverance. The biggest proof is

that they refused this year to abandon the annual pioneering role, and picked this time another spot in Lebanon "la Magnanerie" in Jdeideh, The festival is effortless in liasing a piece of Lebanon with the ends of the world, and bring the world to Lebanon with a selection of the most famous artists and stars, attracting gourmets and patrons of art either from Lebanon or all over the world.

From here, and because we share the same values, we are proud to be partners with Baalbek Festivals in its 2013 edition, hoping that the meeting will be renewed in 2014 in the arms of Baalbek, so that the applause keeps echoing in the temple, and withstands as its steadfastness.



## Fransabank at the Heart of Beiteddine Festival



Beyond its role as a financial corporate institution, Fransabank has never abandoned its “humanistic” contribution to add meaning to “life.” And here it is, in 2013, showing up in one of the most renowned festivals not only in Lebanon but also the Middle East; Beiteddine Festival, conveying its universal messages as an act of faith in Lebanon’s cultural role, an embodiment of ingenuity, and a call for peace amidst the chaos and insanity of war.

Annually, the festival presents unique vivid performances by Lebanese artists, and international and world popular stars. For this year, Beiteddine Festival announced its program “Splendid”, sponsored by Fransabank. “Splendid” has featured the multitalented China National Acrobatic Troupe from June 26<sup>th</sup> to 29<sup>th</sup>, in a twelve-act show that combines music, dance as well as such acrobatics as hand and glass balancing, and trapeze.



The China National Acrobatic Troupe

Fransabank hosted after the show a cocktail that took place in this magnificent ancient palace at the Chouf Mountains, with its several courtyards.

Although Fransabank and the festival are two different entities, what is doubtless is that both of them have grown through difficult times, and yet made it against all odds.



Invitees at the cocktail reception

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# The Citizen Bank

## Fransabank Records a Vigorous Presence at Universities Job Fairs

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

Students also had the chance to inquire about Fransabank's educational plans, such as the University Loan that offers financial facilities to students, whether studying in Lebanon or abroad at competitive terms.

Fransabank's strategy in building prosperous tomorrows and assisting the young generation in achieving their ambitions is among the Group's main priorities. That's why Fransabank always mark its presence in various job fairs at different universities confirming the Group's efforts in promoting education and its strategy to ensure a diverse and knowledgeable environment for the future generations.



Fransabank Booth at AUB Job Fair



Fransabank Booth at ESA Job Fair

## Fransabank Grants Financial Support in Fulfillment of Yaduna's Aspiration to Promote Women's Cardiovascular Health



WHHC was founded in order to improve women's cardiovascular health and reduce burden of disease through awareness, prevention, screening, primary treatment and advocacy. The center strives to become a model of excellence in preventive and primary treatment of cardiovascular diseases in women, regardless of their social background.

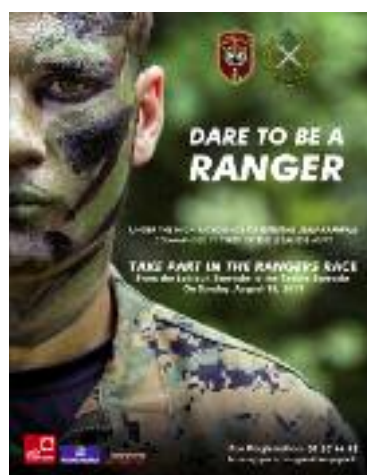
This initiative came from the first Lady of Lebanon H.E. Mrs. Wafaa Sleiman, who officially opened the Women Heart Health Center (WHHC) on June 20th, 2013 in Baabda, with collaboration of The American University of Beirut Faculty of Medicine & Medical Center (AUBMC) and Saint Joseph University Faculty of Medicine (USJ/FM).



Fransabank's commitment to humanitarian causes is not surprising as it had already shown itself in sponsoring another health related institutions: Brave Heart. The Bank encouraged Brave Heart's mission to continue their valiant efforts of providing funding for surgery on infants born with congenital heart problems, and grant them their most natural right in life: the right to live! In parallel, Fransabank, and its chairman H.E. Adnan Kassar, entered Yaduna's board of trustees, proving to continuously prioritize the health issues on the list of the Bank's corporate social responsibilities, and lending a helping hand to those who deserve to live a healthier life, a happier life!

## Fransabank Sponsors "Barracks to Barracks" Race

Under the patronage of the Commander in Chief of the Lebanese Army, General Jean Kahwaji, the Rangers Regiment organized "Barracks to Barracks" race, an annual ritual aimed to bring the military and the civilians together and to promote team spirit through sports.



Previous similar experiences had been conducted by the Rangers Regiment in the Lebanese Army and organized with a large number of civilian teams. This military hiking exercise is open to civilian participants and constituted a unique opportunity which allows female, male and even children civilian teams to participate along with military. This year, the race took place from the Laklouk Barracks to the Cedars Barracks and was distinguished in the altitude variation which varied between 1800 meters and 2900 meters.

It's worth noting that Fransabank has always been committed to the public sector in general and to the military institution in particular. It has been sponsoring such initiatives for few years now in an effort to bring together all components of the Lebanese social fabric, consolidate patriotism, support and show gratitude to the military. Promoting structural successes in society through such events helps maintain vibrant, healthy Lebanese communities and Fransabank through its funding helps make them a reality.

# Our People, Our Assets

## Amicably at Jabal Moussa



Among its social, cultural and recreational events which strengthen its “Fransabank Family” spirit, the Amicale Club designed and executed an adventurous trip to Keserwan-Jbeil area, Lebanon, and a dear neighbor to the Mediterranean Sea to the west; Jabal Moussa.

The trip to this outstanding Biosphere Reserve was full of fun, suspense, and venture, in a spot which reflects a true mosaic of ecological systems, representing the bio-geographical region of the greenish forests and leafy shrubs. The mountain covers an area of 6500ha at an altitude ranging between 350m and 1700m ; and extends 500m beyond the rivers of Nahr Ibrahim to the north and Nahr el Dahab to the south.

core area mainly dedicated to expert visits and research, a buffer zone where more ecotourism activities take place, and a transition zone that involves human activities and human use of land. The transition zone covers around half of the biosphere reserve’s area, and its predominant land uses include: forest management, charcoal production, traditional agricultural activities, fruit trees plantation, grazing, and seasonal recreation.

On that day, Fransabank adventures explored closely a dominant feature of the biosphere reserve which is its sappy mountainsides rising from a river lined with cool odorous and fragrant sycamore trees, to reach honorable karstic rocks peaks. They recognized how the Biosphere Reserve is divided into a

Initiated and embraced by the Bank’s workforce, the Amicale Club has been always funded generously from the management to support such enthusiastic activities of social, educational, ecological, and entertainment dimensions.







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