

Outreach to Members

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- FIATA RAME Conference Belt and Road Initiative Panel
- Fransabank Attends the First China-Arab Countries Inter-Bank Association First Council Meeting, Ningxia

Business Development

- Fransabank and the European Investment Bank Finance the Construction of Glass Container Manufacturing Plant in Lebanon with a USD 24 million Loan
- Fransabank Wins the Award of Best Mobile Banking Application in "Arab Digital Banking Excellence" 2018 Awards Ceremony
- Fransabank Promotes a New E-taxation Service

The Green Bank

- Fransabank's Advisory Agreement with IFC on its Sustainable Energy Finance Initiative
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- Fransabank Finds "Sustainable Energy Finance Solutions for Architects"
- Fransabank and LEEREF Supporting Green Investments for Small and Medium Enterprises

The Citizen Bank

- Fransabank Participates in Promoting Rural Tourism and Launches the Fourth Edition of "The Favorite Village of the Lebanese"
- Fransabank Raises Awareness on Financial Inclusion and Participates in the Global Money Week 2019
- Fransabank Cooperates with Roads for Life and Distribute Rescue Kits in Conclusion of Army Training Sessions
- Fransabank, a Main Sponsor at Beiteddine Art Festival 2019

Our People, our Assets

- Fransabank Wins in the BDL Basketball League 2019
- Fransabank's Amicale Club, Beyond the Typical "Co-Worker" Relationships





ANGLE

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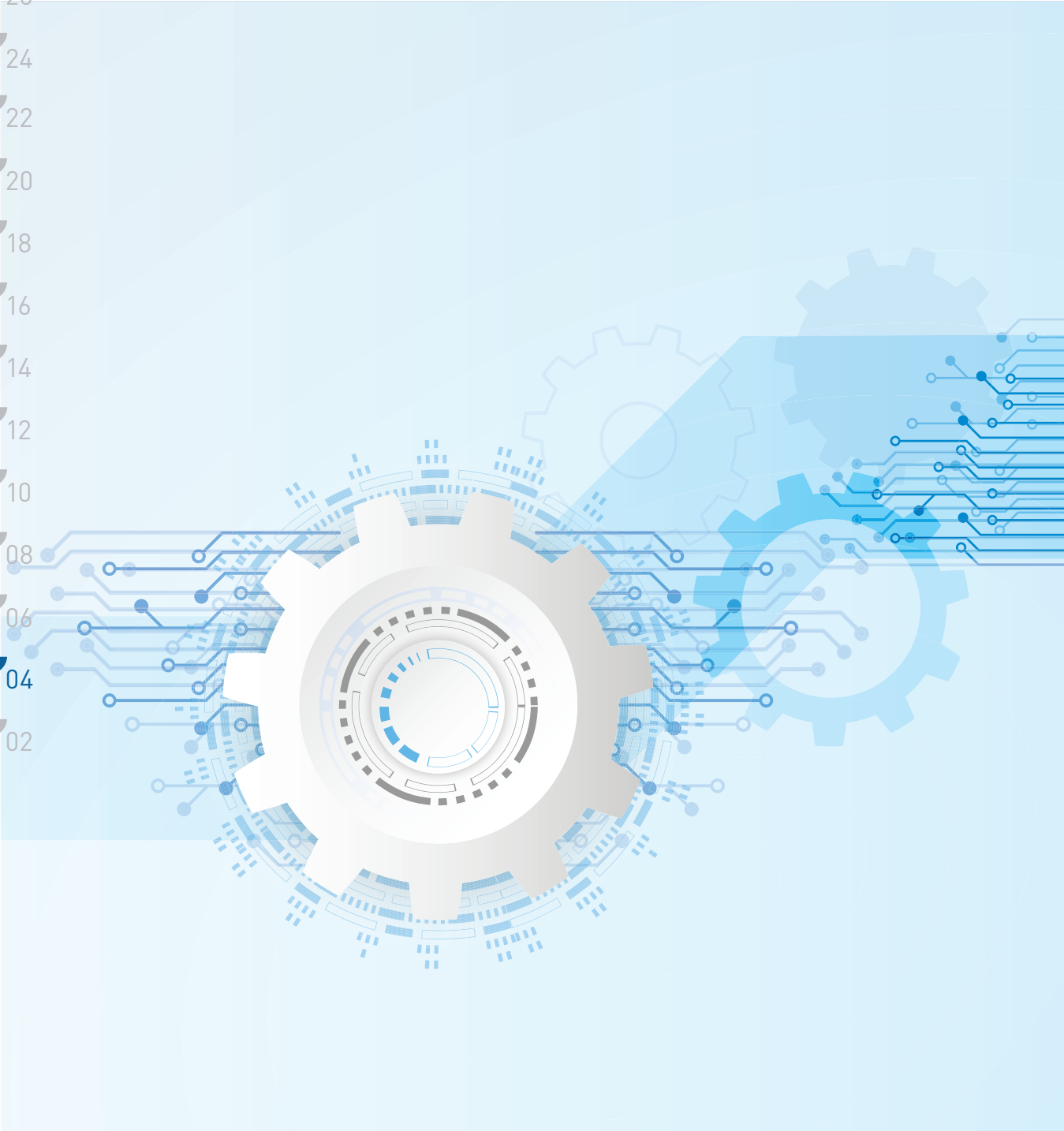
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Letter to the Reader



Dear Valued Reader,

The year 2019 was undeniably a widely challenging year for Lebanon. Several unfavorable political, economic and social conditions emerged, leading to difficult business conditions. However, our hope lies in restoring political stability and which in return will ensure macroeconomic stability that shall bring confidence back and stimulate growth.

Amidst the ongoing difficult socio-political situations and their related challenges, this issue of FB Angle highlights Fransabank's activity as of before October 17, 2019, where Fransabank managed to maintain a stable performance across its various lines including retail, corporate, and small and medium enterprises. Fransabank has also sustained its corporate social responsibility strategy, with the undertaking of several new initiatives.

As a strong believer in Lebanon's private sector ability to lift Lebanon's economy, Fransabank continued its efforts to promoting potential Lebanon investment opportunities and projects to international partners, as well as promoting Lebanese companies' cooperation with international companies. Fransabank is committed to play its role as the key link for Lebanon with China, and continued to invite leading Chinese entities and groups to consider Lebanon investment opportunities. In this vein, the issue highlights Fransabank Group's aim to see Lebanon reclaim its role as the regional hub for business and investments, logistics and transportation, culture, tourism and finance.

In Lebanon as in every country in the world, economic growth and political stability are deeply interconnected. With political stability, Fransabank's engines of activity, growth, and development will be more capable to support our economy in the years to come, thus provide more value added and better reward to our esteemed Clients and Stakeholders.

We trust that the country in 2020 will successfully overcome current challenges with wisdom and determination, bringing the Lebanese nation to a more prosperous future.

May God protect and bless our beloved Lebanon.

Fransabank Family

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Outreach to Members

Fransabank Wins Lebanon's Best Bank for Asia in the 2019 Asiamoney's Middle East Best Banks for Asia Awards

"Fransabank," as stated by Asiamoney, "can claim a number of impressive firsts in Asia."

Fransabank has been awarded Lebanon's Best Bank for Asia in the 2019 by Asiamoney, a financial publication, and a brand of Euromoney Institutional Investor, during Asiamoney's Middle East Best Banks for Asia Awards ceremony held in Hong Kong on the 25th March 2019..

In its report, Asiamoney mentions that Fransabank was the first Lebanese bank to establish a China desk, capable of handling all transactions flowing between the two countries, including those priced in renminbi. "The desk plays an integral role in finding viable inbound projects for Chinese firms, and identifying mainland partners for its local clientele."



"The Beirut-based lender, chaired by HE Mr. Adnan Kassar, was chosen in July 2018 as one of just five founding members of the China-Arab Countries Interbank Association, a multilateral group created by China Development Bank, which aims to channel up to \$3 billion into development deals," Asiamoney cited.

In November 2018, Fransabank was the first Lebanese lender to join the Asian Financial Cooperation Association, a China-led non-profit organization that encourages cooperation and communication between financial institutions from 30 countries. Fransabank also collaborates with UnionPay to bring the Shanghai-based card payment provider's first branded credit cards to Lebanon, with the aim of introducing the service into other Fransabank markets across the region.

Central to the bank's strength in Asia is its expanding network of correspondent banks, which consists of nine lenders across seven Asian markets – including Japan, Korea, China and India – and is used to offer services including international trading

instruments such as letters of credit, letters of guarantees, forfaiting, etc.

HE Mr. Adnan Kassar, Chairman of Fransabank considered that the recognition adds to Fransabank's reputation as a leading bank in the Lebanese financial services industry, as well as a bank with strong and wide regional and international presence. "We are confident this award will inspire our group to carry on the legacy of being the preferred banking partner in Lebanon for Asian and international companies." Kassar noted.

Fransabank plays the key link for Lebanon with China, be that in continuing to invite leading Chinese entities and groups to consider Lebanon investment opportunities, in forging partnerships and alliances between Chinese and Lebanese groups, Ministries, official and private sector entities, and in raising high the Lebanese flag at all international and Chinese events. It is in this vein that Fransabank Group envisions Lebanon reclaiming its role as the regional hub for business and investments, logistics and transportation, culture, tourism and finance.

Lebanon Attracts Investors led by the Chinese National Chamber

Fransabank Group successfully organized the Chinese Lebanon Investment Forum during the delegation's visit on Saturday March 2019 at Adnan Kassar Edifice for Arab Economy with the Lebanese Federation of Chambers of Commerce under the patronage the H.E. Prime Minister Saad Hariri, attended by over 200 participates from Lebanon and China.



Mr Adnan Kassar giving his speech

The business delegation of over 60 prominent Chinese entrepreneurs visited Lebanon from 29 March to 1 April 2019 to discover potential investment opportunities. This delegation is the first business delegation overseas led by Madame GAO Yan, Chairwoman of China Council for the Promotion of International Trade (CCPIT), the biggest chamber of commerce in China, after she took over the office last September. Lebanon is the first stop of her first official visit to the Middle East, showing the importance the Chinese business community attaches to the this country as the hub of China's Belt and Road Initiative.

In his welcoming speech at the Forum, Chairman Adnan Kassar, Chairman of Fransabank Group, as an old friend of the Chinese people, welcomed Chinese investors' interest in Lebanon and reaffirmed his commitment to support for Chinese investors' activities and projects in Lebanon. H.E. Ambassador WANG Kejian, Chinese Ambassador to Lebanon,

affirmed China's interests in Lebanon in his speech. Madame GAO Yan, Chairwoman of CCPIT, announced the launch of CCPIT Lebanon Representative Office, making it the regional office for Levant region.

The Forum invited ministers from the newly formed Lebanese government including Mr. Mohamad Chouair, former Minister of Telecommunication, H.E. Mr. Youssef Fenianos, former Minister of Public Works and Transportation, Mr. Wael Abou Faour, former Minister of Industry of Lebanon to present the investment opportunities in telecommunications, infrastructure and industrial zones. Mr. Nabil Itani, President of the investment Development Agency of Lebanon, also introduced the investment incentives for foreign investors.

Two MOUs were signed between CCPIT and Lebanese entities, including an MOU with Lebanese Federation of Chambers of Commerce for the creation of the China Arab Arbitration Center and an MOU with Lebanese Ministry of Industry for the promotion of Chinese investments and collaboration on Lebanon Industrial Zones.

A B2B luncheon sponsored by Fransabank was held after the meeting, attended by over 200 companies from Lebanon and China looking for partnerships in investment, construction, real

estate, banking, tourism, industry, technology and energy.

With the launching of the \$20 billion Capital Investment Program last year, Lebanon has witnessed growing interest from Chinese investors, who are looking for opportunities in the Belt and Road Countries. The formation of the new Lebanese government last January has given more confidence and assurance for investors on the political and economic stability of this country.



The panel



Mrs Gao Yan speaking



Mrs Gao Yan with Mr Adnan Kassar

Outreach to Members

FIATA RAME Conference Belt and Road Initiative Panel

FIATA hosted its RAME (region of Africa and Middle East) in Beirut from 24th to 26th June, 2019. It is the first time FIATA hosted its regional conference in Lebanon, showing the strategic importance of the country in the international trade and logistics.



From left to right: Mrs. Nadine Hajjar - Advisor to Fransabank Group Chairman Kassar, Mr. Barbar Badat - FIATA President, Mr. Abed El Ghane Kabbara - Advisor to the Prime Minister Saad Hariri for North Lebanon, Mr. Basil Pieterse - RAME Chairman, Mr. Dany Gedeon - General Director to the Lebanese Ministry of Industry, Mrs. Li Jing - Counsellor for Economic and Commercial Affairs at the Embassy of China in Lebanon, Mr. Xu Liang - Deputy Director General, Department of International Relations at China Council for Promotion of International Trade

Under the patronage of His Excellency Mr. Saad Hariri, in collaboration with the Chamber of Commerce of Industry and Agriculture in Beirut and Mount Lebanon, in the presence of governmental, diplomatic and political personalities, as well as freight forwarding and logistics companies from the completely Middle Eastern and African region.

The conference invited international and local speakers to discuss and debate on the logistics and freight forwarding business, the digitalization the future of smart shipping, and the influence of super powers on the business, especially the Belt and Road Initiative by the Chinese government.

Fransabank Group, as the first bank in the region to establish a China Desk, was chosen as the partner by FIATA to host the Belt and Road Initiative Panel on 24 June, the first day of the

conference. Nadine Hajjar, Advisor to Fransabank Group Chairman Kassar, as moderator of this Panel had invited important speakers from prominent organizations and from both Chinese and Lebanese government to share their insight of BRI on the logistics and international trade, including Mrs. Li Jing, Commercial Councilor from the Chinese Embassy in Lebanon, Mr. XU Liang Deputy Director General from the China Council for the Promotion of International Trade (CCPIT), Mr. Dany Gedeon, Director General of the Lebanese Ministry of Industry, and Mr. Abdelghani Kabbara, Advisor to prime minister Hariri for Northern Affairs.

In his speech, Mr. XU Liang presented the BRI and its importance for global trade and logistics development. He indicated that China now contributes to 30% of global economic development and has made a

strategy of increasing the productivity of transportation both from and to China.

Mr. Dany Gedeon, Director General of the Lebanese Ministry of Industry, introduced Lebanon's industrial zones program and Dry Port in Bekaa, as one of the main attractions for Chinese investors in Lebanon. His presentation confirms the interest of China's BRI in overseas industrial zones as effective means of transferring China's manufacturing and industrial know how and production collaboration.

Mr. Abdelghani Kabbara, Advisor to Prime Minister Hariri for Northern Affairs shared in his speech his insights on Lebanon's role in the Belt and Road Initiative, focusing on the potential of Tripoli, with a series of development plans in place, including port, airport, railway and special economic zone.

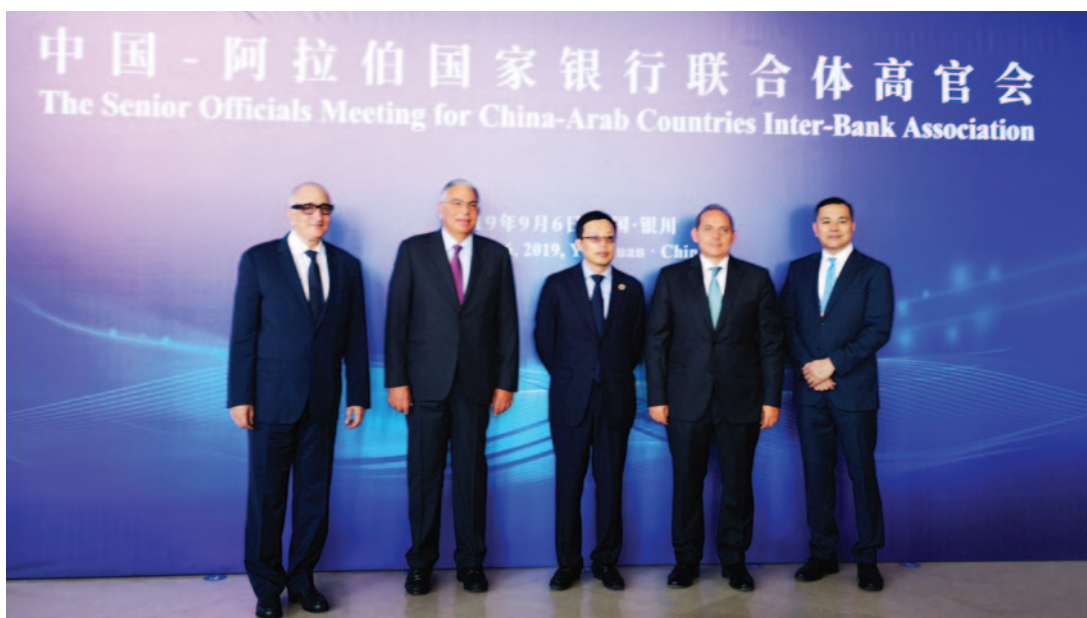
The panel was concluded successfully with the summary speech from Mrs. Li Jing, Commercial Councilor from the Chinese Embassy in Lebanon, on Belt and Road Cooperation between China and Lebanon, especially in the logistics sector confirming China's interest to create new partnerships and win win cooperation.



Speakers

Fransabank Attends the First China-Arab Countries Inter-Bank Association (CACIA) First Council Meeting, Ningxia September 2019

Fransabank is the only Lebanese bank, and one of the four Arab banks chosen to be founding members of the China Arab Countries Interbank Association, launched in 2017. Fransabank attended the First Senior Officials Meeting of the China-Arab Countries Inter-bank Association (CACIA) that was hosted by China Development Bank (CDB) in the province of Ningxia on 5th of September 2019.



From left to right: Mr. Mohamed Agoumi - Delegate General Manager of Banque Marocaine pour le Commerce Extérieur, Me. Daouk Walid - Fransabank Board Member, Mr. Zhang Xuguang - Executive Vice President of China Development Bank, Mr. Hesham Ahmed Mahmoud Okasha - Chairman of National Bank of Egypt, and Mr. Clarence Zhou - Regional CEO of FAB Asia First Abu Dhabi Bank

Fransabank was represented by Me. Walid Daouk, Board Member, and Mr. Georges Andraos, Head of the International Division. The meeting was to further deepen the corporation between CDB and the other members of CACIA, and to jointly develop the Belt and Road Initiative launched by China's President Xi back in 2013, with a special focus on the Arab region.

During the meeting, the participant banks (Fransabank,

Banque Marocaine pour le Commerce Extérieur, National Bank of Egypt, First Abu Dhabi Bank and CDB) agreed on developing the "Project Library Mechanism" which aims at promoting pragmatic cooperation among the CACIA members.

China Development Bank Top Management meeting with Me. Daouk stressed on their bank's willingness to cooperate with Fransabank to increase the development and support of projects in Lebanon through

loans granted by CDB and to effectively enhance the capacity to serve the joint development of the Belt and Road Initiative program.



Me. Walid Daouk and Mr. Fares Faddoul

Outreach to Members

Fransabank Represents Lebanon to the China Arab States Expo

While the Lebanese Government was absent from the China Arab States Expo, held in Ningxia from 4 to 8 September 2019, Fransabank ensured Lebanon's presence with a stand showcasing our country and our bank. Fransabank had also participated in the China-Arab States Expo in Ningxia in 2017, ensuring that Lebanon's interests and potential remain exposed at the growing Chinese market within an expo dedicated to China Arab business, investment, trade, cultural and tourism exchanges.



Exhibition stand

China-Arab States Expo is organized at a high level by the Chinese government, jointly sponsored by the Ministry of Commerce of China, China Council for the Promotion of International Trade (the Chinese National Chamber of Commerce) and People's Government of Ningxia Hui Autonomous Region. Since 2010, Ningxia has successfully held three sessions of China-Arab States Economic and Trade Forum and three Sessions of China-Arab States Expo, generating broad and profound impact on the international arena. It has been widely recognized by countries along the Belt and Road Including the Arab States.

Chinese President Xi Jinping stated in January 2016 address to the Arab League Headquarters: "China-Arab States Expo has become an important platform for China and Arab States to jointly build the Belt and Road."

Fransabank S.A.L was the sole Lebanese entity officially registered at the Expo, with more hundreds of officials and company representatives visiting its booth daily. Chinese companies, Chinese banks and financial institutes were very impressed with the historic relationship of Fransabank and China over the past decades.

Fransabank Welcoming CSCEC Delegation Visit to Lebanon Joining the Official Launch of the China Donation Project: “Lebanese National Higher Conservatory of Music”

Within its strategic investment in the relations with China and its strong collaboration with the various leading Chinese institutions, Fransabank welcomed at its headquarters on 19 December 2019 General Managers Li Jiqin, Xu Lixin and Meng Chao of China State Construction Engineering Corporation (CSCEC) together with their Lebanon Project Managers. The courtesy visit to Fransabank offices was part of their business trip to Lebanon that aimed at the official launching of the China Donation Project: Lebanese National Higher Conservatory of Music at Naccache/Dbayeh Coastal Area on 20 December in Dbayeh.



From left to right, Mr. Meng Chao, Messrs. Adel and Adnan Kassar, Mr. Xu Lixin, and Mr. Li Jiqin

In this vein, the Ministry of Commerce of the People’s Republic of China and the Lebanese Council for Development and Reconstruction (CDR) have already concluded an agreement for the implementation stages of the China-aided Lebanese National Higher Conservatory of Music Project; and CSCEC is the company who won the tender. This 27-months long project will begin end of December 2019 to be completed by the end of 2021 in order to be inaugurated in time for the 50th anniversary of the China Lebanon diplomatic relations celebration. The conservatory consists of an area of about 25000 m²; around 8-story building, which mainly includes a 1300-seat concert hall,

and a comprehensive teaching building comprising a 350 seat concert hall.

In his welcoming address, Fransabank Chairman HE Mr. Adnan Kassar expressed his extreme happiness to witness the launch of this highly appreciated China donation to Lebanon for the Lebanese National Higher Conservatory of Music.

Kassar assured, “We have hopes of a bright future for Lebanon. This is a country that overcomes challenges and we will rise strong. Lebanon will have many projects including infrastructure, energy, transportation telecommunication, education, health, and others.

Kassar added, “I hope that on your next trip to Lebanon, the political crisis will have been resolved and we can get to business discussions. We are ready at Fransabank, the first bank to launch a China Desk in our region to support and assist your group with your projects and activities not only in Lebanon, but all the other countries where we are present especially in Algeria, Belarus and Iraq.”

Then Kassar made a concluding note, expressing Fransabank’s honor to be present in the inauguration of the Music Conservatory project in Dbayeh, adding, “We look forward to joining you for its official opening in 2021, on the occasion of the China Lebanon diplomatic relations, whose start in 1971 remains very clear in my mind.”

On the next day, on December 20 in Dbayeh, HE Mr. Adnan Kassar joined the launch of the China Donation Project, thanking in his speech HE Ambassador Wang “for his confidence in our country and for his promotion of Lebanon as a center of culture and tourism, of business and investment, of friendship and peace.”

“We are grateful for China and its leadership to be donating this important project, the Music Conservatory will be a landmark building, a mark of culture and arts, a mark of friendship and cooperation,” Kassar concluded.

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Business Development

Fransabank Receives from The European Investment Bank a USD 24 million Loan to Finance the Construction of a Glass Container Manufacturing Plant in Lebanon

Supporting Lebanese enterprises, particularly the Glasspack project, through improved access to long-term finance at favorable conditions falls within Fransabank's core strategy to actively contribute to the development of the private sector in Lebanon and the increase of employment opportunities.



In this vein, The European Investment Bank (EIB) signed with Fransabank SAL, the fifth banking group in Lebanon, a financing agreement for USD 24 million to support the construction of a Greenfield glass container manufacturing plant in Lebanon. The EIB financing, comes in the context of the Bank's Economic Resilience Initiative (ERI). The project will create 620 jobs in a rural area of Lebanon and will support diversification of the region's economy towards manufacturing.

"The project will restore the former glass container production industry, a key part of the Lebanese agro-industry value chain. It will reduce reliance on imports and strengthen local production. The EIB is pleased to support this landmark project, together with Fransabank SAL, its local banking partner" said Dario Scannapieco, Vice President of the European Investment Bank.

The Bank of the European Union has been stepping up its support

to the Lebanese private sector by investing in necessary infrastructure projects and improving companies access to finance.

This project will complement the EIB's pledge of EUR 800m made during the Cèdre Conference in Paris to boost the Lebanese economy.

It is worth emphasizing that Fransabank has been pursuing during the last decade a development strategy aiming to boost the private sector's investments. The Bank is supporting rural and socio-economic development, focusing on job creation, youth, education for all, financial inclusion, sustainable finance and women empowerment. It is also heavily encouraging the local industry to reduce imports and enhance Lebanese exports.

Deputy Chairman Mr. Adel Kassar commented, "We are very glad to finance this project which is indeed a landmark one that will definitely boost the local industry. Our longstanding and privileged relationship with the EIB has helped us achieving our goals in this respect."

Fransabank Wins the Award of Best Mobile Banking Application in “Arab Digital Banking Excellence” 2018 Awards Ceremony



In an annual award ceremony, which aims at appraising and highlighting the efforts of the Arab banking institutions in developing digital services, Fransabank won the “Best Mobile Banking Application” Award at the “Arab Banks Digital Excellence 2018” awards ceremony held in Tunisia recently.

Arab Information and Communication Technologies Organization AICTO launched the event in cooperation with the Union of Arab Banks. A number of high-level leaders attended along with prestigious international experts in the banking field from Tunisia and other countries, as well as representatives of Arab organizations, and key figures operating in the digital financial services field in the Arab region and across the globe.

The ceremony takes place every year aspiring to encourage stakeholders to move forward in providing innovative digital services to customers, by the usage of the new technological

trends to the growth of such a vital sector.

Mr. Nabil Kassar General Manager of Fransabank stated: “Fransabank’s reception of the Award of “Best Mobile Banking Application” is a strong testament to Fransabank’s innovation and creativity of digital banking services offered through its electronic channels.”

“Fransabank has already made great strides towards switching to e-banking services to increase its customer base, providing these services in a convenient, secure and seamless manner that makes it easy for customers to use them around the clock,” Kassar noted.

Fransabank Upgraded Fransabank App to Meet Clients’ Every Need Fransabank at your Fingertips around the Clock 24/7 !



In 2019, Fransabank launched its revamped App and made it accessible at the clients’ fingerprints for a more convenient, safe, and modernized digital banking experience. New upgrade includes Push Notifications, Direct Access to Quick Balance (for iOS and Android), Face ID and Fingerprint Login, as well as Self-Service Password Reset

Your bank at your fingertips around the clock 24/7, download or update now your Fransabank App.

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Business Development

Fransabank Offers and Develops Tailor-Made Products Fransabank Titanium Card to Upgrade Clients' Lifestyle!



With the aim to attain the trendy lifestyle clients desire with benefits, protection and privileges, Fransabank offers its Titanium Card from Mastercard®. Clients can access a range of benefits that enhance your everyday life, benefit from higher spending limits and access an array of upgrades and extra benefits with a superior level of banking services.

The card offers Cashback Reward Program, Enabled Contactless Technology, Discounted chauffeur rides with Careem, Special discounts with MEA airlines, Free access to selected VIP airport lounges, as well as Special offers and benefits when downloading and using the "Mastercard® for You App" or "Mastercard® Buy 1 Get 1 App"

Fransabank Promotes a New E-taxation Service in a Very Secure, Easy and Speedy Way!

Fransabank's innovative products and services are always a reflection of its commitment to meeting and exceeding their requirements. In June 2019, Fransabank launched a campaign to promote a new E-taxation service enabling individuals to pay the Ministry of Finance taxes through Fransabank Online Banking Platform.



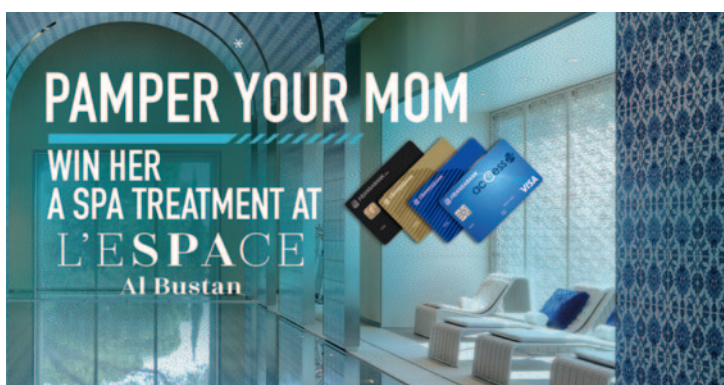
With this service, customers could settle their Ministry of Finance taxes directly from their bank account through Fransabank Online Banking in a very secure, easy and speedy way.

The Bank continuously aspires to head with its customers towards new horizons in the banking experience, keeping them in pace with modern international banking standards in terms of leadership, efficiency, and comfort.

Fransabank Satisfies its Valued Customers and Launches Card Campaigns

Fransabank's spending campaign strategies aim at educating people on card usage, and invite them to enjoy new experiences, while responding to customers' needs and satisfying their wants. In this context, Fransabank launched two card spending campaigns in 2019.

Every Mom Deserves to be Pampered on Mother's Day!



On the occasion of Mother's Day 2019, Fransabank announced a spending campaign, which started on March 1, continued until to March 21, 2019.

Visa cardholders were called to spend on their debit cards a total amount of \$3000 at any Point of sales in Lebanon or abroad or for online purchases during the campaign period.

50 cardholders won a Spa Treatment "L'ESPACE AL BUSTAN HOTEL" as a gift to their mothers and an expression of appreciation for their unconditional devotion.

Spending Abroad Takes you Places! What is More Exciting than Having One Trip.. is Having Two!

Caring to satisfy customers who are interested in travel, a cross border campaign was launched in summer 2019, spread between June 17 and September 17.

Spending a minimum of \$2000 monthly abroad on Fransabank Mastercard® Credit Cards allowed 10 customers to win 2 Business Class Tickets each to a

European destinations of their choice.

Three winners of two tickets were announced on July 18, 2019.

Three winners of two tickets were announced on August 18, 2019. In addition, four winners of two tickets were announced on September 18, 2019.



These campaigns are two of many, which fulfil Fransabank's mission to best serve and empower its customers and society. In this regard, Fransabank continuously strives to provide its customers with the best banking experiences, offering them chances to spend and better enjoy summer as well as cherish special moments in their life.

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The Green Bank

Fransabank SAL and IFC Working Together on its Sustainable Energy Finance Initiative for the Fourth Year

IFC a member of the World Bank Group is helping Fransabank scale up its support to businesses that are looking to adopt renewable and energy efficient technologies and ultimately mitigate climate change by advising the bank for the fourth year on its Sustainable Energy Finance (SEF) Initiative.



Mr. Adel Kassar, Deputy Chairman and General Manager of Fransabank Group and Mr. Riadh Naouar, IFC's Manager for Financial Institutions Group in the Middle East and Africa signing the 4th Advisory Agreement on the Sustainable Energy Finance Initiative

This Initiative, as Mr. Nadim Kassar, General Manager at Fransabank, described, and which was implemented since 2014 with the support of IFC, has led to more than 12 million Kwh/year of energy saved and 7,500 tons of CO2 emissions reduced. By financing around 175 projects in Industries, Health, Education, Agriculture and other sectors of the economy, Fransabank positions itself as a leader in Climate Finance and puts this Initiative at the heart of Fransabank's strategy.

Mr. Riadh Naouar, IFC's Manager for

Financial Institutions Group in the MENA, pointed out: "IFC and Fransabank have worked together over the past six years to build Fransabank's SEF portfolio and encourage financing of renewable energy projects across Lebanon.

It is worth noting that this advisory agreement will have a significant impact on Fransabank to play its role in supporting bankable projects and to help its business clients reduce costs and improve productivity by adopting clean energy technologies, strongly needed in Lebanon at this time.

Fransabank – a Major Key Player in Beirut Energy Forum

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 its commitment to the future energy, environmental and social fields, Fransabank sponsored the International Beirut Energy Forum (IBEF) 2019.



The attendants

Held on a yearly basis since 2010, the tenth edition of the forum welcomed key energy people from Lebanon, and delegates from the Arab World and the international community, who witnessed a rich platform to discuss various topics related to renewable energy, energy efficiency, and green buildings.

Mr. Andraos highlighted the need for banks to upgrade their financing tools towards Sustainability detailing how Fransabank’s issuance of Green Bonds have significantly supported the growth of green business in Lebanon.

“At Fransabank, with our long-lasting commitment that dates back to the initiation of UN Global Compact, we believe that we are now at a turning point in the history of lending. Therefore, we have been

preparing the future of financing by redefining business needs and including environmental, social and energy-related projects in our portfolio. Not only are we changing our traditional financing tools by pioneering in issuing Green Bonds, but we are also implementing internal sustainability measures and creating awareness across the country, making thus a powerful impact in Lebanon.”

Fransabank is keen to participate in the International Beirut Energy Forum considering it as one of the most reputable and professional energy events in the Middle East that is specifically dedicated to sustainable energy issues and projects. The event imposes itself as the leading yearly gathering of energy professionals of the Arab World.

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Fransabank Finds also “Sustainable Energy Finance Solutions for Architects”

On March 1 at ALBA premises, Fransabank participated in a workshop was held at ALBA Salle Polyvalente Adnan and Adel Kassar, attended by 110 persons including architects, professors and students from ALBA.

The workshop aimed to put forward all the elements in the construction field that are being considered as “green” by the Lebanese Center for Energy Conservation (LCEC), the Ministry of Energy and Water and the Central Bank of Lebanon (BDL), which will offer the possibility to benefit from subsidized rates for financing of “Green Projects”, in addition to other important technical aspects.



Mr. André Bekhazy



Mr. Nadim Kassar

In his welcome address, Mr. André Bekhazy, Dean of ALBA expressed his pleasure to be present with Fransabank in such a significant workshop, pointing out the importance of supporting sustainable solutions in every business in the country, starting with real estate and construction. He addressed the audience, formed mainly of architects and urged them to include sustainability and green measures in their studies contributing thus to reduce greenhouse gas emission. He will be planning to include specific courses in the curriculum to address the bankability and financial benefits of green construction projects. Finally he invited all present to cooperate in creating awareness at all levels and

in all regions in Lebanon, effecting then a much needed transformational cultural shift to sustainability.

Mr. Nadim Kassar, Fransabank’s General Manager opened his speech with expressing his appreciation to ALBA: “This academy, whose reputation and excellence is well established, is likely to play a crucial role in the construction of new buildings and possibly rethink urban planning in a more ecological way. Here we address you, elites, architects and engineers in practice or in the making. You have the opportunity to make things change, to do things differently!”



From left to right, Mr. Antoine Zarifeh, Mr. Fares Kikano, Mrs. Dania Kassab, Mr. Andre Bekhazy, Mr. Nadim Kassab, Mr. Georges Andraos, and Mr. Pierre Khoury

Kassar said, “We have no choice; we are obliged to change the way we operate and our business models. You have the projects, and we have the green financing. Together we can become effective actors in these changes.”

Kassar clarified that his enthusiasm comes from the conviction of Fransabank Group, which places the environment, the future of children and of the planet in the center of the bank’s strategy.

“Together we can make a difference. It is enough to have the will and we will make the change.”

During the workshop, Mr. Antoine Zarifeh, Head of Branch Network Division, presented an overview on Fransabank’s SEF Initiative. Mr. Khoury, General Manager of the Lebanese Center for Energy Conservation (LCEC) shed light on some national



actions and challenges, and then IFC SEF Consultant Mr. Fares Kikano effected a technical presentation.

Besides, the standards of some International Finance Institutions such as International Finance Corporation (IFC) and European Bank for Reconstruction and Development (EBRD) were also shared with the audience.

The event received extremely positive feedback regarding its organization and the quality of the high-level presentations and speeches.

All Fransabank workshops in 2019, which targeted whether industry or architecture, were found very interesting and successful. Many industrialists and architects discussed opportunities to develop Energy or Environmental related projects in the near future and Fransabank is reviewing them on case-by-case basis.

The Green Bank

Fransabank Finds “Sustainable Energy Finance Solutions for Industrials”

As one of the leading Banks in Lebanon, Fransabank strongly believes in the importance of sustainability, therefore the Bank regularly conducts workshops in this field. During 2019, two workshops were held with the aim of finding “Sustainable Energy Finance Solutions for Industrials” and were attended by industrialists, clients, suppliers and consultants from the Industry and Energy sectors.



On February 16, 2019, Fransabank and the Industrialists Association of Choueifat & Suburbs held a Workshop at La Siesta Resort, Choueifat entitled “Sustainable Energy Finance Solutions for Industrials”. The workshop was attended by around 100 persons including 70 industrials, 10 suppliers and consultants and the rest from Fransabank employees, speakers and organizers. This was followed by another workshop on March 5, 2019, under the same title at the Industrial Research Center (IRI), Hadath.

“Sometimes it takes small improvements and very few changes to work in a sustainable manner. Some other times, the investment is more important but the return on investment will prove to be beneficial.”

With these words, Mr. Nabil Kassar Fransabank’s General Manager welcomed the industrialists on March 5, 2019, representing Fransabank in a workshop entitled “Sustainable Energy Finance Solutions for Industrials” at the Industrial Research Center (IRI), Hadath. The Industrial Research Institute hosted the workshop, which followed a series of workshops organized nationwide by Fransabank with the Ministry of Industry and the Lebanese Industrialists association.

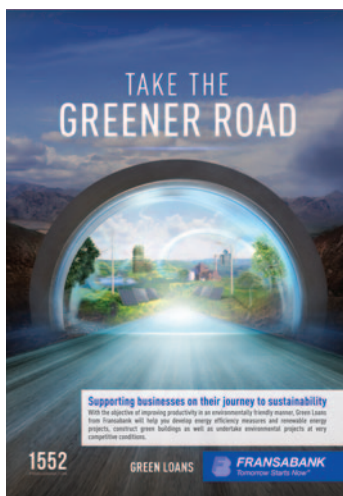
Fransabank attaches great importance to the cooperation with the Ministry of Industry, the Lebanese Industrialists, the IFC and the Lebanese Center for Energy Conservation, to help the industrialists become sustainable and profitable. All this to make the industrial sector more innovative and more productive while conveying to

the world a positive image of Lebanon and safeguarding our country for the next generations.

For this workshop, Fransabank prepared a very interesting program with speakers and experts in each field. They did throughout the sessions highlight how working in a sustainable way “makes good business sense” to the consumer and how much it will reduce the cost.

Mr. Kassar pointed out, “Fransabank prioritizes fighting climate change and global warming and their impact on future generations. Together we believe that we will be able to incite you to change your business models and include energy efficiency and renewable energy in your day to day activities allowing you to decrease your energy bills by sometimes more than 50% while in the same time preserve the environment.”

Fransabank Inspires its Clients to Take the Greener Road



With the objective of improving productivity in an environmental friendly manner Fransabank launched during 2019 its Green loans to help clients develop energy efficiency measures, renewable energy, construct green buildings, as well as undertake environmental projects at very competitive conditions.

Fransabank clients, with these loans, are able to finance the expansion of their business, the replacement of machines, find solutions for their energy bills (Electricity and heat), and develop environmental-friendly solutions.

With green loans from Fransabank, the Bank accompanies its clients in their journey to

sustainability while improving productivity, and maintaining a positive environmental impact.

Green loans from Fransabank are subsidized by Central Bank or supported by International Institutions such as IFC, EBRD, EIB, AFD or the World Bank Group.

Fransabank and LEEREFF Supporting Green Investments for Small and Medium Enterprises

The European Investment Bank (EIB), with EUR 50 million, and Agence Française de Développement (AFD), with EUR 30 million, jointly supported the Lebanon Energy Efficiency and Renewable Energy Finance Facility – LEEREFF. This new credit line was available to SMEs active in different business areas and industries, with a spectacularly low 2% interest rate, subsidized by Banque du Liban (BDL). Loans were offered on a first come, first served basis through five (5) Lebanese banks: Bank Audi, BLC Bank, Byblos Bank, Fransabank and Societe Generale de Banque au Liban. To ensure that the energy savings pay for the investment in the shortest possible time, companies can also rely on the FREE technical support of LEEREFF team, funded by European Union (EU).

The launch of LEEREFF took place on July 11th 2019, at the Phoenicia Hotel in Beirut, in the presence of Mr. Wael H. Hamdan (BDL, Executive Director, Head of Financing Unit), Mr. Damien Sorrell (EIB, EIB Representative for Lebanon), Mr. Thierry Liscia (AFD, Deputy Director of AFD Lebanon), Mr. Pierre Khoury (LCEC, General Director of the Lebanese Center for Energy Conservation) and Mr. Werner Peylo (LEEREFF, Project Manager), and representatives from all five Lebanese partner banks: Bank Audi, BLC Bank,

Byblos Bank, Fransabank and Societe Generale de Banque au Liban.

LEEREFF has been developed to support a wide range of investments in field of Energy Efficiency, Renewable Energy

and Green Buildings, with a total credit volume of EUR 80 million. Funds will be dedicated to SMEs in Lebanon, through the Banque du Liban (BDL), who subsidizes the interest rate and will make all the proceeds available via five local partner banks.



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The Citizen Bank

Fransabank Participates in Promoting Rural Tourism and Launches a Colorful and Festive Fourth Edition of the “The Favorite Village of the Lebanese”

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



Building on the success of its early editions, and promising to be as pleasant as the previous ones, Fransabank officially launched the Competition with great pomp during a ceremony at the American University of Beirut (AUB) on the grounds of the Environment and Sustainable Development Unit (ESDU), part of the Faculty of Agriculture and Food Science (FAFS). Deputies Nadim Gemayel, Eddy Maalouf and Elias Hankache attended the ceremony as well as former MP and minister Michel Pharaon, one of the main promoters of domestic tourism in Lebanon.

Ten villages competed in a colorful and festive fourth edition. Akkar el-Atiqa, Sir el-Denniye and Bkassine have already won in years past. In 2019, ten villages were vying for the title in the fourth edition of this important contest where the winner would be selected exclusively by the vote of the public. In 2019, the competitors were: Amchit, Barouk, Baskinta, Becharre, Cana, Ghazir, Hermel, Hebbariye, Machghara and Qobeyat. Each of these villages wanted to win over the hearts of the Lebanese public.



Mrs Dania Kassar



In a speech, Pharaon emphasized the fact that "rural tourism is an evident and clear success" at the national level. The former Minister of Tourism also pointed out that "L'Orient-Le Jour is the most important vector in the promotion of culture and for development", noting that nearly 170,000 people voted in the past years' competition.

AUB's president, Fadlo Khuri, also made a short speech that referred to the issue of immigration, deploring the fact that "rural areas and agriculture" are largely neglected. "We have a responsibility towards young people in the villages," Khuri said.

For his part, Chady Hamade, director of the ESDU, said that the main reason the launching ceremony was held at AUB is "because 50 percent of AUB's students are francophone". He also said that he "aspires to see the emergence of more ecological villages."

Ziyad Makhoul, former editor in chief of OLJ, urged the Lebanese

to visit villages such as Akkar el-Atiq, Douma, Ehden, Jezzine and others, pointing out that since the launch of the competition "The favorite village of the Lebanese," a hotel has opened in Akkar el-Atiq (the winner of the competition three years ago) and tourists keep on visiting Sir el-Denniye" (the winner two years ago).

For her part, Mrs. Dania Kassar, Head of Marketing and Corporate Communication Department at Fransabank, emphasized that Fransabank is committed to "continue to showcase the beauty of the villages and to promote rural tourism".

Kassar assured that the great importance of this project lies in rural tourism, stressing that it will have positive repercussions on sustainable development and on employment in these villages, in

the fields of guest houses and crafts... etc.

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

Fransabank, through this initiative, congratulates the Lebanese northern village of Kobayat which was voted later as Lebanon's "Favorite Village" and succeeds in attracting the Lebanese expatriates' attention towards their home country. The Bank approves the attachment of Lebanese living abroad to their country independently from the distance and alienation.



The Lebanese northern village of Qobeyat

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The Citizen Bank

Fransabank Raises Awareness of Young People on Financial Inclusion and Participates in the Global Money Week 2019

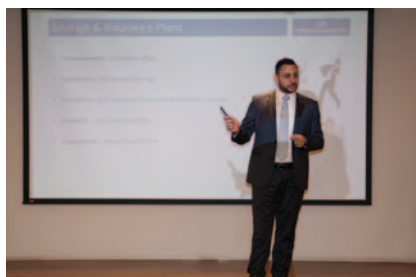
For the fourth year in a row and as part of the international initiative Global Money Week 2019, Fransabank reaffirmed its commitment and support of the youths and launched a financial integrated educational and training program for 300 students coming from Lycée Verdun, IC, Greenfield College, Melkart College, and Saint-Coeurs Sioufi. Fransabank's major role in this initiative lies within raising awareness of young people on financial inclusion, budgeting and saving skills, financial planning, financial management, and e-payment to prepare the generation with regard to the world of banking and finance.



March 27 2019 was an educational day during which Fransabank welcomed the students in Adnan Kassar Edifice for the Arab Economy, Jnah area in Beirut. Students were involved in interactive discussions with Fransabank management and staffs, who presented key banking concepts and mechanisms, an overview of Fransabank's corporate social responsibility initiatives, as well as products and services targeting youths. The students were also introduced to a financial literacy game, "BIG BANK

CHALLENGE", which combines interactive entertainment and learning, and which had been designed earlier by Fransabank in cooperation with Basil Fuleihan Foundation.

In addition to that, and within the same context of increasing financial awareness amongst the youth, Fransabank's Product and Business Development Section held an Educational Course about Banking, targeting students between the age of 15 and 18 as a Financial Literacy Project to promote Youth financial inclusion.



Mr. Fouad Abi Ramia giving a presentation

In February, April, and May 2019, students from My new College, Zahrat Al Ihsane, Jamhour, and Broumana High Schools were invited to the auditorium of Fransabank head office, where those educational courses were given in a fun, approachable, entertaining and engaging way.



The financial literacy awareness sessions included high-level discussions, power point presentations, thus raising awareness of young people on financial inclusion, budgeting skills, financial planning, financial management, and e-payment.

Students who attended those courses were vividly educated about the banking functionalities and processes, and they learnt how to handle personal finances and allowances and how the banking system works in general, displaying high engagement on the financial literacy concept through interactive features like the BIG BANK Game.

Fransabank is keen every year to be part of this global week celebration which brings the world one step closer to prepare and empower the generations, who are tomorrow's leaders, and equip them with the necessary financial tools and education, inspiring them to draw their bright future on solid grounds.

Moreover, during the Global Money Week and within the context of its educational initiatives targeting youth, Fransabank launched another initiative, La Dictée des Finances competition, which was implemented by Fransabank in collaboration with Basil Fuleihan Institute.



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The Citizen Bank

Fransabank Celebrates World Autism Month! Autism is not a Disability or Disorder!



In April 2019, World Autism Month, Fransabank invited its staffs to come together at the Headquarters in Hamra Street to pledge to go blue to increase global understanding and acceptance of people with autism.

Messrs. Nadim and Nabil Kassar, General Managers of Fransabank, along with employees from different departments joined and pledged their support for a more inclusive world with autistic people. The Kassar Brothers stressed, "Autism doesn't have to be viewed as a disability or disorder!" They pointed out, "Autism may represent the last great prejudice we, as a Lebanese society, must overcome. A common misconception around autism is that it is linked to intellectual disability. However, many of the world's great thinkers and innovators displayed autistic characteristics."

Fransabank Family considers April of every year as a time to spread awareness about and bring attention to this global health issue.

Fransabank Records a Vigorous Presence at Universities Job Fairs!

As part of the Bank's Corporate Social Responsibility strategy in building prosperous tomorrows and assisting the young generation in achieving their ambitions, Fransabank participates in main universities' job fairs in Lebanon.

During the months March and April of 2019, Fransabank was present at many universities, such as at LAU, AUB, USJ, USEK, NDU, BAU and ESA job fairs, held on their campuses.

Students had the chance to inquire about Fransabank's educational plans and the various youth-related services such as the University Loan that offers financial facilities to students, at competitive terms.

The Bank is keen to mark its presence in upcoming job fairs at different universities confirming the Group's efforts in promoting education and thus building a diverse and knowledgeable workplace for the future generations.

Fransabank Cooperates with Roads for Life and Distribute Rescue Kits in Conclusion of Army Training Sessions



The graduation ceremony marked the end of several training sessions and included a live-fire exercise and a ceremony in honor of the Lebanese Red Cross, RFL, and Fransabank, headed by HE Mr. Adnan Kassar, Fransabank Group Chairman, who was represented by Mrs. Dania Kassar, Head of Fransabank Marketing Department.

RFL President Zeina Kassem asserted, "Lebanese soldiers, just like all other Lebanese citizens, are entitled to the Golden Hour in rescue operations, as they are always likely to be wounded whilst performing their national duty in defense of their country. The numerous battles fought by the Lebanese Army

On April 5, 2019, Fransabank with Roads for Life distributed 81 rescue kits to the Marine Commandos Regiment and 32 kits to other Lebanese Army fighting units, totaling 113 rescue kits distributed during the graduation ceremony concluding several training sessions at the Hamat Military Base.

against terrorism have taught us that the theoretical and practical skills we provide in the Tactical Combat Casualty Care (TCCC) training program are supplemented by the use of specific tools, such as tourniquets and bandages, the absence of which would transform minor wounds into fatal injuries."

Roads for Life represented by Kassem pledged to keep on supporting the training program with the Lebanese Army in keeping with the guidelines and criteria set by its Command in order to face the security challenges that require a state of permanent readiness in terms of rescue techniques.

Mrs. Dania Kassar, Head of Fransabank Marketing Department, pointed out, "Fransabank highly values the steadfastness of the Lebanese

army which mirrors the steadfastness of Lebanon and its economy."

Kassar added, "Fransabank believes that a key institution in Lebanon is the military institution that stands bravely and sincerely in the delicate times of Lebanon, and that offers the most precious sacrifices to maintain Lebanon's security."

"In several initiatives, Fransabank has shown that it is ready to provide assistance and support to all members of the military and to find solutions to meet their financial needs, offering important gestures towards the sons of martyrs in various circumstances and situations."

Kassar appreciated the sacrifices of the Lebanese army in defending the country, stressing the importance of providing medical, logistic or moral support to the army, whose officers and elements proved highly efficient in combating everything that threatens the security and stability of Lebanon.



Dania Kassar and Zeina Kassem

The Citizen Bank

Fransabank, a Main Sponsor at Beiteddine Art Festival 2019 Confirming the Cultural Events Fundamental Role in the Development of our Society

Committed to its cultural social responsibility, it is within the core of Fransabank's strategy, mission and vision to stay close to the communities it serves, providing them with high quality service. In this context, Fransabank was proud to be a main sponsor of the 35th edition of Beiteddine Art Festival on July 18, 2019, in the Grand opening with "A Meeting on the New East" by Oscar-winning composer Gabriel Yared and the great-granddaughter of Asmahan Yasmina Joumblatt, brought to life by the Lebanese Philharmonic Orchestra.



The enchanting night sought to offer an encounter between contemporary Western music and Middle Eastern lyrics and motifs. The music was impeccably played the fusion of styles gave a new perspective on the Legendary Asmahan's loved songs.

Beiteddine Art Festival presents every year unique vivid performances by Lebanese artists, as well as international

art exhibits popular stars coming to Lebanon from all over the world, and this is exactly why Fransabank is keen to annually contribute and convey Lebanon's cultural role and prosperous history. The Bank's continuous support of festivals in general and Beiteddine's in particular confirms year after year its strong belief in the fundamental role cultural events play in the development of our society.

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

Being fully aware of the strategic and critical role played by private institutions for society at large and for children in particular, Fransabank held two iftars for 200 children coming from a Social Welfare Institute orphanages at Beirut Souks Cinema City, where they were invited to watch Walt Disney musical fantasy film Aladdin, then they enjoyed happy meals and joyful moments.

The bounds among Fransabank family and the kids were made to draw smiles on the faces of everyone. The kids expressed happiness and enthusiasm in gathering with Fransabank's General Manager Mr. Nadim Kassar, in addition to branch managers and regional managers, staffs, and Marketing

Department representatives, who greeted the children, distributed gifts to them, and wished them a blessed Ramadan.

In this context, HE Mr Adnan Kassar pointed out that orphan children need all the financial, social and emotional support to

promote their healthy growth and help them become productive individuals in the community, wishing all the blessings of the holy month for Lebanon and the Lebanese people, and hoping for stability, security and peace of mind.



Fransabank Takes Part in the National Apple Day



In support of Lebanon's local farmers and producers, Fransabank organized on October 21 an initiative under the title "طيب تفاح بلدي" celebrating the National Apple Day in its different branches all over Lebanon and welcomed customers with red fresh apple and awareness tips of apples nutrition facts.

Our People, Our Assets

Fransabank is the Winner of BDL Banks Basketball League 2019

For the fourth year in a row, Fransabank won on June 27, 2019 in "BDL Banks Basketball League" held by Sports Mania, and under the supervision of the Lebanese Basketball Federation after winning the final game against BLOM BANK(74 - 57) at the stadium of Michel El Murr Bauchrieh.



The tournament was held under the patronage of the Governor of the Central Bank Mr. Riad Salameh, and attended by Head of Human Resources Department Miss. Rania Jamal, Head of Branch Network Division Mr. Antoine Zarifeh, Head of Consumer Banking & Alternative Channels Department Mr. Elie Semaan, and a group of Fransabank's employees.

Fransabank team was crowned with the following titles:

- Best Leadership Award received by Afif Nohra
- Best Coach Award received by Rizkallah Zaloum
- Best 3 points shooter Award received by Rabih Hachoum
- MVP (Most Valuable Player) of the Tournament Award received by Joe Mansour

Fransabank won the BDL Banks Basketball League in 2016 against Credit Libanais Bank (78-60), in 2017 against BLOM Bank (76-65) and in 2018 against Credit Libanais (69-61)

At the end of the game, cups and medals were distributed to the winners.

In view of Fransabank's vision and mission, Chairmen Kassar expressed their pride in the Bank's family that demonstrates a strong commitment to team bonding ethics, promoting a sense of belonging - one of the Bank's core values.

It is worth noting that Fransabank basketball team - which played in Dubai in 2017 and then in Serbia in 2018 participated in an international competition that will take place in Netherland by the end of 2019, organized by Sports Mania.

Fransabank's subsidized social club, the "Amicale Club", is a way of bringing our employees together for a better employee engagement and teamwork spirit!

Unforgettable Weekend in Tripoli, North Lebanon



Although a long drive away from Beirut city, Tripoli is not at all far, especially when a team is homogeneous and looking for escaping Beirut's hustle and spending beautiful time as well as eating extremely delicious food.

Sunday August 25th, 2019 was such a beautiful day to all Amicale members as well as Fransabank employees who enjoyed activities, tours, sightseeing and delicious food. First

stop was at Akra Restaurant in the Old Souk for a traditional Tripolitan breakfast followed by a short tour in the old souks accompanied by two touristic guides. At noon, the group headed to visit the Rabbit and Palm islands through Mina Port. Afterwards, they enjoyed lunch at Bahri Bay Restaurant at Miramar Hotel and Resort with the sensational food and the unique breathtaking sea view!

Beyond the Typical "Co-Worker" Relationships

After-work socializing activities among colleagues included also friendly outings, where Fransabank people danced together enjoying mouthwatering dinners, refreshing cocktails and lively music. Offering such stimulating activities and creating socializing events would always improve a sense of belonging and engagement, and it would always make the bonds go far beyond the typical "co-worker" relationships found at most other companies.

April 5, 2019 was a "Friday night like no other" and a beautiful gathering of employees who enjoyed watching Caroline Breiss accompanied with two musicians and the Band performing live fusion entertainment as well as the greatest hits with DJ Zee.

July 20th, 2019 was also such a joyful musical Saturday night at Badaro with Aline Lahoud performing live.



Our People, Our Assets

Fransabank's "Human-Centered" Philosophy towards Productivity and Happiness

In a fast-paced working and extremely productive environment, Fransabank Human Resources Department is always committed to its own "human-centered" philosophy thus creates cheerful and casual occasions which gather all Fransabank's people outside the working context. These occasions include bonding activities objectives, which enrich teamwork spirit, drive responsibility, and enhance creative thinking.

In the year 2017, two team-bonding activities were initiated, involving 120 employees from Fransabank branches and departments from various positions.

In light of that, and with a very friendly spirit, a group of 40 employees from different branches and departments gathered on August 17, 2019 and headed to Deir Al Qamar. They enjoyed various activities during their day including Best Man2oushe competition, Huge Fransabank logo design in Deir Al Qamar Square, Riddles solving (Rally paper), Best Creative photo shooting, as well as interviews about history of Deir Al Qamar with locals. Prize distribution was the peak of the day, and participants' feedback retrieved after the event was very positive and encouraging to proceed in such activities.

The goals of this team-bonding day were reached through interactive techniques designed by Fransabank HR Department; and Fransabank trusts that positive relationships resulted from these enthusiastic activities, paving the way for a better communication and a solid teamwork.





Lebanon . France . Algeria . Belarus . Sudan . Iraq . UAE . Ivory Coast