



Lebanon • France • Algeria • Syria • Belarus • Cyprus • Sudan • Libya • UAE • Iraq



www.fransabank.com



International Recognition

President Adnan Kassar: a Business for Peace Honoree in Oslo 2014



Outreach to Members

Fransabank El Djazair Hosts a Dinner in Algiers in honor of the Chinese Ambassador in Algeria, His Excellency Mr. Yang Guangyu



Business Development

Fransabank Supports Investment in Sustainable Energy Technology and SME's Projects
Fransabank Sponsors the Iraqi-Lebanese Banking Conference and Arab Economic Forum
Fransabank Sponsors the 5th Edition of Beirut Energy Forum:
"Renewable Energies and Energy Efficiency"

Fransabank Sends 12 Lucky Customers to Watch the UEFA Champions League Final Live!

Fransabank Laid the Foundation Stone for a Residential Project - Jezzine Village

Fransabank Conducts SME Seminars & Workshops in South and Mount Lebanon

Fransabank is a Key Participant in the 1st Economic Forum in Iklm El Kahrub



The Citizen Bank

Wafic Kassar Library - Kassar Family's Intellectual Heritage

Fransabank, a Partner in Baalbek International Festival

Fransabank at the Heart of Batroun, Ehmej and Beiteddine Festivals

Fransabank Fights Child Abuse with Himaya

Our People, our Assets

Trip to Spain



INSIGHTS ON FRANSABANK GROUP

issue
N°10
2014

© **2014** All rights reserved. Copying for other than personal or internal reference use without express written permission from Fransabank Group is prohibited.

CONTACT US- We need your input. Please contact us with any suggestions or comments at:
marketing@fransabank.com



CONTENTS

Letter to Reader – 04

06 – International Recognition

- President Adnan Kassar: a Business for Peace Honoree in Oslo 2014

Outreach to Members – 08

- Fransabank El Djazair Hosts a Dinner in Algiers in honor of the Chinese Ambassador in Algeria, His Excellency Mr. Yang Guangyu
 - China Desk
- Fransabank Participates in the United Nations Global Compact - Business for Peace Event

11 – Local Reach

- Fransabank Announces its Acquisition of Ahli International Bank SAL.

Internet and Social Media – 12

- Algeria, France and FIB New Websites
- Fransabank on Instagram, Twitter and Headzup

14

– Business Development

- Fransabank Supports Investment in Sustainable Energy Technology and SME's Projects
- Eco-Business Loan
- Fransabank Sponsors the Iraqi-Lebanese Banking Conference and Arab Economic Forum
- Fransabank Sponsors the 5th Edition of Beirut Energy Forum: "Renewable Energies and Energy Efficiency"
- Fransabank Sends 12 Lucky Customers to Watch the UEFA Champions League Final Live!
- Housing Loan Summer Campaign
- Car loan
- Fransabank Laid the Foundation Stone for a Residential Project - Jezzine Village
- Fransabank Conducts SME Seminars & Workshops in South and Mount Lebanon
- Fransabank is a Key Participant in the 1st Economic Forum in Iklīm El Kahrōub

26

– The Citizen Bank

- Wafic Kassar Library - Kassar Family's Intellectual Heritage
- Fransabank Finances the Restoration of Al Kobra Building in Ehdn - A Historical, Artistic, and Cultural Value
 - Fransabank, a Partner in Baalbek International Festival
- Fransabank at the Heart of Batroun, Ehmej and Beiteddine Festivals
- Fransabank Encourages Classical Music with Le Divas' and LeBAM's Concerts
 - Fransabank and 'La France a Beyrouth
- Fransabank Provides Jabal Mousa Association with Financial Support
- Fransabank Contributes in the afforestation of the Cedars Reserve
 - Fransabank Boosts Support for Women's Cardiovascular Health with Yaduna Foundation
- Fransabank Fights Child Abuse with Himaya

34

– Our People, Our Assets

- Trip to Spain
- Lunch in Tanit/Zekrit

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



Letter to Reader



Dear Valued Reader,

The 10th issue of FB Angle is in your hands. It is a matter of immense pleasure and great satisfaction to us in presenting to you in this issue Fransabank's latest corporate events. In addition, this issue outlines the local and international operations of Fransabank which, in spite of all the regional instability and critical situation on all levels, maintained its leading position among Lebanese banks and further confirmed its trusted and robust brand name and its long-standing legacy.

In 2014, Fransabank has further pursued its bid for horizontal expansion, which was evidenced by the Bank's recent entry to the Iraqi market – its 10th country in which it is present – with its two branches that opened in Baghdad and Irbil, and with new branches to expand to other cities when economic and political circumstances become more enabling.

The fact that the Iraqi and Syrian circumstances have had their toll on the respective economies and their respective banking and financial markets and consequently on the Lebanese banks, Fransabank has already taken all the necessary financial and operational precautions to mitigate these risks without compromising its firm commitment to these markets and its belief of the eventual economic prospects of Iraq and Syria.

Fransabank today is in its final stages of consolidating its presence in Africa, particularly Côte d'Ivoire or "Ivory Coast".

In this context, Fransabank will follow upon the development in Africa keeping an eye on any new opportunity in regional and international markets.

We at Fransabank are building on our intrinsic strengths: our wide-ranging expertise, high proficiency, varied product and service offerings, and service-minded attitude. As we see it, the success of our clients is our success.

Welcome again to our 10th issue, and enjoy reading us!

Fransabank Family

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



International Recognition

President Adnan Kassar: a Business for Peace Honoree in Oslo 2014

HE Mr. Adnan Kassar has been selected, amongst 120 nominations from over 50 countries, during the Oslo Business for Peace Summit on May 15th, 2014, in Oslo City Hall, where the Nobel Prize is usually awarded, to receive the highest form of recognition given to an individual business leader. He was considered as "a Merchant of Peace, as well as a driver of growth and development in Lebanon, in the absence of political stability and security for many decades, and due to his significant contributions to a wider acceptance of Businessworthy behavior."



HE Mr. Adnan Kassar receiving his Award

Described by Per L. Saxegaard, Business for Peace Foundation's Chairman, "Kassar is one of the businesspersons who, through their own actions and commitments, promote socially responsible and ethical business practices in an outstanding way, and stand out as examples to the world."



With Mr. Adel Kassar

In his turn, Mr. Borge Brende, Norway's Foreign Minister highlighted "the excellent relations linking Lebanon and Norway in particular, and the importance of the private sector as a key supporter of global economy and growth."



The six nominees for Oslo Business for Peace Award 2014

BUSINESS FOR PEACE FOUNDATION
oslo 15/05/2014

The Business for Peace Foundation, based in Oslo, Norway, was established to inspire business leaders and businesses to reconnect with society, to the mutual benefit of both.

The foundation promotes the concept of being "businessworthy", seeking to raise business practices from short-term win-lose dynamics to fulfilling longer-term business aims.



"The Just Man" Statue



View of the Award Ceremony

In the Ceremony, an exceptional group of leaders were presented. They come from different backgrounds, but all share vision, leadership, inclusiveness, and upholding ethics and values to highest standards. Indeed, they serve as role models and inspiration to everyone. Among them, HE Mr. Kassab received "The Just Man" Statue, after which he gave a speech describing his sincere delight and deep honor to be a Business for Peace Honoree:

"This is personally touching and greatly rewarding!

My ancestors, the Phoenicians, were the first merchants of peace, as they left Lebanon's shores for new territories. They did not expand to new territories through war or invasions, but set up peaceful trade counters for commerce and trade...

It is also the Phoenicians, who created the first alphabet which they taught and spread everywhere connecting the world...

So it was normal for me to continue the Legacy of the Phoenicians. I did this at the age of 18, in the early

1950s, when I headed to China to start trade and business...

We, I and my brother Adel, were the first Arabs to visit and establish trade relations with the People's Republic of China and we overcame problems then at their height due to cold war. Today, I am extremely happy to see global companies and entrepreneurs from the entire world competing to do business with China, now the world's leading economy...

I have a deep conviction that peace is the best way to promote trade. It was this conviction that pushed me to stay in Lebanon during years of instability. It gave me the



HE Mr. Adnan Kassab holding his Award

strength to continue my call for unity and dialogue as the only way to resolve the conflict. I was proven right when all the hostile parties met for dialogue and agreed to peace; Lebanon then regained economic growth and prosperity...

Indeed, in all my journeys, I have called for peace and stability as preconditions for business development and human prosperity...

This is why I hold great importance to the Global Compact as its principles ultimately call for and lead to peace. It was in this context that as ICC Chairman in 1999, I established with UN secretary General Kofi Annan the Global Compact, building here again on my conviction for peace as a precondition for development and prosperity...

So I am really proud to receive this award. And it is an honor joining the distinguished business leaders who have earned this Award, and I am truly humbled to be considered an example to the world."

Adnan Kassab

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Outreach to Members

Fransabank El Djazaïr Hosts a Dinner in Algiers in honor of the Chinese Ambassador in Algeria, His Excellency Mr. Yang Guangyu

As China is the number one trading partner to most Arab countries, which is valued in Trillions of Dollars, and as it became last year Algeria's top trading partner, averaging \$4 billion in yearly imports, Fransabank El Djazaïr hosted in the Algerian Capital on September 24th 2014 a dinner which gathered distinguished officials from the Chinese Embassy, representatives of the leading Chinese companies and Algerian companies dealing with China as well as Lebanese companies. The dinner, hosted by the Group Chairman HE Mr Adnan Kassar, was in honor of HE Mr. Yang Guangyu, Ambassador of China in Algiers, and with the presence of HE Mr. Ghassan Moallem, Ambassador of Lebanon in Algeria.



President Adnan Kassar with the Chinese Ambassador HE Mr Yang Guangyu



President Adnan Kassar during his speech

It was definitely an occasion for HE Mr Adnan Kassar to share his historic experience and memorable journey to China and to express as well his gratitude "to receive from the Chinese Government the Honorary Membership of CCPIT, for the 50 years of friendship."

Kassar then explained how Fransabank Group decided to establish the-first-in-the-region China Desk, to serve the Chinese entities and local companies dealing with China in the Fransabank's various markets which include France, Algeria, Sudan, Belarus, Syria, Iraq, UAE, Cyprus, Russia, and other African countries.

All representatives of Chinese, Algerian, and Lebanese companies were invited by Fransabank's Chairman "to benefit from a wide range of products offered by Fransabank El Djazaïr, which was established since 2006 and is equipped with highly qualified staff present in



President Adnan Kassar and Fransabank's General Manager Mr. Nadim Kassar with the Chinese delegation



Algiers, Oran and Constantine, and soon in other major cities in the country.”

The dinner was held in a very friendly setting where the Chinese, Algerian, and Lebanese businessmen found an opportunity to socialize and eventually build mutually beneficial partnerships.



China Desk

Fransabank Group, building on the historic and strong relations – dating back to the early 1950s - enjoyed by its major shareholders, Chairman Adnan Kassar and Deputy Chairman Adel Kassar, recently set up Fransabank China Desk.

Fransabank offers through its China Desk a platform to promote and facilitate exchanges between Lebanese and Chinese businesses and entities and aims to assist Chinese companies in their activities where Fransabank is present which include Lebanon and 10 other countries: France, Syria, Algeria, Sudan, Libya, Belarus, Cyprus, Iraq, UAE and soon in Cote d'Ivoire.

40
38
36
34
32
30
28
26
24
22
20
18
16
14
12
10
08
06
04
02

Outreach to Members



Fransabank Participates in the United Nations Global Compact - Business for Peace Event

Fransabank was the only Bank in Lebanon which attended the Inaugural Business for Peace (B4P) Annual Event held in Istanbul on the 29th and 30th of September 2014.



Sir Mark Moody-Stuart, Chairman, Foundation for the UN Global Compact and Chair of the Business for Peace Steering Committee and Mrs. May Jabbour Rihan

Recognizing that business cannot thrive in societies that fail, and that peace and stability provide a key foundation for economic development, UN Global Compact, a year ago, launched the Business for Peace platform which aims to expand and deepen private sector action in support of peace - in the workplace, marketplace and local communities.

This year, the event in Istanbul focused on bringing forward the unique insights needed to move the private sector's contribution to peace towards transformational impact.

In addition to Fransabank's full membership in the United Nations Global Compact (UNGC) which was formalized in November 2013, becoming thus the first Bank in Lebanon to be a participant in the UNGC, Fransabank is also the first Bank

in Lebanon which signed the Business for Peace Statement of Support as of July 10, 2014.

On this occasion, Chairman Kassar commented: "We, at Fransabank, are committed to implement responsible business practices and to play a constructive role in fostering development, stability and peace in the communities where we operate."

In her turn, Mrs. May Jabbour Rihan, Fransabank's Head of the Marketing Research Department, discussed Chairman Adnan Kassar's call for peace and stability as being preconditions for business development and human prosperity: "That is why in Fransabank, we hold great importance to the UN Global Compact principles and for safeguarding labor rights, halting corruption which ultimately lead to peace and protecting the environment."



Local Reach

Fransabank Announces its Acquisition of Ahli International Bank SAL

FRANSABANK
SAL

Press Release

**Completion of the transaction to acquire
Ahli International Bank SAL**

Fransabank has the pleasure to announce its acquisition of 97.8915 % of Ahli International Bank SAL (AIB), on July 23rd, 2014, which will henceforth increase substantially Fransabank Group's Total Assets.

AIB's new Board of Directors was elected for a transitional period and is composed of the following persons:

- > Mr. Nabli Kassar: President
- > Fransabank SAL: Member, represented by Mr. Walid Daouk
- > Mr. Mansour Bteish: Member
- > Mr. Wajdi Abi Chacra: Member
- > Mr. Nabih Saddy: Member

Mr. Michel Saroufim will continue to take on his role as General Manager of AIB.

This operation is part of Fransabank's corporate growth strategy which aims to leverage the development impact of its business.

Fransabank welcomes Ahli International Bank staff who have now joined its family and welcomes Ahli International Bank customers, providing them with superior quality service to anticipate their needs, exceed their expectations and establish a relationship of trust with them.

www.fransabank.com

In line with its corporate growth strategy which aims to leverage the development impact of its business, Fransabank announced its acquisition of 97.8915% of Ahli International Bank SAL (AIB), on July 23rd, 2014, which would henceforth increase substantially Fransabank Group's Total Assets.

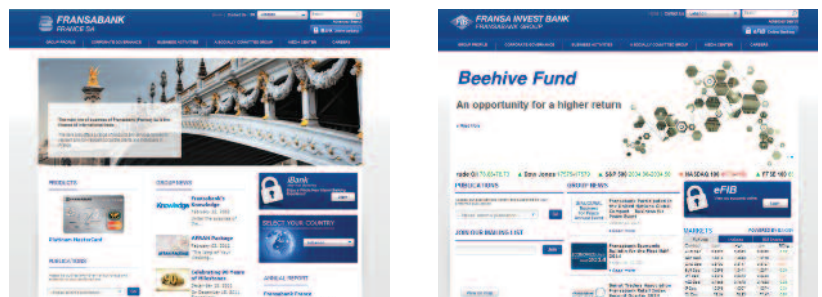
Fransabank welcomed Ahli International Bank's customers, providing them with superior quality service to anticipate their needs, exceed their expectations, and establish a relationship of trust with them.

Digital and Social Media



Algeria, France and FIB New Websites

Fransabank Group developed its site by adding to it the websites of its Algerian and French entities, as well as its Investment Arm FIB, which can all be accessed through the Group Website.



As to the Algerian and French websites, they would serve as introductory path to the Bank's offerings and services in both entities. The websites enable Fransabank in both France and Algeria to extend their brand, grow their business, and engage their account holders through a unified and virtual banking experience.

On the other hand, the design is a combination of photography, blue

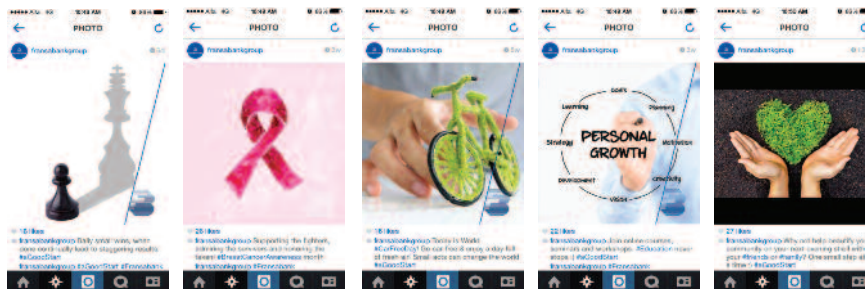
color and white space was utilized to create a contemporary, successful, and user-friendly front page; Graphics and layout are well-conceived, well-executed, and well-thought-of to inspire confidence in Fransabank's current and prospective clients, whereas the design concepts remain consistent and unified to reinforce the Bank's identity and reflect its image and how it is positioned in the market.

Fransabank on Instagram, Twitter and Headzup

Headzup:

A New Way to Stay Connected to Fransabank on Your Smartphones

Fransabank added a new way for you to stay connected with Fransabank. Hadzup new application allows you to contact us by text message from your smartphone. Download Hadzup from hadzup.com/download and subscribe to Fransabank to keep in touch.



Fransabank, Now On Instagram!

Fransabank is now on Instagram!

Follow us and stay connected with our latest news while browsing all our Instagram photos tagged with #fransabankgroup.

Here's how you can connect with us:

1. Download the Instagram app on your mobile phone
2. Find @fransabankgroup on Instagram and follow us

You can even share your preferred photos with us using #fransabankgroup and #agoodstart.

<http://instagram.com/fransabankgroup>

Fransabank also launched a facebook page for JABAL



Fransabank launched its official facebook page for one of its pioneering corporate responsibility initiatives, JABAL.

Launched by Fransabank in 1998, JABAL has set the pace for the discovery of over 300 young Lebanese talents over the years out of whom more than fifty are today prides to the nation.

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Business Development

Fransabank Supports Investment in Sustainable Energy Technology and SME's Projects



As a part of its Go Green Strategy, Fransabank was the first and only Bank in Lebanon and the Middle East which launched in 2014 a first-of-its-kind initiative, signing with the International Finance Corporation IFC, and in collaboration with the Government of Canada, 2 credit lines of a \$40-million-USD value, promoting the financing of sustainable energy in Lebanon. This was followed by another transaction of a 45-million-Euro credit line signed by Fransabank and The European Investment Bank (EIB), to support and finance SMEs' Projects in the sectors of energy, industry, agro-industry, health, education, high knowledge and services in Lebanon.



Mr. Mansour Bteish, Mr. James Gohary, Mr. Adel Kassar, HE Mr. Adnan Kassar, Mr. Khawaja Aftab Ahmad and Ms. Kruskaia Sierra-Escalante

On May 2nd, 2014, Fransabank collaborated with IFC in the latter's first investment in Lebanon to promote the financing of sustainable energy technology in Lebanon, where businesses can adopt clean energy and energy efficient technology, save money, and combat climate change.

\$40-million-USD credit lines were provided by IFC to Fransabank SAL and its leasing arm, the Lebanese Leasing Company (LLC). And Canada's contribution to the IFC-Canada Climate Change Program with \$276.6 million helped make this financing package viable.



a group picture after signing the contract agreement

“The introduction of sustainable energy finance into our SME, corporate, and leasing activities will allow us to expand our market share through new business lines, target new market segments, improve the risk profile of our portfolio, and enhance our social and environmental image,” said HE Mr. Adnan Kassar in a press conference held in Fransabank’s Headquarters.

In his turn, Mr. K. Aftab Ahmed, IFC Director for Financial Institutions and Private Equity Group, Europe, Central Asia and

the Middle East and North Africa inferred: “By extending our long-term partnership with Fransabank, we are giving businesses the chance to embrace renewable energy, invest in the future of Lebanon, and reduce the effects of climate change.”



Overview of the press conference

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Business Development

A month later, and particularly on June 11, 2014, EIB and Fransabank renewed support for SMEs in Lebanon with EUR 45 million credit line to finance the investment projects of SMEs.



Messrs. Adnan and Adel Kassar with EIB's Vice-President Mr. Philippe de Fontaine Vive after signing the agreement



This was the EIB's fifth transaction with Fransabank under its policy of supporting the economic development of small and medium-sized companies in order to foster economic recovery and job creation in Lebanon. Under the agreement, EIB would finance up to 50 % of the investment projects with long-term and attractive conditions.

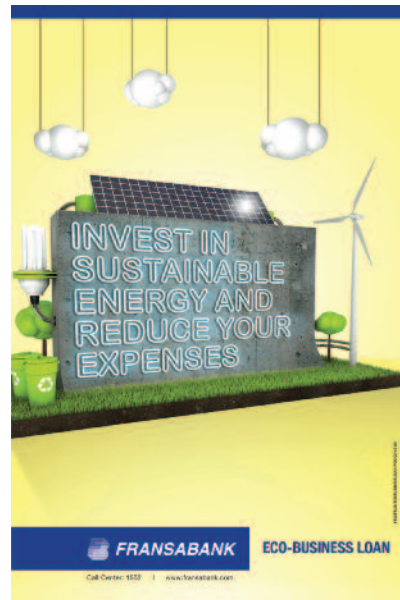
Fransabank's Chairman, HE Mr. Adnan Kassar said: "SMEs represent the backbone of the Lebanese economy and constitute 97% of the total formal enterprises, employing

more than 51% of the working population. Supporting Lebanese SMEs falls within our core strategy to actively contribute to the increase of employment opportunities and to the development of the private sector in Lebanon."

The EIB Vice-President, Philippe de Fontaine Vive commented: "Economic growth led by private sector development remains the cornerstone of any equitable strategy and job creation in the Mediterranean region. It is also fully in line with the European Neighborhood, which encourages investment and private global trade."



Mr Nadim Kassar, HE Mr Adnan Kassar, Mrs Dania Kassar, Mr. Philippe de Fontaine Vive, HE Mrs. Angelina Eichhorst, Mr. Adel Kassar, and Mr. Nabil Kassar



Eco-Business Loan

Today, Fransabank offers its customers - whether companies or SMEs, Eco-business environmentally friendly loans, to support and invest in renewable energy projects. Fransabank aims through these loans to contribute in reducing energy costs on the economy - amounting to five billion dollars, as well as reducing business expenses related to power generation through the use of: solar energy, wind, hydro, waste to energy, as well as energy-saving projects, and those related to decreasing energy consumption: replacement of machines or equipment: efficient lighting system, insulation of boilers and pipes, double glazing, and window replacement.



Overview of the press conference

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



Business Development

Fransabank Sponsors the Iraqi-Lebanese Banking Conference and Arab Economic Forum

In line with its leading economic role in Lebanon and throughout the region, Fransabank sponsored both of the Iraqi-Lebanese Banking Conference and Arab Economic Forum, which were organized by Al-Iktissad Wal-Aamal Group and took place successively in Beirut.

On the 25th and 26th of April 2014, at Movenpick Hotel, Fransabank offered its Silver Sponsorship to the Iraqi-Lebanese Banking Conference, which was held under the patronage of the Central Bank of Lebanon and the Central Bank of Iraq. The conference was the first of its kind in the region, as it offered a unique platform for an in-depth discussion on the best ways to bolster cooperation between Lebanese and Iraqi banks.



HE Mr Adnan Kassary receiving an Honorary Tribute

To Fransabank, the event represented an area of significant



Fransabank Baghdad Branch



Fransabank Erbil Branch

discussions ranging from the Bank's International Expansion, its experience in the Iraqi market with its two branches in Erbil and Baghdad, to the challenges that banks are facing in Iraq today due to the absence of a comprehensive regulatory framework.

On the 19th and 20th of June 2014, at Phoenicia Hotel, Fransabank was the Platinum Sponsor of the 22nd annual edition of the Arab Economic Forum, which was held under the patronage of H.E. President of the Council of Ministers in Lebanon, H.E. Tammam Salam, and in cooperation with the Central Bank of Lebanon, the Association of Lebanese Banks,

the Federation of Chambers of Commerce and Industry and Agriculture in Lebanon, and the International Finance Corporation (IFC).

In the inaugural session of this global event and with the presence of a large audience of business leaders, economists, bankers, experts and media organizations from Lebanon and the Arab region, an Honorary Tribute was presented to President Adnan Kassar, who shed light in his speech on the crisis of democratic rule and parliamentary system in the region, the economic outlook for Arab spring countries, and youth unemployment as a destabilizing factor and long term threat.

Fransabank Sponsors the 5th Edition of Beirut Energy Forum: “Renewable Energies and Energy Efficiency”

Within the framework of the Fransabank’s strategy to support investments in the fields of energy, and as part of its initiatives which have successively proven its commitment and contribution in the future energy, environmental and social fields, Fransabank was the Gold Sponsor of the 5th Edition of Beirut Energy Forum, held at Le Royal Hotel in Dbayeh on September 17th, and which was dedicated to renewable energies, energy efficiency, and green buildings.



A group picture of Fransabank’s team

850 delegates attended the prestigious opening ceremony, under the patronage and with the presence of Industry Minister HE Mr. Hussein Hajj Hasan, and Energy and Water Minister HE Mr. Arthur Nazarian, and in strategic partnership with the Lebanese Center for Energy Conservation, Ministries of Industry and Energy and Water, UN Development Program, League of Arab States, European Union, and the Regional Center for Renewable Energy and Energy Efficiency.

In the Forum, Mr. Philippe el Hajj, Head of Retail Banking Division in Fransabank, shed light on “Fransabank’s strategies and plans to move towards and contribute in green economic growth, which represents today’s massive redirection of investments,

such as clean energy, green industry, renewable energy.” He stressed that “such investments aim at supporting energy projects in Lebanon, improving production, reducing environmental pollution, and decreasing energy costs for both businesses and individuals.”



Mr. Philippe el Haj with Fransabank’s speakers during the press conference

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Business Development

Fransabank Sends 12 Lucky Customers to Watch the UEFA Champions League Final Live!



Reinforcing its commitment to reward its loyal customers and at the same time support sporting events, Fransabank was the sole Lebanese Bank this year which granted a golden chance to 12 of its MasterCard cardholders to watch the UEFA Champions Games LIVE! The winners attended matches of the group stages, quarter finals, and semi-finals of the UEFA Champions League 2014, along with an exceptional opportunity to attend the final game in Lisbon.

Prizes comprised of an all-expense-paid trip for each of the 12 customers, including return airline tickets, luxurious five-star hotel accommodation, match tickets and on-ground transportation to and from the stadium, in addition to the special treatment and VIP hospitality provided by the MasterCard team.

The campaign witnessed enthusiastic response from the Bank's customers who actively used their MasterCard payment solutions, thereby increasing their chances in the draw, while enjoying the practical, safe and convenient purchasing experience which Fransabank offers.

The chance to attend one of the most prestigious sporting events in Europe has allowed

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

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



Housing Loan

Fransabank launched its "Housing Loan Summer 2014 Promotion Campaign.

Fransabank offers the chance to buy a home while enjoying a bundle of unique benefits when applying for its Housing Loan subsidized by the Central Bank of Lebanon (BDL



Car Loan

This summer, get yourself another thing to dream about, your dream car will already be yours. Fransabank Car Loan Promotion offers you the opportunity to own the brand new car you always wanted at the most efficient and exclusive competitive conditions

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Business Development

Fransabank Laid the Foundation Stone for a Residential Project - Jezzine Village

Aligning with its strategy to one-of-a-kind financial facilities, Fransabank granted housing loans for a project which is still under construction, Jezzine Village, putting the individual and community service at the center of its interests and priorities.



Mr. Philippe El Hajj during his speech

As Jezzine is a distinctive touristic spot in Lebanon, with a mild climate, wonderful nature, and cultural heritage aspect, Fransabank aimed, with its collaboration with Sawaya Construction, to provide housing for people of Jezzine, enable them to own 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, openness, partnership, and co-existence.

In an inauguration ceremony on June 9th, 2014, Fransabank's Deputy General Manager - Head of Retail Banking and Branch Network, Mr. Philippe el Hajj pointed out that "Fransabank proudly aspires to contribute to local economic development, enhance domestic consumption and raise individuals' and families' levels." He stressed on "Fransabank's social and national dynamism in developing advanced



Mr. philippe el Hajj with MP Ibrahim Kanaan and Mr. Jad Sawaya, CEO of Sawaya construction

and effective banking services, fulfilling its customers' needs."

Last June's initiative came after 2 previous projects launched by Fransabank in the same area – Jezzine. Flashing back to August 2013, Fransabank collaborated with the Maronite Archbishop of Sidon to lay the foundation stone of a housing project named "Partnership and Witness Residences". Four months later, in December 2013, Fransabank launched, with Bkassine Municipality, an exceptional initiative under the title "Your Home Never Felt So Natural" in order to support citizens of Jezzine in general and Bkassine area in particular enhance the beauty of their houses, while preserving environment and energy.

These initiatives fall under the Fransabank's corporate social responsibility along with its commitment to environmental, energetic, and social responsibility in its broad economic sense.

It is worth noting that Fransabank's support 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.

Business Development

Fransabank Conducts SME Seminars & Workshops in South and Mount Lebanon

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



View of the audience at the Chamber of Commerce, Industry & Agriculture of Saida & South Lebanon

The key objective of these seminars is to provide clients with basic information and powerful strategies and skills, enabling them to acquire and exercise banking knowledge, thus enhance their banking experience, and explore the full range of options available of Fransabank latest services and advanced products.

Performed by dedicated teams of senior specialists, SME's most popular seminars have tackled all services and products that have been proposed or developed at the time of the workshop.

After attending those highly interactive sessions, clients

would have a general understanding of market-based pricing, be aware of Fransabank financial products menu and recent innovations, and understand how financial products are used to create financial solutions.

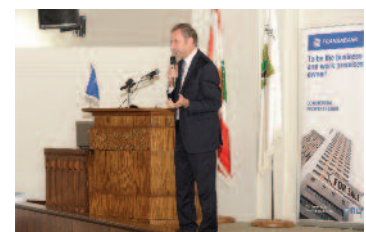
Commenting on SME's workshops, Mr. Antione Zarifi, Head of SME's Department, said, "For any customer oriented business to really succeed, it is significant to focus on the needs of the customer. Carefully doing so will optimize both the Bank's and the customer's benefits, and can ensure that each gets more of what they want." He elaborated: "Establishing a successful negotiating framework will help achieve this.

Successfully negotiating situations vital to the Bank's business and products can have a significantly positive outcome on the practice, and overall Fransabank's culture and image. "

The workshops are a success and have always received excellent feedback from all attendees. Fransabank will continue to replicate programs of the Bank to increase its customers' knowledge of the industry, build up better relations with them, and in turn motivate them to have a more pleasant banking experience.



Mr. Antione Zarifi, Head of SME's Department at Fransabank



Mr. Elie Semaan, Head of Fransabank's Retail Products and Services Department

Fransabank is a Key Participant in the 1st Economic Forum in Iklīm El Kahroub

Within the same scope, and pursuing development efforts to address the economic situations of rural areas in Lebanon, Fransabank contributed in the "Enhancement of Iklīm el Kharoub's Business Environment" and was a key participant in the 1st Economic Forum in Iklīm El Kahroub, which was held on 19 September under the auspices of the Chamber of Commerce, Industry and Agriculture in Beirut and Mount Lebanon, represented by its president Mr. Mohamed Chukair.

The forum was an opportunity for businessmen, traders and industrialists to communicate with each other and study of the current situations of various economic sectors in the region, along with the prospects for its development. Discussions also tackled problems of finance, marketing and integration, which eventually led to identifying the best methods to achieve economic development in el Kharoub through: "strengthening of the business environment, dissemination of a culture of innovation and production, and supporting economic institutions competitiveness in the region."

Fransabank had a special session in this context, as Mr. Antoine Zarifeh, Head of SME Department, improvised a recognizable speech about the development of investment opportunities in el Kharoub, stressing on the importance of encouraging investment projects in the area. He shed light on Fransbanak's loans in collaboration with the Central Bank, as Kafalat loans, subsidized loans, and energy

loans. On behalf of Fransabank, Zarifeh invited the people of el Kharoub "to exploit the opportunity of today's combined efforts and take advantage of facilities offered by the Central Bank of Lebanon to improve their financial status as well as their institutions performance, invest in their area, thus activate their role in it and contribute to raise its economic, trade, touristic, and career status."

Zarifeh mentioned El Kharoub's strategic attractiveness features which reflect the potential size of its domestic and foreign investment, and he encouraged investors to continue to remove the barriers, and find strategy for investments which will spur future growth.

A conclusion was made about Fransabank's development vision and its belief in the promising new generations and their role in the development of economy's technological content: "We provide them with moral and financial support, because we know that the changes they can make are strategic ones!"

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02



Messrs. Adnan and Adel Kassir attending the library



Mr. Wafic Kassir

The inauguration ceremony took place in April 2014, in the Faculty of Law and Political and Administrative Science, LU at the Hadath region. It was under the patronage of Lebanon's Parliament Speaker Nabih Berri, in the presence of his representative MP Ali Bazzi, former ministers HE Mr Adnan Kassir and Dr Omar Miskawi, Lebanese University Chairman Dr. Adnan Sayyed Hussein, Kassir family, along with judiciary, law, military, religious and social representatives.

Speeches were given on the occasion, where Dr. Kamil

The Citizen Bank

Wafic Kassir Library - Kassir Family's Intellectual Heritage

Fransabank's Chairman and Vice Chairman financed the establishment of Wafic Kassir Library in the Faculty of Law of the Lebanese University. The library was named after, and filled with the donated books of Mr. Wafic Kassir, one of the greatest, most prominent judges in Lebanese history, and father of Messrs. Adnan and Adel Kassir.

Habib, Dean of the College said, "To this day, Wafic Kassir is considered to be one of Lebanon's most prominent and highly regarded judges, who was appreciated for his steadfast principles, devotion to justice, and commitment to the Lebanese community. He was the founder of the School of Law in Lebanon and its first Dean, and he remained in this position until his retirement." Habib expressed and extended his gratitude to Wafic Kassir and thanked all Kassir family: "We bow to Wafic Kassir's intellectual heritage which emphasizes our sense of belonging to the Lebanese University and our pride to be part of it."

Dr. Miskawi, who was a member of the Higher Islamic Sharia Council at a time when Wafic Kassir was the head of the Council, talked about "the legacy of Wafic Kassir and his accomplishments which were always respected by his contemporaries of politicians and lawyers as well as his friends and students - the pioneers in the Faculty of Law at that time."

In his turn, Wafic Kassir's son, HE Mr Adnan Kassir inferred, "It is such an important event for me and my brother Adel, with its

great cultural and symbolic value." He added, "Our father was a judicial activist, whose fingerprints are still entrenched in the Lebanese laws, including constitutional and civil laws, whether international or jurisprudence. We were taught and guided to the right path by his morals and ethics. We climbed the ladder of his glories, followed the path of his successes, walked in his footsteps, and got to where we are now. This library is a tribute to the spirit of 'the father' who taught us patriotism and forgiveness. In honor of his memory and his accomplishments, and in recognition of his teachings, guidance, and efforts to support and develop the Faculty of Law in the Lebanese University, I and my brother Adel announce the establishment of this library."



President Adnan Kassir during his speech

Kassir then explained, "This Library aims at rededicating Lebanon, with its Capital Beirut, as a strategic legislation spot, since it had always been the 'Mother of



Messrs. Adnan and Adel Kassar receiving tokens of appreciation to their donation

Laws', at a time when the Faculty of Law was an important source of regulations to nearby and distant countries, inspiring them with its advanced legal and legislative material."

Kassar stressed that he sees this library as "a legal, judicial, legislative, and doctrinal center, which will be frequented by the people of the judiciary and law, as well as the students of the Faculty of Law and Political Science and Management of the Lebanese University, and those of all Lebanese universities. This very scene of dialogue will reflect the values of justice, democracy and modernity."

Then, Lebanese University Chairman, Dr. Hussein gave a speech in which he praised Wafic Kassar and listed some of his many merits: "He is the Ancient 'Beirut'; the Dean and the President; Dean of the Faculty of Law and Political Science and Economics, and its founder since

1959 and for a period of four years, before its name was amended to the Faculty of Law and Political Science and Management.

Wafic Kassar was not only a lawyer and a judge but was also the Council of State Chairman, a lecturer in Administrative Law, and a knowledgeable researcher in civil, legal and criminal laws. In addition to that, he served as the Minister Plenipotentiary to Pakistan as well as Turkey."

"Moreover," Dr. Hussein added, "Wafic Kassar was a main contributor in the enactment of several laws, such as the sanctions, the laws of the Islamic Sunni and Jaafari Courts, and those regulating the Druze' personal status, non-Muslims' inheritance and wills, orphans' funds, the administrative judiciary, the Council of State, and the Shariah courts."

"Wafic kassar was Lebanon's representative of The Islamic

Research Academy in Cairo, and a defender of the rights of every citizen to enjoy Higher Education," Dr. Hussein said. "He allowed the students in our college to establish the first syndicalist association so that they were allowed to print professors' lectures and organize cultural and social activities."

Thanking Kassar family, MP Ali Bazzi pointed out that "the implantation of Wafic Kassar will stay alive with the generations of graduates he dreamt of, taught, and made true." He was honored "to meet in such an occasion of unity, love, peace, science, education, and culture." He concluded: "Allow me to take this opportunity and give, in the name of Lebanon's Parliament Speaker Nabih Berri, "Constantinople in 1298" - a book signed by him as a gift to include in the library."

At the very end, Dr. Adnan Sayyed Hussein, the University Chairman, gave Messrs. Adnan and Adel Kassar a token of gratitude and appreciation for their generous donation. He lauded the Kassar family's commitment to philanthropy and educational development, and their support which stems from a firm belief in Lebanon. Finally, and with waves of applause from the attendees, the library was inaugurated.



a buffet after the inauguration ceremony

The Citizen Bank

Fransabank Finances the Restoration of Al Kobra Building in Ehden - A Historical, Artistic, and Cultural Value

Fransabank has always believed in its institutional role to serve the country and contribute in its heritage revival. In this context and as Al Kobra Monument in Ehden represents a great legacy in Zgharta's memory as well as the national memory, Fransabank contributed in the preservation and restoration of such an archaeological building.



Messrs. Adnan and Adel Kassar in front of the Marble which chronicled the inauguration

The inauguration ceremony was held on July 22nd, 2014, under the patronage of Minister of Culture, Mr. Rony Areiji, initiated by MP Sleiman Frangieh, and in the presence of Fransabank's Chairman HE Mr. Adnan Kassar and Deputy Chairman Mr. Adel Kassar.

lighting its heritage, and portraying its culture."

Kassar seized the opportunity "to extend an invitation to all the officials in Lebanon, to save the Lebanese heritage and work to protect what is left of its ancient archeological buildings in all Lebanon and in Beirut in particular, where part of Beirut people's memory is being demolished in favor of cementitious towering buildings."

It's worth noting that upon Fransabank's opening of its branch in Zgharta few years ago, it received the invitation to contribute in Al Kobra's restoration, and it spared no effort for doing so.



President Adnan Kassar during his speech



A tour inside Al Kobra Building

Fransabank, a Partner in Baalbek International Festival

Committed to its humanitarian and cultural social responsibility, it is within the core of Fransabank's strategy and mission to stay close to the communities it serves, providing them with high quality service and attention.

In this context, Fransabank is proud to be a major partner in Baalbek International Festivals for the third year in a row. Having always been a model of consistency and perseverance, coping up with difficult circumstances, the Festival has, and for more than fifty years, linked Lebanon with the rest of the world, and brought the world to Lebanon, hosting an elite selection of the most famous artists and stars, attracting patrons of Art from Lebanon as well as from all over the world.



Committed to its humanitarian and cultural social responsibility, it is within the core of Fransabank's strategy and mission to stay close to the communities it serves, providing them with high quality service and attention.

In this context, Fransabank is proud to be a major partner in Baalbek International Festivals for the third year in a row. Having

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

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Citizen Bank

Fransabank at the Heart of Batroun, Ehmej and Beiteddine Festivals



Kazem Assaher



President Kassar and Mrs. Raida Kassar with Mrs. Ga, Mr. Han, Mrs. Wang Rong from Embassy of China in Lebanon

Fransabank has never abandoned its "humanistic" contribution to add meaning of "life." And here it is, in 2014, sponsoring 3 of the most outstanding festivals not only in Lebanon but also the Middle East; Batroun, Ehmej and Beitdein Festivals, conveying their universal messages as an act of faith in Lebanon's cultural role, an embodiment of ingenuity, a call for peace and a mirror of Lebanese prosperous history. The 3 festivals annually present unique vivid performances by Lebanese artists, as well as international art exhibits popular stars coming to Lebanon from all over the world.



President Adnan Kassar with Kazem Assaher and Mrs. Mona Safadi



Mrs. Dania Kassar with Mrs. Nora Joumblatt



Fransabank Encourages Classical Music with Le Divas' and LeBAM's Concerts

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



Le Divas, accompanied by the Lebanese Philharmonic

Orchestra, performed a musical event that took place on the 14th and 15th of June 2014 in Palais des Congres. The popular four Italian sopranos presented their new singing concept to the public. This all-female ensemble brought an innovative interpretation of the most famous opera highlights by the greatest operatic composers in history. Mozart, Bellini, Verdi and Puccini's most known and touching pieces were a main part of the repertoire which ranged over timeless Italian and international songs, presented with a full orchestra sound and sophisticated pop rhythms and vibes.

On the other hand, the Youth Orchestra of The Lebanese Band Association for the Promotion of Music, "LeBAM", along with the Fayhaa Choir, performed their recital at USJ on June 1, 2014, in a tribute to Zaki Nassif -- one of the most significant and influential among the first generation of Lebanese music composers and singers in the 1940s and 1950s, and who continued to be an icon in Lebanese music after his death in 2004 and until today.

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



Fransabank and 'La France a Beyrouth'

This year, Fransabank held the title sponsor of one of the exceptional entertainment events in Lebanon: La France à Beyrouth. Under the slogan "But first, let's take a SELFIE!" Fransabank launched an online competition to win tickets to attend the event that took place on May 8th, 2014 at Uruguay Street. In the competition, people took creative, fun FRENCHY selfies, and shared them on Fransabank's Instagram and Facebook using #GoodStartLeb. This came in line with Fransabank's close corporation with the French Embassy in Beirut and in addition to its joint sponsoring of a joint education program, to train Lebanon's public sector key senior officials on key leadership and managerial skills, and in cooperation with Ecole Nationale D'Administration, ENA.

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

The Citizen Bank

Fransabank Provides Jabal Moussa Association with Financial Support

Having faith in local communities' involvement to achieve sustainable development, and with the aim to conserve the biodiversity and preserve the cultural heritage of Jabal Moussa Mountain and its villages, Fransabank Group supports the Association for the Protection of Jabal Moussa, and sponsors this year its second Fundraising Gala Dinner.



Association for the Protection of Jabal Moussa



Jabal Moussa, an outstanding Biosphere Reserve located in Keserwan-Jbeil area in Lebanon, was designated in 2009 as the 3rd biosphere

reserve in Lebanon as part of the UNESCO Network of Biosphere Reserves under Man & Biosphere (MAB) program.

Fransabank's financial contribution aims to help Association for the Protection of Jabal Moussa reach its goals in conserving the rich biodiversity of Jabal Moussa and preserving its cultural heritage.

Fransabank Contributes in the afforestation of Bsharri Cedars Reserve



Cedar forests of Lebanon are the oldest documented forests in history. There are 31 cedars reserves in Lebanon, most significantly the forest of the Cedars of God in Bsharri. Bsharri Cedars Forest Nature Reserve is another wonder of Lebanon's nature. It makes a beautiful site; it gives a feeling of peace and quiet.

Fransabank was invited to be part of the initiative launched by the National Commission for Lebanese Women, and in cooperation with the National Commission for Lebanese Women and the Friends, to contribute in the afforestation of Bsharri Cedars Reserve.

The project entailed planting 1,000 cedar trees in a 30,000 square



meter area in the qada of Bsharri. The official protocol sets the fall of 2015 as the deadline for when the planting activities should cease.

Fransabank's contribution, along with all who sponsored the project, would symbolize the country's attachment to nature, especially cedar trees, and its dedication to preserve forests for future generations.

Fransabank Boosts Support for Women's Cardiovascular Health with Yaduna Foundation



Fransabank's commitment to humanitarian causes had already shown itself in sponsoring several health related institutions. One of them is Yaduna Foundation at which the Bank contributed, this year, as a Gold Sponsor with an amount of 25.000\$. This call to action on women's health is not simply about numbers; it is about people. When women and girls have the "health" to shape their own future, they will advance development for all.

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).

It's worth noting that Fransabank, represented by its chairman H.E. Adnan Kassar, had 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!

An awareness campaign was done internally for women staff at Fransabank Headquarters, where professors and specialists aimed at tracking and raising awareness of heart disease in women.

Fransabank Fights Child Abuse with Himaya

With the objective of raising awareness among the public in order to break the taboos around child sexual abuse, Fransabank engaged in crime prevention with Himaya.

In Lebanon, and according to the study carried out by Kafaa in partnership with the Ministry Of

Social Affairs and Save the Children, more than 885'000 children are victims of psychological abuse, of which, 738'000 are also victims of physical abuse and 219'000 victims of sexual abuse.

Fransabank granted Himaya a donation in support of its mission of promoting a comprehensive

approach for the protection of the innocence in danger.

As such, Fransabank reaffirms its commitment and belief in the necessity of supporting humanitarian and social initiatives that work on improving the standard of living of the community.

40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

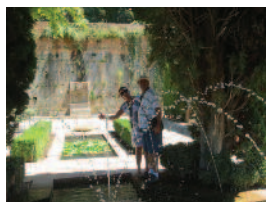
Our People, Our Assets

A trip to Spain

Among its social and cultural activities, which strengthen its “Fransabank spirit”, the Amicale Club planned for a trip to Spain, where 49 of Fransabank’s staff and families joined and spent from 21 August till 29 August one of the best holidays ever!

The trip started in Sitges. The staffs had a “Route of the Americans” walking tour, enjoying its beaches and its unique environment. Next, they departed to the Roman City of Tarragona, where they visited its Cistercian Monastery; nowadays it is the only monastery of the Cister Route which has not monastic life. Then, they moved from the “Torres” wine cellars to Barcelona, in which they enjoyed a morning city tour and drove along the main avenues, with impressive buildings by Gaudi, symbol of the Catalanian modernism. They also visited the

Park of Montjuic with spectacular views of the city and harbour, Olympic Ring, monument to Columbus and the old Gothic Quarter. They actually made a tour in Barcelona, Zaragoza, and Madrid and drove along the land of Don Quixote “The Man from La Mancha” to Córdoba. The City tour included also the Mosque and Jewish Quarter. After that, they continued to Seville, where they enjoyed a Monumental and Panoramic city tour (Cathedral from outside, Santa Cruz Quarter, Maria Luisa Gardens; not to forget the Flamenco tour in Seville. The



following step was a visit to La Alhambra and Generalife Gardens, the last stronghold of the Moorish Kingdoms up to 1492, an amazing monumental environment, and they watched a Flamenco Show in a Gipsy Zambra at the Sacromonte square. They were next in Granada, Valencia which is the capital city of the province and the home of the internationally renowned "Paella". Finally, on their last day, they drove to the old city of Valencia: Estación del Norte, Plaza de Toros, Plaza del Ayuntamiento, Mercado Central, Lonja, Plaza Redonda, Palacio del Marques de Dos Aguas, Catedral. Early afternoon, they departed through the Mediterranean Coast to Barcelona.

Combining history and beach fun, Fransabank staffs expressed their excitement after 9 "unforgettable most enjoyable days" in their life.



40

38

36

34

32

30

28

26

24

22

20

18

16

14

12

10

08

06

04

02

Our People, Our Assets

Lunch in Tanit/Zekrit

Amicale Club also designs weekend lunches and dinners, amongst which was a lunch, last October, to a versatile, sustainable, green yearlong venue – Tanit in Zekrit. The staffs enjoyed with their colleagues and families indoor and outdoor spaces and spent a beautiful Sunday.



