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- Fransabank – a Major Key Player in Beirut Energy Forum and a Cooperation Agreement with the Association of Lebanese Industrialists

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- The PPP Law and its Implications on the Economy, Job Market
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- Fransabank Participates in Promoting Rural Tourism and Launches a patriotic Initiative: “Sir EL-Denniyé” the Most Favored Village!
- Fransabank Sponsors the Lebanese Architectural Awards
- Fransabank Honors Lebanese Media Representatives

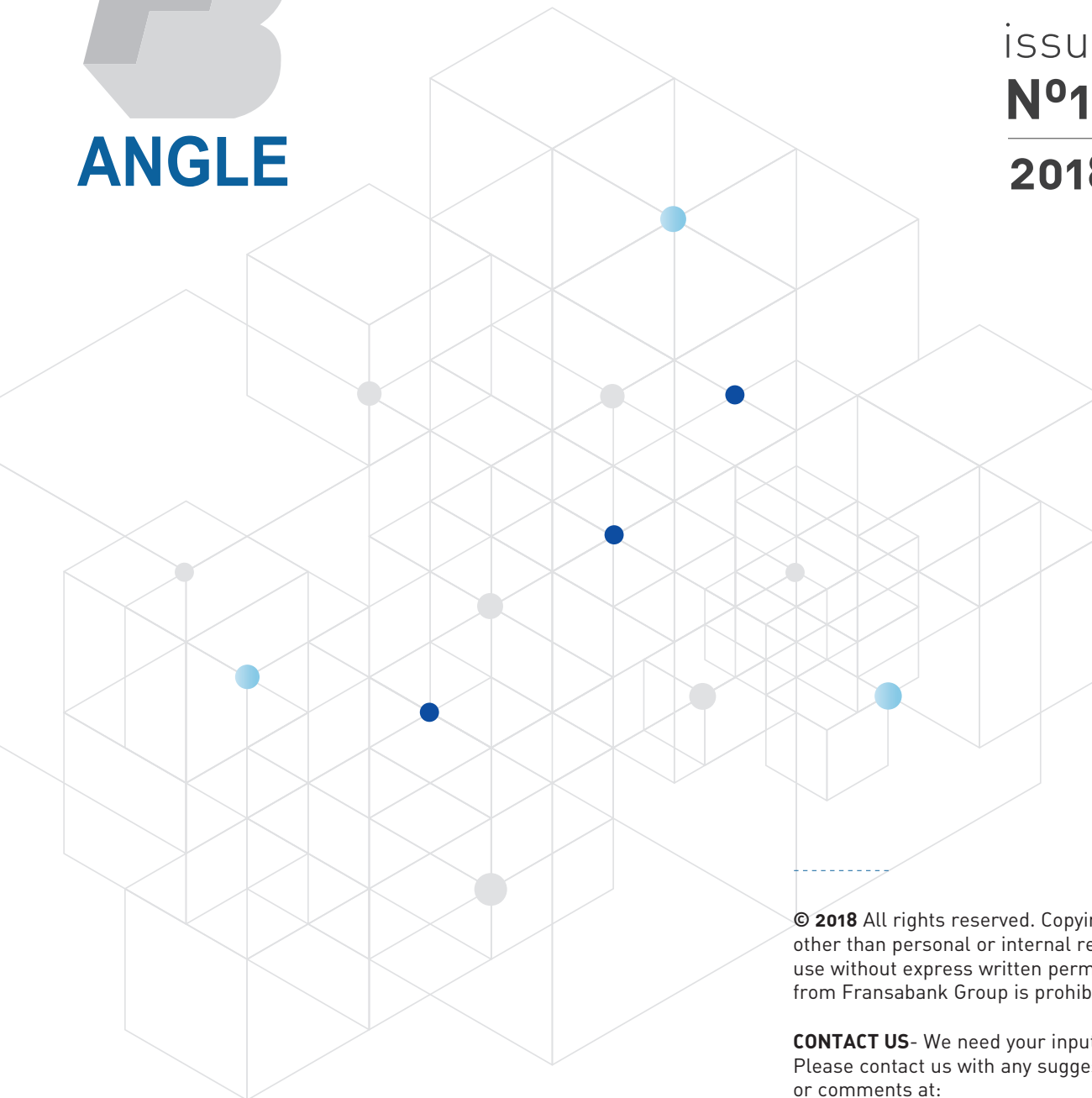
Our People, our Assets

Fransabank’s Annual Gathering Ceremony



INSIGHTS ON FRANSABANK GROUP

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Dear Valued Reader,

On behalf of Fransabank Family, we are honored to welcome you to the 14th edition of FB Angle which will take you through the local and international achievements of Fransabank Group for the year 2017, a Bank with a trusted and robust brand name and a long-standing history.

Fransabank's mission and vision were critical elements in the establishment of clear strategic and tactical goals for 2017. These goals were attained in our developments in the local and international markets.

In this vein, we continued investing in our relations with China, envisioning Lebanon as a logistics, commercial and business hub for China in this part of the world, and aiming at placing Lebanon within the new revived Silk Road strategy.

We also enriched in 2017 our Corporate Social Responsibility (CSR) initiatives to evidence our commitment to integrating CSR further in our core business, whether through our financial inclusion and empowerment programs, our youth financial education, our Green Bank strategy, among others.

Moreover, Fransabank's keenness to finance projects, in all productive sectors of the economy, particularly the Small and Medium Enterprises, was demonstrated throughout 2017 in our partnership with International banks, reemphasizing our expanding role in the further development of Lebanon's economy.

In today's incredibly competitive market place, businesses have acknowledged that those who will succeed are the ones who put the customer and community at the heart of their business. We pride ourselves of our customer service-centric strategy along with a wide-ranging expertise, varied product/service offering, as well as a service-minded attitude. The trust our clients place in us is inspiring to live up to our responsibility of delivering excellent results.

We will continue to thrive for meaningful, long-term, sustainable initiatives that are very likely to produce added value to our shareholders, customers, employees, and society at large. We will continue to build strong connections in the communities where we live and operate. Our aim is to play a continuous valuable role in society and to act with integrity and responsibility. That what makes us highly sensitive to society's interests, and therefore we create a long-term sustainable value for the communities we serve. Above all of this, we want to make it clear that our high expectations and trust in our Group encourage us to continue rising above all the challenges along with determination and commitment we have shown to date.

It's our immense pleasure to cover all the latest corporate events and initiatives launched by Fransabank in the year 2017 in our annual magazine Fb Angle.

Enjoy an informative and enjoyable reading.

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Outreach to Members

Lebanon and the Silk Road

Fransabank Group has always been pioneer in playing a strategic role for developing the Arab - Chinese and the Lebanese - Chinese relations to where they stand today. Preceded by several initiatives launched by Fransabank with China the last few years, Fransabank organized "One Belt & One Road to China: Beirut2Beijing" in July 2016 to effectively place Lebanon within the new revived Silk Road strategy. Thereafter, and under the guidance of both chairmen Adnan and Adel Kassar - the first Arab businessmen trading with the new China - Fransabank has become the first Bank in MENA region with a China Desk team dedicated to serve business with China. After years of effort, 2017 was a year of harvest for Fransabank's relationship with its Chinese partners.



"One Belt & One Road in Lebanon" Silk Road Conference

The positive momentum of 2017 began with H.E Mr. ZHANG Ming, Chinese Vice Foreign Minister's visit to Lebanon and who conveyed to the Lebanese state leaders the interest of China to see Lebanon play a key role in the One Belt & One Road strategy, and which envisions for Lebanon to be a logistics, commercial and business hub for China in this part of the world.

“One Belt & One Road in Lebanon” Silk Road Conference

In 2017, from 2 till 7 April, a delegation of 14 officials from the Silk Road Chamber of International Commerce (SRCIC), head by its Chairman Mr. LU Jianzhong, visited Lebanon.

As the FIRST Arab country for SRCIC’s road show, under the patronage and in the presence of H.E. Mr Saad Hariri, and co-hosted by Fransabank, with the support from the Union of Arab Chambers, Lebanese Federation of Chambers of Commerce, United Nations Maritime-Continental Silk Road Cities Alliance and Municipality of Beirut. “One Belt & One Road in Lebanon” Silk Road Conference was held at the Adnan Kassar Edifice in Beirut on 6th April, attended by over 500 persons and with high level speakers from various Lebanese entities including IDAL, CDR, High Council for Privatization, Lebanese Industrialists Association, Beirut Municipality, BDL, Chinese embassy, TSEZ, and others, where:



Chairman Kassar as Honorary Chairman of SRCIC

1. Chairman Adnan Kassar was presented as Honorary Chairman of the Silk Road Chamber of International Commerce
2. the Union of Arab Chambers and Lebanese Federation of Chambers of Commerce signed the agreement to join SRCIC
3. Fransabank signed an MOU with SRCIC for future cooperation (Silk Road Fund, eSilk Road, ...)
4. Beirut municipality signed the agreement to join United Nations Maritime-Continental Silk Road Cities Alliance
5. B2B roundtables were held in the conference each hosted by Fransabank ChinaDesk executives for Chinese participants and Lebanese entities/companies to discuss opportunities in tourism, education, finance, and infrastructure cooperation in Lebanon.
6. A Gala Dinner was hosted by SRCIC at Phoenicia Hotel Eau de Vie Restaurant
7. The Conference was very well covered by both Lebanese and Chinese media.

Outreach to Members

The CCPIT Delegation in April

On 20 April 2017 Fransabank Group Chairmen Adnan and Adel Kassar received a high level delegation in Lebanon headed by Mr. Zengwei Jiang, Chairman of China Council for the Promotion of International Trade (CCPIT) and joined by Ambassador of the People's Republic of China, Mr. Wang Kejian, as well as important Lebanese officials and businessmen.



MOU signing between Fransabank and CCPIT

It is the highest level business delegation to visit Lebanon for an official visit, with 20 top Chinese leading companies, including VANKE, the biggest real estate developer in the world, Hytera Communications, China's No.1 mobile radio manufacturer and TCL, biggest TV manufacturer.

CCPIT Chairman JIANG chose Lebanon, personally invited by Fransabank Chairman Adnan Kassar, during their meeting in Beijing in July 2016 when Fransabank hosted the One Belt & One Road: Beirut 2 Beijing events. Mr. Jiang's visit was welcomed by Fransabank with a business meeting where

an introduction into Lebanon's investment environment and business opportunities was followed by a cocktail reception. CCPIT Chairman Jiang, also Chairman of the China Chamber of International Commerce (CCOIC), the biggest business association in China signed an MOU signaling the start of a comprehensive cooperation between Lebanon and China's private sectors, spurred by Fransabank Group.

The Chinese delegations expressed high interest in Lebanon's role within the plans for the reconstruction of Syria and Iraq, with a particular focus on Tripoli as it is geared to play an important role as a commercial, logistic and trade hub for China in the MENA region. To promote Lebanon's tourism sector, Fransabank Group will host the Chinese delegation for a visit to the famous Baalbeck temple followed by a visit and lunch in Ksara, in the Beqaa.

Promotion of Lebanese export to China



Promotion event of Lebanese products in China

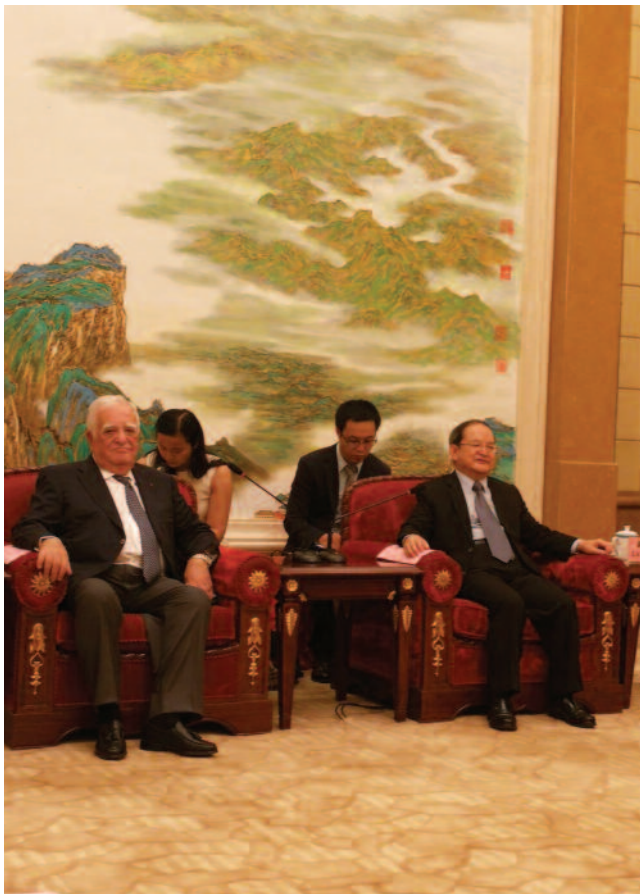
Subsequent to the Beirut to Beijing Lebanese product fair hosted by Fransabank in July 2016, the effort continues with promoting Lebanese export to the Chinese market.

A group of prominent importers from Jiangxi Province, China visited Lebanon in May when Fransabank organized their trip to experience a great variety of Lebanese signature products including wine, olive oil, olive soap and nuts. In July, the first shipment of these products was made to China. In September during Fransabank's visit to Jiangxi Province, a grand launching of Lebanese products including wine, nuts, olive oil and olive soap was held in Nanchang city by Jiangxi Corporation for International Economic and Technical Cooperation, an event covered by both Chinese and Lebanese media.

Outreach to Members

Fransabank's Delegation to China in September

In September 2017, Chairmen Kassar headed a delegation of Fransabank executives to China for fruitful meetings in Nanchang, Xi'an and Beijing.



Invited by Secretary LU Xinshe of the Chinese Communist Party Jiangxi Committee, the Fransabank delegation have conducted a significant visit to Nanchang and meetings with important Jiangxi companies, and discussed cooperation at strategic level.

As the honorary Chairman of Silk Road Chamber of International Commerce, Chairman Kassar attended the Xi'an Silk Road Business Summit and gave a keynote speech. During the summit, he met with state leader Mr. WANG Qinmin, Chairman of All-China Federation of Industry and Commerce and All-China General Chamber of Industry and Commerce and Mr. SHANG Guanyunqing, Mayor of Xi'an City.



Xi'an City, as the ancient Chinese capital and starting point of Silk Road, now has special significance to the Kassar brothers. A landmark

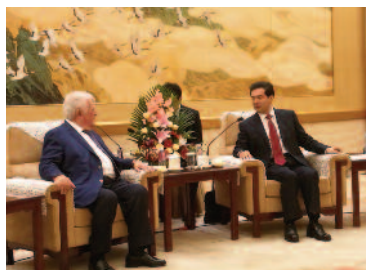


edifice in the Tang West Market area of Xi'An was named after Mr. Adnan Kassar and Mr. Adel Kassar as Adnan and Adel Kassar Silk Road Cultural Center, to commemorate their outstanding contribution to the relations between China and the Arab countries as the first Arab businessmen dealing with new China.



Messrs. Adnan and Adel Kassar with the delegation

Last but not the least, the successful trip to China was concluded with meetings with state leader Mr. WANG Zhengwei, Vice Chairman of the Chinese People's Political Consultative Conference, Madame LI Xiaolin, Chairwoman of Chinese People's Association for Friendship with Foreign Countries and Mr. JIANG Zengwei, Chairman of CCPIT, where important issues on how to reaffirm Lebanon's position as the hub on OBOR were discussed.



Union of Arab Banks Conference - China-Arab Banking Dialogue

Fransabank Group organized the China Arab Banking Dialogue Roundtable with the Union of Arab Banks at their Annual UAB conference in Beirut held on 23 November 2017. The roundtable discussed the cooperation between Banking Regulatory Authorities to develop strategic partnerships between the Chinese and Arab banking sectors.

Mrs. Nadine Hajjar, Advisor to the Chairman of Fransabank Group, opened the roundtable with a message of congratulations to BCCL President Samir Hammoud, for the signing, this past September 2017 in Beijing, the MOU with the China Banking Regulatory Commission. Mr.

Hammoud conveyed to the Chinese banking sector a loud message of confidence about the Lebanese banking sector, its resilience and position as a backbone of the Lebanese Economy. The Commercial Counsellor at the embassy of the People's Republic of China in Lebanon Mrs. Zhang Fengling, expressed her appreciation

for Fransabank and the Union of Arab Banks for organizing annually this dialogue to promote Arab Chinese banking cooperation, which is a key partnership to support the important Belt & Road initiative launched by the Chinese government and which gives special attention to Arab countries.



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Tripoli: a Strategic Hub for China

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As the second largest city in Lebanon, Tripoli is geared to play an important role as a commercial, logistic and trade hub for China in the MENA region, particularly in view of the predominant role of China in the reconstruction of Iraq and Syria. Fransabank Group had the pleasure to organize missions and high level Chinese delegations together with the esteemed Chinese embassy in Lebanon to Tripoli which included visits and meetings with the Governor of Tripoli, Tripoli Chambers of Commerce, the Manager of Tripoli Port, the Chairman of Tripoli Special Economic Zone, and the Chairman of the Rashid Karami International Fair.

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High level business delegation from Jiangxi led by Secretary Lu of its provincial Communist Party committee visited Tripoli in April

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On 4th November 2017, Al Fayhaa Union of Municipalities (Tripoli, Mina, Baddawi and Kalamoun municipalities) joined the United Nations Maritime-Continental Silk Road Cities Alliance (UNMC-SRC), a platform provided by the UN agencies to serve the

cities and enterprises along "Belt and Road", which are important players in silk road cooperation. With multilateral cooperation channels and rich expertise provided by the UN agencies, and infrastructure demands in the region, cities and enterprises may find

abundant development opportunities in this initiative. As the Honorary Chairman of UNMC-SRC, Chairman Adnan Kassar has actively promoted Al Fayhaa's joining to the alliance.

On 25th November 2017, Al Fayhaa Union of Municipalities (Tripoli, Mina, Baddawi and Kalamoun municipalities) and Tripoli Special Economic Zone both signed an MOU with Silk Road Chamber of International Commerce (SRCIC), the first chamber of commerce named after the Silk Road initiative. Chairman Adnan Kassar, as the Honorary Chairman of SRCIC, confirmed the strategic location of Tripoli port for Chinese companies on the Belt and Road Initiative and expects Tripoli to play a more important role.

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Local Reach

Fransabank expands in New Branches in Beirut to shorten the distance!

Maintaining its policy of expansion in the Lebanese market, Fransabank announced the opening of two new branches in the Capital Beirut, one in Ras El Nabeih in January 2017 and another new Branch in Adlieh in November 2017.



Adlieh branch

The opening ceremony of Adlieh branch was held in the presence of Minister of Justice Salim Jreissati, Chairman of Fransabank Group, and his deputy Adnan and Adel Kassar. A host of economic, social, political, judicial and diplomatic figures as well as Fransabank's managers and clients attended the ceremony.



With the spread of its branches from Halba in the North to Naqoura in the South, Fransabank Group maintains its first rank as the largest branch network in Lebanon, and its commitment to its Leading role in supporting local and national economic growth.



The opening ceremony

The Green Bank

Fransabank - a Major Key Player in Beirut Energy Forum and a Cooperation Agreement with the Association of Lebanese Industrialists

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 Sponsors the International Beirut Energy Forum 2017.



President Adnan Kassar with Fransabank family attending the forum

The 8th Edition of the International Beirut Energy Forum, held at Le Royal Hotel from 18 to 20 September 2017 was dedicated to energy efficiency and renewable energy.

During the Forum, HE Mr. Adnan Kassar Fransabank's Chairman signed with Dr. Fadi Al-Gemayel, President of the Association of Lebanese Industrialists, a Memorandum of Understanding during Beirut International Energy Forum. The memorandum aims at promoting the usages of alternative and sustainable energy in Lebanon and to combat climate change, as well as to promote a culture of green environment in the Lebanese Industrial Sector.

The signature took place during Fransabank's session entitled "A Full-Fledge Approach towards Sustainable Energy Financing".

The conference, under the patronage of President Michel Aoun, organized by the Lebanese Center for Energy Conservation (LCEC), with the corporation of the United Nations Development Program (UNDP) and the Ministries of Energy and the Environment, included Fransabank's session, reflecting the Bank's strategy being pioneer in the field of sustainable energy in Lebanon.

Kassar stated: "We aim to elevate the industrial sector and its role in supporting the economic and social development of our country."

Dr. Fadi Al-Gemayel explained: "Our common goal with Fransabank is to promote the usages of alternative and sustainable energy in Lebanese to reduce greenhouse gas emissions and to combat climate change, within our available resources as well as to promote a culture of green environment." It's worth noting that this cooperation is part of an integrated series of preparation, study, a selection of solutions and means of financing, encouraging industrialists to adopt alternative energy, due to high energy prices, compared to neighboring countries.



From right to left: Mr. Gilbert Tegho, Dr. Fady Gemayel, President, H.E. Mr. Adnan Kassar, Mr. Georges Andraos, Mr. Fares Kikano



During the signature of the agreement

GGF Supports Investments in Energy Efficiency in Lebanon through Partnership with Lebanese Leasing Company SAL, the Leasing Arm of Fransabank Group

The Green for Growth Fund (GGF) and the Lebanese Leasing Company SAL (LLC), the leasing arm of Fransabank Group, signed a loan agreement in the amount of USD 5 million to finance energy efficiency leases to small and medium businesses and mid-sized corporates in Lebanon. The credit facility is to be used mainly for equipment replacement and expansion.



On 15th December 2017, the Lebanese Leasing Company SAL (LLC) and the Green for Growth Fund (GGF) have signed a loan agreement in the amount of USD 5 million to finance energy efficiency leases to small and medium businesses in Lebanon. The credit facility will be used by LLC mainly to finance equipment replacement and expansion.

GGF investment will support LLC in further expanding its energy efficiency leasing business, enabling it to grow the market and create awareness among small and medium businesses on the benefits of energy savings. This is of particular importance in the Lebanese market which depends highly on energy imports for power production.

Energy efficiency measures financed with the GGF loan are projected to result in annual primary energy savings of approx. 10,690 MWh and CO2 emission reductions of approx. 3,430 metric tons.

The investment will help LLC increase its support to small businesses seeking to invest in clean energy, reaching out to more of them while mitigating climate change and supporting clean energy technologies. LLC and Fransabank Group have been pursuing a development strategy during the last decade aiming to boost the private sector's investments, mainly in clean energy. This partnership falls within the Go Green strategy adopted by Fransabank Group.

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The Green Bank

Fransabank Sponsors a Health Tips Program on LBC

Fransabank sponsored a Health Tips Program on LBCI entitled "صحتكن بالدني".



The program's main objective is to give tips to live a happier and healthier life. Fransabank sponsored this TV program and has sponsored previously a program to explain details related to environmental issues as well as implementation of Go Green strategies. Another program was sponsored by the Bank which urges the young students to implement green actions into their schools.

Business Development

Fransabank and EIB renew support for Lebanese enterprises with a EUR 75 million credit line

In June 2017, The European Investment Bank (EIB) granted a EUR 75 million Credit Line to Fransabank SAL to finance the investment projects of SMEs (firms with up to 250 employees) and MidCaps (firms employing between 250 and 3,000 employees). The EIB funds would be earmarked for financing projects in all productive sectors of the economy.



Messrs. Adnan and Adel Kassar, EIB Vice-President, Mr. Dario Scannapieco, and the Ambassador of the European Union in Lebanon, H.E. Mrs. Christina Lassen

The signing ceremony was held in Fransabank's Headquarters in Hamra Street on 29 June 2017 in the presence of Messrs. Adnan and Adel Kassar, President and Vice-President of Fransabank Group, EIB Vice-President, Mr. Dario Scannapieco, and the Ambassador of the European Union in Lebanon, H.E. Mrs. Christina Lassen.

This is the EIB's sixth transaction with Fransabank under its policy to support the economic development of Lebanese enterprises in order to foster economic recovery and job creation in Lebanon.

Under the agreement, at least 70% of the Credit Line amount

should be allocated to SME projects and up to 30% should be used to finance MidCap projects.

Mr. Scannapieco commented: "Today's credit-line agreement with Fransabank confirms the EIB's commitment to support SMEs and Micaps in Lebanon.

H.E. Mr. Kassar said: "Supporting Lebanese enterprises through improved access to long-term finance at favorable conditions falls within our core strategy to actively contribute to the increase of employment opportunities and to the development of the private sector in Lebanon which constitutes the backbone of the economy.

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Business Development

Fransabank Group Releases the Public Private Partnership Report 2017 The PPP Law and its Implications on the Economy, Job Market

Fransabank Group released in September 2017 a Public Private Partnership Advisory Document the first of its kind. This report was prepared for the purpose of providing an overview of PPP laws and regulations, their benefits, challenges and the importance of the PPP legal framework in Lebanon.



International companies have long sought for this PPP law as a confirmation of trustworthiness from the country and a needed platform from which to spring their investments in the country. Such investments would not only bring deeply needed funds and employment opportunities, but also bring transfer of knowhow, technology and expertise.

Chairman Adnan Kassar welcomed the passing of the PPP law pointing out: "With established political and economic stability, Lebanon's economy has the capabilities and abilities to grow in double digit numbers." expressing wholeheartedly a positive hope for the country.

Adnan Kassar, Chairman of Fransabank Group, stated on this occasion: "Today, we are calling for more public private partnerships in Lebanon to launch key projects that are needed to develop the country's infrastructure and enable it to reclaim its missed role as a commercial, trade, business and financial center for the region".

note entitled "SAFEGUARDING LEBANON'S INTERESTS AT FAST FORWARD DEVELOPMENT."

The document outlines the various types of PPP in use worldwide, challenges related to PPPs and how they can be overcome, a study of various PPP laws in the MENA region, financial relevance of PPPs, and outline of funding options. Specifically on Lebanon, the advisory note details the country's previous experience with PPPs, identifies potential PPP projects, why there is an urgent need for these types of projects, and finally, an analysis and commentary of the PPP law just passed".

Following the parliamentary approval of the Lebanon public private partnership (PPP) Law, Fransabank, in collaboration with Fransa Invest Bank and CMS law firm, with contribution by the High Council for Privatization and Partnership, published the PPP advisory



Fransabank Offers and Develops Tailor-made Products!



Fransabank offered in 2017 a flexible competitive **Personal Loan** which has become very popular with customers as it meets their needs and requirements. This loan is without Salary Domiciliation, and it helps our clients avoid any cash shortages. Its amount is up to LL 60.000.000 and can be repaid over a period of 5 years. The loan has actually become very popular amongst customers as it fulfills their needs and requirements. In this context, Fransabank has always

been keen on doing its very best to meet up to customers' satisfaction.



As e-shopping has become more popular than in-store shopping, Fransabank launched its **Internet Euro Card** which gives customers access to all the virtual shops in the world, and can be used via PayPal. Clients now can easily surf the web and enjoy

Online shopping in the most secure way, protecting them from any possible fraud or hacking.

Fransabank launched **Fransabank World Elite MasterCard**, targeting very selected customers. The card is their key to many privileges, and distinctive selection of offers, access, round-the-world service, and leisure. Its advantages are exclusive and numerous, whether in travel, dining, shopping and lifestyle opportunities that include upgrades



and discounts, for instance, Hotel discounts up to 50% off reservations at more than 20,000 international hotels around the world, car rental discounts up to 30% off from different car rental companies worldwide, in addition to high level restaurants and retail stores, etc.

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Business Development

Fransabank's Land Loan

Fransabank announced last winter in January 2017 the launching of its latest and most exclusive Land Loan Campaign.

Fransabank brings its tailor-made Land Loan to offer customers, whether Lebanese residents or expatriates, the opportunity get the cash they need to own their piece of land and build it.

Fransabank Visa card



Using Fransabank Visa card when traveling in summer holidays enabled 1 of 10 lucky people win a USD\$3,000 travel voucher to make the most out of their winter vacation.

Fransabank Launches a New Microsite for its LEAD Account

Fransabank announced the launching of its LEAD Account along with its microsite, targeting Youth, where they can find on the microsite all the needed information in one interactive platform.



LEAD Account targets young people who are between 16 and 25, offering them its help gain their financial freedom and start leading their way into your future.

The Bank encourages its customers to visit the Microsite: Leadaccount.fransabank.com, and learn how to help their kids start Leading the way into their future.

It is Fransabank's belief that the world of tomorrow can only be made by the people of tomorrow.

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

Reinforcing its commitment to reward its loyal customers and at the same time to support sports events, Fransabank is the sole Lebanese Bank for the fourth year in a row, which grants a golden chance to its MasterCard cardholders to watch live the FINAL game of one of the most prestigious sporting events in Europe - the UEFA Champions League! The 12 winners attended the final game of the UEFA Champions League 2017, in Cardiff 2017, which took place on Saturday 3 June 2017.

Prizes comprised of an all-expense-paid trip for each of the 8 customers and 4 staff members, including 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 team.

The campaign witnessed, as in every year, an enthusiastic response from the Bank's customers. The chance to attend the UEFA Champions League allowed Fransabank to stimulate card utilization

of purchase and at the same time has contributed to increase 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 in specific.

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



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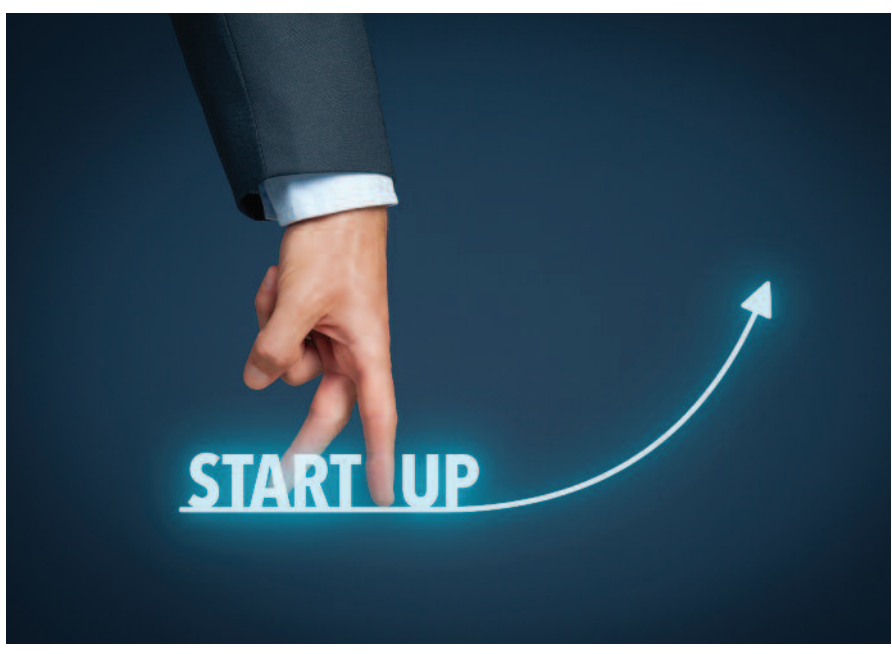


The Citizen Bank

Fransabank's Financial Inclusion Strategy

Fransabank Group has placed a strategic plan in the core of its Corporate Social Responsibility, aiming to reach the largest segment of the community, in order to provide services and products to customers, thus meeting their diverse needs.

The Bank focuses on, youth, start-ups, entrepreneurs, microcredits targeting remote populations, women's support and empowerment, etc. In this vein, Fransabank is keen to achieve specific economic, social and development goals, within a business strategy which seeks, in a fundamental way, to contribute in achieving a balanced, sectorial and geographical growth and development.



Fransabank Distributes Donations and Microloans in Support of Small Projects in Jbeil

Within Fransabank's social responsibility in promoting balanced development, a joint project amongst Fransabank, Michel Issa Foundation and Vitas was launched on December 2016, in Jbeil to shed light on the microloans programs. The project witnessed in 2017 donation of gifts and microloans to support local micro businesses in Jbeil area, particularly remote areas and villages in the region which suffer from displacement.



Donation of gifts and micro-loans to people of Jbeil

The awards ceremony was attended by the representative of President Michel Suleiman, Engineer Zafer Suleiman, representative of the parish priest, Bishop Michel Aoun, Monsignor Charbel Antoun, Mayor of Jbeil Ziad Hawat, member of the Political Council of the Free Patriotic Movement Dr. Naji Hayek, Fransabank's Deputy General Manager Philip El Hajj, President of the Foundation Dr. Tony Issa, President of Vitas Ziad Halabi, and a crowd of politicians, mayors of the judiciary, and media representatives.

Representing Fransabank, Hajj pointed out that "Fransabank's initiative today in launching this awards ceremony falls within the sustainable development goals which focus on creating a balanced development throughout the Lebanese territory, resulting

in micro loans programs granted by Fransabank, and financing small and micro projects. Thus, Fransabank today pays USD 4,500 as the total amount of interests of 30 loans. Fransabank also pays 20 loans, a gift to the borrowers of Jbeil, whose applications have been accepted, for a total value of USD 20,000".

"Our initiative today is not the first initiative we launch specifically for Jbeil, and with our strategic partners. We are completing what we started in 2008 when we launched a similar initiative and reaffirmed our economic strategic vision," Hajj added.

Hajj also shed light on Fransabank's investments in small and micro businesses: "In Fransabank's records, and in line with its corporate social responsibility, our investments reached from 2007 until the end of 2016 USD34.1 million for small and smaller enterprises with a total of 17031 beneficiaries. Taking into account the 2016 results alone, the estimated amount of micro-credit is about USD 5.97 million in 2016 compared to USD 5.37 million in 2015, with an annual increase of approximately 11.17%. In 2016, 42.5% of the beneficiaries of these

loans were between the ages of 18 and 35, while the percentage of women beneficiaries was 40%, providing 460 new jobs, and 5096 people were able to stay in their jobs.

Issa highlighted "the program's main target is the people of Jbeil region and those with simple crafts whose circumstances may not allow them to develop their careers and trades. He explained that "the program is not limited to grants and loans, but it also includes advice and assistance in the economic study of the project, which will continue as an annual activity.

In a word, the initiative is a national and important charitable work by the three institutions to stimulate the development of micro businesses, thus bring hope to the people of Jbeil and maintain the Lebanese heritage.



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The Citizen Bank

Fransabank Records a Vigorous Presence at Universities Job Fairs!

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



In 2017, Fransabank was present at many universities, such as at LAU, AUB, USJ, USEK and ESA job fairs, including, and for the first time, Antonine's job fair held on March 16 on campus.

Students had the chance to inquire about Fransabank's educational plans, 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 Supports the Educational Sector and Offers Grants and Cash Prizes for School and University Students

Within its firm commitment to corporate social responsibility and its solid belief in the educational sector in general and in the youths in specific, Fransabank recently launched three initiatives with the General Secretariat of Catholic Schools, Saint Joseph University USJ and the Lebanese American University LAU, distributing cash prizes and university grants.



Students of the General Secretariat of Catholic Schools with their cash awards

Fransabank distributed cash awards of USD 27,000 to 21 students out of 180 participants in the educational contest launched by Fransabank under the title "Talents for Lebanon". The ceremony witnessed the renewal of the cooperation protocol which was signed earlier in 2013.

Fransabank, which organized the competition distributed prizes among the winners according to 6 academic subjects: Dictation in Arabic, Dictation in English, and Dictation in French, mathematics, physics, and biology.

In his speech, Mr. Nadim Kassar, General Manager of Fransabank, noted that Fransabank is keen to support the younger generation, with the belief of the Bank in their talents in various activities, whether educational or academic,

and in order to offer them an opportunity to invest in their knowledge and direct their energy towards success.

In another context, Fransabank participated in **USJ Entrepreneurship Awards 2017** targeting students with business projects in social entrepreneurship, with economic viability and environmental impact. Candidates (individuals or teams) presented ideas that could be developed to startup phase within a three-year frame. Fransabank distributed cash prizes of USD 10,000 for the three winning projects out of 7 projects tackling environmental and technological fields. The prizes were as follows: First prize: USD 5,000; second prize: USD 3,000; third prize: USD 2,000. The competition was in collaboration with "la Fédération des Anciens"

and Berytech. Mrs. Dania Kassar, Fransabank's Head of Marketing and Corporate Communication Department, pointed out that the contribution of the Bank, the main financier of the competition aligns with the Bank's belief in, occurs in education, dialogue and tolerance, as well as environmental projects."

Another initiative came at LAU, where for the third year in a row Fransabank launched the **UDesign Competition**, targeting this year students of Fine Arts who were asked to present a short movie about money spending and saving. The first prize was a full scholarship at the University of Salzburg worth USD 7,000 provided by Fransabank to the winning student out of 7 participants. The main focus of this year was to prepare youths to be pioneers in learning how to deal with the financial system thus promote financial inclusion which appears to hold significant promise for their growth.

The three initiatives are part of Fransabank's continued support for the development of young Lebanese talents, and come within the Bank's sense of responsibility towards the young generation, appreciation of their potential and their role in the community, hence developing comprehensive competition academic programs to enable high-level candidates to develop their future career.

The Citizen Bank

“Adnan Kassar School of Business” Students Inducted into New LAU Chapter of Beta Gamma Sigma Honor Society

Amongst his private initiatives in the area of corporate social responsibility, HE Mr Adnan Kassar demonstrated in April 2015 one of the biggest donations in the history of Lebanese American University. LAU inaugurated the “Adnan Kassar School of Business” on April 21st 2015 as an ethical award to his relentless dedication in the educational field. Talented students graduate each year with qualifications that are respected worldwide. However, and in October 13, 2017, twenty-eight outstanding students and recent graduates of the business school were awarded lifetime membership to Beta Gamma Sigma, the premier honor society recognizing business excellence. Each member had, by the end of the spring semester, achieved a cumulative GPA of at least 3.86.



Twenty-eight LAU students and recent graduates were awarded a lifetime membership to Beta Gamma Sigma, the premier honor society recognizing business excellence.

A ceremony was held to initiate the LAU chapter of the Beta Gamma Sigma honor society (BGS) and celebrate the induction of its first members.

“The name Beta Gamma Sigma means honor-wisdom-earnestness,” explained Ladki to the crowd of students, alumni, board members and friends of LAU gathered in the courtyard of the school. “Indeed, the BGS honor society cultivates and celebrates leadership and professional excellence to advance societal values.”

Abbas Tarhini, assistant professor of information technology at the Adnan Kassar School of Business declared: “It’s a wonderful and unique opportunity for our brightest students to join a network of similarly motivated and ambitious professionals across the world.”

“The value of BGS membership to those lucky few who receive it is immense”, stressed LAU accreditation and continuous improvement coordinator Samar Aad Makhoul.

Tarhini stood beside the Interim Dean of the School of Business Said Ladki, School patron HE Mr. Adnan Kassar and LAU President Joseph G. Jabbara to personally congratulate each of the honorees and present them with a certificate, a pin, an honor cord with tassel and a medal.



The value of BGS membership to those lucky few who receive it is immense, stressed LAU accreditation and continuous improvement coordinator Samar Aad Makhoul (left), initiator and administrator of the new chapter, and MC for the evening.



President Jabbara congratulating Chairman Kassar and placing a blue and yellow BGS honor cord with tassel around Kassar's shoulders

President Jabbara took to the podium to congratulate the school and its students and to address its patron: "Thank you for all you do in society in Lebanon and beyond. Today, we are benefiting from your indefatigable efforts to make sure that Lebanon is in good health," said the president before placing a blue and yellow BGS honor cord with tassel around Kassar's shoulders.

Rabih Abi Ammar, who graduated from LAU with a degree in accounting and an M.B.A. pointed out: "LAU has the standards and now has the associated accreditation. This is a true reflection of what our university is about and makes it more prestigious for me to belong to LAU."

The event was one of Lebanon's most vivid symbols of academic excellence which gives each member of these students an edge in this highly competitive business world.



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The Citizen Bank

Fransabank Welcomes the Youth during Global Money Week!

Aiming at increasing financial awareness amongst the youth, and for the second year in a row, Fransabank organized a three-day visit to its headquarters in Hamra Fransabank welcoming a group of students during the Global Money Week to really experience the banking sector and the financial industry.



Students were invited to spend three regular working days with Fransabank team, and learn about the banking industry, its different sections and departments. Each day was concluded with a financial literacy board game, designed by Fransabank in collaboration with Basil Fuleihan Institute of Finance.

All the initiatives that have taken part in this “Week” have geared towards engaging the youth in learning about financial education.

Fransabank Launches The BIG BANK Challenge, a Game to Promote Financial Inclusion to the Youth

Fransabank is glad to be the first Lebanese banking institution to announce the launching of the first-of-its-kind game “Big Bank Challenge” developed with the cooperation of Institut des Finances Basil Fuleihan – Ministry of Finance, as part of their commitment to enhance the financial capabilities of young generations.

The game is designed to develop students’ basic knowledge of some of the banking life skills they will need when dealing with the real economic world. The game is targeting the youth aged 15+ and includes multiple questions and challenges about money transfers, banking products and services, payment cards and many other banking topics.



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Fransabank Employees Participate in International Women's Day 2017: Challenge and Fight for a Gender Inclusive World



On the occasion of International Women's Day, Fransabank employees decided to #BeBoldForChange and support different causes that will truly drive a well-deserved change for women.

A photo booth was set at the Headquarters for a photo session. Fransabank Employees participated in this action and chose the causes they would fight for

Fransabank, a Main Sponsor at Various Summer 2017 Festivals

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 Lebanon's summer festivals of 2017.



President Adnan Kassar and his spouse Mrs. Raida Kassar in Beiteddine, with the Singer Omar Kamal by their side, along with former Prime Minister Mr. Fouad Siniora and other guests



Omar Kamal performing in Beiteddine festival

Fransabank partnered with major festivals that took place all over Lebanon from Beiteddine, to Baalbeck, Ehden, Batroun, Tannourine, Zahle, Tripoli, Jounieh, Jezzine and many more.

Fransabank aims to convey Lebanon's cultural role, and portray Lebanese prosperous history. The summer 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.

Fransabank's annually support of these events confirms year after year the Bank's strong belief in the fundamental role cultural events play in the development of our society.

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Fransabank Participates in Promoting Rural Tourism and Launches a patriotic Initiative: "Sir El-Denniyé" the Most Favored Village!

Aiming at highlighting the charming rural areas of Lebanon, and promoting rural tourism, Fransabank partnered up for the 2nd year in a row with L'Orient-Le-Jour to get Lebanese from home or from abroad to vote for the # VillagePréféréesLibanais.



Fransabank's Vice Chairman, Mr. Adel Kassar, Minister of Tourism, Michel Pharaon, co-editor-in-chief of L'Orient-Le Jour, Ziyad Makhoul, Fransabank's Head of Marketing and Corporate Communication Department, Mrs. Dania Kassar and others

The votes were out; and Sir El-Denniyé won the most favored village for the year 2017. The 10 Lebanese villages which have been selected to compete were Anjar, Aqoura, Beit Chabeb, Bhamdoun, Hasroun, Qlayle, Maasser El-Chouf, Sir Denniye, Tannourine and Tebnine. The number of voters from Lebanon and from abroad increased from 122.000 voters in 2016 to more than 178.000 voters in 2017. With 46.5% of votes, Sir El-Denniyé won the first place, followed by Bhamdoun with 39.6% of votes.

Alongside this voting process, Fransabank in partnership with LiveLoveBeirut conducted a photo competition on Instagram.

Users were called to participate and share the beauty of Lebanon by posting pictures of these 10 villages using the hashtag #FransabankVPL. Three winners were announced on August 21st and offered valuable prizes.

A press conference was held next to Fransabank's Foch Branch in downtown and was attended by the Minister of Tourism, Michel Pharaon, the co-editor-in-chief of L'Orient-Le Jour, Ziyad Makhoul, Fransabank's Head of Marketing and Corporate Communication Department, Mrs. Dania Kassar and media representatives.



Pharaon highlighted the great importance of this project related to rural tourism, stressing that "it is necessary to protect the rural heritage and to encourage the inhabitants to remain in their localities, expressing "the support of the Ministry of Tourism to this project.

Dania Kassar pointed out that "this initiative is part of Fransabank's 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".

The initiative succeeded in attracting the Lebanese expatriates' attention towards their home country. It approved once again the attachment of Lebanese living abroad to their country independently from the distance and alienation.

Fransabank Official Partner of the 2017 Edition of White Wall Organized by the French Institute in Lebanon



In Beirut's Sodeco neighborhood and in front of the White Wall building painted by a Lebanese Graffiti Artist Yazan Halwani

Since 1998, Fransabank has been involved in corporate social responsibility initiatives, encouraging young Lebanese artists and their creativity. In this context, Fransabank sponsored the 2017 edition of White Wall organized by the French Institute in Lebanon to promote an exceptional encounter between calligraphy and graffiti. An initiative that challenged Lebanese and international artists in mixing Arabic and Latin alphabets in different areas in Beirut.

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The Citizen Bank

Fransabank Sponsors the Lebanese Architectural Awards



Fransabank was a proud sponsor of the Lebanese Architectural Awards festival organized by the Federation of Lebanese Engineers. The festival was dedicated to expose 36 executed projects designed by Lebanese Studios. The event took place on February 16, 17 and 18 2017, at Biel. Ten winners were selected by an international jury consisting of six foremost professional Lebanese Architects and architecture critics.

The participation in this event exemplifies Fransabank's commitment to empower the Lebanese potentials in all sectors, to build stronger societies.

Fransabank Honors Lebanese Media Representatives

Stressing the Leading Role of Lebanese Media in Lebanon and the Arab Region, HE Mr. Adnan Kassar, Fransabank Group Chairman, invited media and press representatives to a luncheon honoring ceremony held at Phoenicia Intercontinental Hotel on January 11, 2017. The ceremony was attended by a host of the most prominent press and media figures in Lebanon along with representatives of Fransabank.



H.E. Mr. Adnan Kassar, Chairman of Fransabank Group giving his speech

The ceremony was held, welcoming Head of Lebanese Press Syndicate, Mr. Awni Kaki, and Head of Lebanese Press Editors, Mr. Elias Aoun, as well as a host of the most prominent press and media figures in Lebanon along with representatives of Fransabank.

Kassar opened the ceremony with a speech in which he expressed Fransabank's appreciation of Lebanese media, stressing the essential role it plays "in a civil democratic society for the sake of education and awareness, in terms of tackling people's issues, keeping the public informed, and shedding light on each critical stage Lebanon faces."

Kassar pointed out that the essence of Lebanon lies in its

media, thanking all journalists for their dedication, devotion, and honesty to keep the Lebanese press and media authentic and continuously radiant."

At the very end, Kassar honored Mr. Awni Kaki, Head of Lebanese Press Syndicate, and Mr. Elias Aoun, Head of Lebanese Press Editors, presenting to both tokens of appreciation and gratitude and as a gesture of respect and distinction to Lebanese media in general. Afterwards, it was a lunch in honor of all attendees.

The Bank's initiative in honoring media and press representatives falls within its awareness of the outstanding role played by media today in creating and shaping of public opinion and strengthening of society.



Group picture during the lunch



Head of Lebanese Press Syndicate, Mr. Awni Kaki, and Head of Lebanese Press Editors, Mr. Elias Aoun, receiving their tokens from H.E. Mr. Adnan Kassar

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Our People, Our Assets

Fransabank's Annual Gathering Ceremony



Chairmen Adnan and Adel Kassar giving their speeches

With a joyful spirit, and within the framework of its annual tradition, Fransabank held its gathering ceremony, at Hilton Habtoor Grand Hotel – Beirut. The celebration was attended by HE Mr. Adnan Kassar, and Vice Chairman Mr. Adel Kassar, along with members of the board of directors, general management and around 1600 of Fransabank's family members.

The Gala dinner opened with HE Mr. Adnan Kassar welcoming the employees and conveying to them a message of hope and optimism in the year 2018. Chairman Kassar appreciated in his speech "the teamwork spirit which gives Fransabank's members a greater sense of belonging and of recognition." He pointed out that "an important asset of a journey of success is this sense of belonging amongst us as a family in a peaceful, enthusiastic, and respectful environment. It's the team spirit which portrays us and our hard work, aiming at the continuous prosperity of our institution."

He added: "Through the critical circumstances which Lebanon has witnessed recently, I express my pride in the staff's ambition, entrepreneurship and innovation, reassuring the Bank's wholly commitment to Lebanon as our source of inspiration."

In his turn, Vice Chairman Mr. Adel Kassar welcomed Fransabank's family members, inviting them all to contribute to a promising year for the Bank, so that 2018 will mark and reaffirm its position as the oldest and largest institution in Lebanon's banking industry. Vice Chairman cited the challenges Fransabank

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has gone through the year 2017, tackling in his speech the huge revolution of technological developments which has invaded the banking sector throughout the world and has led or may lead to clear changes in the profile of banking.

“We are counting on you in the next phase. We are committed to meet the challenges and apply all the technological strategies that our Bank adheres to, which will keep our services and keep our customers in touch with this technology revolution.” He revealed high expectations and trust in Fransabank’s family “who will continue to rise above all the challenges with their skills, determination and commitment that they have always shown to date.”

The ceremony included an entertaining musical Show, and special performances of a group of singers that added a special sparkle to the evening.



Chairmen Adnan and Adel Kassar cutting the cake



The music show with the Tarapop singer Aziza



Fransabank family

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Our People, Our Assets

A Trip to Croatia

Among its social and cultural activities, which strengthen its “Fransabank spirit”, the Amicale Club planned for a trip to Croatia, where 46 of Fransabank’s staff and families joined and spent from Saturday 29 July till Friday 4 August one of the best holidays ever!

The staffs explored Croatia and discovered the best time and places to visit. A holiday of Mediterranean fantasies featured balmy days by sapphire waters in the shade of ancient walled towns. Combining history and beach fun, Fransabank staffs expressed their excitement after 7 “unforgettable most enjoyable days”.



Unforgettable Weekend in Arnaoun, North Lebanon



Although a long drive away from Beirut city, Arnaoun is not at all far, especially when a team is homogeneous and looking for escaping Beirut's hustle and spending beautiful time. In addition, the village had so much delicious food to offer and that was not all – made and served by loving people who had a constant smile on their faces.

Fransabank family spent a very beautiful day in May 2017, out at the Arnaoun Village, enjoying the sensational food and the unique entertaining activities in a breathtaking nature!



Our People, Our Assets

Fransabank Holds Team Bonding & Wellness Day out Activities for its Employees



Socializing amongst coworkers is essential for their wellbeing as well as for happiness at their work. Getting involved in enthusiastic activities paves the way for communicating better, trusting each other more, and working better together.

In light of that, and with a very friendly spirit amongst Fransabank's employees, coming from different departments and branches of the bank, a group of 20 employees visited, in October 2017, Deir el Qamar and had several bonding activities including man'oushe making, enigma solving activity and creating Fransabank's logo.

With the same spirit, another similar activity took place in January

where 100 of Fransabank's employees participated in several activities through 20 groups (5 people each).

After each of these activities, participants were asked about their feedback, and they all expressed their joy, stressing that more positive relationships are one of the most important sources of workplace happiness.





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