



Outreach to Members

- Partnerships on Belt & Road Initiative: Fransabank Group Seminar in Belarus
- Fransabank Hosts the First China Arab Banking and Business Forum

International Recognition

- Union of Arab Banks Honors Adnan and Adel Kassar with the "Golden Medal of Achievement Award" at the International Arab Banking Summit in Paris

Business Development

- Fransabank issued the first green bonds to support green financing in Lebanon
- Fransabank Conducts Workshops with Industrialists:
Green sells always more and better
- Fransabank Signs a Collaboration Agreement with ORACLE and TECHLOGIX
- Fransabank launches the first biometric card in the Levant
- Fransabank and Vitas donation ceremony as part of Microloans Programs

The Citizen Bank

- Fransabank Champions Sustainable Development Goal (SDG) 13
Raising Awareness about Climate Change
- Fransabank Supports the Youth and Launches Educational and Training Initiatives for School and University Students during the Global Money Week
- Fransabank Honors 180 students in an Educational Competition:
"Talents for Lebanon"
- Fransabank Participates in Promoting Rural Tourism and Launches a patriotic Initiative:
"Bkassine" the Most Favored Village!
- Fransabank's Devotion to Community
- Fransabank, a Main Sponsor at Various Summer 2018 Festivals

Our People, our Assets

- Fransabank's Annual Gathering Ceremony
- Fransabank Wins the Super Cup 2018
- Fransabank Corporate Volunteerism Day "Offering children a brighter future!"
- Fransabank's Holiday Gathering



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Letter to the Reader



Dear Valued Reader,

The year 2018 was highly active for Fransabank, whether in terms of corporate events, multi-dimensional initiatives and key achievements which we cover in this issue 15 of FB Angle, the Bank's annual magazine, along with a particular emphasis on our bank being a leader in corporate social responsibility.

In this vein, the issue highlights our bank's strategic investment 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.

The issue also illustrates Fransabank's leading presence in the global financial services market, receiving an award for excellent partnership in international trade from Commerzbank, and it showcases the Union of Arab Banks "Golden Medal of Achievement Award", in recognition of Fransabank Chairman and Vice Chairman Messrs. Adnan and Adel Kassar's six-decades of notable achievements in safeguarding the Lebanese banking, trade and economic sectors.

Aside from international recognitions, the issue covers Fransabank's business development success by consistently bringing in new business opportunities. In 2018, the Bank continued to create long-term value with our customers and in various markets. In this context, this issue highlights the issuance of the first Green Bond by Fransabank to support green financing in Lebanon, the signing of a Collaboration Agreement with ORACLE and TECHLOGIX to Implement State-of-the-Art Technology for Anti-Money Laundering and Compliance Standards, as well as signing with PROPARCO, a Credit Line for USD 18 million to be exclusively used to help our corporate and SME clients in meeting their financial needs in a challenging regional economic environment. Such initiatives, amongst others, demonstrate Fransabank as a well-established and recognized leader in driving economic development and promoting social prosperity. In light of that, 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.

This issue, moreover, sheds light on Fransabank as a financial and banking institution succeeding in a fast-paced technological revolution, innovation and technology, and building on them as key elements in our domestic payment system, as well as in the Bank's overall business strategy.

As a citizen Bank, on the other hand, and in an incredibly competitive marketplace, we acknowledge our community at the heart of our business. We pride ourselves on 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. Therefore, we have developed our corporate social responsibility to further evidence our commitment to implement and adopt an overall, integrated approach, comprising all the business lines to consolidate our social responsibility culture of the various entities of our Group.

The progress we made in 2018 with all the achievements and successes, provides a firm foundation to maintain our Bank on the path of continuous growth and meaningful value to our communities. Looking ahead to 2019, we have promising expectations.

Every day, we are making progress toward our goals and proving ourselves as a bank which enables growth in the economy, serves society, and creates a positive impact for our clients, our people, the communities we serve and for all our stakeholders. We here extend our appreciation to the loyalty of our clients and to the tireless efforts of our staffs, as well as to all the contributors of this issue.

Have a great reading.

Fransabank Family

Outreach to Members

As the first Arab businessmen trading with the new China, Chairman Adnan Kassar and Vice Chairman Adel Kassar of Fransabank Group, continued their over half century of effort to building and strengthening ties between China and Lebanon. Under the guidance of both chairmen, Fransabank became the first bank in MENA region with a China Desk team dedicated to serve business with China.

In 2018, Fransabank Group extended its China Desk activities from promoting banking services to promoting the country of Lebanon as the key hub for Chinese companies on the Belt and Road Initiative, showing the social responsibility of the 3rd largest banking group in this country.

Fransabank Chosen as Founding Member of the China - Arab Countries Interbank Association

Chinese President Xi Jinping announced at the opening ceremony of the 8th Ministerial Conference of the China-Arab Cooperation Forum, held in Beijing on the 10th of July 2018, that China will set up a "China - Arab Countries Interbank Association" with a special loan of US\$3 billion in financial cooperation.



Mr. Nadim Kassar with China Development Bank and other founding members of the China-Arab Countries InterBank Association



Mr. Nadim Kassar signing the agreement to join the China-Arab Countries InterBank Association



Mr. Nadim Kassar at the launching ceremony of the China-Arab Countries InterBank Association

On July 12th, Fransabank Group attended, as a founding member, the establishment ceremony of the China - Arab Countries Interbank Association (CACIA) and its first Council meeting, in Beijing.

As China's largest foreign investment and financing cooperative bank, CDB has played an active role in China-Arab pragmatic cooperation. Up to now, CDB's loan balance in Egypt, Oman, United Arab Emirates, Kuwait, Saudi Arabia and other Arab countries has reached nearly 8.5 billion US dollars, supporting a number of key projects in the petrochemical, power, telecommunications, finance and other fields.

CDB announced at the meeting that it will further increase its support through this association providing the first phase of the US\$3 billion special loan for China-Arab financial cooperation and the US\$10 billion reconstruction and industrial revitalization loan.

Chinese State Leader Visited Fransabank during a High-Level Official Visit to Lebanon



H.E. Mr. CHEN Xiaoguang speaks at Fransabank



Chairman welcomes the visit of H.E.Mr. CHEN Xiaoguang



H.E. Mr. CHEN Xiaoguang visited Chairman Kassir's office

As the old friends of the Chinese people, Fransabank Group Chairmen Adnan and Adel Kassir always receive important delegations from China.

In September, 2018, they warmly welcomed the high level official visit by Chinese State Leader Chen, Vice President of the Chinese People's Political Consultative Conference, and his 20 member delegation at Fransabank headquarters, confirming to him, in the presence of Chinese Ambassador to Lebanon Mr. WANG Kejian, that China can benefit from Lebanon.



Chairman Kassir talks with H.E.Mr. CHEN Xiaoguang at the lunch hosted by Fransabank

Fransabank Spurs the Organization of the First Chinamex Medical Exhibition in Beirut

Fransabank Group Chairmen Adnan and Adel Kassir hosted, in Beirut, the leading Chinese group Chinamex, the investor and manager of Dragronmart projects worldwide promoting Chinese companies and products in various parts of the world.



Chinamex Medical Exhibition

The purpose of the Chinamex delegation to Lebanon headed by its Chairman Mr. Hao Feng, was to finalize the discussions for the organization of a Chinese Medical Care Exhibition to be held on 20-22 March 2019 in Beirut that comprises 250 specialized Chinese companies producing medical care products, Instruments & Equipment. The purpose of this exhibition is to introduce high-developed Chinese medical industry and new business model of medical care to the MENA region, through Lebanon, as well as to introduce the Chinese companies to Lebanon as a potential promising base for their regional activities and business.

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Outreach to Members

Fransabank Participates in the First China International Import Expo (CIIE) in Shanghai-China

Fransabank Group participated in the first China International Import Expo (CIIE), which took place in Shanghai-China from the 5 to 10 November 2018.



Lebanese delegation at CIIE

The first CIIE hosted over 150,000 buyers and over 2,800 enterprises from more than 130 countries and regions, as well as international organizations such as the World Trade Organization (WTO) and the United Nations Industrial Development Organization (UNIDO). National pavilions, company pavilions, and global trade forums held during the event.

In May 2017, Chinese President Xi Jinping announced at the Belt and Road forum for the international cooperation that China will hold China International Import Expo (CIIE) starting from 2018.

This Expo was a significant move for the Chinese Government to hold CIIE with a view of firmly supporting trade liberalization and economic globalization and actively opening

the market to the world. It facilitates countries and regions all over the world to strengthen economic and trade cooperation, and to promote global trade and world economic growth in order to advance the development of an open world economy.

Under Fransabank's umbrella, and to promote Lebanon and Lebanese products, Fransabank has participated in the expo with two booths of 18 m² hosting the Ministry of Economy and Trade, Ministry of Industry, Chateau Ksara and Genco Olive Oil.

Fransabank was the sole Lebanese entity officially registered at the Expo, with more than hundreds of visitors visiting its booth daily. Chinese companies, especially Chinese banks and financial institutes were very impressed with the long relationship of Fransabank and China over the past years.

The expo hosted many international and local Chinese banks like; The Bank of East Asia (BEA), HSBC, National Bank of Kuwait (NBK), Standard Chartered, ICBC, KCB Bank Kenya Limited, EXIM Bank, Bank of China (BOC), Commerzbank, OCBC Bank etc. The SRCIC Silk Road Chamber of International Commerce and CCPIT China Council for the Promotion of International Trade also did participate in the Expo.

Fransabank Hosts the First China Arab Banking and Business Forum

First China-Arab Banking and Business Forum was hosted in Beirut on Tuesday 13 November 2018 under the patronage of Lebanese Prime Minister His Excellency Mr. Saad Hariri.



H.E. Mr. Adnan Kassar – Chairman of Fransabank Group, with Dr. YANG Zaiping, the Secretary General of the Asian Financial Cooperation Association (AFCA)

The event was widely attended by Chinese and Arab banks and financial organizations, Chinese and Arab groups and companies, chambers of commerce and associations. Fransabank Group successfully organized the Forum together with the Union of Arab Banks and the Asian Financial Cooperation Association. Union of Arab



Mr. Nadim Kassar, General Manager of Fransabank Group, with Mr. Dani Jadoun, Director General of the Ministry of Industry

Chambers Honorary Chairman and Fransabank Group Chairman Adnan Kassar welcomed all the participants in his opening address confirming the strategic Chinese Arab relations and calling for effectively establishing cooperation avenues, partnerships and ties between China and the Arab world, with the banking sector cooperation playing a pivotal role in such ties.

The opening of the Forum witnessed the signing of two separate MoUs by the Lebanese Ministry of Industry and the Asian Financial Cooperation Association with



Group Picture

Fransabank Group, the first Arab bank to establish a China Desk dedicated to serving the Chinese entities active in Fransabank markets as well as the local entities dealing with China. Fransabank's MoU with the Asian Financial Cooperation Association aims to strengthen ChinaArab research, events, exchanges and partnerships. The MOU with the Lebanese Ministry of Industry, on the other hand, has two key targets and they are to develop the Lebanese industry by establishing key Industrial parks throughout the country and initiating renewable energy projects in the industrial sector. These targets and goals coincide with those of Fransabank Group which aims to see Lebanon play an important role on the Belt and Road initiative and specifically by inviting Chinese groups and investors in working in Lebanon.

Outreach to Members

Partnerships on Belt & Road Initiative: Fransabank Group Seminar in Belarus

As the former Soviet Union industrial base, Belarus, with its strong industry and great relationship with Chinese government, has attracted tremendous investment influx from China.

The Great Stone (China-Belarus Industrial Park) is the biggest overseas industrial park invested by the Chinese government. Fransabank, as the only Lebanese bank with presence in Belarus, has well taken the opportunity to development business with the Chinese business community, making it the strategic partner for many Chinese companies in Belarus.

On 23rd March 2018, together with the Chinese Chamber of Commerce in Belarus, Fransabank organized Partnerships on Belt & Road Initiative: Fransabank Group Seminar in Belarus, the first banking seminar catering for the financial needs of the Chinese companies in Belarus, attracting



Chairman Kassar Speaking at Fransabank Group Seminar in Belarus



Chairman of Association of Chinese Companies in Belarus speaking at Fransabank Group Seminar in Belarus

more than 50 major Chinese companies. In his speech at the event, Chairman Adnan Kassar announced Fransabank's plan to open its branch in the Great Stone, as the first bank present in the Industrial Park. After the event, invited by the General Manager of the Great Stone, Chairman Adnan Kassar and Vice Chairman Adel Kassar visited the Great Stone and had discussion with its management on further cooperation.



Chairmen Kassar visiting China-Belarus Industrial Park

In the end of December 2018, Fransabank OJSC launched its Great Stone Branch.



Chairmen Kassar meeting with the management of China-Belarus Industrial Park

International Recognition

Union of Arab Banks Honors Adnan and Adel Kassar with the “Golden Medal of Achievement Award” at the International Arab Banking Summit in Paris



Group picture with H.E. Mr. Adnan Kassar, Chairman of Fransabank Group and Mr. Adel Kassar, Deputy Chairman of Fransabank Group, receiving the UAB Gold Medal of Achievement Award

The Union of Arab Banks honored Chairman of Fransabank Group Chairmen Messrs. Adnan and Adel Kassar, with the “Golden Medal of Achievement Award”, in recognition of their six-decade notable achievements, distinguished career and enduring contribution in safeguarding the Lebanese banking, trade and economic sector.

This came during the inauguration of the “International Arab Banking Summit” organized by the Union on 28 and 29 June 2018 in Paris under the auspices of French President Emmanuel Macron. The conference was attended by a wide range of senior officials, central bank governors, economic figures, bank leaders, financial institutions, Arab and foreign business enterprises and members of the Arab diplomatic corps in France.

Kassar said on this occasion: “It is a great pleasure for me and my brother to be with this outstanding elite of men of banking and finance, and in such an event organized by the Union of Arab Banks, here in the

glamorous capital of France. We appreciate the Union's invitation to us to receive the Award, and we are honored to be here tonight. We commend the strategic role played by the Union in supporting and developing the Arab banking industry and enhancing its international standing."

Kassar added: "Mediterranean Banking Dialogue - the main focus of this summit - comes in line with one of the objectives of Fransabank Group, founded in 1921, and first established in Beirut as Crédit Foncier d'Algérie et de Tunisie (C.F.A.T.). We have a firm belief that this joint dialogue is a necessary component for establishing and strengthening peace in the entire region."

Kassar pointed out: "My brother Adel and I consider that the award, coming from all the friends present at this conference, acknowledges our deep unwavering commitment and presents a great opportunity to consolidate our family solidarity. This solidarity, and over the past years, has helped transform Fransabank into what it has become today, a pioneering banking Group playing a strategic role on the regional, national and global levels."

In turn, Mr. Wissam Hassan Fattouh the Secretary-General of the World Union of Arab Bankers said: "The Union honors today two pioneers of Arab Bankers. They are in fact one man and one heart beating with ambition and vitality, casting a shadow over Lebanon's

economic outlook and over the public life in Lebanon for more than half a century. The Kassars have succeeded to raise the name of Lebanon high on the Arab and international levels."

"Everyone may not be aware of the hard march that has brought the Kassar Brothers to the remarkable successes and achievements. Their leadership has emerged when they early headed to trade with China, at a time of political caution and economic boycotts. More than half a century ago, the brothers Adnan and Adel Kassar endeavored and reached the

Great Wall of China to achieve great success. They formed a significant leap forward in the business world. They practically took the first step in what is now known as the Silk Road," Fattouh continued in his speech.

He concluded: "The two brothers, Adnan and Adel Kaasar, entered the club of owners of banks by owning the majority of Fransabank shares in 1980. Since then, Fransabank has become a leading institution in the Lebanese and Arab banking sector, with strong international presence, and high reliability."



From right to left: Mr. Adel Kassar, Deputy Chairman of Fransabank Group - HE. Mr. Adnan Kassar, Chairman of Fransabank Group - Dr. Joseph TORBEY, Chairman, World Union of Arab Bankers

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International Recognition

Fransabank Awarded for Excellent Partnership in International Trade with Commerzbank

Fransabank has been granted "COMMERZBANK Trade Award 2017" on the 15th of January 2018. The award was handed over to Messrs. Adnan and Adel Kassar, Fransabank Group Chairmen, by Mr. Hans-Georg Pirner, Senior Representative of Commerzbank in Beirut Office. The award was conferred to Fransabank for excellent partnership in international trade with Commerzbank.



President Adnan Kassar receiving the award

As a distinction from one of Germany's largest and renowned banks, the Award highlights not only Fransabank's excellence in banking but also in excellent partnership in international trade.

Fransabank has already achieved many prominent successes, and this Award

came as a welcome addition to other distinguished awards the bank has been honored with, such as JP Morgan Chase's "2015 Elite Quality Recognition Award for Outstanding Achievement" and "2016 Quality Recognition Award".

The award further illustrates the Bank's leading presence in the global financial services market.



JP Morgan Award



Local Reach

Fransabank Expands in a New Branch in North Lebanon to Shorten the Distance!

Maintaining its policy of expansion in the Lebanese market, Fransabank announced the opening of a new branch in North Lebanon, in Rahbe, Akkar in an opening ceremony of which took place in April 2018.

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.



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Business Development

Fransabank Issued the First Green Bonds to Support Green Financing in Lebanon

As a part of its Go Green Strategy, Fransabank SAL, the 4th largest Lebanese bank, was the first Bank to issue on April 5, 2018 the first green bonds in Lebanon and Levant region to boost green economy, promote environmentally-friendly projects and help fighting climate change.



This initial Series of US\$ 60 million green bonds is part of a global program of US\$ 150 million. Fransa Invest Bank (FIB), the Bank's investment banking subsidiary, acted as Placement Agent.

The International Finance Corporation (IFC), anchor investor in Fransabank green bond program, invested US\$ 45 million in this Series and will further invest another US\$ 30 million. The European Bank for Reconstruction and Development's (EBRD) has also subscribed US\$ 15 million in Fransabank Green Bonds as its first debt transaction in

Lebanon, following a US\$ 50 million trade finance line granted to Fransabank in March 2018.

These bonds will help Fransabank provide financing to a spectrum of eco-friendly projects in commercial energy efficiency, renewable energy and green buildings and support Lebanese economy green transformation in several economic sectors.

Fransabank Chairman Adnan Kassar said: "This historic green bond program strengthens our position as pioneer in Sustainable Energy Finance in Lebanon and complements our support to private sector investments in clean industrial energy efficiency, green buildings and renewable energy projects. IFC and EBRD subscriptions represent a clear vote of confidence in our Bank and country that will allow us to pursue our role in promoting environmentally-friendly projects and scaling up our lending for renewable energy projects".

Mr. Mouayed Makhlof, IFC MENA Director commented: "As anchor investor in Fransabank green bond program, we aim to encourage

more private sector investments in energy efficiency and renewable energy projects, paving the way for more sustainable economic development and growth".

EBRD Managing Director for the SEMED region, Janet Heckman, described Fransabank as "an ideal partner that has already demonstrated its commitment to environment through its strong green lending program".

While Lebanon's greenhouse gas emissions have increased by 28% since 1994, this program will help reduce these emissions by at least 6,000 tons per year by 2022. This issuance builds on IFC's multi-year advisory work with Fransabank and falls within the Bank's commitment to the United Nations Sustainable Development Goal (SDG 13) on Climate Action.

The Roundtable focused on the impactful role of the private sector in being the active force of change in Lebanon, and on the collaboration between both the private and public sector regarding the SDGs.

Fransabank is always keen to participate in such events, and ready to raise awareness and work on the different Sustainable Development Goals.

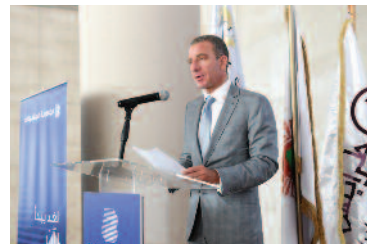
Fransabank Conducts Workshops with Industrialists: Green Sells always More and Better

As one of the leading Banks in Lebanon, Fransabank strongly believes in the importance of sustainability and has therefore conducted two workshops.

Tripoli's workshop in July 2018 was in the presence of Mr. Toufic Dabboussi, President Chamber of Commerce, Mr. Dany Gedeon, Director General at Ministry of Industry, Mr. Pierre Khoury, Director General Lebanese Center for Energy Conservation as well as Mr. Salah Saliba, Private Sector Engagement Team Lead, Lebanon Water Project and Mr. Fares Kikano, IFC Sustainable Energy Finance (SEF) consultant.



The attendants



Mr. Nabil Kassar during his speech



Saida's workshop was in the presence of Mr. Gedeon, Mrs. Rana Sayyed at the Chamber of Commerce, Ms. Melda Jabbour from LCEC, Mr. Saliba from Lebanon Water Project and Mr. Kikano from IFC.

Both workshops were attended by industrialists, clients, suppliers and consultants from the Industry and Energy sectors.

Mr. Nabil Kassar welcomed the participants and discussed climate change challenges as well as Fransabank's SEF Initiative. He referred to the history of Fransabank's commitment dating back to the initiation of the UN Global Compact that has led to the

issuance of US\$ 60 million green bonds in April 2018 (rated Excellent by Moody's), subscribed by IFC and EBRD. He also stressed on the importance of the partnerships built with International Finance Institutions, BDL, Suppliers and Consultants and the MOUs signed with Association of Lebanese Industrialists and the one being prepared with the Ministry of Industry.

Mr. Zarifeh discussed the financing possibilities and the conditions of such loans: eligibility criteria, interest rates, tenor, guaranties and procedures, stressing on the experience of Fransabank in the field whether in identifying the projects or supporting the clients throughout the procedure.

Mr. Gedeon encouraged all industrialists to develop green related projects as they represent the only sustainable solution going forward.

Mr. Salah Saliba stressed on the importance of including water related projects for industrialists.

Mr. Kikano showcased success stories and tips and quick wins for different types of projects and in different sectors.

The workshop was found very interesting and successful. Many industrialists discussed opportunities to develop Energy or Environmental related projects in the near future and we are reviewing them on case-by-case basis.

Business Development

Fransabank and e-EcoSolutions Organize the Green Schools Conference under the Theme: “Solutions to Reduce your Costs”

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.



Dr. Nada Oweijan, President, CERD & representing the Minister of Education and Higher Education, Mr. Nadim Kassar, General Manager of Fransabank Group and Mr. Gilbert Tegho, CEO, e-EcoSolutions

In 2018, 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 Signs a Collaboration Agreement with ORACLE and TECHLOGIX to Implement State-of-the-Art Technology for Anti-Money Laundering and Compliance Standards

In facing the most challenging aspects of instituting effective anti-money laundering, counter-financing of terrorism and anti-fraud programs at financial institutions, the need to adapt quickly to changing patterns of financial crime is a major concern. In this context, Fransabank realizes that it's a critical requirement to continually discover and model new criminal behavioural patterns, coupled with the facility to rapidly deploy these models.



From left to right: Mr. Fouad Khalifeh, Ms. Dania Kassar, Mr. Nabil Kassar, Mr. Alain Nohra, Mr. Salman Akhtar and Mr. Mateen ASHRAF

In the context of Fransabank's collaboration with ORACLE Financial Services and its partner TECHLOGIX FZ-LLC to implement Oracle's Financial Crime and Compliance Management (FCCM) Software, to be at the forefront of Compliance with local and International standards, rules and regulations, and be a market leader in managing and eradicating the risks of money laundering, financing of terrorism, fraud and corruption.

The signing ceremony was held in Fransabank's Headquarters in Hamra Street on 12 October 2018 in the presence of Mr. Nabil Kassar - General Manager of Fransabank, Mr. Alain Nohra - Senior Director and Lebanon Country Manager for ORACLE, and Mr. Salman Akhtar - Co-CEO of TECHLOGIX FZ-LLC.

This forward thinking investment by Fransabank reflects the Bank's commitment to investing in the most current technology to ensure compliance with global banking standards.

Kassar noted that financial institutions today are struggling with a major challenge: ensuring compliance, managing cost, without adversely impacting client experience. In this context, Fransabank doesn't treat compliance as a cost but rather embraces it as a competitive advantage.

The ORACLE Financial Crime and Compliance Management solution aims at helping Fransabank create a comprehensive platform for surveillance, detection and event correlation, as Nohra Senior Director for ORACLE explained. "Fransabank will be able to secure a holistic view of all financial crime and compliance related activities across its operations."

To Akhtar, co-CEO, Techlogix, "This forward thinking investment by Fransabank reflects their commitment to investing in the most current technology to ensure compliance with global banking standards".

Fransabank's collaboration with ORACLE and TECHLOGIX is in line with the Bank's strategy to address the growing concern of Financial Crime globally.

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Business Development

Fransabank Launches the First Biometric Card in the Levant

In a fast-paced technological revolution, innovation and technology are key elements in Fransabank's domestic payment system, as well as in the Bank's overall business strategy. In this sense, Fransabank always caters innovatively and proactively to a wide range of universal banking services and products, which carry an added value in the approach we undertake for each segment and in terms of features and benefits at the most competitive terms and conditions.



In November 2018, Fransabank and in partnership with Mastercard International launched the first biometric card in the Levant. The new cards are equipped with an embedded fingerprint sensor. Providing the same functionality as a traditional chip card, the innovative card features cutting-edge biometric authentication technology, which will eventually and at a later stage eliminate the need for cardholders to rely on their pin code or signatures to complete a purchase.

Offering both unparalleled security and enhanced convenience, these new cards represent an outstanding value-added proposition for our customers. The biometric authentication solution is based on who you are, rather than what you know – a fundamental difference that brings new levels of security to each and every transaction, while at the same time simplifying the consumer's payment journey.



Mr. Nadim Kassar during his speech



The launching ceremony

With more people indicating a preference for using biometric information to verify their identity, the roll out of this innovative technology reflects Fransabank's commitment to fulfilling customers' needs, and underlines the Bank's leading role in driving change throughout the global payments ecosystem.

Mastercard Celebrates with Fransabank to Mark a Quarter of a Century of Successful Partnership

Senior representatives from Fransabank, the fourth-largest bank in Lebanon and one of the largest in the region, and Mastercard, a leading technology company in the global payments industry, met on the 3rd of July 2018 in Paris during the International Arab Banking Summit 2018, where they celebrated 25 years of successful collaboration.

The two companies are continuously working on a number of projects that are set to bring the latest payment technologies to Lebanese consumers.

Business Development

Fransabank is a Major Sponsor in Lebanon Investment in Infrastructure Conference

On Tuesday 6 March 2018 at the Four Seasons Hotel in Beirut, Fransabank attended the Lebanon Investment in Infrastructure Conference (LLIC) which is an important milestone for Lebanon's development and economic revival drive, as it paves the way for economic recovery and aims at helping Lebanon regain its economic and financial position in the region.



Al-Iktissad Wal-Aamal group organized the conference in collaboration with the Office of the President of the Council of Ministers, The High Council of Privatization and PPP and the Federation of Chambers of Commerce, Industry and Agriculture in Lebanon, under the patronage of the President of the Council of Ministers of Lebanon, H.E Saad Hariri.

LLIC it presented a comprehensive view of this ambitious Capital Investment Program and the investment opportunities it presents for Lebanese and foreign

investors, business people and companies.

Fransabank was keen to participate because of the importance of the conference as it focused on:

- The objectives and scope of the Lebanese Capital Investment Program
- The proposed projects for partnership to the private sector, including energy, water, transport, telecommunication, wastewater and solid waste projects.
- Financing opportunities and modalities for the partnership with the private sector

Fransabank and Vitas Donation Ceremony as part of Microloans Programs

In the context of Fransabank's social responsibility in promoting balanced development, and with a concrete vision of sustainable financial inclusion, Fransabank, in cooperation with Vitas, held a donation ceremony in which \$ 10,000 were granted to micro businesses, selected according to their performance, sustainability, growth and return on various levels.



Mr. Ziad Halabi, Mr. Nabil Kassar, and Mr. Philippe Hajj

The ceremony was attended by Mr. Nabil Kassar General Manager of Fransabank, Mr. Ziad Al Halabi General Manager of Vitas, journalists, and representatives of both organizations.

Mr. Nabil Kassar highlighted in his speech the importance of this partnership between Fransabank and Vitas, which dates back to 2007, and which has effectively contributed to supporting low-income groups and promoting balanced regional Lebanese development, throughout Fransabank's financing of small businesses.

"The Bank supports the UN Sustainable Development Goal 8, which aims at promoting inclusive and sustainable economic growth, full and productive employment

and decent work for all, and in this area throughout the years, we have been able to take qualitative steps and demonstrate our leadership," Kassar stated.

Moreover, he shed light on Fransabank's proactive initiatives to promote Goal 8, which has the positive impact on empowering individuals, people with limited income, providing opportunities for them to overcome poverty and unemployment, which would eventually benefit the entire community.

As for Fransabank's financial inclusion initiatives, by the end of December 2017, around 21,000 micro loans were recorded worth \$ 41 million, 43% of the beneficiaries of these loans ranged between 18 and 35 years old, while the percentage of women beneficiaries was 41%. In 2018, and specifically in this initiative, Fransabank distributed 10 grants to five men and five women between the ages of 20 and 27.



The ten winners in the donation ceremony

Business Development

Fransabank Alongside its Clients to Overcome a Challenging Economic Environment

Fransabank SAL, whose leitmotif is to be alongside its corporate and SME clients in the best and worst moments of their activities, signed in November 2018 with PROPARCO, the French private sector Development Financial Institution, a Credit Line for USD 18 million to be exclusively used to help them overcome the difficulties they are legitimately facing in meeting their financial commitments, due to the challenging regional economic environment.



H.E. Mr. Adnan Kassar – Chairman of Fransabank Group, Mr. Adel Kassar – Vice Chairman of Fransabank Group, with Mr. Gregory Clemente – CEO of PROPARCO.

On this occasion, Chairman Adnan Kassar extended its warm thanks to PROPARCO for allocating to Fransabank this new credit line, which he considers as a new achievement that strengthens the privileged partnership tying our two institutions since many years, and constituting an honorable action representing the great support provided by PROPARCO to the Lebanese private sector.



Mr. Adel Kassar – Vice Chairman of Fransabank Group, with Mr. Gregory Clemente – CEO of PROPARCO, signing the Credit Line

Fransabank Offers and Develops Tailor-made Products!

Fransabank launched during 2018 a campaign on its 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 USD 40,000 and can be repaid over a period of 5 years. In this context, Fransabank has always been keen on doing our 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 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.



Fransabank – Eco Home Loan
As per the new BDL intermediate circular 492 the eco-home loans have been amended and re-launched in order to be granted in USD. As well as the Wooden Frame Houses that falls under the umbrella of the eco-home loan a tailor-made loan designed to give both resident and expatriate citizens the buying power they need for a wooden frame house.



Fransabank's Housing Loan Spring Campaign

Fransabank launched during 2018 its housing loan spring campaign where Fransabank was reimbursing up to 100% of the plot registration fees in case the apartment is priced USD 250,000- and below.



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The Citizen Bank

Fransabank Champions Sustainable Development Goal (SDG) 13 Raising Awareness about Climate Change

Paying deep consideration to the 17 UN Sustainable Development Goals (SDGs) which range from ending the world poverty and hunger to fighting climate change, promoting quality education, protecting the environment, and addressing all forms of inequality; Fransabank has been contributing directly and indirectly to their advancement while focusing on the achievement of 6 particular goals as part of its CSR strategy; and so contributing to financial inclusion, balanced economic development, more sustainable communities, improved access to education, and of course countering climate change.



Today, Fransabank is proud of its achievements, and recognizes simultaneously that efforts have to be done to find solutions of society's challenges at its fingertips. However, Fransabank believes in the power of joined forces, so it does work with key partners that offer greater opportunities to achieve its social targets. Fransabank sees in the SDGs a significant map to follow and the Global Compact Network Lebanon* (GCNL) a collective platform.

Therefore, and in addition to being member of the Steering Committee of GCNL since October 2017, Fransabank has been identified as a Goal Leader, to be the voice and ambassador of SDG 13 – Climate Action in Lebanon by the GCNL.

In view of that, Fransabank is working on mainstreaming the SDG 13 in the private sector in Lebanon, focusing on raising awareness about climate change and transforming it into national policies while strengthening the ability of the country to deal with the results of climate change through mitigation and adaptation measures. The job is achieved through periodic meeting of focus groups that would:

- provide strategic direction in relation to making progress towards the goal attainment, capitalizing on private sector leadership, engagement and involvement, and
- Help mobilize resources and forge the necessary national and international partnerships and stewardship to keep all progress and activities on track in relation to SDG 13.



Network Lebanon

The Global Compact Network Lebanon is a multi-stakeholder initiative that promotes the UN Global Compact 10 principles and the 17 SDGs, provides signatories with a forum to solve issues of mutual interest, and supports participants to report on their progress in sustainability and social responsibility. It is composed of leading organizations spanning various industries and sectors across Lebanon.

To know more about
SDG 13,

<https://www.unenvironment.org/explore-topics/climate-change>

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The Citizen Bank

Fransabank Attends the Multi-Stakeholder Forum in Grand Serail and Receives a Token of Appreciation as a National Goal Leader

Fransabank was honored to attend the Multi-Stakeholder Forum in Grand Serail, in October 2018, receiving a token of appreciation (a hand craft pottery) as a national Goal Leader.



The forum was a unique opportunity and platform for all the stakeholders, leaders and individuals representing the public and private sector, civil society organizations and local authorities to promote multi-stakeholder dialogues, catalyze collaborations, and explore innovative solutions

to accelerate the SDGs in Lebanon, and work together towards the UN Sustainable Development Goals and 2030 Agenda.

Demonstrating the increasing engagement from organizations across the spectrum, this forum hosted NGOs, Ministries, business associations and especially responsible businesses. The forum saw more than 60 leading CEOs make over 100 new expressions of support for initiatives that will advance Lebanon further.

Fransabank Sponsors and Participates in the International Beirut Energy Forum

Within the framework of the Fransabank's strategy to support investments in the fields of sustainable energy, and as part of its initiatives which have successively proven its commitment to energy, environmental and social fields, Fransabank Sponsored the International Beirut Energy Forum 2018.



The 9th Edition of the International Beirut Energy Forum, organized by the MCE GROUP SARL, was held at Le Royal Hotel from

26th September to 28th September 2018 at the Hotel Le Royal in Beirut, Lebanon.

This Conference is the largest forum in Lebanon attracting key energy people from Lebanon, the Arab World, and the international community. The event is the main yearly platform to discuss all topics related to renewable energy, energy efficiency, and green buildings and many more



The Citizen Bank

Fransabank Supports the Youth and Launches Educational and Training Initiatives for School and University Students during the Global Money Week

For the third year in a row and as part of the international initiative Global Money Week, Fransabank reaffirmed its commitment and support of the youths and launched in March 2018 three financial awareness initiatives. Fransabank's major role in these financial inclusion initiatives lies within raising awareness of young people on financial inclusion, budgeting and saving skills, financial planning, financial management, and e-payment to prepare the generation with regard to the world of banking and finance.



Global Money week event in the Adnan Kassar Edifice for Arab Economy – Jnah

March 13, 2018 was an educational day during which Fransabank organized an integrated training program for 250 school students in Adnan Kassar Edifice for the Arab Economy, Jnah area in Beirut. Students from Collège Protestant Français, Greenfield College, International College, Lycée Verdun and Melkart College, were involved in interactive discussions with Fransabank management and staffs, who presented key banking concepts and mechanisms, an overview of Fransabank's corporate social responsibility initiatives, as well as products and services targeting youths. The students were also introduced to a financial literacy game, "BIG

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

And as part of its commitment to supporting entrepreneurship and innovation for young people, Fransabank, in cooperation with INJAZ, held the "I Camp Business Challenge" on 17 March, 2018, at the USJ Campus, in which 18 to 21-year-old students were dispatched in 6 challenging teams. The workshop aimed at helping students gain insight into the complexities and rewards of entrepreneurship and business in today's interdependent



Injaz event in USJ

market economy. It also covered topics such as investments, personal growth, and money management. Vivid discussions and exercises took place to contribute in enhancing the students' financial knowledge, marketing strategy and teamwork skills in a thriving and knowledge-based economy. After a full - day workshop, the Team of the best entrepreneurship project was awarded by a team of Jury.

In the same context, Fransabank partnered on 12 March, 2018 with Basil Fleihan Foundation through "La dictée des finances".

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

Fransabank Honors 180 Students in an Educational Competition: "Talents for Lebanon"

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 distributed cash awards of USD 27,000 to 22 students out of 180 participants in an academic contest launched by Fransabank under entitled "Talents for Lebanon".



From right to left: Mr. Philippe Hajj, Deputy General Manager - Head of Retail Banking at Fransabank; Mr. Nadim Kassar - General Manager of Fransabank ; Father Boutros Azar - Secretary General of the Catholic schools, and Mr. Samir Costantine - General Manager of Waznat

The ceremony, which was held on Saturday 12th of May 2018 at the General Secretariat of the Catholic Schools in Beit Mery, witnessed the renewal of a cooperation protocol signed earlier in 2013. It was attended by the General Manager of Fransabank Mr. Nadim Kassar, Secretary General of the Catholic Schools Father Boutros Azar, representatives of both institutions, and founder of Waznat Institution Mr. Samir Costantine, along with the students, parents, principals and teachers.



Group picture of the contestants and the winners

Fransabank, which organized the competition for students coming from different Lebanese regions, distributed prizes to the winners according to 6 academic subjects: dictation in Arabic, dictation in French, mathematics, physics, chemistry and biology.

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.

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The Citizen Bank

Fransabank Spreads Financial Literacy and Sponsors a “Practical Banking” Course

As part of Fransabank’s goal to spread financial literacy to the youth of Lebanon, Fransabank sponsored a Course “Practical Banking”, which is a one-credit elective course offered at the Adnan Kassar School of Business (AKSOB). The course is designed for all majors (except to business students) to learn banking basics from Fransabank’s school (opening of accounts, types of accounts, types of cards, loans, etc).



H. E. Mr. Adnan Kassar , Fransabank Chairman and Dr. Joseph Jabbra LAU Chairman at LAU “Adnan Kassar School of Business”

The course was first offered in spring 2018 and has since become part of LAU’s curriculum at the Beirut Campus.

As a counterpart of having Fransabank’s name on the course title, Fransabank has pledged to pay the teachers’ salary fee as well as contribute to the course through sending a Fransabank employee once per semester to share their banking experience and answer students’ questions.

Fransabank Participates in Promoting Rural Tourism and Launches a Patriotic Initiative: “Bkassine” the Most Favored Village!

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



One of the stands of the competing villages

Ten new villages were nominated in 2018 and Lebanese were invited to vote for their favorite one accordingly. The contestant villages for the year 2018 were: Ain Dara, Baaklin, Bakasin, Broummana, Anfeh, Joya, Jib Jenin, Kfour, Marjayoun and Qaratba. The competition was promoted on social media as well as newspapers. People voted for their favorite Lebanese village which as they think deserves the title of the most beautiful village. The project will be spread over 3 consecutive

years with 10 different villages for each year.

Mrs. Dania Kassar assured that the great importance of this project lies in rural tourism, stressing that it will have positive repercussions on sustainable development and on employment in these villages, in the fields of guest houses and crafts... etc.

“This initiative is part of our strategy to promote the equitable development of

regions, poverty reduction, and job creation in rural areas, highlighting the strategic devotion and solid commitment of the Fransabank to projects aiming at preserving the environment, developing green spaces and fighting rural exodus. “

Fransabank, through this initiative, succeeds 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.



The Citizen Bank

Fransabank Partners with Roads for Life and the Lebanese Army and Funds Tactical Combat Casualty Care Rescue Course (TCCC)



Fransabank contributed in 2018 in certifying 100 Special Forces Instructors on Tactical Combat Casualty Care (TCCC) Course teaching them how to intervene within 30 seconds of sustaining a life threatening injury.

On Tuesday, 15 May 2018, at Halat, the launching ceremony of TCCC was held by the Lebanese Army and the Roads for Life in partnership with Fransabank, and it was in the presence of the military commander, General Joseph Aoun, along with Army officers attended the ceremony.

General Aoun thanked Mrs. Zeina Kassem for this initiative, which would help the soldiers deal with the injuries in case they occur before the arrival of medical assistance, noting the humanitarian efforts of Roads for Life to rescue the citizens and training medical teams on how to deal with accidents.

Ms. Kassem considered it necessary for everyone to support the army, pointing out that this project will contribute to the rescue of wounded soldiers and support their families morally.

It is worth noting that since 2011, Fransabank has accompanied Roads for Life in its mission and helped train more than 565 ER Doctors across Lebanon. These achievements will play a key role in integrating ATLS in the

requirements for Hospital and Emergency Room accreditation nationwide.

Fransabank believes that with contributing in such social responsibility initiatives, results can be achieved to reinforce every citizen's right to life.



Fransabank's Devotion to Community

As a responsible national organization, Fransabank grants financial support in fulfillment of several NGOs and institutions, aiming at connecting with community in different directions, raising awareness on major social issues, and playing an active role in the society.



Oum el Nour is committed to serving individuals through helping them overcome their addiction, in order to attain a healthy society characterized by sustainable growth.

The Brave Heart Fund is a charitable fundraising initiative, established at the Children's Heart Center at the American University of Beirut Medical Center (AUBMC), and it helps cover the medical and/or surgical expenses for under-privileged children suffering from Congenital Heart Disease.

Lebanese Food Bank which fights and overcomes hunger by developing effective Feeding Programs to eliminate hunger by 2020.

Skoun is a Lebanese NGO committed to bringing life, health and hope to drug users and their families

Himaya is a local NGO founded in 2009 with the established notification number 748 and the mission to promote a global protection of innocence in danger.

OpenMinds is a NGO aiming to raise awareness & promote integration. It supports the AUBMC Special Kids Clinic by helping families & promoting research.

Al-Makassed Philanthropic Islamic Association is a non-governmental Association established 140 years ago, it provides education, social and health care services to the community.

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The Citizen Bank

Fransabank Spreads the Spirit of the Holy Month Ramadan

Fransabank, served as every year Iftar dinners in the holy month Ramadan at the Bank's premises in Hamra St.

200 children were invited to 2 Iftar dinners at the Bank's Headquarters coming from different regions in Lebanon, where they enjoyed eating, playing, enchanting, and laughing and spent together a joyful evening heading back home with food and gifts.

In such a yearly event, Fransabank staffs and managers aim at bringing joy to those in need and share the holy month spirit.



Fransabank, a Main Sponsor at Various Summer 2018 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 2018.



Fransabank partnered with major festivals that took place all over Lebanon from Beiteddine, to Baalbeck, Ehden, Batroun, Tannourine, Maghdousheh, Antoura and many more. Fransabank aims through participating in these events to convey a universal message and an expression of faith in Lebanon's cultural role, an embodiment of ingenuity, a call for peace and a mirror of 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.



Mr. Adel Kassar with Mr. Adnan Kassar and his spouse Mrs. Raida, and French Ambassador to Lebanon Bruno Foucher



HE Mr. Adnan Kassar President of Fransabank with Mrs. Nora Jumblatt president of the Beiteddine Festival

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.

Our People, Our Assets

Fransabank's Annual Gathering Ceremony "An Evening with Sparkles, and a Beautiful Tomorrow"

Within the framework of its annual tradition, and with a joyful spirit, 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 1550 of Fransabank's family members.

The Gala dinner opened with HE Mr. Adnan Kassar congratulating the employees for the New Year 2019 and conveying to them a message of optimism. Chairman Kassar appreciated in his speech the teamwork spirit which gives Fransabank's members a greater sense of belonging and recognition. He shed light on the team spirit "which portrays us and our hard work, as we at the continuous prosperity of our institution."

Chairman Kassar mentioned as well the critical circumstances which Lebanon has witnessed recently, expressing his pride in the staff's ambition, entrepreneurship and innovation, reassuring the Bank's wholly commitment to Lebanon as Fransabank's source of inspiration.

In his turn, Vice Chairman Mr. Adel Kassar welcomed Fransabank's



HE Mr. Adnan Kassar and Vice Chairman Mr. Adel Kassar

family members, inviting them all to contribute to a promising year for the Bank, so that 2019 will mark and reaffirm its position as the oldest and largest institution in Lebanon's banking industry.

Having cited the challenges Fransabank has gone through the year 2018, 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 a draw of 2 amazing prizes which were won by 2 lucky people of Fransabank staffs. The first prize was a three-nights trip for 2 people to Istanbul, and the second was a three-nights trip for 2 people to Belgrade, including expenses of hotel accommodation as well as touristic sightseeing.

An entertaining musical show was performed by the Lebanese singer Yuri Mrakadi, and it was such "an evening with sparkles looking forward to a beautiful tomorrow".



Yuri Mrakadi singing on stage



Messrs. Nadim and Nabil Kassar on stage to select the winning numbers

Our People, Our Assets

Fransabank is the Winner in the Finals of the BDL Banks Basketball League 2018

For the third year in a row, Fransabank won in "BDL Banks Basketball League" 2018 which was organized in June 4 , 2018 by Sports Mania, and under the supervision of the Lebanese Basketball Federation after winning the final game against Credit Libanais Bank (69-61) at the stadium of Al-Chiyah Municipality.



The final game was held under the patronage of the Governor of Banque du Liban Dr. Riad Salameh, attended by the Deputy Governor of Banque du Liban Dr. Saad Andari, along with a number of advisers to the Governor and representatives of Vice-Governor. The game was also attended by a group of Credit Libanais' employees and management board representatives, and with the participation of a group of Fransabank's employees, former Head of Human Resources Department Dr. Walid Yazigi, Head of Branch Network Division Mr. Antoine Zarifeh, and Head of Consumer Banking & Alternative Channels Department Mr. Elie Semaan.

In the match, Fransabank's team, managed by Best Team Manager in 2016 and 2017 Mr. Afif Nohra, succeeded to settle the result and widen the score gap in the fourth quarter by 8 points.

Fransabank also won the following titles:

Best Coach Award received by Rizkallah Zaloum

Best Defender Award received by Roland Tabet

MVP (Most Valuable Player) of the Tournament Award received by Marc Koulsi

It's worth noting that the Bank won the BDL Banks Basketball League in 2016 against Credit Libanais Bank (78-60) and in 2017 against BLOM Bank (76-65).

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

Fransabank Wins in the Finals of the Syndicate of Employees of Banks in Lebanon (SEBL) Banks Basketball League 2018

Organized by Sport Evasion and under the supervision of the Lebanese Basketball Federation, Fransabank won the title against Credit Libanais 69/56.

Fransabank Wins the Super Cup 2018

For the 1st time, Fransabank (Champion of Banks) won the super cup (78 – 73) against Dar al Handasah, and the event was organized by Sport Mania and under the supervision of the Lebanese Basketball Federation.

Fransabank Basketball Team made it to the Semi – Final 2018 in Serbia!

In Serbia, Fransabank team made it to the semi – final against Dr Avdalovic Health Center with a final score 72/97.

It's worth noting that Fransabank team had also made it to the semi – final in 2017 against BDL in Dubai, with a final score (56/68).

Our People, Our Assets

Fransabank Corporate Volunteerism Day “Offering Children a Brighter Future!”

A volunteerism day was organized by Fransabank team in support of the children of AFEL*, on May 1st. 14 volunteers helped run the day in a fun and interactive spirit considering themselves blessed to have taken part in such a positive day.

39 children at AFEL lived an experience of joy in a very entertaining environment, ranging from recreational activities, to sharing lunch, singing, and dancing, to gift distribution.

Fransabank is keen to contribute to such NGOs aiming at equipping generations with the right tools to have a safe reintegration into the society.



**a local NGO that works on enhancing the daily lives of people in need and giving generations the means to become autonomous and responsible adults through a holistic approach which incorporates the family in the child's rehabilitation process.*

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 as well as eating extremely delicious food. 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.

300 people of Fransabank attended the family outing and spent a very beautiful day on the 21st of October 2018, out at the Arnaoun Village, enjoying the sensational food and the unique entertaining activities in a breathtaking nature!



Beyond the Typical “Co Workers”

After-work socializing activities among colleagues included also friendly outings, where Fransabank people danced together enjoying mouthwatering dinners, refreshing cocktails and lively music.

Offering such stimulating activities and creating socializing events would always improve a sense of belonging and engagement, and it would always make the bonds go far beyond the typical “co-worker” relationships found at most other companies.



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Our People, Our Assets

Fransabank's Holiday Gathering

Christmas has always been a time to celebrate with families, kids, friends, and colleagues. 1300 people of Fransabank's staff and their children got together last Christmas at KidzMondo and enjoyed every aspect of their yearly Staff Kids' event, enjoying like every year a family atmosphere festive celebration.



Adding to the excitement of spending a Merry Christmas with children, was a very special festive day at KidzMondo, which is a beautiful kid's world.

With more than 80 establishments and 120 activities, the staffs' kids experienced every detail of an adult life in an educational and entertaining environment. The event was simply

a fun and original experience to spend a day with children, and a way to get active and get to know other colleagues better, outside the office, which enhances in Fransabank's family a sense of belonging.

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

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



a heart-shape formed by Fransabank employees in Chouf Cedar reserve

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

In light of that, and with a very friendly spirit, a group of 20 coworkers visited, in October 2017, Deir el Qamar town. The bonding activities objectives are to enrich teamwork spirit, drive responsibility and creative thinking. The goals were reached through interactive techniques such as enigma solving and creativity workshops.

With the same spirit, a second event with similar activity took place in December, where 100 Fransabank employees took part in another bonding activity in Arz El Barouq, Chouf area, where the Team planted a cedar tree in Barouk Forest in the name of Fransabank at the end of the day.

A third event took place in summer 2018, where 40 employees participated from different branches and departments. The event had Pineland Hammana as a venue.

We trust that more positive relationships resulted from these enthusiastic activities, paving the way for a better communication and a solid teamwork.



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