

## Press Release

### Fransabank Awarded by JP Morgan Chase N.A.

Fransabank received JP Morgan Chase's "2015 Elite Quality Recognition Award for Outstanding Achievement of (Next Line) Best-in-Class MT103 STP" at a rate of 99.67%, which indicates the high quality of payment transactions processed by Fransabank.

JP Morgan, a major US correspondent of Fransabank, completed its annual service review and singled out Fransabank for the exceptionally high quality of its payment transactions, attaining the highest percentage among banks.

The "2015 Elite Quality Recognition Award for Outstanding Achievement of (Next Line) Best-in-Class" was presented to Mr. Adel Kassar, Vice President of Fransabank Group, by Mr. Jossan Maalouf, GM of JP Morgan Chase N.A. Representative Office in Lebanon, during a ceremony, held at Fransabank Headquarters in Beirut on Thursday 19<sup>th</sup> November 2015, in the presence of Senior Executives from both institutions.

Mr. Kassar pointed out that "Fransabank's Payment Services team and all parties involved are honored to receive such a recognition," adding that "it's a quality award which recognizes Fransabank's ongoing efforts to deliver superior service quality while maintaining high standards of transaction execution precision and accuracy."

"It gives us great pleasure to win this award," said Mr. Kassar. "2015 has been an outstanding year for Fransabank, a year in which we have achieved many prominent milestones and successes; The 2015 Elite Quality Recognition Award is a welcome addition to other distinguished awards Fransabank has been honored with this year."

Mr. Kassar concluded that this recognition is a testimony to the dedication shown by Fransabank's staff in their relentless quest for excellence and dedication to consistently delivering superior customer satisfaction.

It is noteworthy that JP Morgan Chase Bank offers since 1997 Quality Recognition Awards in the operations of banking institutions which achieve rates of «best-in-class», where the award is considered to be a global standard for the efficient operations of the international financial transactions.

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