Beirut, June 23rd, 2015

Press Release

Fransabank Hosts Risk Analyst Training Sessions

FRANSABANK hosted in its Headquarters on 3, 4 & 5 June 2015, training sessions delivered by *Moody's Analytics Inc.* covering their Credit Rating System RiskAnalyst used at FRANSABANK since 2012 for the purpose of rating performing corporate and SME borrowers, as per the requirement of Banque du Liban Intermediary Circular n° 256 dated April 27, 2011.

The three-day RiskAnalyst training workshop was designed to benefit all of the Company's Lebanese client banks and Fransabank generously engaged in hosting this training event providing all the required facilities.

Major banks from the sector were represented, namely AUDI, BLOM, BYBLOS, BANKMED, BLF, BANK of BEIRUT, BBAC, CREDIT LIBANAIS and LEBANON & GULF BANK, alongside FRANSABANK Group with three of its subsidiaries attending LLC, BLC and FRANSABANK Algeria, in addition to the mother company.

The training was a combination of presentations, demos as well as hands-on training and discussion.

The first two days covered an Advanced User Training for the benefit of credit officers, analysts, relationship managers, etc. with the objective of improving their knowledge on corporate financial analysis (cash-flow analysis, group consolidations, financial projections and using financial projections in ratings) and obtaining a more detailed understanding of the methodology/logic of the Fundamental Analysis (Corporate) rating model.

The third day's program was mainly directed to credit risk management officers with the objective of acquiring knowledge on the use of the RiskAnalyst Facility Risk Rating Module and obtaining an understanding on the process and techniques for undertaking model validation, optimization and Probability of default calibration.

FRANSABANK is always keen to host events that bring added value to all participants, and this training event was indeed a big success.

For Further Information, Kindly Contact:
Corporate Communication & Advertising Department | Tel: 01-340180 ext. 1817
Fax: 01-344251 | Email: marketing@fransabank.com | Website :www.fransabank.com