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INSIGHTS ON FRANSABANK GROUP

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Letter to Reader

Dear Valued Reader,

In 1921, Fransabank's journey began in Allenby Street at the heart of Beirut. We are the First registered Bank in the country, holding the no. 1 on the list of operating banks in Lebanon.

Throughout nine decades, we have witnessed Lebanon's evolving history, contributing to its prosperity and growth.

Today, marking our 90th anniversary, we launch a year of celebrations rich of corporate, economic and cultural events.

The start of this special year was marked by our new TV commercial where we wanted to tell a story; but not any ordinary story. As the first established Lebanese Bank, we wanted to communicate the fact that throughout nine decades we witnessed every event that marked our country and shaped it to what it has become today.

The main heroine of the campaign is a young girl who witnesses 90 years of Lebanon's history, and interacts with key figures who marked this history, while keeping her same physical look and appearance, revealing that Fransabank kept young throughout the years. Our promise 'Tomorrow Starts Now' is thus symbolized throughout the ad by accompanying people and sharing their aspirations and participating in building their Tomorrows for the years to come. The young girl concept was also adapted to all other medias.

In addition, we partnered with the famous film-maker Philippe Aractingi to produce a documentary that tells the story of our Bank. With a special emotional touch, it shows the achievements and successes in the legacy of Fransabank over 90 years.

Today, we start the new 2012 year with pride about every milestone we achieved together and aspire to build, hand-in-hand, more promising Tomorrows.

Fransabank Family

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Outreach to Members

Fransabank in Washington during IMF Summit

As a major actor of the Lebanese banking sector, Fransabank participated in the “Lebanese Banks’ Evening Reception” in Washington DC on September 23, 2011 taking place as part of the 2011 IMF World Bank meetings in Washington.

This event, organized by The Banker Magazine, in partnership with the Association of Banks in Lebanon (ABL), brought together leading figures from the Lebanese banking community. It allowed attendees to discover the opportunities offered by the Lebanese prospering economy. Indeed, as a result of prudent regulation and sound management practices, Lebanon’s banking sector stands apart from its peers in the region as it has emerged from the global financial crisis in good health.

In his allocution, Mr. Adel Kassar - Deputy Chairman and Chief Executive Officer of Fransabank – explained that Fransabank Group has built up its core strengths to further advance and consolidate its leading position in the banking sector whether locally, regionally and internationally on a multi-dimensional business development strategy. This was achieved through very selective regional and international expansion strategy, acquisitions and mergers,

product diversification and local and regional branch network expansion.

He added that Fransabank Group continues to adopt and implement prudent and conservative policies to further develop its management practices, to consolidate its financial strength and to maintain high asset quality. These include continuous and strict compliance to local and international regulatory requirements, advanced risk management and corporate governance norms and standards, as well as the implementation of international standards on fighting money laundering.



Fransabank Chairman H.E. Mr. Adnan Kassar with some of the select participants -----

Fransabank in the « Journée des Banques Libanaises à Paris »



H.E. Mr. Riad Salameh during his speech -----

As a constant and essential participant in international banking events, Fransabank was present at the conference "Day of Lebanese Banks in Paris" hosted on October 27, 2011 at The Westin Paris-Vendôme. The event was an exceptional opportunity to promote bilateral cooperation between the Lebanese and French banks. Lebanese banks, whose reputation goes far beyond the borders of their country, are engaged in a strategy to expand regionally and internationally - many of them have set up subsidiaries in France - and position themselves as partners for European groups who want to strengthen their presence in the Eastern Mediterranean.

This session was organized by the Association of Banks in



Mr. Nabil Kassar during his speech -----

Lebanon (Association des Banques du Liban) and the French Banking Federation (Fédération Bancaire Française), in the presence of the French Minister of Economy Finance and Industry, H.E. Mr. François Baroin, the Lebanese Minister of Finance, H.E. Mr. Mohammad Safadi, the Governor of the Central Bank of Lebanon, Mr. Riad Salameh, and the first Vice-Governor of the Banque de France, Mr. Jean-Paul Redouin.

Fransabank was represented by its Secretary General, Mr. Nabil Kassar who stressed in his speech that Fransabank Group's relationship with France is 90 years old. Indeed, Fransabank originates from the first bank established in Lebanon in 1921: The "Credit Foncier d'Algérie et de Tunisie".



View from the dinner -----

He added that Fransabank France continues to expand in business volume and profitability. This development is supported by its two banking shareholders, and by the cautious and rigorous management policy to which it has striven since its foundation.

Fransabank France provides services and banking products to customers located in Europe, the Middle East and West Africa. Thanks to the synergies developed with its two shareholders, it plays an important role within Fransabank Group, being located in one of the main markets of Europe and the world.

Fransabank Group invited some of its corporate customers to the dinner organized on this occasion and which was attended by more than 230 persons.

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Outreach to Members



Fransabank Syria: 3 New Branches

Despite the difficult situation in Syria, Fransabank Syria pursued its branch network expansion strategy in 2011.

In April, the Bank opened its 7th branch in Latekia - Yarmouk Street - thus reinforcing its presence in the coastal regions. Only a few months later, in July, the 8th branch of the Bank was opened in Sitt Zeinab region - Safir Hotel - allowing Fransabank Syria to cover its sixth Mouhafaza; Rif Dimashq. Finally, in October, the new external branch based in the Baramki free zone of Damascus increased the number of branches to 9.

High Standards Procedures

In March 2011, Fransabank Syria set up a contingency plan comprising its policies, measures and procedures in order to ensure the Bank's business continuity under all circumstances.

The plan covers all key issues and measures: Information & Communication Technology, Electrical and related, Liquidity, Credit & Lending, AML, Transfers & Payments, Premises, etc.

In addition, Fransabank Syria has reinforced its Risk functions in order to ensure an advanced level of operational control, a tight credit risk handling and a higher level of liquidity while ensuring continuous market risk monitoring.

Local Reach



Branch 108 on the List of the Biggest Local Branch Network

Fransabank Group while holding the first rank in terms of local branch network continues its proximity strategy towards its clients. In a continuous desire to always be closer to them, Fransabank Group opened in August 2011 its 108th branch in Hamra - Sadat under its Fransabank SAL list of branches.

The launching was supported by a marketing promotional campaign entitling all new clients to enter a draw and win valuable prizes.



Recently Inaugurated Hamra - Sadat Branch

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Local Reach

New Branches' Branding

Fransabank's customer care strategy regarding the branches focuses primarily on a better service and an increased accessibility. In line with this, Fransabank has initiated a wide plan of relocation and rebranding for its branches.

The rebranding consists of new standards: new signage, new façade and new decoration. The first Branch to undergo this "relooking" was Ain Mreisseh that remained at the same address (Nawrass Building - Main Road) and has been fully operational since December 2011.

It was followed by Chekka and Zouk branches which relocated in new premises on this occasion.

The inauguration of these 3 new Branches falls within the Group's strategy to portray Fransabank's dynamic and modern image and insure the offering of the utmost array of products and services to the largest number of individuals and companies.



Ain Mreisseh Branch

First Bank to Launch Wi-Fi Services in its Branches

Fransabank has always strived to make service in its branches as comfortable for its customers as possible. Following the increased interest in various IT innovations, Fransabank is opening the free access to the vast spaces of the Internet in its branches, where, among other things, the customers will easily find information on the bank's website (www.fransabank.com) and access the bank's latest news on its Facebook page and the 90 Years Anniversary news on a specially dedicated website: www.fransabank.com/Fransabank90.

In December 2011, Fransabank successfully launched a pilot project in its Hamra branch with the access to free Internet for customers through iPads 2. The access is permitted through a password which can be obtained from the teller area.

This project will expand throughout Lebanon in order to equip around 10 large branches by the end of the year.

This new action is part of Fransabank business strategy to develop the use of modern

means of communication for banking. Indeed it was among the first Lebanese banks to launch its "ibank", the Internet banking solution, and still holds the most advanced service in this field.





Local Reach

A New Customer-Oriented Unit: retail@fransabank

As part of the proximity strategy with the clients that has been Fransabank's major asset throughout the years, the Bank created a new concept of service: **retail@fransabank**.

Located on Hamra main street, on the ground floor of Fransabank headquarters' Center, this section is fully dedicated to clients' servicing.

The mission of this unit is to recruit new clients, sell Fransabank's products and services and answer all the clients' requests. It caters to individuals and professionals.

The idea behind this innovative concept is to strengthen and support the Bank's relationship with its clients in order to maximize their satisfaction while optimizing the Bank's return.

retail@fransabank is one of the most dynamic units within the Bank. It is an active unit which always develops new actions and new sales planning while providing fast service and effective answers.

In order to answer all these requests, it is constituted from 3 sections:

- Sales Advisors
- Customer Service
- E-Lounge

2 Awards for Fransabank by Lebanon Opportunities Magazine

Fransabank Group was granted 2 National Achievement Awards by the leading Lebanon Opportunities magazine within the Lebanon Opportunities National Achievements Awards for Banking:



- **The Widest National Outreach Award**

This award is dedicated to the Group's first ranking in terms of local branch network with 108 branches spread all over the country.

- **Best New Retail Banking Product or Service Award**

This award is bestowed for Fransabank's Energy Loans' initiative and its nationwide success. It also demonstrates the Bank's commitment to develop innovative products that meet the needs of society and customers.



Launched in March 2011, the Energy Loans are a series of loans for both consumers and businesses whether to benefit from energy power efficiency at home or at the office, or to develop environmental friendly projects. They are the perfect solution to save money and energy!

These awards assert Fransabank's continuous dynamism and innovation in banking!

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Business Development

FIB Dealer Manager for the Republic of Lebanon

Fransa Invest Bank S.A.L., FIB, was selected as joint lead manager along with two other international banks, Deutsche Bank and Standard Chartered Bank, to act as Dealer Managers for the Republic of Lebanon's Voluntary Debt Exchange for Eurobonds maturing in 2012, totaling US\$ 1.98 billion. The purpose of the exchange offer was to proactively conduct liability management operations, increase the Republic's financial flexibility and extend its debt maturity profile.

The aggregate participation rate for the exchange offer was 64.3%. In details, \$668,720,000 and €420,942,000 face value of notes maturing in 2012 were exchanged into new longer-dated notes.

In addition to the new Notes being issued pursuant to the voluntary exchange offer, the Lebanese Republic issued additional Notes amounting US\$238,3 million for cash. As such, total Notes issued reached US\$1,468 million broken down as follows: €445 million bonds maturing in November 2018 with a coupon rate of 5.35%, US\$ 375 million bonds maturing in November 2019 with a coupon rate of 5.45%, and US\$ 375 million bonds maturing in November 2026 with a coupon rate of 6.60%.

The issue was highly successful. Among the most impressive achievements were:

- The long term maturities of the new Notes issued: 7, 8 and 15-year
- The aggressive pricing of the new Notes
- The book size. A high average oversubscription rate of almost three times of additional Notes was recorded.
- The aggregate participation rate of 64.3%. Compared to the 58.53% participation rate of the voluntary exchange offer realized in April 2008, the participation rate of this exchange is even more significant, given that:
 - The country in April 2008 was encountering a lesser adverse situation than today
 - The coupon of the new issued Notes in 2008 was higher or almost equal to the coupons of the three Original Notes exchanged (9.00% versus 7.00%, 7.375% and 10.125%)
 - The exchange in 2008 was for medium term new Notes (6-year) whereas the exchange in 2011 was for much longer maturities new Notes (going to 15-year).

(1) In April 2008, the three original Notes of US\$7.00% maturing in May 2008, US\$7.375% maturing in June 2008 and US\$10.125% maturing in August 2008 were submitted to a Voluntary Exchange Offer for new Notes of US\$9% maturing in May 2014

Once again, FIB proves its professionalism, high competitiveness and efficiency.

iPad 2 Winners with Fransabank's MasterCard Cards

With a permanent observational eye on the Lebanese consumers' behaviors, Fransabank always creates new opportunities that answer the latest wishes of its clients.



During the distribution of iPad 2 to winners -----

Between August 22 and October 16, 2011, each time a client used his Classic, Gold, PayPass, Business, World or Platinum MasterCard® for his purchases, in Lebanon and abroad, and each time a customer applied for a new Fransabank MasterCard® card, he entered a draw to win an iPad 2 of 64 GB.

MasterCard which constitutes a mere reflection of the solid cooperation and long relationship between Fransabank and MasterCard, and of the confidence given by MasterCard to Fransabank due to its pioneering role in the local and the regional payment cards markets.



For the whole duration of this operation (60 days), one customer won an iPad 2 every day!

With this special promotion on Fransabank MasterCard® cards under our loyalty programs and our wide range of payment cards collection, customers turned their everyday spending into a rewarding experience!

Moreover, this operation highlights the importance of the joint effort between Fransabank and

The choice of the iPad 2 as a gift wasn't made randomly. By providing the most modern device and the latest standards of technology to its customers, Fransabank seeks to accompany them wherever they are and allow them to access their bank accounts with ease.

On a larger scale, all the payment card campaigns carried out by Fransabank throughout the year are a confirmation of the ongoing quest to provide the best to its clients and serve them with excellence.

More Winners with Visa Infinite and Platinum

As part of its proximity strategy and high fidelity to its clients, Fransabank was one of the first Lebanese banks to go beyond his local frontiers to accompany clients all over the world.

In line with this strategic axis, Fransabank launched a new promotion on its credit cards. Each client using his Fransabank Visa Infinite or Visa Platinum cards when travelling abroad from July 1st to September 30th, 2011, entered a draw to win his next trip valued at USD 10,000.



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Business Development

Innovative Najah Loan for Business Women



H.E.Mr. Adnan Kassar during his speech -----



Signing of the agreement between Fransabank and NCLW -----

Fransabank has always been an active member of the Lebanese community and continuously seeks ways to participate in improving the lives of the citizens. Especially when it comes to women, a lot can still be done. In order to encourage them fulfill their dream of starting up their own business and working independently, Fransabank joined hands with the "National Commission for Lebanese Women" (NCLW). Together they especially tailored the Najah loans for women, which are Micro-Credit and Kafalat loans with very appealing conditions.

The cooperation agreement was signed during a press conference, between the President of the National Commission for

Lebanese Women (NCLW), the First Lady Wafaa Sleiman – represented by Fadi Karam, Esq., NCLW Secretary General – and the Chairman & General Manager of Fransabank Mr. Adnan Kassar – represented by Mr. Philippe El Hajj, Deputy General Manager at Fransabank.

The conference was attended by key officials from both institutions with a select panel of journalists that gathered around a celebrative cocktail reception.

With the Najah Loan, Fransabank endorses women empowerment in Lebanon by helping them shape both a better career and a balanced economy!

Exceptional 0% Credit for Manasseh Clients



Fransabank has concluded an exclusive partnership with Manasseh for a personal loan that is timely and meets the expectations of consumers for the festive period. Indeed, this loan allows any client of the Manasseh shops to purchase items of their choice benefiting from a free payment facility from 6 to 12 months. Fransabank thus enables the consumers to make valuable gifts while spreading out their payments with an exceptional interest of 0%.

This partnership was launched during the opening ceremony of Menassah new shop in down town Beirut mid-November.

Manasseh offers a wide range of luxury brands such as: Christofle, Baccarat and Bernardaud.

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Business Development

With the Medical Sector...

Fransabank has always seen the medical sector as an essential asset of the Lebanese society and a major social actor. In continuous cooperation efforts with it, the Bank participated in the Syndicate of Dentists Exhibition and the Osteoporosis Congress.



Mr. Philippe El Hajj and members of his team during the exhibition

... And the Educational Sector

Always supportive of the educational sector, Fransabank sponsored the Higher Education International Conference (HEIC 2011) organized by the Modern University of Business & Science (MUBS) for the third year in a row at the Crown Plaza Hotel.

The event was placed under the auspices of the Lebanese Minister of Education & Higher Education His Excellency Professor Hassan Diab, and gathered MUBS team members, guests from the General Security Forces and VIP clients (local and international).

During the conference that was followed by a cocktail reception, Mr. Philippe Hajj, Deputy General Manager – Head of Retail Banking received a Commemorative Plate on behalf of Fransabank.

Funding of MEA's New Airbus

As a confirmation of their mutual and leading commitment to the service of the national economy, Deputy Chairman of Fransabank Group Mr. Adel Kassar and Chairman - Director General of Middle East Airlines (MEA) Mr. Mohammad El Hout signed a new agreement at the Bank's headquarters for funding the purchase of a new Airbus A320-232 aircraft, worth USD 32 million by Fransabank. Through this agreement, the number of aircrafts funded by Fransabank to the favor of MEA sums up to four with a cumulative value of USD 157 million.

On this occasion, Mr. Adel Kassar declared: " At Fransabank, we have always aimed at confirming our commitment and full role in the development of the national economy through the largest local branch network that extends from the border to the border, and an international network that transcends the national borders to contribute to the promotion of the real image of Lebanon: Lebanon of the great civilization and modernity. During our meeting today, we once again assure our commitment to our leading role in the service of the national economy and its

various vital sectors in general, and the tourism sector in particular; specifically supporting the Middle East Airlines in their vision and aspiration to turn Lebanon into a meeting point for all people and to play an essential role in securing the communication between the Lebanese residents, expatriates, Arabs and our friends around the world."

Mr. Mohamad El Hout in turn expressed his "gratitude to Fransabank, represented by its Chairman and members of the Board, for the trust they have placed in the national carrier, considering that this initiative will largely contribute in increasing the capacity, productivity and supplies of the company."

He further expressed his pride in the Lebanese Banking Sector capabilities, competing with International Banks in financing similar operations not only on the National market but internationally.

The conference was attended by key officials from both institutions with a select panel of journalists.



During the press conference -----

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Business Development

Fransabank Partner of Economic and Banking Forums

Being a major actor in the Lebanese Economy, Fransabank is always present in events that contribute to the development of business in the country and the region.

Fransabank at the Lebanon Economic Forum

Fransabank continuously participates in debates that enrich the comprehension of the business sector in general and the banking sector in particular.

Organized by AIWA (Al Iktissad Wal Aamal) at the Coral Beach hotel and resort under the auspices of H.E. Mr. Najib Mikati, President of the Council of Ministers in Lebanon, the Lebanon Economic Forum was the occasion for big banks and companies to meet and interact to create new business opportunities.



H.E. Mr. Adnan Kassar, during his speech at the Annual Arab Banking Conference ---



H.E. Mr. Najib Mikati and H.E. Mr. Adnan Kassar at Fransabank's booth ---

Fransabank at the Annual Arab Banking Conference

With a presence in many Arab countries, Fransabank Group has stays alert regarding the region.

The Bank participated in the Annual Arab Banking Conference 2011 organized by the Union of Arab Chambers under the theme: "Future of the Arab World in Light of Recent Transitions".

Key speakers who launched the conference were H.E. Mr. Najib Mikati, President of the Council of Ministers in Lebanon, H.E. Mr.

Mohammad Al Safadi, Minister of Finance and H.E. Mr. Riad salameh, Governor of the Central Bank of Lebanon and H.E. Mr. Adnan Kassar, Chairman of General Union, Chambers of Commerce Industry and Agriculture for Arab Countries and Chairman of Fransabank Group.

In his allocution, H.E. Mr. Adnan Kassar, say many opportunities and many fruitful interactions to come between Arab countries.

The Citizen Bank

Honoring the Press

Fransabank has always considered the Media as partners that have always accompanied the Bank throughout its history.

Therefore, it was natural to the Bank to sponsor the special event that was organized by the Honoring Committee of the Orient Pioneers (Rouwad Al Shark) to honor the biggest Lebanese journalists under the auspices of the Minister of Information HEM. Walid Al Daouk.

The event took place in the Pierre Abou Khater auditorium in the campus of the Université Saint Joseph (USJ). It featured a concert by the band of the Internal Security Forces and was followed by a cocktail reception.



H.E. Mr. Walid Daouk during his speech



The awarded journalists on the stage

Supporting the Public Sector



Within its ongoing commitment toward the public sector, Fransabank sponsored the conference “Regards Croisés sur la Formation des Agents Publics” (different views on the training of public sector officials) organized by the “Institut Des Finances - Institut Basil Fuleihan” and placed under the auspices of the Minister of Finance HEM. Mohammad Safadi.

This event crowns the solid collaboration between Fransabank Group and the “Institut Des Finances” as the Bank has partnered with the Institute for two years in a row to sponsor its Education Program which consists of sequences of gatherings offering higher education to senior employees of the Lebanese public sector.

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The Citizen Bank

The Green Bank

Confident that maximizing profits does not only pass through quality products and services, but also through sustainable practices, Fransabank has committed to a green initiative.

Fransabank was among the pioneering signatories to join in 2011 the "Green Pledge" initiated by the renowned Lebanon Opportunities within their Green Opportunities Initiative. By signing the pledge, Fransabank commits itself to a greener corporate environment.

This commitment means that preserving the environment and energy should start at home. This is exemplified by Fransabank staff minimizing printing jobs or reusing paper to print, reducing their use of electricity and water resources, car-pooling with colleagues to save gas emissions and recycling materials. At every branch, a Green coordinator is nominated whose responsibility is to monitor such initiatives among staff. Beyond this, we also strive to produce our credit cards from

eco-friendly raw materials and to offer clients green initiatives that help them bank without harming the environment. It is through combining such small but effective actions with other, large-scale initiatives that tangible contributions to the environment's welfare can be made.

Respect and preservation of the environment forms one of the key pillars of Fransabank's corporate social responsibility which manifests itself in a range of initiatives beyond the Bank, such as making financial contributions to environmental organizations and projects, as well as maintaining beauty spots of greenery in major cities. At the heart of each of these actions lies a firm commitment to our country's future and that of its citizens.

**Investing responsibly today,
shapes a brighter TOMORROW...**



FRANSABANK

Call Center: 1452 | www.fransabank.com



**Investing responsibly saves on
your personal and business bills...**



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Sponsoring the Green issues of Lebanon Opportunities

To express its active support to green initiatives, Fransabank is the main sponsor of the "Green Series" in Lebanon Opportunities magazine. From September 2011 till June 2012, this special section develops Lebanese companies' behaviors and decisions that aim to protecting the planet and saving energies. Each series focuses on one sector of the economy (Construction, Hospitality, Business & Economy, Finance etc.).

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The Citizen Bank

For Safer Roads with KunHadi



Fransabank has also joined forces with local organizations like Kunhadi and YASA (Youth Association for Social Awareness), to raise awareness of road safety issues and to join the campaign to reduce the number of road accidents in the country. In 2011, Fransabank was an active partner of the alliance created by Kunhadi for the UN Decade for Road Safety. The Alliance combined different private sector companies that have come together to act on improving road safety. A

Memorandum of Understanding was signed with all partners pledging to work with together on promoting road safety. Continuing its commitment towards roads' safety, Fransabank co-sponsored the one-month events organized by the Kunhadi association.

Kunhadi is an association for youth awareness on road safety focusing on speeding, drink driving, fatigue driving, helmets, seat belts and text messaging while driving.

For the launching of the UN Decade for Road Safety on June 1st, 2011, Kunhadi launched a wide media campaign consisting of unipoles, brochures, posters, and mass emails.



Roads for Life Fund Raising Concert

Fransabank partnered with Roads for Life - the Talal Kassem Fund for Post-Accident Care -, for hosting a concert by international stars L'Algerino and Faudel at the Roman Amphitheater in Zouk Mkhael in Lebanon on June 26, 2011.



View from the Show -----



First Lady with Fransabank's Chairman -----

"L'Algerino and Faudel in Concert" featured over 2,500 attendees and aimed at raising awareness mainly among the youth against exceeding speed limits and reckless driving. It was attended by numerous political, social and media figures with a vibrant youth audience, in the presence of First Lady of Lebanon, Mrs. Wafaa Sleiman.

Proceeds of the concert went for the Talal Kassem Fund for Post-Accident Care for training of Emergency physicians. Trauma surgeons and Emergency physicians from hospitals across Lebanon will be offered the Advanced Trauma Life Support course (ATLS). This course will improve the chance of survival for injured victims on the roads in the first 60 minutes of the accident known as the golden hour. Roads for Life will cover the fees for as many physicians as possible in as many sessions as needed. Upon completion of the course, they will receive Advanced Trauma Life Support (ATLS) Certification from the American College of Surgeons, committee on Trauma, Chicago, Illinois.

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The Citizen Bank

Memorable Summer Evening with George Benson

Fransabank's summer fever spread relentlessly across the four corners of Lebanon to fulfill Fransabank's continuous socially-responsible thrive to promote Lebanon as a cultural destination and a land of incessant liveliness.



View from the dinner -----



Benson performing on the stage -----



From the majestic courtyards of Beiteddine, to the authentic Batroun city old Phoenician fence and the famous port of Byblos; Fransabank was present all through international festivals sponsoring world-class art from a wealth of genres and heritage.

The highlight of the summer was the sponsoring of the concert of George Benson, the great musician holding 8 Grammy Awards, in Beiteddine. After a breathtaking performance, Fransabank invited a happy few of political and diplomatic figures as well as friends and clients to a cocktail in the courtyard of Beiteddine castle.

Music from the World



As part of Fransabank's continuous socially responsible actions to bring culture from all parts of the world to Lebanon and to promote it in all the parts and layers of the Lebanese population, the Bank sponsored two exceptional concerts during the autumn of 2011.

Warda el Jazairiya

An enthusiastic crowd attended the concert of Warda Al Jazairiya in Downtown Beirut and enjoyed the melodies of the Diva. Tourists from various Arab countries invaded the stands and their applause resounded long after the Great Warda had left the stage to the cheers of a delighted and conquered audience.

Fransabank, partnered with the organizers of this event among its cultural activities to boost exchanges between various communities and strengthen ties between the peoples of the Mediterranean, in this instance, Lebanon and Algeria.

Fransabank is the first Lebanese bank established in Algeria through its subsidiary Fransabank El Djazair SPA that operates since 2006. Fransabank El Djazair distinguished itself in a short period of time with the service quality and availability of its teams composed mostly of young professional Algerians trained in modern management methods and supervised by Lebanese expatriates with many years of experience in banking. The Bank, which provides professional and personalized service, is well established in Algeria with one branch in Algiers and two branches in Oran and will open shortly a new branch in Constantine.



Quatuor Modigliani

The outstanding Quatuor Modigliani band charmed the audience of the St Elie Church (Kantari) and the Abou Khater auditorium (Université Saint Joseph) before offering two free performances at Roumieh and Baabda prisons.



Our People, Our Assets

Growing the Culture of Inclusion



Ayto group picture -----

One of the essential assets on which Fransabank has built up its performances and reputation is its human capital.

The secret behind this commitment to the company resides in a series of team building activities organized by the Amicale Employees Club.

In the summer of 2011, two outdoor gatherings were organized combining cultural activities and group games:

Ayto (North of Lebanon): visit of the tomb of Saint Rafka, hiking and guided visit of Gibran Khalil Gebran museum in Bcharreh.

Faqra club (Faqra): ATV driving, group activities and games.



Hiking in Ayto -----



ATV in Faqra -----



Group games in Faqra club -----

Fransabank End-of-year Children Event

The big family of Fransabank Group, represented by its three banks operating in Lebanon (Fransabank SAL, Fransa Invest Bank SAL and BLC Bank SAL) and their affiliate companies, arranged its annual children Christmas gathering at Biel. More than 1,200 members of Fransabank Group and their families gathered to celebrate on this special occasion along with representatives from the local and international subsidiaries.



View from the audience -----

The event included a luncheon, amusement programs and the distribution of gifts to employees' children.

The young and the elder were equally amused and entertained by the distinct show that included a variety of animations (Jingling Christmas parade, Circus boom, Sparkling Christmas show). A festive spirit full of happiness and laughter reigned among the

participants among which the Group's management wished its employees and their families a new year full of joy, good health and prosperity while the employees, in turn, wished the Group continuous success and development.

With the smiles of the children, Fransabank happily ends the year 2011 and wishes for its members, partners, clients and friends to seize every golden opportunity in 2012.



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90 Years Anniversary

90 Years Kick Off

Fransabank decided to celebrate its 90 years of establishment through a series of events. It was only natural to kick off the annual festivities of this unique and distinct occasion with its partners, staff and stakeholders; announcing to them the celebration schedule retracing 90 years of success with Fransabank.

Other events will roll throughout 2012 to include all the communities we serve on this unique occasion...

Media Kick Off Event

Fransabank unveiled its 90 years celebrations' plan and content firstly to the Media to crown the long lasting relationship that bound us together. An honorary luncheon was held, on December 8, 2011, at Le Maillon Restaurant in Ashrafieh, hosting media representatives.

Chairman Adnan Kassar stressed on the important role that the media plays in transmitting the news in objectivity, accuracy and transparency. He thanked the media people for accompanying Fransabank in its successful journey and transmitting its news with professionalism while highlighting the leading role that the Bank has played and is still playing in the growth of the Lebanese economy in general and the balanced development of the entire nation in particular.



H.E. Mr. Adnan Kassar during his speech

The Microsite

In order to constantly update clients and partners on the many events and news that will occur during this year of celebrations, Fransabank created a microsite specially dedicated to the 90 Years Anniversary.

Visit now:
www.fransabank.com/Fransabank90



Cutting the "90 Years" cake -----

90 Years' Staff Gala Dinner

On Saturday, December 10, 2011 the whole Fransabank family gathered for an honorary gala dinner. Around 1,600 persons coming from all the regions of Lebanon, met on this occasion at Habtoor Grand Hotel in Sin el Fil in the presence of the majority of Fransabank's shareholders.

At this occasion the documentary and the 90 year's TVC were revealed and we could hear great applauses that would not stop until Christina Sawaya, former Miss Lebanon, would come up again on stage and play her assigned role of Mistress of Ceremony.

The large family members did not really know what was making them that emotional on that date. Could it be that they associated themselves so much to the milestones and culture of Fransabank, revealed in the documentary and TVC? Or could it be the impressive and moving speeches that both Chairmen Adnan and Adel Kassar addressed in a warm atmosphere?

In their speeches, both gentlemen were very keen to share with the audience a bit of how they made their success with Fransabank's human capital to date. However, they took a lot more time, whether in what they said on stage, or in the documentary to move us with what a real family tie means, its importance and the blessings it bring to people who cherish it!

Chairmen's exemplary "team-work" and "family" relationship is definitely what made all the 90 years communication what it is about! A lot of great milestones that one cannot but applaud and say "Chapeau Bas".

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90 Years Anniversary

90 Years' Staff Gala Dinner





Lebanon • France • Algeria • Syria • Belarus • Cyprus • Sudan