



The Group Financial Performance

A Noteworthy Financial Performance as at End 2011
Rewarding Excellence in Performance

Outreach to Members

Expertise and Knowledge-Sharing Since 1921
An Integrated and Vivacious Web and Social Media Presence

Network Reach

Fransabank Network Expansion in Algeria
A Modernized Branch Network in Lebanon

Business Development

Arab Economies Under the Spotlight
Arab Investments During Current Challenges
Ready to Collect Money with Fransabank Cash Back Program?

The Citizen Bank

Touching Lives Inspiring Communities
A Culture that Shines
A Smoke-Free and Fresh Workplace!



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Letter to Reader

Paving the way to more promising tomorrows for our institution that holds the promise of “Tomorrow Starts Now”, and while advocating and working hard for more promising “Tomorrows”, 2012 has been a year of retrospective into what made our institution an institution of choice to many generations.

This issue of FB Angle portrays our drive to growth and excellence in performance and sustainability, while always safeguarding the corporate values of loyalty, credibility, integrity, accountability, and transparency that we uphold and that guide us in our day-to-day practices.

People from several countries in the world joined us in rejoicing our legacy through participating in the multitude of happenings we either hosted, or partnered with third parties to bring to life. Such undertakings have been targeting society segments of all ages and categories in a heterogenous ambiance that represents the fabric of Fransabank; an institution for all!

We vow to continue our legacy by upholding our guiding values and living by them in our everyday, to build hand-in-hand, a better world for the generations to come!

Fransabank Family

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The Group Financial Performance

A Noteworthy Financial Performance as at End 2011

The year 2011 marked a noteworthy financial performance for Fransabank Group. The Group pursued its strategy of development of its activities and the achievement of outstanding financial performance results. Such results were translated in a remarkable growth of around 18% in the Group's total assets to reach USD 14.444, by end of year 2011, compared to the same period in 2010, thus sustaining the Group's ranking in Lebanon as the 4th largest financial institution in terms of Assets, Customers' Deposits, Net Profits and Shareholders' Equity. As at end 2011, the Group improved its position within the Lebanese banking sector rankings in terms of Net Loans and Advances to Customers to the 3rd rank, as compared to the 5th rank it held as at end 2010.

Other financial indicators depicted the same upward trend during the same period:

- At year-end 2011, the Group's net profits amounted to USD 155.320 million with a growth rate of 6.57%, a rate being amongst the highest in the sector.
- Customers' Deposits totaled USD 11.740 billion at end of 2011 with an increase of 16.45%.
- During the same period, Net Loans and Advances to Customers totaled USD 4.426 billion with a growth rate of 40.87%.
- Shareholder's Equity amounted to USD 1.296 billion reflecting a year-on-year increase of 0.62%.
- Other key ratios as depicted at end of 2011 are Return on Average Common Equity with 13.25%, Return on Average Assets with 1.16%, Coverage Ratio of the Non-Performing Loans by the Provisions at 85.86%, Solvency Ratio (Basel III) at 10.01% and Primary Liquidity to Customers' Deposits Ratio at 52%.

Key Financial Highlights

	At Year-End 2011	At Year-End 2010	Growth Rate
Total Assets	USD 14.444 billion	USD 12.244 billion	+ 17.97%
Customers' Deposits	USD 11.740 billion	USD 10.082 billion	+ 16.45%
Net Loans & Advances to Customers	USD 4.426 billion	USD 3.142 billion	+ 40.87%
Shareholders' Equity	USD 1.296 billion	USD 1.288 billion	+ 0.62%
Net Profits	USD 155.320 million	USD 145.745 million	+6.57%

Fransabank Among the Top 1,000 Banks in the World

This year again, Fransabank has been listed among the Top 1,000 commercial banks in the world, according to the 2011 annual survey of The Banker Magazine, part of the leading Financial Times group, ranked 55th in the MENA region and 616 globally.

The Banker Magazine's survey included 8 Lebanese Banks in the listed banks, with Fransabank ranking first in the posting of the biggest increase in Tier I Capital among Lebanese banks, with a 9.9% increase year-on-year.

The banks' rankings are based on Tier I Capital at year end-2011 as defined by the Basel's Bank for International Settlements. Overall, the Lebanese banks included in the rankings reported a Tier I Capital of US\$ 8,359 million, down by 3.6% from 2010.

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The Group Financial Performance

New Issuance of Series C Preferred Shares

Fransabank started mid July the process to issue in December 2012 new Preferred Shares Series "C" that are perpetual, non-cumulative and redeemable, for an amount of USD 50 to 75 million.

The Series "C" Preferred Shares have an issue price of USD 200 per share and will distribute dividends ranging from USD 12.70 to USD 13.70 per share (representing a dividend yield of 6.35% to 6.85%) as will be determined before the issue date. With a minimum subscription amount of USD 20,000 and multiples of USD 5,000, the Series "C" Preferred Shares is open to private and

institutional investors in Lebanon and abroad outside the United States.

This Issue, which will be accounted for as Tier I Capital, will strengthen the Bank's Shareholders' Equity and give it additional flexibility to further pursue its expansion strategy in Lebanon and other promising markets.

In previous years...

Fransabank won for its proximity to customers' strategy the "Widest National Outreach Award 2010" from the Lebanon Opportunities Magazine within the Lebanese National Achievement Awards for Banking. It was also selected by the same publication for the "Best New Retail Product Award" for its revolutionary Energy Loans launched in 2010. In 2009 and 2008, Fransabank was also awarded from the Banker the following prestigious awards:

- **The 'Deal of the Year - Highly Commended 2009', for issuing Series A Preferred Shares.**
- **The 'Deal of the Year 2008 - Lebanon' award, after acquiring the highly coveted BLC Bank.**



Rewarding Excellence in Performance

Fransabank Group's achievements in 2011 reflect our leading role in the development of the economies where we operate. Fransabank initiatives, know-how and expertise in multiple financial fields were recognized and awarded:

In May 2012, the preeminent international magazine, the Banker, part of the Financial Times Group, bestowed Fransabank Group 3 prestigious awards for "The Banker Deals of the Year 2012 Awards for the Middle East." Fransabank was selected for one award "The Banker Deals of the Year 2012 - Loans - Middle East" and Fransa Invest Bank, its fully owned Investment and Private Bank arm, was selected for two awards "The Banker Deals of the Year 2012 - Loans - Middle East" and "The Banker Deals of the Year 2012 - Bonds: Sovereigns, Supras and Agencies - Middle East". The Banker selects one winning and one highly commended "Deals of the Year" for each one of 10 categories across the Middle East region, which adds to the exclusivity of these awards.

Fransa Invest Bank, Fransabank Group was also selected this

August as "The Best Investment Bank, Lebanon - 2012" by the World Finance Banking Awards. It is worth noting that The World Finance Awards - was created in 2007 to identify industry leaders, individuals, teams and organizations that represent the benchmark achievement and best practice in the financial and business world. The World Finance enjoys a distribution network of 120,000 key decision-makers around the world; representing multinational financial institutions, banks, investment banks, fund managers and government treasury departments.

At the retail business level, Fransabank won during the same month the "Best Contactless Innovation Award" for its innovative MasterCard PayPass Card, during the "Smart Card Awards Middle East 2012" that was organized by Terrapin in the UAE.

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Outreach to Members



Within its 90 Years Anniversary Celebrations, and under the auspices of the Lebanese President of the Council of Ministers, H.E. Mr. Nagib Mikati, Fransabank - a premier “knowledge” provider - hosted the Knowledge® conference, entitled: “Global Business Leaders Talk: Performing in a Challenging World”, with Fransabank Group’s Chairman H.E. Mr. Adnan Kassar and with renowned and prominent international speakers: H.E. Mr. Riad Salame - Governor of The Central Bank of Lebanon, Mr. Helmut Maucher - Honorary Chairman of Nestlé S.A., Germany, Mr. Jean-René Fourtou - Chairman of the Supervisory Board of Vivendi, France - Mr. Philippe de Fontaine Vive - Vice President of the European Investment Bank, Luxembourg.

During the Knowledge® conference, which took place last February at the Adnan Kassar Edifice for Arab Economy in Beirut, speakers shared their experiences, insights, and strategies as well as emerging topics with around 500 of the community’s key public and private sectors decision makers, top finance and business leaders, senior executives and leading academicians as well as Media from Lebanon and abroad.

The conference was followed by a cocktail reception at the same venue where participants were exposed to networking opportunities with informed and spirited speakers, as well as a select audience.

For over 9 decades, Fransabank has been committed to expertise and knowledge-sharing with all its stakeholders. The insights shared by global leaders during



Knowledge® made this event a talk of town, especially that sound “Leadership” is at the heart of legacies built in nations. Through initiatives like Knowledge®, Fransabank Group stresses further on its endeavor to build, hand-in-hand, with all its stakeholders, more prosperous and promising tomorrows.

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Outreach to Members

The Speakers



“Over decades, we have had the time to prove that we are here, that we exist, that we are efficient and necessary, even indispensable, without letting go of any of our dynamism, nor limiting any of our ambitions, but on the contrary, we are progressing with increased strength and momentum.”

**Adnan Kassar,
Chairman of Fransabank Group**

“If Fransabank has been able to operate for ninety years as a financial institution, it is because it has built trust and confidence. Trust is probably the most valuable asset for a bank.”

**Philippe de Fontaine Vive,
Senior Vice-President
of the European Investment Bank**





“Fransabank has turned into one of the leading banking groups in Lebanon. And since my appointment as Governor of the Central Bank, I have witnessed the efforts made by Minister and President Adnan Kassar and by President Adel Kassar, owing to which the bank has grown steadily and has contributed to a large extent to the economic development and the growth of the financial sector in Lebanon.”

**Riad Salameh,
Governor of the Central Bank**



“When talking to business people these days or observing business in general, you will hear a lot about processing and application of information technology. And the topic of this conference is “knowledge” which is of course also important to the success in business. Many people even characterize the present day society already as a “knowledge society” and we also know that our knowledge is doubling about every three years... That is probably why my friend Adnan Kassar has asked me to speak about ‘leadership in business’ today.”

**Helmut Maucher,
Honorary Chairman of Nestlé S.A.**



“Vivendi has become a major player in the digital age. Society is undergoing a very profound transformation. New communication technologies, the Internet and mobile phones, smart tablets, smart TV, e-commerce, instant access to all the information and content available worldwide, as well as the explosion of piracy, are profoundly changing everyone’s behavior, regardless of age or nationality. Business models have also to adapt.”

**Jean-René Fourtou,
Chairman of the
Supervisory Board of Vivendi**



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Outreach to Members

An Integrated and Vivacious Web and Social Media Presence



Scan this QR code with your smartphone

As part of its select web and social media presence, Fransabank Group underwent an overall uplift for its website www.fransabank.com turning it into a portal that hosts the Group's entities and subsidiaries' home pages, and most importantly, the Group's especially-created 90 years microsite www.fransabank.com/fransabank90, in commemoration of the 90 years anniversary celebrations of the Group. This was coupled with an extensive presence on social media channels such as LinkedIn, Facebook and Twitter.

Taking its web and social media presence to a new height, Fransabank portal and social media pages' new look and feel portrays the Group's modern, young and dynamic spirit, while safeguarding the Group's image of solid and trustworthy 90-year young institution. The new design

and content reflects Fransabank's mission to provide consumers with the most advanced banking solutions and its commitment to always enhance its delivery and proprietary channels, while interacting and engaging customers.



Fransabank Group Portal



Fransabank SAL Website

In as much as the new Fransabank Group portal is concerned, the goal of this portal is to provide great resources and continuous content that helps the Group's various stakeholders understand how they can interact with their Bank of Choice while saving time and enjoying the browsing experience with a multitude of services that positively affect their day-to-day operations. It also serves the growing needs of having a fully comprehensive and interactive web portal that carries the brand identity across all Fransabank Group business lines while showcasing the Group's international dimension.

Fransabank Group's main portal welcomes visitors with an easy to navigate menu and rotating visuals representing the key communication messages of the Group. From simple things like checking information about the Group's services to more extensive solutions like chatting online

with Call Center agents and accessing one's accounts through one of the most advanced internet banking solution, iBank, Fransabank believes in offering the best resources to help companies and individuals make knowledgeable decisions that affect their bottom line.

Visitors can also "join & share" Fransabank's other social media presence from Fransabank's portal and get to learn more about this dynamic workplace!

It is worth noting that the new portal and its subsequent websites were specifically designed using SEO best practices. This detailed process ensures a high page ranking and presence on search engines; a critical need in today's information overload, making sure that Fransabank instantly answers the searches and queries of web visitors.



90 Years Microsite



Fransabank Group Facebook Page



Fransabank Group Twitter Page



Network Reach

Fransabank Network Expansion in Algeria



Fransabank El Djazaïr, subsidiary of Fransabank Group in Algeria,

announced in February 2012 the opening of its Constantine Branch in the North-East of Algeria which is now the third branch operating in Algeria in addition Algiers and Oran branches.

The opening of this new branch in one of the most populated city of the country falls within the expansion strategy of Fransabank El Djazaïr to further emphasize its presence in Algeria, and confirms its full commitment to its role in supporting growth and development of the Algerian economy.

Fransabank El Djazaïr aspires to expand its branch network in the coming three years to reach a total of 9 branches, adding six other branches in Ouled Fayet - Chéraga, Blida, Bab Ezzouar, Annaba, Sétif and a second one in Oran by end of 2014. In Ouled Fayet, the Bank announced the acquisition of a 10,000 m² building to host its new Head Office.

Established in 2006, Fransabank El Djazaïr is the only Lebanese Bank undertaking operations in Algeria. It has witnessed to date a progressive growth in its key financial indicators. Fransabank El Djazaïr, which provides professional and personalized service to large corporations as well as SMEs, distinguished itself in a short period of time with the service quality and availability of its team composed mostly of young professional Algerians trained in modern management methods and reinforced by Lebanese expatriates with many years of experience in banking.

A Modernized Branch Network in Lebanon



With 108 branches dispersed all over the country to date, Fransabank Group confirmed lately the refurbishment and relocation of several of its branches that are strategically and geographically dispersed all over Lebanon.

The new premises of Fransabank's Ain Mreisseh, Chekka, Zouk, Sarba, Jdeideh, Jbeil and Aley branches have been conceived with the same innovative concept applied lately in all new Fransabank branches. The rebranding consists

of new architectural standards: new signage, new façade and new decoration that reflect the Bank's evolved image; through which it aims to fulfill its clients' needs in the most professional manner and at the highest service quality level.

Sustaining its 1st ranking as the largest branch network in Lebanon and its strategy of proximity towards its clients, Fransabank's newly refurbished and relocated branches, as well as its locally expanded network, ascertain its customer care strategy that focuses primarily

on excellence in service and increased accessibility and proximity to customers.

Visit any of Fransabank branches and enjoy a wide array of products and services that meet every individual and company's financial needs!

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Business Development

Arab Economies Under the Spotlight

In line with its leading economic role in Lebanon, and in an effort to promote further the starring role of the economies in the Arab world and the role of the Banking industry in the region, Fransabank Gold Sponsored the 20th Arab Economic Forum Event that took place last May at the Phoenicia Hotel, Beirut.



Organized by Al Iktissad Wal Aamal Group, under the patronage of the Prime Minister of Lebanon, H.E. Najib Mikati, and in collaboration with the Central Bank, the Association of Banks in Lebanon, and the International Finance Corporation (IFC) of the World Bank, various renowned economic and political speakers discussed numerous current issues, including: The Changes that have occurred in the Middle East ever since the surge of the “Arab Spring”.

Fransabank’s Deputy General Manager for Retail and Branch Network, Mr. Philippe El Hajj participated in a panel discussion in the forum’s second day of interactive sessions on “ The Role of Banking Industry in

Promoting Growth in the Region” and delivered a speech on the importance of SMEs in economies. During his speech, Hajj stressed on the importance of Small and Medium Enterprises which have become of great value to economies since their integration in the economic cycle generate jobs and entrepreneurship initiatives. He also discussed possibilities of transforming SMEs into a driver economic development for the Lebanese economy.

The Arab Economic Forum attendees, who gathered from all over the Arab world had the chance to visit Fransabank Group’s stand which was erected at the exhibition hall held concurrently with the Forum.

Arab Investments During Current Challenges

Strengthening its long-standing relationships in the Tunisian market, Fransabank sponsored the 15th edition of the Arab Investors and Business Men Forum held last May in Tunisia under the auspices of the President of the Council of Ministers of the Republic of Tunisia, HE Mr. Hamadi Jebali.



Chairman and General Manager of Fransabank Group, HE Mr. Adnan Kassar delivering the opening speech -----

The Forum was attended by more than 600 participants from Tunisia, the Arab world, Europe and the United States, in the presence of Hamadi Jebali, ministers, officials, leaders of Arab Chambers, organizations and associations, as well as ambassadors and representatives of diplomatic missions in Tunisia motto "Arab investment in light of the current transformations."

His Excellency Mr. Adnan Kassar - Fransabank Group Chairman the President of the General

Federation of Chambers of Commerce - emphasized in his opening speech on the importance of creating jobs and reducing rates of poverty, adding that, "rebuilding economic, social and political structures, responding to the aspirations of people are necessary for every nation's growth and prosperity."

In this special occasion, President Kassar presented a commemoration plate as a token of appreciation to the President of the Council of Ministers Mr. Hamadi Jebali.

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Business Development

With 3.5% Interest Rate* and much more, You Are Home at Last!

With its all-new exclusive Housing Loans promotion entitled: "with 3.5% interest rate, you are home at last!" Fransabank launched last July its exclusive 3.5% interest rate for the 1st year on loans in LBP & USD as well as an exemption from file fees. That's not all! Fransabank also offered the first 50 applicants with eligible files to benefit from a loan without any down payment.



Furthermore, to complement its Housing loan offering, Fransabank proposes to its clientele its "Asass" Loan, especially conceived for the purchase of the home essentials such as furniture, appliances, high-tech items, energy saving products, and many other products from selected dealers. Available in US Dollars, the "Asass" Loan offers a long grace period that can extend from 6 to up to 36 months, coupled with a FREE life insurance.

With an up-to 1 year grace period and a repayment period of 30 years on its exclusive housing loans, and a special service on home essentials called "Assas Loan", customers have till September 30th, 2012 to be among the first of their friends to move to a new place with very preferential interest rates with the ability to be exempted from a Housing Loan down payment!

*Offer valid till September 30, 2012



Asass Loan - Get the essentials for your home -----

Ready to Collect Money with our Cash Back Reward Program?

Carrying any of Fransabank's Credit Cards has never been more rewarding!



Whether customers plan a new trip, or want to shop in their favorite malls and supermarkets, or simply want to dine out with friends and family, they can use today their accumulated cash on their card usage and allocate it wherever they want! No more need to calculate points and miles and get lost with figures that take cardholders away from the essence of a loyalty program. It is as simple as this: Customers pay with their Fransabank Credit Cards at Points of Sales, and get 1% of their payment back in cash. And that's not all, the more they use their Fransabank credits cards, the more they accumulate Cash for later on and redeem it directly to their account.

Fransabank Cash Back Rewards Program sheds the light on how Fransabank rewards its loyal customers while granting them the unbeatable opportunity of collecting money on one



hand, as they spend it to purchase their life's essentials on the other hand.

With the slogan "Ready to Collect Money", the latest Fransabank Card Usage communication campaign was released last March across the country, inviting loyal customers to "Cash Back" their loyalty to Fransabank.

So, if ready to collect money then loyal customers can Cash Back the experience of any amount spent, locally or abroad, at any points of sale, or over the internet, while enjoying a world of benefits and opportunities!

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Business Development

The Icing on Your Wedding Cake

With the slogan “The Icing on Your Wedding Cake”, Fransabank launched its all-new AFRAH Package, the ideal wedding package designed for couples starting a new chapter of their lives!



The launch of AFRAH Package during the Wedding Folies Exhibition held in BIEL in Beirut last February, and where a large number of couples gathered to benefit from the package's exceptional offers. One lucky couple won their dream wedding cake which came as an icing on top of the many other benefits offered by AFRAH Package.

With a bundle of services including an Account, a Loan and a Discount Card, AFRAH Package

offers very preferential interest rates on AFRAH Account and AFRAH Loan, 2 free Debit Cards, 2 free Gold Credit Cards, as well as special discounts at select merchants and much more!



A dynamic Fransabank workforce welcoming young couples !

The Citizen Bank

Touching Lives Inspiring Communities

“ At Fransabank Group, we believe that corporate social responsibility is about making a contribution to sustainable development and society through creating long-term value for our shareholders, customers, employees and other stakeholders. ”



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The Citizen Bank

Under the title “Touching Lives, Inspiring Communities”, Fransabank recently launched its first Corporate Social Responsibility book. This book offers a comprehensive review of the numerous initiatives that the Bank has undertaken many years ago, even before the concept of Corporate Social Responsibility evolved and became a norm and a must in institutions. Fransabank CSR book demonstrates the commitment of the Bank to actively promoting a sustainable approach to the conduct of its business activities.



The first-of-its-kind book to be published in Lebanon by a financial group, this 64-page rich “Touching Lives, Inspiring Communities” Book is a testimony to Fransabank Group’s CSR strategy that has earned the Group an exemplary place at the heart of the country’s corporate landscape. While valuing today the many accomplishments Fransabank has been undertaking in this respect, the 90 years young institution vows to pursue its mission and achieve so much more in the years to come.

To order your digital or print version of this must-read book, kindly visit www.fransabank.com

> Roadmap of the Global Compact

Fransabank Chairman Adnan Kassar was the first and only Arab national to be elected president of the International Chamber of Commerce. During his presidency, the relationship between the United Nations and business has been extended to exceed its traditional context to include the pursuit of mutually supported goals and objectives. In this vein, the first initiative was the launch of the Global Compact which produced effective and positive results in the various areas of common interest.

The Global Compact is a policy platform and practical framework for companies that are committed to sustainability and responsible business practices in the areas of environment, human rights, labour, and anti-corruption.

A joint statement between the UN Secretary General, Kofi Annan and ICC president, Adnan Kassar clearly indicated that there exists a great synergy for the goals of the United Nations – peace and development – and those of business – wealth creation and prosperity.

The two concerned parties noted that a stronger private sector worldwide and particularly the positive impact of foreign direct investment, were already making an effective contribution to attainment of the UN's goals.



-> Secretary General of the United Nations, Kofi Annan and President of the International Chamber of Commerce ICC, Adnan Kassar after signing the Global Compact between business and the United Nations in 1999.

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The Citizen Bank

A Culture that Shines

Fransabank Celebrates its Monumental 90 Years of Legacy and Commitment to Lebanon and its People!



Under the theme “A Culture That Shines”, Fransabank Group celebrated its 90 Years of shared history with the Lebanese people by supporting and participating in leading international festivals in Lebanon. Fransabank Group’s summer fever spread relentlessly across the corners of Lebanon to fulfil its continuous socially-responsible thrive to promote Lebanon as a cultural destination which is essential for the country’s prosperity while forging a more socially cohesive society on one hand and attracting tourism on the other.

From the, Baalbeck’s breath-taking temples of ancient civilization and heritage, to the majestic courtyards of Beiteddine, Fransabank was present all through those international festivals sponsoring world-class art from a wealth of genres and heritage. All through those vivid events, Fransabank spread its magical spell and made its clients and invitees live the moment and fly into a magical world, concretizing the Bank’s slogan “Tomorrow Starts Now”...

As solid as Baalbeck's Ruins of Jupiter, and Temple of Bachus!

Fransabank's summer excitement started with its Official Partnership with the Baalbeck International Festival 2012. This partnership confirmed once again the Group's commitment to preserving the beloved country's history and legacy, and its strong belief in the fundamental role that cultural events play in the development of our society.



At the heart of Baalbeck International Festival 2012 -----



The Baalbeck International Festival, one of the oldest and most prestigious festivals in the Middle East, is known for attracting the world's most renowned artists. This year, an enriched program was awaiting the festival's fans who gather from Lebanon and abroad to enjoy the festival performances which started with the amazing concert of "Chico & the Gipsies" to the biggest star of the Italian pop "Zucchero", the diva of our time, "Jessye Norman", the great voice of Tunisia "Saber Rebaï" and the group of young men who represented a revelation on the local Lebanese music scene "Mashrou Leila".

With such a variety in the offering in the Festival's evenings, Fransabank welcomed its clients and staff at its stand for a sunset drink, under the majestic and remarkable ruins of the Jupiter temple, taking them in time and space to every mankind's land.



Fransabank Stand -----

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The Citizen Bank

A Night of Tarab with “Hamam Khairy” at the Beiteddine International Festival 2012

Fransabank was also part of the Beiteddine International Festival 2012, being the sponsor of the “Hamam Kairy” event – the great new voice of Aleppo.



The Beiteddine International Festival has always been unique in offering classical music, dance, theatre, opera, jazz, and modern world music. In its magnificent 200-year old palace in the Chouf mountains, this year’s program included various performances including Caracalla, the Opera la Boheme, Hamam Khairy and Contemporary Dance with Steve Guillem & Russel Maliphant.



A cocktail reception followed the “Hamam Kairy” performance, in the charming and majestic inner courtyard of which monumental gates and arcades created a joyful atmosphere filled with harmony and warmth. The cocktail was catered by the renowned “Souk El Tayeb”, offering a selection of typical home-made Lebanese food and sweets from different regions of Lebanon. Creative “Regions” stations were spread across the courtyard where people enjoyed side-by-side walks over the Lebanese territory traditions in just few walking steps. Among those present were Fransabank General Management, clients and many key figures in the social and economic circles.



View from the event

This enchanting event underlines once again Fransabank Group’s continuous commitment, as an active cultural supporter, to our beloved country’s history and legacy!

A Smoke-Free and Fresh Workplace!

In accordance with governmental law no. 174, banning smoking in public places, Fransabank announced early June 2012 its full abidance by a Smoke-Free environment on all Fransabank's premises.



The Fransabank's released policy applies on all internal areas, including branches, departments, cafeteria, and parking spaces. Internal communications were released at Fransabank aiming to create awareness for a better business environment, improving people's health, and increasing customers' and employees' satisfaction. Meetings were also held to encourage employees' full engagement and endorsement of this policy, and its proper communication to Fransabank's clientele. These "one-to-one" discussions and messages were supported by bold non-smoking signs placed in designated smoke-free areas. In addition, ashtrays were removed from Fransabank's premises or

were left to their desk owner's creativity for practical usage such as plant vases or paper clips holders.

Customers were very receptive of the new policy which found applause and encouragement by many. "I always thought that non-smoking at banks is part of excellence in customer service and respecting clients," commented a Fransabank loyal customer. He added: "I am pleased today that Fransabank paved the way for other leading institutions in going in an environmental-friendly life style that benefits all stakeholders".

"In less than two months, I reduced my intake of cigarettes," stated a Fransabank family member. She explained: "At the start, it was not easy to abide by the Bank's policy if it were not given the freedom to smoke during regularly scheduled breaks or meal periods and off-institution premises." She added: "with time, my smoking habits declined to a greater extent."

Since the implementation of the Smoke-Free environment policy at Fransabank, the majority of people showed a lot of enthusiasm to this new initiative, which prepared many of the smoking addicts to the full smoking ban in public spaces that will be fully and strictly implemented in September 2012.

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The Citizen Bank

Awarding Excellence in Education

During their end-of-year celebrations, held last July 2012 at the Beirut Baptist School premises in Beirut, distinguished Beirut Baptist School – BBS students Abbas Maged, Karen Sweid and Rawan Saab were awarded the “Fransabank Scholarship” for their outstanding academic performance, in the presence of BBS management, students, parents and friends, as well as representatives from Fransabank. By virtue of this scholarship, the three awardees will be exempt from their full academic tuition fees for the year 2012-2013.

Since sound education is the key to social and economic development, Fransabank Scholarship initiative falls within the Group’s corporate social responsibility strategy and our commitment to providing better education to the youth of Lebanon, to support building brighter tomorrows for the country and its people, especially that young future leaders like awardees will always make a difference in shaping such promising tomorrows.

It is worth noting that Fransabank has always dedicated a large part of its business to the development of the educational sector in Lebanon. It has been catering for the youth education be it at the school or university levels by tailoring its offerings to this major segment of

the Lebanese population. To date, the Bank recorded several achievements in the educational field. This is best illustrated, among others, by the signing in 2011 of a cooperation agreement for an 11-year line of credit worth USD 28.5 Million with the American University of Beirut. At the Educational Loan level, Fransabank has over LL 23 Billion of loan portfolio as at end June 2012 that were provided to around 1,000 students in key universities of Lebanon.

With a wide portfolio of educational and insurance savings plans also, Fransabank complements its large array of services to cater for the financial aspect of the youth’s education, while they concentrate on the academic one.



Etie Semaan - Head of Retail Products & Services - with awarded students

Encouraging Entrepreneurship



In the same spirit, and always with the youth in mind, Fransabank participated last March in the Entrepreneurship Business Plan Competition 2012, organized last March by AUB's Business Student Society at the Olayan School of Business.

Mr. Antoine Zarifeh, Fransabank's Head of SMEs Department participated in the jury this year, after a successful similar event held in 2011 at the same venue.

Fransabank's zeal to invest in the future of participants and building the entrepreneurship initiative in them was apparent from the very dynamic interaction held between the Jury in general, Mr. Antoine Zarifeh in particular and the participants whose ideas spread hopes of very shining tomorrows at the realm of a think tank institution.

Add Colors to Your Career!

Under the theme "Add Colors to Your Career", Fransabank participated at AUB, LAU and NDU job fairs held in May, where dynamic young men and women were attracted to the colorful, cheerful and informative Fransabank booth prepared for the occasion.



Numerous young people seeking suitable employment or looking forward to adding a twist to their existing careers visited Fransabank booth and inquired about the Bank's internship programs as well as potential job opportunities.

attract, retain, and continuously develop potential young candidates to support its business grow and flourish, while enjoying a corporate culture and self-fulfilling career experience. It also falls under the Bank's incessant role of promoting education, and making it more accessible to a larger segment of the Lebanese youth.



Visitors were also exposed to Fransabank's various youth-related services, mainly its exceptional "University Loan" that offers financing of University Education at very preferential terms, thus facilitating the youth's journey towards better tomorrows.

Fransabank will participate in other upcoming job fairs in different universities, confirming again its strategy to build a diverse and knowledgeable workplace that recognizes the talents, competencies and skills that dedicated people bring to the business.

Fransabank's participation in similar activities embodies its drive to

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The Citizen Bank

Empowering Women for Successful Businesses and Better Societies

At Fransabank, women are considered a vital element in society's development and prosperity. A woman should have the opportunity to achieve her full civic, social and professional rights and potential.

With this in mind and following several initiatives undertaken by Fransabank to empower women, from providing the first-of-its kind Najah Loan to invest in Women's Business initiatives to supporting various NGOs that cater for women affairs, such as the Lebanese League for Women in Business – LLWB that solicited Fransabank's support to sponsor the participation of 10 Lebanese women at the MENA Business Women's Network Forum, "Unleashing the Economic Potential of Women in the MENA Region," held last April in Dubai, UAE.



The Forum which drew over 350 business-women from 16 countries across the Middle East and North Africa was an interactive, dynamic platform for enhancing business cooperation and opportunity among business-

women and entrepreneurs. It increased the reach of MENA businesswomen by expanding their networks, improving their skills and availing new ones.



LLWB is an NGO whose main mission is to encourage women in business to "Take the lead and succeed".

It aims to bring together professional women by providing them with a forum in which they can exchange experiences and expertise, discuss common challenges and issues, provide specialized training through vocational development programs, facilitate the exchange of information, network and prepare handouts, brochures, circulations and publications for the purpose of promoting the potential of women in the world of business.

A Brave Bank for Brave Heart!



Last April 2012, Fransabank joined hands for the second year as a Platinum sponsor of the Brave Heart Association's fundraising gala dinner that was held at the Phoenicia Intercontinental Hotel's Grand Ballroom in the presence of a large crowd of Lebanon's elite "hearts" who gathered to encourage Brave Heart to continue their valiant efforts and grant children their most natural right in life: the right to live!

Brave Heart is a philanthropic institution that provides funding for surgery on infants born with congenital heart problems. Fransabank's role as a main sponsor of this event made it possible to raise funds to invest in the health of young hearts. An auction was also held at the dinner, increasing the sources of funds collected during that evening.

Fransabank will always support such humanitarian causes and will always keep on lending a helping hand to those kids to live a heart-healthy life.



Fransabank ladies cheering for a better health! - - - -



Dania Kassar and Joumana Ghandour Atallah - - - -

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The Citizen Bank

For a Healthier Youth with Skoun



In line with its evolving corporate citizen role that caters for the youth of Lebanon, the founders of the country's future, this year again, Fransabank supported Skoun in its mission of advocating for the prevention of drug dependency and other addictions. It sponsored Skoun's 6th annual gala dinner hosted last May within the historical splendor Sursock Palace Gardens, where hundreds of well-heeled guests took part in the colorful festivities organized to support Skoun's non-profit work.

Created in 2003, Skoun is a walk-in outpatient therapeutic facility in Lebanon that offers prevention, awareness and psychological treatment, to drug users and society at large, targeting occasional and regular drug users mainly youth aged 15-25, drug users' families, and all institutions and individuals concerned by substance misuse.

Through its various activities, Skoun aspires to stop the social, physical, and psychological degradation related to drug dependency and abuse. The aim is for the drug user to recover and maintain a satisfying emotional equilibrium, psychological and physical health, socio-professional stability, and establish a sense of autonomy.

A Walk for Hope and Better Tomorrows!



Fransabank supported this year again the humanitarian "Walk with Al Younbouh", an annual awareness and fund raising event for less privileged people with special needs, held last May at the Fouad Chehab Stadium in Jounieh.

Volunteers committed to invest in our community's well-being, planted seeds of hope in people's lives, and showed that they care when lending a helping hand and joining less privileged people with special needs in Lebanon in their walk in their daily life.

This was Fransabank's unique opportunity to cater for those children and grant them the simplest right in life: the right to live. Fransabank believes that standing for the people, by the people, and with the people is the right thing to do. Its participation with "Walk with Al Younbouh" portrays Fransabank Group's determination to "Walk Now, for a Better Today and a Healthier Tomorrow!"

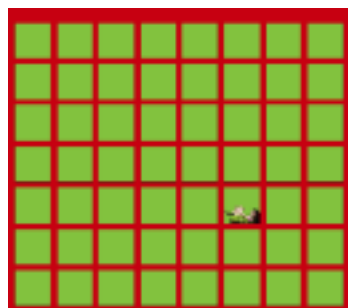
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The Citizen Bank

In Support of Autism: “Get Through to Them by Seeing Things their Way!”

After the successful implementation of their “Understanding Autism is a Step 1 to Help me Take the Rest”, Fransabank sponsored again this year the event of the Autism Association for Social Integration- AASI. This year’s topic on “Pivotal Response Treatment in Autism” by Antonio Hardan, MD and Kari Berquist, PhD – Stanford University was held last April at the Bellevue Medical Center.



Fransabank’s commitment to children with autism translates its belief in the uniqueness of every individual and people’s potential to excel and overpass difficulties when given the right chances in the right places, and the proper support. It also ascertains the importance of social integration of all members of the society to make a better world and more promising tomorrows for the children of Lebanon and its people.

AASI is a non-profit organization dedicated to celebrate and support a special child’s place in the world, with a belief in embracing differences as well as advocating a child with autism’s right to social integration. AASI’s mission is to provide understanding about autism to make the world a better place for everyone on the spectrum.

Reaching High with the Lebanese Army's "Raid des Cèdres"



Within the frame of its commitment to the public sector, Fransabank sponsored last February "The Raid des Cèdres", competition organized by the Lebanese Army's Rangers Regiment in Lebanon's highest mountains.

The Raid des Cèdres is one of the highest ski-mountaineering competitions in Lebanon. Inspired from the Swiss Patrouille des Glaciers, It was organized by the Lebanese Army in three high summits Lebanese mountains of Lebanon, namely Qornet Es-Sawda (3083m), Sannine, (2600m), and Mont Hermon (2840m). It gathered men and women from all around the world, including civilians and military categories.

A special program, full of excitement started by a climb to the summit of Mount Sannine, "From the Cedars of Bcharre to the Cedars of Tannourine: followed by an exploration of Mount Hermon, "Jabal el Cheikh" the next Sunday. Participants in this event indulged in a breath-taking scenery and activity at the heart of mother nature, while enjoying the synergy between the people and the army members.



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Our People, Our Assets

Fransabank Dragon Team “The Unbeatable Spirit”



With “The Unbeatable Spirit” motto, Fransabank’s Dragon Team of over 60 participants took part in the Beirut Corporate Games 2012 where over 34 of Lebanon’s leading institutions participated last April in two days of incessant fun and challenge at the Club Sportif, Collège Notre Dame de Jamhour.

Targeting the athlete, the gamer, the intellectual, or the player, the Beirut Corporate Games offered a variety of 38 competitions for men and women. The Beirut Corporate Games is not all about sports only. It carefully chooses the activity in a way to reach every profile of a company employee. It targets the athletes in games such as Football, basketball, Ping Pong, athletics... the intellectuals via the



quiz and Sudoku, the cerebral ones with games such as chess, the lazy ones with backgammon, darts... whereas fun has the biggest share with games such as dodge ball, bag race, tug of war, 3 legged race...

Fransabank’s Dragon team fruitfully won at the Beirut Corporate Games, bringing back with them 2 Gold Medals, 2 Silver Medals and 1 Bronze Medal, and showing that teamwork and the Fransabank family spirit are the bases for utmost productivity and performance.

Whether they played and won or lost the games, Fransabank Dragon team’s fair play and incredible spirit made their participation a very enchanting one, and entertained their colleagues who did not participate, but were also targeted in spreading the importance of teamwork in business life.



Our People, Our Assets

An Amicable Life at Fransabank



Fransabank audience at the Mafi Metlo Show -----

Fransabank's Amicale has always provided Fransabank with various exciting happenings. This year's events were full of talent and each event has been unique in a different aspect.

Fransabank family started their year with a good laugh, where many of them made it to Joe Kodeih's standup comedy "Film Cinema" which carries at the same time comical and satirical tone, in a Cinema retrospective of Beirut scenery and happenings. Jersa, represented by one-man show Rafic Ali Ahmad was also another great success where many of Fransabank people spent another evening to chill out in a relaxing atmosphere!

Further to the series of eventful happenings, and in remembrance of young beloved Talal Kassem, the Fransabank Amicale in collaboration with Roads for Life Association held a special "Mafi Metlo" show, the proceeds of which help finance hospitals and doctors' post-accident

education. The "Mafi Metlo" show was a great occasion to gather Fransabank family members with their families in an amusing atmosphere whereby young men and women are educated and more aware on the importance of providing safer roads for lives for our society, with a goal to decrease car accidents.

Fransabank's Amicale objectives are to bring Fransabank's family closer together. As always, many participants are eager to attend and look forward to any upcoming events. This September, Amicale pleasantly confirms its trip to Greek and Turkish islands for 8 entertaining and relaxing days. Stay tuned to our next issue of FB Angle to learn more about our life at Fransabank!



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



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