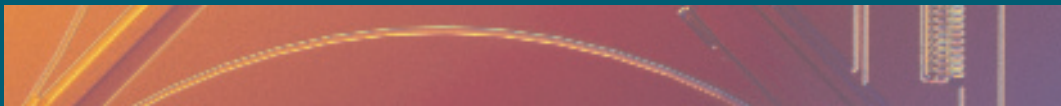


FRENCH
BANKING
FEDERATION



THE FBF'S ROLE AND TASKS

The French Banking Federation (FBF) is the professional body that represents all banks operating in France. This includes almost 500 French and foreign, commercial, cooperative and mutual banks.

The FBF has three core tasks which are reflected in its organisation:

BANKING BUSINESS AND RESEARCH

This department provides a full spectrum of banking expertise and oversees the FBF's commissions and committees in such areas as retail banking and direct banking, investment banking and capital markets, risk control and prudential banking, systems and means of payment, legal and tax affairs, etc... It also negotiates and works with various French and European government and regulatory authorities.

INFORMATION AND EXTERNAL RELATIONS

This department's role is to anticipate changes in the political, economic and social environment, promote the role of banking and banks in society and make sure that all those concerned are properly informed. This involves all forms of external communication at the national and regional levels, including relations with government officials and members of Parliament, the media, consumers, young people and educators as well as other professions and associations. It disseminates information to banking institutions, most notably concerning new regulations in effect or in preparation and the FBF's work.

EUROPEAN AND INTERNATIONAL AFFAIRS

This department, based in Brussels, is responsible for:

- relations with EU institutions and with various bodies representing the banking and financial services sectors in Europe;
- the monitoring of non-EU issues and relations with global banking trade associations;
- the monitoring of specific issues that concern foreign banks established in France.

The FBF in Brussels

The fact that the FBF maintains a permanent representative office in Brussels shows how important French banks feel Europe is. Indeed, over 70% of the legislation that determine how banking is conducted in France is now made in Brussels. This also shows that the FBF intends to play an active role in building a single European market for banking and financial services.

The FBF's presence in Brussels enables it to maintain direct contact with many key stakeholders and policymakers, such as the main European institutions (EU Commission, Parliament and Council), European banking federations and consumer groups.

The FBF's experts closely monitor the major European banking issues. They represent the FBF in the working groups of the European Banking Federation (FBE) and work to unify the thinking and positions of the European banking industry.

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The FBF's main contacts in Brussels

- At the Commission – officials at the Internal Market, Competition and Consumer DGs
- In Parliament – MEPs responsible for presenting the key directives affecting the banking industry and those involved in financial services
- European banking associations (FBE, ESBE and EACB) and banking associations in EU member states
- Officials in France's permanent EU representation office
- Representatives of European consumer organisations (BEUC)
- etc.

The FBF's regional activities

The FBF is active throughout France with 21 regional committees and 88 local or departmental committees. Chaired by local bankers, these committees give the banking industry a forum for dialogue. They also exercise mandates in various departments at prefectures and various national and local government agencies, the French business confederation MEDEF and educational institutions.

These committees support the FBF's action in local communities and promote the role of banking and banks in society. This essentially involves:

- Introducing young people to career opportunities in banking and helping them better understand how banks work.
- Strengthening ties with social organisations and associations, consumers, and in particular with the most disadvantaged members of society.
- Promoting business creation and development, particularly that of small to medium-sized firms. This includes partnerships with entrepreneur aid agencies and consular bodies.

"Banks, My Bank and Me" : an original initiative to teach young people about money and banking.

Initially launched in Strasbourg in 2004, by FBF's Bas-Rhin departmental committee and the local board of education, the "Banks, My Bank and Me" programme was taken to Bordeaux in November 2005, where a contest was organised at the suggestion of local educators. As high-school students compete against each other to answer three questions (What are banks for, how are their services used, and what do banks do?), they learn about the practical aspects of banking. Over 1500 students in Strasbourg and over 1900 in the Bordeaux area from a total of 130 high-schools took part in this learning experience. In 2006, the programme will move to the regions of Haute-Normandie, PACA and Basse-Normandie.

Les clés de la banque: information and security

Through its Banking Information Centre (BIC), the FBF provides practical information that helps everyone use banking services more effectively.

Whenever possible, this information is provided directly to the public on the FBF's website at www.lesclesdelabanque.com and in a series of "mini-guides" that deal with various banking subjects of general interest.

However, when it comes to money, some people need more assistance than others. This is why the BIC has developed relations with various social aid organisations that assist the most disadvantaged members of society.



The lesclesdelabanque.com website received over 470,000 visits in 2005, with approximately 2.5 million pages viewed.

Prepared by the FBF, these mini-guides are distributed by the BIC, the FBF's regional committees, branch networks and associations.

More than 20 mini-guides have already been published as well as two special publications:

- *A glossary of common banking operations*
- *Guide to account closure and transfer – competition between banks*



THE EXECUTIVE COMMITTEE

on January 1, 2006

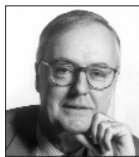
The founding members of the FBF are ex-officio members of the Executive Committee. They are represented on a permanent basis by a designated individual who must be either the Chairman or the Chief Executive Officer.



Baudouin PROT
FBF Chairman
Director and Chief Executive Officer BNP Paribas



Charles MILHAUD
FBF vice-chairman
Chairman of the Executive Board, Caisse Nationale des Caisses d'Epargne et de Prévoyance



Etienne PFLIMLIN
FBF Treasurer
Chairman of the Confédération Nationale du Crédit Mutuel



Daniel BOUTON
Chairman and CEO Société Générale



Philippe DUPONT
Chairman Banque Populaire Group



Georges PAUGET
Chief Executive Officer Crédit Agricole SA



Pierre RICHARD
Chairman Supervisory Board, Dexia Crédit Local



Ariane OBOLENSKY
FBF Chief Executive Officer

COMMISSIONS AND COMMITTEES

The FBF's Executive Committee has set up three Commissions and five Technical Committees, appointed their chairmen and specified their organisational rules. The role of the Commissions is to examine technical banking issues and make proposals. When these proposals concern the banking industry as a whole, they are submitted to the Executive Committee for review.



Retail Banking and Direct Banking Commission
Chairman: Georges PAUGET
Chief Executive Officer, Crédit Agricole SA



Risk Control and Prudential Banking Commission
Chairman: Philippe DUPONT
Chairman Banque Populaire Group



Investment Banking and Capital Markets Commission
Chairman: Michel PEBEREAU
Chairman, BNP Paribas



Accounting Committee
Chairman: Gérard GIL
Chief Accounting Officer, BNP Paribas



Tax Committee
Chairman: Patrick SUET
Deputy Corporate Secretary, Société Générale



Legal Committee
Chairman: Jean-Louis GUILLOT
Head of Legal Affairs, BNP Paribas



Money-laundering Prevention Committee
Chairman: Gilles GUITTON
Chairman of the Board,
Groupement des Cartes Bancaires "CB"



Payment Management Committee
Chairman: Philippe CITERNE
Chief Executive Officer, Société Générale

FBF BANKS KEY FIGURES...

1 150
billion
euros of loans*

48
million
customers

60
million
current accounts

400 000
employees,
representing 1.6% of the French working population
and France's 3rd largest private-sector employer

500
banking firms

1 032
billion
euros in deposits*

3%
of GDP

39 000
ATMs

12
billion
payment transactions
processed each year

26 300
permanent branches

*Source: Commission Bancaire -- data to June 2005.

La Banque Postale, which joined the FBF in February 2006,
is not included in the above figures.

AFB
Social affairs
Jean-Claude Guéry
Professional training
Olivier Robert de Massy



General affairs, Human resources and Internal management

Banking Business and Research
Pierre de Lauzun



Human resources, Finance and IT management
Suzel Berthelet

Systems and means of payment
Bernard Dutreuil

General services
Michel Bonnet

Retail banking and Direct banking
Françoise Palle-Guillabert

Investment banking and Capital markets
Jean Tricou

Banking and Accounting supervision
Sylvie Grillet-Brossier

Taxation
Pierre Reynier

Legal affairs
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European and International Affairs
Jean-Fran ois Pons



European Relations
In Brussels
Pascale Brien
In Paris
Hubert d' tigny

International relations
Estelle Brack

AFB Export

Some 35,000 people consult the FBF's website at www.fbf.fr each month and about 5,000 people subscribe to the monthly newsletter or press releases.

Each month the FBF's paper "Actualité bancaire" takes an in-depth look at a major issue affecting the banking industry. This paper is free for subscribers and can also be downloaded at the FBF website at fbf.fr.

Keeping members informed

The FBF organises from **20 to 25** meetings each year to provide information to bank employees who do not participate in a commission or committee.

These meetings give over **4,000** bankers an opportunity to meet with specialists and ask questions.

SOME MEETING THEMES IN 2005

- Customer relations: new measures to be implemented in 2005
- Internal control – new regulations and best practice
- Finance and sustainable development – responsible communication and employee awareness
- IFRS reporting for European banks – importance and initial experience
- SEPA cards framework and implementation by French banks
- Internet fraud – Personal data theft. Protecting against new fraud techniques

FBF AFFILIATED ENTITIES

THE FRENCH BANKING ORGANISATION AND STANDARDISATION COMMITTEE (CFONB)

Created in 1930, this body governs the standardisation and organisation of banking activities in France. It is authorised to act as a standards bureau of AFNOR (French standards association). Its scope of competence extends to the standardisation of means of payment, the organisation of exchange systems, the standardisation of "bank/customer" exchanges, and standardisation in the areas of marketable securities, security, certification, etc.

REVUE BANQUE GROUP

This group is structured around three major poles of activity: 1) magazines and periodicals (Banque magazine, Banque & Stratégie, Banque & Droit, Banque & Marchés); 2) "Club Banque", monthly conferences; and 3) publishing, with a broad range of publications aimed at banking professionals or broader categories such as students, teachers, researchers, businesses, etc.

OPCA-BANQUES

A joint fund-raising body accredited by the French Banking Association, OPCA-Banques' has three main functions: collecting training fund contributions; advising banks in the area of training; and allocating funding for bank training initiatives.

AFB the French Banking Association

The AFB is a founding member of the FBF and sits on the Executive Committee where it mainly represents small and medium-sized banks and foreign banks established in France. Today, the AFB is the professional body that oversees the social aspects of the collective labour agreement of January 2000 for commercial banks and the Banque Populaire Group.



A new version of the AFB's website (www.afb.fr) was launched in May 2005. It deals only with social matters, within the scope of the collective labour agreement.



FEDERATION
BANCAIRE
FRANCAISE

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