

THE FRENCH BANKING FEDERATION

OVERVIEW, ROLE, TASKS

■ The Fédération Bancaire Française (FBF) is the professional body that represents all banks operating in France. This includes more than 500 French and foreign, commercial, cooperative and mutual banks.

Although it was legally established at the end of 2000, the FBF only became effectively operational on February 1st 2001 and 2002 was its first full year of activity.

■ As the first professional body in the sector's history to unite all its players, the FBF's aim is to become a recognized "trusted third party" positioned between banks and their customers. It aims to build up its authority and credibility by focusing on a few key principles: the faculty for teaching based on strong technical expertise; the power of conviction; the capacity to circulate and process information and expertise; high level of responsiveness on

a day-to-day basis. By avoiding interference in businesses' individual strategies or competitive policies and eschewing partisan commitments, it focuses on one essential goal: to promote the banking business as an economic activity in its own right, which creates added value for the national economy and cultivates a certain vision of a European market in financial services.

- The FBF has four key tasks, which are reflected in its organisation:
- *Member's information service*, which involves transmitting information to banks, notably on the work of commissions and newly applicable or draft regulations. It draws on tools that are exclusively dedicated to members (extranet, documentation centre, etc.), and which were extensively updated in 2002;
- *Banking business and research*, which groups together the full range of professional expertise – retail banking and direct banking, investment banking and capital markets, risk control and prudential banking, payment systems and means of payment, legal and tax affairs – coordinates the FBF's committees and commissions, and manages relations with public bodies in these various areas;
- *Communication and External relations*, which covers all forms of external communication: relations with governments, the media and consumers via the Banking Information Centre, and with young people, the teaching profession and other professions, as well as all regional activities. Indeed, the FBF is represented across the country thanks to a network of some 130 regional banking committees (see page 37).
- *European and international affairs*, which is now partly based in Brussels (see page 10).

Extranet : 5,500 visitors,
i.e. 80,000 pages consulted
each month.



In 2002,
2,300 bank
employees
participated
in 19 conferences
and debates
organised by
the FBF on subjects
as diverse as:

"Belorgey
Agreement
on the insurability
of serious
health risks"

"Banks and terrorist
financing"

"Update
on the McDonough
Ratio"

"Interbank norms
and standards:
a new organisation
for new
challenges"

"Banking
mediation"

"Deposit account
agreements", etc.

ENTITIES ASSOCIATED WITH THE FBF

Comité Français d'Organisation et de Normalisation Bancaires - CFONB (French Banking Organisation and Standardisation Committee)

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: magazines and periodicals (Banque magazine, Banque & Stratégie, Banque & Droit, Banque & Marchés); seminars and conferences; and 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 fulfils two tasks: it handles the financing of continuing vocational training schemes and provides banks with advice and support in organisation these courses.

ASSOCIATION FRANÇAISE DES BANQUES (AFB)

Before the arrival of the FBF, the AFB fulfilled a dual role as the professional body for commercial banks and a professional banking association. It now coexists with the FBF, but focuses solely on its social role (management of the collective labour agreement relating to AFB and Groupe Banques Populaires banks).

Moreover, the AFB is a full founding member of the FBF, and represents, in particular, small and medium-sized banks, as well as foreign banks with operations in France.

SOME FIGURES ON THE FBF...

- 500 member banks
- 25,500 permanent branches
- 500,000 employees, i.e.
 - 1,6% of the active population
 - the third largest private-sector employer in France
- 60 million current accounts
- EUR 989 billion in loans
- EUR 910 billion in deposits
- EUR 650 billion invested in UCITS
- 2 billion payment transactions processed each year
- 35,000 ATM machines
- 3% of France's GDP

2002 EXECUTIVE COMMITTEE

The founding members of the French Banking Federation 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 Chief Executive Officer.



Michel PEBEREAU
Chairman of the FBF
Chairman and Chief Executive Officer of BNP Paribas



Charles de CROISSET
Chairman of CCF



Philippe DUPONT
First Vice-chairman of the FBF
Chairman of Banque Populaire Group



Jean LAURENT
Chief Executive Officer of Crédit Agricole SA



Jean PEYRELEVADE
Second Vice-chairman of the FBF
Chairman of Crédit Lyonnais



Etienne PFLIMLIN
Chairman of Confédération Nationale du Crédit Mutuel



Charles MILHAUD
Treasurer of the FBF
Chairman of the Executive Board of Caisse Nationale des Caisses d'Épargne et de Prévoyance (French savings and social welfare fund)



Gilles GUITTON
Managing Director of the FBF



Daniel BOUTON
Chairman and Chief Executive Officer of Société Générale

FBF COMMISSIONS AND COMMITTEES

Four Commissions and four Technical Committees were set up by the Executive Committee, which also appointed the corresponding chairmen and defined the organisation.

The role of the Commissions is to look into technical banking issues and draw up proposals, which

are then submitted to the Executive Committee for deliberation when involvement from the banking profession is required. The role of the Committees is to give an opinion on technical issues that fall within their area of expertise.



Retail Banking and Direct Banking Commission
Chairman: Philippe DUPONT
Chairman of Banque Populaire Group



Investment Banking and Capital Markets Commission
Chairman: Jean PEYRELEVADE
Chairman of Crédit Lyonnais



Risk Control and Prudential Banking Commission
Chairman: Daniel BOUTON
Chairman and Chief Executive Officer of Société Générale



Payment Systems and Means of Payment Commission
Chairman: Michel LUCAS
Chief Executive Officer of Confédération Nationale du Crédit Mutuel – Chairman of the Executive Board of CIC



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



Legal Committee
Chairman: Gérard GARDELLA
Chief Legal Officer of Société Générale



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



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

FBF'S REGIONAL ACTIVITIES AND COMMITTEES

The French Banking Federation is represented throughout France by 21 regional committees and 119 local or departmental committees, which represent

the banks of a particular region or French administrative department.

These committees have four roles:

- represent the banking profession in relations with the various regional or local institutions (MEDEF, Chambers of Commerce and Industry, consular bodies, etc.);
- inform the relevant public of the region, department or city and act as a spokesperson of the FBF, particularly in relations with the media and elected officials;
- organise or support all communication and public relations activities at a regional and local level, notably with regard to schools and universities;
- co-ordinate the banking community and promote exchange within the profession on all subjects of common interest (security, creation of new businesses, etc.).

SUBJECTS EXPLORED ON A REGIONAL LEVEL IN 2002

1. **New businesses:** partnerships with entrepreneur clubs and support networks - Entreprendre en France, local initiative platforms, support for the "PCE" start-up loan scheme in partnership with BDPME (French development bank for small and medium-sized businesses), etc.
2. **Security:** application of regulations governing the transport of funds in collaboration with local authorities and departmental security commissions
3. **Bank/customer relations:** involvement in various regional consumer organisations (regional technical centres, etc.), presence on overindebtedness commissions, etc.
4. **Payment methods** ((euro, deployment of Moneo, etc.)
5. **Banking businesses and employment/training** (business forums, conferences, presence of committee chairmen on university boards, etc.)
6. **Conferences on the international, national and local business environment**

[Organisation chart]

