



PRESS
RELEASE

Montrouge, April 23, 2004

FRENCH RETAIL BANKING - CRÉDIT LYONNAIS: APPOINTMENTS

The General Management of retail bank Crédit Lyonnais will comprise the two following committees from 26 April 2004:

1 The Executive Committee, made up of:

Jacques Baudouin, Deputy Chief Executive Officer, head of banking services for private individuals and professionals, and supervisor of the General Secretariat and Legal Department.

Aline Bec, in charge of information systems, customer services and cash flows, and head of project commissioning.

Jérôme Brunel, head of the Human Resources department and supervisor of banking services for businesses.

The Executive Committee will meet every week, and will be chaired by Georges Pauget, Chief Executive Officer of Crédit Lyonnais, who will also be directly in charge of Finance, Risks and Communications, as well as business planning.

2 The General Management Committee, made up of the Executive Committee members plus:

Francis Canterini, director of finance and risks.

Michel Chariot, director of operations, North-West (DENO).

Michel Delattre, head of the customer services and cash flows department (DSCF).

Christian Deschaseaux, director of operations, Paris.

Jean-Luc Duflot, director of business planning at Crédit Lyonnais and financial controller of banking services for private individuals and professionals.

Michel Guigal, head of the private individual and professional customer department (DMPP), and Crédit Lyonnais media officer.

Henri Mazzella, head of the French business customer department (DMEF).

The Head of Control and Audit and the General Secretary participate in the General Management Committee's activities.

The General Management Committee will meet every week and will be chaired by Georges Pauget.