



UNICO BANKING GROUP

UNICO BANKING GROUP Mission Statement

In the spirit of confidence and openness that has governed Unico cooperation among cooperative banks since its founding in 1977, we re-assess the framework for our present and future direction.

GOALS OF THE COOPERATION

We promote the exchange of ideas and experiences amongst top executives of the member banks on issues that have an impact on our organisations and business.

We seek and promote opportunities where member banks can support each other's strategic developments - for example, through multilateral agreements, joint marketing and joint operations.

We seek to leverage our cooperation as member banks in order to identify and undertake new business opportunities.

We investigate and pursue opportunities for cost savings in our organisations that can be achieved through shared investments, joint procurement and economies of scale.

We act as a platform aimed at promoting our interests as cooperative organisations.

We seek opportunities to strengthen our member banks' organisations by facilitating the exchange of best practices.

We formulate and convey strong positions to the appropriate bodies responsible for lobbying activities at the European level. We seek to develop a close relationship with the European Association of Cooperative Banks.

MODALITIES

We adopt a mode of operation that favours working groups and committees for evaluating or pursuing projects and studying specific issues.

We exceptionally open our activities to non-members on a project/product basis to the extent that their participation contributes to the achievement of the organisation's goals.

COMMITMENT

We promote Unico cooperation within our organisations and we dedicate the appropriate resources to contribute to the achievement of the organisation's goals.

Brussels, January 2004

CRÉDIT AGRICOLE



DZ BANK



ICCREA HOLDING



OKO BANK



RABOBANK



RZB AUSTRIA



BANCO COOPERATIVO ESPAÑOL



UNION OF SWISS RAIFFEISEN BANKS

