



GRAMEEN CRÉDIT AGRICOLE
Microfinance Foundation

Raphaël Appert



CEO of the Val de France Crédit Agricole Regional Bank

Raphaël Appert joined the Reims Crédit Agricole Regional Bank in 1983. After nine years in the commercial branch network, he was appointed Head of Marketing and Commercial Efficiency, a post he held for three years. In 1995, Raphaël Appert joined the Sarthe Regional Bank as Director of the Commercial Branch Network. In 1998, he was appointed Director of Finance and Marketing of the Anjou/Maine Regional Bank. For four years, he held the post of Deputy CEO of the Centre Est Regional Bank (Lyon), responsible for the Corporate Credit and Risk departments. Since 1 November 2005, Raphaël Appert has been CEO of the Val de France Regional Bank, which includes two *départements*, Eure-et-Loir (28) and Loir-et-Cher (41), and which is headquartered in Chartres (Eure-et-Loir).

Raphaël Appert is rapporteur for the Cooperative Commission of the Fédération Nationale du Crédit Agricole.

Raphaël Appert is a graduate of the École de Hautes Études Commerciales du Nord.