Welcome to Crédit Agricole one of the largest banking groups in the world

15th september 2026

UNIVERSITÀ DI PARMA

AGIRE OGNI GIORNO PER IL DOMANI

CRÉDIT AGRICOLE

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Discover the Group

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The Crédit Agricole Group worldwide



WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

- Retail Bank in Europe[1]
- Asset Manager in Europe[2]
- Cooperative and mutual bank in the world[3]

2025 KEY FIGURES

54 million Customers

46 Countries

157,000 Employees

9 bln€ underlying net income

136% Liquidity Coverage Ratio

17.4% Cet 1 ratio

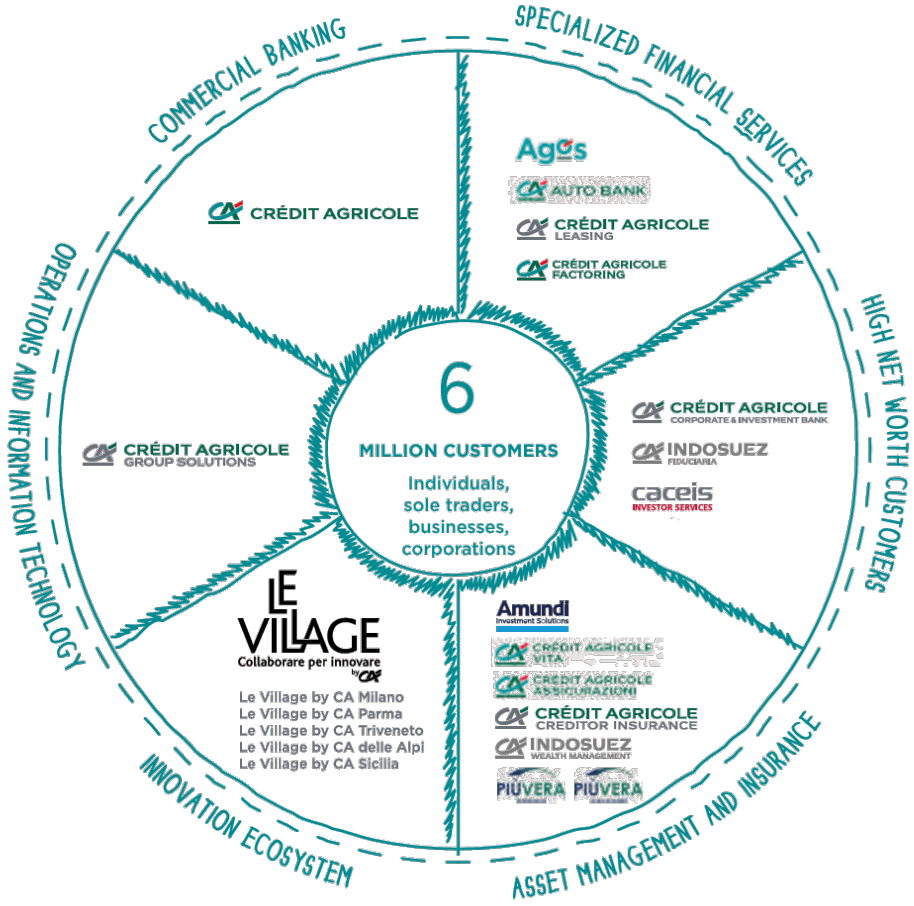
RATING[4]

S&P Global Ratings	Moody's	Fitch Ratings	DBRS
A+	A1	A+	AA

1 Ranking by number of customers. 2 Source: IPE 2024 E « Top 500 Asset Managers », juin 2024. 3 Ranking by revenues. Source: The 2023 World Cooperative Monitor (january 2024) 4 . Issuer/LT senior preferred debt.

The Crédit Agricole Group in Italy

THE CRÉDIT AGRICOLE GROUP IN ITALY



THE CRÉDIT AGRICOLE ITALIA BANKING GROUP

1° CRI in Italy

2° Player in the Italian consumer finance market

3° Asset Manager in Italy

2025 KEY FIGUREY

- 6 million Customers
- 103 bln€ in loans
- approx. 16,100 employees
- 1,402 mln€ net income
- 346 bln€ total funding
- 5,149 mln€ revenues

Dati al 31.12.2025

1. Strategic Customer Recommendation Index of Crédit Agricole Italia among universal banks. Survey conduced between July and October 2025 on specific profiles of Customers of the Bank compared to Customers of competitor banks in the regions where Crédit Agricole Italia Branches are based. 2 Source: Assofin.3. Source: Assogestioni

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CartaConto, the student card in partnership with University of Parma

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Our positioning on students

Crédit Agricole is the financial partner of University of Parma.

Our strategic agreements have created **high quality collaboration and experience sharing,** drawing on both partners' international and innovative approach.

CAREER BUILDING



Crédit Agricole Italia as a value partner to support entry in work world

MOBILE FIRST



Products and digital services, fast and easy to access

ENTREPRENEURSHIP SUPPORT



Support students to develop their innovative projects

SUSTAINABILITY



Focus on environmental sustainability as a Group's value

We aim to be your partner both during your academic career and after graduation to empower you to realize your life projects

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Our positioning on students

OUR FOCUS ON STUDENTS



ALL STUDENTS RECEIVE A STUDENT CARD, A MULTISERVICE CARD TO ACCESS TO UNIVERSITY SERVICES…

…THAT BECOMES A PREPAID CARD AND A BANK ACCOUNT FOR YOUR FINANCIAL NEEDS…

…AND A CARD GIVING YOU ACCESS TO THE MANY INITIATIVES ORGANIZED BY CA AND BY THE UNIVERSITY

Discover more on our website:

https://www.credit-agricole.it/privati/universita/universita-degli-studi-di-parma

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The Student Card



Financial services

CartaConto is a rechargeable prepaid card which, in addition to the normal functions of a payment card, can be used to easily make many bank transactions

- Very secure payments at shops and cash withdrawals at the ATMs enabled for the Mastercard network. **You can charge it also on your wallet!**
- Receiving and making credit transfers
- Online payments, including University tuition fees, PagoPA, payment slips (MAV/RAV/postal ones), receiving any reimbursements (e.g. scholarships), and any other money exchange between the University and students
- Topping up your mobile credit and managing your home utilities
- Operating with Crédit Agricole Italia APP, managing your card online.
  You can load CartaConto into your digital wallet to make payments from your mobile!
- Internet Option, to enable and disable online payments any time you want
- 3D Secure Service, to make your online payments safer
- World Option, to withdraw cash and make payments all over the world

University services

- CartaConto can be the used for the owner identification and access to the University services
- Thanks to the Mifare technology, CartaConto can be used to access University facilities and services (e.g. libraries, canteen and University premises)
- Other services for university life agreed on with University

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The benefits of your Student Card

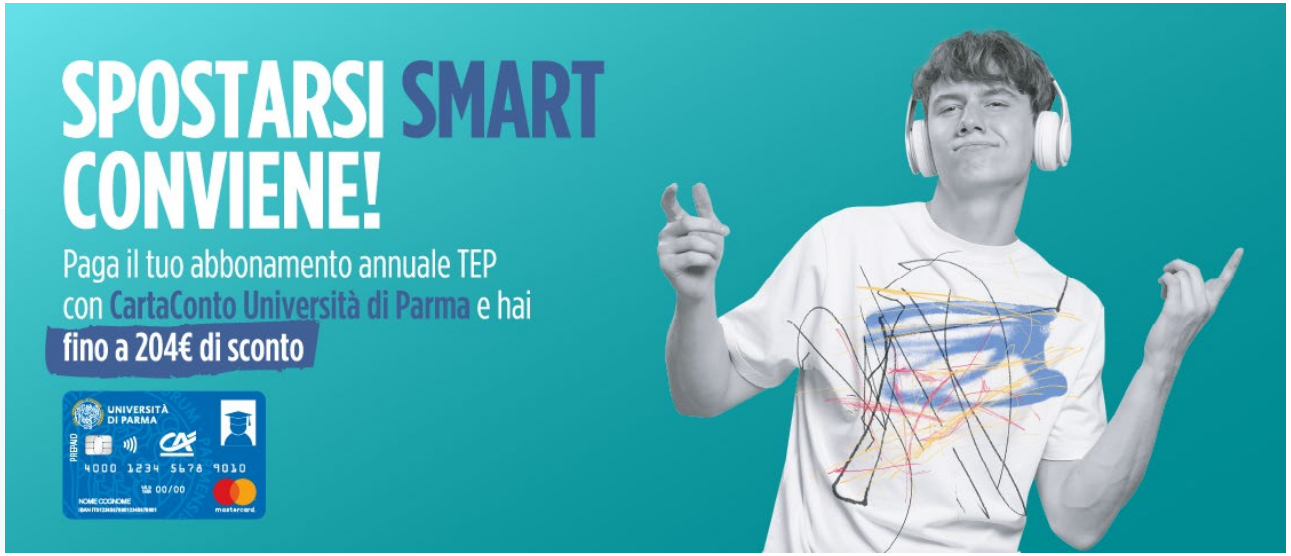
IF ACTIVE AS A BANK CARD, YOUR STUDENT CARD ALLOWS YOU TO BENEFIT FROM ALL THE INITIATIVES AGREED WITH THE UNIVERSITY IN ORDER TO GIVE YOU SPECIFIC ADVANTAGES



In partnership with University and TEP, until 31st march 2027

a discount of up to 204€ on annual TEP public transport pass for those who pay the pass with CartaConto Università di Parma.

Less cost for the students and a support to our planet



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How to activate your Student Card



Activating CartaConto banking functions is super easy:

In all Crédit Agricole Italia branches

Go to one of Crédit Agricole Italia branches. Look for the nearest one on www.credit-agricole.it.
In these branches: Sede 1, Sede 2, Agenzia 1, Agenzia 3, Agenzia 4, Agenzia 11, Agenzia 13, or Agenzia 14, our personnel is ready to help you.

Remember to bring with you:

- Your Italian "Codice Fiscale" (Taxpayer Identification Number)
- A valid identification document
- NIF code (social security number of your country) or TIN (Taxpayer Identification Number) if you are from the US

Online:
- making a credit transfer from a bank account held at another bank or
- through video selfie

To activate your card online you need:

- An Italian SIM card
- Your Italian "Codice Fiscale"
- 1 identification document (e.g. passport), if you activate your card via a credit transfer from an Italian bank account
- 2 identification documents (1 must be your Italian identity card), if you activate your card via video selfie recognition (non-EU citizen)
- 1 identification document (e.g. passport), if you activate your card via video selfie recognition (EU citizen)



Remember that in Italy you need these documents to have any sort of business relationship with any bank

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Disclaimer

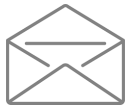
Advertising message with promotional purposes. CartaConto is a product reserved to customers that are consumers. Rates and financial and contractual terms and conditions are set out in the information sheets available at our branches and on the website www.credit-agricole.it. Maximum credit balance €10,000. The Bank shall have the right to assess whether the set requirements are met for the activation of the products subject to this offer. This offer is reserved to students and personnel of the University of Parma.

NOTE ON *OPZIONE MONDO*

If you do not activate the Opzione Mondo (World Option), you will able to make payments only in the countries listed on Crédit Agricole Italia website www.credit-agricole.it

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THANK YOU!



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