



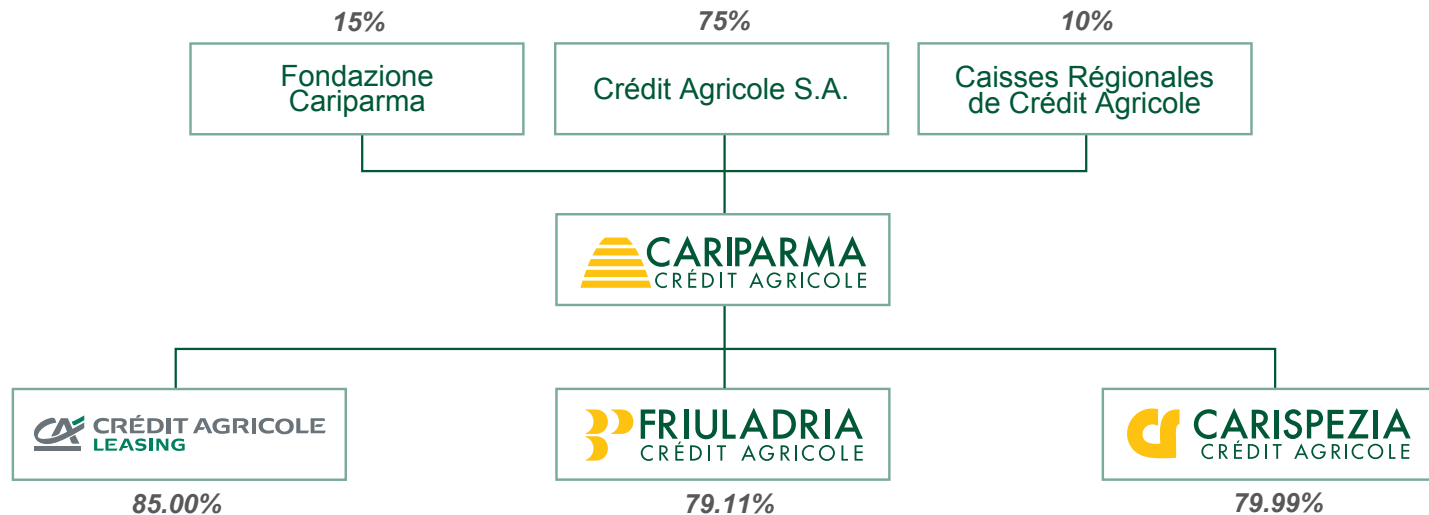
INTERNATIONAL SYSTEM

When a company is on the move, we take them into the world.

Cariparma Crédit Agricole Group: from historical local roots to an International Network

The origins of Cariparma date back from 1860.
Since then the Bank has always been present in the most industrialized and developed areas **with the most relevant percentage in Italian GDP and has always been close to families and companies.**

Cariparma Crédit Agricole Group was established **in March 2007 with the entry in the French Group Crédit Agricole**, European leader in banking and insurance services.



The ideal partner for those who work with foreign countries

Cariparma Crédit Agricole Group is supported **by an important International Group and benefits from products and services created by specialized companies.**



<p>CORPORATE & INVESTMENT BANKING</p> The logo for Crédit Agricole Corporate & Investment Bank, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK'.	<p>LEASING</p> The logo for Crédit Agricole Leasing, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE LEASING'.	<p>FACTORING</p> The logo for Crédit Agricole Commercial Finance, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE COMMERCIAL FINANCE'.	<p>ASSET MANAGEMENT</p> The logo for Amundi, featuring the word 'Amundi' in blue and 'ASSET MANAGEMENT' in smaller text below it.
<p>STOCK BROKER</p> The logo for Cheuvreux, featuring the 'CA' icon and the text 'CHEUVREUX CRÉDIT AGRICOLE GROUP'.	<p>LIFE INSURANCE</p> The logo for Crédit Agricole Vita, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE VITA'.	<p>CONSUMER'S CREDIT</p> The logos for Agos and Ducato, featuring the 'Agos' logo with a colorful icon and the 'DUCATO' logo with a blue icon.	The logo for FGA Capital, featuring the text 'FGA CAPITAL' in blue and red.
The logo for Crédit Agricole Assicurazioni, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE ASSICURAZIONI'.	The logo for Crédit Agricole Private Equity, featuring the 'CA' icon and the text 'CRÉDIT AGRICOLE PRIVATE EQUITY'.	The logo for IDIA-SODICA Italia, featuring the 'CA' icon and the text 'IDIA-SODICA ITALIA CA AGRO-ALIMENTARE'.	

Cariparma Crédit Agricole Group is therefore **the sound and right partner for companies that go international.**

Among the top ten major Banking Group in Italy

906 Retail Branches

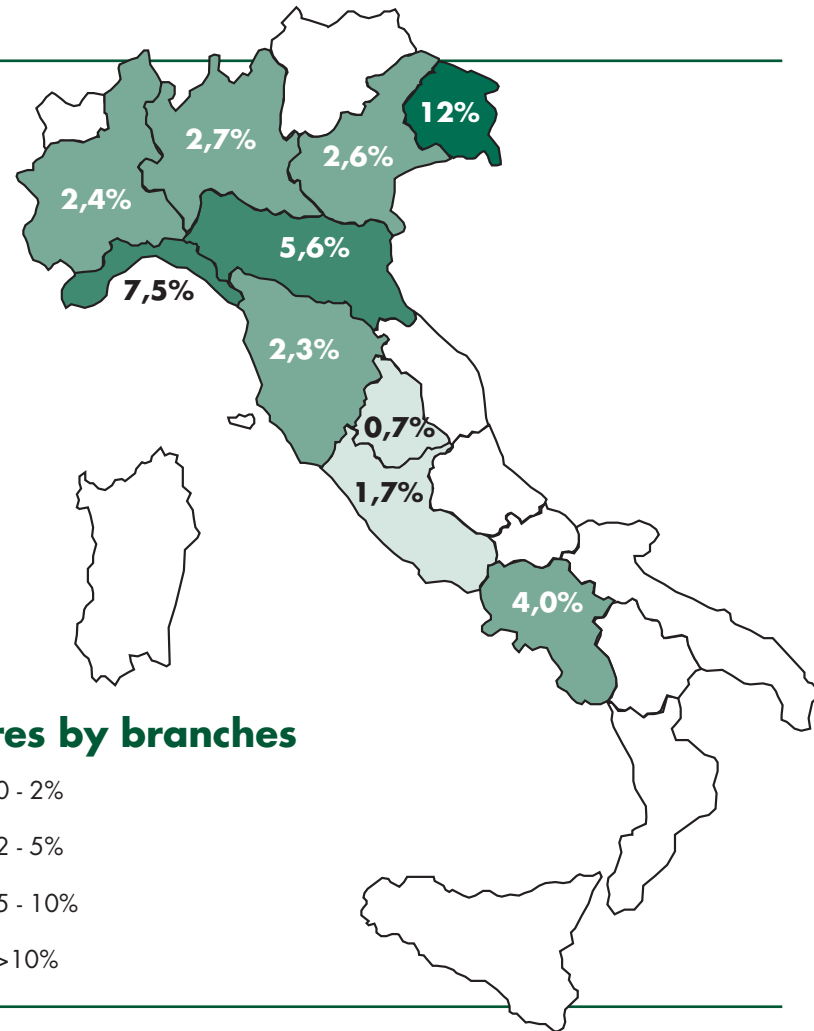
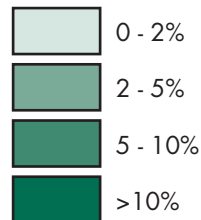
6 Corporate Areas

30 Enterprise Centers

23 Private Banking Centers

Present in 58 provinces and in 10 most industrialised and developed regions, to serve 1,7 million customers.

Market shares by branches

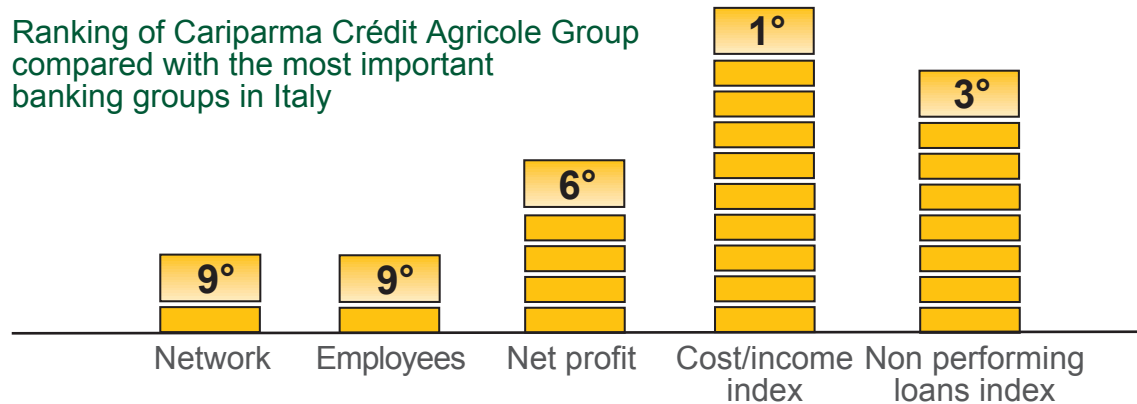


The power of Cariparma Crédit Agricole Group in Italy

Rating

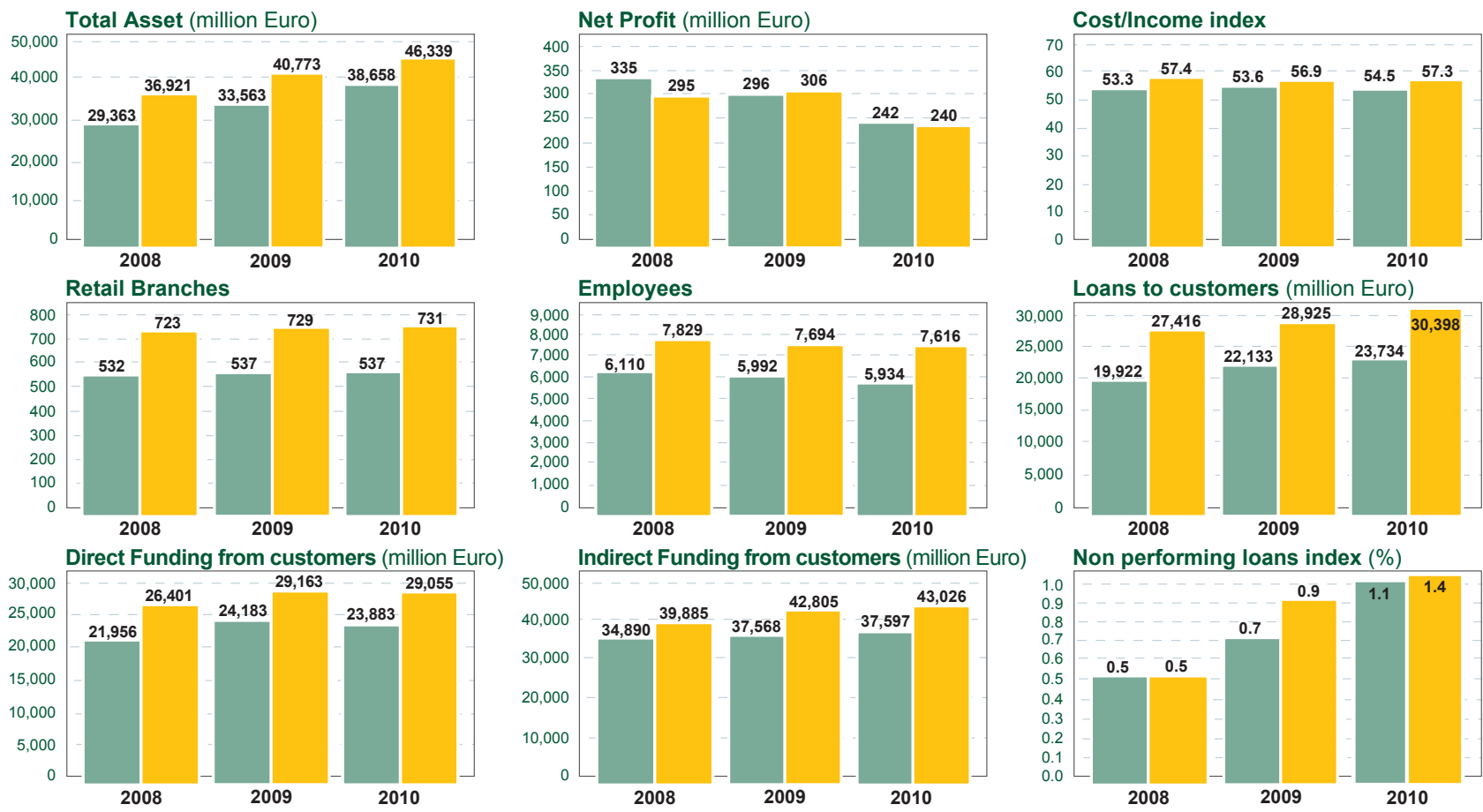
Moody's Cariparma	Short term P-1	Long term Aa3	Outlook Stable	
Standard & Poor's	Short term A-1+	Long term AA-	Outlook Negative	
Tier 1 Cariparma	2008 12.1%	2009 11.8%	2010 13.0%	
Tier 1 Cariparma Crédit Agricole Group	2008 8.0%	2009 7.5%	2010 8.7%	

Ranking of Cariparma Crédit Agricole Group compared with the most important banking groups in Italy

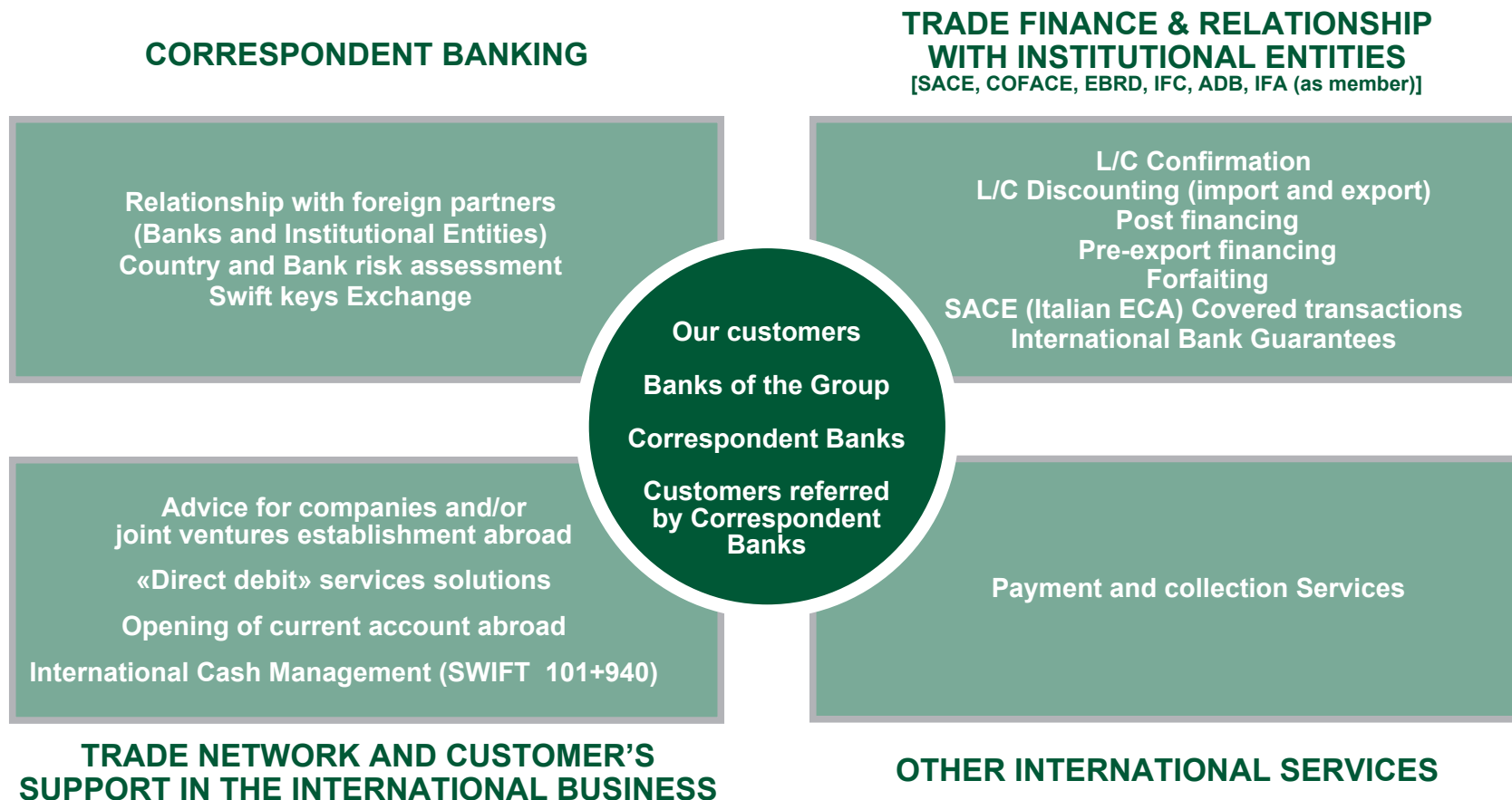


Key Economic and Financial figures

Key: ■ Cariparma ■ Cariparma Crédit Agricole Group
 2010 Cariparma Crédit Agricole Group Equity: 3,881
 2009 data: restated



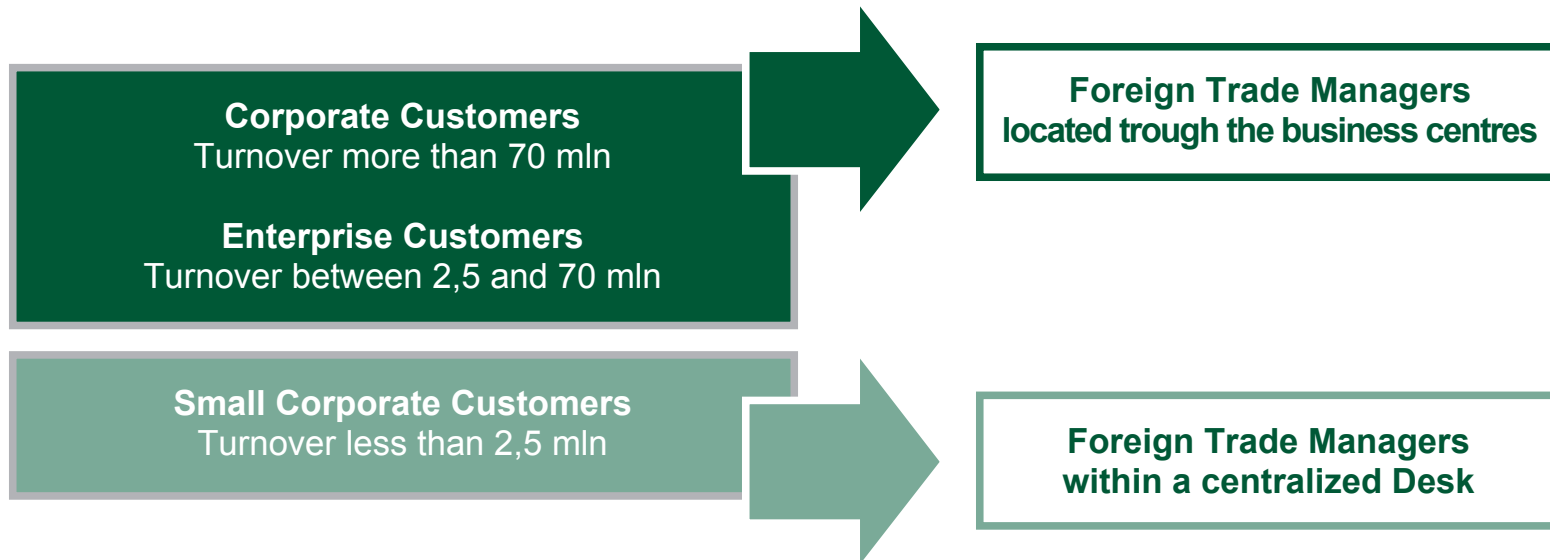
The International System: services provided



International System: the structure

In order to ensure a steady and personalized assistance, International System puts at your disposal a dedicated structure:

- **the Relationship Manager**,
deals with the principal business and credit opportunities;
- **the Foreign Trade Manager**,
ensures a specific support and provides personalized advice about your internationalization projects and Trade Finance needs;
- **the International Division**,
coordinates the Foreign Trade Managers network and promotes our customer's internationalization activities.



Contacts

Giovanni Vené	Head of International Division Phone +39 0521 700764 / e-mail: giovannivene@cariparma.it / fax +39 0521 700708
Gerard Fracassi	Head of International Markets Development Phone +39 0521 700702 / e-mail: gerardfracassi@cariparma.it / fax +390521 700708
Stefano Bellucci	Head of International Business & Trade Finance Development Phone +39 0521 700701 / e-mail: stefanobellucci@cariparma.it / fax +39 0521 700708
Luisa Parma	International Business & Trade Finance Development Phone +39 0521 700706 / e-mail: luisaparma@cariparma.it / fax +390521 700708
Cinzia Chiaffi	Head of Trade Finance Operational Department Phone +39 0521 700744 / e-mail: cinziachiaffi@cariparma.it / fax +39 0521 700745

International Relations Division
Via Po 134/A - 43100 Parma - Italy

BIC SWIFT: CRPPIT2PXXX

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