



**Vittorio Ratto**

*Member of the Board of Directors of CA Auto Bank  
Deputy Chief Executive Officer of Crédit Agricole Italia, in charge of Retail Banking, Private & Digital  
Member of Management Committee of Crédit Agricole S.A.*

Vittorio Ratto is Member of the Board of Directors of CA Auto Bank, Deputy Chief Executive Officer of Crédit Agricole Italia, in charge of Retail Banking, Private & Digital and Member of the Management Committee of Crédit Agricole S.A.

He began his career in 1995 at New Holland International in the UK. Returning to Italy, he joined the Fiat group and then Andersen Consulting. After earning an MBA in France in 2000, he joined Bain & Company as a partner in the Financial Institutions sector. He moved on to the CA Cariparma group in 2012 as Head of Strategic Marketing and New Channels. He was responsible for drafting and implementing the strategic plan and key projects, development and the multi-channel strategy. In 2015, he was appointed Director of Human Resources, Organisation and Strategy at Cariparma.

Vittorio Ratto holds an MBA from INSEAD and an Economics diploma from Università di Torino.

---