



Company Profile





Human Bank

“

“A Human Bank that creates value for privates, families, businesses and entrepreneurs. Through dialogue, discussion and listening, we identify new opportunities by making available a personalized service to people and enterprises, offering real solutions to actual problems.”

”

Giovanni Bossi, CEO.





Mission

Offering companies,
entrepreneurs and private
individuals personalized and
innovative financial solutions,
generating shared value and
positively impacting the real
economy.

Cherry Bank S.p.A. is a project started in October 2021 from the merger of **Cherry106 S.p.A.** into **Banco delle Tre Venezia S.p.A.**: innovative operator the first, and a banking reality rooted in the Veneto region the second.

At the end of December 2023, the merger of Banca Popolare Valconca into Cherry Bank is finalized, a merger that allows Cherry Bank to expand its presence in the retail commercial banking sector nationwide as well.

It combines the tradition of a solid bank with the **innovation** and **speed** of a modern and technological reality.

A “contemporary” Bank, a Project made up of **people** who work for **people**.



We are a **Human Bank** that builds its growth on the well-being of those who work for the Bank, the **cherries**, in the belief that it is the first step to establish a **positive relationship with customers** and with the environment in which we operate.

WE GROW EVERY DAY TOGETHER

data updated to 30st of april of 2024

506

Cherries
48% women
and 52% men

93

New resources
in the last 12 months

5

Headquarters and offices
Padua, Milan, Rome
Pordenone, Morciano di Romagna

23

Branch offices
divided among Veneto,
Emilia Romagna, Marche

We embrace an inclusive culture, where all voices have equal weight. **Inclusion is one of our main goals.**

Women represent 48% of the total cherries and 34% are woman in managerial roles in the Bank.

Data updated to 30st of april of 2024

48

is the % of woman
between all the cherries

48

is the % of woman
employed in the last 12
months

36

is the % of woman
who cover managerial
roles





ESG criteria as a central element of our strategies.

We are a Human Bank.

We actively participate in the process of social, climatic and governance transition.

→ We are **constantly looking for solutions** that valorize resources and skills of the ecosystem in which we operate generating sustainable well-being over time.

→ We pay attention to our cherries and at human relationships, promoting the **culture of uniqueness as value**.

→ Thanks to our collaboration with AcessiWay and to artificial intelligence, we have implemented in our website a tool that makes **navigation accessible** also to those affected by temporary disabilities and not, and who therefore use assistive technologies, in full compliance with WCAG 21, and with European and national regulations.

→ In collaboration with Rete Clima, we calculated the CO2 emissions generated by the access to our website (with a methodology verified by ICMQ). To neutralize them, we have joined an **international carbon offset project** that deals with the **planting of trees in various parts of Italy**.

→ We are aware of the Bank's role in supporting and sustaining our customers by offering safe, efficient and cutting-edge products and services. We translate into practice what it means to do business consciously, proactively participating in the **social, climate and governance transition process**.



We operate in an ethical and sustainable way, with a diversified business model, that aims to create value by acting as **facilitator** and solution provider, thus contributing to **a sustainable and shared growth**.

We design tailor-made solutions to facilitate development, increase competitiveness and generate value for the entire System.

Our **Project**



NPL Investment and Management

Investor in distressed loans with internal capabilities to manage them with a fast and sustainable recovery approach



Relationship Bank

Personalized support to companies with integrated financial solutions



Wealth Management

Offering investment services tailored for private and upper affluent clients with a transparent approach and no conflicts of interest.



Green Evolution Advisory

From the intermediation of Tax Credits and services related to the provision of subsidized or guaranteed financing by major Italian institutions, serving the country's ecological transition process.



We have solid foundations on which rests a **structured** and **rapidly expanding** business.

CET1
Ratio **15,03%**

TCR **16,15%**

Totale assets
3.2 bilions of euros

We are committed to maintaining robust capitalization

Data updated to 31st of december 2023



Nothing is standardized. We offer tailor-made services, born from rapid and transparent decision-making processes that have the goal of optimizing response times.

We stand out for our strong **problem-solving skills**.

We use a **customized consultancy approach** based on **relationships, active listening** and **understanding** the needs of our interlocutors in order to **propose integrated financial solutions** that best meet customer's needs.

— We provide **solutions for high value-added enterprises**, by also focusing on the process of digital and green transition. At the same time, we help companies with sustainable businesses and partially compromised financial situations to identify the best solutions to restart and foster their growth path.

— We deal with the purchase of Tax Credits generated by Construction Companies who improve the efficiency of the buildings and then sell them to qualified counterparties, as well as with the development of **Advisory projects** linked to the **National Resilient and Recovery Plan**. Our fil rouge is driven by the **Green Economy**.

— We offer **Alternative Asset Management** services through both dedicated Funds and customized asset management offering investors the opportunity to invest in opportunistic high-yielding deals within the Cherry Bank investment platform

— We **acquire, manage and transform distressed loans** by applying advanced processes and technologies. We buy from Banks and Investors non core assets (i.e. Non Performing Loans), mainly unsecured, and we manage the loans vis à vis the debtors with a sustainable approach aimed at the faster recovery.

— We offer **wealth management services** to identify savings and investment solutions tailored to the needs of individual customers; we do it transparently using technology as an enabling factor.

— We adopt an innovative and sustainable governance model; we also pay attention to the **ESG criteria** in the definition of creditworthiness, with the aim of supporting the growth of those Companies that, in the long term, produce positivity in the system in which we operate.



Purchase of tax credits

We guarantee construction companies a streamlined and time-sensitive route to the assignment of their tax credits, by providing them with our digital platform Cherry credit and our experience in the purchase of such tax credits without recourse.

Personalized consultancy to businesses

We believe in the potential of Italian companies.

We offer a range of tailor-made solutions to facilitate their rapid development, increasing competitiveness and generating value for the whole System, helping them if they are eligible to benefit from the facilities, because the advantages of interconnection are also fiscal (Sabatini, 4.0, NRRP).

Factoring

We offer companies the factoring tool to help them obtain liquidity for rapid growth. A concrete support through credit advance.

Leasing and Rental

Solutions such as financial leasing or operating rental are attractive opportunities to accelerate business growth. They support the green economy, technology upgrading and digitalization. We offer tailor-made consulting in this regard through various Partners.

Special Situations

We define customized interventions in favor of companies with problematic financial situations, for which the solution of the financial problem represents the central element to solve their difficulties, helping them to get back on a solid growth path.



Financing

We offer a range of tailor-made solutions to facilitate the development of SMEs quickly, increase competitiveness and generate value for the entire System.

Extraordinary Finance

We support companies to grow, invest, and reorganize their structure helping them to position themselves on the Italian market through targeted and well-considered extraordinary finance operations.

Time Deposit

We help Italian companies and families to grow their savings in safety by offering a service with secure returns. We adhere to the Fondo Interbancario di Tutela dei Depositi (FITD) which guarantees coverage up to 100,000 euros per individual customer.

Foreign

Foreign trade is a great challenge and an excellent opportunity. We support companies in their internationalization journey. With a consultative approach we define the opportunities that the international market offers to meet the needs of each enterprise and professional by offering customized solutions for each company.

- Trade finance for export-import activities
 - internalization support for businesses in new markets
-





Financial Planning

We provide individuals, families and entrepreneurs with a highly personalized and transparent service that is based on an active listening of their needs. The transparency of our advisory service derives from a precise strategic choice that provides a clear and defined "on top" commission with no additional charges.

For example, any retrocessions on funds and Sicavs are fully credited to customers.

A "win-win" approach that eliminates any conflict of interest of the Bank in formulating the best advice in the interest of Customers. We start by carefully analyzing the composition and efficiency of the assets to identify more suitable investment solutions to achieve our customers' objectives.



Management of corporate liquidity

Individual and dedicated portfolio management to streamline treasury activities with an absolute return objective while preserving liquidity objectives.



Financial check-up

We also offer the possibility of carrying out a check-up of clients' investments at various banking and financial realities, delivering a report that highlights the risk/return profile and the costs of existing investments.

To avoid any conflict of interest, this activity is carried out by a third-party entity independent of the Bank.



Funds, Sicav and ETF

We work "with an open structure" by selecting the products of the best international fund houses. We offer the best solutions and monitor their performance to maintain an effective proposition in the interest of the client.



Insurance

We have entered into agreements with primary insurance at national level in order to be able to offer the best investment policies. In addition, we are supported by insurance brokers that allow us to provide our clients with investment solutions from major international companies.



Time Deposit

We offer a product through which private individuals and families can bind a sum of money set aside from their current account, for a fixed period and at a fixed rate. A safe investment makes your savings pay off.

To guarantee maximum security, we adhere to the Fondo Interbancario di Tutela dei Depositi (FITD) which guarantees coverage up to 100,000 euros per single customer.



Cherry face to face

A current account with trading functionality. It allows customers, in full autonomy, to check the quotation's trend and place the trade of shares, warrants, ETFs/ETCs and bonds on the main international markets, directly from their home banking.



Purchase, management and transformation of NPL credits.

We are aware of the level of maturity of the primary market of the big players, which is why we focus our investments on the **unsecured, corporate and retail/consumer** segments, targeting also **banks, intermediaries and diversified operators** with smaller portfolios.

We propose ourselves as a solution also for those impaired loan operators who wish to enhance **portfolio segments more difficult to deal with.**

We firmly believe in the need to combine the interests of the Bank and the environment in which it operates, in the **interests of its partners** and in the **protection of rights** and of **sustainability** of the **relationships** with debtors.



Our intervention in the **NRRP** context.

We will use an approach that intersects different innovation points and that will be addressed in two areas:

Support of SMEs

we will accompany enterprises to access to funds. We will take care of drafting the necessary documentation by providing them the best skills. We will offer related financial services focusing on speed of action positioning them in the field thanks to one of our strengths: the **short decision-making chain**.

Focus on target segments

(such as tourism, social housing, circular economy) that will require strong specialized skills and design, to launch complex initiatives that involve different stakeholders.

At the center of our action there will be **industrial initiatives** that deserve to find **forms of incentive for their development**.

Cherry Bank's approach will be to intercept the calls and forms of incentives available to realize such business initiatives.



How will we do this?

We will intervene in 4 areas:

1. Identification of calls to be promoted

A high-skilled team will skim the calls for proposals to be promoted with the objective that the initiatives will materialize quickly.

2. Identification of the ways to reach SMEs and Target segments

- a. in the SME field we will work both on our customers and prospects.
Our range of action will be nation-wide;
- b. in projects in specific sectors our reach will be at nationwide.
The goal is to identify the companies for which access to funds requires the ability to manage a high level of complexity and speed of action.

3. Specialized advisory desk

An in-house team of specialists will support throughout the process the SMEs entrepreneurial initiatives or the sectoral initiatives, from application to reporting.

4. Identification of stakeholders

In the context of interventions to support specific sectors, we will identify and promote partnerships with key actors for the realization of project initiatives.



Headquarter, offices and branch offices

Headquarter Padova - Filiale

Via San Marco, 11
35129 Padova (PD)
Tel.: 049 8208411
padova@cherrybank.it

Uffici di Roma

Via Daniele Manin, 53
00145 – Roma

Uffici di Milano

Via Ulrico Hoepli, 3
20121 – Milano

Uffici di Pordenone

Via Felice Cavallotti, 7
33170 Pordenone (PN)

Uffici di Morciano di Romagna

Via Bucci, 61
Tel.: 0541 859201
47833 Morciano di Romagna (RN)

Filiale di Padova

Via San Marco, 11
35129 Padova (PD)
Tel.: 049 8208411
padova@cherrybank.it

Filiale di Treviso

Via Federici, 2
31100 Treviso (TV)
Tel.: 042 223703
treviso@cherrybank.it

Filiale di Venezia-Mestre

Via Miranese, 91
30174 Venezia (VE)
Tel.: 041 976136
veneziamestre@cherrybank.it

Filiale di Vicenza

Via Biron, 102
36050 Monteviale (VI)
Tel.: 049 8208411
vicenza@cherrybank.it

Filiale di Verona

Vicolo Ghiaia, 7/a
37122 Verona (VR)
Tel.: 045 594621
verona@cherrybank.it

Filiale di Ferrara

Via Bologna, 101
44122 Ferrara (FE)
Tel.: 049 8208411
ferrara@cherrybank.it



Branch offices

Morciano di Romagna

Via Bucci, 11
47833 Morciano di Romagna (RN)
Tel.: 0541 857372
morciano@cherrybank.it

Cattolica Centro

Via XXIV Maggio, 18
47841 – Cattolica (RN)
Tel.: 0541 960092
cattolica@cherrybank.it

Lucrezia

Via Flaminia, 130
61030 – Lucrezia (Cartoceto) (PU)
Tel.: 0721 892485
lucrezia@cherrybank.it

Misano Adriatico

Via Piemonte, 20
47843 – Misano Adriatico (RN)
Tel.: 0541 615465
misanoadriatico@cherrybank.it

Mondaino

Via Borgo, 27
47836 – Mondaino (RN)
Tel.: 0541 981669
mondaino@cherrybank.it

Montecchio di Vallefoglia

Via Roma, 46
61020 – Mondaino (PU)
Tel.: 0721 498434
montecchio@cherrybank.it

Pesaro

Via Giolitti, 219
61122 Pesaro (PU)
Tel.: 0721 416421
pesaro@cherrybank.it

Riccione Paese

Via Ruffini, 11
47838 Riccione (RN)
Tel.: 0541 691336
riccionepaese@cherrybank.it

Riccione San Lorenzo

Via San Lorenzo, 37
47838 Riccione (RN)
Tel.: 0541 640211
riccionesanlorenzo@cherrybank.it

Rimini Centro

Piazza Malatesta, 18
47923 Rimini (RN)
Tel.: 0541 787832
riminicentro@cherrybank.it

Rimini Euterpe

Via Euterpe, 2
47923 Rimini (RN)
Tel.: 0541 760611
riminieuterpe@cherrybank.it

Rimini Ghetto Turco

Via Niccolò Tommaseo, 90
47924 Rimini (RN)
Tel.: 0541 478650
ghettoturco@cherrybank.it

Rimini Viserba

Via Sacramora, 28
47922 Rimini (RN)
Tel.: 0541 736515
riminiviserba@cherrybank.it

San Giovanni in Marignano

Via Roma, 52
47842 Rimini (RN)
Tel.: 0541 957670
sangiovanni@cherrybank.it

Taverna

Via Indipendenza, 692
47854 Taverna di Monte Colombo (RN)
Tel.: 0541 984206
taverna@cherrybank.it

Villa Verucchio

Piazz.ta Valle del Marecchia, 4
47826 Villa Verucchio (RN)
Tel.: 0541 671303
villaverucchio@cherrybank.it



www.cherrybank.it

