



Company Profile

“ We are a Bank of entrepreneurs,
we are a business.

We work with passion and professionalism,
the ability to innovate and specific
expertise. We seize opportunities to grow
together with our customers.

Our goal is to provide substance to strong
relationships; the closeness
between people fosters progress. ”

Giovanni Bossi, CEO.



An Entrepreneurial Project created to offer tangible opportunities

Cherry Bank is a full-service Italian Bank that addresses the contemporary challenges of the credit sector with the aim of facilitating development, increasing competitiveness and generating value for the economic and social system.

It operates with a streamlined organisational structure divided into three business areas:

RELATIONSHIP BANK

- Retail Banking
- Corporate Banking
- Wealth Management
- Factoring

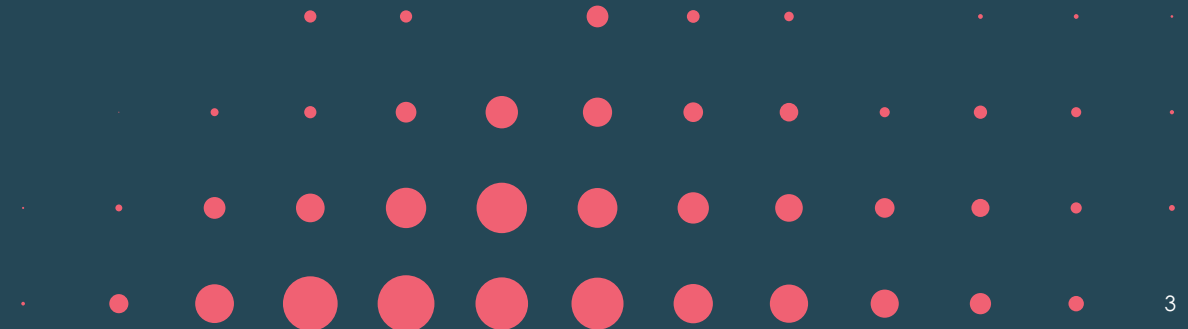
CORPORATE & INVESTMENT BANKING

- Structured Finance
- Turnaround & Strategic Finance
- Special Situations
- Alternative Investments

NPL INVESTMENT & MANAGEMENT

- NPL Investment
- NPL Management

This structure is designed to accelerate results concerning the Bank's strategic priorities and mutual opportunities with all stakeholders.



We grow together each day



CHERRIES

621



46% women and 54% men

NEW RESOURCES

109



in the last 12 months

HEADQUARTERS AND OFFICES

8



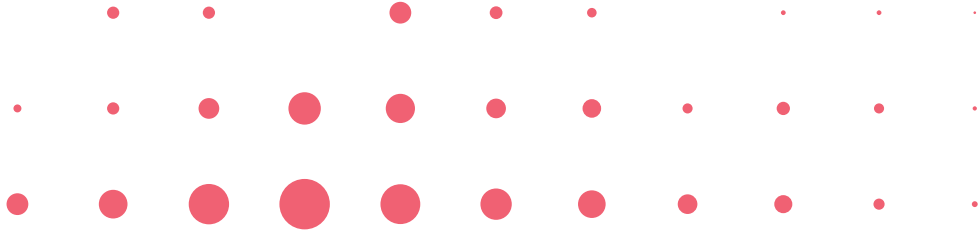
Padua, Milan, Rome,
Brescia, Pordenone, Cesena,
Morciano di Romagna,
Reggio Emilia

BRANCHES

23



spread across Veneto,
Emilia Romagna, Marche



Data updated as of September 2025

**Expertise,
experience,
vision,
ability
to listen.**

**Professionals with solid
backgrounds contribute to
the creation of a full-service
banking hub, capable of
addressing even the most
complex challenges.**



The fundamentals of our business model

RELATIONSHIP BANK

Focused on offering a distinctive range of customised products and services for individuals and businesses, through a network of branches and professionals operating locally, enhancing direct relationships and providing advice on needs. The Business Units included are Corporate Banking, Factoring, Retail Banking, and Wealth Management.

CORPORATE & INVESTMENT BANKING

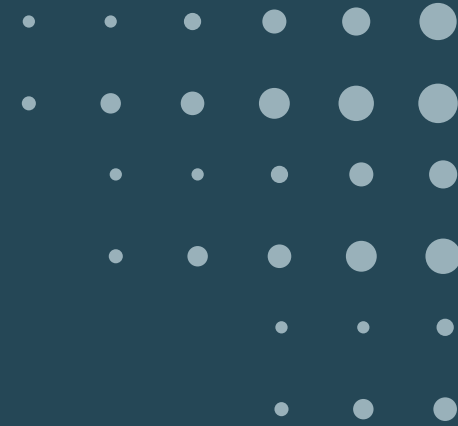
Focused on supporting businesses in our country through a wide range of products. Corporate Investment Banking supports companies from the early stages of growth, accompanies them through transformation processes and provides tools during the most delicate moments of restructuring. It also specialises in high-yield capital investments, either proprietary or shared with third parties, thanks to its in-depth knowledge of the capital market. The Business Units that are part of it are: Structured Finance, Turnaround & Strategic Finance, Special Situations, and Alternative Investments.

NPL INVESTMENT & MANAGEMENT

We purchase, manage and recover Non-Performing loan portfolios through a business model that merges speed and technology with the expertise of a team capable of managing all phases of the process synergistically, with the goal of maximising their value.



Our figures



CET1 RATIO

16.5%

SHAREHOLDERS' EQUITY

194.5 million
of Euro

TOTAL ASSETS

4.4 billion
of Euro

NET PROFIT

30.1 million
of Euro

TOTAL CAPITAL RATIO

17.4%

ROE

16.7%

CUSTOMERS

66 thousand



Data updated as of 31/12/2024

The value of the Bank lies in its ability to forge authentic bonds with its customers.

EMANUELE LEONI – Chief Relationship Bank Officer is the Head of the Business Unit, which is divided into specialist areas led by four professionals.



We support **individuals** and **households**, **entrepreneurs** and **businesses** in their projects with financial services and solutions.

WEALTH MANAGEMENT

Francesco Bossi

Head of Wealth Management

"We offer customised tools for asset management through advisory and planning services."

CORPORATE BANKING

Vincenzo Galileo

Head of Corporate Banking

"We support the growth and development of Italian SMEs, even abroad, by providing advisory and financing services."

RETAIL BANKING

Andrea Scaltrito

Head of Retail Banking

"We support individuals, households and sole proprietorships through a multichannel offering and a customised service model."

FACTORING

Paolo Di Sabato

Head of Factoring

"We support companies' working capital with factoring, a flexible tool able to adapt to customers' needs."

Customised solutions for individuals, households and sole proprietorships.

WHOM WE ADDRESS

We support individuals, households, and sole proprietorships. We start by listening to offer a service that meets the concrete needs of everyday life.

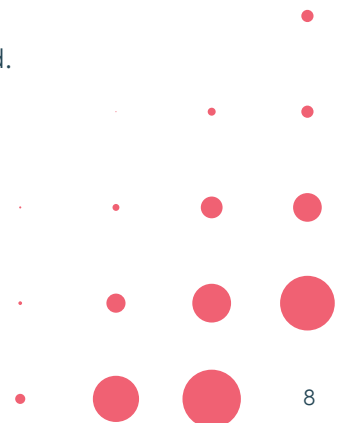
OUR APPROACH

Listening, simplicity and trust. Every customer is unique and needs banking solutions tailored to their life. We offer concrete tools to manage assets, simplify payments, realise personal projects, and plan for the future.

OUR SERVICES

We offer a full range of solutions to simplify everyday financial management:

- Current accounts and payment cards.
- Tailored mortgages and personal loans to realise tangible projects.
- Saving and investment solutions to enhance capital.
- Insurance services to protect what matters.
- Digital banking and multichannel assistance, to always have the Bank at hand.



Solutions for the growth and development of Italian SMEs.

WHOM WE ADDRESS

- Businesses of all sector and size.
- Sole proprietorships and SMEs in the development or consolidation phase.
- Enterprises undergoing restructuring or extraordinary situations.
- Companies active in international markets.

OUR APPROACH

Each solution stems from a thorough analysis of the financial and operational needs of the business, backed by a team of experts working synergistically, including collaboration with the Corporate Investment Banking Area, to develop proposals that are effective, customised, and sustainable over time. We act flexibly in both ordinary and extraordinary situations, with the aim of creating value in every relationship.

OUR SERVICES

- Tailored financial solutions: to support productive investments, growth and working capital.
- Factoring: to generate liquidity through the effective management of trade receivables.
- Finance leases and operating leases: to access capital goods without tying up resources.
- ESG financing: solutions with environmental, social, and governance purposes integrated into an advanced assessment service.
- Internationalisation services: to tackle new markets with confidence and dedicated tools.
- Condominium Financing and Ecobonus: tools dedicated to the real estate sector and energy efficiency redevelopment.



Listening, analysis, customised solutions.



WHOM WE ADDRESS

We cater to individuals, households and entrepreneurs who desire an expert and transparent partner in the management of their assets, able to support them with customised, flexible, and long-term oriented solutions.

OUR SOLUTIONS

- **Investments:** asset management, funds, ETFs, IBIP policies, bonds, certificates.
- **Real Estate:** real estate opportunities to diversify and safeguard.
- **Protection:** insurance solutions for unexpected events and family safeguarding.
- **Generational transition:** strategic planning for the continuity of wealth.
- **Pension:** solutions to supplement public pensions and ensure future stability.
- **Family Office:** comprehensive and coordinated management of overall assets.
- **Wealth Planning:** protection, transmission and tailored tax planning.
- **Financial leverage:** investment strategies with Lombard and Corporate Finance solutions.
- **Liquidity and payment management:** operational efficiency and short-term performance.

HOW WE OPERATE

- Active listening to customer needs.
- Analysis of assets, targets, and risk profile.
- Development of financial and asset strategy.
- Consistent and transparent monitoring and reporting.

WHAT WE DO

- Comprehensive and aggregate financial check-up, even on assets spread across several banks.
- Investment advice – simplified or advanced – with an open and independent range of financial instruments.
- Asset and succession planning, including the management of generational transition.
- Solutions for asset protection and liquidity optimisation.

Increased liquidity, increased growth for businesses.



WHOM WE ADDRESS

- SMEs, structured and exporting companies that are active in the B2B sector or have claims against the Public Administration.
- Businesses seeking to streamline working capital management, obtain immediate liquidity through advance payment of invoices and enhance their credit standing, focusing their energy and resources on their core business.

HOW FACTORING WORKS

1. Transfer of receivables

The business transfers its trade receivables to the factor.

2. Liquidity advance

The factor advances a portion of the transferred receivables to the business, enabling it to obtain immediate liquidity without waiting for the customers' payment times.

3. Management and collection of receivables

The factor continuously manages the administration and collection of receivables, potentially taking on the risk of non-payment.

OUR OFFERINGS

- Advance of current and future trade receivables to increase company liquidity and improve financial planning.
- Professional credit management, with assistance in assessing the creditworthiness of customers.
- Credit risk mitigation through diversified strategies, including without recourse transfer.
- IAS/IFRS-compliant solutions for the deconsolidation of receivables, aimed at improving key financial indicators.

BENEFITS TO YOUR BUSINESS

- Increased immediate liquidity, useful for financing growth and business development projects.
- Optimisation of cash flows and working capital for effective cash flow management, improving financial stability and investment capacity.
- Assessment and targeted management of national and international customers to reduce credit risk, eliminate payment defaults and improve the financial stability of the business.
- Improvement of the corporate rating and key financial indicators to facilitate access to credit.

A strategic Partner able to support businesses in the most complex challenges.

LAURA GASPARINI – Chief Corporate & Investment Banking Officer is the Head of the Business Unit, which is divided into specialist areas led by four professionals.



**We provide finance to build
the future of businesses.**

STRUCTURED FINANCE

Luca Clarizia

Head of Structured Finance

"We aim to support businesses in their growth and transformation journeys to strengthen their competitiveness and create long-term value."

SPECIAL SITUATIONS

Walter Bosco

Head of Special Situations

"We structure and implement credit interventions to support businesses in overcoming crisis situations."

TURNAROUND & STRATEGIC FINANCE

Luca Nardi

Head of Turnaround & Strategic Finance

"We support Italian companies with solid industrial foundations but experiencing temporary financial difficulties with flexible, modular and tailor-made solutions."

ALTERNATIVE INVESTMENTS

Andrea Florio

Head of Alternative Investments

"We find the best capital market access solution to foster the growth plans of Italian businesses."

Customised solutions for the growth and development of your business.

We accompany businesses through key moments in their development: growth, acquisitions, international expansion, generational change. We combine advanced financial instruments with integrated, customised solutions that are sustainable in the long term.



WHOM WE ADDRESS

We collaborate with **Italian and international businesses**, entrepreneurs seeking advanced financial instruments, and **private equity funds** that require support during critical phases of the investment cycle, as well as in business development in emerging countries.

OUR APPROACH

We work alongside our clients at every stage, adopting a partnership approach. We analyse the market, evaluate opportunities and work together to design the most suitable financial structure to support growth and transformation plans, even in emerging countries.

WHAT WE DO

We develop and manage extraordinary finance transactions, structured on a bilateral or pooled basis. Our support includes:

- **Origination, structuring and underwriting of transactions.**
- **Financial Advisor** to support companies in accessing subsidised finance (Simest, Sace, CDP, etc.).
- **Tailored solutions for SMEs, mid-caps, funds and financial sponsors**, with an integrated and customised service.

OUR INTERVENTION AREAS

- **Leveraged Finance** – financing for acquisitions or strategic investments.
- **Corporate Lending** – MLT solutions to support investment phases, as well as BT solutions to improve both working capital and Italian and foreign supply chains.
- **Structured Trade & Export Finance** – solutions for SMEs that need to grant payment extensions to their foreign customers or are preparing to invest directly abroad.
- **Other structured financing** – reorganisation of financing sources and optimisation of financial leverage.

Specialised credit to support businesses experiencing temporary financial difficulties.

We offer Italian companies experiencing financial difficulties or undergoing transformation customised, flexible and adaptable solutions enriched by targeted expertise in various industrial sectors.



WHOM WE ADDRESS

We support companies that are going through complex industrial phases by offering financial solutions that facilitate the overcoming of periods of temporary difficulty and/or repositioning.

OUR APPROACH

We conduct detailed research into the industrial sector in which the company operates, with the support of dedicated industry experts, in order to structure timely financial solutions that are consistent with market dynamics.

WHAT WE DO

We structure strategic finance transactions in the configuration that best suits the needs of the company. Typical interventions can be identified in the **refinancing** of existing debt, rather than the provision of **new finance**.

OUR INTERVENTION AREAS

- **Debt restructuring** – redefinition of capital structure.
- Provision of new financing within **debt restructuring agreements**.
- **Financing** to support **extraordinary transactions** during the **turnaround phase**.
- **Leverage to private capital funds** to facilitate industrial and financial turnaround processes.

Access to credit and management of liabilities functional to overcoming business crises.

We respond to the impacts of the volatile economic context by structuring financial interventions to support the relaunch of SMEs with sustainable operations in cases of reversible crisis.

Special Situations steps in to bridge the gap left by ordinary credit and support the business in the restructuring process aimed at resuming value creation.



WHOM WE ADDRESS

Businesses facing crisis and reversible insolvency undertaking restructuring processes, also through insolvency proceedings, to restore their economic and financial balance.

OUR OFFERINGS

Financial solutions that effectively meet the specific needs that may arise at different stages of the crisis.

OUR APPROACH

Our team of professionals can support the business at every stage, from crisis diagnosis to the execution of the recovery plan developed by the company. Our goal is to preserve business value and promote the resumption of the growth and value creation path.

OUR SOLUTIONS

- Interim finance for the execution of restructuring agreements/plans and insolvency proceedings with ongoing business operations.
- Bridge finance and LIFO finance authorised during insolvency proceedings.
- Credit lines for productive investments aimed at fulfilling the obligations provided for by insolvency proceedings and/or facilitating exit from them.
- Finance supporting extraordinary operations carried out in the context or execution of corporate crisis resolution tools.
- Direct purchase of NPEs.

Alternative investment solutions for institutional, professional and corporate investors.

Alternative Investments acts as a strategic link between the Bank and a sophisticated clientele, seeking high returns and advanced diversification. We offer tailored financial instruments on innovative asset classes, with a flexible and structured approach.



WHOM WE ADDRESS

- **Institutional and professional investors** looking for assets not typically accessible through traditional investment channels.
- **Businesses** aiming to finance their growth plans by accessing the capital market.

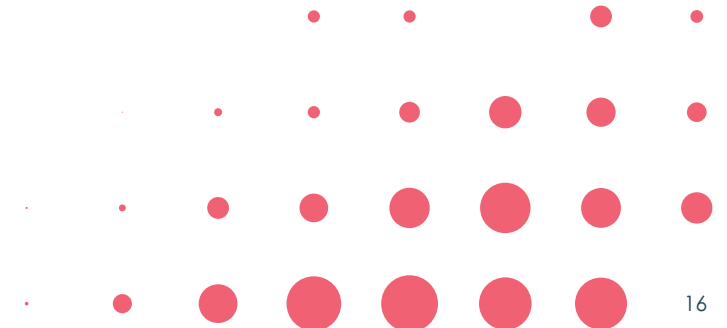
OUR OFFERINGS

- Investments in **absolute return Fixed Income**, on behalf of the Bank or third parties.
- Solutions through **Asset Management** and **AMC Actively Managed Certificates**.
- **Syndicated securitisation** transactions on selected asset classes.
- Structured projects for **club deals** and **targeted placements**.

HOW WE WORK

A single team with integrated skills:

- From **conception to structuring**, through to product management and promotion.
- A **tailor-made** approach, attentive to the specific needs of the customers.
- In-depth **knowledge of the capital markets** and the main institutional investors.



Purchase, management and conversion of **NPLs**.

We are conscious of the level of maturity of the NPL market, that's why we focus our investments on the unsecured segment (both corporate and retail/consumer) targeting banks and investors who want to enhance their non-performing portfolios by selling them.

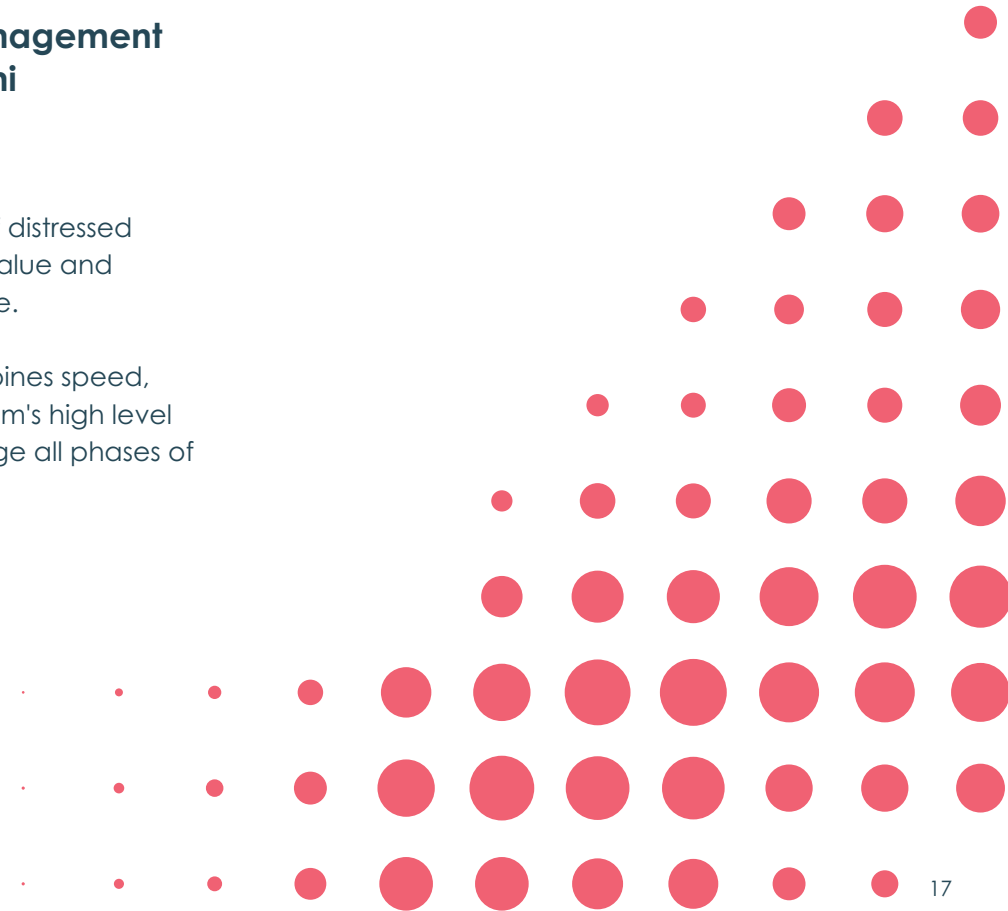


We propose ourselves as the solution for even **the most challenging portfolio segments**.

NPL Investment & Management
led by **Laura Gasparini**
and **Emanuele Leoni**.

We invest in the purchase of distressed portfolios, enhancing their value and optimising their performance.

A business model that combines speed, professionalism, and the Team's high level of expertise to better manage all phases of the process.



Headquarters, offices and branches

Padua Headquarters – Branch

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35129 Padua (PD)
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Pordenone Office

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33170 – Pordenone (PN)

Brescia Office

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25121 Brescia (BS)

Cesena Office

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Morciano di Romagna Office

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47833 Morciano di Romagna (RN)

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