Banca CF+

Plus, for your business.

Company Profile

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Banca CF+: over 125 years of history in a solid, safe specialised bank.

Banca CF+ is a specialised bank aimed specifically at businesses, specialising in funding solutions for companies in performing or re-performing situations.

It focuses on four specialised credit products: factoring, tax credit purchase, short and medium-long-term loans covered by Fondo di Garanzia MCC and SACE**,** and Digital Lending.

It emerged from the long experience of the Credito Fondiario Group – founded in 1898 – following the corporate restructuring programme that took effect in 2021.

More than a century of history has taught us that in the world of corporate finance there are four fundamental values, which serve as the pillars of Banca CF+: speed, innovation, professionalism and competence.

Banca CF+ operates without branches, so it can combine the soundness and security of a fully regulated bank with the speed and efficiency of a fintech company.

Its special integrated operating model sets it apart and sees advanced digital technologies working hand-in-hand with a strong human dimension.

It guarantees businesses quick and efficient access to credit, ensuring prompt responses and disbursement of funds without neglecting direct relationships with the customer.

Our mission

Banca CF+ wants to create tangible value for businesses by satisfying their **need for liquidity and finance** quickly and flexibly, and by having the most appropriate and effective financing solution always readily available.

Banca CF+ aims to put its professionalism and competence into supporting companies towards full growth potential or along their path to recovery and relaunch, while at the same time creating positive effects for the economic fabric of the country.

It aims to innovate the bank-to-business relationship, making it faster, more efficient and more transparent.

Our vision

Banca CF+ aspires above all to be a *game-changer.*

Banca CF+ wants to innovate the credit system for businesses and to quickly become a benchmark for Italian entrepreneurs.

It aims for excellence. It aims to be one of those success stories where a single player revolutionises an entire industry.

Banca CF+ product offering

Factoring

Banca CF+ factoring services mean companies can count on forms of financing to replace or complement bank loans in line with their liquidity needs.

Factoring is the **with-recourse or without-recourse purchase by Banca CF+ of the trade receivables a company is due from its customers**. The company obtains immediate liquidity through the sale of the receivables and, if the sale is non-recourse, eliminates the risk of debtor non-payment since it remains with the Bank.

Banca CF+'s proprietary technology platform is one of the most innovative in the industry and brings efficiency to invoice loading and effectiveness to management operations, and ensures rapid delivery of liquidity against the loaded invoice.

Tax Credit

Banca CF+, **through its dedicated vehicle Crediti Fiscali + S.r.l.,** operates with all types of corporate entities wishing to transfer tax credits eligible for reimbursement, including: VAT, IRES, IRAP, tax credits from DTA conversion, and IRES related to the so-called “Tremonti Ambientale” incentive.

Banca CF+ actively cooperates with credit brokers, auditing firms, accountants and business consultants for the purpose of identifying and **structuring pro soluto acquisition transactions relating to receivables held by small and medium-sized enterprises, as well as voluntary liquidation positions.**

Banca CF+ offering

Guaranteed Financing

Banca CF+ offers **short and medium-long-term loans covered by Fondo di Garanzia MCC and SACE**.
The financing solutions are intended for small and medium-sized enterprises, mid-caps and Large Corporate.

The aim is to support business continuity, growth projects, improvement of production efficiency or simply the need for more liquidity.

Digital Lending

Digital Lending is the Bank's digital financing solution for SMEs, **available for applications starting from €20,000.**

The 100% digital approach, combined with the extensive use of proprietary algorithms and processes, significantly enhances the timing of all stages of the disbursement process and provides a rapid creditworthiness assessment, thereby streamlining the entire lending process compared to traditional systems.

Top management

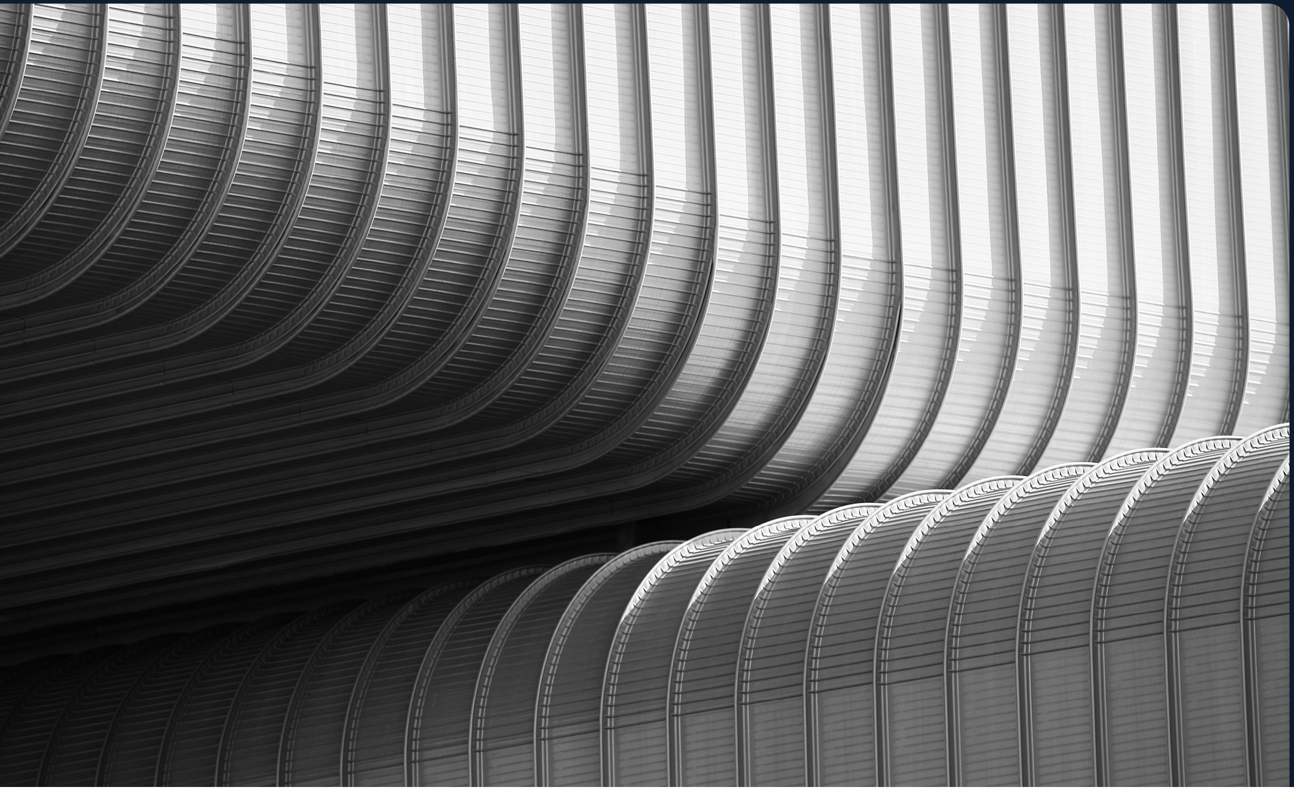
Panfilo Tarantelli
Chairman

Over 35 years of experience
in the financial services sector
in Europe.

Iacopo De Francisco
Chief Executive Officer

Over 20 years of experience
in corporate & retail banking
and strategic consulting.

The soundness of the group



The Group has a solid capital position and a robust liquidity profile in line with the traits maintained by the company throughout its history.

The CET1 (Common Equity Tier1), is well above requirements and is one of the industry’s highest in Italy.

The NSFR (Net Stable Funding Ratio) and LCR (Liquidity Coverage Ratio) indicators that measure a bank's ability to meet funding needs and the availability of adequate liquidity reserves, respectively over one-year and thirty-day time horizons, under normal and high-stress conditions, are both well above the regulatory minimum of 100%.

These are essential elements in the construction of the Group's strategy as a specialised bank / fintech company for Italian medium-sized enterprises operating through advanced operational and distribution models.

Culture and values

Culture and values

Our people are the company

The welfare of employees is an essential ethical principle for Banca CF+.

Each day the bank creates a working environment that is free of prejudice, respectful of rights and people's freedom, that guarantees equal treatment, opposing any form of discrimination and fostering diversity, with a view to sustainable and inclusive growth.

Culture and values

Growing together with people

The driving force behind Banca CF+ are its people – individuals with their uniqueness, talents and aptitudes.
Our goal is to create a Smile Working Company: a working environment where listening to people, nurturing their well-being and developing their skills is a priority.

Banca CF+ has envisioned an integrated development model to enhance the merit and growth of human capital throughout the career cycle, with the goal of building a virtuous company where everyone can pursue their own path of professional development and enrichment.

People strategy Plus

The path designed by Banca CF+ to enhance people's worth is called "People Strategy Plus".

This process was conceived and structured to be able to engage the stages of the development process on its central axes, reaching across the entire population of the company.

The goal is to support business growth by enhancing human capital, harnessing potential, developing talent, stimulating motivation and consolidating experience through opportunities for growth.

The four steps of People Strategy Plus

1

Getting to know people in terms of experience, skills, aptitudes, potential and motivation.

2

Enhancing people's value and promoting professional development to create a pipeline of talent at different levels of seniority.

3

Improving engagement and motivation through participative processes and targeted reward systems.

4

Fostering the evolution of company culture and managerial attitudes alongside organisational and market transformation.

Over 125 years of history

1898
The group was founded in Cagliari on 28 April 1898 as Credito Fondiario Sardo. It specialised in providing mortgages in Sardinia and Rome

Post-WWII
As the bank grows, t expands its business with public works and industrial land financing, extending its operations to almost all of Italy.

1960s
The bank enters the IRI universe with transfer of control to Banco di Roma, Comit e Credit (1960) and, in 1965, takes the name Credito Fondiario, financing itself with mortgage bonds.

1990s
The bank expands its operations to medium-long term industrial financing, consolidating its vocation for lending to businesses.

2000s
The bank changes its mission by focusing on securitisation servicing.

2013
A group of Italian entrepreneurs buy the bank from Tages Holding, with the aim of making it a benchmark operator in Italy's nascent secondary credit market.

Over 125 years of history

2016-2019

The Elliot Fund becomes the bank's majority shareholder and supports its growth by injecting capital and strengthening its managerial structure with the goal of making it market leader.

2020

The bank becomes a benchmark in credit management.
It gains a well-rooted competitive positioning and partners with banks and institutional investors, maintaining high levels of capitalisation and financial soundness.

2021

1 August 2021 – following a corporate restructuring programme – the purchasing and servicing activities are effectively demerged from the banking business, leading to a new lease of life for Credito Fondiario.

The bank's mission evolves, moving closer to its origins as a bank for business and positions itself as an evolved challenger bank specialising in financing solutions for medium-sized Italian enterprises.

This strategic repositioning signals the natural evolution of a bank that has always been marked by a great ability to renew itself to meet market needs.

2022

The bank concludes a series of key strategic transactions to consolidate its new positioning as a challenger bank specialising in business lending.

The merger by incorporation of Fifty S.r.l., a factoring specialist active on the market since 2016, and the acquisition of Fivesixty S.r.l, an advisory company active in the Guaranteed Finance segment, are completed. Both operations allow Banca CF+ to significantly accelerate the development of the two new business lines.

Banca CF+ is launched on 3 February 2022. From the long experience of Credito Fondiario, Banca CF+ is born.

2023

In 2023, Banca CF+ completes the acquisition of the business unit of Credimi, a fintech specialised in small-ticket lending. In 2024, the Bank introduces its Digital Lending offering to the market.

2025

Banca CF+ consolidates its market position in the Tax Credit sector through the acquisition of the business unit of the BE Holding Group.

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Business Contacts

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