

PAOLO TOSI
CURRICULUM VITAE

Paolo Tosi is the Head of Workout Management of AMCO – Asset Management Company S.p.A. from June 2018.

He was born in Busto Arsizio on 12/3/1959; he received his law degree from the State University of Milan with 110/110.

In 1983, he began his professional career in Mediofactoring Spa - Cariplo Banking Group, as Head of Credit Department Administration- Legal - Litigation.

From 1988 to 1995, he worked in F.G. Finanziaria Generale: the company managed non-performing loans, based on a mandate or a selling. He was responsible to manage about 20.000 non-performing loans.

From 1996 to 1999, he was Head of Operations of the S.G.C. SpA Credit Management Company, which managed bank's non-performing loans, securitization, taking care of due diligence, budgets processing and business relationships.

From 1999 to 2002, he was at first Chief Operating Officer of Sogefactor Srl, a subsidiary of Fidelity SpA, Unicredito Italiano Group and Société Générale company. He became CEO in 2000. In the meantime, he also became Head of the Credit Department in Fidelity SpA.

From mid-2002 to March 2003, he became Head of Credit Department of Banca Primavera SpA - Multichannel Bank of the Intesa-Bci Group in the start-up phase. The Credit Department, a new department, had to lend financial products as credit cards, personal loans and mortgages.

From March 2003 to 2007, he was Head of Collection Department of Banca Popolare of Verona and Novara. The Department managed unlike to pay and bad loans.

In July 2007 until 2012, he was titled CEO of SGC BP SCPA in the Banco Popolare Group, a management company of non-performing loans - bad loans and unlike to pay - of all Group Banks (BPV, BPN, BPLodi, Creberg, CR Lucca, Efibanca, BPCrema, BPCremona and Italease). The structure consisted of 155 asset managers divided into 19 territorial areas.

In September 2009, he was appointed in the Board of Directors of Release SpA - bad bank of the former Italease Bank, appointment that held until April 2018.

From 2012 to 2016, he was Head of Collection Department of Banco Popolare, following the merger of SGC BP into the parent company.

From 2017 to May 2018, he is Head of BancoBPM's NPL Collection Department, within the NPL Unit. The NPL Collection Department is the work-out structure that takes care of the management and recovery of a portfolio of bad loans by about 60,000 positions for a GBV of more than euro 18 billions - with 190 Asset Managers divided into 7 functions and territorial areas.
