



Ordine dei Dottori Commercialisti e degli Esperti Contabili  
Circondario del Tribunale di Napoli Nord

*All'Ordine dei Dottori Commercialisti e degli Esperti Contabili di  
Napoli Nord*

**Curriculum vitae, sottoscritto digitalmente, in formato PDF/a, oggetto di autocertificazione ai sensi degli artt. 46 e 47 D.P.R. 28 dicembre 2000 n. 445;**

Il sottoscritto/la sottoscritta:

Nome e cognome	<b>Angelo Esposito</b>
Data di nascita	██████████
Luogo di nascita	██████
Provincia	██
Luogo di residenza	██████████
Provincia	██
n. di iscrizione Albo	██████
Codice fiscale	██████████
Email	██████████
PEC	<a href="mailto:angelo.esposito@commercialistinapolinord.it">angelo.esposito@commercialistinapolinord.it</a>

Ai sensi degli artt. 46 e 47 del D.P.R. 28 dicembre 2000 n. 445, consapevole delle sanzioni penali previste dall'art. 76 del medesimo D.P.R. n. 445/2000, nel caso di rilascio di dichiarazioni mendaci, falsità negli atti o di uso di atti falsi, e consapevole della decadenza dai benefici eventualmente conseguenti al provvedimento emanato sulla base di dichiarazioni non veritiere, prevista dall'art. 75 del richiamato D.P.R. n. 445/2000, con la presente

**DICHIARA**

che quanto segue e riportato nel proprio curriculum vitae, corrisponde a realtà – (oggetto di autocertificazione ai sensi degli artt. 46 e 47 del DPR 28 dicembre 2000, n. 445)

Data, 10 Febbraio 2022

Il dichiarante

*Angelo Esposito*

# Angelo Esposito

Studio Prof.le: Via d.Ortensie, 2-4-6 / 80017 – Melito di Napoli (NA) / Via Galliano, 30 / 80021 – Afragola (NA) c/o Ace MultiService s.s.  
PEC: angelo.esposito@commercialistinapolinord.it

## Esperienze Professionali (Professional Experience)

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### **Dottore Commercialista e Revisore Legale.**

#### **Giu 2008 – present**

Principal member of professional consulting services offices. Main activities and responsibilities: accounting, tax and law professional consulting. Accounting Consulting Enterprise (A.C.E.) MultiService s.s. tra i professionisti Esposito rag. Felice e Esposito dott. Angelo albo commercialisti e revisori contabili, Naples (Italy).

#### **Lug 1999 – Feb 2006**

Di Girolamo Studio Dottori Commercialisti Associati (Professional Accountants Corporation), Naples (Italy).

#### **Mar 2006 – Ago 2008**

Unicredit Banca di Roma S.p.A. (Unicredit Group), Rome (Italy).

Principal member of commercial planning and regional business development team. Main activities and responsibilities: Budgeting, commercial process and reporting delivery, design and implementation of commercial initiatives for bank branches network monitoring and animation.

#### **Set 2008 – Ago 2019**

Banca Nazionale del Lavoro S.p.A. (BNP Paribas Group), Rome (Italy).

Last occupation: **Head of Data & Portfolio Management in Special Credit Direction of BNL.**

Responsible of the Data & Portfolio Management team in Special Credit Direction of BNL, managing 17 analyst and directly reporting to the Special Credit Director (member of the BNL Comex). Reporting activities for regulatory purposes (within the IAS / IFRS framework) in strong coordination with Finance and Risk department of the bank; Reporting activities for operational and management purposes for top management on 'Credit Risk Portfolio' with focus and specialization in NPLs management and analysis.

Gen 2017 – Feb 2018: *Head of Portfolio Management – Planning & Operation in Special Credit Direction of BNL.*

Dic 2013 – Dic 2016: *Senior Portfolio Analyst - Workout direction in Business Partner Italia (BPI)*, part of Banca Nazionale del Lavoro Group and with focus on NPL management of Italian BNP Paribas group activity: BNL S.p.A., C.I.B. Italia, Ifitalia (Factoring) and BPLG (Leasing).

Set 2008 – Nov 2013: *Senior Portfolio Risk Analyst – Portfolio Risk Management in BNL.* Team Leader in the areas of Basel II advanced modelling development: PD & LGD. Reporting activities for CRO, CEO and relevant committees to manage the bank credit risk. Team Leader in Credit Impairment Modelling and Reporting areas.

#### **Set 2019 – Gen 2021**

Prelios Credit Servicing (PRECS) S.p.A. (Prelios Group), Milan (Italy) – **Unlikely to Pay Management Unit. Head of Portfolio Management.**

Responsible of Portfolio Analyst Team within Unlikely to Pay (UTP) Management Unit (start-up) of Prelios Credit Servicing SPA – one of the longest established operator and independent credit servicer in Italy's NPLs market. Reporting activities for top management, investors and several internal and external stakeholders regarding business evolution, performances (with strong focus on business animation) and other analysis related to UTP portfolios under management.

#### **Feb 2021 – present**

iQera Italia S.p.A. (iQera Group - France) – Rome (Italy). **Head of Risk Management.**

Credit Servicing, Collection, Litigation and Real Estate Management. Reporting activities for top management, investors and several internal and external stakeholders regarding business evolution, performances (with strong focus on business risk management) and other analysis related to all portfolios and assets under management.

## Formazione (Education)

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#### **Nov 2004 – Ott 2008**

PhD in Mathematics for Economic Analysis and Finance / Economics and Finance / Università Federico II di Napoli. Thesis: "Basilea 2 – Effetti della sua applicazione sulla gestione del Rischio di Credito. Agenzie Esterne di Rating e Metodo Standardizzato vs Avanzato".

#### **Nov 2003 – Ott 2004**

Master in Economics and Finance (MEF) / Economics and Finance / Università Federico II di Napoli. Full Marks.

#### **Nov 1999 – Lug 2003**

Degree in Economics / Business and economics / Università Federico II di Napoli – Full Marks: 110/110 cum laude. Thesis: "Dynamic programming in economic analysis" / subject: Mathematics for economics.

Advisor: prof. C. Tarantino / Co-advisor: prof. A. Basile

#### **Set 1994 – Lug 1999**

High school - Accounting and Business Consulting / Istituto Tecnico Commerciale "G. Moscati" – Sant'Antimo (na) Full Marks: 100/100. Thesis: "UE and euro" / subject: Economics and Monetary System

## Lingue e altre competenze (Languages, skills and other competences)

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**Languages:** Italian: Mother tongue. / **English:** Fluent. / **French:** Working knowledge.

**Technical skills and competences:** Technical skills in economic and financial analysis. Usage of mathematical programming and different type of software. Excellent knowledge of model building tools such as SAS. Accounting skills especially with regard to the budgeting and auditing.

**Social skills and competences:** Experience as team leader for small /mid group. Competences in group handling and flexibility also through PhD student experience at the University. Experience as accountant, having contact with several different professionals, clients and colleague social skills and competences.

**Additional information & personal interests:** I'm very interested in foreign cultures and histories so I would like to travel all over the world. I recited in a small company of drama players. I like singing and listening music very much. I like several sport, running and playing soccer.