DINO CRIVELLARI
Curriculum Vitae

Born in Bari on 28 October 1950.

Residing in Rome in Piazza Adriana n. 10

EDUCATION AND TRAINING

- Scientific high school diploma in 1969.

- Degree in Law at the Federico II University of Naples in 1973, grade 110/110, with a thesis on the Birth of the State in ancient Rome, supervised by Prof. Francesco Casavola, President Emeritus of the Constitutional Court.

- Admitted to the Bar in 1978.

- Postgraduate Diploma, laude, in "Administrative Sciences" in 1980, Faculty of Law, La Sapienza University of Rome.

- Postgraduate Diploma, laude, in "Banking Disciplines" in 1983, Faculty of Economics and Business, La Sapienza University of Rome.

MANAGERIAL ACTIVITIES

- 1974/1983, Banco di Napoli: credit lines and development.

- 1983/1994 Assoleasing S.p.a., Banco di Santo Spirito Group, where he has been Deputy General Manager since 1988, responsible for business development, management of the sales network and credit disbursement.

- 1994/1999, General Manager of S.I.G.RE.C. S.p.a., a subsidiary of Banca di Roma.

- 1999/2005 General Manager of Mediovenezie Banca S.p.a., then Unicredit Credit Management Bank S.p.a., a company of the Unicredito Italiano Group.

- 2000/2003 Chairman of "Trivimm S.p.a.", a real estate company of the Unicredito Italiano Group.

- 2002/2008 Director of "AsteImmobili S.p.a." and "AsteImmobili Servizi", interbank companies for the management of portals for judicial sales of real estate.

- 2004/2015 Editorial Director of the quarterly magazine "Piazzetta Monte, 1".

- 2005/2015 Chief Executive Officer of Unicredit Credit Management Bank S.p.A.

- 2006/2013 Co-Head of Unicredit SpA, Head of the Work Area ...Services della Holding
- 2007/2008 Chairman of the Board of Directors of Capitalia Service Joint Venture srl.
- 2007/2010 Director of Aspra Finance SpA.

- 2010/2015 Director of Unicredit Credit Management Immobiliare SpA.

- 2012/2015 he is also Head of Special Credit and "Credit Commissioner" for Italy of the Parent Company Unicredit SpA.

- In 2016 he founded Master Legal Service, a legal network made up of over 180 independent firms present in almost all Italian courts.

- In 2016 he was appointed independent, non-executive Director of Veneto Banca SpA as well as a member of the Risks, Strategic and Appointments Committees.

- 2016/2017, Deputy Chairman of the Board of Directors of SPC Spa – De Agostini Group.

-2015/2019, founding partner of HBonheur srl

-2015-2020 founding partner of Giolì srl.

- In June 2017 he founded MLS Business Partners Srl, a strategic and operational advisory company specialized in the NPLs sector.

-2018/2023 Associate Partner AIRFIRM

-since 2022 Of Consuel of ADVISORA -2022 Founding Partner AIECC Associazi

- since 2023 Founder and member of the Steering Committee of CERSTE ASBL, Belgium.

ASSOCIATIVE ACTIVITY

- Between 1985 and 1991, he was a full member of several commissions of the trade association

– Assilea ("Legal", "Subsidized leasing", "Technical", "European issues", "Database – central risks" etc.).

- In 1990 he was a full member of the Tax Commission of Leaseurope, the European Association of Leasing Companies based in Brussels.

- Since October 2005 until now he has been a member of the Board of Directors of AEDBF - ITALY (European Association of Banking and Financial Law).

- 2012/2014, member of the ABI Consumer Credit Working Group.

- 2012/2016, Director of the Castel Capuano Foundation (Na) and Director of the Treviso Justice Foundation.

-2014/2017 Honorary member of the scientific committee World-Law economics & architecture

- 2016/2017 Member of the Office of the Director of the AEDBF -Europe, based in Brussels.

ACADEMIC ACTIVITIES

- From 1984 to 1987: lecturer in "Risk Analysis" in IPSOA courses reserved for credit managers of banking companies.

- 1991 lecturer at LUISS in the specialization course in "Economics and Finance of Banking Companies and Financial Intermediaries" on the topic "Evolutionary Strategies of Leasing Companies", and in 1992/93, on "Market Issues and Strategic Management of Intermediaries".

- In 1996 and 1998 he taught at LUISS in the specialization courses "Markets and Financial Intermediaries".

- From 2003 to 2005 he was adjunct professor for the degree course in Economics of Financial Intermediaries at the Faculty of Economics of the University of Macerata.

- 2005/2009 Adjunct Professor at the same University for the course "Non-performing credit laboratory". In the academic year

- 2010/2011 he was assigned the course of "Analysis of Bank Financial Statements".

- 2010/2011 teaching position of Banking Law at the Faculty of Economics of LUSPIO University in Rome.

- 2010/2018 lecturer at the Postgraduate Course in Bankruptcy Law at the University of Siena, Faculty of Law.

- 2010/2011 lecturer of the course on "The evolution of the European financial system" at the Faculty of Economics of LUISS University in Rome.

- 2014/2022 Lecturer of the II Level Master in Business Crisis Law – Faculty of Economics, La Sapienza University of Rome.

- 2019: lecturer at the II level master of the University of Benevento on business crisis.
- 2022, Lecturer at the Advanced Training Course Experts in Negotiated Settlement of Business Crisis, Faculty of Economics, La Sapienza University, Rome.

- 2023, Lecturer of the Training Course on creditworthiness and business crisis,

PROFESSIONAL ACTIVITY

- Since 1 October 2015 he has been a member of the Rome Bar Association and founded the Crivellari & Partners Law Firm – Legal Advisors.

- 2017/2018 he was appointed Consultant to the Parliamentary Commission of Inquiry on the banking and financial system at the Chamber of Deputies and the Senate of the Republic.

- 2017/2019 he was appointed Expert of the multidisciplinary working group "non-performing loans -NPL" of the National Council of Chartered Accountants and Accounting Experts (CNDEC).

- 2017/2018 legal consultant of ANCE (National Association of Building Constructors)
-2022 member of the scientific committee of Banking Management, bimonthly magazine.2020.

-2023, co-founder CERSTE asbl, Brussels.

-2023 member of the Corporate Law Commission of the Council of the Rome Bar Association. He carries out professional assignments in the field of banking law, corporate crisis law, financial law.

PUBLICATIONS

- Temporary groupings of companies, legal aspects - Cordusio - Monthly review of Credito Italiano, 1981

- Temporary groupings of companies, tax issues - Consultancy, 1982

- Temporary associations of companies, a new figure that will have great development - Business - Monthly review of Credito Italiano, 1982

- ATI, comparison with other countries - Commercial law of international trade, 1982
- Debt collection between outsourcing and securitization - Administration and Finance, 1999

- Debt Collection: from the servicing contract to the banking business-line - Administration and Finance, 1999

- The Bankruptcy Bodies and the Liquidation of Assets, Series Bankruptcy and Insolvency Procedures - UTET, 2010

- interview with Dino Crivellari: Acting with honesty first and foremost for ourselves; Performance & management, January 2014.

- Knowing how to bank, Galileus on the road, July 2014,

- The mortgage? Also up for auction, Savings and Investments, 10 October 201 ...

- Referendum closed, banks' bad loans must be addressed - Wall Street Italia, 2016

- Finally a bank that does not give away bad loans to funds - Glistatigenerali.com, 2017

- Dialogue between an entrepreneur and a banker, 1^ part, The States General, Feb 2017

- Dialogue between an entrepreneur and a banker, 2^ part, The States General, Feb. 2017.

- Bank amnesty for small credits (with another author) – Libero quotidiano, 2017

- Banking Jubilee – Glistatigenerali.com, 2017

- Marcian pact or "Martian" pact (with other authors) – T6 Association, 2017.

- Insolvency proceedings and securitization of receivables, Training course in business crisis law, Mar 2017.

- Two experts discuss ECB guidance on non-performing loans – Glistatigenerali.com, 2017

- Non-performing loans, finally good news, Wall Street Italy, Apr 2017.

- The Court of Cassation puts a stake in the sale of non-performing loans – Glistatigenerali.com, 2017

- Management, rules and economics of an intermediary specialized in NPLs – Dirittobancario.it, 2017

- Mortgage on confiscated assets – Giustiziacivile.com, 2017

- Bills in Parliament on banks' non-performing loans – Dirittobancario.it, 2017.

- Banking Jubilee. Is it a solution? Yes., Credit Village, Jun 2017.

- The banking intermediary specialized in NPLs (with other authors) – Giappichelli Editore, 2017.

- NPLs: An Evolving World, Credit Village, Nov 2017.

- Integrated bank usury (with other authors) – E.S.I., 2018.

- ECB, Visco-Nouy: a duet full of consequences, Wall Street Italia, Feb 2018.

- Why are lawyers getting paid less and less? There is a solution. The States General, Feb 2018.

- NPLs, what risks lie behind the sell-offs?, interview, Credit Village, Mar 2018

- Banks and shadow banking – Wall Street Italia, 2018

- The Jubilee has disappeared from the Lega-M5S contract – Wall Street Italia, 2018

- Guide to Flat-Tax, Tax Equity and Finance (with another author) – OFCS Report, 2018.

- Socialist Flat-Tax to increase GDP and not just help the rich – The sussidiario.net, 2018

- Sergio Luciano interviews Dino Crivellari, Libero, June 2018.

- Usury and judicial auctions: why doesn't Di Maio deal with them? – Glistatigenerali.com, 2018

- Soros, GACS and SMEs: An Innovative Solution for Bad Debts, Wall Street, Nov 2018.

- Business crisis – alert procedures – credit crunch and procyclicality, Masterlegalservice, May 2019.

- In Praise of Hedge Funds: A Statement or a Question? - Glistatigenerali.com, 2019

- Subsidies for SMEs in financial difficulty: a great novelty Glistatigenerali.com, 2019

- SMEs calssificate Utp, subsidy interventions, Credit Village, Sep 2019.

- Debtors, banks, NPLs: new government usual problems - Glistatigenerali.com, 2019.
- Chapter I: Non-performing Loans between definition and economic-financial context and Chapter IV: Securitisation – Report of the Foundation of Chartered Accountants and Accounting Experts, 2019

-SMEs classified as UTPs: facilitative interventions of the Simplification Decree and the Growth Decree, Banking Law, Sept 2019.

- The last one to close the post – at the big ball of finance, the last one who buys lost, Euronews interview, Oct 2019.

- GACS: Problems ahead?, Masterleaglservice, Nov. 2019.

- SMEs classified as UTPs: Simplification Decree and Growth Decree, Credit Village, Nov 2019.

- How Law Firms' Work Has Changed, Credit Village, Feb 2020.

- Informal hearing, Senate of the Republic, Senate Act No. 788, Jul 2020.

- Banking Jubilee, Banca impresa società, Il Mulino, Aug, 2020.

- Real Estate Executions and Marciano Pact, Masterlegalservice, Nov 2020.

- EU rules on bad loans must be stopped or it will be a disaster, Il fatto quotidiano, Dec 2020.

- European Commission Action Plan on NPLS: few lights, many shadows. Masterlegalservice, Jan 2011.

- Non-performing loans. Brussels persists in its error. Il fatto quotidiano, 11 Jan 2021.

- Better to say it than to find out, that is, the praise of error. Masterlegalservice , Feb 2021.

- NPE 2022: the overtaking of funds. Masterlegalservice Feb 2021.

- Can the value of a company be represented through elevation to power?, Masterlegalservice, Feb 2021.

- Prejudice and set theory. The primacy of culture, Masterlegalservice, Feb 2021.

- Npl and Utp, the Democratic Party presents a bill, Interview, Credit Village, Mar 2021.
- An idea to save local banks? Aggregate them on a regional basis. Milano finanza, Mar 2021.

- Dino Crivellari and Gianni Pittella: an idea to save local banks? Aggregating them on a regional basis, Italy restarts, Mar 2021.

- Interview on Banking Jubilee, Credit Village, May 2021.

- Critique of criticism of the banking jubilee bills, Credit Village, May 2021.

- AAA sold bank. Price more than bargain..., Soldiexpert, May 2021.

- NPE: an endemic phenomenon for Italy?, Credit Village, Dec 2021.

- The teaching of Raffele Mattioli and the eclipse of proximity banks. A compromise hypothesis. Banca impresa società, Il Mulino, Feb 2022.

- Banks and the negotiated settlement pursuant to Law 147/21. Banking Executive, Apr 2022.

- Banks in the negotiated settlement of crises between risk sharing and the impact of instruments, Corporate restructuring, IlCaso.it, May 2022.

- Italians increasingly indebted: new risks for housing?, Euronews.com, June 2022. - From landlords to tenants – the expert's doubts about the rule for banks and debtors, Euronews.com, June 2022.

- Great Britain: tax cuts. An example to follow?, Il Caso .it, Oct 2022.

- Economics of "rational" vs. behavioral economics, Masterlegalservice, Oct 2022.

- Final report of the Parliamentary Commission of Inquiry on Banks. First comments., Corporate restructuring, on Caso.it, Oct 2022.

- ECB "sheriffs" attend meetings of banks' boards of directors. First comments. Masterlegalservice, Nov 2022.

- Banks can't stand ECB inspectors: why? The expert's analysis. Euronews, Nov 2022.

- Provocative reflections on the crisis code. Imagining the Future, Dec 2022.

- Debt Forgiveness: Proceed with Caution: A Recommended Read. Corporate restructuring, Ilcaso.it, Jan 2023.

- The Bank of Italy's supervisory activity: cririty, perspectives and proposals, Banking management, Jan 2023.

- Problematic credit: evolution of the relationship between banks, servicers and external lawyers, Corporate restructuring, IlCaso.it, Feb 2023.

- Fair compensation in the home stretch: some doubts, Corporate restructuring, Ilcaso.it, Feb 2023.

- Banks: rising rates and NPLs: what effects on income statements?, Banking management, Mar 2023.

- Debt Forgiveness: Proceed with Caution, Banking Leadership, Mar 2023.

- Non-performing loans: New proposals in Parliament. First observations, Corporate restructuring, IlCaso.it, Aug 2023.

-NPL. Debtors lost in the jungle of regulations, Interview, il Sole 24 ore, Aug 2023.

- NPLs and UTPs: there are several bills in Parliament to address the phenomenon of non-performing bank credit, Corporate restructuring, IlCaso.it, Sep 2023.

- Italy's parliament set to discuss new rules on bad loans, interview, The Banker, F.T.,London, Sep 2023.

- A new role for banks in the negotiated settlement for the solution of the business crisis in The prospects of credit for a sustainable recovery, edited by Francesco Cesarini and Elena Beccalli , Il Mulino, 7 nov. 2023.

- Npl 2023. Mass disposals: from solution to problem. Parliamentary proposals under discussion, Master legal service, 22 Nov 2023.

- Massive sales of non-performing loans: from solution to problem. The proposals under discussion, Corporate restructuring, Il Caso.it, 23 nov. 2023.

- Non-performing loans: an endemic phenomenon: New proposals in parliament, in Writings in honour of Gino Cavalli, edited by Antonio Caiafa.

- NPLs: the new problems of a complex market, BEBANKERS – Alma Jura , 27 Nov 2023.

He has been a speaker at numerous conferences in Italy and abroad.

Rome, December 2023.