

Banca Finint: S&P conferma il ranking “STRONG” come master servicer. Outlook “Stable”

Conegliano, 31 agosto 2026 – S&P Global Ratings riconferma il ranking “STRONG” per Banca Finint come master servicer per le operazioni di cartolarizzazione RMBS (residential mortgage-backed securities), CMBS (commercial mortgage-backed securities) e ABS (asset-backed securities) in Italia. Si tratta del massimo livello del ranking, assegnato a Banca Finint sin dal 2012. **L’outlook è “stable”.**

Le valutazioni sul ranking da parte di S&P sulle capacità di Banca Finint di fornire servizi di master servicing per la cartolarizzazione riflettono:

- Il supporto fornito dall’intera struttura organizzativa di Banca Finint al dipartimento di master servicing;
- L’esperienza e la consolidata competenza del management, insieme alla continuità e stabilità del team dedicato alle attività di master servicing;
- Programmi strutturati e completi di formazione e sviluppo rivolti sia ai nuovi dipendenti sia al personale già in forza, insieme a iniziative dedicate alla crescita dei dipendenti ad alto potenziale;
- Sistemi informatici solidi ed efficaci a supporto delle attività di master servicing, ulteriormente sviluppati attraverso nuove applicazioni per la gestione dei portafogli, un data warehouse centralizzato e un nuovo sistema per la gestione dei crediti unlikely to pay;
- Un programma strutturato per favorire l’utilizzo di strumenti di intelligenza artificiale nell’ambito di un più ampio percorso di investimenti in nuovi sistemi, evoluzioni tecnologiche e iniziative di AI a supporto della scalabilità;
- Un solido sistema di governance e controlli interni, caratterizzato da una rigorosa e indipendente supervisione delle attività, ulteriormente supportato dal rafforzamento della capacità di audit interna e dall’utilizzo di competenze specialistiche per attività di verifica specifiche;
- Un processo di onboarding dei portafogli efficiente e consolidato, supportato da personale esperto, processi maturi e applicazioni dedicate alle attività di master servicing;
- Un efficace programma di supervisione dei subservicer, basato su un monitoraggio costante volto a individuare eventuali rischi emergenti e su verifiche periodiche delle performance, anche attraverso dashboard e sistemi di alert automatizzati;

S&P valuta l’outlook “Stable”, oltre che per la presenza rilevante nel mercato italiano di Banca Finint, anche sulla base della capacità di sostenere la crescita e l’espansione del portafoglio in gestione nel ruolo di master servicer, facendo leva su solidi presidi operativi, un management esperto, elevati livelli di retention e continui investimenti in sistemi informativi, evoluzioni tecnologiche e iniziative di AI.

Per ulteriori dettagli si rimanda al comunicato dell’agenzia S&P Global Ratings allegato al presente comunicato stampa.

Il Gruppo Banca Finint è attivo nel mercato italiano del corporate & investment banking, della finanza strutturata, dell'asset management e del private banking. Nata a fine 2014, Banca Finint è il punto di arrivo di oltre 40 anni di attività del Gruppo Finanziaria Internazionale, fondato nel 1980 da Enrico Marchi, nel settore finanziario. Nel 2016 si è costituito il Gruppo Banca Finint, con Banca Finint nel ruolo di capogruppo. Banca Finint è specializzata in attività prevalentemente legate al Debt Capital Markets (minibond e specialized lending) e alla strutturazione e gestione di operazioni di cartolarizzazione, covered bond e finanza strutturata, nella consulenza in operazioni di finanza straordinaria e nella realizzazione di operazioni di basket bond sostenendo le imprese e l'economia reale dei territori in cui opera. A seguito della fusione per incorporazione di Finint Private Bank nel 2025, il Gruppo ha costituito la nuova Divisione Group Wealth Management & Private Banking. Del Gruppo Bancario fanno parte Finint Investments, la società di gestione del risparmio attiva nella gestione di fondi mobiliari e immobiliari secondo diverse strategie in linea con le esigenze dei propri investitori, nazionali e internazionali e attiva, fra gli altri, nella gestione di fondi a supporto dell'economia reale (fondi di Minibond), del fabbisogno abitativo della popolazione (Social e Student Housing) e della green economy (fondi Energy), e Finint Revalue, realtà attiva dal 1989 e specializzata nell'acquisto, valorizzazione e gestione di crediti in sofferenza. Il Gruppo ha sede a Conegliano (TV) e uffici a Milano, Roma, Torino e Trento.

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Banca Finanziaria Internazionale SpA STRONG Master Servicer Rankings Affirmed; Ranking Outlooks Stable

August 31, 2026

This report does not constitute a rating action.

Overview

- Banca Finanziaria Internazionale SpA is an Italian bank that acts as a master servicer in residential, asset-backed, and commercial loan securitizations.
- We affirmed our overall STRONG rankings on Banca Finanziaria Internazionale SpA as a residential mortgage loan master servicer, commercial mortgage loan master servicer, and asset-backed master servicer in Italy.
- The ranking outlook is stable for each ranking.

LONDON (S&P Global Ratings) Aug. 31, 2026--S&P Global Ratings today affirmed its overall STRONG rankings on [Banca Finanziaria Internazionale SpA](#) (Banca Finint) as a residential mortgage loan master servicer, commercial mortgage loan master servicer, and asset-backed master servicer in Italy. The ranking outlook is stable for each ranking.

The master servicing operations in our assessment constitute a separate department within Banca Finint's wider servicing organization. Our rankings are limited to the company's master servicing capability.

Our rankings reflect Banca Finint's:

- Support provided by the bank's shared services to its master servicing department;
- Experienced and seasoned senior and middle management, and stable staffing levels with minimal turnover across master servicing;
- Comprehensive training and development programs for new and existing employees;
- Solid IT systems that support master servicing operations, similar to what we typically observe among our STRONG ranked servicers;
- Robust governance and internal control framework characterized by rigorous, independent oversight of operations;

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- Efficient and seasoned loan boarding workflow supported by experienced staff, mature processes, and servicing applications; and
- Sound subservicer oversight program that includes ongoing monitoring to identify emerging risks, along with periodic reviews to manage subservicer performance.

Since our prior review (see "[Servicer Evaluation: Banca Finanziaria Internazionale SpA](#)," Dec. 3, 2024), the following changes and/or developments have occurred:

- Banca Finint reorganized its master servicing and support functions consolidating certain functions to align tasks with specialized staff expertise.
- The bank implemented a new emerging leaders' program to advance high-potential employees and a formal program to encourage staff to implement AI tools in their roles.
- It launched new technology applications including a portfolio management system for trade receivables, a centralized data warehouse, and a third-party transaction management system for unlikely-to-pay portfolios.
- The bank added two internal auditors to provide additional audit capacity, and supplemented its internal audit process with external firms for specialized activities, including securitization-related audits.
- It enhanced its subservicer oversight framework by adding more proactive monitoring--supported by automated dashboards and alerts--resulting in fewer "extraordinary visits" (triggered by specific issues).

The ranking outlook is stable for each ranking. The master servicer maintains a sizeable presence in the Italian master servicing market. It continues to invest in new systems, enhancements, and AI initiatives to drive scalability. Our outlook considers its robust operational practices, seasoned leadership team, and support from Banca Finint to manage growth as it is expanding its portfolio through growth and high retention. We expect that it will continue to operate as an effective master servicer.

The financial position is SUFFICIENT.

Related Research

- [Select Servicer List](#), June 1, 2026
- [Servicer Evaluation Spotlight Report™: Modest AI Adoption By Loan Servicers So Far](#), April 16, 2026
- [Servicer Evaluation: Banca Finanziaria Internazionale SpA](#), Dec. 3, 2024
- [Servicer Category Descriptions Expanded and Revised](#), Feb. 28, 2022
- [Analytical Approach: Global Servicer Evaluations Rankings](#), Jan. 7, 2019

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