



NPLS
RESOLUTIONS

**COMPANY
PROFILE**



A SUBSIDIARY OF
RIA PRIME
VALUE SERVICES



NPLs RE_Solutions support banks, AMCs, qualified investors and servicers throughout all the stages of managing, recovering, and enhancing NPEs.

WHO WE ARE

NPLs RE_Solutions specialises in **strategic advisory services for the NPE sector** supporting our Clients **throughout all the stages of non-performing loan management and recovery**: from preliminary portfolio analysis, to identifying recommended recovery strategies, to single name/special situation management, to operative sub-servicing actions best suited to handle both in and out of court recovery procedures.

NPLs RE_Solutions is the leading and most comprehensive Italian Real Estate Advisory and Auction structure for specialised consulting services geared to property enforcement and insolvency procedures.



NPLs RE_Solutions is a company authorised under art. 115 of the Italian Consolidated Law on Public Security (TULPS).



NPLs RE_Solutions participates in the Study Table of Italian Executions (T.S.E.I.), which brings together recognized professionals in the field of real estate execution procedures, with the aim of contributing to greater efficiency in the real estate expropriation sector.



NPLs RE_Solutions is UNI EN ISO 9001:2015, ISO 30415:2021 and UNI/PdR 125:2022 certified.

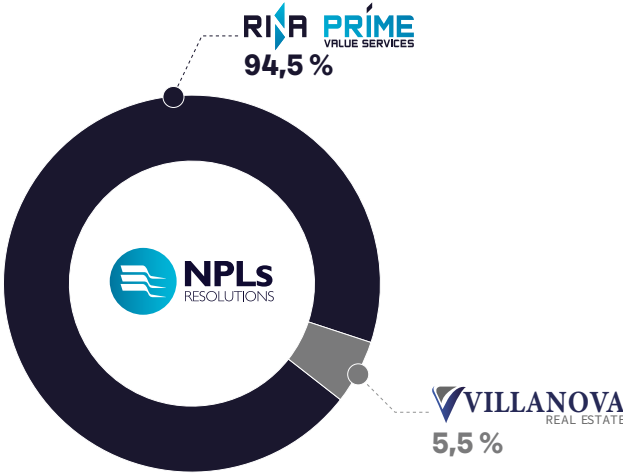




CORPORATE STRUCTURE

NPLs RE_Solutions, combines its wealth of expertise with our team's diverse professional skillset to create a comprehensive service provider truly unique in the Italian NPE market

NPLs RE_Solutions operates thanks to the strong experience in the field of real estate of its holding company **RINA Prime Value Services**, as well as the strategic know-how of multinational parent group **RINA**, who transferred their competences and methodology for certification and third-party inspection and verification. Combined, this makes for an efficient, solid, and innovative firm.



THE GROUP'S STRENGTH

The partnership with the **RINA Prime Value Services** Group grants **NPLs RE_Solutions access to a top-tier technical and certification service chain and a solid foundation for continued growth**, to the benefit of our Clients and the range of services we offer.

SUBSIDIARIES RINA PRIME VALUE SERVICES



OFFICE ABROAD RINA PRIME VALUE SERVICES





RINA WORLDWIDE

NPLs RE_Solutions is a company controlled by RINA Prime Value Services, the legal entity of RINA in the Real Estate sector.

RINA is a multinational company that helps customers build strong and successful businesses, providing a wide range of services across the following sectors:

- **Real Estate**
- **Energy**
- **Marine**
- **Certification**
- **Infrastructure & Mobility**
- **Industry**

Through a global network of **5,800 professionals operating in 200 offices in 70 countries**, RINA supports market players throughout the entire life cycle of their projects.



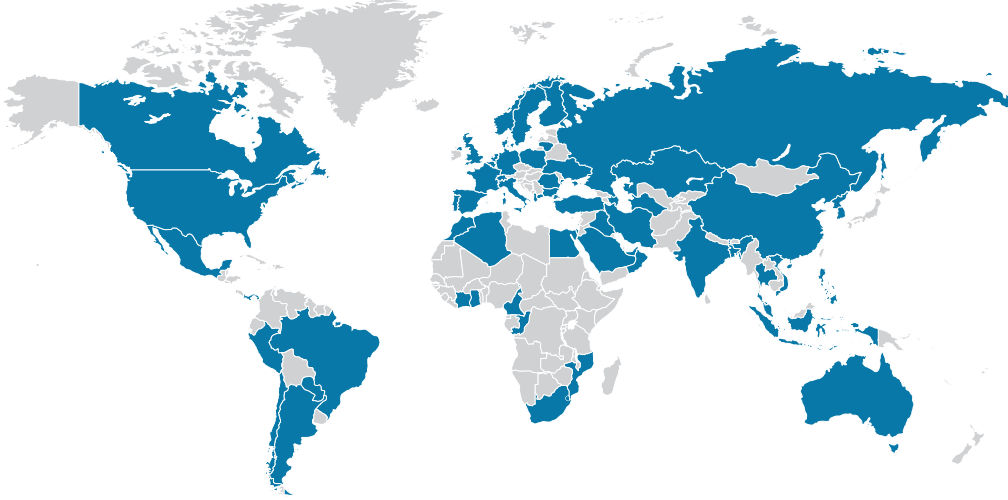
5,800
professionals



200
offices



70
countries





OUR STRENGTHS

We rely on our vast experience cultivated over the years in the field of NPE and a highly qualified team to provide our clients maximum operational effectiveness, through an entirely tailor-made approach.

Big Data & Market Insights

- ARES
- Auction Data Intelligence
- AstaSy Analytics Studies Centre

Extensive territorial network

- AstaSy Point

Full value chain coverage

- Specialised services for the NPE sector





ARES

The most advanced and comprehensive suite of tools to operate in the field of NPLs

ARES, NPLs RE_Solutions' Data & Business Intelligence system, **processes millions of data items to support decision-making for risk management, investment, and credit recovery operations.** Our team of experts transform data into organic information, **providing a decisive tool to improve credit recovery procedures**, limiting the potential risks that may arise from a more surface-level examination of the same data sets, hence increasing production efficiency.

- The **Italian auction Big Data** operating since **1981**, with more than **728.369 available records**
- **Real-time data and** detailed information on the state of auctions taking place in Italy
- **Exclusive functionalities** to manage credit recovery activities



+241 New properties subject to auction proceedings listed every day
+10 Properties up for auction every hour
728.369 Archived properties



140 Courts/Tribunals' data updated at 00:10 every night



€ 12.012.634.822 Auction base values with minimum bids of € 9.009.476.116

Source: 2023 Auction Report issued by NPLs RE_Solutions, figures updated as of 31/12/2023.



ASTASY POINTS

AstaSy Points, are our territorial independent expert centres coordinated by NPLs RE_Solutions and engaged in day-to-day real estate insolvency and liquidation procedures.

An extensive network, competent and experienced, offering real value in terms of timing, quality and costs, to our Clients' benefit.



Consulting for auction purchases



Final Liquidation Operations (Saldo e Stralcio)



Court-held property management



+ 80 AstaSy Points including direct collaboration contracts with independent operators specialized in real estate executions and bankruptcy procedures, strategically located throughout the national territory.



OUR PERFORMANCE

The broad assistance we provide across all the stages of non-performing exposure recovery means we can ensure significant reductions in terms of procedural time frames, while at the same time increasing cash flows and making considerable savings on management costs. The technologically advanced process management system we employ and our one-of-a-kind Big Data enable us to provide our Clients with highly efficient, bespoke services.



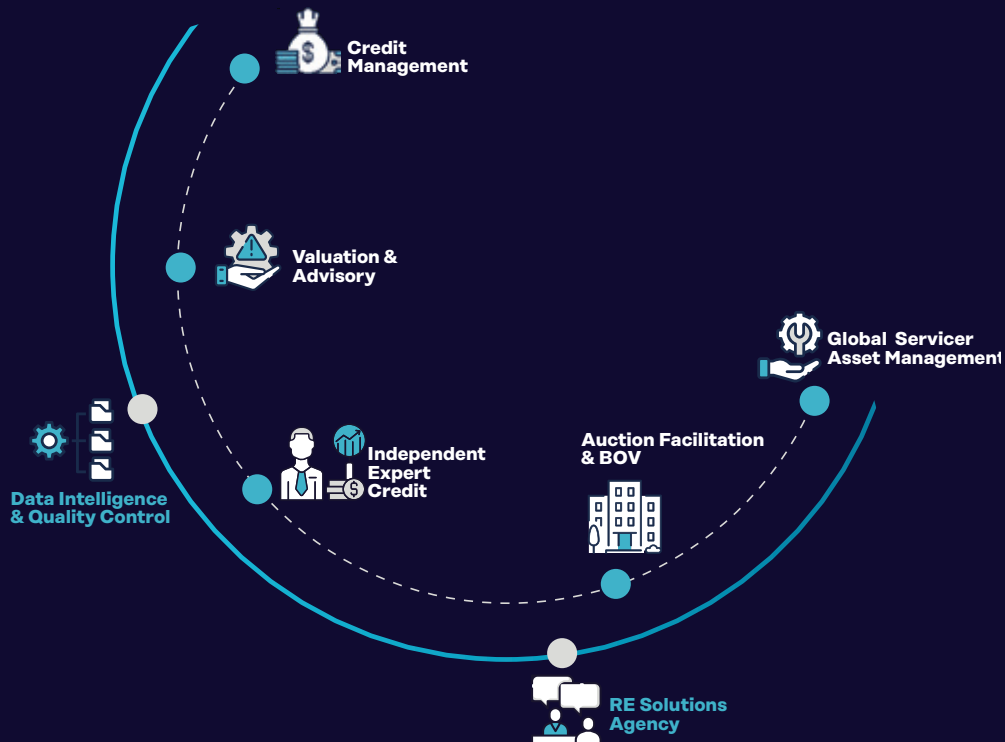
NPLs RE_Solutions performance indicators are based on numerical benchmarks inferred from 2020-2023 Italian data analyses extracted from the report titled "Studio dei costi delle procedure esecutive individuali e studio dei tempi dei tribunali", the study on individual enforcement action costs and the Italian Court System's timeframes provided by the T.S.E.I. Roundtable on Realty Insolvency procedures headed by the AstaSy Analytics Studies Centre.



OUR SERVICES

Supported by specialist departments

We cover the full advisory service value chain for the NPE sector and assist our Clients throughout all the planning stages of non-performing loan management and recovery: from portfolio analysis, to identifying the suitable recovery approach, to single name/special situation management, to operative sub-servicing for the management of judicial proceedings and out-of-court settlements.





CREDIT MANAGEMENT

The Credit Management department provides our Clients across the board management services for deteriorated exposure, either NPL or UTP. Our expert staff provide thorough analyses on the various deals selected or submitted by the investors, then identify the strategy best suited **to leverage the operation, pinpointing the most convenient exit strategy and ensuring comprehensive assistance across all operative stages**, from on-boarding to the valuation of credits acquired through special servicing activities.

- Special servicing
- Single name acquisitions
- Portfolio analyses
- Out-of-court negotiations (DPO) and Final Liquidation Operations (Saldo e Stralcio)
- Selling mandantes (Mandato a Vendere) – service provided through RE Solutions Agency

Through its dedicated Negotiations division, the Credit Management department also provides out-of-court credit position management for both mortgage-backed claims and unsecured loans (NPL / UTP) in favour of borrowers under specific engagements issued thereby.

Such activities are carried out through the study and examination of debt positions, managing negotiations with identified creditors, as well as managing the operation's closing stage, with the purchase and sale of the property put up as guarantee or according to the amounts made available by the borrower.



VALUATION & ADVISORY

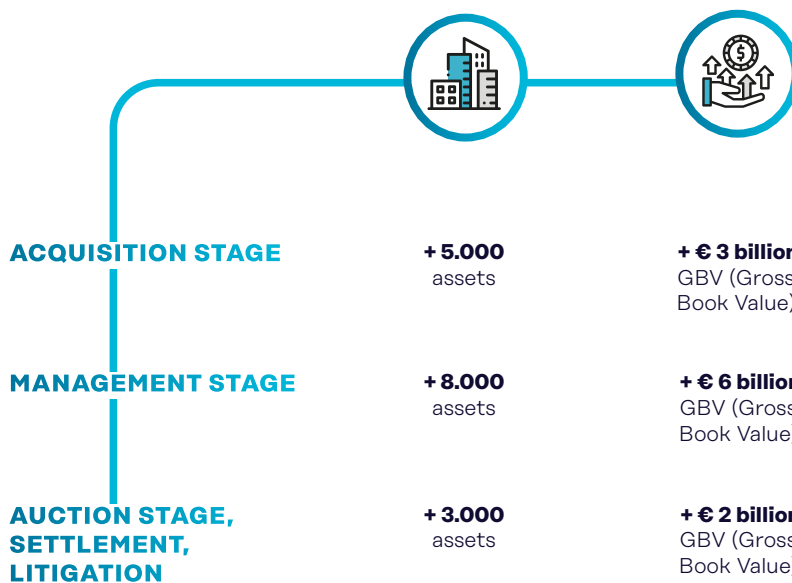
The Valuation department supports Clients with a range of services that rely on a series of appraisals starting from the credit acquisition stage, then continuing into the management and litigation stages, complete with periodic valuation reviews throughout the entire credit life cycle, aiming to provide continually updated guarantee values.

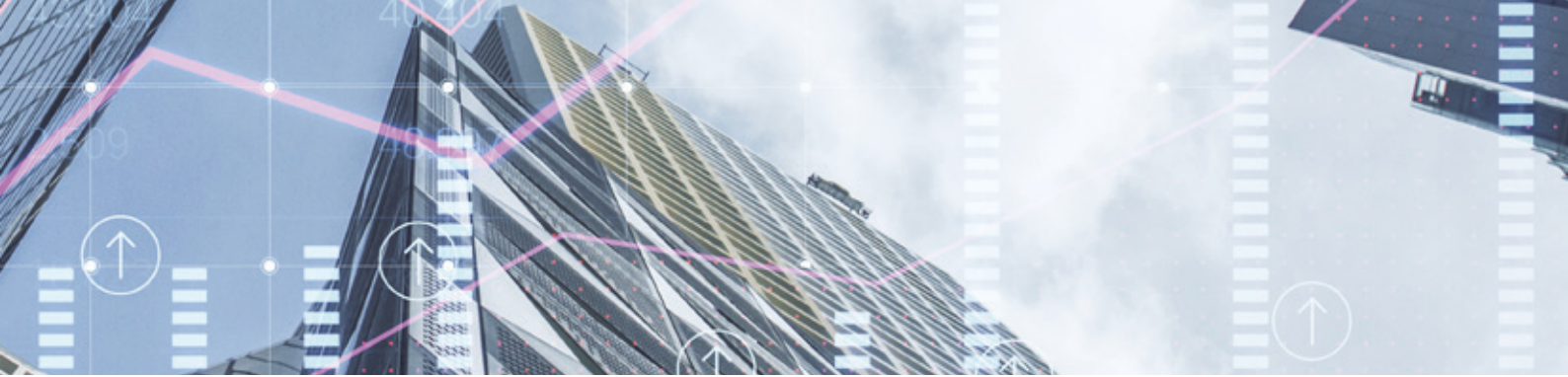
Valuation

- Appraisals
- Business Planning
- Services aimed to support Risk Management
- Business Plan and Appraisals for auction participation (REOCO)

Advisory

- Scouting and support services for professional and qualified investors
- Credit purchase services for qualified investors, private banking, and AMCs
- Market Studies
- Feasibility Studies and Highest and Best Use analyses
- Advisory for Special Situations
- Second Opinions





INDEPENDENT EXPERT CREDIT

In deliberative/normative processes, the Independent Expert is called upon to assess the adequacy of the value of credits subject to transfer/contribution in AIFs, as well as to determine the fair value of securities representing credits, participatory financial instruments of securitization operations, and shareholdings.

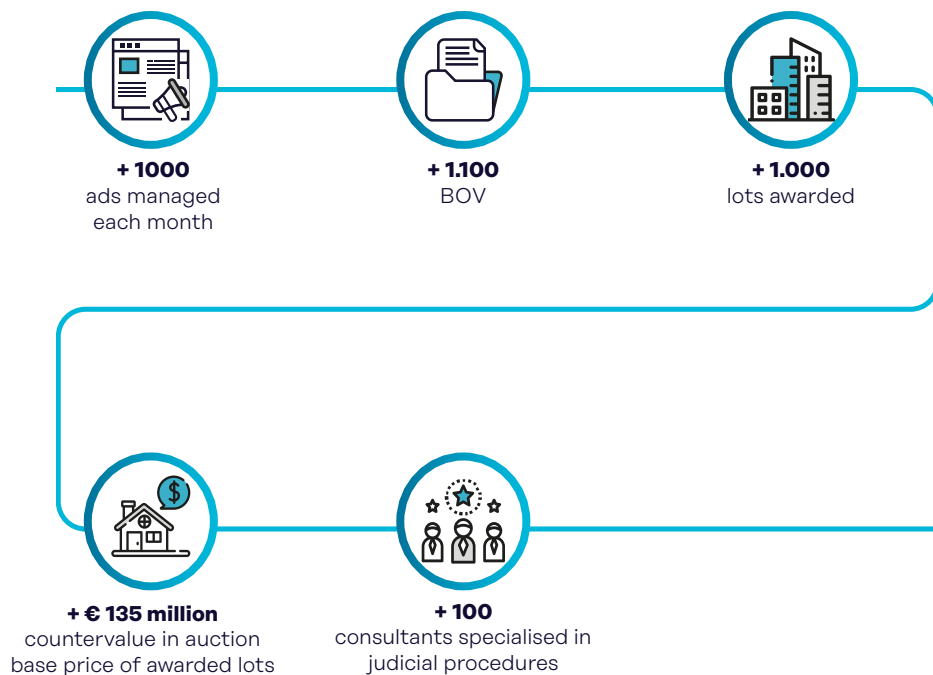
In alternative investment funds, the Credit Independent Expert is a third-party and impartial entity, tasked with ensuring the acquisition operation (generally, but not exclusively, of credits) and entrusted with defining procedures and valuation techniques for assets subject to contribution, acquisition, or sale, to be managed autonomously and without conflicts of interest with respect to other stakeholders involved in the operation.

- Drafting adequacy opinions, fairness opinions
- Valuation of contribution price in operations through F.I.A.
- Development of a multi-scenario business plan
- Sustainability studies
- Periodic review of credit value estimates

AUCTION FACILITATION & BOV

The Auction Facilitation & BOV department assists Clients, in particular Credit Institutions, Servicers, Investment Funds and AMCs, in the **active management of their distressed credit portfolios, deploying targeted worth-enhancement and marketing strategies for their real estate assets, aiming to maximise credit recovery.**

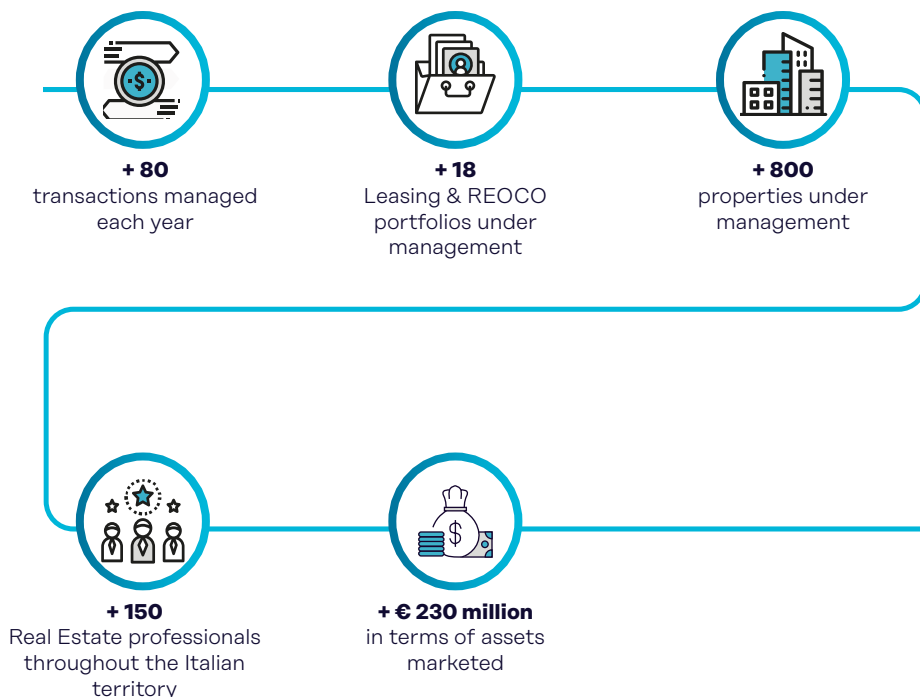
- Broker Opinion
- Auction facilitation
- Services geared to Real Estate Owned Companies (REOCO)
- Publication and enrichment of notices, listings, ads
- Ad-hoc marketing activities
- Drafting of proposals under art.107 of the Italian Finance Act
- Collaboration with courts pursuant to Article 107 R.D. 167/1942



GLOBAL SERVICER ASSET MANAGEMENT

The Global Asset Management Servicer department focuses on identifying real estate management strategies intended to enhance the assets' value with either technical or commercial instruments able to optimise the performance of portfolios under management. Our Asset Management service aims to constantly monitor the properties in our care to seize growth opportunities in the market, becoming an integral part of the assets' life cycle with either **management (Global Service) or commercial (Sales) activities**.

- Repossess activity management
- Urban, cadastral, technical, and environmental Due Diligence
- Passive cycle management
- Property management
- Project monitoring
- Digital onboarding



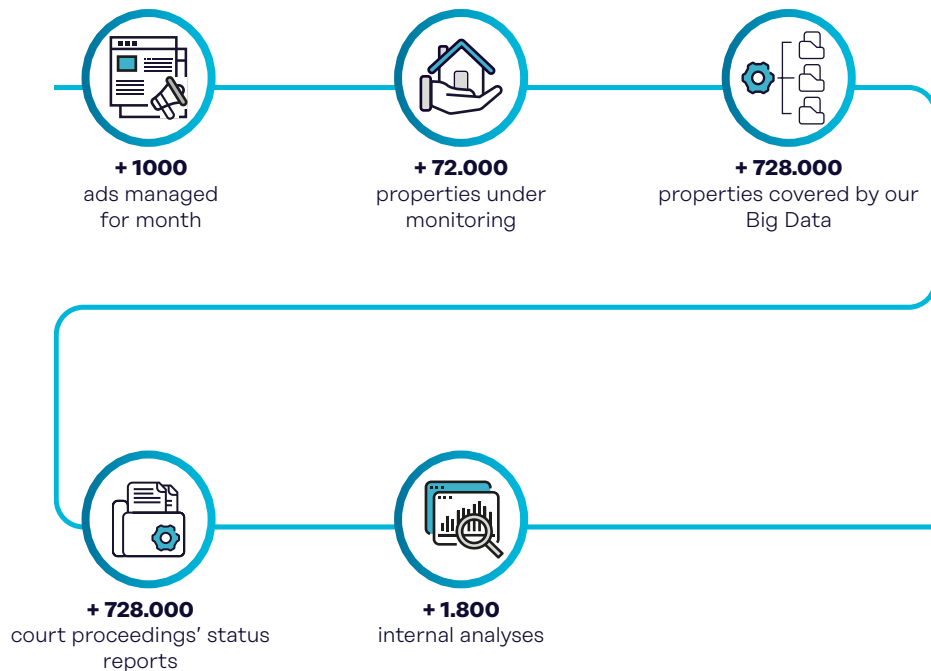
DATA INTELLIGENCE & QUALITY CONTROL

Our Data Intelligence & Quality Control department relies on highly competent analysts who excel in **reading raw data and converting it into strategic information for business operations and decision making.**

Our Big Data constantly feeds the ARES 2.0 management platform with auction data, documentation, and scheduling information, allowing the Data Intelligence & Quality Control department to carry out:

- Portfolio analyses
- Data gathering
- Data enrichment
- Monitoring

to provide our clients with reliable information to support strategic and operative decisions.



RE SOLUTIONS AGENCY



RE Solutions Agency is a consulting firm owned by NPLs RE_Solutions that specialises in real estate foreclosure and insolvency procedures serving banks and NPL servicers. RE Solutions Agency offers proactive management services for:

- REOCO repossession
- Leasing company repossession
- Selling mandates (Mandato a Vendere)
- Liquidation Operations (Saldo e Stralcio) – settlement agreements in favour of the debtors
- Auction Facilitation and auction consulting
- Support for BOV

The firm's activities are outlined below:

- Remarketing allowing debtors to mobilise real estate assets held by the REOCO and/or financial institution, divesting assets that originate from leasing contracts terminated in advance due to former user default.
- Collaboration with Courts under art. 107, Royal Decree n. 167/1942, to offer the organs in charge of the bankruptcy proceedings a professional cooperation with the company in administration, aimed at fully divesting real estate assets that are part of the assets subject to the proceedings.
- Collaboration with first-degree creditors aimed to produce compositions with creditors and voluntary liquidations.





TOP CLIENT

ALGEBRIS
AMCO
AQUILEIA
ARX ASSET MANAGEMENT
AXACTOR
BANCA SELLA
BCM GLOBAL
BLUE SGR
BANCA POPOLARE DI BARI
BANCO BPM
CASTELLO SGR
CERVED GROUP
COPERNICUS

DEA CAPITAL
DEUTSCHE BANK
DONEXT
DOVALUE
FININT
FIRE
FRONTIS NPL
GARDANT
GUBER
HIG CAPITAL
HOIST FINANCE
IBL
ICS

ILLIMITY
INTRUM
KRYALOS
LINK FINANZIARIA
MONTE DEI PASCHI DI SIENA
NAMIRA
NEPRIX
PHOENIX ASSET MANAGEMENT
POLIS SGR
PRELIOS
UNIPOL REC
ZENITH



**YOUR PARTNER IN NPE
MANAGEMENT AND RECOVERY.**

