



Portfolio Lead
Advisory Services
Maximising value
in non-core and
underperforming asset
portfolios



Portfolio Lead Advisory Services (PLAS)

PLAS advises holders, sellers and buyers of non-core assets and under-performing loan portfolios in deleveraging, portfolio acquisitions and management and investment strategies.

- European banks face the enormous task of cleaning up their balance sheets and are facing increased pressure from regulators and the market to demonstrate how they comply with stricter regulatory requirements. This is driving banks to redefine their core businesses and search for capital.
- The Deloitte PLAS team assists financial institutions with identifying ways to maximise value from their non-core assets through deleveraging and/or rigorous planning and asset management.
- Entering the loan portfolio transaction market is a key tool in any bank's deleveraging program, providing a rapid source of capital raising.
- With our unparalleled understanding of the buyer community, we know which of the buyers are the most active in the market, their preferred asset types and pricing parameters.
- Our work often comprises local market deals involving international players. Our global network ensures the ability to act both domestically and cross-border, a delivery model that leverages extensive international experience combined with deep, local market insights.
- PLAS has completed deleveraging, asset wind-down and portfolio sale transactions covering over €270bn of assets, involving multiple asset classes and across all major European countries. We draw on this experience to deliver a proven approach designed to ensure planned objectives are achieved on time, with risks monitored and stakeholders and other advisors effectively managed.

Portfolio Lead Advisory Services (PLAS)

Deleveraging advisory

- Portfolio analysis and segmentation
- Deleveraging plan design
 - What can be packaged and sold
 - What requires individual asset resolution
 - What infrastructure is required to deliver the deleveraging plan
- Assist clients in all phases of the deleveraging process, from development of a strategy and exploring options through to implementation and value maximisation

Sell-side M&A advisory

- Full-service advisory to vendors of loan portfolios from strategy and portfolio preparation to sales execution
- Situational and strategic options analysis enabling management to understand:
 - Portfolio selection
 - Balance sheet and capital impact
 - Profit and loss implications
 - Tax matters
 - Critical success factors
 - International investor requirements
- Full sale preparation
- Lead transaction management

Buy-side advisory

- Assist buyers in portfolio acquisitions with analysis, understanding and pricing of loan portfolios
- Assist in all stages of the acquisition process: from pre- data room stage through to closing and post-deal servicing, including:
 - Pool stratification and statistics
 - Credit and file due diligence
 - Key asset summary and preparation
 - Investment committee presentation
 - Confirmatory due diligence

Asset management and servicing

- Support owners of loan and asset portfolios in maximising value from their assets whether on an advisory basis or through full service outsourcing
- Provide advice on best practice methodologies, policies, procedures and systems to support the process on:
 - An existing operation
 - A platform acquisition
 - The start-up of a bad bank or asset realisation vehicle

Why Deloitte?

QUALITY



A SALE BEING RUN BY THE DELOITTE PLAS TEAM DELIVERS QUALITY INFORMATION IN AN EFFICIENT PROCESS ENVIRONMENT ENHANCING BUYER CONFIDENCE, TRANSLATING INTO HIGHER SUCCESS RATES AT ENHANCED PRICING

EXPERIENCE



THE CORE GLOBAL TEAM HAS WORKED TOGETHER FOR MORE THAN 15 YEARS. IT IS THE MOST EXPERIENCED PORTFOLIO ADVISORY TEAM IN THE MARKET, HAVING LED MULTIPLE LOAN SALE TRANSACTIONS IN THE UK, EUROPE, ASIA AND SOUTH AMERICA

MARKET INTELLIGENCE



WITH OUR UNPARALLELED UNDERSTANDING OF THE BUYER COMMUNITY, WE KNOW WHICH BUYERS ARE THE MOST ACTIVE IN THE MARKET, THEIR PREFERRED ASSET TYPES AND PRICING PARAMETERS

GLOBAL APPROACH, LOCAL INSIGHT



DELIVERING A GLOBAL FOOTPRINT, THE PLAS NETWORK OPERATES THROUGH A CORE GROUP IN THE UK AND DEDICATED TEAMS IN KEY MARKETS IN EUROPE

Recent assignments

PLAS has completed deleveraging, asset wind-down and portfolio sales projects covering over €270bn of assets across all asset classes and throughout Europe.

Adelaide



Sell-side M&A advisory
Commercial real estate
Face value: €900m
2014

Rock/Salt



Buy-side advisory
Commercial real estate
Face value: €5.2bn
2014

Estela



Buy-side advisory
Corporate loans
Face value: €3.4bn
2014

Eagle



Buy-side advisory
Commercial real estate
Face value: €3.5bn
2014

Saturn



Buy-side advisory
Consumer unsecured
Face value: €950m
2014

Hampton



Sell-side M&A advisory
Commercial real estate
Face value: €1.5bn
2013

Consul



Sell-side M&A advisory
Corporate loans, SMEs
secured & unsecured, REOs
Face value: €2.3bn
2013

Thames



Sell-side M&A advisory
Commercial real estate
Face value: £495m
2013

U2



Buy-side advisory
Corporate loans
Face value: €1.2bn
2013

Phoenix



Sell-side M&A advisory
Residential mortgages
Face value: €750m
2013

Indie



Buy-side advisory
Commercial real estate
Face value: €500m
2013

Zeus



Deleveraging advisory
Diversified loans
Face value: €30bn
2011

Contacts

For more information on our services and capabilities, please contact:



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