



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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