

QQuant Master Servicer Single Member S.A. ("Quant") is an independent, fully integrated NPL servicer, licensed by the Bank of Greece and rated by Fitch currently managing over **€12bn** of receivables.

Quant offers underwriting advisory services/transaction handling and end-to-end loan servicing to Greek banks, institutional funds, and alternative asset managers, covering the whole spectrum of non-performing asset classes.

In 2020 Quant Cyprus was established, a Cypriot servicer that manages an additional **€0.7b AUM incl. €170m REOs**.

- ⦿ The **1st and sole rated** servicer in the Greek market
- ⦿ Largest independent servicer in Greece with **c.€12bn AuM** and **c.€1.9bn** loan operations assets
- ⦿ Significant experience through the underwriting **>€100bn of NPLs in more than 20 portfolios with 340K assets**
- ⦿ **Specialized underwriting, modelling, analytics** and **portfolio analysis** team
- ⦿ **Established ecosystem** and **deep knowledge** of the Greek NPL market
- ⦿ Seasoned management team with **extensive experience in banking and NPL servicing**.
- ⦿ **Cutting edge** proprietary IT & Analytics **technology** backbone powered by QUALCO

1

Leadership: Our team's extensive experience and expertise in the Greek NPL market and regulatory framework, makes Quant the leading independent Servicer in Greece

2

Efficiency: Having a foundation of cutting-edge technology and advanced digital and analytics capabilities along with an established proven network, Quant offers end-to-end debt management services that cover the whole spectrum of NPL asset classes.

3

Social Responsibility: Quant applies a strict governance framework, transparent stakeholder communication, and viable debt management solutions for maximum, socially responsible financial performance.

www.qquant.gr

Quant

The only Servicer
rated by **FITCH**
in Greece

Quant

Part of Qualco Group

Since its establishment 20 years ago, Qualco Group has evolved into a leader in Credit and Receivables management. The Group has its headquarters in Athens with offices in the UK and Cyprus and sales presence in France, Portugal, Germany, Hungary and Brazil, while it serves over 70 clients in more than 30 countries.

QUALCO

QUALCO offers a complete range of financial technology software and services that help organizations radically decrease their receivables and non-performing exposures.

qualco.eu

QUALCO UK

QUALCO UK provides panel and asset management solutions and services to the UK and EU market and currently manages over €10.5bn in receivables for a variety of clients including Santander, British Gas, and HM Government.

qualco.co.uk

QRES

is a boutique Real Estate Asset Management and advisory firm built on regional expertise, an extensive global investor network, and decades of experience.

qres.eu

Services

Our services cover all stages of NPL management, from portfolio due diligence and strategy design to internal portfolio operations and third parties' management. Our tested network of best-in-class debt collection agencies and legal offices ensures the highest level of efficiency.

Underwriting & Portfolio Analysis

- ⦿ Overall portfolio analysis
- ⦿ Investment profitability analysis (Business Plan)
- ⦿ Database analysis
- ⦿ Portfolio segmentation/ stratification
- ⦿ Valuation of collaterals & guarantees
- ⦿ Portfolio valuation and pricing
- ⦿ Transaction structuring

Portfolio Servicing

- ⦿ Foreclosures, Bankruptcies & Extra-Judicial arrangement
- ⦿ Business Plan & IRR analysis
- ⦿ Portfolio strategy and treatment priorities
- ⦿ Restructurings & Collateral management
- ⦿ Network & performance management Special Servicing
- ⦿ Portfolio Monitoring & Reporting
- ⦿ REO Management

Portfolio Onboarding/ Migration & Portfolio Operations

- ⦿ Database upload
- ⦿ Data check, enrichment and integration
- ⦿ Portfolio stratification
- ⦿ Strategy allocation & formulation
- ⦿ Migration and Onboarding of electronic and physical data files
- ⦿ Data support and enrichment
- ⦿ Front office support
- ⦿ Co-ordination and monitoring of stakeholders and third party advisors, valuers etc.

Quantum