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Oggetto : Banca IFIS purchases a revolving 400 million euro NPL portfolio from Findomestic

Testo del comunicato

Vedi allegato.

PRESS RELEASE

Banca IFIS purchases a revolving 400 million euro NPL portfolio from Findomestic

This purchase is expected to be one of the biggest transfers of unsecured loans in Italy in 2015

Milan, 26 March 2015 - Banca IFIS has purchased a portfolio of unsecured non-performing loans from Findomestic Banca. The portfolio, which will be transferred in various stages over 2015 and which boasts about **65,000** positions for a nominal value of around **€ 400 million**, consists mainly of **personal loans** and **credit cards** (respectively 60% and 27% of the nominal value).

Over 15 national and international players took part in the tender, including banks, investment funds and asset management companies. For Banca IFIS this is its first major operation in 2015 and testifies that it has become an important buyer in the NPL sector.

"We are proud that Findomestic has chosen us - said **Andrea Clamer**, Head of Banca IFIS's NPL Area - this is a sign that we are moving in the right direction, and that the market recognizes us a leader in this sector. This portfolio adds to the already substantial amount of debt positions that the Bank owns, bringing the **total to more than 800,000 dossiers**. Banca IFIS's NPL Area and its network of credit consultants - emphasizes Clamer - will be key players in the proper management of these positions. The main goal is to give real support to families in need, to help them give something back to the economy".

Giovanni Ninotta, Head of the Litigation Department at Findomestic, said: "Findomestic Banca introduced the forward flow agreement to the Italian market a couple of years ago, to manage NPLs (non-performing loans) originating from consumer credit. This has enabled us to attract the attention of major international investors through the establishment of larger portfolios than in the past. Banca IFIS is the most important Italian operator in the NPL sector and we are pleased to carry out this operation with them, not only for the economic aspects but also because we know the professional value of Banca IFIS and we are confident that our former clients will be managed in an ethical and correct manner. "

Banca IFIS's NPL Area, based in Florence, will continue to be active over the rest of 2015, being careful to seize the opportunities that the market offers.

Banca IFIS S.p.A.

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