

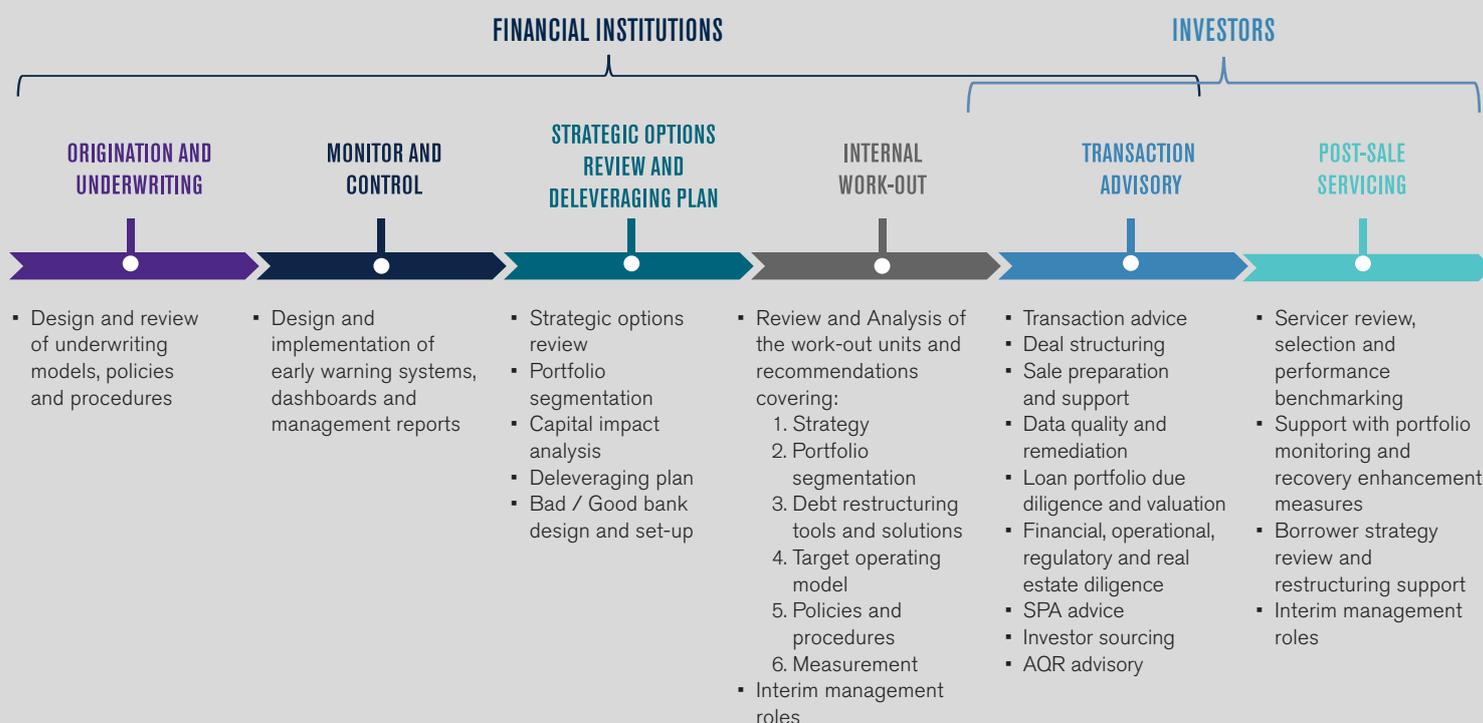
LOAN ADVISORY SERVICES

2016



A&M CAPABILITIES COVERING THE ENTIRE LOAN LIFE CYCLE

A&M has a successful track record of creating value at every stage of the loan life cycle, with international expertise and a unique insight across a broad spectrum of assets including secured and unsecured, performing and non-performing loans as well as real estate owned (REOs).



OTHER FINANCIAL INDUSTRY CAPABILITIES

REGULATORY

- Recovery and resolution
- Capital and liquidity planning
- Stress testing
- Conduct of business
- Corporate governance
- Regulatory applications and reporting
- Regulatory risk and compliance
- Anti-money laundering and financial crime

PERFORMANCE IMPROVEMENT

- Revenue and cost optimisation
- Regulatory compliance implementation
- Organisational redesign and target operating model definition
- Complex transformation projects requiring implementation support
- Interim management / CRO / COO / CIO roles

FORENSIC SERVICES

- Asset tracing and recovery
- Dispute advisory
- Cybersecurity
- Internal investigations
- Expert witness

A&M has provided advisory services for a significant volume of non-core assets over the years across Europe for a diversified group of clients, giving us an exclusive perspective and expertise in loan transactions.



Over € 250 billion

Total nominal value of non-core assets advised by A&M in Europe in the last 6 years.

First hand experience in the set up, segregation, carve out and sale of non-core assets in a number of jurisdictions including U.K., Ireland, Greece, Cyprus, Iberia, Italy, Austria, Germany, Netherlands, Belgium, Serbia, Poland, Czech Republic, Malta, Ukraine, Croatia, Bulgaria, Slovenia and Romania.

A&M has experience in working with the main NPL stakeholders including National Competent Authorities, sovereigns, financial institutions and private investors over the last six years.

20 COUNTRIES | 140 INDUSTRIES | ~2,600 EMPLOYEES | 32+ YEARS

Creating value for our clients

CORE TEAM

**Tom McAleese**

Managing Director
Loan advisory leader
Bank Restructuring
T: +353 (0) 87 798 4310
E: tmcaleese@alvarezandmarsal.com

**Harish Kumar**

Managing Director
Sell side and buy side advisory
T: +44 (0) 7943 825 609
E: hkumar@alvarezandmarsal.com

**Paul Sharma**

Managing Director
Regulatory advisory
T: +44 (0) 7957 483 897
E: psharma@alvarezandmarsal.com

**Chris Broyden**

Managing Director
Operations and IT
T: 44 (0) 7469 852 357
E: cbroyden@alvarezandmarsal.com

**Age Lindenberg**

Managing Director
Financial Due Diligence
T: 31 (0) 620 596 639
E: alindenberg@alvarezandmarsal.com

**Robin Priest**

Managing Director
Real Estate advisory
T: +44 (0) 7850 726 663
E: rpriest@alvarezandmarsal.com

LOCAL EXPERTISE ACROSS EUROPE

**Fernando de la Mora**

Managing Director
Iberia
T: +34 (0) 608 592 449
E: fdelamora@alvarezandmarsal.com

Joerg Weidenfeld

Managing Director
Nordics
T: +49 (0) 173 570 7918
E: jweidenfeld@alvarezandmarsal.com

Thomas Kolaja

Managing Director
CEE
T: +49 (0) 15 17 271 3601
E: tkolaja@alvarezandmarsal.com

Saeeda Jaffar

Managing Director
Middle East
T: +971 (0) 50 558 1447
E: sjaffar@alvarezandmarsal.com

Alberto Franzone

Managing Director
Italy
T: +39 (0) 34 79 624 761
E: afranzone@alvarezandmarsal.com

Ulrich Geuss

Managing Director
Germany
T: +49 (0) 16 09 757 5379
E: ugeuss@alvarezandmarsal.com

Marios Koliopoulos

Managing Director
Greece
T: +30 (0) 6940 690 002
E: mkoliopoulos@alvarezandmarsal.com

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Companies, investors and government entities around the world turn to Alvarez & Marsal (A&M) when conventional approaches are not enough to activate change and achieve results.

Privately-held since 1983, A&M is a leading global professional services firm that delivers performance improvement, turnaround management and business advisory services to organizations seeking to transform operations, catapult growth and accelerate results through decisive action. Our senior professionals are experienced operators, world-class consultants and industry veterans who draw upon the firm's restructuring heritage to help leaders turn change into a strategic business asset, manage risk and unlock value at every stage.