

## Istituzioni Finanziarie

CONact supports financial institutions as banks and insurance companies in dealing with real estate properties as investment as well as a collateral.

Between 1% and 5% of property loans in a bank's portfolio is expected to become a non performing loan (NPL) and according to recent research the turnover of the NPL industry is estimated to be at about 300 billion euros. Although the rapid growth of the sector in the past years has come abruptly to an end, the industry is now well established and will develop along new guidelines. An higher level of transparency and a more rational pricing mechanism are to come and the new trend is to restructure huge NPL portfolios into smaller ones, focused on specific categories.

CONact supports financial institutions dealing with non performing loans in two ways.

Advise and implement the workout of problematic estate collaterals, affected by complex legal or infrastructural issues. In synergy with Orgaplan, CONact actively develops the collateral assets making a convenient liquidation possible.

Oversee and optimize the whole value chain from banks down to servicers, asset managers and property managers. CONact has delivered original IT and consulting solutions to address the most common challenges in the real estate sector.