



Achieving more together

EOS Immobilienworkout GmbH

With head and heart in finance



'It gives me great pleasure to find the best possible solutions for our partners' problems. That is my motivation for striving to improve every day.'

Jochen Prinz, Managing Director
EOS Immobilienworkout GmbH



Do you have defaulting property financing? We have the solution

Knowledgeable and cooperative:
EOS Immobilienworkout as a reliable partner

Property financing is one of the most important sources of income for credit institutions and demand is increasing. The huge competition in the lending market requires credit investors to sharpen their competitive edge as regards their product range and take on greater risk. One example of how this is done is through higher mortgages on collateral security.

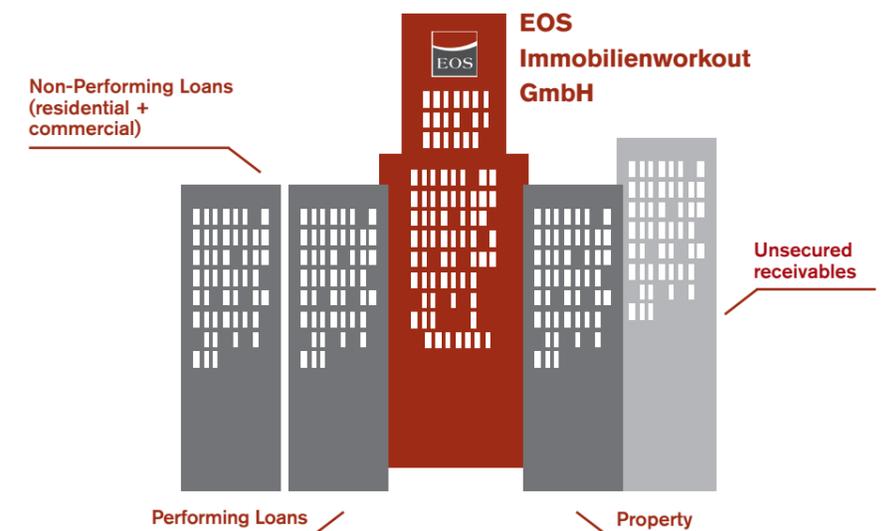
EOS Immobilienworkout supports you with a comprehensive range of services. The assessment and handling of collectable loans on property secured by legal mortgage is one of our core competencies. We purchase your receivables portfolios or assume responsibility for processing outstanding receivables on a trust basis.

Client orientation is a fundamental principle in our work. We tailor our service to fulfil your exact wishes and requirements. We provide you with bespoke products and orientate our approach towards agreeing a range of measures with you.

Benefits at a glance

- Balance sheets relieved of credit risk
- Increased cash flow
- Security as a result of our reputation and integrity

Our services:



Strong together: the EOS Group

Take advantage of the highly specialised international network offered by the EOS Group, of which EOS Immobilienworkout GmbH is also a member. Emerging in 1974 from the OTTO legal department as Deutscher Inkasso-Dienst, the EOS Group is now one of the leading international providers in the area of receivables management.

A member of the otto group

The EOS Group: facts and figures

- Companies in more than 25 countries
- Around 8,000 employees
- More than 60 subsidiary and associated companies worldwide
- Around 20,000 international clients from sectors including insurance, banking, industry and commerce



‘Whether acting on trust or purchasing debt,
the quality of our processing is at the same high level.’

Guido Wienefoet, Head of Department Workout

Having the right strategy results in making the right decisions

As a credit institution, you need to work more and more actively to counteract the problems caused by defaulting debt in order to achieve good credit ratings in spite of problem loans. Lending money is part of your core business; handling defaulting debts is not.

The problem: in workout departments, there are no specialised teams, and employees who may be unfamiliar with handling workouts nevertheless have to manage them. Suitable software is not often available. As a result, costs increase for processing defaulting loans.

EOS Immobilienworkout provides you with flexible solutions for individual realisation of securities. We purchase your receivables or handle the processing on a trust basis, in which case, you remain the owner of the receivables. The analysis and evaluation of the debt purchase forms the basis of our ongoing procedure. We work with the debtor to devise a strategy to avoid enforcement measures.



Achieving more together: NR Immobilien Service GmbH

**Our subsidiary company NR Immobilien Service GmbH:
your specialist for problematic property.**

The property trade is central to our range of services. However, our portfolio also includes conceptual matters, such as changes to building law or improving object structures.

We find solutions to resolve your vacancy issues; we can put an end to the maintenance backlog on your property and ensure an increase in your average lease terms.

Ensuring long-term success: P+L Services GmbH

As a subsidiary of EOS Immobilienworkout GmbH, P+L Services GmbH is a reliable partner for all banks and investors when it comes to processing and managing current credit relationships.

Focus on your core business and outsource loans secured by property. We purchase your current loans and manage these to benefit your clients, thus ensuring that they see you in a positive light.

If, with defaulting loan transactions, you are also taking on current loans or restructured loans, which no longer fit your original investment strategy, then we are the right partner for you. Let P+L Services GmbH take over the handling of your current loans.



We assess risk accurately and increase cash flow

One of our strengths lies in evaluating and purchasing non-performing loans, performing loans and properties. Using a detailed analysis, we ascertain the value of the entire portfolio. We then develop a suitable strategy and complete the purchase.

By selling debt to EOS Immobilienworkout (non-performing loans) or P+L Services (performing loans), you can improve your company's financial flexibility. NR Immobilien Service purchases your properties that can be restructured. All three companies invest between €2 million and €150 million per transaction. Hand over the risk of bad debts and release your company's tied-up capital.



'Our expertise lies in being able to put a fair price tag on any risk.'

Stefan Schröder, Head of Acquisition and Evaluation Department





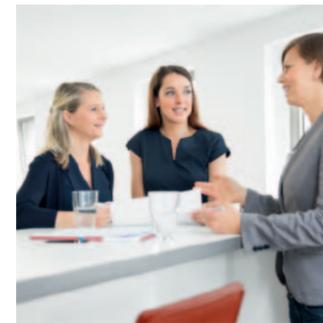
Building lasting trust: the benefits of EOS Immobilienworkout

At EOS Immobilienworkout, we are only satisfied when you are. You can rely on our staff and partners, our effective quality management and our special software. We provide you with products that are tailored to suit your requirements.



Our staff make the difference

Our team consists of economists, industrial engineers, property experts and lawyers, all of whom are highly knowledgeable in the field of property. They are also committed business people, who pull out all the stops to find fast and pragmatic solutions to benefit the clients. An open communication style and forward thinking come naturally to us.



Our network of strong partners

Our clients benefit from our network of strong cooperative partners across a range of services. Our cooperation with other EOS subsidiaries, auditors and law firms gives us access to combined expertise across a range of disciplines: throughout Germany and internationally. Our nationwide network of brokers supports us in regional markets with property marketing and realisation. Greater knowledge and more information enables us to offer our clients the best possible solutions, tailored to suit their individual needs.



Our bespoke software

Our work is supported by the latest technology, which enables us to optimise many processes. For example, we have our own software to evaluate and analyse receivables secured by property. This enables us to establish the precise value for each property package to benefit our clients.



Our exceptional quality

We have to work to the highest levels of quality on a daily basis. Clearly defined principles and an active quality management system enable us to create transparent processes and maintain a consistently high standard. As Germany's first service provider in this sector, we have been certified in accordance with the ISO standard 9001:2008 since 2010. This accolade confirms the high quality of our work and our processes, which are optimised and coordinated with each other and which we have developed through close cooperation with our clients.

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