

The background features a light-colored map of Europe with several glowing white lines and dots, suggesting a network or data flow. The lines radiate from various points across the continent, and some dots are also visible, creating a sense of connectivity and technology.

TAGOR GROUP

Purchasing Secured & Unsecured NPLs

Unfound Borrowers



Executive Summary

Challenge of Unfound Borrowers

Unfound NPL borrowers are those with outdated info, who have absconded or not been contacted for a long period

Resource intensive and volatile

Exposures to Unfound borrowers whether in single positions, loans pools & tail end of portfolios are resource intensive and may not provide the income expected

Sale of unfound borrowers as a solution

Selling such loans can save resources and time, while focusing on higher value items.
Also, a sale will generate upfront income from a difficult segment

Buying Secured & Unsecured Unfound

Tagor are looking to buy unfound borrowers' positions as single positions, loans pools & tail end of portfolios across European jurisdictions

Single positions and loan pools

- ✓ Local and foreign borrowers
- ✓ Any size including granular positions
- ✓ Carved out from portfolios previously purchased

Flexible acquisition approach

We can consider various purchasing methods to align financial interest:

- ✓ Outright purchase
- ✓ Profit sharing & management
- ✓ JV & co-investment structure

GDPR regulations compliant

Buying Strategy

Non-Performing Loans - Unfound Borrowers

Buying Unsecured loans

Pan European

Buying Secured NPLs

Single loans & Portfolios

(Spain, Greece, Portugal, Italy & other Selected countries)

Only recourse loans

Buying Unfound NPL Borrowers

- Portfolios of Unsecured NPLs
- minimum open balance of €10,000 per loan
- From Banks / Tail end / Secondary trades / Sub-portfolios
- Out right purchase / JV / Profit sharing / Co-investment

- Secured NPL (by real estate), any size loans, including smaller granular loans and larger positions.
- Single tickets & Pool of loans of any size
- Sample Type of real estate collaterals:
 - ✓ Residential buildings
 - ✓ Hospitality/Student accommodation
 - ✓ Single apartments/villas
 - ✓ Offices/Logistics/industrial
 - ✓ Unfinished structures
 - ✓ Retail (high street, retail parks)

Who we are



Ofer Lieberson

Over 25 years' experience in real estate and debt sectors, including actively investing, developing and managing real estate assets and secured loans (NPL'S) in Europe and USA. A speaker and panelist at various real estate and NPL conventions across Europe. Chairman and founder of Tagor asset Management and Tagor group LTD (2005) a real estate investments, asset and NPL management company operating in Europe. Tagor was involved in bidding and DD on more than €5 billion of secured NPLs portfolios. Working along side international investment funds.

TAGOR GROUP LTD (“the Group”) Privately-owned, is a real estate investment and management firm. Together with our equity partners and separate accounts investors including HNW individuals, family offices and institutional investors, we run specialized investment vehicles with real estate and special situations investments strategies, focusing on secured/unsecured NPL'S as well as preforming and nonperforming real estate assets.

Tagor Capital Ltd controlled by TAGOR GROUP was traded on the Tel Aviv Stock exchange from 2006-2013.

More than €5Bn of Total Exposure (GBV) valued and advised 2013-2017

Project	Seller	GBV(EUR MM)	Tagor Role
Phoenix	Volksbank	654	buy side
MKB	MKB Hungary	109	buy side
Danube	Volksbank	183	buy side
Orion	BCR Erste Bank	363	buy side
Saturn	BCR Erste Bank	443	buy side
Demeter	Bank of Cyprus	545	buy side
Danube	MKB Hungary	760	buy side
Grey	BCR Erste Bank	24	buy side
Alpha	Raiffeisen	53	buy side
Rosemary	Intesa Sao Paolo Bank	287	buy side
BPZ	BPZ	120	buy side
Mars	Alpha Bank Romania	434	buy side
Fain	Raiffeisen Bank	274	buy side
Artemis	Attica Bank	1100	buy side

- Leading the Portfolios analysis and segmentation, assess and valuation prepare NBO, DD and BO, pricing
- Asset management and return optimization: PM selection/ coordination, capex /maintenance management, letting management, return analysis.

GDPR Compliance

An EU Decision Stating Israel Adequacy For Free Flow Of Information Between EU And Israel

EU COMMISSION DECISION

of 31 January 2011

pursuant to Directive 95/46/EC of the European Parliament and of the Council on the adequate protection of personal data by the State of Israel with regard to automated processing of personal data

(notified under document C(2011) 332) Text with EEA relevance

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32011D0061>

Tagor will undertake all obligations of data processing (DPA) as a data processing agent. And a DPA documents will be signed.

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