

The background features a light-colored map of Europe with several glowing white lines and dots, suggesting a network or data flow. The map is framed by a thin gold border.

TAGOR GROUP

Purchasing Secured & Unsecured NPLs

Unfound Borrowers



Executive Summary

NPL Portfolios often contain certain number of **Unfound /uncontactable Borrowers.**

Together with our equity partners and separate accounts investors we are looking to buy this segment including single positions, polls of loans & tail end of portfolios of any size.

Buying single positions and polls of loans

- ✓ Unfound/Uncontactable NPL borrowers –missing info, hiding or were not contacted for several years.
- ✓ Local and foreign borrowers
- ✓ any size including granular positions
- ✓ carved out from portfolios previously Purchased
- ✓ purchase from winning bidders

Secured & Unsecured Loans

Selling uncontactable NPL borrowers allows portfolio owners to generate income from a difficult segment, saving resources and time, while focusing on higher value items.

Our Purchasing methods:

We are open to various purchasing methods to align financial interest:

- ✓ Outright purchase
- ✓ Profit sharing
- ✓ JV

GDPR regulations implemented



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.

Buying Strategy

Non-Performing Loans With Unfound Borrowers

Only recourse loans

Single Positions & Polls of loans

Secured NPLs

Investment Criteria

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

- **Secured (per investment criteria) & Unsecured NPLs (pan European)**– with open balance above 50k Euro per loan
 - **Corporate | SME | Personal Loans | Mortgages | Development**
 - Banks / Tail end / Secondary trades / Curve out / Mortgage tail
 - Out right purchase / JV / Profit sharing
-
- Secured (by real estate) NPLs of up to 10 million Euro open balance per loan, (larger tickets will be considered)
 - Single tickets & Pool of loans of any size including granular loans
 - **Sample Type of real estate collaterals:**
 - ✓ Residential buildings
 - ✓ Single apartments/villas
 - ✓ Unfinished structures
 - ✓ Hospitality/Student accommodation
 - ✓ Offices/Logistics/industrial
 - ✓ Retail (high street ,retail parks)

Who we are



Ofer Lieberson

More than 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 CEE and Europe. Tagor was involved in bidding and DD on more than 5 billion Euro of secured NPLs portfolios. Working along side international investment funds.

A former IDF intelligence officer (8200)

TAGOR GROUP LTD ("the Group") Privately-owned by Ofer Lieberson, 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 NPL'S and Performing 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 EUR 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.

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