



EUROPEAN
FUND
NPL & UTP

100 EURO

European Fund NPL & UTP Sicav P.L.C.

This is **THE SOLUTION** that creates a direct supply chain between Banks, Investors and the NPL business. The result is the creation of a synergistic agreement for the assignment of mortgage loans in banks' liabilities, through the vehicles required by law to resolve and monetize transactions. In other words, the funding from the fund placed by the Bank will be used to purchase its mortgage NPL loans, either directly or through authorized intermediaries:

- Fiduciary
- SGR
- Financial Advisors
- Family office

This process has **four positive aspects** for the bank:

- 1) profit from the placement of the fund to its clients and non-clients
- 2) new clients
- 3) proceeds from the sale of NPLs
- 4) automatic termination of the financial statements deriving from the sale



Unknowns that affect the returns of real estate, open-ended, closed-end, monetary, equity, bond funds



Uncertainty due to non payment of rents.



Time/Missed factor sell/buy.



Maintenace costs of real estate.



Possible **deterioration** and weathering.



Unexpected costs.



Too tied to **external events**.



Volatility.



Turnaround times.

The solution

For the bank, that's what was needed.
For investor, it's what was missing.



EU FUND NPL & UTP SICAV

The fund invests in a market of great interest that eliminates all problems related to other types of investments and makes solidity, security and high performance its main driver.

The Revolutionary Investment Solution

The fund is aimed at fiduciaries, institutional entities, independent financial advisors, asset management companies and family offices. The benefits derived from the placement of the fund are the economic advantage, the solid and consolidated asset from the direct supply chain and greater esteem and confidence of investors.

Vehicles to Monetize Operations

1

The **direct recovery of the credits we choose**, with a history that stands between 40 and 100%.

2

The **transfer of the portfolio to another player** is a quick operation that allows us to monetize immediately (minimum 20-25%) and gives us the opportunity to create new investments, new capital gains and monetization.

3

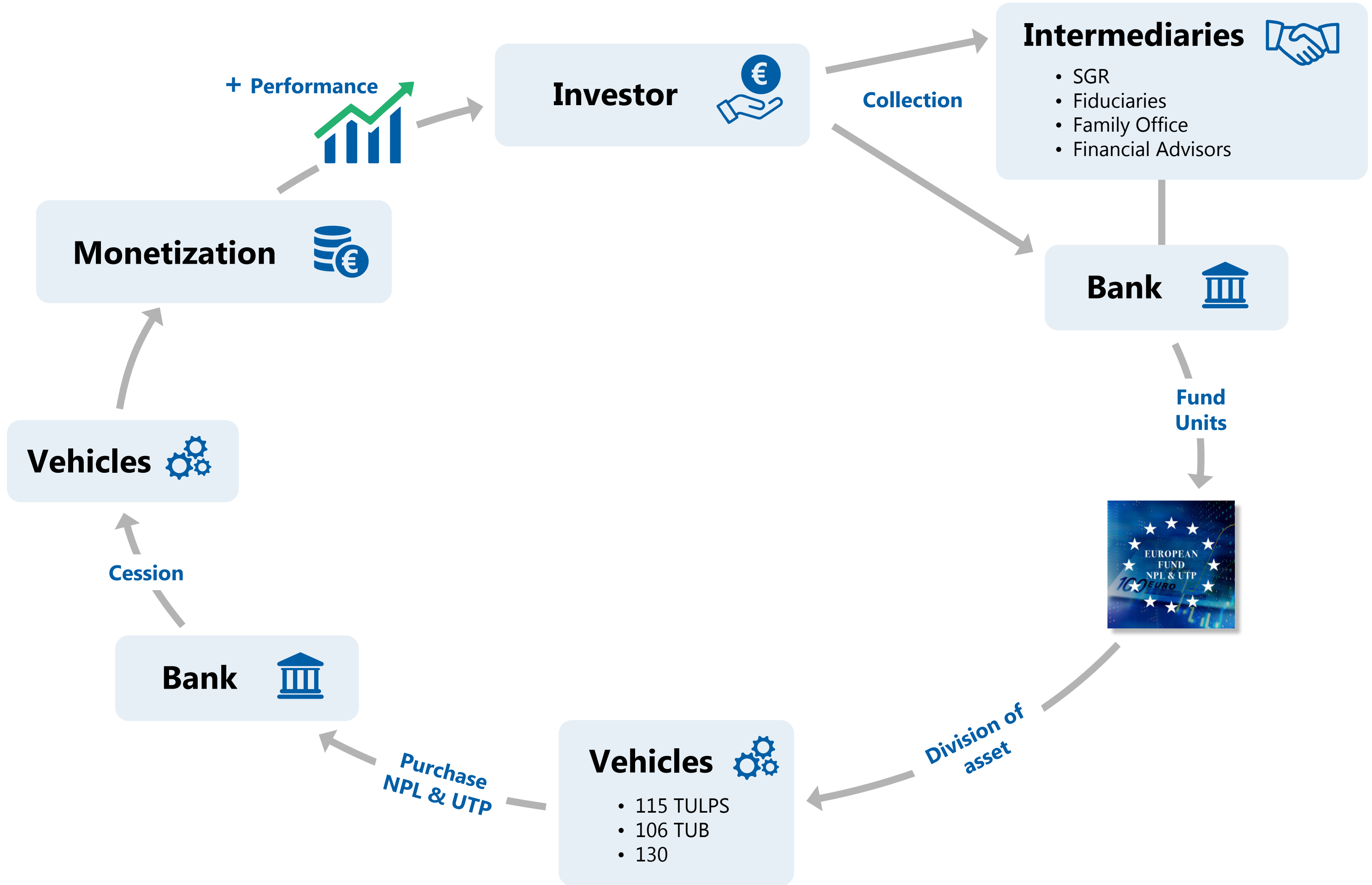
Securitization becomes slower, but gives us the opportunity to intervene directly to Real Estate also with a Reoco, making a free market and trying to maximize capital gains.

Operations and the way portfolios work always obtain the **maximum capital gain** ✓ (treating each single name separately) guaranteeing a **certain** return between 30 and 100%.



Minimum expected return of investor expectations: **11 and 15%**

The Revolutionary Investment Solution





For more information visit

europeanfundnplutp.eu