



AZ Holding: the first full Italian credit servicer is now available.

Asset class, collection and infoproviding

Three strategic assets to perform in the NPL world.

The client as center of the behavior of the company is exactly the philosophy that has brought the AZ Group to be one of the top Italian excellence, also according to the Italian Stock Exchange.

Today, with the same vision and the same innovative spirit, AZ Holding launches, as first in Italy, the philosophy: "one client, one servicer".

It is now available the opportunity for customers to have an integrated management of entire NPL portfolios - in various asset classes – aiming to an excellent performance, thanks to the combined use of technologies and strategies applied in all collection channels, by using the most important resource and core historical business of AZ Group: infoproviding.

"The new challenge that we have accepted is to customize the credit management in three dimensions" says Carmine Evangelista, Group CEO "offering to all of our customers in the NPL market, the ability to create a personalized management of NPL portfolio focused on three aspects: assets class and collection through information, controlling directly the entire supply chain".

Latest data confirm that the Italian NPL market is approximately 200 billion Euro, the composition of the bad debts is mainly divided between the so-called NPL secured and unsecured, which means grander loans or not granted.

Italians NPL are characterized by type, mostly in banks' portfolios and can be divided into two main areas: corporate (82 %) and retail (16 %)¹. Also more non-bank players are now approaching the market looking to maximize the operational results.

In this complex market, AZ Holding has now **focused its positioning strategy to benefit the many variables that must now be managed to ensure excellence IRR.**

AZ Holding is then able to put in system three assets in relation to each other: information, asset classes and collection, each one with its subcategories and with the possibility to intersect each sector and each variable to the client, in order to ensure an excellent performance. To this purpose, in addition to the already skilled management team, AZ Holding has just hired new professionals and expanded its partnerships with leading operators in specific areas, creating a network of first quality NPL performance.

¹ Pwc data on March 31, 2015

The first innovative products able to maximize performance in the corporate NPL sector are now ready and they will be launched in the upcoming weeks.

Coming soon also a new servicing platform for clients that is the pillar to make AZ, the first Fintech company in credit servicing.