

EXCELLENCE IN REAL ESTATE
APPRAISAL & RISK MANAGEMENT

PRELIOS VALUATIONS IN A NUTSHELL

A Primary player in **valuation** and **prop-tech** services since 1998, Prelios Valuations provides the market with **innovative** and **big data** driven solutions.

Dynamic and motivated, Prelios Valuations' in depth market knowledge and technical knowhow assures **swift response times** combined with the **best quality/price ratio** on the market.

Prelios Valuations is a **RICS regulated** company and **ISO 9001:2008 certified** by virtue of its top quality processes.

- **Countrywide network** of over **800 professionals**
- **650,000 re-valuations/year**
- over **75,000 valuations/year**
- over **750 large assets** & real estate projects **valued/year**

SERVICES



Loan Services

- Valuation of **retail, small business** and **corporate** real estate collateral
- **Active across all markets segments**, from performing loans, to large scale NPL portfolios and development projects
- **Full bank side integration** of all IT processes and data flows



Full Appraisals

- Assessment of **individual assets** and **entire portfolios**
- **Exclusive economic financial analysis models**
- **Best practice** across all asset types



Risk Management Solutions

Innovative **prop-tech platforms** for **credit risk management**, including:

- **Big data** & machine learning driven processes and algorithms
- **Periodic monitoring** of real estate values
- **Real time** data quality control, remediation and real estate market analytics

PROP-TECH PLATFORMS

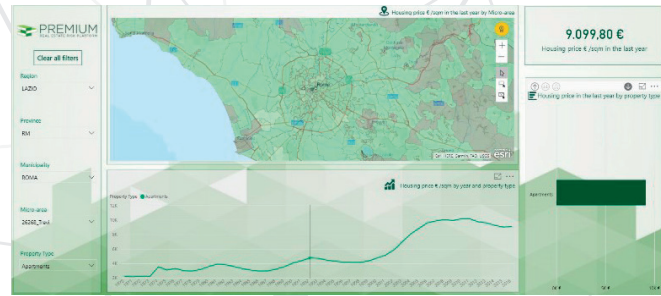


Premium is an advanced real estate risk analysis platform developed to answer to the most recent national and European guidelines and laws, such as **IFRS 9**, **Bank of Italy's Circolare 285** and **ECB guidelines on NPLs**. Premium provides for each asset:



- A **Risk Index** for the calculation of the asset's probability of losing value over a **short term period**;
- A **Predictive Market Value over the medium/long term of the loan**, according to the IFRS 9 principles of calculating the "lifetime expected loss";
- The **Judicial Value** for the calculation of the most likely **auction price** for each asset.

Premium was developed by **Prelios Valuations**, in partnership with **BRaVE m&t** (spinoff of the Politecnico di Milano), **Microsoft**, **Consodata** and **Agic Technology**.



For over 10 years, **Magister** has represented the best in class AVM (**Automated Valuation Model**) for the banking sector thanks to **1 million data stemming** from **six consolidated information sources** updated each semester and historic real estate series since 1996.



VT is the management platform through which Prelios Valuations, for more than 15 years, has handled all **activities related to valuations**, from client records, to managing the **network of valuers**, to **quality control** and subsequent availability of all real estate data.

PRELIOS VALUATIONS

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