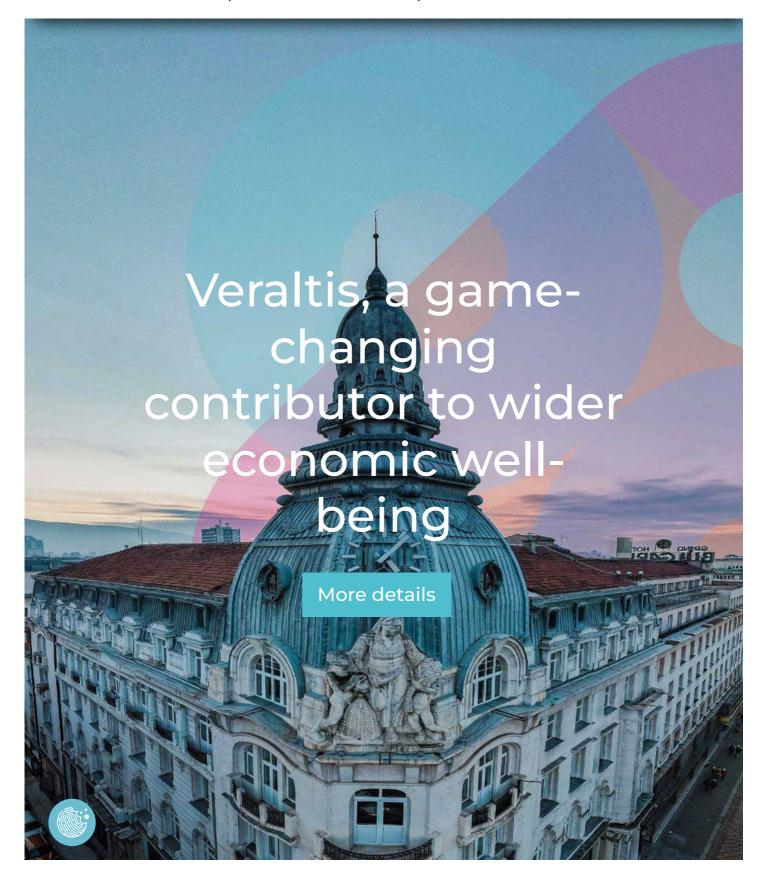




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## Our company

VERALTIS is the result of the carve out of nine European entities within the B2Holding Group, immediately turning it into a major player in the debt purchase and third-party collection industry, notably in the secured business.

We are the only secured asset management group made up of the best experts that assists our clients with mediation and financial restructuring.

## Ϋ́̈́̈́́

We have over 150 partner customers, in both debt purchase and third party collection.



We currently have €15 billion of Assets Under Management. We are 700 employees.



We have a €200 million credit line negotiated with a senior investor: PIMCO, one of the largest private equity funds in the world. ഹ്പ

We are a wholly-owned subsidiary of B2Holding.



## Footprint

VERALTIS is present in nine countries around the Mediterranean Basin: Bulgaria, Croatia, Cyprus, France, Greece, Italy, Romania, Serbia and Slovenia. Please, click on the map for more information.





## DARING

We take **initiatives** in our asset management approach in an **innovative and daring** way.

Our organization, federates **committed and courageous experts** of managing NPLs. Their devotion to pioneering improvements is the warranty of our ability to **change business** models and to service our clients with both **meticulousness and agility**.

## EQUITABILITY

We treat all our stakeholders with equitability. Our staff will relish **meritocracy**; our clients will appreciate **reciprocity**; our debtors will be treated with **fairness** and **impartialness**. The society will be treated with **integrity**. The weak debtors will feel our empathy and the more financially able debtors our devotion to balanced solutions. We will be dealing fairly and equitably with all our counterparties in a **respectful manner**.

#### RESILIENCE

**Resilience** lives in the minds and the hearts of each officer of Veraltis. The teams of experts that comprise our organization have **demonstrated toughness** in their approaches with which they react to crises of all kinds (whether internal or external). We possess the **inner strength to recover** from difficulties because of our **adaptability** to changing circumstances and of our **agile teamwork spirit**. Our people are nurtured to **thrive** under pressure.

#### UNITY

Our wide multicultural nature has taught us to cherish **solidarity**. We have faced similar challenges in all our markets and appreciated the virtue of **standing by each other**. The cross-border, crosscultural characteristic of our organisation has allowed us to **bond** and unite and in turn to seek the benefits of **synergies**.







VERALTIS is fully owned by B2Holding Group, itself committed to respect the three pillars of sustainability: the environmental, economic and social dimensions.

Therefore, it is obvious for us to be particularly involved in these topics as well.

Our purpose is to bridge the gap that non-performing loans represent in the credit chain between lenders and customers. Through our activity,

i) lay a significant role in contributing to handling society's debt issues

and we are therefore devoted to act in a sustainable way, always having in mind we aim to create shared value in the long term.

VERALTIS considers it essential to spread and share its culture of sustainability with all Stakeholders.

It is our duty to treat our debtors, employees and third-parties in general, all ethically and with empathy and respect. In our day-to-day work, we listen actively to them and do our best to understand people. Indeed, every day, our clients entrust us with their most essential asset: their customers.

By helping, advising and supporting individuals get out of debt, while ensuring that companies are paid, we are giving the economy a new boost.

Accordingly, we cooperate only with companies and suppliers who share our values regarding good business ethics.



## **United Nations** Global Compact

## SIGNATORY TO THE UN GLOBAL COMPACT

As an important part of our reinforced focus on sustainable development, our shareholder, B2Holding, became a signatory to the UN Global Compact at the beginning of 2021. The UN Global Compact is the world's largest corporate sustainability initiative. By committing to The Ten Principles of the UN Global Compact and incorporating them into strategies, policies and procedures, and establishing a culture of integrity, we aim to not only uphold our basic responsibilities to people and the planet but also setting the stage for long-term success.

In May 2021, our shareholder submitted its first Communication on Progress (COP) to United Nations Global Compact, meeting all minimum requirements and qualifying for the Global Compact Active level.

The Company's COP and self-assessment are publicly available here.



We recognize that businesses play a key role in achieving the 17 Sustainable Development Goals (SDGs) put forth by the United Nations in 2015. The Group's main contribution as a debt solution provider lies in creating value for society by handling non-performing loans and supporting customers (debtors) in solving their payment challenges, enabling them to return to the standard financial system.





Nebojša Popović (Slovenia) Portfolio steering & management



Tanja Miljanić Preseč Governance, legal and HR

VERALTIS is headed up by a seven-member Board of Directors. All of the teams have a decentralized structure throughout the nine countries, where top experts work closely with customers on maximizing value.

The VERALTIS personality is like the people who compose it

DARING AND SERIOUS VISIONARY AND SOLID AGILE AND RIGOROUS FORMIDABLE BUT HUMBLE!

# Cet in touch



## Slovenia

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