

Solving NPLs through Innovative Solutions

4 ATTRACTING NEW CAPITAL TO CYPRUS

- Restructuring facilitate / incentive new capital into businesses/projects
- Loans documented to appeal to international investors

1 RESTORE CUSTOMER CONFIDENCE

- Robust, objective commercial discussions
- Reward cooperation
- Zero tolerance: non-cooperation



3 COMMITTED FACILITIES, DOCUMENTED TO INTERNATIONAL STANDARDS

- "RULES OF THE GAME": Clear understanding of "Do's" and "Don'ts"
- Business receive certainty availability and funds provided they comply with terms

2 FOCUS ON SUSTAINABLE SOLUTIONS

- Priority focus on **CASHFLOW**, not collateral
- Complex business → tailored solution
- In-built flexibility to deal with uncertainty