

Sustainability and social responsibility in credit management



Sustainability is one of the five pillars of the doValue Group's 2024-2026 Business Plan, strongly committed to continue contributing to the sustainable development of the financial system.

The effective management of non-performing loans is a key pillar for economic dynamism, as it is crucial both to stimulate economic growth and to promote a more efficient and equitable allocation of resources within society. In addition, the management of NPL enables debtors to be reintegrated into the financial system.

Aware of the social responsibility of its activity, in the interest of the community and in line with the Purpose, the Group doValue emerges as a proactive actor in the sustainable development of the financial system.

Sustainability and Responsibility play a key role in the real estate sector, particularly in mortgage lending. To promote financial inclusion, doValue has developed an innovative strategy with the aim of making the debtor client in bonis: the Re-Performing Loans service.

A Re-Performing Loan is a credit that, previously classified as Non Performing, returns to good standing because the debtor client has resumed compliance with a new agreed payment schedule. This credit management strategy involves, in agreement with the creditor, a modification of the loan terms in order to make them more sustainable for the debtor client, taking into account his actual and current capacity to pay.

In conclusion, the strategy adopted by the Group doValue - main operator in Southern Europe in the management of credit and real estate portfolios resulting from NPL - underlines the importance of a balance between responsibility and sustainability, acting as a catalyst for an inclusive and lasting economic recovery for all actors in the system.