

# REAL ESTATE SERVICES FOR BANKS

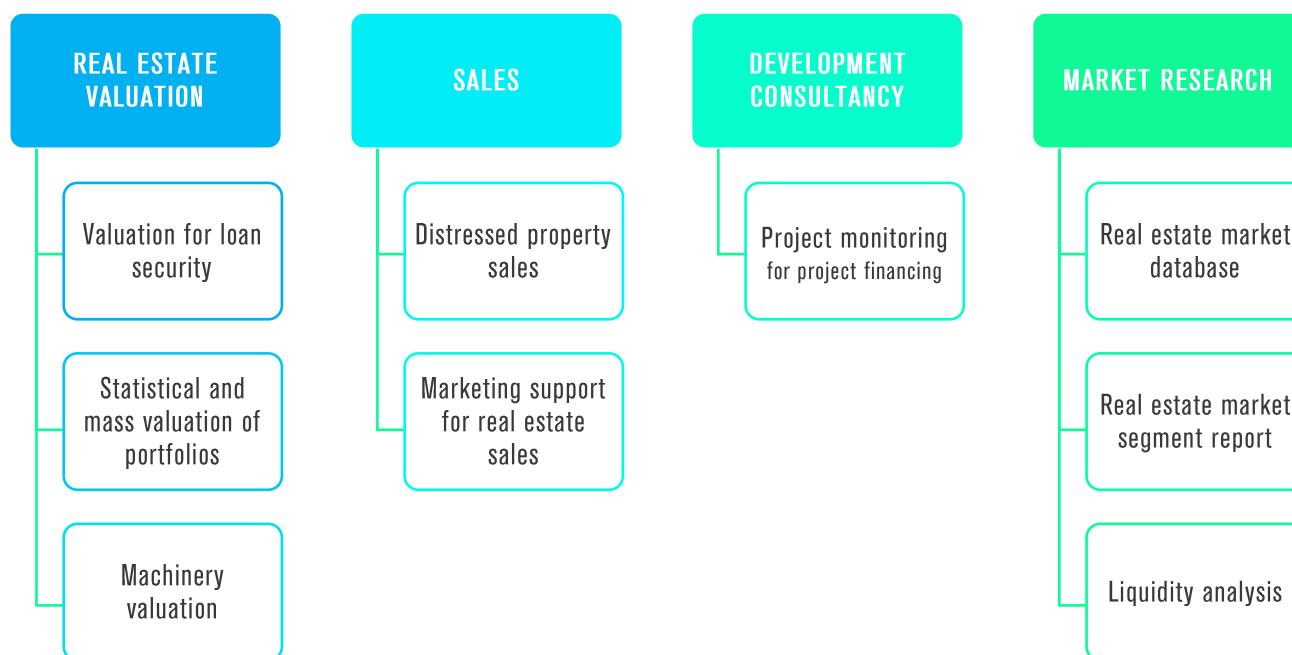
**ADRIATIC APPRAISAL INTERNATIONAL**



**BOSNIA AND HERZEGOVINA**  
**CROATIA**  
**MONTENEGRO**  
**ROMANIA**  
**SERBIA**  
**SLOVENIA**



**ADRIATIC APPRAISAL**  
THE REAL ESTATE CONSULTANCY



We offer comprehensive service packages for banks and their wind-down entities. This includes valuation of individual properties, as well as portfolio valuations, project monitoring (for project financing) and market research services.

Utilising our experience and know-how concerning the management and sales of distressed assets (repossessed and under restructuring), we are apt to provide access to our network of investors/buyers, introduce marketing solutions and upon request take over the management of real estate portfolios.

## VALUATION

We provide IVS, IFRS, EVS and RICS Red Book valuations, as well as local court-certified valuations, including complex and high-value assignments. We are able to combine our international knowledge with our truly local experience and network. Our team includes court-certified and RICS valuers.

Supported by our real estate market research unit and database, we also carry out valuations of large real estate portfolios in a quick and cost-effective way, applying our statistical (AVM) and mass valuation methods, which we have developed for this purpose.

## PROJECT MONITORING

Real estate project financing requires a comprehensive approach to control the elements of risk in the development process. Our building surveying team offers project monitoring services to mitigate these risks in the initial phase of the project (initial audit or 'zero' report), throughout the progress of the project (progress report) and upon its completion (completion report).

## REAL ESTATE MARKET RESEARCH

Our searchable real estate market database includes several tens of thousands of records of asking prices and transactions. We can provide access to this database and prepare a wide range of analyses – including liquidity analysis and segment reports on selected geographical region and property types – to support informed decision-making.

## SALES OF DISTRESSED ASSETS

The professional background of our team members includes management-level experience in the banking sector dealing with distressed assets. Utilizing this know-how, backed by our technical and legal teams and with access to a wide network of clients locally and internationally, we offer solutions for the disposal of the bank's repossessed and workout properties.

## MAIN CONTACTS

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For further information about the company, including our references, publications and the services that we offer, please visit our website on [www.adriaticappraisal.com](http://www.adriaticappraisal.com) or contact us directly on one of the email addresses or phone numbers above.