

DD Talks



LEADING INTERNATIONAL CONFERENCE ON PORTUGUESE
NON-PERFORMING AND RE-PERFORMING LOANS

4th edition

NPL DAYS PORTUGAL

15 October 2024 Lisbon

Conference Venue



VIP Grand Lisboa Hotel & Spa

Avenida 5 de Outubro, 197 | 1050-054 Lisboa - Portugal

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AGENDA

09:00-09:30 Registration and Welcome Coffee**09:30-10:30 Portuguese NPL Market Overview with regulatory and legal updates**

- Financial Crisis Perception vs. NPA Market Reality-Despite a general sense of financial crisis, this perception is not reflected in the Non-Performing Asset (NPA) market, Despite a general sense of financial crisis, this perception is not reflected in the Non-Performing Asset (NPA) market.
- Reform of the Insolvency Law and Restructuring Plans-impact of Legal Reforms on Corporate Debt
- With increasing volumes of debt classified as Stage 2 and Stage 3, what options do banks have to manage these types of debt and improve their provisions or delinquency ratios?
- Which sectors (e.g. residential mortgages, SME loans, commercial real estate) are experiencing the highest NPL rates in Portugal?
- What are the primary reasons behind the expectation that NPL volumes in the Portuguese financial system will remain at a sustainable level?

10:30-11:00 Networking Coffee Break**11:00-12:00 Unsecured and Secured Loans Management and Servicing**

- Market Consolidation: Mergers and acquisitions reshape the competitive landscape, influencing service offerings and market dynamics.
- Technological Advancements: integration of AI and blockchain is transforming loan servicing operations, enhancing efficiency and security.
- What early intervention strategies have proven most effective in managing unsecured NPLs?
- How do you ensure that all NPL management and recovery efforts comply with Portuguese laws and regulations? What are the most significant regulatory changes you foresee in the Servicing market?
- Challenges of accurate collateral valuations, of managing the loan-to-value ratio, negotiating before foreclosure, and handling repossessed assets post-foreclosure.
- What direction is the servicing market expected to take in the coming years?

12:00-12:15 Short Break

12:15-13:15 Sub-Performing, Performing, Re-performing loans

- What recent reforms have been introduced in the judicial recovery process, and what alternative options are available to companies facing insolvency?
- What are the expected short and medium-term trends that will shape transactions involving SPLs and RPLs?
- How do banks evaluate the risk of holding RPLs and SPLs, and what strategies do they employ to mitigate these risks?
- Why is the management of RPL and SPL recovery so limited, and what prevents these loans from being settled early?
- Investor Appeal of RPLs and SPLs: Returns and Risks

13:15-14:30 Networking Lunch

14:30-15:30 Real Estate, Valuation and Due-Diligence

- Mortgage Loan Trends-substantial increase in mortgage loan renegotiations, from €1.6 billion in 2022 to €8.8 billion. How are these renegotiations affecting the overall mortgage loan market?
- What other types of distressed properties are currently available in Portugal (commercial, industrial, etc)?
- The regulatory, legal and tax issues governing the acquisition, ownership, and sale of distressed assets.
- What are currently the key factors considered in the valuation of distressed assets?
- How are technological advancements, such as AI and big data analytics, influence the NPL market, transforming asset management, sales processes, and investor due diligence?
- What are the expected trends in the distressed real estate market in Portugal over the next few years?

16:00 Networking Break

16:00-17:00 NPL Investment Opportunities and the Secondary Market

The primary NPA market appears mature and active, yet the secondary market is not gaining traction with the same vigor yet. What factors are contributing to this?

Which types of investors (e.g., institutional, private equity, hedge funds) are most active in the secondary market, and why?

What are the key benefits and risks associated with investing in asset securitisation structures for NPLs?

How does the NPL market in Portugal compare to other European markets in terms of volume, investor interest, and regulatory environment?

What are the common legal challenges associated with NPL investments in Portugal, and how do investors navigate them?

What are the best practices for optimizing recovery processes in NPL investments?

What innovative acquisition strategies are successful investors employing to secure high-quality NPL portfolios despite intense competition?

17:00 Networking Drinks

NPL DAYS PORTUGAL 2023



SELECTED PARTICIPANTS



Helena Soares de Moura
Banco Montepio



Nuno Martins
CGD



Laurent Lebreton
Banco Primus



Armando Castanheira
Hipoges



Rafael Paim
Servdebt



Juskurran Hothi
LCM Partners



António Payan Martins
CMS



Enok Hanssen
Hoist Finance



Marco Freire
Whitestar



Pedro Ferreira Malaquias
Abreu Advogados



André Figueiredo
PLMJ



Volkert Reig
GNB Real Estate



Alexandra Valente
SRS Legal



Nuno Gundar da Cruz
MLGTS



João Boullosa
Duo Capital



Marta Veloso
Banco CTT

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CONTACT US

OANA PAULET

Head of Operations
oana.paulet@ddtalks.com

NAZLI AKYAY

Head of Strategy
nazli.akyay@ddtalks.com

SUSAN ETRIDGE

Head of Production
susan.etrIDGE@ddtalks.com

CLAUDIA MOORE

Business Development Manager
claudia.moore@ddtalks.com

www.ddtalks.com
contact@ddtalks.com
+420 723 414 143

