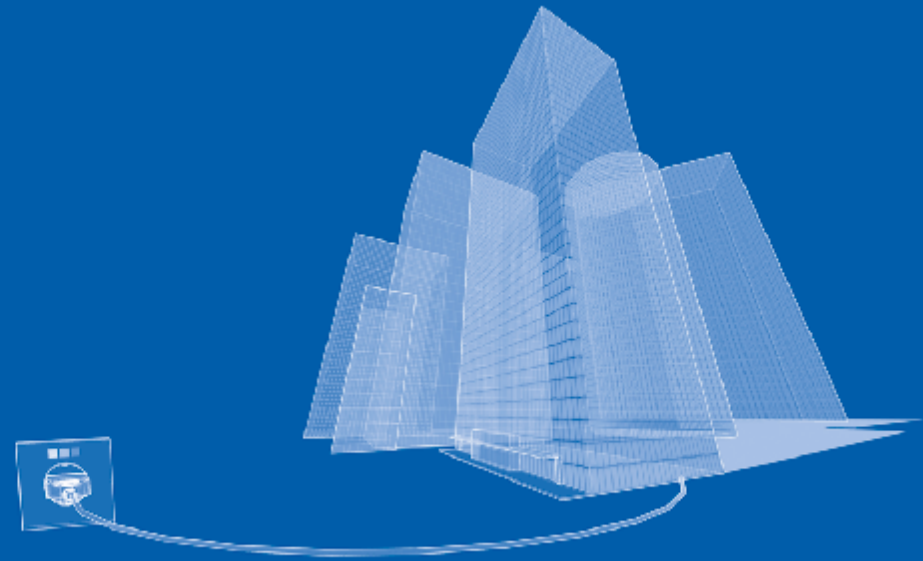


# Hypotheke Management

The Credit Service Provider



## Management Information

November 2009

# Agenda

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- 1. Parameters of Hypotheken Management**
- 2. Business Model of Hypotheken Management**
- 3. Clients of Hypotheken Management**
- 4. Modular Services of Hypotheken Management**

# 1 Parameters of Hypotheken Management (HM)

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With its core competencies built around credit services, Hypotheken Management has become a permanent establishment in Germany

§ **Germany's first Credit Servicer**

§ Largest German Credit Factory in the **Third Party Servicer market**:  
Credit Servicing – New business processing – Credit work out

§ Clients:

§ Corporate and Mortgage **Banks, Insurance Companies and other Financial Services Institutions**

§ Facts:

§ **Founded in 1999**

§ Approx. **400 Employees**

§ Approx. **295.000 Credit/Loan Accounts (As of:10.2008)**

§ Residential **Primary Servicer rated**; Certified SAP Competence Center

§ Executive Board: B. Stollenwerk, H. Luckert

## 2 Business Model of Hypotheken Management

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Hypotheken Management operates according to the following Business Model

- § Service Provider without a banking license: credit processing based on **client specifications**
- § **State of the Art-IT-Platform**: Workflow-supported processing; paperless „E-Files“; Electrical archiving as complete solution; Full coverage of all credit servicing requirements
- § HM operates on a **modular and fully integrated service spectrum** for outsourced credit processing tasks, including support for transfer projects
- § Additional benefits for clients through Consulting-Services and Value Added Services, i.e. long-term **Stand-by-Management**
- § Migration projects are secured by comprehensive **expertise in Project Implementation**
- § „Philosophy“: **optimized processes and IT-Support** are the essential levers for an improvement in efficiency in the credit processing business

### 3 Clients of Hypotheken Management

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An extract of clients serviced by Hypotheken Management



wüstenrot



Aareal Bank

PUBLIC SECTOR FINANCE  
REAL ESTATE FINANCE

pbb


DEUTSCHE  
PFANDBRIEFBANK

**Hudson**  
ADVISORS


BANKHAUS  
WÖLBERN

# 4 Modular Services of Hypotheken Management

Hypotheken Management offers one-stop solutions



**Processing Services**



**Value Added Services**



**Consulting Services**



**Franchise / ASP**

- Credit processing for third parties:
- § Portfolio/Asset Management
  - § Processing of new assets at variable service levels
  - § Retail/Commercial/all credit products
  - § Employer Loans
  - § Customer support/Workout

- Short Term Projects/Provision of qualified personnel::
- § Portfolio Support/Asset Processing (New and existing portfolios)
  - § Portfolio coverage
  - § Improved data quality and reporting
  - § Portfolio valuations/ratings
  - § Portfolio transactions
  - § Support for asset migrations

- Consulting and Implementation:
- § Efficiency audits/Cost analyses
  - § Portfolio and interface migration
  - § Implementation of 'credit factory', including project management
  - § External consulting (e.g. transaction optimization)

- Application Service Providing (ASP): Provision/Operation of credit processing platforms:
- § Organization/ process models for third parties (Franchise-Model)
  - § Digitalization and archiving of records (e-files)

**Core competencies**

**Special competencies**

# We will be happy to answer your questions!

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