



PRESS RELEASE

AMCO OPTIMISES ITS OUTSOURCED CREDIT MANAGEMENT THROUGH THIRD-PARTY SERVICERS

Milan, 27 January 2025. AMCO-Asset Management Company finalised a credit management agreement with selected external servicers, with the aim of optimising its outsourced credit management. The initiative is part of the strategy of improving the operating model's efficiency, as defined in the 2024-2028 Plan 'We Produce Value'.

As of 1 January 2025, the management of the outsourced portfolio - which previously involved 15 special servicers - will be assigned to 8 servicers¹, identified according to strict selection criteria.

AMCO's operating model is based on in-house management of UTP and large non-performing files, while the management of smaller tickets is outsourced.

The servicers' selection process was carried out by guaranteeing transparency and the application of industrial logic with the aim to maximise the value of the portfolio. The selection criteria was focused on specialisation, historical performance and ongoing consolidation processes in the sector.

The new agreement ensures constant monitoring of servicers' activities, with the aim of ensuring greater efficiency and adherence to ESG criteria, which are central in AMCO's strategy; the agreement was made effective by the re-allocation of credit files in close cooperation with all the servicers involved in the process.

This reorganisation represents a further step in AMCO's commitment to optimise its operating model, strengthening its capability to produce sustainable value in the long term.

[AMCO - Asset Management Company S.p.A.](#)

AMCO is a credit management company with a systemic role in the management of impaired loans in the public interest. As of 30 June 2024, assets under management are €33.5 billion, comprising 70% non-performing loans and 30% UTPs, with a total of 167,000 positions, of which more than 80,000 are corporate.

The company is a subsidiary of the Ministry of Economy and Finance and is subject to the supervision of the Bank of Italy and the control of the Court of Auditors, as well as at EU level to that of the Directorate-General for Competition (DGComp).

¹Advancing Trade, Cerved, Cribis, doValue-Gardant, Ifis Npl Servicing, Intrum, iQera, Prelios.

AMCO operates according to an effective business model, aiming to optimise levels of operational efficiency. Credit management follows a proactive approach that favours enhancement strategies in synergy with other partners to facilitate the financial rebalancing of households and companies.

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