

Loan Portfolio Manager

Profitbase Loan Portfolio Manager is a comprehensive solution for managing, calculating, simulating, measuring, controlling and reporting large and even complex multi-currency loan, operating and financial lease portfolios, per day - until Maturity date. The solution produces financial data and can be used as an independent product or combined with business management systems such as accounting and current forecasts. The solution is fully integrated with Profitbase reporting and forecasting solutions.



Helps you control your operation

- ✓ Cash-flow reports for controlling each individual rollover payment note from the lender
- ✓ Next-day, week, month, year - in detail currency cash-flow reports, for better cash and currency management, planning and control
- ✓ MonthEnd and YearToDate reports including balance, interest, fees and YTD agio/disagio from debt
- ✓ Facility data by Lender and by Asset, type and operation, in actual, functional and reporting currency
- ✓ Easy to handle renegotiated terms and changes in general
- ✓ Compliance reports, including ready to sign mail merging certificates

Minimize risk, cost & time

The solution gives you full control of the company's loan and lease portfolio, all on a day - to-day basis and helps you:

- ✓ Minimize business risk, cost, time and valuable working resources.
- ✓ Drill to details combined with an easy to use simulation functionality makes it easy to see the full consequences of the tested scenarios - and gain crucial time to react.

Key features

Facility

- ✓ Current and new facilities in any currency
- ✓ Enable or Disable each facility at a click
- ✓ Drawdown facility over time
- ✓ Independent tranches in any optional currency
- ✓ Tranches out-of-sync - or with 'facility behavior' - are reassembled by a parent-child functionality enabling use of a common collateral and/or compliance requirements

Tranches

- ✓ Denominate tranches to any tranche and/or currency with optional exchange rate
- ✓ If enabled: automatic extra payments due to breach of a Disagio-Clause
- ✓ Wrap around/Stretch loans to reduce the instalment (net cash flow)
- ✓ Tranches with independent interest and term length
- ✓ Balloon loans. Automatically paid down on maturity date

Instalments

- ✓ Instalments per tranche both via other tranches and/or in other currencies
- ✓ Change of fixed instalments per tranche (stop, adjust), from optional due date
- ✓ Change of future rollover dates, from optional due date
- ✓ Change of remaining number of rollovers per tranche (different end date)

Extraordinary Repayments

- ✓ Irregular instalments and down-payments. As an amount or a percentage of tranche balance
- ✓ Optional if share of related accrued interest and guarantee fee is paid simultaneously
- ✓ Optional Prepayment and Breaking Cost, in any currency
- ✓ Changeable margin, PIK, fixed or floating interest rates

Interest

- ✓ (e.g. LIBOR, NIBOR)
- ✓ Optional Interest A Day calculation methods: actual/360, 360/360, actual/365
- ✓ Optional interest linked to fixed/floating rates per tranche, per term
- ✓ Optional term length of interest due, per tranche

Fees

- ✓ Arrangement Fee, Structuring Fee and Agent Fee in any currency
- ✓ Changeable Agent, Guarantee and Commitment Fee, with optional term length and interest day calculation method
- ✓ Changeable Reduced Instalment Fee

Banking Days

- ✓ Ensures payments always happen on valid banking days, with respect to facility, country and currency. Optional: Modified Following Business Day convention.
- ✓ Supports multiple Banking Day Calendars for payments, interest rates and/or exchange rates
- ✓ Offset days by currency conversion, Disagio-Clause check, denomination, interest and currency rate etc.

SWAP

- ✓ Interest swaps against both fixed and floating interest
- ✓ Combined interest and currency swaps

Automatic Update

- ✓ Function to automatically update exchange rates, by day
- ✓ Function to automatically update fixed and floating interest rates, by day

Requirements

- ✓ Updated market valuations of assets
- ✓ Updated financial data of companies and operations