Loan Portfolio Manager

Stay in control with a tool that lets you manage, calculate, simulate and report on all your loans. The Loan Portfolio Manager can provide daily reports on financial data until Maturity date for large and complex multi-currency loans, operating and financial lease portfolios.

The solution can be used as an independent product or combined with business management systems such as accounting and current forecasts. It is also fully integrated with the rest of the Profitbase EPM suite.

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.

Want to know more? Contact us!

profitbase

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
- Handles both bullet, serial and annuity loans

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
- Tranches with independent interest and term length
- Balloon and bullet 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, from optional due date
- Change of future rollover dates, from optional due date
- Change of remaining number of rollovers per tranche

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

Accounting

- Generates ready to export trial balance Accounting transactions, if defined - included corresponding intercompany transactions

Interest

- Changeable margin, PIK, fixed and floating interest Reference Rates
- Handles both Reference (NIBOR/LIBOR) and Risk-Free Reference Rates (SOFR/SONIA) - with Lookback, Compounded or Simple interest, with/without Observation Shift and Floor
- Optional Interest A Day calculation methods: actual/360, 360/360, actual/actual
- Optional interest linked to fixed/floating rates per tranche, per term
- Optional Interest Payment-In-Kind (PIK)

Fees

- Arrangement-, Structuring-, Agent- and Term 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.
- 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.
- Optional Modified Following Business Day convention.

SWAP

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

Automatic Update

- Automatically update exchange rates, fixed and floating interest rates – daily