

Loan Portfolio Manager

Stay in control with a tool that lets you manage, calculate, simulate, report and reconcile bank vouchers from various types of loans, swaps and financial leases. From simple fixed rate loans to complexed multicurrency loans with Risk-Free Reference Rates (SOFR etc) - updated daily until Maturity

The Loan Portfolio Manager can be used as a stand-alone product or combined with business management systems such as accounting and current forecasts. Also fully integrated with the rest of the Profitbase EPM suite.



Control your operation

- ✓ More than 60 different reports for status, reconciling, cross-check and monitoring future developments
- ✓ Next-day, week, month, year - in detail currency cashflow reports, for better cash and currency management, planning and control
- ✓ Facility data by Legal, by Lender and by Asset, type and operation, in actual, functional and reporting currency
- ✓ Easy to handle renegotiated terms and changes in general
- ✓ Handles DayRate Leases (e.g. Bareboat), in accordance with the IFRS 16 Lease standard
- ✓ Generates ready to export trial balance Accounting transactions

Minimize risk, cost & time

- On a day-to-day basis minimize business risk, cost, time and valuable working resources.
- ✓ Time saving rollover reports for reconciling each individual payment voucher from lender
 - ✓ 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
 - ✓ Easy transfer from an outgoing Reference Rate (NIBOR/LIBOR etc) - to the latest Risk-Free Reference Rate (SOFR/SONIA etc)
 - ✓ Easy to customize Compliance reports, including ready to sign mail merging certificates

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 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 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
- ✓ 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