

General information

The Jabatix loan calculator supports all types of loans. The payment plan and the ratios are determined with the help of the loan calculator.

Calculation results

The overall lending amount, the total interest and the initial effective interest rate are determined as ratios.

The amounts and dates for the payouts and repayments are presented in the payment plan.

Value Date	Payment Value Date	Amount	Start Date	End Date	Period Capital	Scheduled Payment Type	Payment Status	Ter... Days
Sep 14, 2018	Sep 14, 2018	-33,000.00	Sep 14, 2018	Sep 14, 2018	-33,000.00	Disbursement	NOT PAID, DUE	
Oct 1, 2018	Oct 1, 2018	+119.99	Sep 14, 2018	Oct 1, 2018	-33,000.00	Interest	NOT PAID, DUE	17
Oct 1, 2018	Oct 1, 2018	+906.97	Sep 14, 2018	Oct 1, 2018	-32,093.03	Tilgung, annuitär	NOT PAID, DUE	
Nov 1, 2018	Nov 1, 2018	+205.93	Oct 1, 2018	Nov 1, 2018	-32,093.03	Interest	NOT PAID, DUE	30
Nov 1, 2018	Nov 1, 2018	+821.03	Oct 1, 2018	Nov 1, 2018	-31,272.00	Tilgung, annuitär	NOT PAID, DUE	
Dec 3, 2018	Dec 3, 2018	+214.04	Nov 1, 2018	Dec 3, 2018	-31,272.00	Interest	NOT PAID, DUE	32
Dec 3, 2018	Dec 3, 2018	+812.92	Nov 1, 2018	Dec 3, 2018	-30,459.08	Tilgung, annuitär	NOT PAID, DUE	
Jan 2, 2019	Jan 2, 2019	+188.93	Dec 3, 2018	Jan 2, 2019	-30,459.08	Interest	NOT PAID, DUE	29
Jan 2, 2019	Jan 2, 2019	+838.03	Dec 3, 2018	Jan 2, 2019	-29,621.05	Tilgung, annuitär	NOT PAID, DUE	
Feb 1, 2019	Feb 1, 2019	+183.73	Jan 2, 2019	Feb 1, 2019	-29,621.05	Interest	NOT PAID, DUE	29
Feb 1, 2019	Feb 1, 2019	+843.23	Jan 2, 2019	Feb 1, 2019	-28,777.82	Tilgung, annuitär	NOT PAID, DUE	
Mar 1, 2019	Mar 1, 2019	+184.66	Feb 1, 2019	Mar 1, 2019	-28,777.82	Interest	NOT PAID, DUE	30
Mar 1, 2019	Mar 1, 2019	+842.30	Feb 1, 2019	Mar 1, 2019	-27,935.52	Tilgung, annuitär	NOT PAID, DUE	
Apr 1, 2019	Apr 1, 2019	+179.25	Mar 1, 2019	Apr 1, 2019	-27,935.52	Interest	NOT PAID, NOT DUE	30
Apr 1, 2019	Apr 1, 2019	+847.71	Mar 1, 2019	Apr 1, 2019	-27,087.81	Tilgung, annuitär	NOT PAID, NOT DUE	
May 2, 2019	May 2, 2019	+179.61	Apr 1, 2019	May 2, 2019	-27,087.81	Interest	NOT PAID, NOT DUE	31
May 2, 2019	May 2, 2019	+847.35	Apr 1, 2019	May 2, 2019	-26,240.46	Tilgung, annuitär	NOT PAID, NOT DUE	
Jun 3, 2019	Jun 3, 2019	+173.99	May 2, 2019	Jun 3, 2019	-26,240.46	Interest	NOT PAID, NOT DUE	31
Jun 3, 2019	Jun 3, 2019	+852.97	May 2, 2019	Jun 3, 2019	-25,387.49	Tilgung, annuitär	NOT PAID, NOT DUE	
Jul 1, 2019	Jul 1, 2019	+152.04	Jun 3, 2019	Jul 1, 2019	-25,387.49	Interest	NOT PAID, NOT DUE	28
Jul 1, 2019	Jul 1, 2019	+874.92	Jun 3, 2019	Jul 1, 2019	-24,512.57	Tilgung, annuitär	NOT PAID, NOT DUE	
Aug 1, 2019	Aug 1, 2019	+157.29	Jul 1, 2019	Aug 1, 2019	-24,512.57	Interest	NOT PAID, NOT DUE	30
Aug 1, 2019	Aug 1, 2019	+869.67	Jul 1, 2019	Aug 1, 2019	-23,642.90	Tilgung, annuitär	NOT PAID, NOT DUE	
Sep 2, 2019	Sep 2, 2019	+156.77	Aug 1, 2019	Sep 2, 2019	-23,642.90	Interest	NOT PAID, NOT DUE	31
Sep 2, 2019	Sep 2, 2019	+870.19	Aug 1, 2019	Sep 2, 2019	-22,772.71	Tilgung, annuitär	NOT PAID, NOT DUE	
Oct 1, 2019	Oct 1, 2019	+141.25	Sep 2, 2019	Oct 1, 2019	-22,772.71	Interest	NOT PAID, NOT DUE	29
Oct 1, 2019	Oct 1, 2019	+885.71	Sep 2, 2019	Oct 1, 2019	-21,887.00	Tilgung, annuitär	NOT PAID, NOT DUE	
Nov 1, 2019	Nov 1, 2019	+140.44	Oct 1, 2019	Nov 1, 2019	-21,887.00	Interest	NOT PAID, NOT DUE	30
Nov 1, 2019	Nov 1, 2019	+886.52	Oct 1, 2019	Nov 1, 2019	-21,000.48	Tilgung, annuitär	NOT PAID, NOT DUE	
Dec 2, 2019	Dec 2, 2019	+139.24	Nov 1, 2019	Dec 2, 2019	-21,000.48	Interest	NOT PAID, NOT DUE	31
Dec 2, 2019	Dec 2, 2019	+887.72	Nov 1, 2019	Dec 2, 2019	-20,112.76	Tilgung, annuitär	NOT PAID, NOT DUE	

Figure 1: Repayment plan for an annuity loan

Input values

The calculation takes into account the following business rules, if required:

- Net lending amount/payouts**

The net lending amount represents the total funding amount which is made up of all the payouts. This includes one-off payments such as the normal loan disbursement as well as in-house and third-party discharges, insurance premiums etc. In addition, regular payouts can also be included.

- Interest rate agreements**

The loan calculator can calculate the amount of interest on the basis of fixed or variable-rate interest agreements. In this case, various day count conventions, business day conventions/public holiday calendars and payment agreements are taken into account. Usually only one fixed-rate interest agreement for the entire repayment term exists for consumer loans. In this case, a nominal or effective interest rate can be defined for the calculation of a loan and the value missing in each case is determined. Sales are driven by effective interest rates particularly in the consumer lending business.

Jabatix provides various options for determining interest rates. This ranges from the simple, flexible manual entry of interest rates, predefinition in the catalogue of products and conditions, to the fully automatic determination of a fair target condition specific to the situation and the customer (see [Interest Conditions](#)). Variable interest rate agreements are also possible.

- **Repayment agreements**

The repayment of the loan can be calculated flexibly by the loan calculator. In the case of consumer loans, repayment is usually made on an annuity basis, meaning that the monthly repayment instalment is the same, but the interest portion and repayment portion are different for each instalment. Of course, the loan calculator can also map amortisable loans in which repayments and interest payments are not interdependent. Irregular repayments can also be included in the repayment agreement and can shorten the repayment term accordingly in the repayment plan.

In the case of consumer loans in the form of annuity loans, the loan calculator provides a high degree of flexibility for optimum advice to the borrower on terms and conditions, because either an instalment amount or the number of instalments/repayment term can be specified for the loan calculation, and the missing value is calculated in each case.

- **Charges and commission**

The loan calculator can take a wide range of charges and charge models into account and disclose the corresponding payments in the payment plan. These can be fixed charges (e.g. legal transaction fees) or, for example, charges relating to the loan amount or the remaining capital.

- **Deferred start of instalment payments (grace period)**

The start of repayment can also be deferred.

- **Suspension of payments (payment holiday)**

The payment plan can take account of the fact that payments are suspended on fixed dates. Suspensions may be one-off or annual. This extends the repayment term and gives the borrower more financial leeway.