

Collaterals Loans Lifecycle Management

How the screen works

All detail screens of a financial instrument in the swim lane "Lifecycle Management" are structured according to the same pattern:

- By selecting a subpage in the red marked area on the left, corresponding additional individual information of the financial instrument is displayed. The circled number indicates how much corresponding information is available.
- The main information is always displayed in the blue-marked middle area of the screen.
- To edit the financial instrument, e.g. to enter a change in the instalment for a loan, the respective **business event** must be selected in the green marked area on the right of the list. A data entry window will then open at the same place to enter all the data required for the business transaction.

The screenshot displays the 'Collaterals' screen for a loan. The interface is divided into three main sections:

- Navigation Menu (Left, Red Border):** A list of subpages with circled numbers indicating available information. The 'Collaterals' subpage is highlighted in yellow.
- Main Information Area (Middle, Blue Border):** Displays loan details for '001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00'. It includes sections for 'Loan' (Deal number, IBAN, Product, Deal conclusion date, Loan volume) and 'Current loan data' (Remaining principal, Remaining period, Receivables due, Days past due, Next due payment, Future interest and charges).
- Business Event Selection (Right, Green Border):** A dropdown menu titled 'Business event' with options: 'Please select', 'Payment Holiday', 'Deferral', 'Irregular Payment', and 'Early Redemption'.

Collaterals

In the Collateral screen, all collateral assigned to the financial instrument is displayed.

Using the arrows in the upper right corner, it is possible to scroll to the next collateral if several collaterals have been deposited.

For each collateral, on the one hand, basic values such as collateral type, last valuation and lendable amount at the posting date are displayed in the Summary tab. After entering a comparison date in the box marked in red

Collaterals Loans Lifecycle Management

502-JH_ACC-A-Lombard - 502-JH - EUR -13,425.23

Collaterals

SummaryDetails

Collateral number	502-JH_COLL-A-Deposit
Collateral type	EQUIDEPTINST
Name of the collateral	502-JH_COLL-A-Deposit
Valid from	Jan 2, 2019
Valid until	Sep 14, 2029

Market data for collateral

	Comparison date
Posting date	Apr 1, 2019
Lendable amount	20,000.00 EUR (Mar 31, 2019)

<April 2021>

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

the lendable amount of the collateral is also displayed for this date:

502-JH_ACC-A-Lombard - 502-JH - EUR -13,425.23

Collaterals

SummaryDetails

Collateral number	502-JH_COLL-A-Deposit
Collateral type	EQUIDEPTINST
Name of the collateral	502-JH_COLL-A-Deposit
Valid from	Jan 2, 2019
Valid until	Sep 14, 2029

Market data for collateral

	Comparison date	Dec 31, 2018
Posting date	Apr 1, 2019	Dec 31, 2018
Lendable amount	20,000.00 EUR (Mar 31, 2019)	20,000.00EUR (Dec 31, 2018)

On the other hand, additional information is listed in the Details tab depending on the collateral type (e.g. securities, credit balance, land charge). A typical collateral type for accounts is the portfolio of securities, which is used as collateral for the establishment of a Lombard line.

502-JH_ACC-A-Lombard - 502-JH - EUR -13,425.23

Collaterals

Summary

Details

SECACC.SECURITIESACCOUNT

Deposit 502-JH

Market data for collateral

Comparison date

Dec 31, 2018

Posting date

Apr 1, 2019

Dec 31, 2018

Lendable amount

20,000.00 EUR (Mar 31, 2019)

20,000.00EUR (Dec 31, 2018)