

Lifecycle example 2 - One floating loan refinanced early

Quick Start H1 | Educational inputs | Calculated 23 September 2026 with the shared structural engine.

Lifecycle report · Case LJJAN

Quick Start H1 · 2024/01/31 → 2025/06/30 · Saved 2026/09/23 05:56:13 UTC

Liquidity — portfolio input warning

Liquidity at or above the configured threshold: 20.00% versus 15%. Shortfall: EUR 0.00. Informational only. Analysis, saving and printing remain available.

Based on portfolio inputs as of 2024/01/31. This is not a forecast of future cash balances.

Original Production Portfolio Details

Saved inputs used for this calculation, before any path takes action. These remain the comparison baseline when the active portfolio changes.

Field	Original value	Field	Original value
Customer Name	Quick Start H1	Portfolio / saved version	CDL-TEST-H1 / 1
Portfolio As-of Date / Lifecycle Start Date	2024/01/31	Client Country	BG
Currency	EUR	Available Liquidity	€240,000.00
Original Risk Appetite (not used by current structural policy)	BALANCED	Objective	COST_OPTIMIZATION
Opening total principal	€1,200,000.00	Loan count	1
Lifecycle endpoint	2025/06/30	Customer action evidence	SYNTHETIC_POLICY

Original loans — amounts, rates and maturities

Loan name	Loan ID	Opening principal	Annual fixed rate / floating index + margin	Original maturity	Repayment profile	Day-count convention
H1-L1	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31	BULLET	ACT/360

Floating rates are shown as their contractual index plus margin; the index can change during the lifecycle. All amounts are in EUR.

Report: LC-33962EED748742E4BC14082F14E104FB
Method: SHARED_EXACT_DATE_FIVE_PATH_V1
Record SHA-256: 61c38b5b34d8c9179c446471ce4374ca62da2b39a918e2d90cea001bb5639c94

Five-path cost comparison

Same historical period and realized market basis. Conditional costs are not booked expenses or guaranteed savings.

Path	Conditional cost	Difference vs customer
Customer synthetic policy	€65,002.17	€0.00
Platform managed	€33,680.60	-€31,321.57
100% floating	€74,746.98	€9,744.81
100% fixed	€74,819.50	€9,817.33
70% fixed / 30% floating	€74,797.74	€9,795.57

Platform decisions and actions

Each row identifies the source, amount and effective date. Confirmed future actions retain their selected terms. These are historical model actions.

Decision date	Source loan	Principal	Effective date	Rate type	Annual rate / margin	New maturity
2024/01/31	H1-L1	€1,200,000.00	2024/01/31	FIXED	2.04%	2029/01/31
2024/02/01	U5-f1b1badd0de8-1-FIXED	€1,200,000.00	2025/02/01	FIXED	1.78%	2029/02/01
2025/04/22	U5-eaecc2742393-1-FIXED	€1,200,000.00	2025/04/22	FIXED	1.76%	2028/04/22
2025/04/23	U5-85922b9e5c29-1-FIXED	€1,200,000.00	2028/04/22	FLOATING	Index + 0.00%	2030/04/22

Case LJJAN · Platform managed — before and after each action

Read each path independently from the original loans above. “Before” is the portion refinanced in that action, not the full outstanding balance. Loans and portions not allocated to an action retain their existing terms. New loans may combine several sources; no one-to-one allocation is implied.

Conditional cost for the whole comparison period: €33,680.60.

Platform managed · Action 1 · 2024/01/31 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31
After — new financing	Action 1 / new loan 1	€1,200,000.00	2.0352% fixed	2029/01/31

New fixed share: 100.00% · New term: 5 years · Transaction fee: €0.00

Apply the saved source-specific decision

Platform managed · Action 2 · 2025/02/01 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 1 / new loan 1	€1,200,000.00	2.0352% fixed	2029/01/31
After — new financing	Action 2 / new loan 1	€1,200,000.00	1.7767% fixed	2029/02/01

New fixed share: 100.00% · New term: 4 years · Transaction fee: €0.00

Apply the saved source-specific decision

Platform managed · Action 3 · 2025/04/22 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 2 / new loan 1	€1,200,000.00	1.7767% fixed	2029/02/01
After — new financing	Action 3 / new loan 1	€1,200,000.00	1.7591% fixed	2028/04/22

New fixed share: 100.00% · New term: 3 years · Transaction fee: €0.00

Apply the saved source-specific decision

Case LJJAN · Customer synthetic policy — before and after each action

Conditional cost for the whole comparison period: €65,002.17.

Customer synthetic policy · Action 1 · 2024/11/15 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31
After — new financing	Action 1 / new loan 1	€1,200,000.00	2.1278% fixed	2029/11/15

New fixed share: 100.00% · New term: 5 years · Transaction fee: €0.00

Apply the saved source-specific decision

Case LJJAN · 100% fixed — before and after each action

Conditional cost for the whole comparison period: €74,819.50.

100% fixed · Action 1 · 2025/03/31 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31
After — new financing	Action 1 / new loan 1	€1,200,000.00	2.0586% fixed	2028/03/31

New fixed share: 100.00% · New term: 3 years · Transaction fee: €0.00

Refinance this balance on its own contractual maturity

Case LJJAN · 100% floating — before and after each action

Conditional cost for the whole comparison period: €74,746.98.

100% floating · Action 1 · 2025/03/31 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31
After — new financing	Action 1 / new loan 1	€1,200,000.00	EURIBOR3M + 0.0000%	2028/03/31

New fixed share: 0.00% · New term: 3 years · Transaction fee: €0.00

Refinance this balance on its own contractual maturity

Case LJJAN · 70% fixed / 30% floating — before and after each action

Conditional cost for the whole comparison period: €74,797.74.

70% fixed / 30% floating · Action 1 · 2025/03/31 · Refinance €1,200,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	H1-L1	€1,200,000.00	EURIBOR3M + 2.0000%	2025/03/31
After — new financing	Action 1 / new loan 1	€840,000.00	2.0586% fixed	2028/03/31
After — new financing	Action 1 / new loan 2	€360,000.00	EURIBOR3M + 0.0000%	2028/03/31

New fixed share: 70.00% · New term: 3 years · Transaction fee: €0.00

Refinance this balance on its own contractual maturity