

Lifecycle example 3 - Three loans with staggered maturities

Quick Start S3 | Educational inputs | Calculated 23 September 2026 with the shared structural engine.

Lifecycle report - Case YFT5Q

Quick Start S3 · 2024/01/31 → 2025/06/30 · Saved 2026/09/23 05:57:33 UTC

Liquidity — portfolio input warning

Liquidity at or above the configured threshold: 15.00% 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 S3	Portfolio / saved version	CDL-TEST-S3 / 1
Portfolio As-of Date / Lifecycle Start Date	2024/01/31	Client Country	BG
Currency	EUR	Available Liquidity	€675,000.00
Original Risk Appetite (not used by current structural policy)	BALANCED	Objective	COST_OPTIMIZATION
Opening total principal	€4,500,000.00	Loan count	3
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
S3-L1	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18	BULLET	ACT/360
S3-L2	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08	BULLET	ACT/360
S3-L3	S3-L3	€1,000,000.00	5.9000% fixed	2026/04/30	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-6A7400D411BF4E769F31DF7B7AB417EA
Method: SHARED_EXACT_DATE_FIVE_PATH_V1
Record SHA-256: 0b33f2e0a3f8e303a1160e1c0371f51981ad4cb24bb8c835ae8238c27fd4f02a

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	€285,763.75	€0.00
Platform managed	€126,302.23	-€159,461.52
100% floating	€287,583.45	€1,819.70
100% fixed	€284,997.93	-€765.82
70% fixed / 30% floating	€285,773.59	€9.84

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	S3-L1	€2,000,000.00	2024/01/31	FIXED	2.04%	2029/01/31
2024/01/31	S3-L2	€1,500,000.00	2024/01/31	FIXED	2.04%	2029/01/31
2024/01/31	S3-L3	€1,000,000.00	2024/01/31	FIXED	2.04%	2029/01/31
2024/02/01	U5-0ea08787c721-1-FIXED	€2,000,000.00	2025/02/01	FIXED	1.78%	2029/02/01
2024/02/01	U5-0ea08787c721-2-FIXED	€1,500,000.00	2025/02/01	FIXED	1.78%	2029/02/01
2024/02/01	U5-0ea08787c721-3-FIXED	€1,000,000.00	2025/02/01	FIXED	1.78%	2029/02/01
2025/04/22	U5-5c9662938f87-1-FIXED	€2,000,000.00	2025/04/22	FIXED	1.76%	2028/04/22
2025/04/22	U5-5c9662938f87-2-FIXED	€1,500,000.00	2025/04/22	FIXED	1.76%	2028/04/22
2025/04/22	U5-5c9662938f87-3-FIXED	€1,000,000.00	2025/04/22	FIXED	1.76%	2028/04/22
2025/04/23	U5-93b254ac5ed4-1-FIXED	€2,000,000.00	2028/04/22	FLOATING	Index + 0.00%	2035/04/22
2025/04/23	U5-93b254ac5ed4-2-FIXED	€1,500,000.00	2028/04/22	FLOATING	Index + 0.00%	2033/04/22
2025/04/23	U5-93b254ac5ed4-3-FIXED	€1,000,000.00	2028/04/22	FLOATING	Index + 0.00%	2035/04/22

Case YFT5Q · 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: €126,302.23.

Platform managed · Action 1 · 2024/01/31 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18
After — new financing	Action 1 / new loan 1	€2,000,000.00	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 · 2024/01/31 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08
After — new financing	Action 2 / new loan 1	€1,500,000.00	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 3 · 2024/01/31 · Refinance €1,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L3	€1,000,000.00	5.9000% fixed	2026/04/30
After — new financing	Action 3 / new loan 1	€1,000,000.00	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 4 · 2025/02/01 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 1 / new loan 1	€2,000,000.00	2.0352% fixed	2029/01/31
After — new financing	Action 4 / new loan 1	€2,000,000.00	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 5 · 2025/02/01 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 2 / new loan 1	€1,500,000.00	2.0352% fixed	2029/01/31
After — new financing	Action 5 / new loan 1	€1,500,000.00	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 6 · 2025/02/01 · Refinance €1,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 3 / new loan 1	€1,000,000.00	2.0352% fixed	2029/01/31
After — new financing	Action 6 / new loan 1	€1,000,000.00	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 7 · 2025/04/22 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 4 / new loan 1	€2,000,000.00	1.7767% fixed	2029/02/01
After — new financing	Action 7 / new loan 1	€2,000,000.00	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

Platform managed · Action 8 · 2025/04/22 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 5 / new loan 1	€1,500,000.00	1.7767% fixed	2029/02/01
After — new financing	Action 8 / new loan 1	€1,500,000.00	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

Platform managed · Action 9 · 2025/04/22 · Refinance €1,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	Action 6 / new loan 1	€1,000,000.00	1.7767% fixed	2029/02/01
After — new financing	Action 9 / new loan 1	€1,000,000.00	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 YFT5Q · Customer synthetic policy — before and after each action

Conditional cost for the whole comparison period: €285,763.75.

Customer synthetic policy · Action 1 · 2024/09/18 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18
After — new financing	Action 1 / new loan 1	€1,400,000.00	2.1279% fixed	2027/09/18
After — new financing	Action 1 / new loan 2	€600,000.00	EURIBOR3M + 0.0000%	2027/09/18

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

Apply the saved source-specific decision

Customer synthetic policy · Action 2 · 2025/05/08 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08
After — new financing	Action 2 / new loan 1	€750,000.00	1.8156% fixed	2028/05/08
After — new financing	Action 2 / new loan 2	€750,000.00	EURIBOR3M + 0.0000%	2028/05/08

New fixed share: 50.00% · New term: 3 years · Transaction fee: €0.00

Apply the saved source-specific decision

Case YFT5Q · 100% fixed — before and after each action

Conditional cost for the whole comparison period: €284,997.93.

100% fixed · Action 1 · 2024/09/18 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18
After — new financing	Action 1 / new loan 1	€2,000,000.00	2.1279% fixed	2027/09/18

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

Refinance this balance on its own contractual maturity

100% fixed · Action 2 · 2025/05/08 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08
After — new financing	Action 2 / new loan 1	€1,500,000.00	1.8156% fixed	2028/05/08

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

Refinance this balance on its own contractual maturity

Case YFT5Q · 100% floating — before and after each action

Conditional cost for the whole comparison period: €287,583.45.

100% floating · Action 1 · 2024/09/18 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18
After — new financing	Action 1 / new loan 1	€2,000,000.00	EURIBOR3M + 0.0000%	2027/09/18

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

Refinance this balance on its own contractual maturity

100% floating · Action 2 · 2025/05/08 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08
After — new financing	Action 2 / new loan 1	€1,500,000.00	EURIBOR3M + 0.0000%	2028/05/08

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

Refinance this balance on its own contractual maturity

Case YFT5Q · 70% fixed / 30% floating — before and after each action

Conditional cost for the whole comparison period: €285,773.59.

70% fixed / 30% floating · Action 1 · 2024/09/18 · Refinance €2,000,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L1	€2,000,000.00	6.4000% fixed	2024/09/18
After — new financing	Action 1 / new loan 1	€1,400,000.00	2.1279% fixed	2027/09/18
After — new financing	Action 1 / new loan 2	€600,000.00	EURIBOR3M + 0.0000%	2027/09/18

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

Refinance this balance on its own contractual maturity

70% fixed / 30% floating · Action 2 · 2025/05/08 · Refinance €1,500,000.00

Stage	Loan / action reference	Principal affected	Annual fixed rate / floating index + margin	Maturity
Before — refinanced portion	S3-L2	€1,500,000.00	EURIBOR3M + 1.4000%	2025/05/08
After — new financing	Action 2 / new loan 1	€1,050,000.00	1.8156% fixed	2028/05/08
After — new financing	Action 2 / new loan 2	€450,000.00	EURIBOR3M + 0.0000%	2028/05/08

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

Refinance this balance on its own contractual maturity