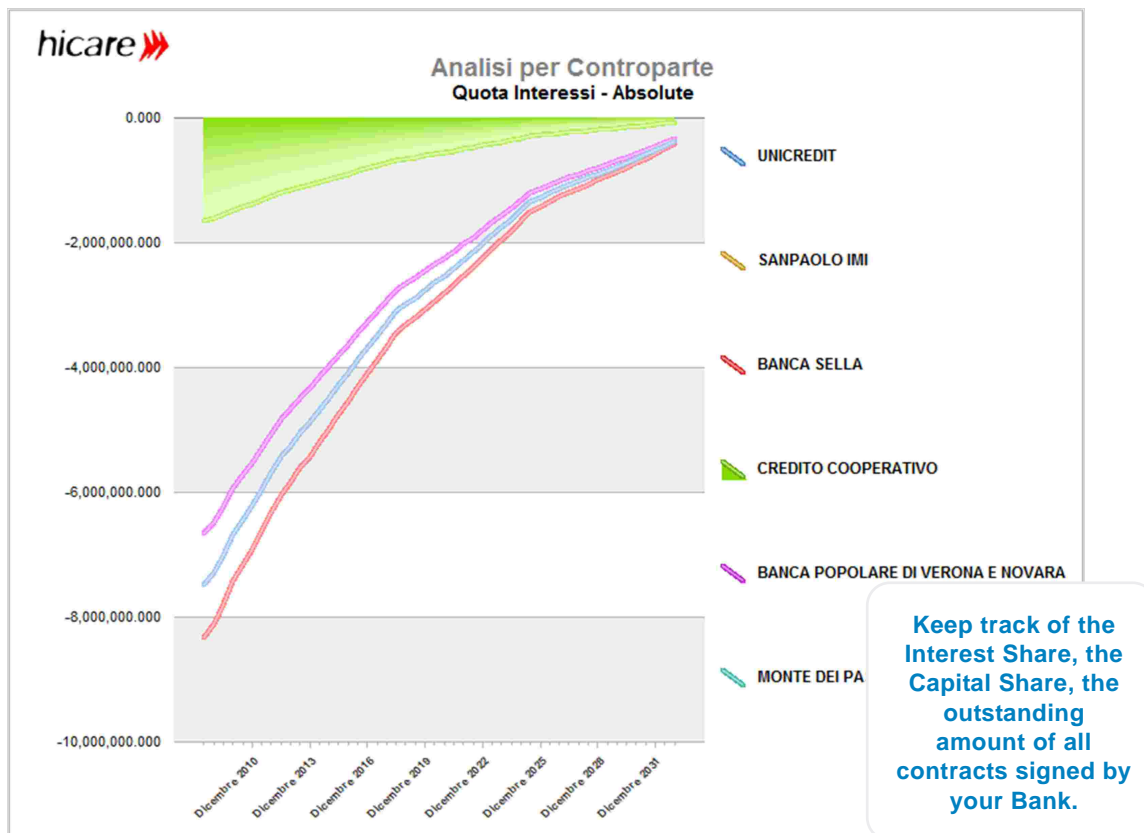
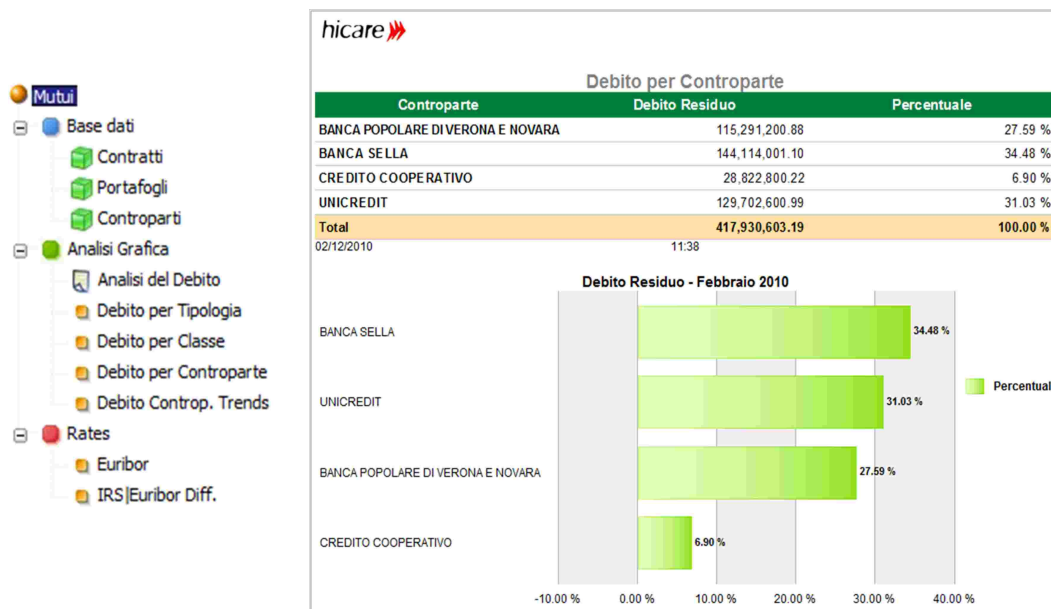


> Lilith Mortgage, a comprehensive tool for the analysis of Bank Loans



Explore in graphs and tables Positions and Portfolios, Contracts, and Debts filtered by Type, by Class, by Counterpart.



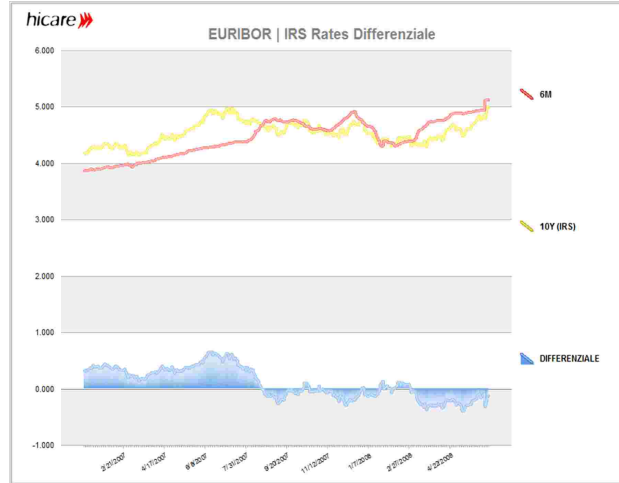
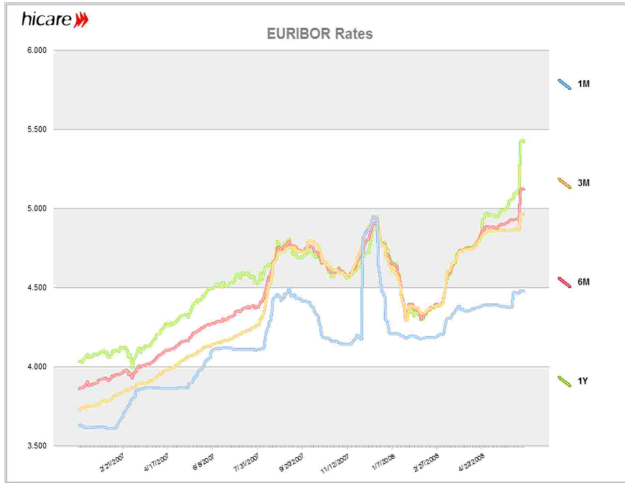
Lilith Mortgage is based on the powerful multidimensional engine HCR™ by Hicare.

**Quick to navigate:**

- No inquiry time.
- Intuitive user interface.
- Easy to use and complete freedom of customization.
- Complete navigation on graphs and tables.

**Quick to implement:**

- Maximum customization by the end-user.
- No knowledge of programming languages required.
- Quick implementation time.
- Simple monitoring by the IT Manager.



In the light of prospective rates in various maturities (EURIBOR, LIBOR, ISR...), Lilith Mortgage simulates the effect of disbursements and repayments on the cash flow of your bank (or of your company).

- Insert the projections on rates, prices, and default probabilities.
- The system automatically aligns with the company ERP and with external data sources.
- Simulate different scenarios, according to your level of confidence.

### Input Scenari Mortgage PD

	Normale	Medio	Alto	Variatione	VariazBar	Corrente
izio_Shock_Mortgage	20/08/2009	20/08/2009	20/08/2009		I	20/08/2009
ne_Shock_Mortgage	20/09/2010	30/09/2010	10/10/2010		I	10/10/2010
pe_A	7,00%	8,00%	10,00%	-3,00%		7,00%
pe_B	8,00%	10,00%	12,00%	-2,00%		10,00%
pe_C	9,00%	11,00%	14,00%	-5,00%		9,00%
pe_D	8,00%	9,00%	11,00%	-1,00%		10,00%

*Aggiorna Scala*

#### Normale

	Euribor_1_M	Euribor_3_M	Euribor_6_M
Spot	1,15%	1,85%	2,10%
1_Mese	1,50%	2,00%	2,20%
2_Mesi	1,50%	1,95%	2,25%
3_Mesi	1,80%	2,00%	2,30%

#### Alto

	Euribor_1_M	Euribor_3_M	Euribor_6_M
Spot	1,20%	1,85%	2,10%
1_Mese	1,70%	1,90%	2,20%
2_Mesi	1,50%	1,95%	2,25%
3_Mesi	1,80%	2,00%	2,30%

#### Medio

	Euribor_1_M	Euribor_3_M	Euribor_6_M
Spot	1,10%	1,85%	2,10%
1_Mese	1,30%	1,90%	2,20%
2_Mesi	1,50%	1,95%	2,25%
3_Mesi	1,80%	2,00%	2,30%

#### Corrente

	Euribor_1_M	Euribor_3_M	Euribor_6_M
Spot	1,10%	1,85%	2,10%
1_Mese	1,30%	1,90%	2,20%
2_Mesi	1,50%	1,95%	2,25%
3_Mesi	1,80%	2,00%	2,30%

Predict and optimize cash balances.

### Analisi del Debito

Portafolio

	Quota Interessi	Quota Capitale	Contributo	Rata	Debito Residuo	Tasso Medio (B. 30/260)	Due D
2008	Giugno	-833.691.410	-971.762.100	10.108.210	-1.795.345.300	31.301.793.120	5.327 06%
2008	Dicembre	-810.467.130	-965.291.860	10.108.210	-1.795.650.780	30.330.031.020	5.344 12%
2009	Giugno	-779.431.240	-955.526.310	2.687.260	-1.732.270.290	29.334.739.160	5.314 06%
2009	Dicembre	-743.331.620	-978.506.490	2.687.260	-1.719.151.150	28.379.212.850	5.239 12%
2010	Giugno	-716.404.140	-1.002.222.230	2.687.260	-1.716.019.110	27.400.706.360	5.230 06%
2010	Dicembre	-691.785.490	-1.026.627.210	2.687.260	-1.715.725.440	26.398.484.130	5.241 12%
2011	Giugno	-662.876.340	-1.051.742.090	2.687.260	-1.711.931.170	25.371.856.930	5.225 06%
2011	Dicembre	-634.236.050	-1.077.587.820	2.687.260	-1.709.136.610	24.320.114.840	5.216 12%
2012	Giugno	-604.337.430	-1.078.971.380	2.687.260	-1.389.621.550	23.242.527.020	5.200 06%
2012	Dicembre	-584.324.820	-1.096.331.000	2.687.260	-1.377.968.560	22.463.555.640	5.202 12%
2013	Giugno	-562.837.660	-1.122.111.200	0.000	-1.354.948.860	21.667.224.640	5.195 06%
2013	Dicembre	-542.601.720	-1.099.990.480	0.000	-1.352.592.200	20.875.113.430	5.199 12%
2014	Giugno	-520.521.220	-1.078.876.100	0.000	-1.313.397.320	20.065.122.960	5.188 06%
2014	Dicembre	-499.792.590	-1.111.296.840	0.000	-1.311.088.630	19.272.246.860	5.187 12%
2015	Giugno	-477.455.190	-1.096.257.920	0.000	-1.307.713.110	18.460.950.820	5.173 06%
2015	Dicembre	-455.336.310	-1.079.777.200	0.000	-1.305.113.510	17.630.892.900	5.165 12%
2016	Giugno	-431.777.360	-1.059.200.180	0.000	-1.220.977.540	16.780.915.700	5.146 06%
2016	Dicembre	-410.774.460	-1.037.065.640	0.000	-1.217.840.100	15.991.715.520	5.137 12%
2017	Giugno	-388.684.570	-1.013.249.740	0.000	-1.161.914.310	15.184.649.850	5.119 06%
2017	Dicembre	-367.727.300	-992.080.350	0.000	-1.159.807.650	14.411.400.110	5.103 12%

