

WILLKOMMEN! BIENVENUE! WELCOME!

to the world of

MagicWorkbooks®

Bank Loan Manager

This is a **Magic**Workbook: a controlling tool in the form of a Microsoft Excel file.

No macros, no write protection. All formulas used are visible.

All formats used are standard Excel which transform into your country's Excel formats.

You can import your DATA from any source that supports MS Excel.

You can also add your own worksheets as you see fit.

© 2014 K! Business Solutions GmbH

www.MagicWorkbooks.com

Page 1 of 15

System requirements

Platform: Windows 98 or later operating system
Microsoft Excel Version: 20010 or later

Product Survey

You need to keep an eye

- on a great many bank loans?
- You want an efficient management tool that lets you see remaining debt, and future payments at any time?
- You could really use evaluations of your loans by bank, by object, and by object type?
- How about an automated evaluation for re-financing decisions?
- and the complete year-end survey of your bank liabilities?

Then **BankLoan**Manager is the tool for you !









































Bank Loan Manager presents and calculates up to 50 different loans in three types

- fixed payment loans
- fixed amortization payment loans
- loans with a variable interest rate and a fixed amortization payment

with optional payment periods

- every 6 months
- every 3 months
- monthly

Bank Loan Manager – All company loans at a glance!

Sheet	type	contains	Click book to get to page
WELCOME	Text	Introduction / Manual	
DATA	spreadsheet	DATA INPUT	
DEMODATA	spreadsheet	DEMO DATEN	
Matrix1	spreadsheet	Loan Matrix 1	
Matrix2	spreadsheet	Loan Matrix 2	
Cashflow	spreadsheet	Interest and Amortisation Current Year	
Banks	spreadsheet	Loan Survey by Bank	
Liabilities	spreadsheet	Survey Liabilities	
CheckRefinance	interaktiv	Re-Financing Checker	
CheckObject	interaktiv	Financing stats per object	
CheckBank	interaktiv	Financing stats per bank	
CheckObjectType	interaktiv	Financing stats per category	
CheckCashflow	interaktiv	Cashflow per Object and current year	
A1	spreadsheet	Amortisation Schedule Loan 1	
A2	spreadsheet	Amortisation Schedule Loan 2	
A3	spreadsheet	Amortisation Schedule Loan 3	
A4	spreadsheet	Amortisation Schedule Loan 4	
A5	spreadsheet	Amortisation Schedule Loan 5	
A6	spreadsheet	Amortisation Schedule Loan 6	
A7	spreadsheet	Amortisation Schedule Loan 7	
A8	spreadsheet	Amortisation Schedule Loan 8	
A9	spreadsheet	Amortisation Schedule Loan 9	
A10	spreadsheet	Amortisation Schedule Loan 10	
A11	spreadsheet	Amortisation Schedule Loan 11	
A12	spreadsheet	Amortisation Schedule Loan 12	
A13	spreadsheet	Amortisation Schedule Loan 13	
A14	spreadsheet	Amortisation Schedule Loan 14	
A15	spreadsheet	Amortisation Schedule Loan 15	
A16	spreadsheet	Amortisation Schedule Loan 16	
A17	spreadsheet	Amortisation Schedule Loan 17	
A18	spreadsheet	Amortisation Schedule Loan 18	
A19	spreadsheet	Amortisation Schedule Loan 19	
A20	spreadsheet	Amortisation Schedule Loan 20	
A21	spreadsheet	Amortisation Schedule Loan 21	
A22	spreadsheet	Amortisation Schedule Loan 22	
A23	spreadsheet	Amortisation Schedule Loan 23	
A24	spreadsheet	Amortisation Schedule Loan 24	
A25	spreadsheet	Amortisation Schedule Loan 25	
A26	spreadsheet	Amortisation Schedule Loan 26	
A27	spreadsheet	Amortisation Schedule Loan 27	

■ ■ ■

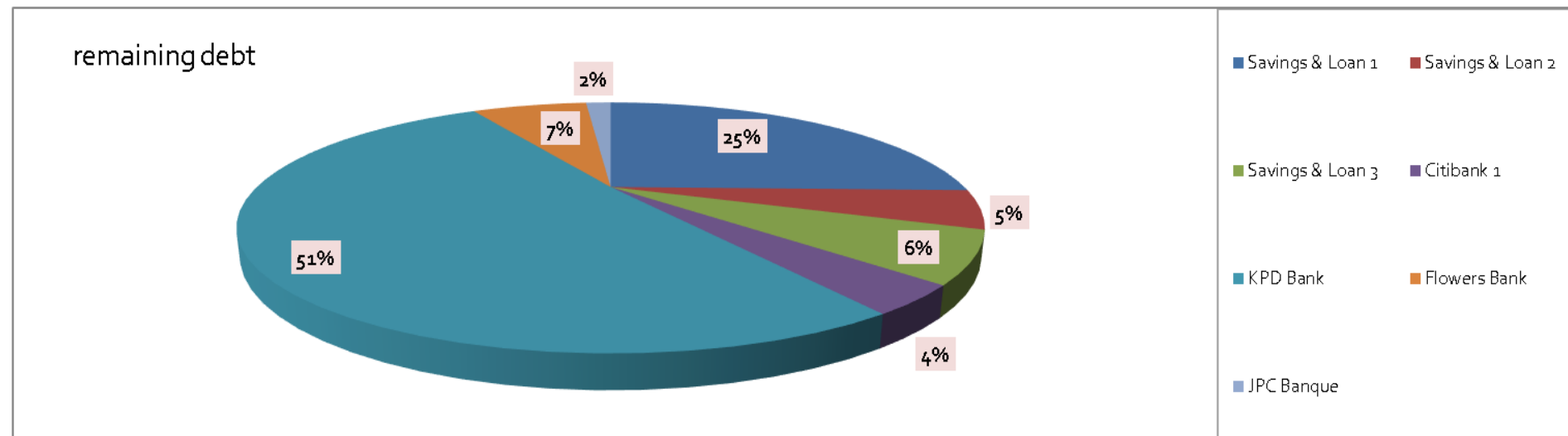
Loan Survey by Bank

Tryout Corp

Currency: US \$

Evaluation per: 1/1/2015

		Principal	remaining debt	% per bank	Amortisation	Amortisation %	Securities + interest on securities	Book Value	Present Value	Book Value to remaining debt	Present Value to remaining debt
Total		294,713,000	206,541,843	100%	88,171,157	30%	276,640,000	258,799,974	317,171,413	52,258,131	110,629,569
1	Savings & Loa	63,900,000	52,562,520	25%	11,337,480	18%	66,540,000	36,370,000	88,855,200	-16,192,520	36,292,680
2	Savings & Loa	14,500,000	10,447,046	5%	4,052,954	28%	14,500,000	7,040,000	18,597,600	-3,407,046	8,150,554
3	Savings & Loa	16,800,000	13,307,077	6%	3,492,923	21%	16,800,000	7,920,000	23,025,600	-5,387,077	9,718,523
4	Citibank 1	7,800,000	7,348,042	4%	451,958	6%	7,800,000	6,672,500	12,941,600	-675,542	5,593,558
8	KPD Bank	171,000,000	105,777,381	51%	65,222,619	38%	171,000,000	185,050,000	159,900,000	79,272,619	54,122,619
9	Flowers Bank	16,873,000	14,059,778	7%	2,813,222	17%	0	13,498,099	10,656,413	-561,679	-3,403,365
10	JPC Banque	3,840,000	3,040,000	1%	800,000	21%	0	2,249,375	3,195,000	-790,625	155,000



BankLoanManager

Re-financing - check to see if refinancing is a good option.

Enter the number (1-100) of the loan you want to check into the yellow cell!

7 Office 2

What's the interest percentage of your refinancing offer? **3.20%**

Re-Financing Checker

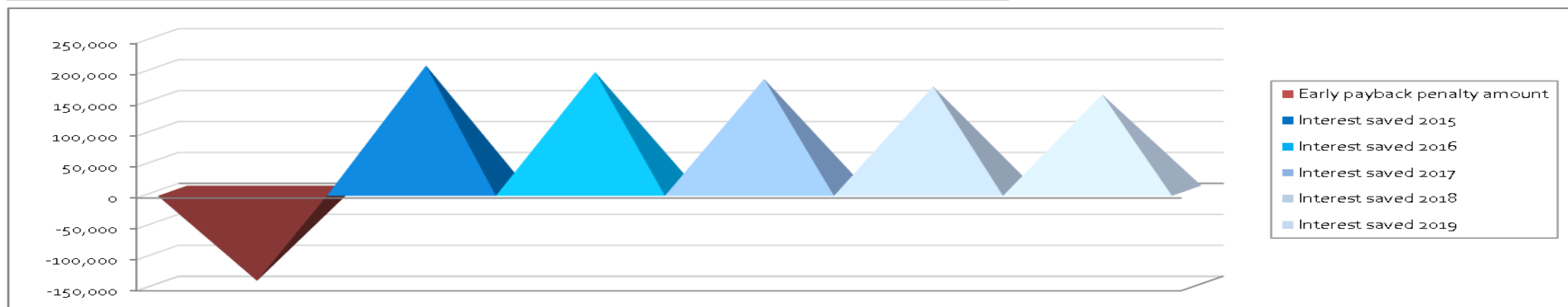
Currency: US \$

Tryout Corp
Evaluation per: 1/1/2015

type	Loan No.	Object	Object Type	financing institute	remaining debt	Loan ending date	current interest rate	Amortisation amount	Early payback penalty in % of remaining debt	Early payback penalty amount
A	123462	Office 2	Commercial	Savings & Loan 1	4,857,454	12/31/2026	7.50%	231,090	3.00%	145,724

Early payback penalty amount										-145,724
Interest saved	2015	3.20%			202,472					
Interest saved	2016	3.20%			192,041					
Interest saved	2017	3.20%			180,806					
Interest saved	2018	3.20%			168,705					
Interest saved	2019	3.20%			155,670					

Balance of re-financing check **753,970**



Checking a single object

Choose the object from the pulldown menu in the yellow cell.
If you choose "All" you get the complete survey.

Office 4

5 Loans

You want to see the values for a different period? Just change the evaluation date in sheet DATA!

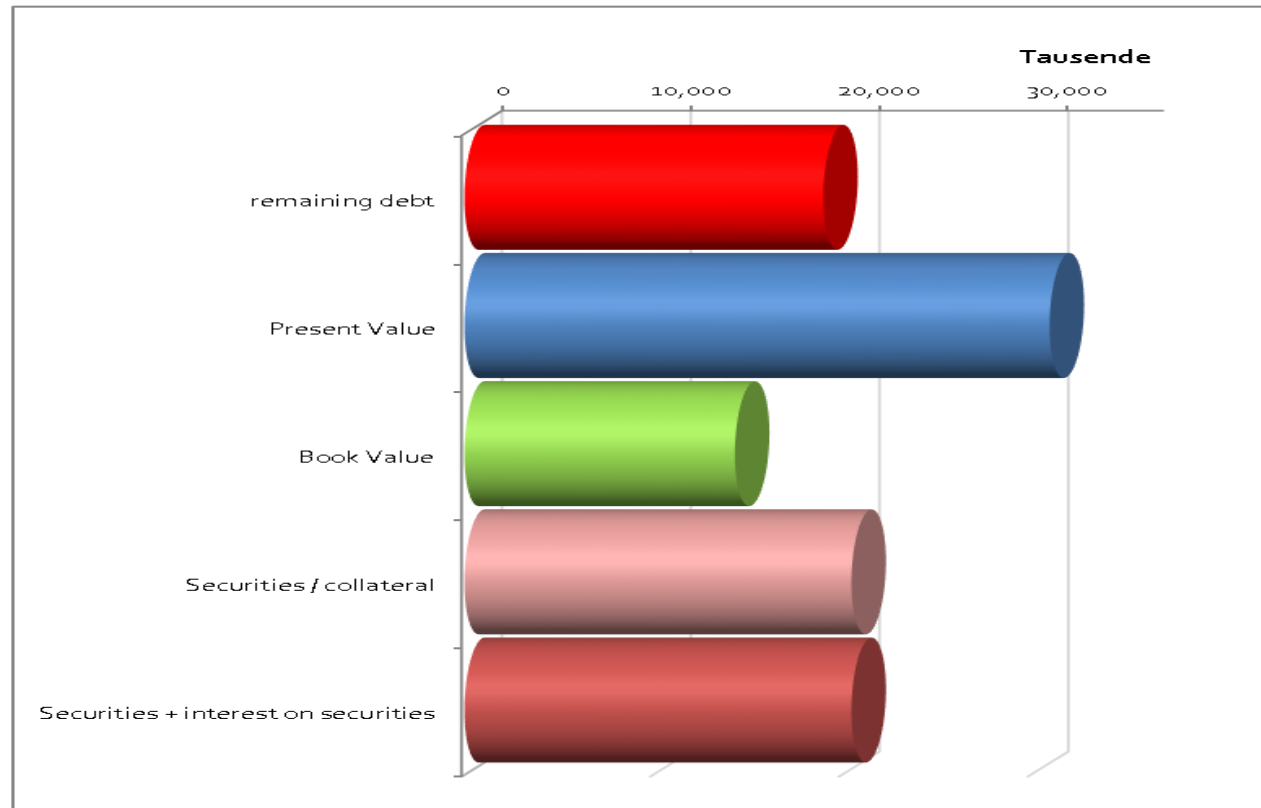
Financing stats per object

Currency: US \$

Office 4

Tryout Corp
Evaluation per: 1/1/2015

Number of loans	5
remaining debt	19,008,141
Present Value	30,996,000
Book Value	14,325,000
Securities / collateral	20,500,000
Securities + interest on securities	20,500,000



BankLoanManager

Check different banks

Choose the bank you want from the pulldown menu in the yellow cell.

Savings & Loan 1

12 loans

You want to see the values for a different period? Just change the evaluation date in sheet DATA!

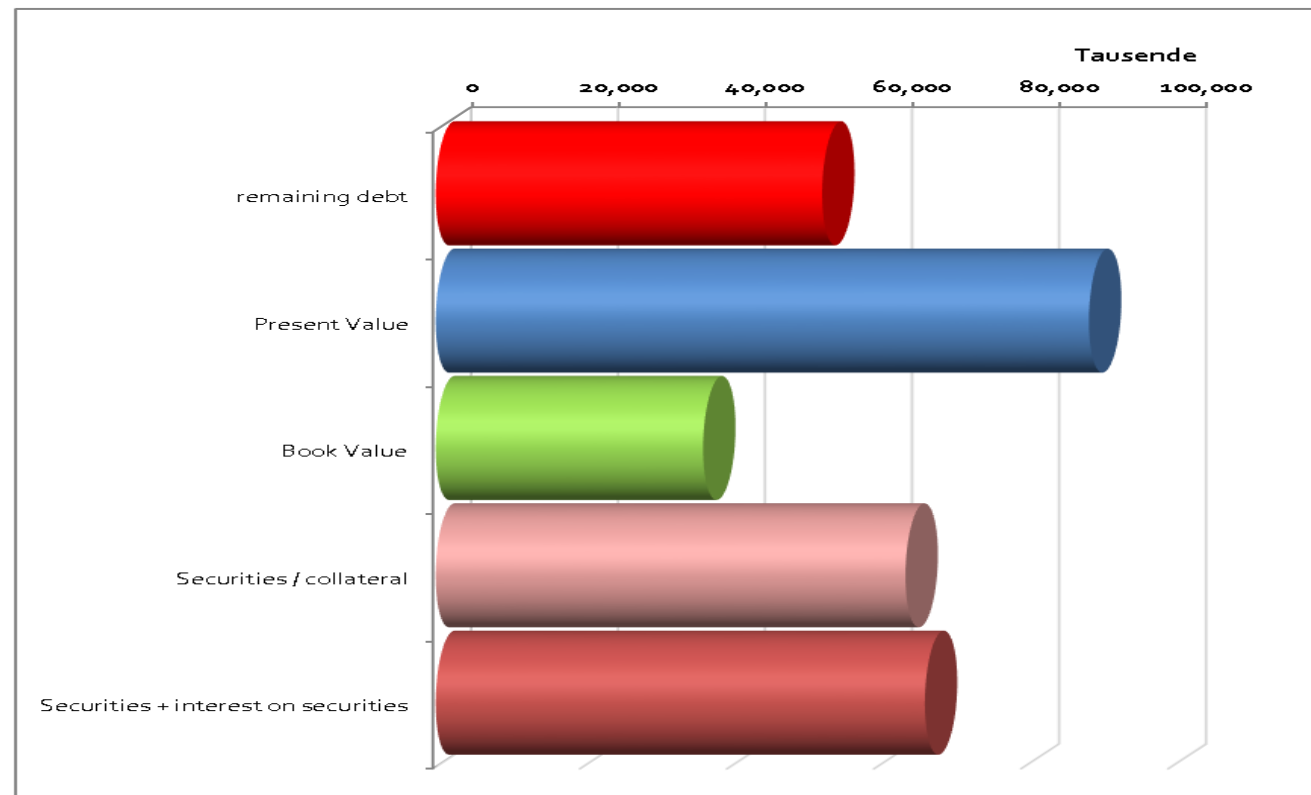
Financing stats per bank

Currency: US \$

Savings & Loan 1

Tryout Corp
Evaluation per: 1/1/2015

Number of loans	12
remaining debt	52,562,520
Present Value	88,855,200
Book Value	36,370,000
Securities / collateral	63,900,000
Securities + interest on securities	66,540,000



BankLoanManager

Checking different object categories

Choose the object type or category you want from the pulldown menu in the yellow cell **Commercial** **43 loans**

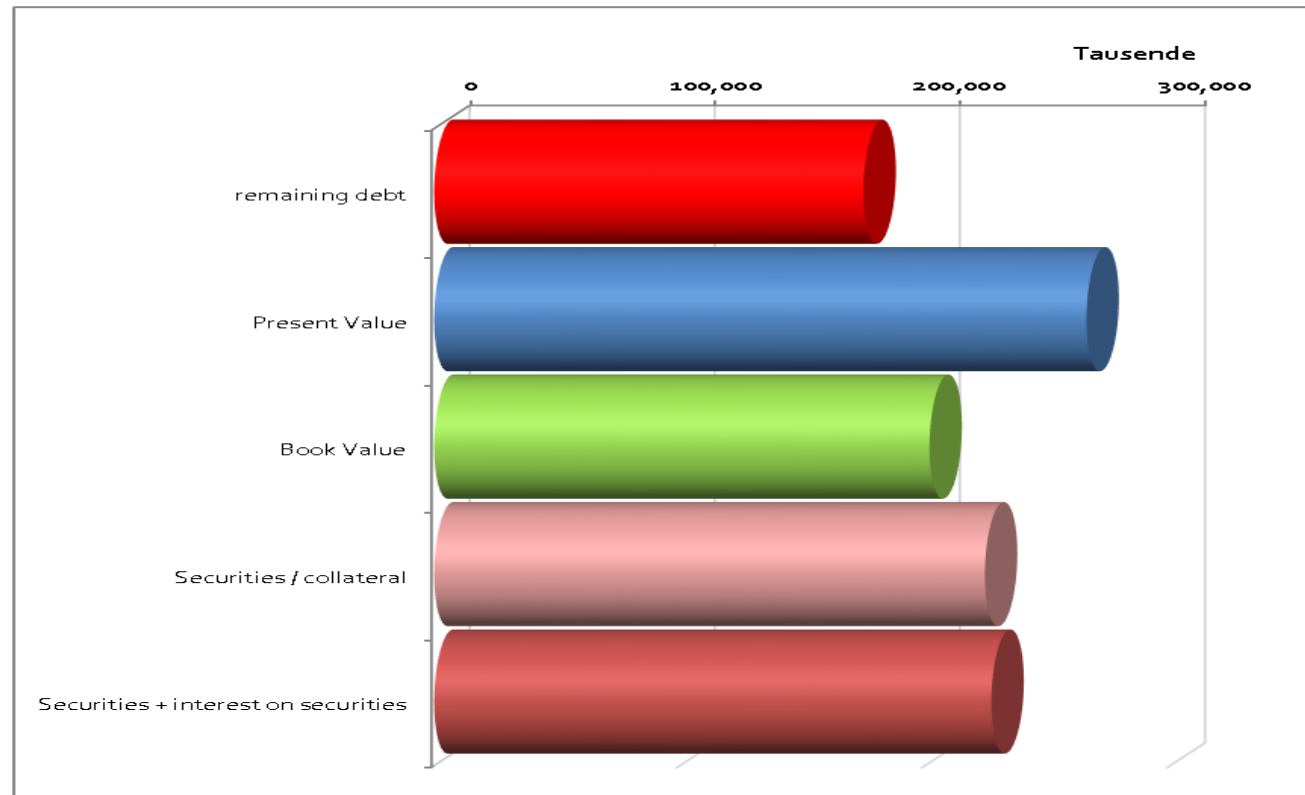
You want to see the values for a different period? Just change the evaluation date in sheet DATA!

Financing stats per category

Currency: US \$

Tryout Corp
Evaluation per: 1/1/2015

Number of loans	43
remaining debt	175,077,720
Present Value	266,001,413
Book Value	201,999,974
Securities / collateral	224,600,000
Securities + interest on securities	227,240,000



BankLoanManager

Check loan cashflow per object

Choose the object from the pulldown menu in the yellow cell.
If you choose "All" you get the complete survey.

Office 2

6

loans

You want to see the values for a different period? Just change the evaluation date in sheet DATA!

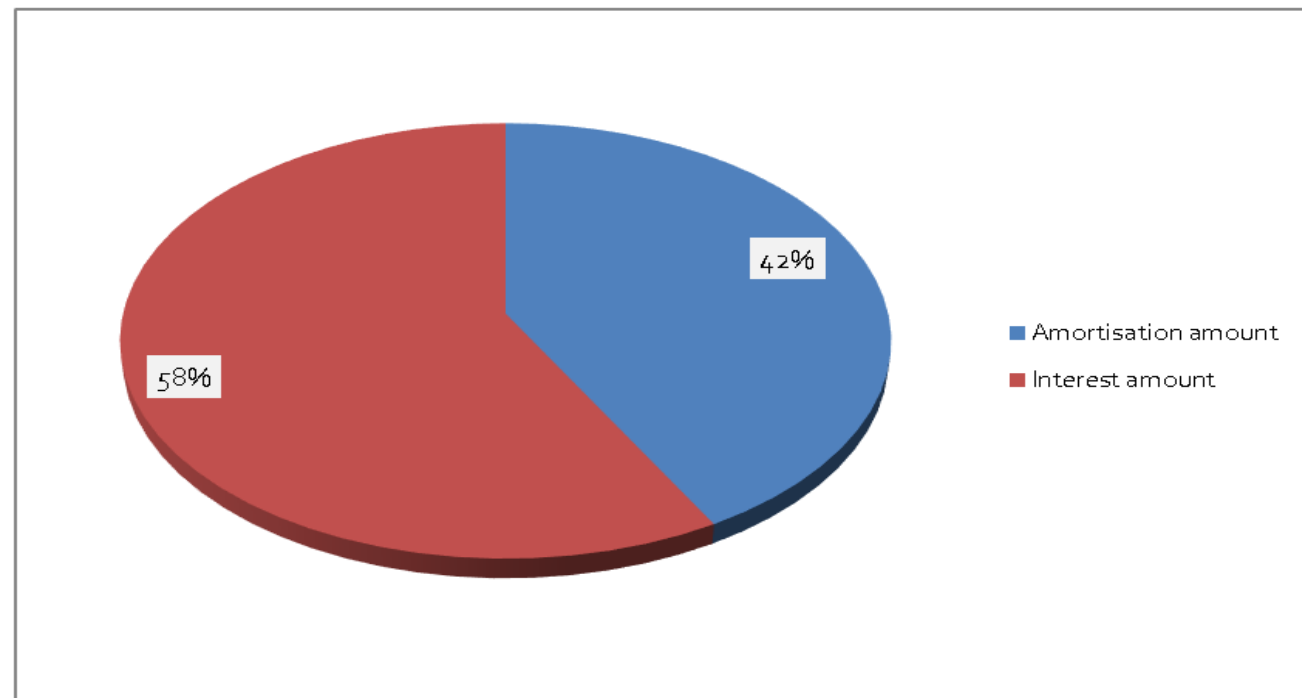
Cashflow per Object and current year

Tryout Corp

Currency: US \$

Evaluation per: 1/1/2015

Number of loans	6
Amortisation amount	1,585,084
Interest amount	2,193,753
Loan Cashflow current year	3,778,838



Interest and Amortisation Current Year

Tryout Corp

Currency: US \$

Evaluation per:

1/1/2015

No.	Type	Loan No.	Bank No.	financing institute	Collateral Y/N	Object	Object Type	Interest amount	Amortisation amount	Loan Cashflow current year
Total								11,797,334	27,401,816	39,199,149
1	A	123456	1	Savings & Loan 1	Y	Office 1	Commercial	199,551	400,449	600,000
2	A	123457	1	Savings & Loan 1	Y	Office 2	Commercial	425,711	282,689	708,400
3	B	123458	2	Savings & Loan 2	Y	Office 2	Commercial	339,938	370,000	709,938
4	A	123459	2	Savings & Loan 2	Y	Office 2	Commercial	344,353	223,647	568,000
5	A	123460	1	Savings & Loan 1	Y	Office 2	Commercial	368,766	243,234	612,000
6	A	123461	1	Savings & Loan 1	Y	Office 2	Commercial	357,075	234,425	591,500
7	A	123462	1	Savings & Loan 1	Y	Office 2	Commercial	357,910	231,090	589,000
8	A	123463	3	Savings & Loan 3	Y	Office 3	Commercial	284,680	199,120	483,800
9	A	123464	3	Savings & Loan 3	Y	Office 3	Commercial	282,170	193,830	476,000
10	A	123465	3	Savings & Loan 3	Y	Office 3	Commercial	263,292	181,908	445,200
11	A	123466	1	Savings & Loan 1	Y	Office 3	Commercial	255,475	174,525	430,000
12	A	123467	1	Savings & Loan 1	Y	Office 4	Commercial	229,089	146,911	376,000
13	A	123468	1	Savings & Loan 1	Y	Office 4	Commercial	241,735	101,465	343,200
14	A	123469	1	Savings & Loan 1	Y	Office 4	Commercial	290,931	98,569	389,500
15	A	123470	1	Savings & Loan 1	Y	Office 4	Commercial	269,644	91,356	361,000
16	A	123471	1	Savings & Loan 1	Y	Office 4	Commercial	251,650	84,350	336,000
17	A	123472	1	Savings & Loan 1	Y	Office 5	Commercial	242,121	77,879	320,000
18	A	123473	4	Citibank 1	Y	Office 5	Commercial	207,145	69,805	276,950
19	A	123474	4	Citibank 1	Y	Office 5	Commercial	185,223	57,877	243,100
20	A	123475	4	Citibank 1	Y	Air Conditioning	Machinery	136,752	66,798	203,550
21	B	78885	8	KPD Bank	Y	Hotel	Commercial	332,670	1,357,143	1,689,813
22	B	78886	8	KPD Bank	Y	Hotel	Commercial	238,721	1,566,667	1,805,388
23	B	78887	8	KPD Bank	Y	Hotel	Commercial	227,966	930,000	1,157,966
24	B	78888	8	KPD Bank	Y	Hotel	Commercial	281,894	1,150,000	1,431,894
25	B	78889	8	KPD Bank	Y	Hotel	Commercial	278,830	1,137,500	1,416,330
26	B	78890	8	KPD Bank	Y	Hotel	Commercial	275,766	1,125,000	1,400,766
27	B	78891	8	KPD Bank	Y	Casino	Commercial	272,702	1,112,500	1,385,202
28	B	78892	8	KPD Bank	Y	Casino	Commercial	269,638	1,100,000	1,369,638
29	B	78893	8	KPD Bank	Y	Casino	Commercial	266,573	1,087,500	1,354,073
30	B	78894	8	KPD Bank	Y	Casino	Commercial	263,509	1,075,000	1,338,509
31	B	78895	8	KPD Bank	Y	Casino	Commercial	260,445	1,062,500	1,322,945
32	B	78896	8	KPD Bank	Y	Casino	Commercial	257,381	1,050,000	1,307,381
33	B	78897	8	KPD Bank	Y	Casino	Commercial	254,317	1,037,500	1,291,817
34	B	78898	8	KPD Bank	Y	Casino	Commercial	251,253	1,025,000	1,276,253
35	B	78899	8	KPD Bank	Y	Senior Living	Non-Profit	248,189	1,012,500	1,260,689
36	B	78900	8	KPD Bank	Y	Senior Living	Non-Profit	245,125	1,000,000	1,245,125
37	B	78901	8	KPD Bank	Y	Senior Living	Non-Profit	242,061	987,500	1,229,561
38	B	78902	8	KPD Bank	Y	Senior Living	Non-Profit	238,997	975,000	1,213,997
39	B	78903	8	KPD Bank	Y	Senior Living	Non-Profit	235,933	962,500	1,198,433
40	B	78904	8	KPD Bank	Y	Senior Living	Non-Profit	232,869	950,000	1,182,869
41	C	254786	9	Flowers Bank	N	Resort	Commercial	166,928	364,500	531,428
42	C	254787	9	Flowers Bank	N	Resort	Commercial	182,373	398,222	580,596
43	C	254788	9	Flowers Bank	N	Resort	Commercial	216,837	318,857	535,694
44	C	254789	9	Flowers Bank	N	Resort	Commercial	127,955	279,400	407,355
45	C	254790	9	Flowers Bank	N	Resort	Commercial	109,041	238,100	347,141
46	C	254791	9	Flowers Bank	N	Resort	Commercial	84,723	185,000	269,723
47	C	254792	10	JPC Banque	N	Lab ECD 1	Commercial	57,700	110,000	167,700
48	C	254793	10	JPC Banque	N	Lab ECD 2	Commercial	48,258	92,000	140,258
49	C	254794	10	JPC Banque	N	Lab ECD 3	Commercial	57,700	110,000	167,700
50	C	254795	10	JPC Banque	N	Lab ECD 4	Commercial	37,768	72,000	109,768
51	0	0	0		0		0	0	0	
52	0	0	0		0		0	0	0	
53	0	0	0		0		0	0	0	
54	0	0	0		0		0	0	0	
55	0	0	0		0		0	0	0	
56	0	0	0		0		0	0	0	
57	0	0	0		0		0	0	0	
58	0	0	0		0		0	0	0	
59	0	0	0		0		0	0	0	
60	0	0	0		0		0	0	0	
61	0	0	0		0		0	0	0	
62	0	0	0		0		0	0	0	
63	0	0	0		0		0	0	0	
64	0	0	0		0		0	0	0	
65	0	0	0		0		0	0	0	
66	0	0	0		0		0	0	0	
67	0	0	0		0		0	0	0	
68	0	0	0		0		0	0	0	
69	0	0	0		0		0	0	0	
70	0	0	0		0		0	0	0	
71	0	0	0		0		0	0	0	
72	0	0	0		0		0	0	0	
73	0	0	0		0		0	0	0	
74	0	0	0		0		0	0	0	
75	0	0	0		0		0	0	0	
76	0	0	0		0		0	0	0	
77	0	0	0		0		0	0	0	
78	0	0	0		0		0	0	0	
79	0	0	0		0		0	0	0	
80	0	0	0		0		0	0	0	
81	0	0	0		0		0	0	0	
82	0	0	0		0		0	0	0	
83	0	0	0		0		0	0	0	
84	0	0	0		0		0	0	0	
85	0	0	0		0		0	0	0	
86	0	0	0		0		0	0	0	
87	0	0	0		0		0	0	0	
88	0	0	0		0		0	0	0	
89	0	0	0		0		0	0	0	
90	0	0	0		0		0	0	0	
91	0	0	0		0		0	0	0	
92	0	0	0		0		0	0	0	
93	0	0	0		0		0	0	0	
94	0	0	0		0		0	0	0	
95	0	0	0		0		0	0	0	
96	0	0	0		0		0	0	0	
97	0	0	0		0		0	0	0	
98	0	0	0		0		0	0	0	
99	0	0	0		0		0	0	0	
100	0	0	0		0		0	0	0	

In what way do **MagicWorkbooks**[®] differ from normal Excel workbooks?

MagicWorkbooks are easier to use:

- Easy-to-handle data input with demo data for orientation
- All data to be entered only once
- No programming knowledge required
- No detailed knowledge of Microsoft Excel required
- No work on spreadsheets or charts required
- No scrolling for sheets thanks to a Hyperlink-table of contents

MagicWorkbooks are faster:

- A monthly report with 20 spreadsheets and 20 charts in 20 minutes?
- Calculate year-end liquid reserves with changes in revenue prediction for every month in half an hour?
- Compute balance sheets for the next five years in one hour?
- Decision on a \$ 50 million sale-and-lease-back operation: Prepare all relevant data in one hour?
- Determine capital re-investment requirements (fixed assets) for the next year in 10 minutes?
- Prepare a comprehensive company presentation for your bank in one hour?

With **MagicWorkbooks** all that is „business as usual“!

This was just a brief survey ...

if you have further questions regarding this workbook, email us!

You are interested in other products:

www.MagicWorkbooks.com