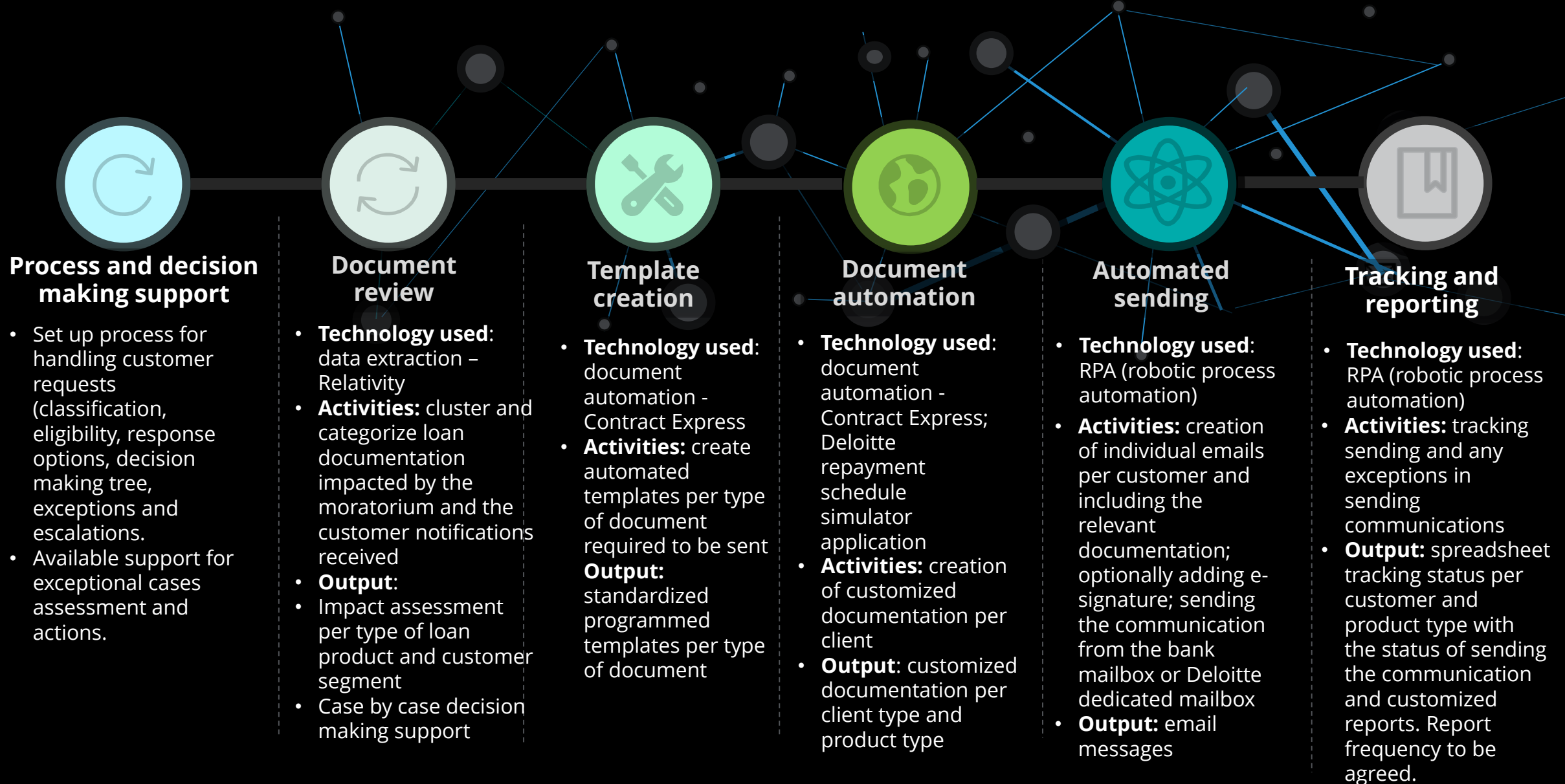




High volume documentation solutions
Technology and analytics

Key areas where we can offer support



Key benefits of our solution



Modular and process based

Focused on the core elements of managing high volumes of documents:

- Review
- Document creation
- Automated sending
- Reporting



Cost effective

Economies of scale with the goal of cost containment.

Efficiency with volume.



Standalone, easy to integrate, fast go-live

The solution works standalone, and can also be easily integrated with existing systems to support further tasks.

Between **1 and 5 days** on average to deploy into production, once process defined.

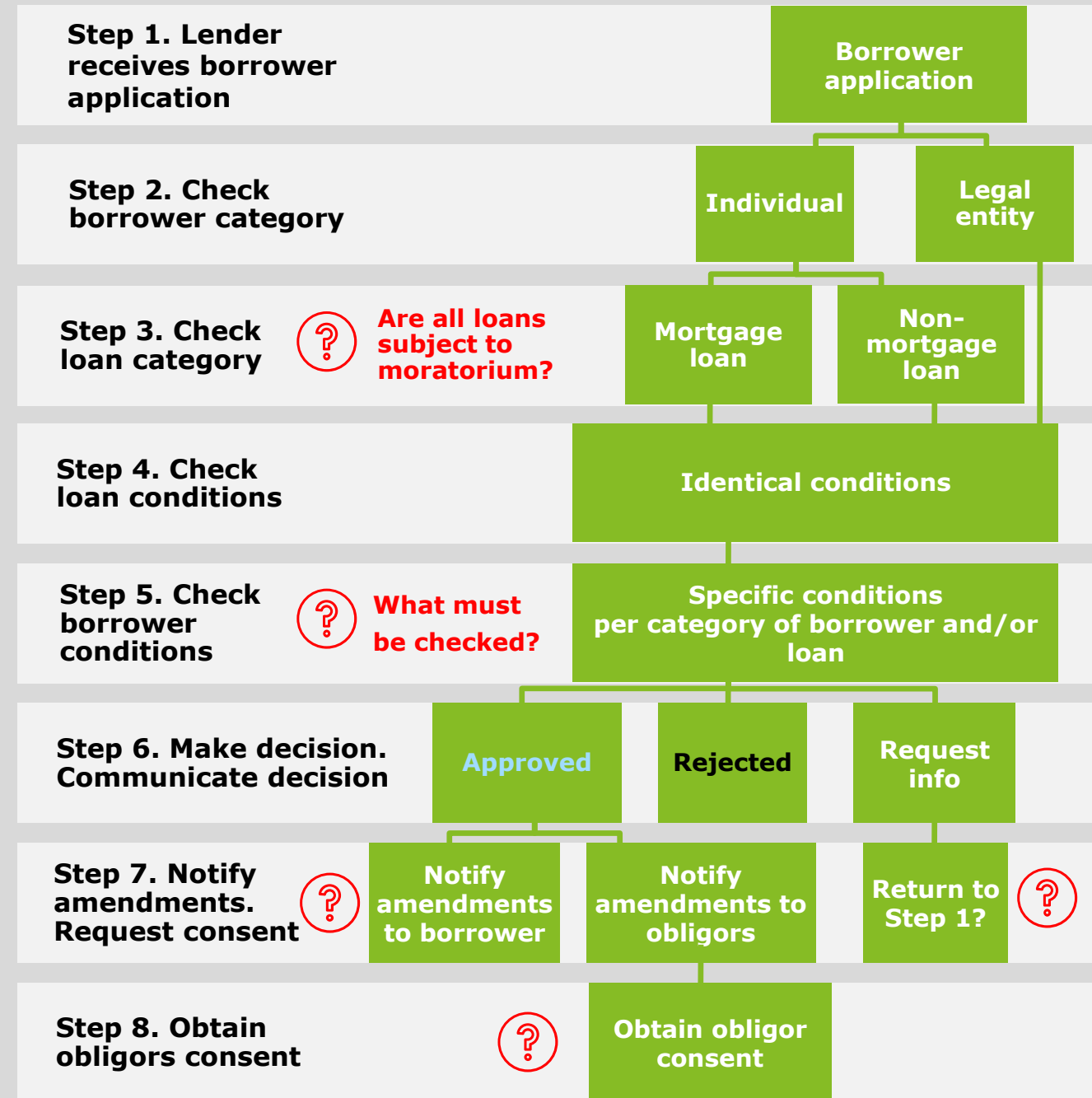
Technology and output overview



Process and decision making support

We can assist with defining the process to support the decision taking per product and customer type, as follows:

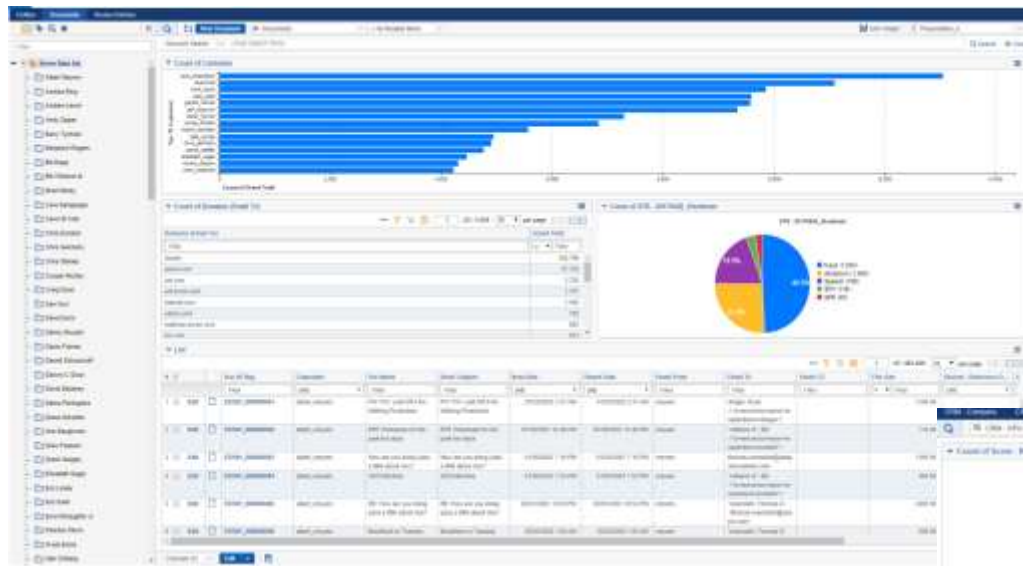
- Assist in designing the reaction/decision making process
- Identify type of verifications per classes of clients/products/contracts to determine eligibility and specific course of action prescribed by the law/recommendable
- Options of response under the law and areas of risks per each option
- Identify type of documentation for each response
- Define response timing and follow-up actions
- Define general rules and exceptions management
- Documentary evidence of communications



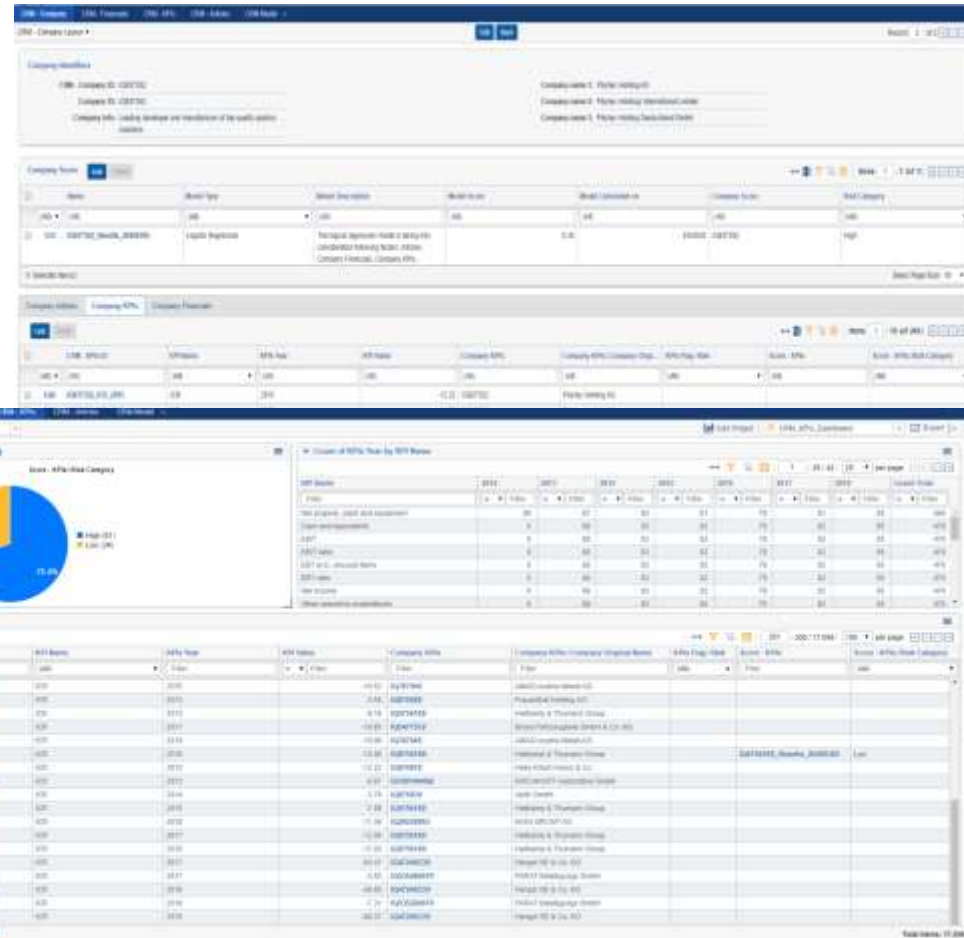
Data extraction and visualization

Options to visualize, cluster and track data per customer segment and product type. Samples:

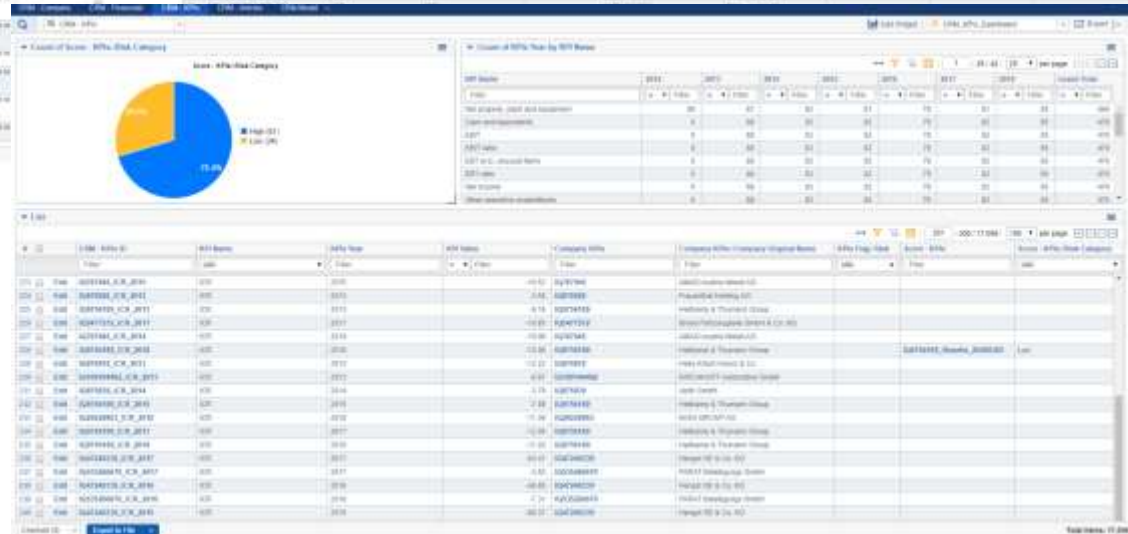
Dashboard view



Per company/customer view



KPIs view



Document automation

Document automation technology enables fast preparation of templates as well as personalized documents to be sent to each customer, enabling the bank to meet the legal requirements on response times.

Key areas where document automation supports the process:

- Creation automated templates per type of document required to be sent
- Standardized programmed templates per type of document
- Creation of customized documentation per client type and product type, including customer and loan data upload.

NOTICE OF ACCEPTANCE OF MORATORIUM REQUEST

To: **{DebtorName}**
Attention: **{DebtorContact}; {DebtorEmail}**
Address: **{DebtorStreetNo} {DebtorStreetName} Street, {DebtorCountry}, {DebtorCity}**
Identification number: **<DebtorType is "Company" {DebtorCompanyCode}><DebtorType is "Natural Person" {DebtorPersonID}>**

Date: {Today}

Re: **Moratorium request dated {MoratoriumDate}**

We refer to your moratorium request dated **{MoratoriumDate}** ("Moratorium Request") regarding the **{LoanType}** agreement no. **{LoanNumber}** dated **{LoanDate}** (the "Loan Agreement") concluded between, *inter alia*, (1) **{DebtorName}** as Borrower (the "Borrower"), (2) **{BankName}** (the "Lender"). Through the Moratorium Request you have requested us to suspend the payment of **{InstallmentsNumber}** instalments under the Loan Agreement, starting with **{MoratoriumEffectiveDate}** ("Moratorium Effective Date").

Having analysed your Moratorium Request and considering the provisions of the Government Emergency Ordinance no. 37/2020 regarding the granting of certain facilities for loans issued by credit institutions and non-banking financial institutions to a certain category of debtors ("OUG 37/2020") and the Application Norms of OUG 37/2020 ("Application Norms"),

We hereby give you notice, pursuant to Article 3 para. (4) of OUG 37/2020 and Article 5 para. (5) of the Application Norms, that all the moratorium conditions are met and we accept your Moratorium Request.

Thus, as of Moratorium Effective Date:

1. the payment obligations of **{InstallmentsNumber}** instalments are suspended until **{MoratoriumEndDate}**;
2. the repayment schedule appended to the Loan Agreement is hereby amended and replaced with the repayment schedule attached to this notice, as Appendix.

Kindly acknowledge receipt of this notice and confirm your acceptance of its contents, including the replacement of the repayment schedule with the replacement schedule attached to this notice, by reverting with an acknowledgement email sent to **{BankEmail}**.

Yours sincerely,



Repayment schedule simulator

60000

Initial loan maturity

1

1 31 61 91 121 151 181 211 241 271 300

Yearly interest rate

Method of interest rate calculation

simple

**Beginning of moratorium
(Number of already paid annuities)**

0 282

0 29 58 87 118 145 174 203 232 261 282

Moratorium length

1 12

1 3 5 7 9 11 12

Moratorium interest payment period

Instruction for simulation of loans with variable interest rate:

1. in field **Initial approved amount** enter amount of unpaid principal
2. **Initial loan maturity** define as remaining maturity
3. in field **Yearly interest rate** enter interest rate used to calculate last annuity
4. **Month of moratorium introduction** set to 0.

[Download reports](#)

Annuity summary data

Show entries

Search:

Initial_Monthly_Payment	New_Monthly_Payment	Payment_Change	Addon_period	Remaining_Maturity
316.70	345.25	28.54	60	276

Showing 1 to 1 of 1 entries

Previous Next

Initial repayment plan

Show entries

Search:

Month	Amortization	Monthly_Payment	Month
1	60,000.00	316.70	

Repayment plan after moratorium

Show entries

Search:

Month	Amortization	Monthly_Payment	Month
25	57,089.11	316.70	

Repayment schedule simulator

Moratorium length

1 9 12

1 3 5 7 9 11 12

Moratorium interest payment period

1 60 300

1 31 61 91 121 151 181 211 241 271 300

Run simulation

Initial repayment plan

Show 10 entries Search:

Month	Amortization	Monthly_Payment	Month
1	60,000.00	316.70	
2	59,883.30	316.70	
3	59,766.21	316.70	
4	59,648.73	316.70	
5	59,530.85	316.70	
6	59,412.59	316.70	
7	59,293.93	316.70	
8	59,174.87	316.70	
9	59,055.42	316.70	
10	58,935.57	316.70	

Showing 1 to 10 of 300 entries

Repayment plan after moratorium

Show 10 entries Search:

Month	Amortization	Monthly_Payment	Month
25	57,089.11	316.70	
26	56,962.71	316.70	
27	56,835.88	316.70	
28	56,708.63	316.70	
29	56,580.96	316.70	
30	56,452.86	316.70	
31	56,324.33	316.70	
32	56,195.38	316.70	
33	56,066.00	316.70	
34	55,936.18	316.70	

Showing 1 to 10 of 276 entries

Loan restructuring optimizer

The interface is divided into two main sections: 'Simulation inputs' and 'Product data'. The 'Simulation inputs' section includes fields for 'Loan data', 'Loan amount' (10000), 'Yearly interest rate' (6.5), 'Remaining loan maturity' (43), 'Current annuity' (236.29), 'Expected income decrease' (40%), and 'Annuity deviation' (5%). The 'Product data' section includes fields for 'Product data', 'NPV change range' (-1% to 10%), 'Initial product costs' (0), 'Yearly interest rate range' (3% to 10%), 'Interest rate type' (compound), 'Max product maturity' (30), 'Grace period' (3), and 'Maturity correction for grace period' (within). A 'Run simulation' button is located at the bottom right.

Loan optimization

Repayment plan

Simulation inputs

Loan data:

Product data:

Loan amount

10000

Yearly interest rate

6.5

Remaining loan maturity

£ 43 300

Current annuity

236.29

Expected income decrease

5% 40% 50%

Annuity deviation

2% 5% 15%

NPV change range

-1% 10% 100%

Initial product costs

0

Yearly interest rate range

3% 5.5% 7.5% 10%

Interest rate type

compound

Max product maturity

12 30 300

Grace period

0 3 24

Maturity correction for grace period

within

Run simulation

The tool can be used to optimize loan parameters based on additional client requests (e.g. grace period, extension of maturity, income decrease, change of interest rate).

The tool can facilitate the simulation of the NPV deriving from the restructuring, the Bank being able to assess the impact in the financial accounts of each restructuring option in real time and before actual implementation.

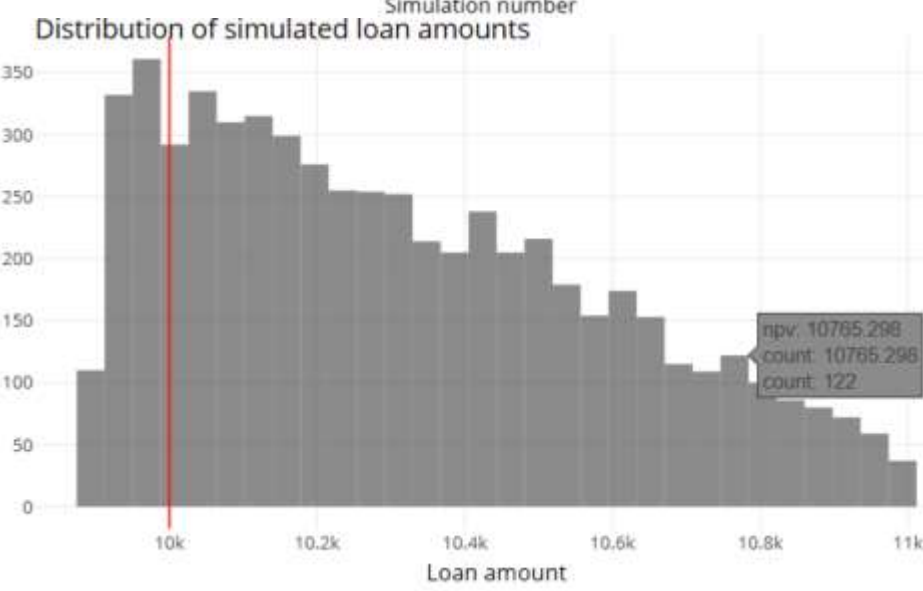
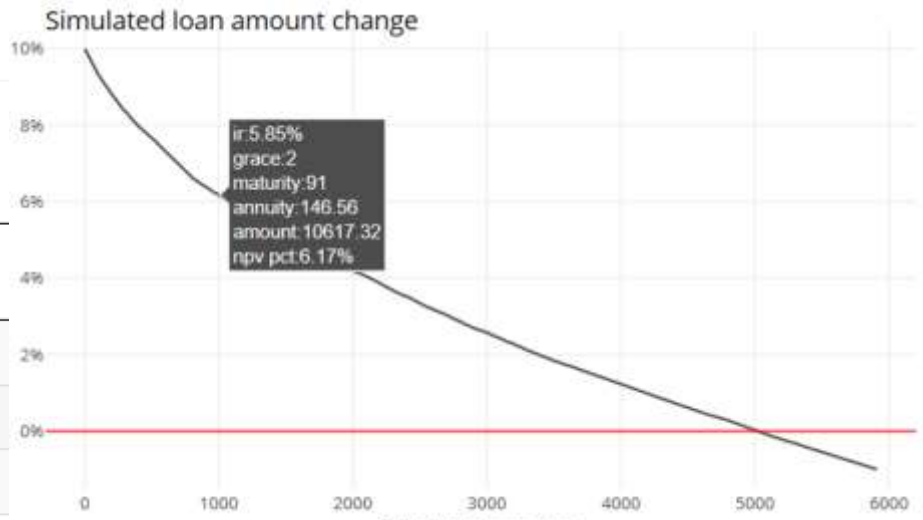
Loan restructuring optimizer

Graphs **Results overview**

Show **10** entries

Interest_rate	Maturity	Grace_period	Current_monthly_payment	New_monthly_payment
All	All	All	All	All
5.98%	95	1	236.29	146.00
5.99%	96	1	236.29	144.82
5.51%	92	2	236.29	148.74
6.43%	95	0	236.29	147.03
6.58%	96	1	236.29	147.79
6.12%	95	0	236.29	145.45
6.10%	94	0	236.29	146.55
5.81%	95	3	236.29	147.59
6.90%	96	0	236.29	148.21
5.97%	96	1	236.29	144.66

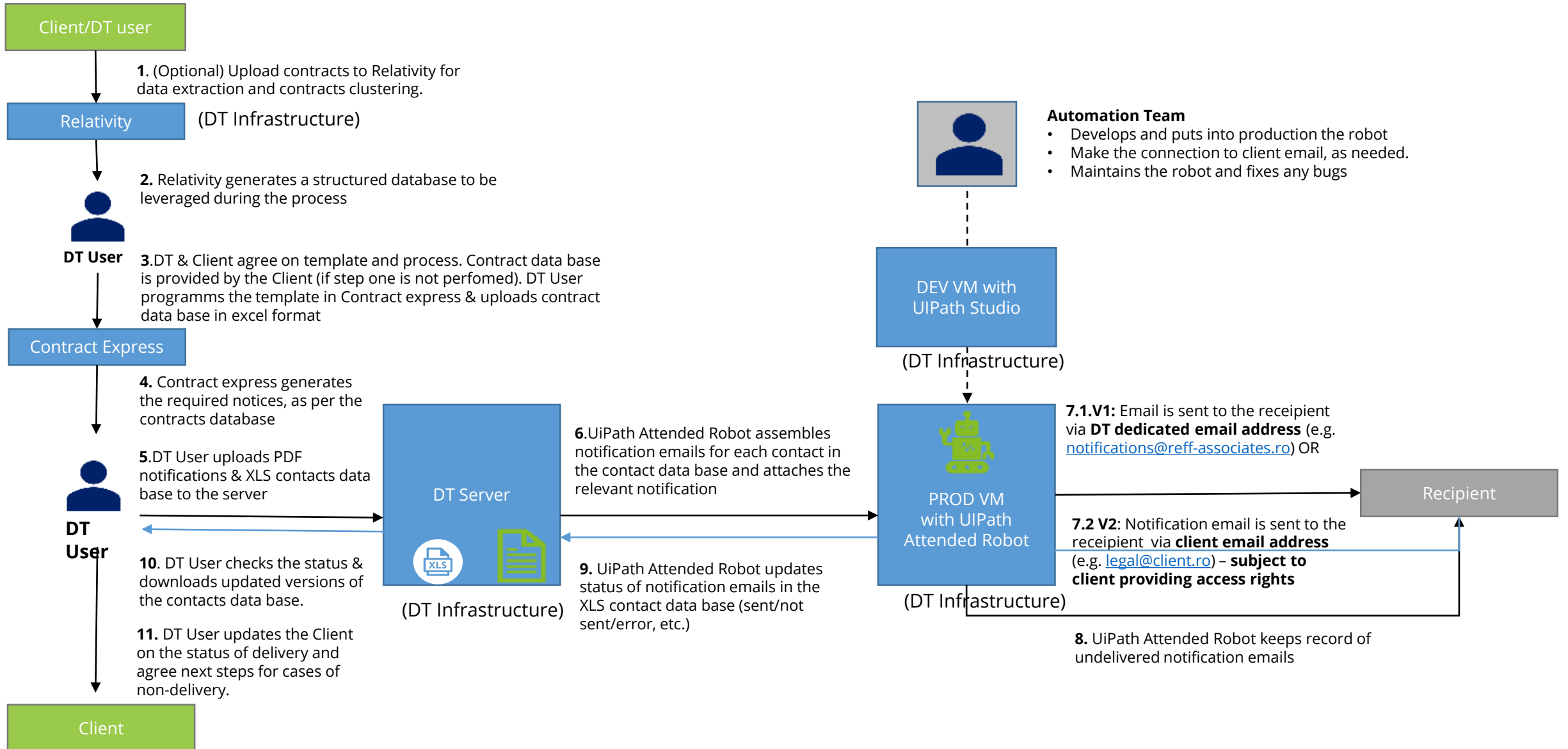
Showing 1 to 10 of 5,909 entries



End to end process overview



Technology solutions process overview





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