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ABSTRACT

A subject of the present invention is to provide a loan management system and a loan management method, which can facilitate security management when mainly movable property that is liable to change in state or value of the thing is taken as security, relative to a business proprietor who requires raising of working funds for stock, but has difficulty in raising the funds due to insufficient security.

The present invention is a loan management system having a security managing database provided with a loan balance managing table, a security evaluation managing table, and a loan line calculating table, and characterized by being connected via a communication network to an external system such as a VMI system having records of information about collaterals, and to a borrower terminal, and by acquiring the newest information about the collaterals from the foregoing external system to thereby carry out security management.