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(54) Title: METHOD AND DATA SYSTEM FOR DETERMINING FINANCIAL INSTRUMENTS FOR USE IN FUNDING OF A LOAN

(57) Abstract

A method and a computer system for calculating the type, the number and the volume of financial instruments for financing a loan with equivalent proceeds to a debtor, the loan being a loan which has to be partially refinanced during the remaining term to maturity of the loan. The remaining term to maturity of the loan is determined at the beginning of each period such that during the entire term to maturity of the loan, the debtor's repayments are within a band defined by a set of upper and lower limits which may be set for each period, and such that the remaining term to maturity of the loan is also within a band defined by an upper limit and a lower limit. Furthermore, the payments on a special instrument, a repayment guarantee instrument, are determined, said repayment guarantee instrument being designed to ensure that given maximum limits for repayments and term to maturity are observed and supplementing the abovementioned financial instruments. Payments from the repayment guarantee instrument are made in those situations in which the maximum limits for repayments and term to maturity would otherwise have been exceeded. Similarly, payments to the repayment guarantee instrument are made in those situations in which repayments and term to maturity would otherwise have fallen below the minimum limits for repayments and term to maturity. The results of the calculations may be employed by a lender, e.g. a financing institution such as a mortgage credit institution, to ensure that such a loan is financed so that interest rate risks as well as imbalances in payment flows are avoided or minimized.