## **Changing Interest Rates / Waiving Interest**



For interest-bearing deals that are mapped as accounts in the application, information regarding a change in interest rates or a waiver of interest can even be imported into the application if for such deals, the interest-related data from the core banking system is not delivered to the application during processing (e.g., for flex or lombard loans in the context of brokerage deals).

Such information can be useful since these business events may constitute forbearance measures, if they represent concessions regarding claims on debtors who face difficulties meeting their financial obligations. Accordingly, during the daily forborne status check, the corresponding deals are assigned a respective status with an effect on financial reporting. Apart from that, forborne deals can be considered separately when calculating risk provisions.

