

In the context of life cycle management for existing customers, situations may arise when changes or adjustments of borrowers are necessary.

Sometimes, additional borrowers might need to be added if the credit ratings of the primary borrowers deteriorate or if primary borrowers default. Hence, in restoration or restructuring processes, adjustments can be made to a loan in order to maintain the capacity to meet principal payments.

In these cases, detailed customer information is provided from the partner data system. In addition to customer and personal data, this may include information on economic conditions already provided previously.