The debt schedule at 1 January 2027 — 9 loans, €4.2m

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

Document issued on 09/11/2026

Loan-by-loan record, ratios and instalment schedule · fictional document

Fictional document — demonstration example

This document is produced by the Blue Lemon Agent website to illustrate what an AI agent hands to its users. The companies, matters, amounts and people in it are invented. It has no legal, accounting or commercial value.

Fictional document, produced for the demonstration. **The lenders, the contracts and the amounts are invented. No amount is recomputed: every line is taken from the amortisation table of the loan it names, and the arithmetic derived from it prints so that the department checks it line by line.**

The nine loans, line by line

No.	Lender	Asset financed	Principal outstanding at 01/01/2027	Rate	Type
1	Caisse Ancelline	Les Peupliers school complex	€620,000	1.45 %	Fixed
2	Banque Vallonne	Sports complex	€540,000	3.10 %	Fixed

No.	Lender	Asset financed	Principal outstanding at 01/01/2027	Rate	Type
3	Crédit du Ponant	Surface water networks	€480,000	2.60 %	Fixed
4	**Financière des Communes de l'Ouest**	**Town hall refurbishment**	**€800,000**	**1.15 % until 30/06/2027**	**Revisable — end of phase on 30 June 2027**
5	Caisse Ancelline	Town roads, phase 2	€410,000	2.90 %	Fixed
6	Banque Vallonne	Library	€360,000	1.90 %	Fixed
7	Crédit du Ponant	Land acquisition for the park	€330,000	3.45 %	Fixed
8	Caisse Ancelline	Street lighting	€410,000	1.70 %	Fixed
9	Financière des Communes de l'Ouest	Village hall	€250,000	1.48 %	Revisable — phase running to 2031
Total	—	—	**€4,200,000**	**2.10 % — weighted average rate**	**7 fixed, 2 revisable**

What each loan carries in 2027

No.	Final instalment	Principal 2027	Interest 2027	Debt service 2027
1	2036	€62,000	€8,990	€70,990
2	2036	€54,000	€16,740	€70,740

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

No.	Final instalment	Principal 2027	Interest 2027	Debt service 2027
3	2036	€48,000	€12,480	€60,480
4	**2030**	**€200,000**	**€19,000**	**€219,000**
5	2046	€20,500	€11,890	€32,390
6	2056	€12,000	€6,840	€18,840
7	2081	€6,000	€11,385	€17,385
8	2074	€8,500	€6,970	€15,470
9	2110	€3,000	€3,700	€6,700
Total	—	**€414,000**	**€97,995**	**€511,995**

The 2027 debt service comes to €511,995, that is €512,000 rounded — €414,000 of principal and €98,000 of interest. The final instalments of loans 6 to 9 fall beyond 2050: these are very long-dated loans taken out on structural assets, and their 2027 principal is small by construction. The weighted average rate of 2.10 % is that of the principal outstanding at 1 January; it does not take in the phase change on loan no. 4, which only occurs on 30 June.

The €9,800 gap explained — loan no. 4

	Value	What explains it
2027 interest over the outstanding debt at 1 January	**2.33 %**	€97,995 ÷ €4,200,000
Weighted average rate of the principal outstanding	**2.10 %**	Sum of the principals weighted by their phase rate
Gap	**€9,800**	**One single loan carries it: no. 4**

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

	Value	What explains it
Arithmetic of the gap	**€800,000 × 2.45 points × 6 months ÷ 12**	**Move from 1.15 % to 3.60 % on 1 July 2027, over half the year**

What loan no. 4 costs over the four years still to run

Financial year	Principal outstanding at 1 January	Interest at the phase rate (1.15 %)	Interest at the estimated indexed rate (3.60 %)	Gap
2027	€800,000	€9,200	**€19,000**	**€9,800**
2028	€600,000	€6,900	**€21,600**	**€14,700**
2029	€400,000	€4,600	**€14,400**	**€9,800**
2030	€200,000	€2,300	**€7,200**	**€4,900**
Total	—	**€23,000**	**€62,200**	**€39,200**

> **The indexed rate of 3.60 % is an estimate, and it is stated as such**: the contract provides for an index whose value will only be known on the reset date. **What is not an estimate is the date — 30 June 2027 — and the sensitivity: every point of index above 1.15 % costs €4,000 in 2027 and €6,000 in 2028. The table is rebuilt automatically the day after the index is published.**

The four ratios, over three financial years

Ratio	01/01/2025	01/01/2026	01/01/2027	Threshold set by the town council
Outstanding debt	€5.08m	€4.61m	**€4.20m**	—

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

Ratio	01/01/2025	01/01/2026	01/01/2027	Threshold set by the town council
Debt repayment capacity	6.1 years	5.7 years	**5.3 years**	**8 years — resolution of 16 December 2025**
Gross savings	€833,000	€809,000	**€792,000**	—
Gross savings rate	7.0 %	6.7 %	**6.5 %**	—
Debt service over actual operating revenue	4.4 %	4.3 %	**4.2 %**	—
Outstanding debt per inhabitant	€540	€490	**€447**	—
Net savings	€363,000	€339,000	**€378,000**	—

> **The reading the series publishes about itself, and that will be put in the meeting if the department does not put it first: debt repayment capacity improves from 6.1 to 5.3 years, but the improvement comes from amortisation — €884,000 of principal repaid over two financial years with no new borrowing — and not from savings, which fall by €41,000 over the same period. The ratio is good; its mechanics call for vigilance on gross savings, and that is what the budget orientation note says in as many words.**

To be settled by the department

Debt schedule settled by the head of finance on: _____

Index rate used for the second-half 2027 estimate, if different from 3.60 %: _____

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

Request a demo with your own documents

This document is a fictitious example. To see the agent work on your own documents, request a demo from its page.

https://bluelemonagent.ai/en/secteur-public/metiers/agent-ia-gestionnaire-dette-finances-locales

---

Scope of this document: the service operated by Blue Lemon Agent. For an agent deployed at your premises, the applicable location is that of the architecture set out in the quotation and verified before commissioning; local execution is announced only for the configuration explicitly described and accepted in the quotation; the applicable isolation depends on the deployment mode set out in the quotation, no dedicated isolation being presumed; the encryption mechanisms in transit and at rest, their components and key management are those documented for the architecture chosen; roles and permissions are configured and accepted for the identities and systems actually connected; the events logged, their content, their retention period and who may access them are defined for the deployment chosen.

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales