

# THE EXPERT SOLUTION

## FOR LENDING, RISK MANAGEMENT, CECL, AND ANALYTICS

BUILT ON 35 YEARS OF INDUSTRY EXPERIENCE, BAKER HILL DELIVERS BANKING SOLUTIONS THAT EMPOWER FINANCIAL INSTITUTIONS TO GENERATE GROWTH, REDUCE RISK, AND IMPROVE PRODUCTIVITY AND PROFITABILITY.

### COMPREHENSIVE SOLUTIONS WE DELIVER



LENDING



RISK MANAGEMENT



CECL



ANALYTICS

### Financial Institutions Partner With Baker Hill To:

- Reduce risk by making informed decisions
- Identify opportunities to build and sustain profitability
- Strengthen relationships with customers
- Automate and streamline the entire lending process
- Drive growth through targeted marketing

### Drive More Profitable Relationships

Baker Hill delivers sophisticated services and solutions to help financial institutions successfully navigate the dynamic financial services marketplace. From shifting demographics and changing business models to shrinking yields and mounting regulatory requirements, our solutions help you solve your most pressing business challenges.

- 35+ years leadership in financial services technology
- 2.2 million small business loan applications originated
- #1 MBL (member business lending) services provider
- 500 banks and credit unions served
- \$18.8 billion loans approved last year
- 18,000+ loan origination users' solution of choice
- 20%+ top 150 bank partnerships in the U.S.

**"We have a long-term relationship with Baker Hill and consider them a trusted advisor and an extension of our team. They are committed to our success which is evidenced by their exceptional support service, quick response to all of our requests, and ongoing, proactive communication."**

- Joe Traczynski, SVP Senior Lending Officer, Florence Bank

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[www.bakerhill.com](http://www.bakerhill.com)

# CONNECT

Explore how Baker Hill can help you work smarter and drive more profitable relationships.

Learn more at [bakerhill.com](https://www.bakerhill.com).

## Loan Origination

A longstanding leader in loan origination, Baker Hill brings proven solutions to a single unified platform with consistent workflows and processes customized to fit your policies and needs. Baker Hill NextGen® serves all of the needs of business (commercial and small business) and consumer (direct and indirect) loan origination. Providing customizable tools delivered via SaaS, we enable clients to mitigate risk, support compliance and improve consistency and efficiency in their origination process. Solutions include:

- Commercial and small business lending
- Direct and indirect lending
- Integrated online loan applications
- Compliance doc prep
- Statement spreading
- Exception tracking
- Data integration
- CRM

## Risk Management

When it comes to managing loan portfolios, Baker Hill NextGen® offers best-in-class solutions designed in collaboration with our clients' needs and feedback. Our portfolio risk management solutions include custom-defined performance indicators; provide continuous, automated portfolio monitoring; flag high-performing credits for auto renewal and cross-sell; and identify and monitor suspect accounts. Solutions include:

- Portfolio risk management
- Exception tracking
- Statement spreading
- Profitability analytics

## CECL

To satisfy CECL data requirements—and harness the business potential it provides— you'll need a sophisticated, configurable solution. Regardless of where you stand today, Baker Hill can help you map out a strategy for your CECL readiness. We'll make sure that:

- Your loan level data is consistent and ready for analysis
- Your loan pools are segmented accurately
- You select the most suitable CECL loss methodologies
- You put to the test—and fine-tune— your processes
- You have all the essential risk management documentation

## Analytics & Marketing

Gaining value from enterprise-wide profitability data can be a real challenge. The Baker Hill NextGen® platform can combine your data sources to provide an in-depth view of each relationship, product and service. This approach gives you a fresh and comprehensive perspective on how to create and develop effective growth strategies. With our revolutionary solution, you have the tools and knowledge to act on the best growth opportunities. Our solution can even help you generate new sources of revenue and profit using closed-loop marketing. Solutions include:

- Profitability analytics (profit risk)
- Omni-channel marketing
- Opportunity assessment

**ABOUT BAKER HILL** Baker Hill empowers financial institutions to work smarter, reduce risk and drive more profitable relationships. The company delivers a single unified platform with modern solutions to streamline loan origination and portfolio risk management for commercial, small business and consumer lending. The Baker Hill NextGen® platform also delivers sophisticated analytics and marketing solutions that support sound business decisions to mitigate risk, generate growth and maximize profitability. Baker Hill is the expert solution for loan origination, portfolio risk and relationship management, CECL and analytics for financial institutions in the United States. For more information, visit [www.bakerhill.com](https://www.bakerhill.com).

