

CECL EFFECTIVENESS

Regardless of where you are today with your approach to the Current Expected Credit Loss (CECL) requirements, Baker Hill is here to help you refine and execute your CECL strategy.

By following these steps, you can leverage your organization's CECL strategy to improve profitability, optimize portfolio performance and enhance credit risk management.

Your CECL strategy doesn't have to be overwhelming. Address the new requirements and position your organization for lasting success with the right expertise and tools.

INSIGHTS

Prepare your data

CECL requires you to harness the business potential of your data. To do this you need a sophisticated and robust approach for managing your data. With Baker Hill NextGen® CECL, your financial institution's data is consistent and optimized at the loan level granularity for your unique needs.

- ! Don't settle just for compliance. Leverage CECL data requirements to enhance your institution's success.

FLEXIBILITY

Choose an approach

Customize both the loss indicators and methodologies your financial institution employs to address CECL. With Baker Hill NextGen® CECL you can more accurately predict and manage risks unique to your financial institution.

- ! When it comes to selecting a CECL methodology, one size doesn't fit all.

SEGMENTATION

Focus on results

Give yourself time to evaluate and refine your approach to improve accuracy, efficiency, and effectiveness. Implementing new processes for data collection, loan segmentation, analysis, and CECL risk assessment is more cost effective—and far less stressful—with Baker Hill NextGen® CECL.

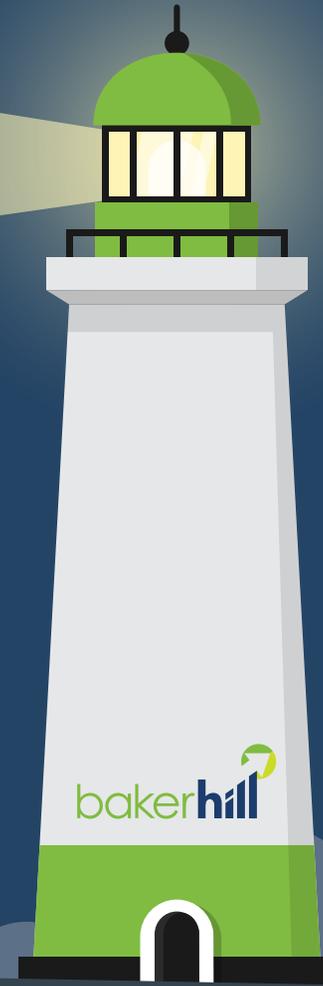
- ! Establish loan pools and apply loss methodologies to stay on track with your CECL approach.

OPTIMIZATION

Measure, improve & act

Ensure your CECL methodologies are enhancing your institution's bottom line. CECL standards expect more robust loan analysis, resulting in improved portfolio profitability. Leverage insights from Baker Hill NextGen® CECL to improve pricing, reduce volatility, and enhance your underwriting capabilities.

- ! Leverage insights from your CECL strategy to improve pricing, reduce volatility, and enhance your underwriting capabilities.



Baker Hill's trusted experts are here to help you navigate every point of the process—defining, analyzing, and refining your CECL strategy for your unique portfolio needs.



Schedule a free consultation

800-821-4455 | bakerhill.com/CECL