

PORTFOLIO RISK MANAGEMENT

MANAGE AND AUTOMATE COMPLEX PROCESSES ACROSS YOUR ENTIRE PORTFOLIO

Minimize risk and maximize opportunity within your loan portfolio. Get a complete view of the credit and operational risk associated with a credit relationship or a portfolio segment. Monitor and track actionable steps by leveraging internal and external data.

Continuous, Automated Portfolio Monitoring

Redefine the way you manage loan portfolios and improve the quality of your portfolio by turning reactive, manual account review into an automated, continuous process. Accounts can be monitored daily, weekly, monthly, or quarterly—with significantly less manual intervention.

Our system flags high-performing loans for streamlined renewals and cross-selling while identifying and monitoring potentially troubled accounts.

Client-defined performance alerts determine whether an account is flagged for review, renewal, or watch and integrate with your credit policy to ensure it is applied consistently.

- Streamlined interface lets you select and manage multiple alerts at one time
- Integrated third-party commercial and consumer data enhances the portfolio with current and accurate scores, payment record information, business demographics, and legal and public record information



WHY PORTFOLIO RISK MANAGEMENT?

Combine risk management capabilities with quality data to save time, mitigate risk, and gain a full view of your loan portfolio with automated monitoring.

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CONNECT

Explore how your institution can manage and automate complex processes with Baker Hill NextGen® Portfolio Risk Management. To learn more, visit bakerhill.com/prm.

The Power of Data

Leverage the value of data from internal and external systems to manage risk and enhance processes with current and accurate bureau data, loan, deposit, and collateral data, as well as financial statement data. This 360-degree view of the portfolio will enable you to take better control of managing risk and make more strategic, data-driven decisions across the entire portfolio. The data will identify problem loan indicators before delinquency occurs using complex risk scores and behavioral logic on a daily, weekly, monthly, and quarterly basis. The data can also identify cross-sell and up-sell opportunities with alerts on key account indicators.

Integration with Core Systems

Our solution can be configured to import data from your core system or from other external systems. Since data is updated daily and continuously analyzed in accordance with your institution's policy, the centralized performance database becomes a reliable resource for satisfying your critical management reporting needs. Standard reports include:

- Delinquency of scoreboard
- Frequency of trigger and status
- Frequency of trigger by score band
- Triggers by delinquency
- Portfolio seasoning report



Baker Hill NextGen® Portfolio Risk Management can:

- Improve efficiencies and lower operating costs related to portfolio monitoring
- Empower lenders with a complete view of complex business relationships
- Integrate multiple sources of information about client interactions into a single platform to identify opportunities and manage risk and the relationship at the same time
- Employ a single database approach to allow for more comprehensive reporting

Unmatched Expertise

Baker Hill® leverages more than 30 years of proven origination and portfolio risk management expertise. Maximize the value of your portfolio risk management solution and expand the workflow by integrating the industry-leading capabilities of Baker Hill NextGen® CRM, Statement Spreading, Exception Tracking, and Loan Origination (business and consumer).

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.

