



# Portfolio Monitoring

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.

With Baker Hill NextGen® Portfolio Monitoring, you can manage and automate complex processes across your entire portfolio.

## A Complementary Piece to Your Risk Management Approach

Baker Hill NextGen® provides many capabilities that support a holistic risk management approach, from loan origination and underwriting to booking. Once a loan is booked, all financial institutions have processes and policies in place to prevent portfolio damage from deteriorating loans. If you are a chief risk or credit officer looking to leverage the power of automation to continuously monitor changes in borrower behavior, then Baker Hill NextGen® Portfolio Monitoring is for you.

## A More Proactive and Automated Process

Designed to be a complementary part of your overall risk management strategy, Baker Hill NextGen® Portfolio Monitoring uses rules and triggers to automatically alert you when meaningful changes are detected in a borrower's behavior. These changes are often early warning signs of weakness in their credit health, meaning you get alerted weeks or months sooner than waiting for traditional paperwork.

## Continuous Monitoring

The power of Baker Hill NextGen® Portfolio Monitoring is in its ability to continuously monitor risk related metrics and behavior among your borrowers. Since it's always "listening" for signals and alerting you when your rules are triggered, you can anticipate potential borrower challenges and take action to avoid losses before they happen.

Baker Hill NextGen® Portfolio Monitoring tracking items can automatically be created and assigned to staff so you can be confident that all generated alerts are accounted for. You can also always use real-time queries in Baker Hill NextGen®'s robust report manager to support all the management reporting needs of your portfolio monitoring tracking items.

# Portfolio Monitoring

Explore how your institution can manage and automate complex processes with Baker Hill NextGen® Portfolio Monitoring.

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

## The Power of Data

Baker Hill NextGen® Portfolio Monitoring leverages data from your core system and external systems to help you manage risk and enhance your risk management processes. Alerts based on deposit account balance and overdraft activity, past due loan payment and line utilization alerts, and declines in business or personal credit bureau scores are just some of the data that can be utilized as part of your monitoring strategy. 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. Tracking items can automatically be created and assigned to staff so you can be confident that your staff is accountable for taking action on all generated alerts.

## Unmatched Expertise

Baker Hill leverages more than 35 years of proven origination and portfolio monitoring expertise. Maximize the value of your portfolio risk monitoring 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 NextGen® Portfolio Monitoring Can:

- ▶ 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
- ▶ Monitor your accounts daily, weekly, monthly, or quarterly—with significantly less manual intervention
- ▶ Flag high-performing loans for streamlined renewals and cross-selling while identifying and monitoring potentially troubled accounts so they don't grow into a bigger problem
- ▶ Integrate multiple sources of information about client interactions into a single platform
- ▶ Be used with your existing risk management practices and policies
- ▶ Free up your time to focus only on the areas that are most deserving of your attention



Baker Hill is in the business of evolving loan origination by combining expertise in technology with expertise in banking. Built on decades of walking alongside banks and credit unions as they provide vital resources to their communities, Baker Hill NextGen® is a configurable, single platform SaaS solution for commercial, small business, consumer loan origination, and risk management that grows along with you as your business needs change. Baker Hill is lending evolved. For more information, visit [www.bakerhill.com](http://www.bakerhill.com).