

# COMMERCIAL LOAN ORIGINATION

MANAGE COMPLEX RELATIONSHIPS  
THROUGHOUT YOUR LENDING  
PROCESS WITH AN INTEGRATED  
WEB-BASED PLATFORM

Empower commercial relationship managers to grow client wallet share by meeting more complex commercial client needs. Baker Hill NextGen® Commercial Loan Origination allows your institution to address all of your commercial lending needs—from prospect to deal structure and credit analysis—in a single integrated platform.

Baker Hill NextGen® Commercial Loan Origination provides a framework to automate, integrate, and streamline commercial lending processes, including lending for small and mid-sized enterprises. With a consistent, integrated platform to inform and manage your lending process, you can create efficiencies while minimizing risk.

## Key Focus Areas

- **Growth in Customer Acquisitions**—Grow and retain commercial customers by implementing a product suite that supports the sales process and makes client information more readily available to the business partner
- **Efficiencies in the Underwriting Process**—Drive efficiencies in the decisioning process by deploying an optimized credit approval process, which leverages workflow automation and business rules
- **Enhanced Regulatory Compliance**—Improve regulatory compliance by aggregating exposure information and deposit data for a complete view of your client



## WHY COMMERCIAL LOAN ORIGINATION?

Create efficiencies and minimize risk with an integrated platform to manage your lending process

800.821.8664  
www.bakerhill.com

## CONNECT

Explore how your institution can manage complex commercial lending requirements with Baker Hill NextGen® for Commercial Lending. Learn more at [bakerhill.com/commercial-lending](http://bakerhill.com/commercial-lending).

### Relationship Management

Encourage strategic sales planning and service integration across lines of business, allowing you to nurture relationships with top clients. As you increase wallet share and deliver superior service, you can positively impact retention rates of the clients you value most. Grow and develop relationships with:

- A single point of entry for prospects and your client
- Pipeline management reporting
- Grouping of clients and relationships to understand exposure concerns
- Deal creation so that opportunities can be analyzed, decided, and realized

### Statement Spreading and Financial Analysis

Understanding and managing your client relationships begins with sound financial analysis. Baker Hill's statement spreading solution facilitates reporting, data collection, cash flow remappings, global cash flow, covenants, a comprehensive credit memorandum and more, all in one central location. The solution helps to improve the quality and consistency of financial analysis, enabling you to make solid credit decisions. Address complex credit requests through:

- Configuration of a deal to ensure the proper structuring of products
- Analysis of financial statements
- Creation of credit memos and other documents to facilitate the approval process

### Exception Tracking

Stay abreast of changes in the client's ability to meet obligations by proactively:

- Keeping insight into relationships with the bank and existing and potential exposure
- Maintaining covenants, loan checklists, and pre- and post- funding conditions to ensure loan quality
- Handling exceptions to loan agreements via a tickler system
- Managing correspondence to clients during the approval process

### Integration

Easily import data from the institution's core systems or from other external systems. Since data is always current and continuously analyzed in accordance with your institution's policy, the centralized performance database becomes a reliable resource for satisfying critical management reporting needs.

As your lending operations grow and mature, expand the workflow by integrating other services from Baker Hill®. While our commercial lending capability is great as a stand-alone product, its value is maximized when combined with the full capabilities of our data integration, portfolio risk management, business intelligence, and transactional loan origination solutions.

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

