

PRICING AND PROFITABILITY

MANAGE PROFITABILITY WITH
INSIGHTFUL RELATIONSHIP PRICING
ON YOUR COMMERCIAL LOAN
OPPORTUNITIES

Pricing a commercial loan is critical to a financial institutions' success. With Baker Hill NextGen® Pricing and Profitability, your institution can accumulate all of the important factors (cost of funds, risk premiums, and other overhead costs) that make up commercial loan pricing. This presents the profitability associated with those loans or client relationships to ensure a successful lending process.

Complete Insights Into Your Commercial Relationships

Baker Hill NextGen® is the industry's only comprehensive common loan origination, relationship management, risk management, and decision support system. Using Baker Hill NextGen® Pricing and Profitability, your institution has the ability to price a specific loan transaction to determine the expected return. Customized to fit your institution, Baker Hill NextGen® Pricing and Profitability can also take your customer's overall relationship into consideration when determining a new opportunity. Existing loan data, deposit data, and ancillary income products can be included at the client and deal level to determine the overall relationship's profitability.



WHY PRICING AND PROFITABILITY?

Accurately determine how to price a loan to achieve the expected return.

800.821.8664
www.bakerhill.com

CONNECT

Explore how your institution can increase profitability with confidence and improve your loan pricing performance with Baker Hill NextGen® Pricing and Profitability. To learn more, visit bakerhill.com.

Leverage the Power of Your Data

This solution can be configured to import data from your core system and multiple other sub-systems. Baker Hill NextGen® leverages the power of data from your institution's internal systems. The pricing and profitability solution is designed to include your institution's operating profile. Our Advisory Services experts will work closely with you to determine the best method for allocating costs throughout the enterprise. Specifically aligned with your institution's costs structure, balance sheet, and risk composition, the true picture of your institution is considered when the return is calculated.

Create Actionable Opportunities

You are enabled to develop pricing strategies for new and existing loan relationships.

- Streamlined interface allows you to manage the pricing of a relationship through a single portal
- Incorporate your institutions risk ratings and associated risk premiums which becomes even more relevant with the introduction of CECL
- Calculate what-if scenarios applying various loan structures and interest rate schedules

Baker Hill NextGen® Pricing and Profitability leverages 35 years of proven origination and portfolio risk management expertise. Maximize the value of your portfolio solution and expand the workflow by integrating the industry-leading capabilities of Baker Hill NextGen® CRM, Statement Spreading, Exception Tracking, and Business Loan Origination.



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.

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NextGen®