

STATEMENT SPREADING

IMPROVE THE QUALITY AND
CONSISTENCY OF FINANCIAL ANALYSIS

As one of the core components of the Baker Hill NextGen® platform, our statement spreading solution streamlines relationship lending and portfolio risk management with a consistent process for understanding and managing your clients' credit risk with sound financial analysis.

Building a Firm Foundation

Baker Hill NextGen® Statement Spreading facilitates reporting, data collection, global cash flow, covenants, a comprehensive credit memorandum, and more, all in one central location. It helps to improve the quality and consistency of financial analysis, enabling you to make solid credit decisions. Baker Hill's automated tax return and financial statement processing eliminates the rekeying of tax and financial statement data and the inaccuracies that can come from that rekeying. Our statement spreading solution offers unprecedented insight into the commercial and consumer lending underwriting process.

Credit analysts can use our statement spreading tool to conduct complex ratio analysis, projections, peer comparisons, sensitivity analysis, and global cash flow

analysis. As a credit progresses through the process, you can choose to generate a comprehensive credit memorandum in which Baker Hill NextGen® Statement Spreading automatically inserts information based on the request to support your decision making. You can also view standard reports during the credit review process.



WHY STATEMENT SPREADING?

Make solid credit decisions with a web-based tool that facilitates reporting, data collection, global cash flow, covenants, and a complete credit memorandum in one central location.

800.821.8664
www.bakerhill.com

CONNECT

Explore how your institution can improve the quality and consistency of financial analysis with Baker Hill NextGen® Statement Spreading. To learn more, visit bakerhill.com/statementspreading.

Flexible Formats

Baker Hill NextGen® Statement Spreading offers a wide range of standard formats to meet your financial analysis needs for commercial and consumer lending. The solution also has a number of specialized industry formats built in. Covenants can be added quickly and easily using standard templates, without having to leave the application.

Seamless Integration

Statement spreading is an integrated component of the Baker Hill NextGen® platform for business loan origination and portfolio risk management. Baker Hill NextGen® Business Loan Origination can receive data imported from your institution's core system or other external systems. Since data can be imported daily, the centralized database of information from disparate sources becomes a reliable resource for grouping clients into relationships for effective credit risk management and credit memo creation.

Commercial Real Estate Insight

The flexible, dynamic structure of our statement spreading solution will give your underwriters or credit analysts the reporting options they need to make sound credit decisions. A customized chart of accounts tailored to the commercial real estate industry will contain multiple levels of analysis for various types of borrowers and properties. Additionally, your borrower's rental roll can also be fully analyzed within Baker Hill NextGen®, giving you a unique view into the sources of repayment for those CRE loans. As the review of individual properties is completed, our statement spreading module can take the next step in

grouping properties based on ownership or other types of underwriting criteria. This approach can give a snapshot of the cash flow for a group of properties.

Current, Accurate Comparative Data

Baker Hill NextGen® Statement Spreading has direct access to the complete database of the latest version of the RMA Annual Statement Studies®, offering a reliable source of comparative data based on more than 150,000 financial statements and more than 600 unique industries. In seconds, our statement spreading solution permits the direct and immediate comparison of a subject company to the industry. You can also submit RMA data directly from our statement spreading platform.

Automated Tax and Statement Processing

Streamline the analysis of tax returns and financial statements with Baker Hill's automated tax return and statement processing. With this capability, Baker Hill eliminates the rekeying of tax return and financial statement data and the inaccuracies that can come from that rekeying—while creating efficiencies in your lending process.

Proven Platform

We understand the importance of availability of our services and we are committed to ensuring the reliability and proper management of our ASP—which currently boasts better than 99.9 percent uptime. Baker Hill NextGen® Statement Spreading has met Ernst & Young's criteria for SOC 2 Type II and is also PCI compliant.

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.

