

Make Sound Credit Decisions with Consistent Financial Analysis in One Platform

Baker Hill NextGen® Statement Spreading

With Baker Hill NextGen® Statement Spreading, your credit analysts can effortlessly conduct complex financial analysis, ensuring consistent and efficient credit policy application. Whether you're dealing with commercial, small business, or consumer lending, Baker Hill NextGen® is built to handle multiple types of loan requests in one platform and offers various standard and specialized industry formats with the flexibility to meet your complex financial analysis needs.

Leveraging your spread data and Baker Hill's best practice industry templates, your credit team can easily generate a streamlined credit summary from the solution — ensuring accuracy and saving time.

Key Benefits:

- ▶ Eliminate re-keying
- ▶ Reduce errors
- ▶ Create consistency
- ▶ Centralize data collection and reporting
- ▶ Create and manage covenants

Key Features:

- ▶ Industry best practice templates
- ▶ Flexible formats
- ▶ Streamlined credit summary
- ▶ Financial tracking
- ▶ Integrated RMA data

Eliminate Re-Keying and Reduce Errors

Let's face it. Every credit analyst needs more time in the day. Re-entering information like an applicant's name or address multiple times doesn't add value and can lead to errors. With Baker Hill NextGen® Statement Spreading, your credit analysts can enter the data once and use it everywhere.

By reducing manual data entry, you're streamlining the front end of your process and freeing your credit analysts to focus on what matters most — making sound credit decisions. Understanding cash flow and a borrower's ability to pay is important, but it's hard to do that if they're busy entering data or worried about inaccuracies.

Centralize Data Collection for a Consistent Approach

Nothing is more important in lending than consistency. While seemingly flexible, ad-hoc utilization of Excel opens the door to a vast array of errors and miscalculations in your financial analysis. Not only is it difficult to capture, analyze, and take action on your data, but it can result in costly errors, compliance issues, and time-consuming rework.

When your teams are all working out of the same platform with the same data source, everyone can move in the same direction — letting you go further faster. Covenants can be added quickly and easily using templates without having to leave the application, making it easy for credit teams to add — and monitor — covenants effectively. Centralizing data collection creates an environment of consistency in underwriting, covenant monitoring, and credit policy application, because your teams are in sync.

Drive Sound Decisions for Today and Tomorrow

Risk doesn't sleep. Understanding risk at the time of origination isn't enough — you need a way to systematically manage risk in your portfolio. Tracking ticklers and exceptions outside of a dedicated system or in Excel is risky business.

Understanding your client isn't enough — you also need to understand how they compare with their peers. Baker Hill NextGen® Statement Spreading gives you 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 over 600 unique industries. In seconds, your credit analysts can get a direct comparison of a borrower to their peers in the industry.

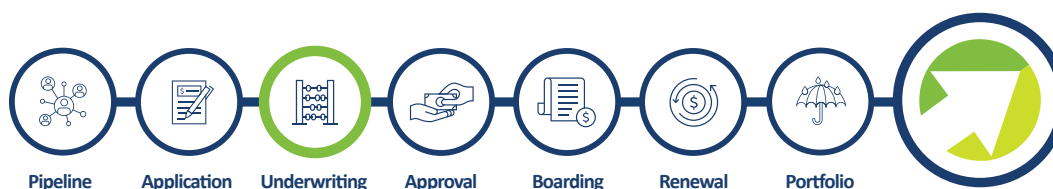
With financial tracking items designed to keep a persistent eye on risk paired with peer comparison data and powerful projection tools to analyze multiple risk scenarios, your credit analysts have the data needed to make informed decisions today and understand tomorrow's risk at their fingertips.

Increase Collaboration Across all Teams

There are teams. And then there are great teams. Great teams leverage individual talents, embrace technology, and collaborate to reach a common goal. In underwriting, the goal is simple: to lend money while fully understanding the risk involved.

Baker Hill NextGen® gives your team the foundation for collaboration. Having a single, cloud-based solution empowers your teams to work together better, eliminating silos across your entire institution.

As part of the Baker Hill NextGen® Platform:



Solid underwriting is the foundation of lending. Baker Hill NextGen® Statement Spreading serves as both a standalone module and an integral part of the comprehensive Baker Hill NextGen® platform. As an entry-point, it immediately enhances your underwriting team's ability to make informed decisions by streamlining financial analysis and ensuring accuracy. Yet, its true power is realized when scaled and integrated within the larger ecosystem, amplifying efficiency and effectiveness across your lending operations. Baker Hill NextGen® Statement Spreading is designed to meet your needs today while laying the foundation for even greater impact as your business evolves.

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.