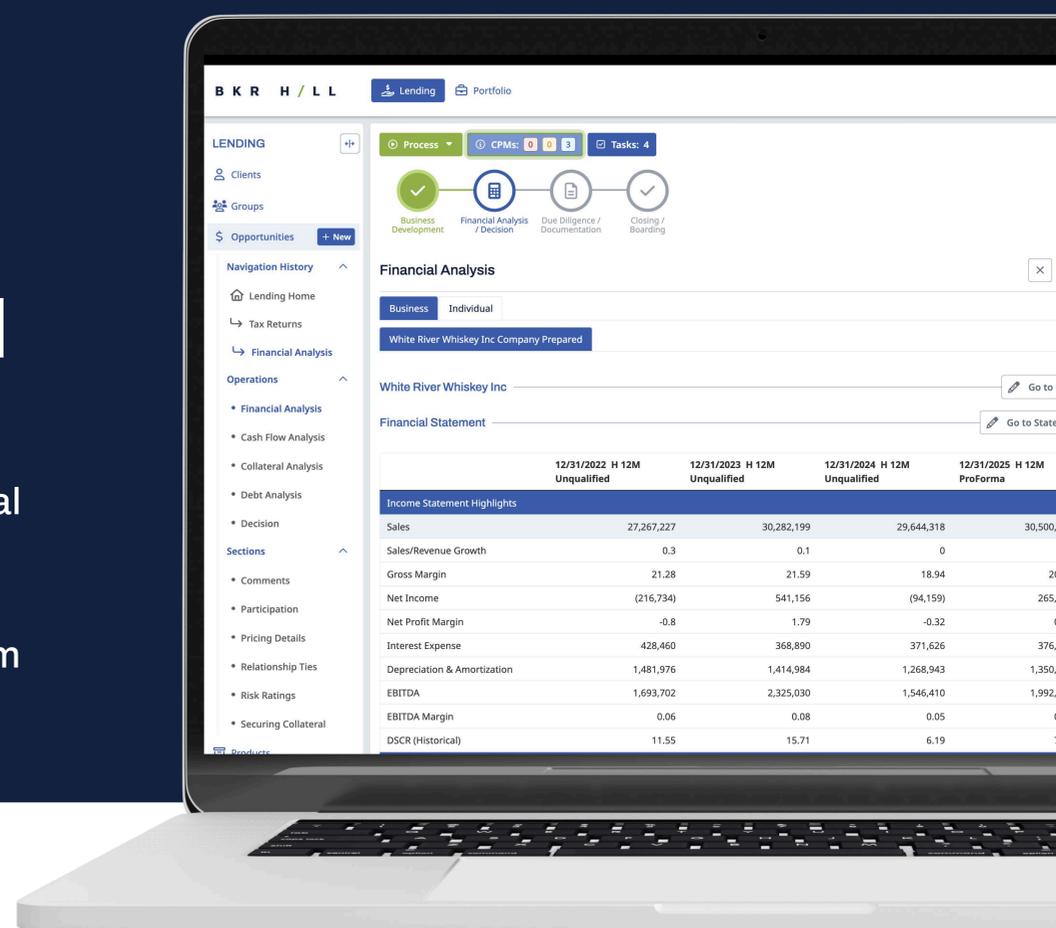


COMMERCIAL LOAN ORIGINATION

Empower commercial relationship managers to grow client wallet share by meeting more complex commercial client needs. Baker Hill UN/FY® Commercial Loan Origination allows your institution to address all of your commercial lending needs in a single integrated platform



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

Baker Hill UN/FY® 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

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, decisioned, and realized

COMMERCIAL LOAN ORIGINATION

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:



Maintaining covenants, loan checklists, and pre- and post-funding conditions to ensure loan quality and soundness



Handling exceptions to loan agreements to ensure compliance



Streamlining the data collection through an interactive portal for tracking exception clearing or secure document submission



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.

Explore how your institution can manage complex commercial lending requirements with Baker Hill UN/FY® Commercial Lending.

To learn more, visit: www.bakerhill.com/commercial-lending