



Current Expected Credit Loss (CECL) Solutions

Custom analytical solutions in full compliance with CECL

CECL is a new accounting standard that is far more complex than prior ALLL standards, demanding more thoughtful efforts to implement effectively. Analytical solutions built using transparent and supportable assumptions will satisfy external stakeholders and provide management valuable information on future portfolio performance. Repeatable solutions with practical technology will control compliance costs.

Establishing practical CECL solutions is critical in the current environment:

- To satisfy all stakeholders and align with management expectations
- To prevent bloated projects with huge software and personnel costs

We specialize in developing analytical solutions suitable for your portfolio and management strategies. This includes numerous techniques such as roll-rate analysis, loss rate approaches, PD/LGD calculations, discounted cash flow models, and regression analysis. We've developed and validated such models across a wide range of asset types for usage in key functions within numerous financial institutions. Developing and implementing repeatable solutions suitable for an institution's size, available data, and management expectations is a key focus of our service.

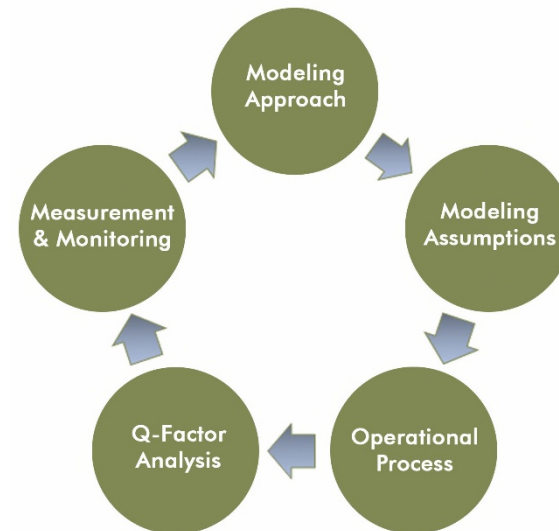
Value-Add:

Custom services focused on your requirements:

- Practical and direct solutions from start to finish
- Design framework for CECL/ACL including models and assumptions
- Provides independent CECL benchmarking output for comparison
- Model Validation services

Montana Analytics will partner with you to establish a CECL/ACL framework consistent with FASB guidance and your requirements.

CECL/ACL Framework



Why Choose Us?

- ☑ Deep experience with ERM and quantitative modeling
- ☑ Proven record of linking risk modeling with ACL analytics at various sized financial institutions
- ☑ Competitive pricing, excellent customer service