



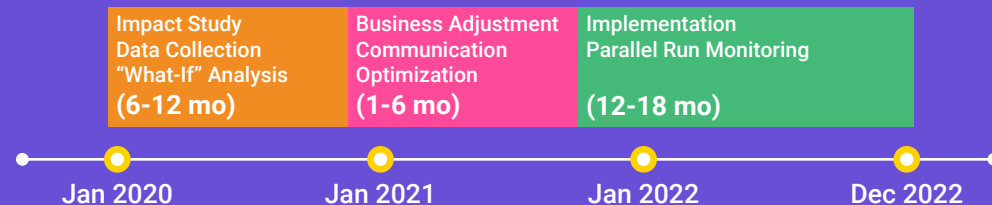
The time is NOW for CECL 2023

Current Expected Credit Loss (CECL) is the biggest change in loss reserve accounting in a generation. The changes are far from just a 'compliance exercise'. Community institutions are challenged to meet the new CECL standards with limited resources for consultants and implementation help.

Finastra is dedicated to providing community lenders with the right solution.

2023...Why now?

It will take 19-36 months for full optimization



Easy installation puts you on the right path fast

Fusion CECL Analytics -
The right tool for your journey



Choose the best loss methodology for your portfolio:

- Select unique methods for each of your loan pools
- Flexibility to select one of the five loss methodologies
- Compare and contrast the capital charge impact across the different methods
- Integrate new CECL requirements including Q-Factors and macro assumptions

Conduct "what-if" analysis:

- Explore capital impact of changes to loan products under various scenarios
- Report impact side-by-side in intuitive format
- Determine new capital requirements by business line and adjust accordingly

Easy implementation:

- Most implementations completed within two days; training included
- Maintain your existing mapping and single source of truth
- Works with any core loan system or with multiple loan systems