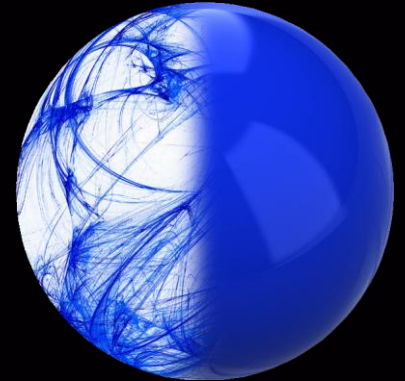


Solvas|ALLL+™



Since the financial downturn, regulatory and audit scrutiny of banks' and credit unions' allowance processes have increased. Current Expected Credit Loss (CECL) has added additional challenges and the need for an enhanced technology solution;

Complying with the Financial Accounting Standards Boards' (FASB) new CECL standard is more complex due to the numerous interdependencies across governance, modeling, credit analysis, production, and financial reporting.

The moving parts of CECL and the importance of the new allowance process in supporting business decisions are driving institutions of all sizes to enhance their current allowance platform and consider a technology product with scalability, transparency, and the flexibility of multiple credit model options to sustain an effective CECL framework.

That's where Solvas|ALLL+ can help.



It's time to do things differently.

Are you ready to enhance?



Why Solvas|ALLL+?

Solvas|ALLL+ is a single, integrated technology solution developed to support your end-to-end CECL process. The platform is designed to evolve with changes in data, assumptions, methodologies, and industry practices that may occur over time and impact your CECL process.

Solvas|ALLL+ provides a probability of default and loss given default credit model with a comprehensive cash flow engine, a scenario manager and multiple tools to help with economic forecast, prepayment analysis, and utilization rates.

CECL compliance effective dates

- **January 1, 2020** for public business entities that are SEC filers
- **January 1, 2023** for all non-SEC filers and non-public business entities

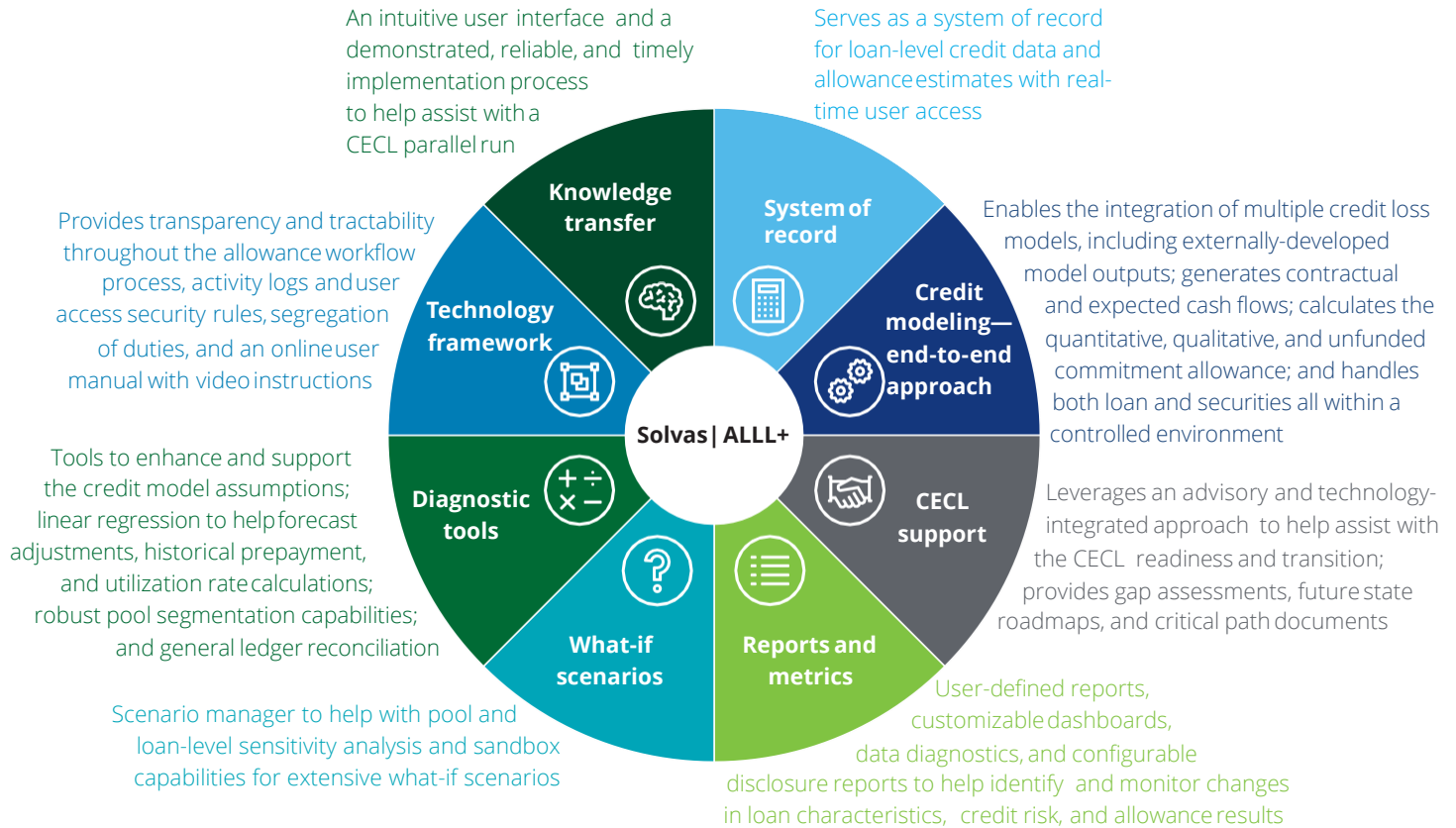
Solvas|ALLL+ can help your organization get back on track and improve your end-to-end CECL process in as few as 30 days. As a result, the importance of conducting "parallel run" testing that is sufficient, effective, and informative cannot be overstated.

Five categories of work to consider in the parallel run process are:

1. Resource planning
2. Technical functionality
3. Operational—start to finish
4. Allowance for credit losses approval processes
5. Reporting and messaging

Solvas|ALLL+ can provide a level of transparency in the modeling and workflow process, plus the efficiency in data management and integration, **to help support a timely implementation and parallel run expected for the CECL transition.**

Solvas | ALLL+ is a cost effective, scalable technology product with a broad range of user-defined configurations and credit model capabilities to support your CECL framework. Below are some key components of the Solvas | ALLL+ experience:



Contact us

For more information on how Deloitte can help you get ahead of CECL compliance, contact:



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Common benefits of Solvas | ALLL+:

Aligns CECL compliance initiatives
Provides model options and methodologies
Integrates metrics/reporting
Efficient, effective, and transparent
Supports governance and control framework
Facilitates across credit, accounting, finance, and risk functions
Intuitive workflow and user interface



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