

The screenshot shows the OnlineCECL software interface. At the top, there are navigation tabs for 'Home' and 'ALLL/CECL x'. Below this is a control panel with 'Options' (Result: New Result_10, MD Table: ECCL_master_Tier2_2, Scenario: Baseline), 'As of Date' (12/31/2018), and 'Notes' (Main setup with As of Date: 12/31/2018 by [user]). There are also buttons for 'Save As of Date', 'Save Notes', 'Edit Result Name', and 'Actions'. On the right, there are 'Results' options for 'PD/LGD' (Loan Count selected, Balance unselected) and 'DCF' (Calculation selected, ManualEntry unselected). Checkboxes for 'Check Maturity Date for Balance Calculation', 'Protect Result', and 'Allow Negative' are also present.

New Result_10									
PortfolioType	Method	Collectively-Behavior	Individually-Behavior	Moody's Product	Q-Factor Profile Current	Q-Factor Profile Forecast	Start Date	Months	End Date
Credit Card - Visa	IncurredLoss	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
HELOC	RemainingMaturity	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
New Auto - 48 Month	Vintage	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
New Auto - 60 Month	PD_LGD	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
RE - 30 Yr Fixed	DCF	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
RE - 5/1 ARM	Snapshot	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
Used Auto - 48 Month	RemainingMaturity	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018
Used Auto - 60 Month	IncurredLoss	ManualEntry	IndiEval		None	None	12/31/2015	36	12/31/2018

Meet the Current Expected Credit Loss (CECL) Deadline

Moody's Analytics offers a SaaS solution designed to help financial institutions meet the requirements of the CECL standard in a simple, timely, and economic manner. OnlineCECL powered by the ImpairmentStudio™ solution is designed to rely on your institution's historical data to make it the most relevant to your actual loss experience. Your data can be supplemented with peer history to achieve a quick start or to fill in gaps where details are not readily available.

OnlineCECL is a cost-effective solution that combines our significant credit analysis experience and knowledge of CECL methodologies. With the deadline right around the corner, let us help you organize your data and select the most appropriate methodologies for your organization.

Key Features

- » Gain meaningful insights into past and future behavior by loading, analyzing, and pooling your own unique loss history
- » Analyze several alternative default methodologies before deciding which best fits your loan mix and data availability
- » Easily load updated information with a sophisticated data transformation tool to process each period for inclusion in the accounting results
- » Implement a proactive process to monitor and manage your CECL over time
- » Access market level loss rates for benchmarking or if historical data is incomplete.

Load and utilize historical data either at the record level or call report level

BalanceSheetDate	ID	CFDate	BalanceOrig	Balance	ContractualPmt	ContractualPin	ContractualInt	TotalPmt
03/31/2010	NA1000123E	03/14/2010	19,000.00	4,000.00	440.58	422.75	17.83	0.00
01/31/2011	NA1000113E	01/09/2011	23,000.00	22,000.00	519.32	445.99	73.33	0.00
01/31/2011	NA4070125E	01/09/2011	12,000.00	6,500.00	281.82	249.32	32.50	0.00
02/28/2011	NA1000121E	02/24/2011	30,000.00	6,000.00	677.37	657.37	20.00	0.00
02/28/2011	NA4040222D	02/24/2011	10,000.00	9,750.00	225.79	193.29	32.50	0.00
03/31/2011	NA4050222D	03/05/2011	10,000.00	7,500.00	230.29	199.04	31.25	0.00
03/31/2011	NA1000223D	03/08/2011	18,000.00	2,000.00	414.53	406.20	8.33	0.00
03/31/2011	NA4000223D	03/08/2011	19,000.00	0.00	0.00	0.00	0.00	0.00
03/31/2011	NA1000211E	03/09/2011	12,000.00	11,500.00	276.35	228.43	47.92	0.00
03/31/2011	NA1000222D	03/09/2011	23,000.00	3,000.00	529.67	517.17	12.50	0.00
03/31/2011	NA4050125E	03/10/2011	12,000.00	11,500.00	276.35	228.43	47.92	0.00
03/31/2011	NA1000114E	03/11/2011	19,000.00	6,000.00	437.56	412.56	25.00	0.00
03/31/2011	NA1000122E	03/11/2011	27,000.00	5,000.00	609.63	592.96	16.67	0.00
03/31/2011	NA4010223D	03/11/2011	19,000.00	10,000.00	435.84	395.84	40.00	0.00
03/31/2011	NA4020223D	03/11/2011	19,000.00	8,000.00	435.84	403.84	32.00	0.00
03/31/2011	NA1000124D	03/13/2011	28,000.00	9,000.00	649.27	609.15	40.13	0.00
03/31/2011	NA4060125E	03/13/2011	12,000.00	11,500.00	281.82	224.32	57.50	0.00
03/31/2011	NA5060125D	03/13/2011	12,000.00	12,000.00	0.00	0.00	43.50	0.00
03/31/2011	NA5060126D	03/13/2011	25,000.00	25,000.00	0.00	0.00	90.62	0.00
03/31/2011	NA5060127P	03/13/2011	25,000.00	25,000.00	0.00	0.00	83.33	0.00

Key Benefits

- » Save costs and eliminate hardware maintenance with a SaaS solution
- » Gain flexibility with the option to choose from multiple methodologies to calculate your firm's reserve
- » Expand insights by visualizing economic metrics in the same screen as national loss rates
- » Improve transparency and better reporting through templates, analytics, and custom reporting
- » Leverage your own unlimited historical data within the system for review
- » Model banks separately and easily consolidate analyses and reporting
- » Achieve faster end-to-end processes through intuitive menu design and the latest forecasting tools
- » Simplify maintenance via a refined combination of packaged software and spreadsheets

Moody's Analytics OnlineCECL: Powered by the ImpairmentStudio™ solution

Our historic loss analyzer available through OnlineCECL is a pre-configured model designed to be plug-and-play for use with CECL. Our Loss Rate Models reflect the historical experience of financial institutions, where analysis is based on historical call report data. Qualitative factors can easily be added and utilized to adjust the market level loss rates to represent the financial institutions' expectations. This feature can be used to benchmark against the financial institution's actual experience or allow the institution to meet the mandate while they are gathering actual historical loan data.

To learn more about OnlineCECL, email us at OCECL_sales@moodys.com



CONTACT US

Find out more information about Moody's Analytics award winning products and solutions.

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