CECL
ESTIMATION CALCULATOR

This innovative tool helps estimate the potential impact of the new Allowance for Loan and Lease Losses (ALLL) accounting standard on your institution.

Proactively plan for the new current expected credit loss (CECL) standard by partnering with BankTrends and Saltmarsh.
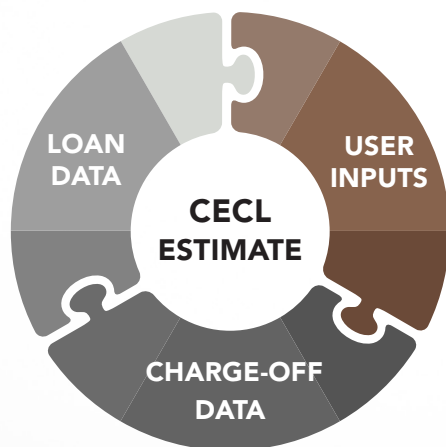
ARE YOU PREPARED FOR CECL?

- Does management and the Board understand CECL's requirements.
- What information will be needed?
- How will our model change under the new standard and can we effectively manage the calculation?

GETTING STARTED

Regardless of your implementation date for the Financial Accounting Standards Board's (FASB) new credit loss model, you should consider how the new guidance will affect your current reserve levels.

BankTrends' CECL Estimation Calculator is continually evolving to help institutions estimate the potential impact of the new ALLL accounting standard. This interactive tool collects quarterly charge-off and loan data from your regulatory reports, allowing you to apply specific quantitative and forecast adjustments to data using your institution's specific user inputs related to life of loan, prepayments, etc. to estimate the potential impact of CECL.

WE CAN HELP YOU

By partnering with Saltmarsh, you gain access to BankTrends' Estimation Calculator paired with our technical knowledge and expertise. Our financial institution advisory professionals can help you:

- **Educate management and board** about CECL requirements
- **Understand how to use** the CECL Estimation Calculator
- **Help you analyze your data** and refine user inputs
- **Evaluate Model results** and potential impact on Reserve Levels and Capital

CONTACT US TO GET STARTED
CECL@SALTMARSHCPA.COM

Note: This estimation tool should be used for planning purposes only prior to the implementation of Accounting Standards Update No. 2016-13 Financial Instruments – Credit Losses ("ASU No. 2016-13"). The estimation tool is designed for use by smaller, non-complex organizations with standard loan portfolios. The estimation requires inputs from the user which have a significant effect on the results of the estimation tool.

BankTrends