Ready to Tackle CECL for Your Loan Portfolio?

The CECL Challenge

Consensus in the banking industry is the Current Expected Credit Loss method of accounting for loans is the biggest change in the history of bank accounting. CECL affects nearly every aspect of bank operations and may have a significant impact on your bank's capital position. Bankers agree that banks need to continue to run CECL calculations parallel to current loss models and formulate a strategy to adjust to the new methodology.

DXCDA® at a Glance

- **Quickly calculates Expected Loss** for your portfolio under a dozen different scenarios, including the three Supervisory Scenarios.
- **Provides loan-by-loan calculations** of PD/LGD/EL and displays results via our user-friendly interface - DXInsight.
- **Efficient and low impact** - simply send us your data and we do the rest.

The DXCDA Solution

LET US RUN YOUR PORTFOLIO

DebtX's Credit Default Analytics solution (DXCDA) calculates your loan portfolio's expected losses with loan-by-loan granularity, giving you an immediate view into any potential capital impact.

DXCDA is a fully outsourced, independent CECL service that will save your bank time, manpower and money. DebtX runs all calculations and provides outputs in the format that best fits your accounting platform.

DXCDA leverages the most robust historical data set in the market for both performing and non-performing loans.

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