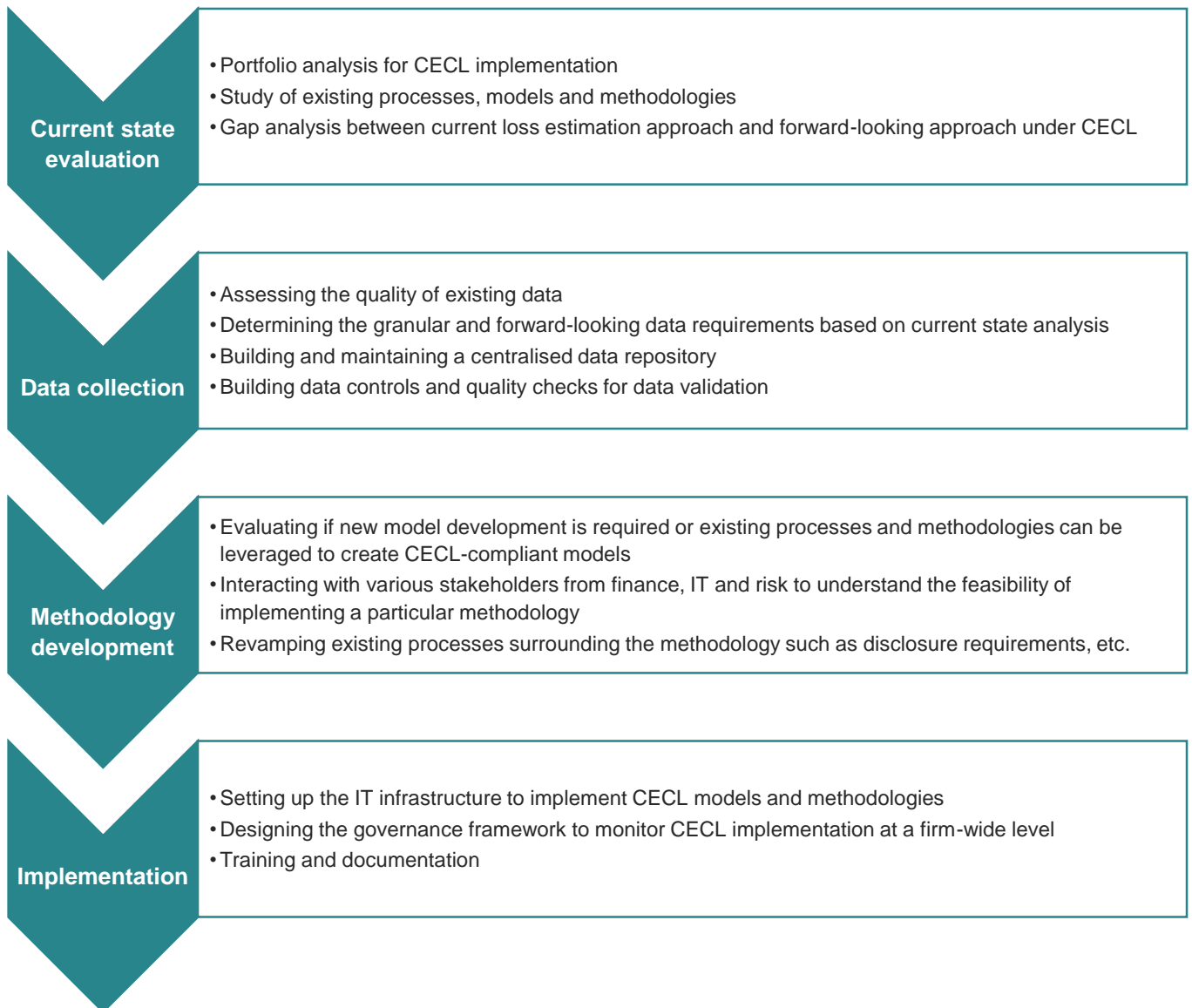


CECL Implementation

Implementing the current expected credit loss (CECL) model may seem challenging at first glance, but a structured approach can make the task easier. Any implementation would need changes at the enterprise level and approaches could vary from bank to bank depending on portfolio size and complexity.

A generic four-step implementation would be as below:



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