



Pricing

With Baker Hill NextGen® Pricing, you can accumulate all of the important factors (cost of funds, risk premiums, and other overhead costs) that make up commercial loan pricing. This presents the profitability associated with those loans or client relationships to ensure a successful lending.

Pricing a commercial loan is critical to a financial institutions' success. Manage profitability with insightful relationship pricing on your commercial loan opportunities with Baker Hill NextGen® Pricing.

Complete Insights Into Your Commercial Relationships

Baker Hill NextGen® is the industry's only comprehensive common loan origination, relationship management, risk management, and decision support system. Using Baker Hill NextGen® Pricing, your institution has the ability to price a specific loan transaction to determine the expected return.

Customized to fit your institution, Baker Hill NextGen® Pricing can also take your customer's overall relationship into consideration when determining a new opportunity.

Existing loan data, deposit data, and ancillary income products can be included at the client and deal level to determine the overall relationship's profitability.

Leverage the Power of Your Data

This solution can be configured to import data from your core system and multiple other sub-systems.

Our Advisory Services experts will work closely with you to determine the best method for allocating costs throughout the enterprise. Specifically aligned with your institution's costs structure, balance sheet, and risk composition, the true picture of your institution is considered when the return is calculated.

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Explore how your institution can increase profitability with confidence and improve your loan pricing performance with Baker Hill NextGen® Pricing. To learn more, visit:

www.bakerhill.com/pricing

Create Actionable Opportunities

With Baker Hill NextGen® Pricing, you are enabled to develop pricing strategies for new and existing loan relationships including:

- ▶ Calculating what-if scenarios by applying various loan structures and interest rate schedules.
- ▶ Streamlined interface allowing you to manage the pricing of a relationship through a single view.
- ▶ Incorporating your institutions risk ratings and associated risk premiums which becomes even more relevant with the introduction of CECL.

Baker Hill NextGen® Pricing leverages 35 years of proven origination and portfolio risk management expertise.

Maximize the value of your portfolio solution and expand the workflow by integrating the industry-leading capabilities of Baker Hill NextGen® CRM, Statement Spreading, Exception Tracking, and Business Loan Origination.



Baker Hill is in the business of evolving loan origination by combining expertise in technology with expertise in banking. Built on decades of walking alongside banks and credit unions as they provide vital resources to their communities, Baker Hill NextGen® is a configurable, single platform SaaS solution for commercial, small business, consumer loan origination, and risk management that grows along with you as your business needs change. Baker Hill is lending evolved. For more information, visit www.bakerhill.com.