HOW DO YOU FORESEE YOUR LOAN SEGMENTS CHANGING UNDER CECL?

HAVE YOU CONSIDERED OBTAINING AN INDEPENDENT VALIDATION OF YOUR CECL MODELS?

HOW MUCH DO YOU EXPECT TO SPEND TO IMPLEMENT CECL?

HOW MUCH IMPACT WILL CECL HAVE ON PRICING OF LOAN PRODUCTS?

BEYOND CECL, WHAT DO YOU HOPE TO GAIN FROM HAVING MORE AND BETTER QUALITY DATA?

DO YOU THINK CECL WILL BE EASIER OR MORE DIFFICULT TO DOCUMENT AND SUPPORT?

DO YOU PLAN TO HAVE A PARALLEL RUN BETWEEN CECL AND CURRENT ALLL?

WHICH CECL MODEL(S) DO YOU EXPECT TO IMPLEMENT? SELECT ALL THAT APPLY.

WHICH STAKEHOLDER IS MOST INFLUENTIAL ON YOUR INTERPRETING CECL?

HOW FAR DO YOU PLAN TO LOOK BACK TO OBTAIN HISTORICAL LOSS INFORMATION?

HOW MANY LOAN SEGMENTS DO YOU EXPECT UNDER CECL?

HOW MUCH ASSISTANCE DO YOU EXPECT FOR IMPLEMENTATION EFFORTS?

WHICH ASPECT OF CECL DO YOU ANTICIPATE WILL BE THE MOST DIFFICULT?

IN WHAT CECL DEVELOPMENT STAGE IS YOUR INSTITUTION?

WHO IS INVOLVED IN CECL DEVELOPMENT AT YOUR INSTITUTION? SELECT ALL THAT APPLY.

WHO IS YOUR PRIMARY REGULATOR?

WHAT IS YOUR INSTITUTION’S ASSET SIZE?

WHAT IS THE EXPECTED CHANGE IN YOUR ALLOWANCE FOR CREDIT LOSSES?

CREDIT UNIONS

TRENDS FOR BANKS AND CREDIT UNIONS

AN INSIDE LOOK

CECL SURVEY REPORT

HOW KNOWLEDGEABLE ABOUT THE CECL STANDARD IS YOUR INSTITUTION?

PARTICIPANTS

The complete survey findings are included in this report. For highlights and key offers feedback and trends gathered from banks and credit unions across the nation.

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