DXCDA
CREDIT DEFAULT ANALYTICS

DebtX
THE DEBT EXCHANGE

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 will be the biggest change in the history of bank accounting. CECL will impact nearly every aspect of bank operations and may have a significant impact on your bank's capital position. While the compliance deadlines have been temporarily delayed, bankers still agree that now is the time to run CECL calculations parallel to current loss models and formulate a strategy to adjust to the new methodology.

The DXCDA Solution

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.

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.

Let DebtX run your portfolio for FREE today!

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