

# CECL is coming. Will you be ready?

CECL will have major implications on bank strategy.



32% Currently affecting  
57% Will affect



37% Currently affecting  
54% Will affect



39% Currently affecting  
65% Will affect



61% Currently affecting  
78% Will affect

Can your technology sustain future CECL challenges?

Where are you now?

Currently use spreadsheets for allowance estimations.

94%

Rely on spreadsheets to a great extent or entirely.

63%

Are you ready to face CECL's top implementation challenges?



Data availability and quality



Modeling lifetime losses



Production workflow

Will you meet CECL's demands efficiently and effectively?

**SAS® Expected Credit Loss** provides a centralized, flexible, high-performance orchestration environment to efficiently meet the challenges of CECL and address the needs of its stakeholders.



Get your free copy today > [sas.com/ceclreport](https://sas.com/ceclreport)



GARP and SAS survey report:  
Complying With CECL: The Bank's Perspective

