#### **Southeast Bankers Outreach Forum**

#### Implementing CECL

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This presentation and my comments represent my personal views and do not necessarily reflect the views of the Federal Reserve Bank of Atlanta or the Federal Reserve System.





## Macroeconomic impact

## Regulatory and Exam Approach

## FAQs

## Implementation Issues

## Interaction with regulatory measures

#### **MACROECONOMIC IMPACT**



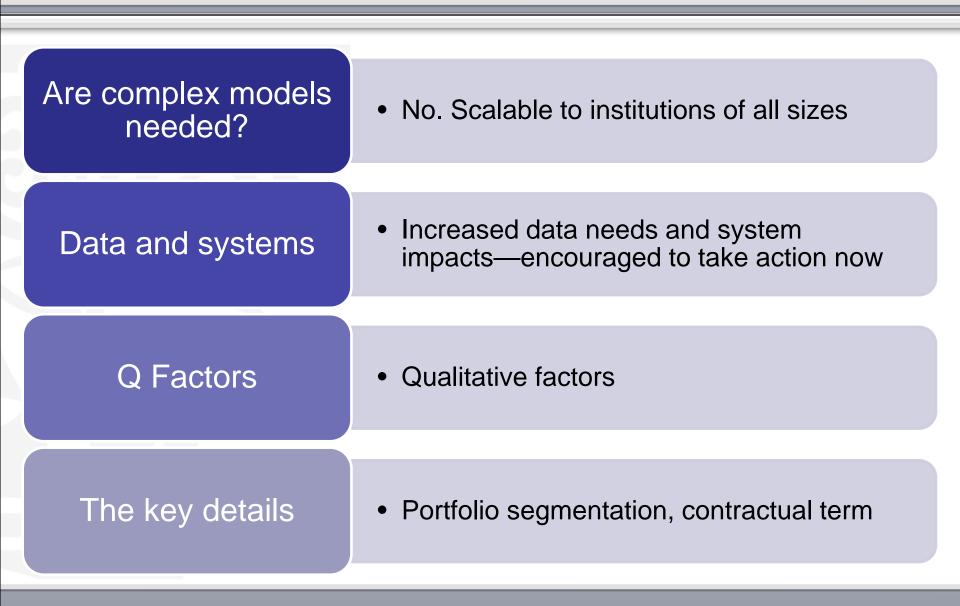
#### **REGULATORY AND EXAM APPROACH**

## Regulatory tone and process

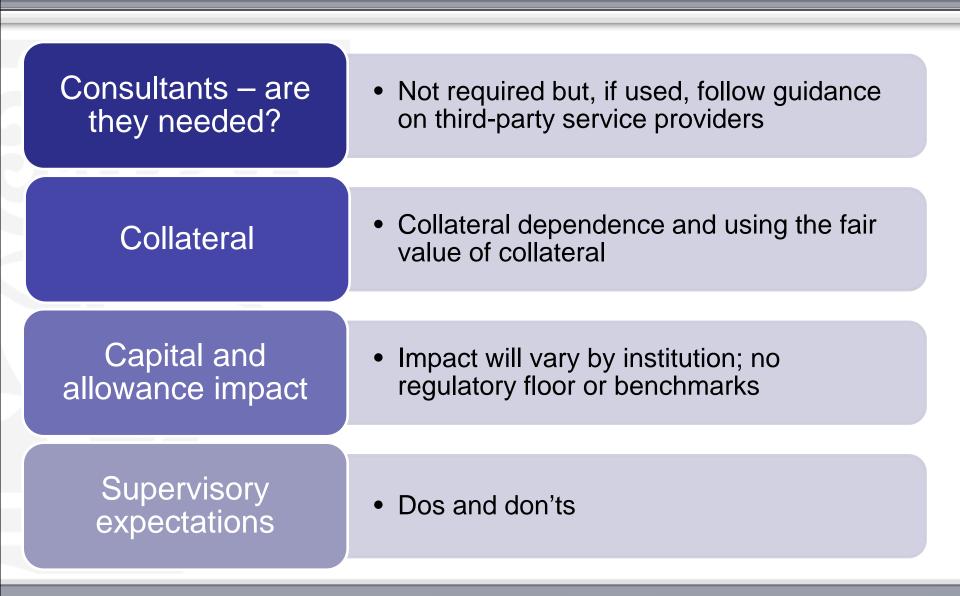
## Exam approach

# Participation with other stakeholders

#### FAQS: KEY AREAS OF COVERAGE



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#### **IMPLEMENTATION ISSUES**

## Change in allowance moving to CECL

### Reasonable and supportable forecast

#### INTERACTION WITH REGULATORY MEASURES

#### **Regulatory capital**

### Stress testing