



## Article

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# New Accounting Standard and Its Impact on Community Banks

Moody's Analytics Director Robby Holditch recently visited the Barret School of Banking to discuss the upcoming current expected credit loss (CECL) accounting standard and its ramifications for the community banking space.

ROBBY HOLDITCH, MOODY'S ANALYTICS



Topics addressed with host Byron Earnheart include:

- An overview of new CECL requirements
- The current state of CECL readiness among small banks
- The early impact of CECL on earnings estimates
- How small institutions should start with CECL implementation

Robby Holditch is a Director in the Regulatory and Accounting Solutions team. He is responsible for providing accounting expertise across solutions, products, and services offered by Moody's Analytics in the Americas. Robby has 15 years of experience in tax, financial reporting, and fair value measurement with regional banks and Big 4 audit firms. He has Bachelor of Accountancy and Master of Taxation degrees from Mississippi State University.

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