



# An AFS Case Study: Straight-Through Processing

## Bank Attains 50% FTE Saves in Middle Market Lending



### Client

A Top 25 U.S. Commercial Bank  
Commercial Loan Portfolio: Approximately 60,000 loans



### Business Problem

Multiple systems and credit processes for Middle Market lending resulting in inefficiency, duplication, overstaffing, high staff turnover, and lack of credible data.



### Financial Incentive

- Reduction in costly FTEs through efficiency and national consistency
- Ability to compete effectively and drive revenue growth
- Risk mitigation to prevent potential stock downgrade evaluation

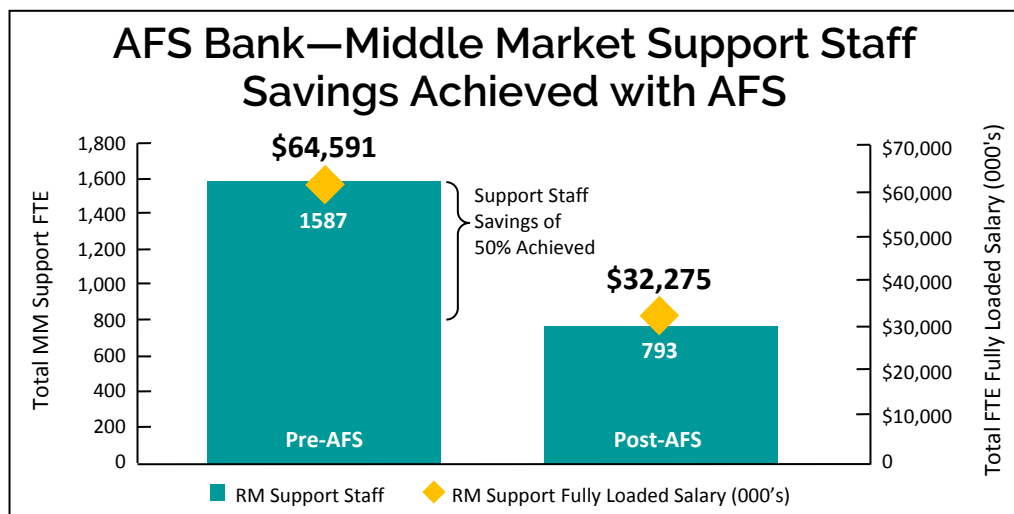


### Selection Process

After vendor comparison, client engaged AFS in a discovery process to recommend deployment strategies to achieve client business objectives, develop a business case for product acquisition; propose a statement of work and timeline; and identify key performance indicators for the measurement of results.



### Resulting Benefit



### Mandate

To create a single bank and one credit process nationally for all Middle Market lending.

### Achieved

- Centralized lending operations
- 50% reduction in staff
- Standardized origination and decisioning system
- Single source of sales and portfolio management information
- Exception identification and management
- Risk mitigation tracking and accountability
- Additional Fee Revenue

### From Contract to Delivery Within 9 Months

- Loan accounting system upgrade and control file consolidation
- Customized loan origination and workflow management system
- Web-accessible, sales and portfolio management information delivery
- Syndications origination and servicing system

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