

afsvision[®]

***The Future of Lending
Takes the Power of Vision***



Vision to see the future...experience to get you there.

The Future of Lending Takes the Power of Vision

AFSVision is the financial industry's only straight-through process fully digital and Mobile lending solution designed for any type of loan structure—from simplistic to complex. Also designed for lending of all types, including Large Corporate, Middle Market and Small Business loans, AFSVision gives financial institutions unparalleled control over their lending portfolios by providing a fully integrated, secure offering that standardizes and consolidates multiple lending lines and platforms onto a single system of record.

AFSVision is transforming the way banks navigate their own lending processes while optimizing loan operations, ensuring data quality and integrity, and enabling transparency and control by providing “one version of the truth.” AFSVision catapults banks to the forefront of the markets they serve, enabling them to seize competitive advantage, reduce costs, improve customer experience, increase capital performance, enhance revenue, control risk, quickly consolidate acquisitions, fulfill regulatory compliance mandates and effectively run a 24/7 lending operation irrespective of languages, time zones, currencies and deal structures. Moreover, it exponentially advances balance sheet liquidity management and upgrades portfolio management.



**With AFSVision,
real-time processing and
data integrity assurance
provides unmatched
exposure control and
active portfolio
management that
mitigates risk while
improving capital
performance.**

Benefits to Financial Institutions

- Enhances competitive positioning and market perception
- Upgrades portfolio management
- Facilitates accurate stress testing
- Improves capital performance
- Enriches risk management
- Accommodates all lending lines of business
- Replaces multiple legacy systems with a single platform, giving clients “one version of the truth”
- Provides multilingual, multicurrency functionality
- Consolidates front- and back-office operations
- Provides real-time processing
- Enables regulatory compliance
- Ensures data quality and integrity

Did You Know?

- AFSVision is grounded in over 50 years of AFS experience, execution and excellence
- AFS works with the world's leading banks to build lending processes based on a straight-through model and on-demand technology and services
- AFS maintains global, strategic
- The AFS Best Practices Leadership Council delivers banking's exclusive source of comprehensive Commercial lending benchmarking metrics
- AFS has flexible delivery options. Banks may choose between the premier AFS managed SaaS—the fully managed end-to-end delivery—or a traditional licensing model, in either a mainframe or distributed environment

AFSVision: Straight-Through Lending with Integrated Automation

As the industry's only global solution that comprehensively addresses today's quickly shifting market, AFSVision provides the most advanced set of capabilities and functionality supported by a straight-through lending process.



AFSVision is fully integrated and houses the following functions and capabilities throughout the straight-through process, including:

- Deal Origination
- Financial Analysis
- Credit Decisioning
- Loan/Credit Administration
- Loan Accounting
- Exception and Covenant Management
- Collateral Management
- Limits Management
- Transaction Processing
- Troubled Debt Accounting and Recovery Management
- Information Reporting
- Syndications Servicing
- Loan Trading and Participations
- Securitization and Asset Sales

Enterprise-Wide Risk Management

- Serves as the single system of record for multiple lending lines of business
- Identifies credit policy, pricing, documentation and collateral exceptions mandating fulfillment as appropriate
- Pinpoints portfolio concentrations and offers total credit exposure across the entire portfolio (including industry, geography, currency, and country)
- Provides regulatory compliance and reporting capabilities

Operational Efficiency

- Reduces the cost of multiple lending systems
- Cuts loan servicing time in half and measures individual and departmental productivity
- Exponentially reduces administrative burdens on RMs, allowing them to spend more time with prospects and customers
- Eliminates redundant processes within lines of business and consolidates multiple lending systems into one
- Offers a fully managed, end-to-end hosted outsourced delivery option through the AFS managed SaaS.

Capital Performance and Revenue Enhancement

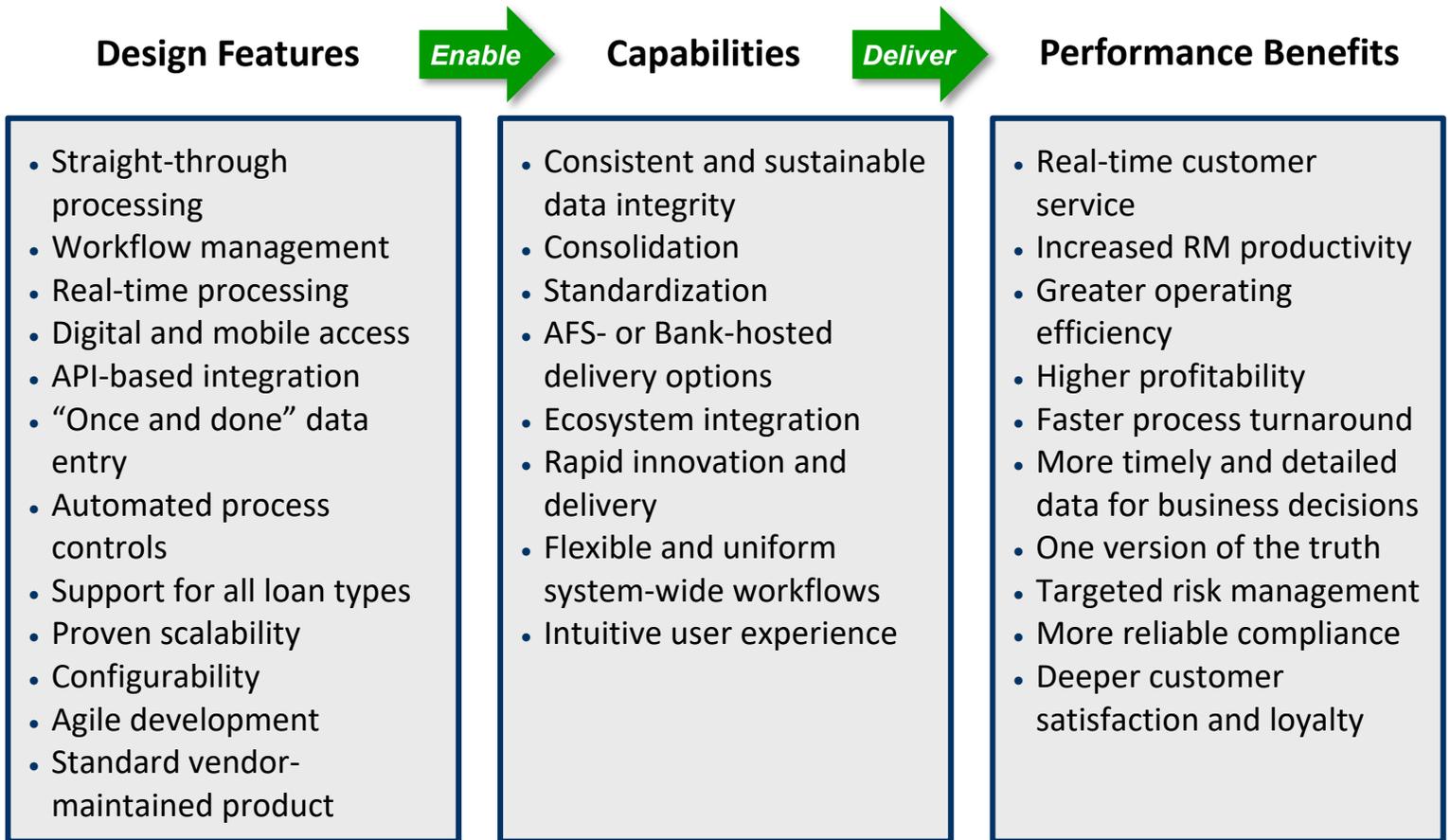
- Maximizes enhanced data quality and integrity for the effective application of risk ratings, leveraging of collateral and lowering capital charge
- Decreases cost of delivery while increasing net revenue
- Provides expanded pricing options and supports expanded array of lending products

Flexible Deployment

AFSVision's design allows for flexibility. Choose either mainframe or distributed—the only difference is your preference.

AFSVision: the Premier Agent for Transformation

Core design features enable and deliver strategic advantage.



All of which has led to these actual results at AFSVision banks:

- **Loan & Revenue Growth – an average 5% improvement**
- **Greater Profitability – an average 5.5% efficiency ratio improvement**
- **Competitive Differentiation – a 25-day improvement in closing and funding**
- **Strategic Advantage – leverage cost reduction into digital investment**

About Automated Financial Systems, Inc. (AFS)

For over 50 years AFS is the global leader in providing commercial lending solutions to top-tier financial institutions. We work with a majority of the world’s 50 largest financial institutions to build lending processes based on a straight-through model and on-demand technology and services. We partner with client banks around the world to understand their organization's strategic goals and work proactively to achieve their business, regulatory, and technology objectives.

AFS is headquartered in Exton, Pennsylvania, a suburb of Philadelphia; its European subsidiary, Automated Financial Systems GmbH, is based in Vienna, Austria.