Insight for a Competitive Edge

Gain Valuable Market Insights with Data

Whether you seek performance metrics on your credit process, your pricing tactics, the quality of your data, or to take an in-depth, analytical look at your loan metrics, AFS provides best practices analysis and reporting capabilities that can transform your business. AFS Business Intelligence offerings have grown to include some of the industry's most crucial services.

AFS Business Intelligence Products and Programs

AFS Loan Pricing Service (Price Benchmarking)

- Commercial loan portfolio benchmarked against market competition
- Monthly loan-level comparative reporting on new and renewed deals
- Interest rates, spreads, fee levels, fee penetration and other pricing-based statistics stratified by risk, geography, industry, deal size, and more

RMA/AFS Risk Analysis Service (Credit Risk Benchmarking)

- Large regional bank credit risk data consortium
- Loan portfolio benchmarked against a market group of banks
- Quarterly updates since September 2003 – extensive historical data
- Risk ratings (PD/LGD/EL) and other credit risk metrics stratified by geography, deal size, product, industry, and more

Portfolio Analytics

- Compatible with AFS Account Servicing platforms
- Integrated reporting toolset for portfolio managers, team leaders, and RMs
- Web-accessible portfolio information with drill-down capabilities
- Standard report set covers business development needs, credit risk monitoring and early warning indicators, inventory list-type reports, and yield & fee pricing
- Measures the value of the "portfolio-in-process" (pre-boarding), allowing for tracking of turn times and pull through rates across milestones, stages, decisions

Key Reporting and Analytic Objectives of Banks Today
Tactical Applications of AFS Reporting and Benchmarking Data

Fortify the Foundations for Growth
- What industries are leading the growth in new originations?
- What are the leading regional markets for loan growth?
- How does loan growth vary by line of business and deal size?
- Where can bottlenecks be eliminated in the loan approval process that will bolster customer satisfaction, accelerate growth, and speed the realization of revenue?
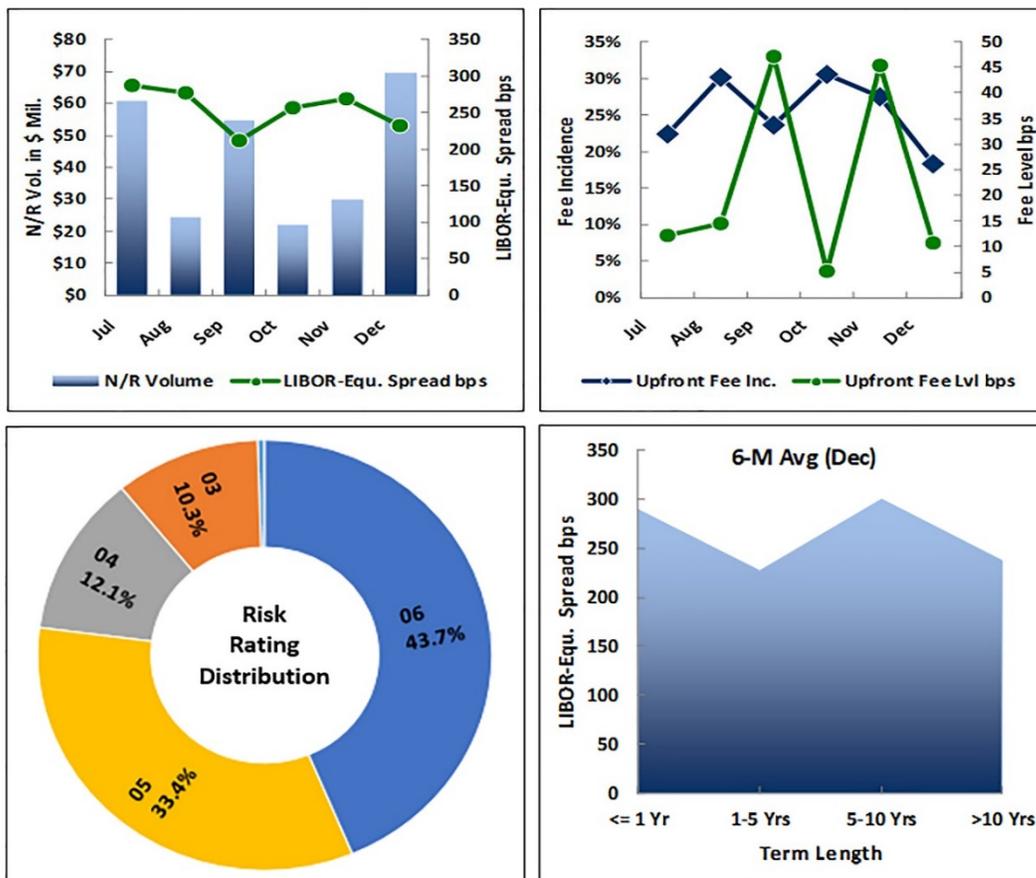
Optimize Commercial Portfolio
- Are we taking on enough risk?
- What sub-segments of the portfolio are a drag on overall loan growth and pricing results?
- What are the high-opportunity markets that outperform C&I averages for pricing, credit risk, and balance growth?

Maintain Strong Credit Discipline
- Is pricing commensurate with credit risk?
- Are underwriting/loan structures weakening?
- Industries to watch: are certain sectors at risk of overheating?

Loan Pricing Service: Sample Regional Report