

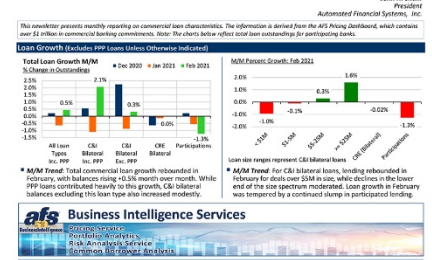
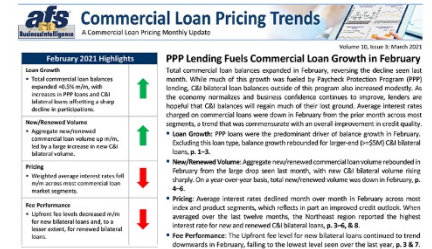
AFS Pricing Dashboard

Historically, commercial loan pricing has largely been the result of negotiation between the client and the RM, which leads to wide disparities in loan pricing for similar customers/loans. But with interest rates poised to be “lower for longer” and the cost of capital higher than ever before, this approach is no longer viable. Leading institutions are increasingly using market data and statistical techniques to identify and manage drivers of price sensitivity. These organizations are equipping their RMs with timely and consistent market pricing guidance in order to optimize commercial loan pricing, including fee opportunities.

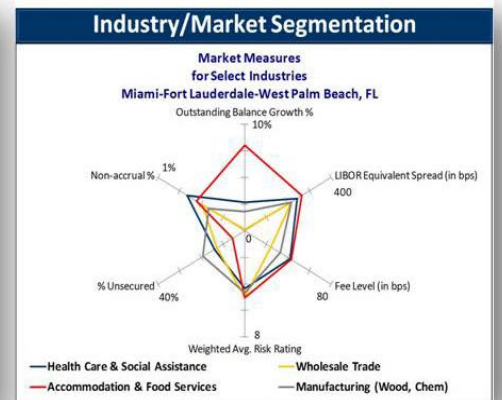
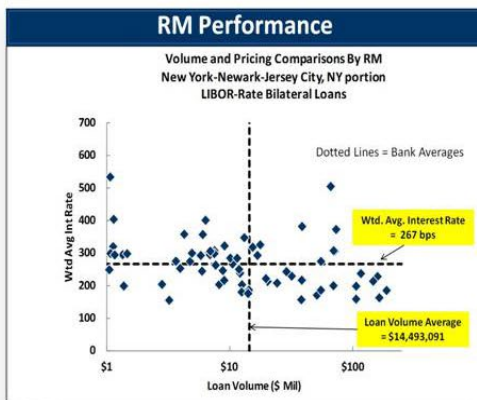
AFS offers the industry's largest commercial loan database, offering deep insight into current spreads and fee levels across commercial and commercial real estate markets. Pricing metrics can be segmented by risk band, deal size, geography, industry, and many other dimensions. Actionable data on market-clearing prices is updated monthly to support pricing decisions on originations under consideration as well as loans coming up for renewal.

Benefits

- Repricing loans to current market-clearing levels can exceed 20 basis points of a bank's portfolio, leading to substantial annual recurring revenue gains
- Identifies borrower price sensitivities in your market footprint (e.g., deal size, structure, risk, etc.)
- Identifies geographic markets where your pricing is below market
- Provides an ongoing, independent benchmark against which to validate pricing practices
- Provides RMs timely market data to enhance competitiveness in underwriting and speed to decisioning
- Provides transparency into pricing practices of opaque markets (business banking, middle market, CRE)
- Market pricing data can support strategic decisions on resource allocation and tactical pricing decisions



Powerful Demand-Side Analytics

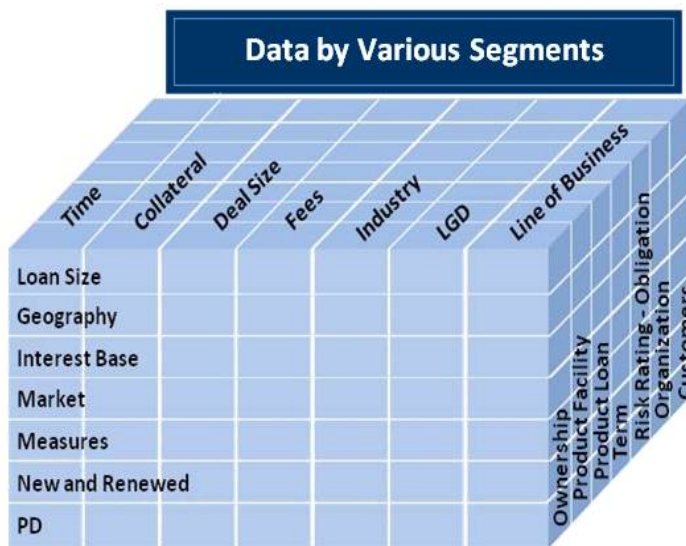


Experience, execution, and excellence are reflected in our market leadership, our team's expertise, our technical stability and scalability, and our ability to handle complexity, compliance, and a desire to create sustainable, winning strategies for our customers.



Highlights

- Industry's largest commercial loan database focusing on market practices around interest rate and fee pricing
- Market data and reporting updated monthly
- Query tool for analyzing a bank's own pricing against the market
- Web-based integrated reporting for market and bank's own data
- RM focused reporting on upcoming renewals and new and renewed deals
- Key pricing segmentations such as Risk Rating, Expected Loss, Geography, Industry and Line of Business
- Unparalleled insights into the U.S. commercial lending market on trends in balances, rates, and fees



The AFS Pricing Dashboard Can Answer:

Am I maximizing revenue on my renewals?

What industries and geographies have the best risk/return relationship?

How do my RMs compare to the market?

Automated Financial Systems, Inc. (AFS) is the global leader in providing commercial lending solutions to top-tier financial institutions. We work with a majority 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.

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