

An AFS® Case Study: Straight-Through Processing

afsvision.com

Bank attains 50% FTE saves in Middle Market Lending

Client:

A top ten U.S. Commercial Bank
Middle Market 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

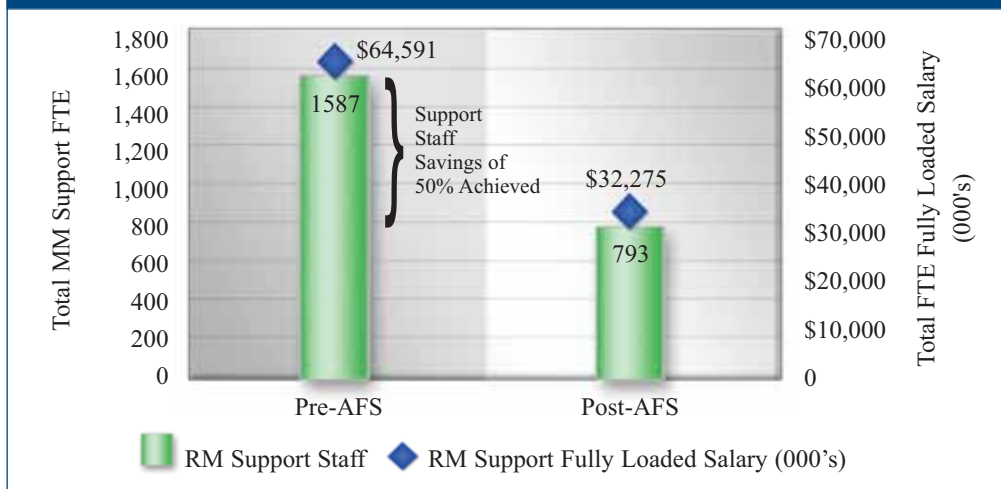
Mandate ...

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

AFS Bank—Middle Market Support Staff Savings Achieved with AFS



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



For more information about AFS call 610-524-9300 or visit our Web site at www.afsvision.com
©2004-2009 Automated Financial Systems, Inc. • STP 2-09 • Confidential and Proprietary
AFS and all AFS product trademarks are registered trademarks of Automated Financial Systems, Inc.

AFS - Automated Financial Systems, Inc.
Corporate Headquarters: 123 Summit Drive • Exton, PA 19341
Phone: 610-524-9300 Fax: 610-524-7977 afsvision.com

European Subsidiary/EMEA Head Office:
Seidlgasse 22, Top 4, 1030-Vienna, Austria
Phone: +43 (1) 714 1009 Fax: +43 (1) 714 1009 1099