

## AFS, RMA Release Next-Generation Commercial Credit Risk Benchmarking Database: Credit Risk Navigator

Philadelphia, PA (July 21, 2021) – Automated Financial Systems, Inc. (AFS®), a leading provider of software solutions and services to financial institutions, and The Risk Management Association (RMA), a member-driven professional association focused on enhancing risk management competency, have announced the RMA | Credit Risk Navigator, Powered by AFS. The database, formerly known as the RiskAnalysis Service, contains over 18 years of historical data across 50 credit risk metrics on 850,000 individual loans—and has now been upgraded with an industry-leading business intelligence capability.

With this major enhancement, users can easily customize dashboard views to compare their bank with peer banks and the broader market. Credit Risk Navigator can be used in board level reporting, strategic planning, portfolio review, and to answer specific questions in real time.

“Benchmarking lending results against peers is critical, because it leads to better decisions about lending strategy,” said RMA President and CEO Nancy Foster. “With its next-generation capabilities, Credit Risk Navigator makes this an even more powerful exercise for RMA members and the industry.”

The strength of Credit Risk Navigator is also what makes it distinctive: The data comes from a variety of loan types and industries, and covers nearly two decades of reporting. No other data source provides this depth and coverage.

“Not only have we made using the benchmarking easier, but we’ve made it easier for banks to participate. Onboarding and setup are streamlined, and data processing is automated,” said Rick Bare, President and CEO of AFS.

The RMA | Credit Risk Navigator, Powered by AFS, is among a suite of offerings that make valuable risk management resources available to members in a convenient and affordable way. They include:

- [RMA Dual Risk Rating](#), a suite of expert-judgment based scorecards for enhanced credit risk management.
- [RMA’s Model Validation Consortium](#), which provides high-quality model validations and model risk advice at a competitive price point.
- [RMA’s Annual Statement Studies](#), the only source of comparative industry benchmark data that comes directly from the financial statements of small and medium-size business clients of RMA’s member institutions.
- [eMentor](#) – A resource for credit risk research perfect for credit analysts/underwriters, portfolio and relationship managers, and loan review staff.

### About AFS

AFS is the global leader in providing real-time, end-to-end lending solutions to the world’s top-tier institutions. Solely dedicated to the financial industry, AFS is uniquely positioned to support our client’s business and technology objectives, evidenced by our solutions processing more than \$2.5 trillion in small business, commercial, CRE, wealth management, and syndicated loans daily. AFS is headquartered in Exton, Pennsylvania, with an office in Brussels, Belgium. Please visit [www.afsvision.com](http://www.afsvision.com).

### About RMA

Founded in 1914, The Risk Management Association is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, and operational risk. Headquartered in Philadelphia, Pennsylvania, RMA has 1,900 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 18,500 individuals located throughout North America, Europe, Australia, and Asia/Pacific.

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