



News Release

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KeyBank Joins Credit Risk Navigator, the AFS/RMA Next-Generation Commercial Credit Risk Benchmarking Service

Exton, PA (March 3, 2022) – Automated Financial Systems, Inc. (AFS®), a leading provider of software solutions and services to financial institutions, and The Risk Management Association (RMA), which advances enterprise-wide risk management through education, products, and community announced today that KeyBank (NYSE: KEY) has become the latest institution to join the RMA Credit Risk Navigator, powered by AFS.

“We are looking forward to leveraging the rich data available through the Credit Risk Navigator (CRN) database,” said John Dravenstott, Portfolio Executive at KeyBank. “Portfolio benchmarking and peer analytics is a core component of our risk management framework, and we found that the CRN database provides unique depth and granularity of data in the commercial space.”

Leveraging nearly two decades of reporting covering all major industry and product types, the CRN database provides numerous key risk indicators and metrics and encompasses nearly 850,000 individual loans. KeyBank will now be able to draw on the robust, unique strength of the CRN database to monitor its credit risk profile and make more informed and focused portfolio strategy decisions.

“We are excited to welcome KeyBank into the CRN consortium,” said Doug Skinner, Director of AFS Business Intelligence Services. “External benchmarking is a central tenet of a sound risk management framework. The CRN database will enhance KeyBank’s ability to benchmark their commercial portfolio composition, risk, and performance against peer banks and the industry as a whole.”

“As an association focused on providing exceptional value for our Members, we are pleased to partner with AFS to offer Credit Risk Navigator,” said Carly Edmondson, Senior Product Manager of RMA. “With features including a one-of-a-kind monthly reporting cadence, extensive data granularity, customizable reporting, and intuitive dashboards, Credit Risk Navigator provides important commercial credit metrics for bank leadership.”

About KeyCorp

KeyCorp's roots trace back nearly 200 years to Albany, New York. Headquartered in Cleveland, Ohio, Key is one of the nation's largest bank-based financial services companies, with assets of approximately \$186.3 billion as of December 31, 2021. Key provides deposit, lending, cash management, and investment services to individuals and businesses in 15 states under the name KeyBank National Association through a network of approximately 1,000 branches and approximately 1,300 ATMs. Key also provides a broad range of sophisticated corporate and investment banking products, such as merger and acquisition advice, public and private debt and equity, syndications, and derivatives to middle market companies in selected industries throughout the United States under the KeyBanc Capital Markets trade name. For more information, visit <https://www.key.com/>. KeyBank is Member FDIC.

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About AFS

AFS is the global leader in providing real-time, end-to-end lending solutions to the world's top-tier institutions as well as regional and de novo institutions. Solely dedicated to the financial industry, AFS is uniquely positioned to support our client's business and technology transformation, evidenced by our solutions processing more than \$3 trillion in small business, commercial, CRE, wealth management, and syndicated loans daily. AFS clients have achieved measurable results in customer expansion, revenue increases and efficiency gains that outpace their competition. AFS is headquartered in Exton, Pennsylvania, with an office in Brussels, Belgium. For more information, please visit 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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