



AFSVision® Reporting

Case Study: Enhancing Operational Reporting Through AFSVision

A regional Bank recently transitioned to **AFSVision** with the goal of modernizing its loan operations and improving efficiency. Key objectives included: Real-time loan processing, enhanced syndication capabilities and access to a built-in reporting tool (**AFSVision IRIS**).

The Bank anticipated that these features would streamline workflows, reduce manual intervention, and improve reporting accuracy.

CHALLENGE

Prior to conversion, the Bank relied heavily on custom-built reports from its data warehouse to meet operational reporting needs. This approach was resource-intensive and lacked agility, making it difficult to respond quickly to business changes.

SOLUTION

By implementing **AFSVision**, the Bank leveraged the integrated reporting capabilities and improved process automation. The **AFSVision IRIS** reporting tool provided immediate visibility into operational data, reducing dependency on external reporting solutions. AFSVision provided access to data that was previously unavailable in the legacy system.

RESULTS

The impact was significant:

- **52%** of operational reporting needs were met directly through AFSVision's built-in reporting capabilities.
- **46%** of previously required reports were eliminated due to process improvements introduced by AFSVision.
- Only **2%** of operational reports required development through the Bank's data warehouse.

This transformation not only reduced reporting complexity but also accelerated decision-making and improved operational efficiency.

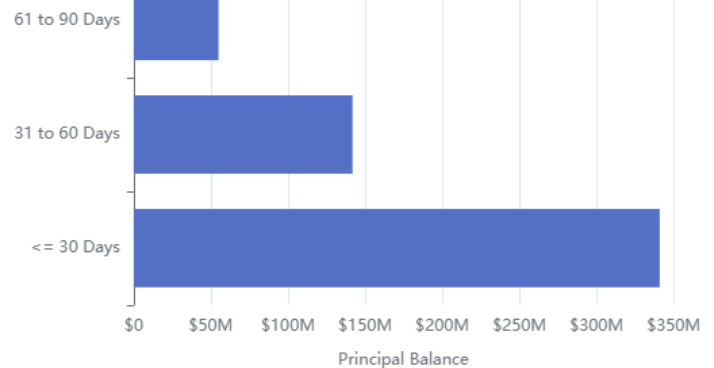
Analysis of the Bank's reporting requirements, current state vs. future state with AFSVision.

Newly Implemented AFSVision Bank	Current State	Frequency (Current/Future)				Future State Status		
		Daily	Weekly	Monthly	Quarterly, Semi-Annual, Annual	AFS Out-of-the-Box VR Reports & IRIS	Build Custom	De-scoped/ De-Prioritized
Loan Operation Reports						52%	2%	46%

Notes Coming Due

Upcoming Maturity By Months

Prepare for upcoming renewals, maintenance of balance levels



Note Available Credit

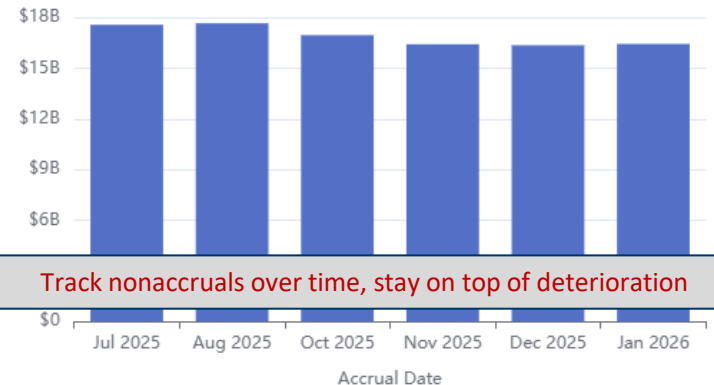
Accrual Date	Obligor Name	Obligor	Obligation	Facility Exposure, End	Unused Balance, End 1s	Book Balance Net of Solds
12/31/2025	Cheese Taste Test	13297	83	\$60,000,000.00	\$49,000,000.00	\$11,000,000.00
12/31/2025	Cheese Taste Test	13297	117	\$25,000,000.00	\$25,000,000.00	\$0.00
12/31/2025	CJM Corp	8453	208	\$10,000,000.00	\$7,500,000.00	\$2,500,000.00
12/31/2025	Corinne Customer	239355	5017	\$10,000,000.00	\$7,000,000.00	\$3,000,000.00
12/31/2025	Corinne Customer	239355	5074	\$10,000,000.00	\$7,000,000.00	\$3,000,000.00
12/31/2025	Corinne Customer	239355	5116	\$10,000,000.00	\$7,000,000.00	\$3,000,000.00
12/31/2025	Dewey Beach Dogs	177175	2386	\$7,500,000.00	\$6,000,000.00	\$1,500,000.00
12/31/2025	Orbital Builders, Inc.	55511	158	\$6,000,000.00	\$6,000,000.00	\$0.00
12/31/2025	DP Customer	2875	380	\$5,648,584.16	\$5,219,634.27	\$428,949.89
12/31/2025	Semp Test Customer	195193	3962	\$4,995,000.00	\$4,950,000.00	\$49,500.00
12/31/2025	Semp Test Customer	195193	3988	\$4,995,000.00	\$4,500,000.00	\$495,000.00
12/31/2025	Semp Test Customer	195193	4002	\$5,000,000.00	\$4,500,000.00	\$500,000.00
12/31/2025	Corinne Customer	239355	4994	\$6,000,000.00	\$4,200,000.00	\$1,800,000.00
12/31/2025	Cobra	9211264896	18	\$4,000,000.00	\$4,000,000.00	\$0.00
12/31/2025	DP Customer	2875	240	\$4,104,364.54	\$3,675,414.65	\$428,949.89
12/31/2025	borrowingCustomer12012025	9211313771	34	\$4,000,000.00	\$3,549,500.00	\$450,500.00

Manage utilization rates with a list of loans with available credit

12/31/2025	borrowingCustomer12092025	9211313759	34	\$4,000,000.00	\$3,549,500.00	\$450,500.00
				\$20,139,500,361.89	\$7,234,310,822.06	\$12,717,466,421.97

Non-Accrual Report

Principal Balance



Track nonaccruals over time, stay on top of deterioration

All Non Accruing