



News Release

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AFS Announces New Clients and Continued Enhancements to Credit Risk Navigator

Exton, PA, May 29, 2024—Automated Financial Systems, Inc. (AFS®) shared updates today on how clients are using the RMA Credit Risk Navigator, powered by AFS commercial credit risk benchmarking service to benchmark loan performance, credit quality, manage concentrations of credit, and assess risk migration.

“We recently welcomed two new Credit Risk Navigator (CRN) clients, a top-20 U.S. bank consistently ranked as a top-tier small business lender, and a leading Canadian-based commercial lending bank recognized consistently as one of the strongest in North America. We are confident that CRN’s extensive data granularity, customizable reporting, and intuitive dashboards will be sound additions to their risk management toolkits,” said Doug Skinner, Director of AFS Business Intelligence.

The CRN database covers all major industries and product types, producing numerous key risk indicators for commercial and industrial and commercial real estate loans. Through a user-friendly dashboard, CRN allows users to perform portfolio benchmarking and peer analytics, a core component of a strong risk management framework.

Since its beginnings more than 20 years ago when RMA and AFS recognized the need to create more transparency around commercial loan performance and portfolio management, CRN has continued to evolve. The CRN service has recently migrated to Azure to enable cloud access, enabling a faster onboarding process and an improved client experience. The CRN service is soon to announce major enhancements to risk migration capabilities, enabling clients to track loan upgrade/downgrade performance throughout the credit cycle.

The Chief Credit Officer for a leading Northeast bank recently explained how they used CRN while updating their credit policies. “We compared the historical delinquency and nonaccrual levels for each of our specific industry sectors to the overall market average. We used the extensive data history that CRN offers to understand which sectors were inherently riskier, and we adjusted our lending limits accordingly for those sectors to best allocate our capital and minimize loan losses.”

AFS presents a complimentary monthly webinar that examines recent trends and risk areas in commercial lending, which consistently sees attendance in the hundreds. We also provide a monthly Credit Quality Bulletin, highlighting monthly trends in commercial lending activity. To

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learn more about the CRN service, please visit <https://www.afsvision.com/services/credit-risk-navigator>.

About AFS

AFS is the global leader in providing real-time, lending solutions to the world's top-tier institutions as well as regional and de novo clients. 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 Vienna, Austria. For more information, please visit afsvision.com.

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