



News Release

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AFS Enhances Commercial Loan Pricing Intelligence with the AFS Pricing Dashboard

Exton, PA, May 29, 2025—Automated Financial Systems, Inc. (AFS®), an industry leader in commercial lending technology and industry insights, introduces more enhancements to loan pricing intelligence with the AFS Pricing Dashboard. This groundbreaking tool is designed to provide commercial banks with unparalleled pricing intelligence for Commercial and Industrial (C&I) and Commercial Real Estate (CRE) loans.

In today's environment of economic uncertainty and uneven loan growth, commercial banks face significant challenges in growing and maintaining their largest source of revenue—income from loans. The AFS Pricing Dashboard addresses these challenges by offering timely, relevant, and granular market intelligence, enabling banks to make data-driven pricing decisions by optimizing spreads on originations and renewals. The AFS Pricing Dashboard also enables banks to pinpoint segments of the portfolio that fall below market expectations and quantifies the opportunity cost of those segments which lag market averages.

The AFS Pricing Dashboard offers a range of key features designed to provide actionable insights for pricing strategies. It allows users to dissect market trends by key pricing levers (such as geographic area, deal size, risk segment, and product type) and provides real facts on deal flow, interest rates, and spreads generated from a robust and granular market practice database. Utilizing a proprietary SOFR-equivalent spread measure, the AFS Pricing Dashboard normalizes pricing comparisons between banks and offers a holistic view of spread pricing. The AFS Pricing Dashboard also quantifies the interest income opportunity on upcoming renewals, prioritizing borrowers with the greatest potential revenue lift and providing comparable market pricing benchmarks for similarly structured deals.

Rick Bare, CEO and President of AFS, commented that “Commercial loan pricing is inherently opaque. Further, loan pricing can vary significantly by product type, default risk, and a variety of other factors. Given this, the AFS Pricing Dashboard is a game-changer for commercial banks. It leverages our 50-plus years of technology experience and is supported by over \$1.2 trillion of C&I and CRE loan exposure. This tool can empower banks to make better, data-driven decisions, optimize pricing strategies, and ultimately drive revenue growth in an intensely competitive market.”

Vision to see the future...experience to get you there

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The AFS Pricing Dashboard is designed for a diverse set of stakeholders, including executives focused on key performance trends and industry dynamics, product and pricing analytics managers seeking competitive insights, and relationship managers in need of reliable pricing benchmarks.

For more information or to schedule a demo, please contact Doug Skinner, Director of AFS Business Intelligence, at dskinner@afsvision.com.

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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