

The AFS Pricing Dashboard now leverages **advanced AI** to analyze historical loan data and deliver predictive pricing aligned with today's market conditions.

Market Competitiveness

How often do lenders ask themselves, what is the market price for a C&I, investment grade loan in the Southwest? What's aggressive vs. conservative pricing for my deal?

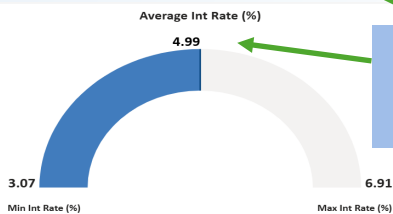
The new Pricing Dashboard Rate Lookup page utilizes **advanced AI technology** to evaluate and answer key pricing questions for any deal based on these key lending characteristics:

- Line of Business
- Pricing Index
- Risk Rating
- Collateral
- Geography
- New vs. Renewed
- Deal Size

Pricing Recommendation

Simply input the core details of your deal, and the model instantly produces a recommended price, complete with a clear rationale behind the calculation. See exactly how each variable affects pricing and make smarter, market-driven decisions.

Line of Business		Risk Rating	
<input type="checkbox"/> C&I	<input type="checkbox"/> CRE	<input type="checkbox"/> Investment Grade	<input type="checkbox"/> Non-Investment Grade
Pricing Index			
<input type="checkbox"/> Fixed	<input type="checkbox"/> Prime	<input type="checkbox"/> SOFR	
Geography		New and Renewed	
<input type="checkbox"/> Eastern Midwest	<input type="checkbox"/> Middle Atlantic	<input type="checkbox"/> New	<input type="checkbox"/> Renewed
<input type="checkbox"/> Northeast	<input type="checkbox"/> South	Deal Size	
<input checked="" type="checkbox"/> Southwest	<input type="checkbox"/> West	<input type="checkbox"/> < \$1M	<input type="checkbox"/> 1M < \$5M
<input type="checkbox"/> Western Midwest	<input type="checkbox"/> Western Midwest	<input type="checkbox"/> \$5M < \$25M	<input type="checkbox"/> >= \$25M
Collateral			
<input type="checkbox"/> Secured Non-Real Estate	<input type="checkbox"/> Secured Real Estate	<input type="checkbox"/> Unsecured	



The indicative price adjusts according to selections, with their impacts shown below.

Overall market average remains constant.

How is this rate derived:
We begin with the average seen across all loan types.
Market Average: 5.82 %
We then consider the impact of the individual selections. Each selection adds or subtracts bps from the market average. This represents the influence on pricing for each category, holding constant the other factors.

Deal Size Impact:	0 Bps	Risk Grade Impact:	-70 Bps
Geography Impact:	-9 Bps	Pricing Index Impact:	0 Bps
Line of Business Impact:	-4 Bps	Collateral Impact:	0 Bps
New and Renewed Impact:	0 Bps		

New Feature in our Latest Release!

CHALLENGE

Identifying market benchmarks for commercial pricing is essential to staying competitive while maximizing revenue. The new rate lookup page within the AFS Pricing Dashboard delivers exactly that insight.

SOLUTION

The new Pricing Dashboard Rate Lookup page enables users to select from key pricing drivers—such as Line of Business, risk rating, and pricing index and automatically generates indicative pricing. Results include a confidence interval that provides a revelatory pricing range based on known pricing levers. This pricing range equips banks to evaluate how aggressively or conservatively they can position each deal.

RESULTS

- With clearer context at the point of decision, institutions can support:
- Greater consistency across pricing discussions and approvals
- More straightforward documentation and internal alignment
- A clearer negotiation posture grounded in an objective range

Over time, improved alignment in pricing decisions can contribute meaningfully to portfolio performance, particularly at scale.