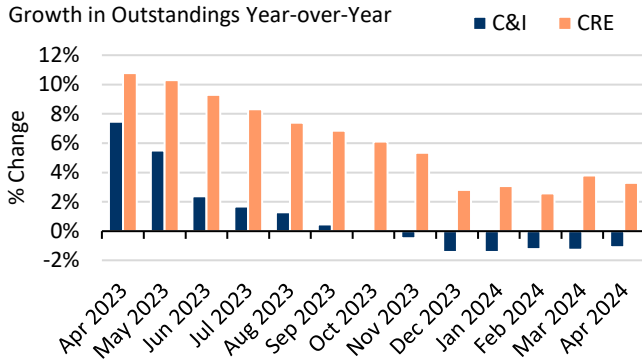


# AFS Pricing Charts of the Month

The April 2024 Data Insights from the AFS Loan Pricing Service

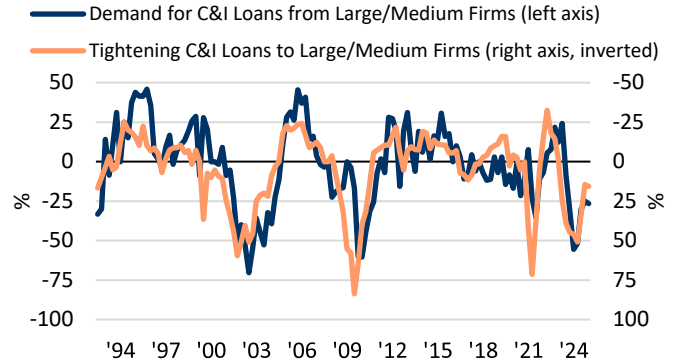


## C&I Loan Growth Remains Negative in April...



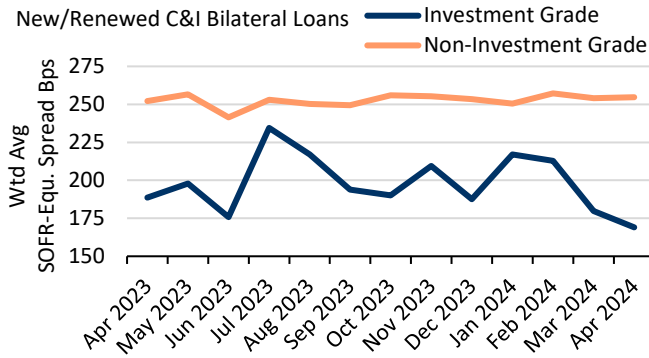
Source: Federal Reserve H.8 data release and AFS Business Intelligence. Unadjusted outstanding balances. Data for all banks.

## ...Driven by Both Supply and Demand Factors



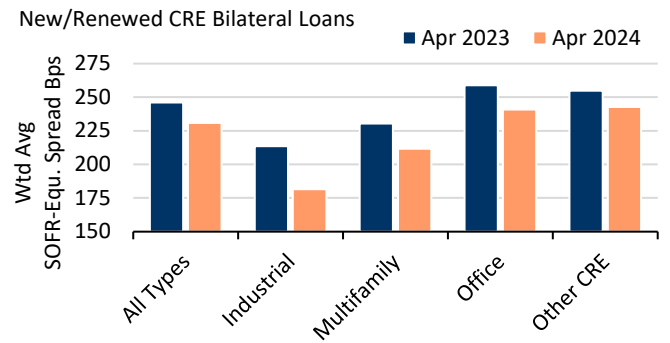
Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices.

## Pricing Competition is Evident for the Best C&I Loans



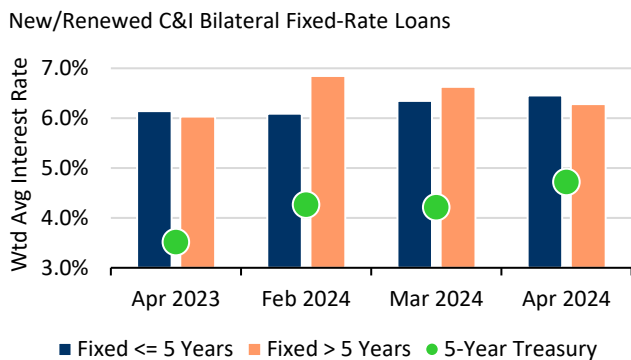
Source: AFS Business Intelligence. Investment Grade = loans with a bond-equ. rating of BBB or better.

## CRE Spreads Narrow Across Most Sectors



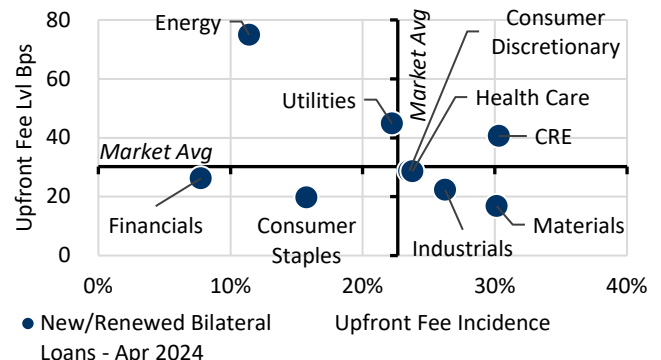
Source: AFS Business Intelligence.

## The C&I Yield Curve Inverts Once Again in April



Source: AFS Business Intelligence.

## CRE Outperforms for Upfront Fees



Source: AFS Business Intelligence. Industries based on GICS.

## About AFS Business Intelligence

Drawn from our market-leading pricing and risk data consortium, AFS provides detailed monthly reporting on commercial pricing practices in the market. Data is available at granular market segments, empowering bankers with information to improve their spreads and fee performance in their geographic footprint for their specific set of loan products. Benchmarks are available for deal flow/growth, pricing, and risk. Email today for a demonstration on how the AFS competitive market data can help your bank improve transactional and portfolio profitability, target areas for improvement, and identify markets and products that have the most favorable risk-return dynamics.

For questions on any of these charts or to learn more about the AFS competitive pricing service, please contact Doug Skinner at [dskinner@afsvision.com](mailto:dskinner@afsvision.com).