

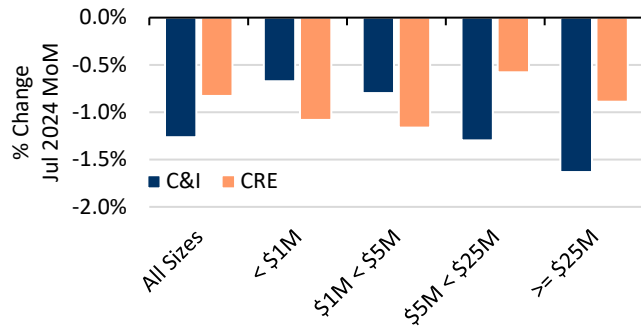
AFS Pricing Charts of the Month

The August 2024 Insights from the AFS Loan Pricing Service



Bilateral Balances Decrease Sharply Across All Size Ranges

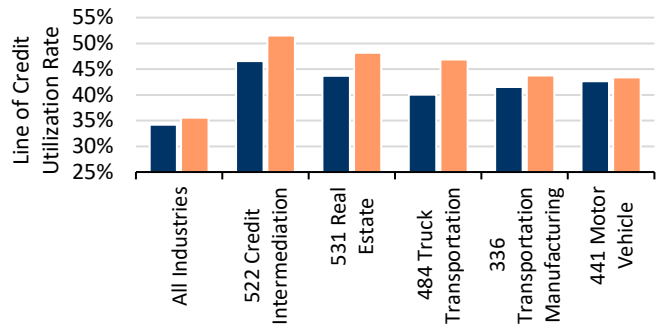
Growth in Outstandings - Bilateral Loans



Source: AFS Business Intelligence. Unadjusted outstanding balances.

Stress in Transportation Showing in Utilization Trends

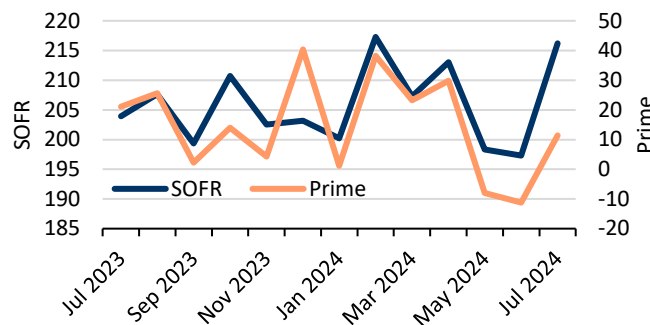
C&I Revolving Bilateral Loans



Source: AFS Business Intelligence. Utilization for revolving lines of credit. Three-digit industry subsectors based on NAICS.

C&I SOFR and Prime Spreads Widen Significantly MoM

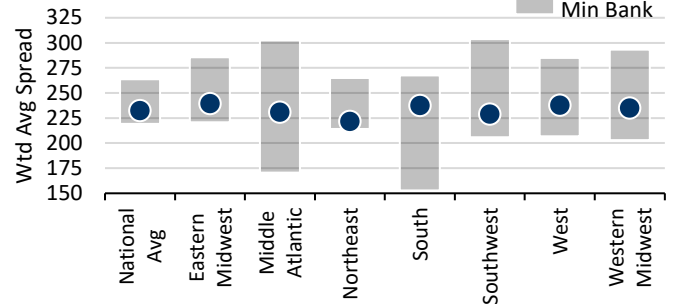
New/Renewed C&I Bilateral Loans - Wtd Avg Spread



Source: AFS Business Intelligence.

CRE SOFR Spreads Vary Widely Within and Across Regions

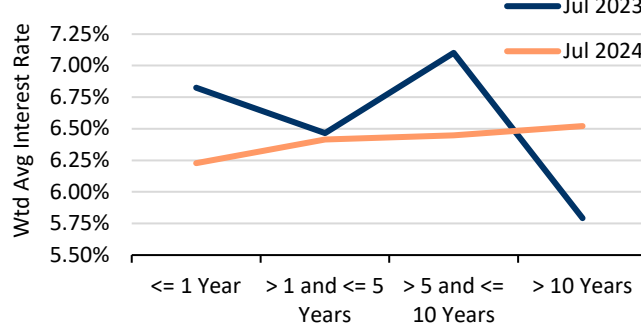
New/Renewed CRE Bilateral Loans Tied to SOFR - Jul 2024



Source: AFS Business Intelligence.

Fixed Yields Fall YoY Across Most Durations

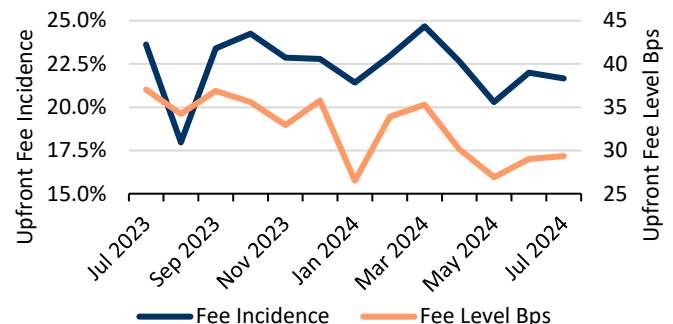
New/Renewed C&I Bilateral Fixed-Rate Loans



Source: AFS Business Intelligence. Ranges represent term length.

Upfront Fee Performance Weakens YoY

New/Renewed C&I and CRE Bilateral Loans



Source: AFS Business Intelligence.

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.