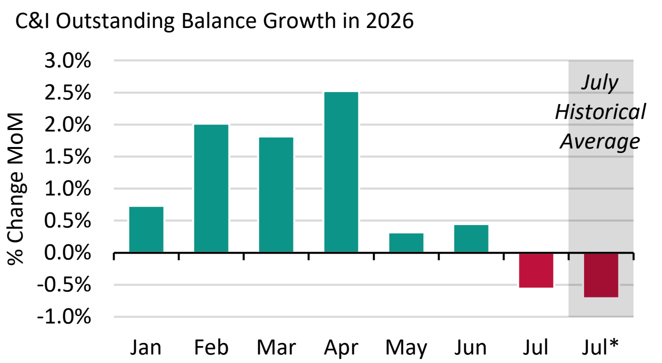
AFS Pricing Charts of the Month

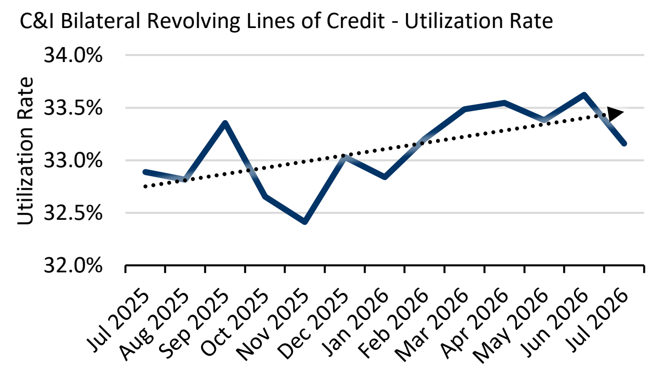
The August 2026 Insights from the AFS Pricing Dashboard

July's C&I decline was consistent with a long-established seasonal pattern and less pronounced than last year.



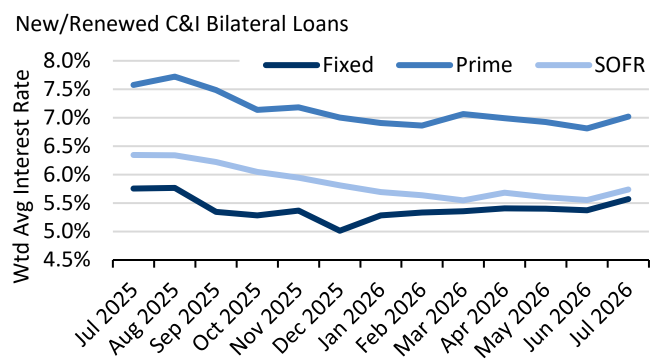
Source: Federal Reserve H.8 data release.
Balances not seasonally adjusted.

Utilization fell in July but remained above year-ago levels, a sign that demand remains resilient when adjusting for seasonality.



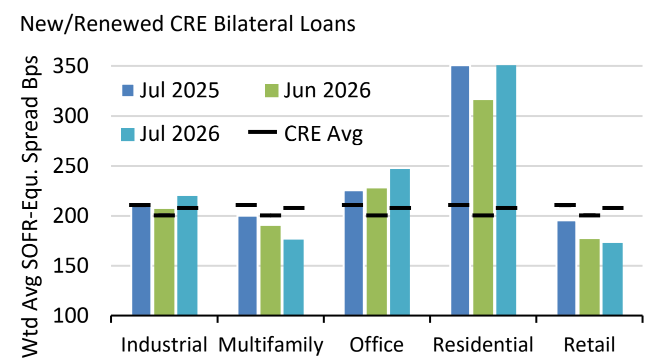
Source: AFS Pricing Dashboard.
Data for revolving lines of credit only.

Borrowers are proving more price-tolerant than expected as rates and spreads on C&I loans move higher.



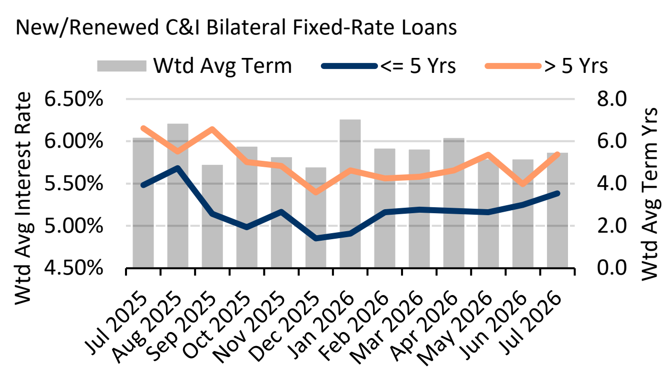
Source: AFS Pricing Dashboard.
Interest rates weighted by original/last renewed amount.

Pricing competition remains intense in select areas such as Multifamily, where large banks are driving an easing in standards.



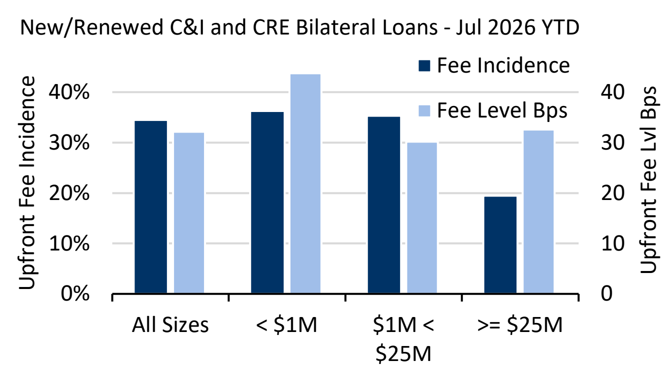
Source: AFS Pricing Dashboard.
Spreads weighted by original/last renewed amount.

Renewed bond-market volatility flowed directly into loan pricing, increasing borrowing costs across much of the C&I market.



Source: AFS Pricing Dashboard. Interest rate and term length weighted by original/last renewed amount.

Banks continue to rely on upfront fees and relationship economics to support profitability, particularly for the larger credits.



Source: AFS Pricing Dashboard.
Fee level weighted by original/last renewed amount.

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 Pricing Dashboard 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 Pricing Dashboard, please contact Jennifer Flynn at JFlynn@afsvision.com.