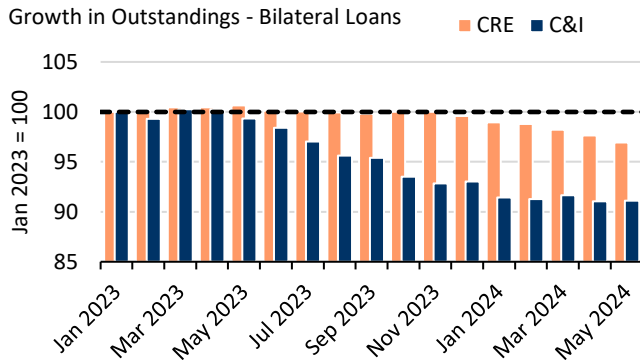


AFS Pricing Charts of the Month

The June 2024 Insights from the AFS Loan Pricing Service

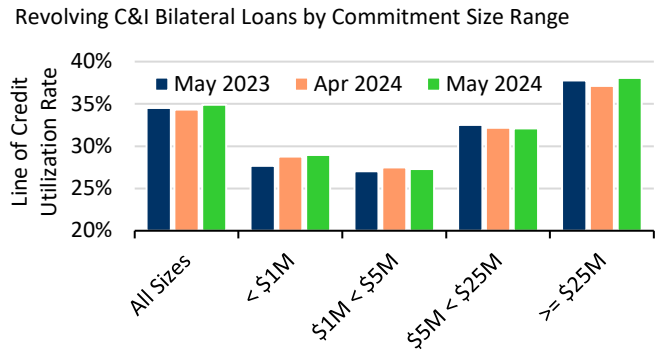


Bilateral Loan Growth Has Yet to Recover



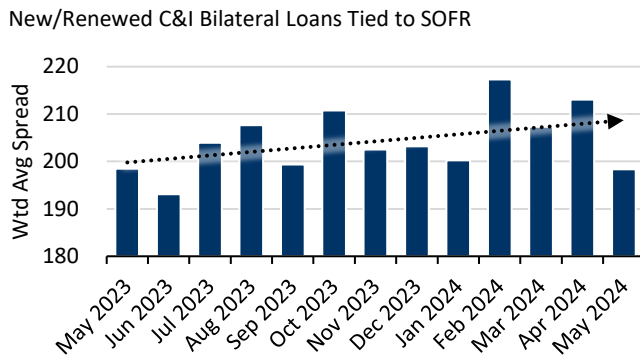
Source: AFS Business Intelligence.
Unadjusted outstanding balances.

Line Utilization Trends Higher for Larger-End Deals



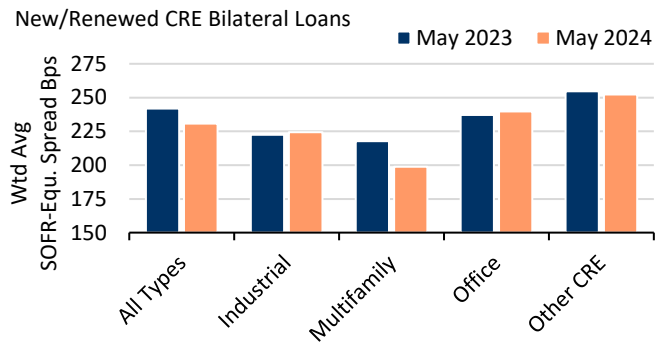
Source: AFS Business Intelligence.
Utilization for revolving lines of credit.

C&I SOFR Spreads Contract Sharply MoM



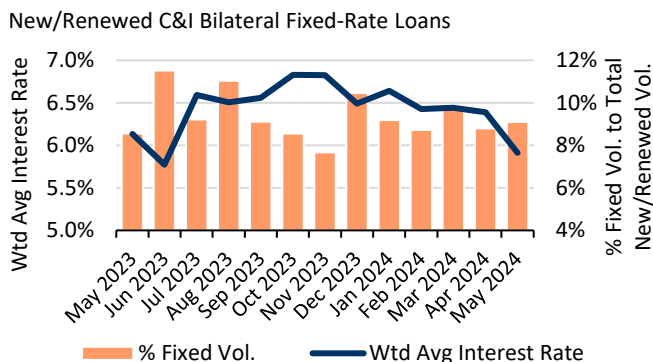
Source: AFS Business Intelligence.

CRE Spreads Narrow YoY, Driven by Multifamily



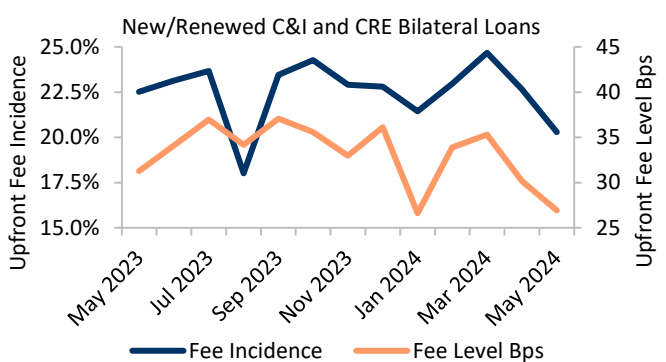
Source: AFS Business Intelligence.

Fixed Coupons Fall as Pricing Competition Intensifies



Source: AFS Business Intelligence.

Upfront Fee Incidence and Levels Retreat in May



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.