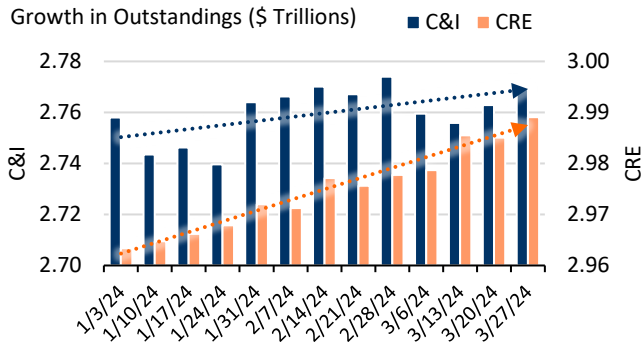


AFS Pricing Charts of the Month

The March 2024 Data Insights from the AFS Loan Pricing Service

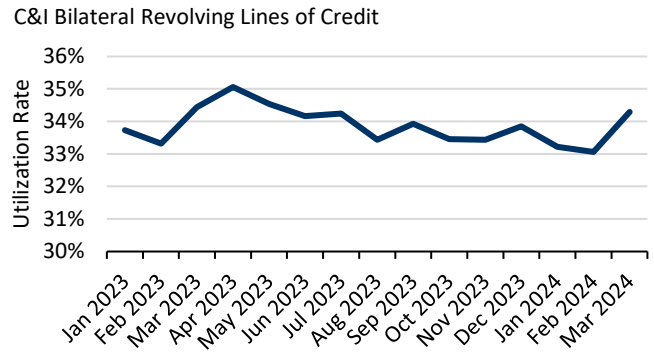


Total Outstandings Growth Regains Momentum



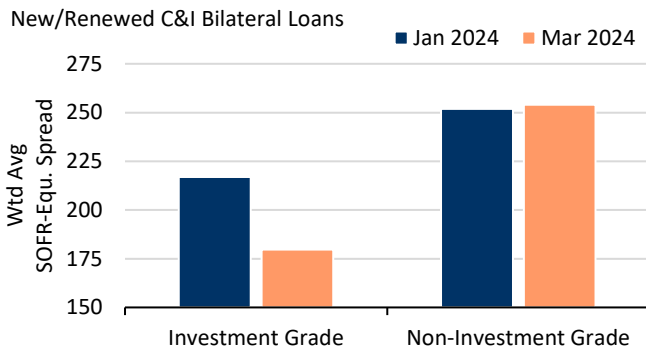
Source: Federal Reserve H.8 data release and AFS Business Intelligence. Unadjusted outstanding balances. Data for all banks.

Driven in Part by Higher Line Utilization



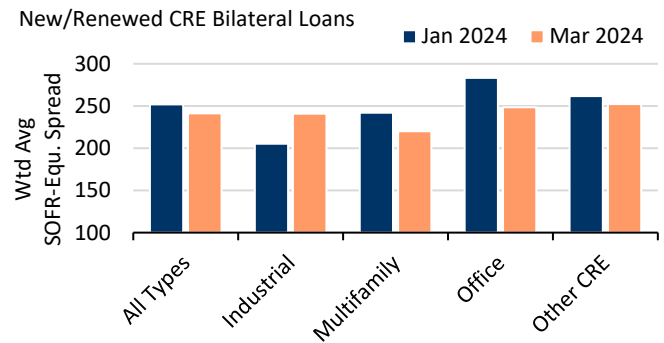
Source: AFS Business Intelligence. Data for revolving lines of credit only.

Pricing Competition Intensifies for Premium C&I Loans



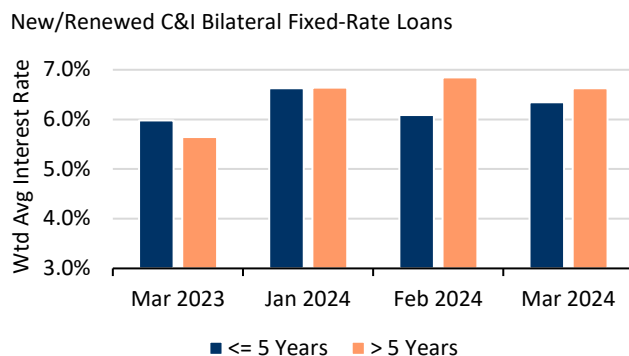
Source: AFS Business Intelligence. Investment Grade = loans with a bond-equ. rating of BBB or better.

While CRE Spreads Narrow Across Most Sectors



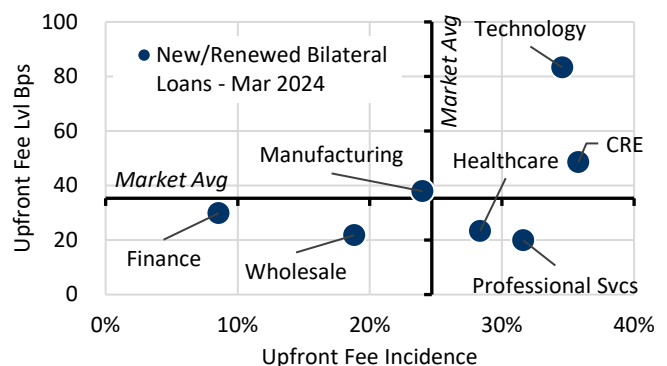
Source: AFS Business Intelligence.

Fixed Loan Yields No Longer Inverted as of March



Source: AFS Business Intelligence.

Technology Sector Outperforms for Upfront Fees



Source: AFS Business Intelligence. Industries based on NAICS.

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.