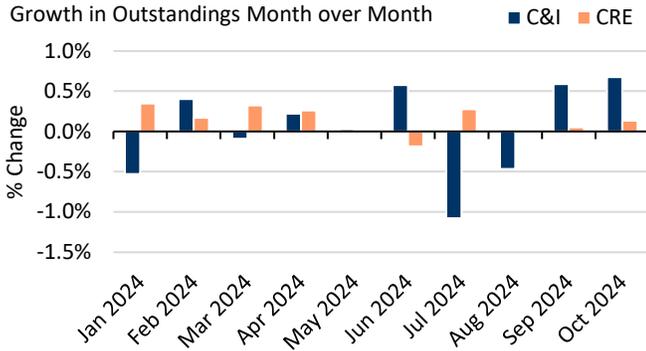


AFS Pricing Charts of the Month

The November 2024 Insights from the AFS Loan Pricing Service

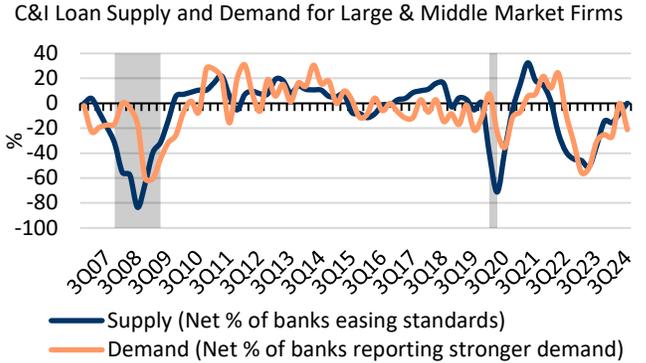


C&I Balances Rise in October, Extending September's Rebound



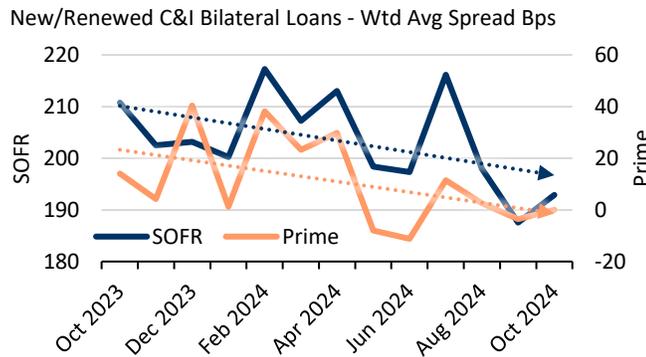
Source: Federal Reserve H.8 data release. Growth rates unannualized and not seasonally adjusted.

Soft Demand, Patient Lenders Highlight Latest Fed Survey



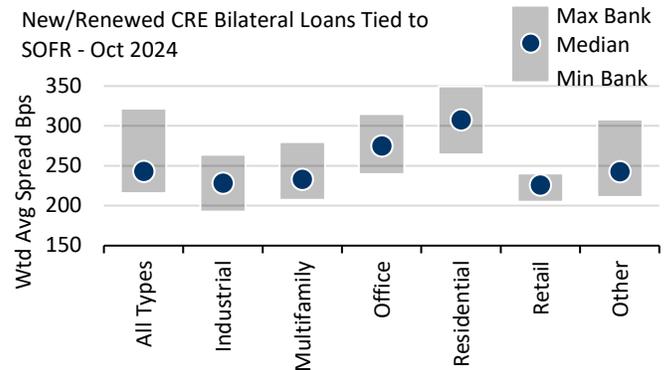
Source: Federal Reserve Senior Loan Officer Opinion Survey. Shaded areas represent official economic recessions.

Spreads Narrow YoY as Competition for Limited Deal Volume Intensifies



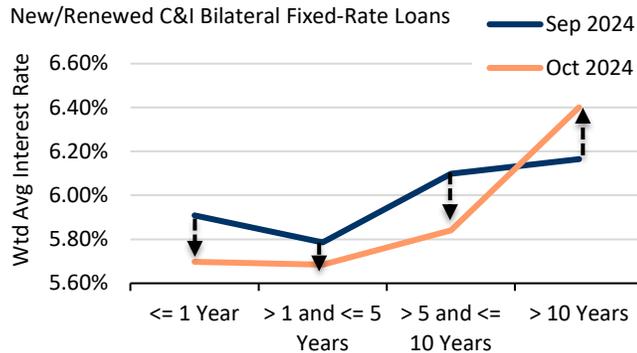
Source: AFS Business Intelligence.

CRE Spreads Vary Widely Within and Across Major Property Types



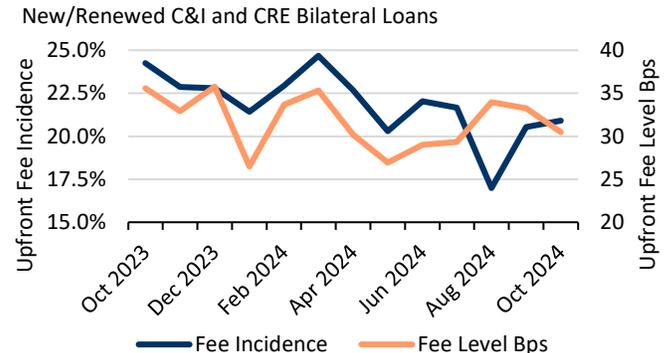
Source: AFS Business Intelligence.

The C&I Yield Curve Steepens in October



Source: AFS Business Intelligence. Ranges represent term length.

C&I and CRE Fee Metrics Weaken YoY



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.