

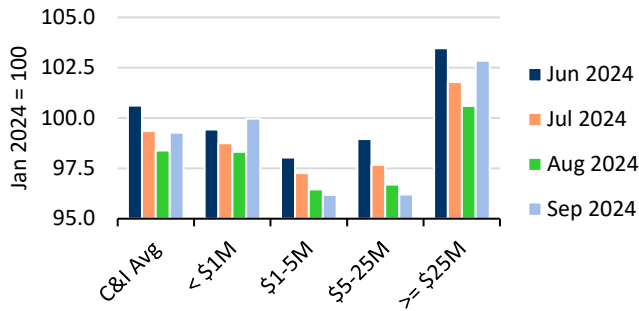
AFS Pricing Charts of the Month

The October 2024 Insights from the AFS Loan Pricing Service



Fed Rate Cut Spurs New Borrowing by Larger-End Credits

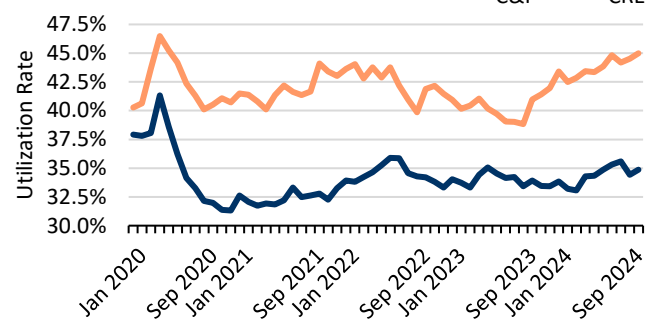
Growth in Outstandings - C&I Bilateral Loans



Source: AFS Business Intelligence. Ranges represent commitment size. Unadjusted outstanding balances.

C&I and CRE Utilization Rates Rise in September

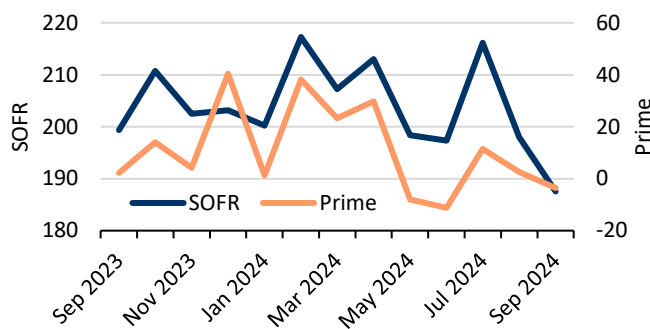
Bilateral Revolving Lines of Credit



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

C&I SOFR Spread Descends in September to a New 12-Mth Low

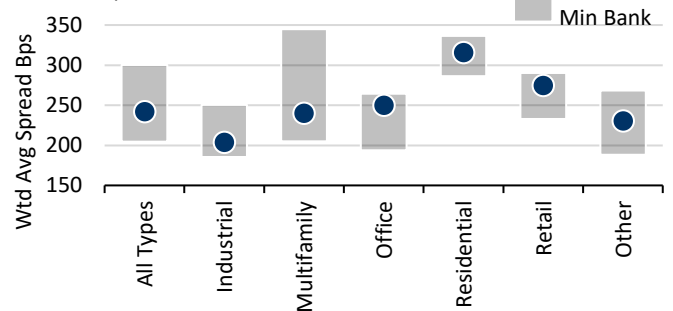
New/Renewed C&I Bilateral Loans - Wtd Avg Spread Bps



Source: AFS Business Intelligence.

Multifamily Displays Widest Pricing Variation for CRE Loans

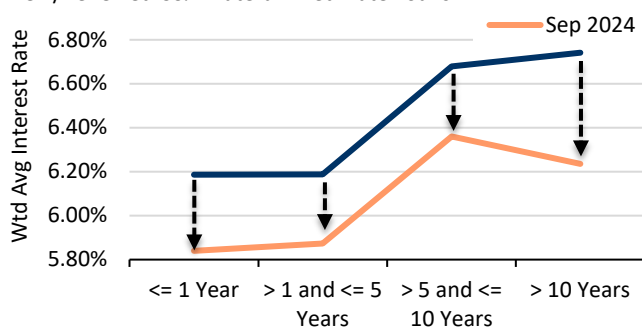
New/Renewed CRE Bilateral Loans Tied to SOFR - Sep 2024



Source: AFS Business Intelligence.

Yields Fall MoM Across the Term Length Spectrum

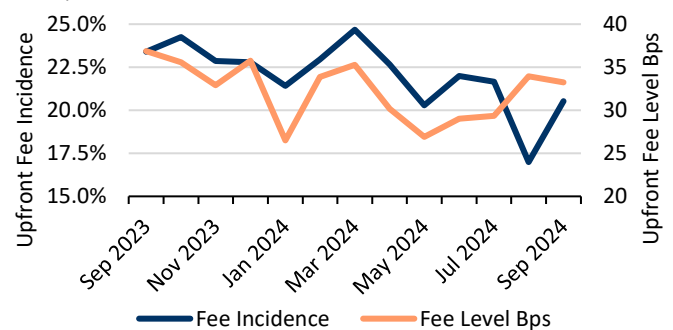
New/Renewed C&I Bilateral Fixed-Rate Loans



Source: AFS Business Intelligence. Ranges represent term length.

Fee Pricing and Penetration Declines 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.