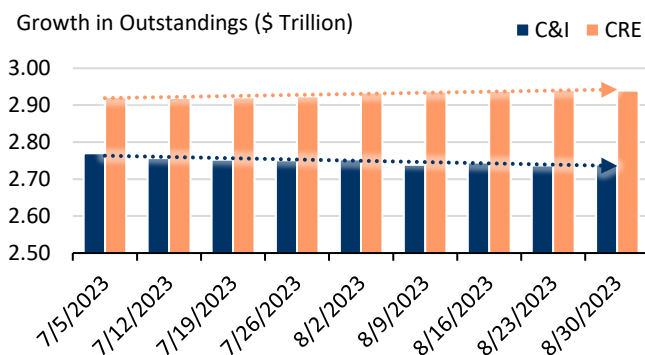


# AFS Pricing Charts of the Month

The August 2023 Data Insights from the AFS Loan Pricing Service

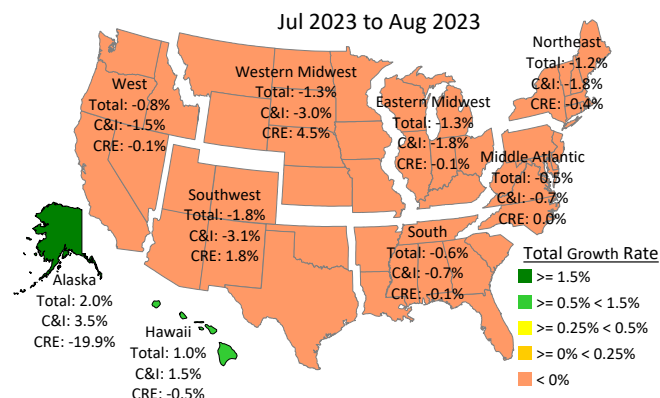
**afs**  
BusinessIntelligence

## C&I Lending Continues Downward Trend



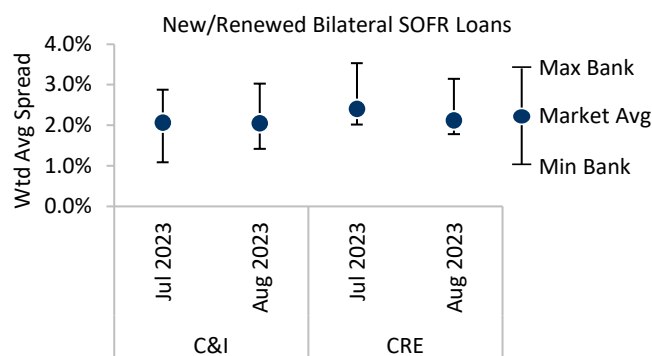
Source: Federal Reserve H.8 data release and AFS Business Intelligence  
Unadjusted outstanding balances.

## Lending Slumps Across Most Regions



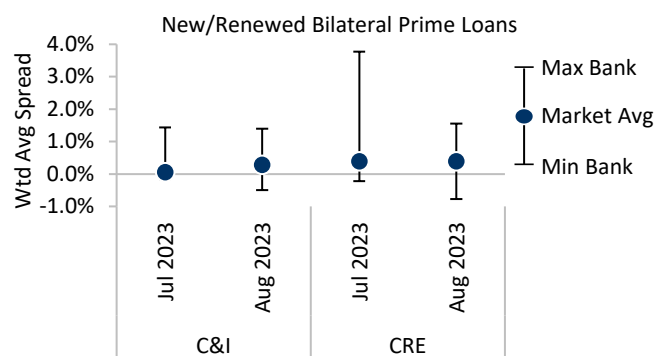
Source: AFS Business Intelligence  
Geographic data based on the location of the obligor.

## SOFR Spreads Narrow for C&I and CRE



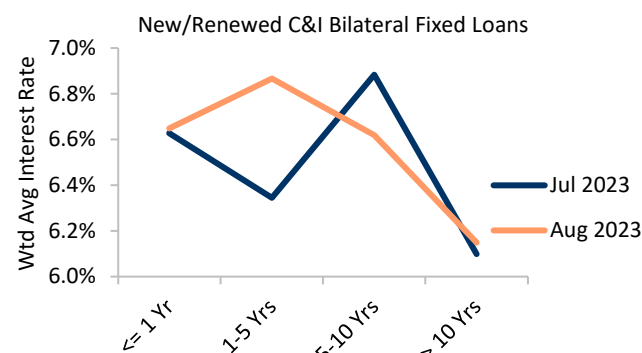
Source: AFS Business Intelligence

## C&I Prime Spreads Rise, CRE Flat



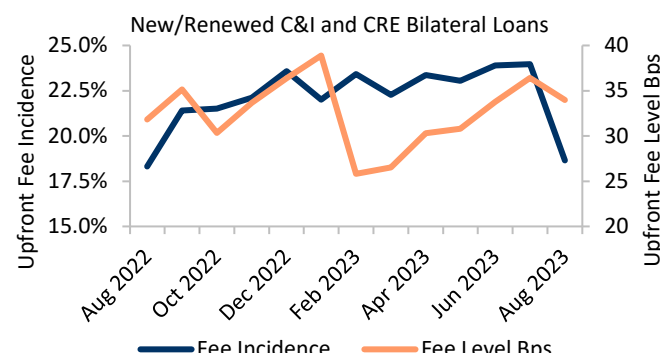
Source: AFS Business Intelligence

## The C&I Yield Curve Remains Inverted



Source: AFS Business Intelligence

## Fee Penetration Deteriorates in August



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 loan 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. Want to learn more? Get 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.

Please contact Doug Skinner at [ds Skinner@afsvision.com](mailto:ds Skinner@afsvision.com) with questions about these charts, to request a demonstration, and to learn more about the AFS competitive pricing service.

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