

Navigating Pricing Challenges with the AFS Pricing Dashboard



Vision to see the future...experience to get you there.

“The question isn’t whether you need better data. It’s whether you can afford to make decisions without it.”

Stop relying on guesswork. Start leveraging **data-driven insights** that maximize revenue and strengthen client relationships.

Tapping into the industry’s largest commercial loan database, the **AFS Pricing Dashboard** delivers Commercial and Industrial (C&I) and Commercial Real Estate (CRE) loan pricing benchmarks with perspectives on new/renewed loan pricing by a variety of pricing levers including geographic region, deal size, risk rating, and several more.

Driven by KPIs and designed for decision-makers at every level, the dashboard equips banks with granular market intelligence to capture pricing opportunities, uphold credit standards, and accelerate the largest source of revenue → **loan interest income**.

What Sets it Apart?

✓ Identify Missed Revenue

Pinpoint loans priced below market-clearing levels and capture untapped income.

✓ Client Driven Designs

AFS partners with clients to meet rising demands by providing new features with ease like expanded historical data, advanced filter segments, and additional table fields.

✓ Benchmark with Confidence

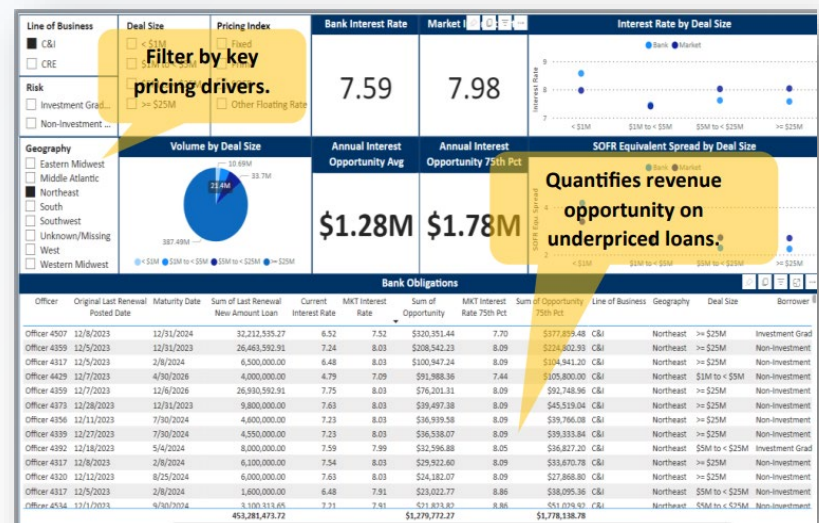
Compare your portfolio and transactions against peers by various lending verticals like collateral, industry, and line of business

✓ Track and Improve Performance

Monitor month-to-month trends and visualize pricing dispersion across segments.

✓ Equip Your Team for Success

Deliver competitive intelligence and transparent pricing grids to Relationship Managers with monthly reports



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Why it Matters?

With unceasing factors to consider like economic uncertainty, inflation flux, interest rate ambiguity, and intensifying competition → pricing commercial loans is more challenging than ever before!



With the AFS Pricing Dashboard

- ✓ Boost profitability without sacrificing competitiveness.
- ✓ Proactively manage renewals to reduce churn and protect margins.
- ✓ Gain transparency in traditionally opaque markets like middle market and Commercial Real Estate (CRE).

Ready to take your bank's pricing to the next level?

Schedule your personalized demo today and discover how the AFS Pricing Dashboard can transform your pricing strategy.

Because in today's market, ***precision isn't optional it's essential!***

Contact Doug Skinner, Managing Director of AFS Business Intelligence at dskinner@afsvision.com

[Learn More](#)

Deal Size	New or Renewed	<\$1M			\$1M to < \$5M			\$5M to < \$25M			≥ \$25M		
		Jun 25	Jul 25	Aug 25	Jun 25	Jul 25	Aug 25	Jun 25	Jul 25	Aug 25	Jun 25	Jul 25	Aug 25
Renewed													
SOFR													
Interest Rate %		6.26	6.86	6.58	6.69	6.59	6.62	6.55	6.37	6.52	6.28	6.40	6.06
SOFR Equivalent Spread		1.96	2.51	2.23	2.33	2.25	2.28	2.18	2.02	2.18	1.94	2.05	1.71
WARR		3.65	4.93	5.08	4.92	5.01	4.92	4.84	4.87	5.00	4.45	4.90	4.10
Prime													
Interest Rate %		7.60	8.68	8.69	7.58	7.56	7.80	7.55	7.26	7.52	7.69	7.52	7.21
SOFR Equivalent Spread		3.20	4.35	4.35	3.23	3.23	3.45	3.21	2.93	3.18	3.34	3.20	2.86
WARR		3.35	5.04	5.27	5.09	5.00	5.11	4.93	5.24	5.00	5.14	4.57	5.27
Fixed													
Interest Rate %		6.23	6.17	6.01	6.06	5.85	6.17	3.86	5.80	6.80	4.53	3.30	
SOFR Equivalent Spread		2.42	2.42	2.36	2.27	2.08	2.46	0.06	2.07	3.16	0.51	-0.36	
WARR		5.40	5.42	5.38	5.16	4.79	5.10	4.57	3.99	4.88	4.12	4.00	
New													
SOFR													
Interest Rate %		6.29	6.34	6.16	6.33	6.34	6.19	6.36	6.49	6.36	6.30	6.31	6.17
SOFR Equivalent Spread		1.96	2.00	1.82	2.01	2.00	1.85	2.03	2.14	2.02	1.95	1.96	1.82
WARR		4.71	4.14	4.18	4.55	4.64	4.54	4.76	4.84	4.78	4.69	4.69	4.83
Prime													
Interest Rate %		9.08	8.96	9.01	8.01	8.26	8.15	8.24	7.79	8.10	9.42	7.39	7.85
SOFR Equivalent Spread		4.76	4.62	4.67	3.69	3.91	3.80	3.93	3.46	3.76	5.04	3.04	3.51
WARR		5.18	5.31	5.27	5.43	5.21	5.22	5.62	5.19	5.16	5.97	4.32	5.84
Fixed													
Interest Rate %		6.46	6.53	6.40	6.15	6.39	5.96	5.61	5.49	5.61	5.29	5.39	5.17
SOFR Equivalent Spread		2.69	2.83	2.77	2.41	2.66	2.33	1.85	1.71	2.08	1.36	1.53	1.47
WARR		4.99	4.92	4.91	5.02	4.97	4.92	4.98	4.59	3.99	5.24	4.71	4.61
Interest Rate %		6.94	7.26	7.00	6.60	6.65	6.48	6.40	6.44	6.49	6.30	6.33	6.12
SOFR Equivalent Spread		2.81	3.25	3.09	2.43	2.50	2.39	2.10	2.12	2.20	1.97	2.01	1.80
WARR		4.32	5.00	5.02	4.90	4.91	4.87	4.81	4.86	4.86	4.61	4.77	4.49