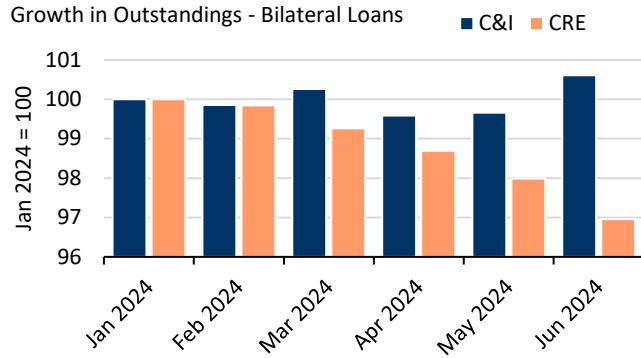


# AFS Pricing Charts of the Month

The July 2024 Insights from the AFS Loan Pricing Service

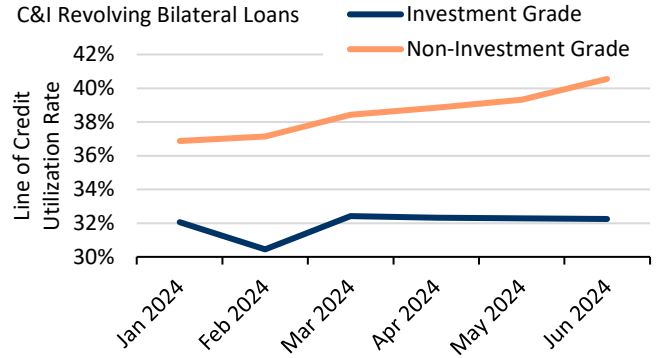


## C&I Bilateral Balances Rise at the End of 2Q2024



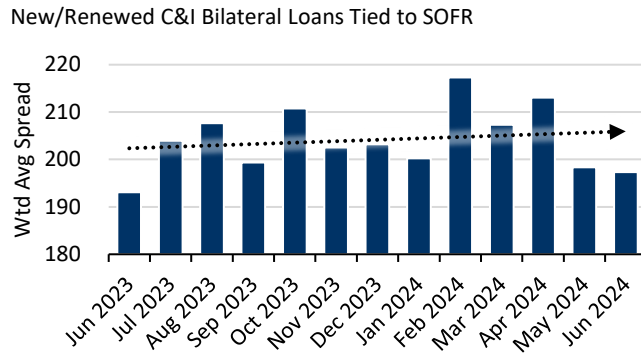
Source: AFS Business Intelligence. Unadjusted outstanding balances.

## Riskier Credits Tap Lines of Credit



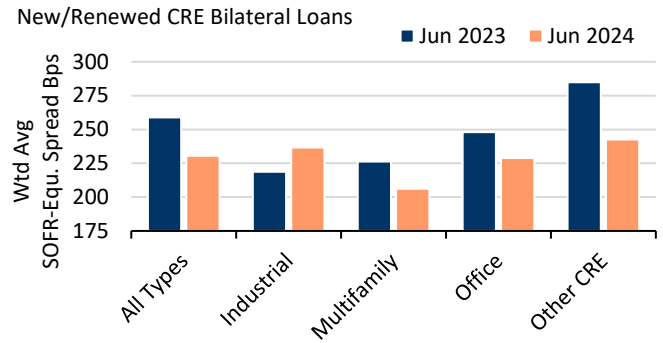
Source: AFS Business Intelligence. Utilization for revolving lines of credit. "Investment Grade" represents loans rated BBB or better.

## C&I SOFR Spreads Narrow Sharply Quarter over Quarter



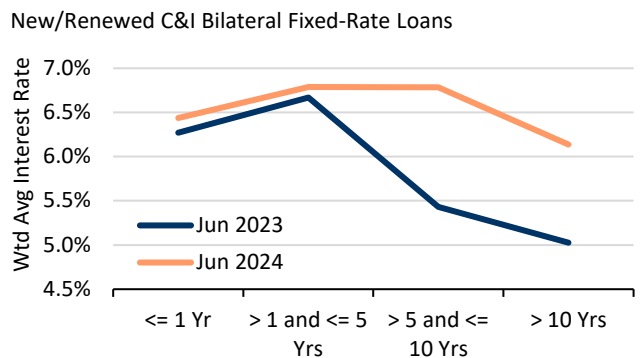
Source: AFS Business Intelligence.

## Multifamily Spreads Remain Thin vs. CRE Average



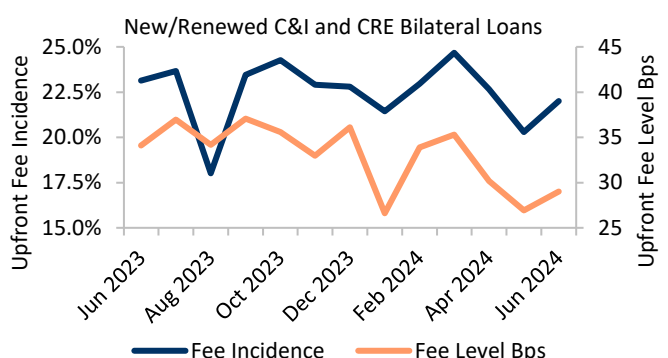
Source: AFS Business Intelligence.

## The C&I Yield Curve Flattens Year over Year



Source: AFS Business Intelligence. Ranges represent term length.

## Upfront Fee Performance Rebounds in June



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](mailto:dskinner@afsvision.com).