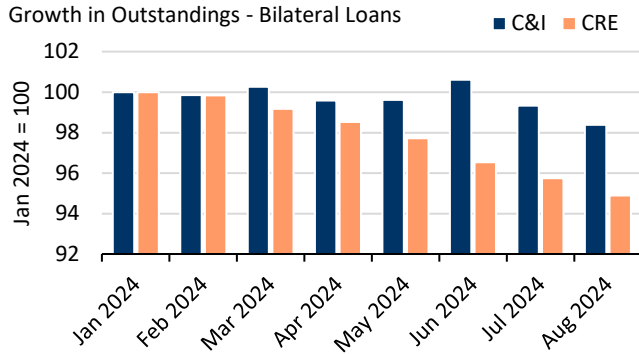


AFS Pricing Charts of the Month

The September 2024 Insights from the AFS Loan Pricing Service

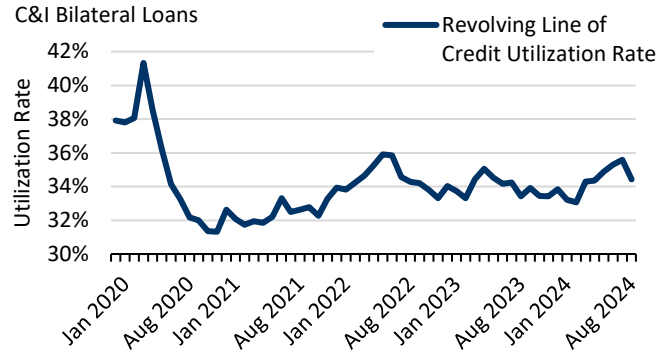


Bilateral Balances Descend to the Lowest Levels of the Year



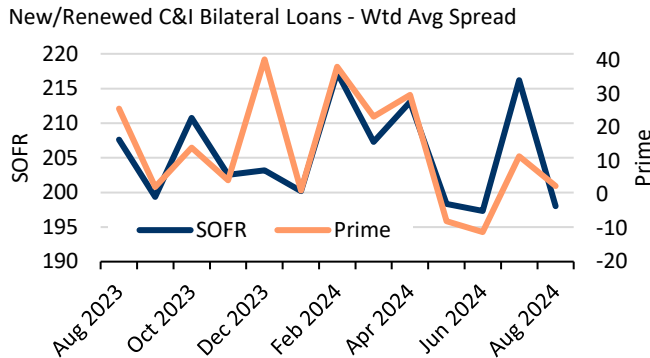
Source: AFS Business Intelligence.
Unadjusted outstanding balances.

C&I Utilization Falls Sharply MoM



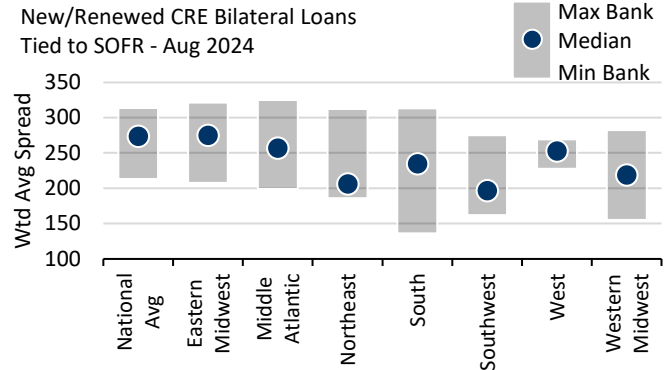
Source: AFS Business Intelligence.
Utilization for revolving lines of credit.

C&I SOFR and Prime Spreads Narrow Both MoM and YoY



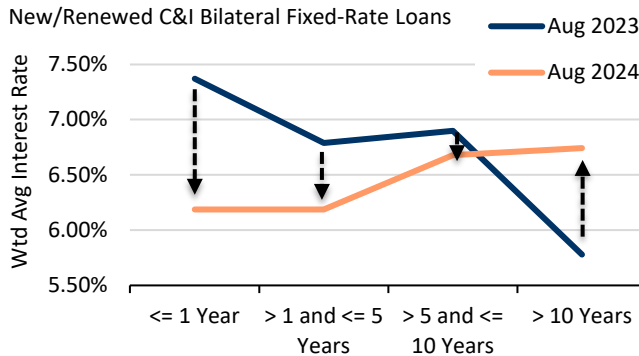
Source: AFS Business Intelligence.

CRE SOFR Spreads Vary Widely Within and Across Regions



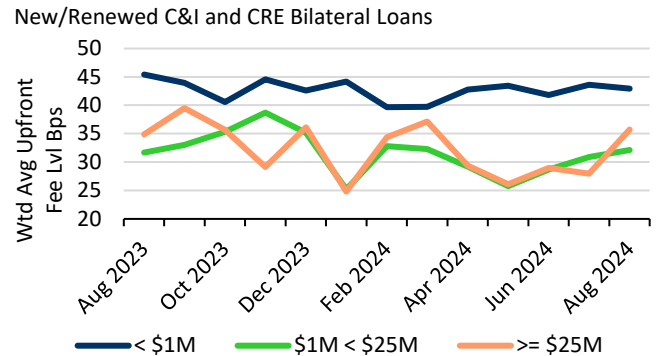
Source: AFS Business Intelligence.

Short-Term Fixed Yields Fall on Rate Cut Expectations



Source: AFS Business Intelligence.
Ranges represent term length.

Fee Pricing Displays Minimal Differentiation Above \$1M



Source: AFS Business Intelligence.
Ranges represent commitment size.

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.