



AMERIBOR® for Loan Pricing

The American Financial Exchange (AFX)

Facilitates interbank lending and provides credit-sensitive rates to America's banks and financial institutions

The AFX Marketplace

Provides over 250 financial institutions with an easy-to-use, safe and scalable platform for overnight, unsecured lending and borrowing

AMERIBOR®

The credit-sensitive benchmark interest rate that is derived from the transactions on the AFX Marketplace, providing a true reflection of overnight credit-sensitive borrowing costs

Why AMERIBOR?

- AMERIBOR is the widely publicized daily pricing index that is uniquely based on actual and observable U.S. domestic interbank lending and borrowing activity.
- AMERIBOR is the only credit-sensitive benchmark interest rate that is calculated on this basis. Unlike LIBOR, which was quotation-based among a handful of large banks, AMERIBOR is transaction-based across a deep and wide pool of banks.
- AMERIBOR is derived from the cash loan transactions on the AFX Marketplace.
- The AFX Marketplace's current membership encompasses 25% of U.S. banks and U.S. banking assets and growing.
- AMERIBOR reflects interbank funding costs for U.S. banks. This provides loan officers a clearer reflection of their overnight borrowing costs, enabling them to protect their banks and price loans above their cost of funds.
- AMERIBOR is published by all major data vendors, including Bloomberg, Refinitiv, CNBC and others.
- U.S. Omnibus Appropriations Bill Section 106 (signed into law on March 15, 2022) supports choice in selection of replacement benchmarks to suit the needs of individual banks, companies and financial institutions. Banks are free to choose a credit-sensitive rate that is suitable to them, and no regulator will be able to take negative action because of their choice of benchmark.

A Versatile, Credit-Sensitive Rate

AMERIBOR can be used to price a variety of loans:

Commercial and Industrial Loans

Mortgage Warehousing

Intracompany Lines of Credit

Municipal Loans and Debt Offerings

Participation Loans

Residential and Commercial Real Estate

Overnight and Historical AMERIBOR Rates

AMERIBOR offers an accurate view of overnight lending and borrowing costs across a wide range of timeframes and term structures. The below screenshot provides a sample – [view the most recent rates here](#).

Date	O/N	30 Day Avg	90 Day Avg	Ambor30T	Ambor90T
20230920	5.48672	5.47096	5.40221	5.36565	5.57308
20230919	5.51098	5.47079	5.39972	5.36726	5.55666
20230918	5.50091	5.46965	5.39705	5.36866	5.55075
20230917	5.48798	5.46885	5.3947	5.36864	5.55134
20230916	5.48798	5.46847	5.39219		
20230915	5.48798	5.46822	5.38969	5.36864	5.55134
20230914	5.4939	5.46704	5.38718	5.36907	5.55192
20230913	5.47456	5.46599	5.38461	5.36608	5.5385
20230912	5.47475	5.46669	5.38233	5.36555	5.54979
20230911	5.45845	5.46626	5.38008	5.36391	5.55108