

Greenwich Commercial Lending Market Insight - Q1 2023

Pricing Discipline is More Important Now than Ever

March 21, 2023

Executive Summary:

Data observations from Greenwich Commercial Loan Analytics (GCLA) clients show that:

- U.S. banks tightened credit standards on C&I and CRE loans in Q4 2022
- Rapid increases in total loan prices are pressuring corporate borrowers
- Loan growth slowed dramatically in the last months of 2022

Methodology:

Greenwich Commercial Loan Analytics (GCLA) is a unique offering backed by our market-leading dataset of commercial loan transactions used to help measure a bank's relative performance compared to independent, third-party metrics. Our experience in cleansing and standardizing commercial loan data, combined with our strong business knowledge and analytical methods, enables us to understand detailed pricing levels and trends nationwide. Our clients are principally top 40 U.S. commercial banks by asset size, with Coalition Greenwich collecting data on nearly 1.3 million loans monthly from bank contributors.

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