Greenwich Commercial Lending Market Insight - Q3 2024

Falling Loan Pricing Suggests a Rebound in Small Business Borrowing

September 24, 2024

Executive Summary:

Small business loan volume dropped in the first half of 2024 as companies reevaluated borrowing needs in the face of elevated interest rates and concerns about a possible economic downturn.

Methodology:

CLA is a unique offering backed by our market-leading data set 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 1.7 million loans on a monthly basis, accounting for $1.9 trillion in commitments.

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