

LOAN SPREADS

as of **JANUARY 8, 2024**

MW

LENDER	SPREAD +	INDEX =	RATE RANGE
Life Company	187-279, bps	10 Yr Treasury	5.43%-6.79%
CMBS	244-405 bps	10 Yr Swap	6.18%-7.68%
Agency	201-363 bps	10 Yr Treasury	5.26%-7.36%
Bank/Regional/Credit Unions	5 Year Bank Rate		6.54%-10.5%
Floating	370-995 bps	30 day LIBOR	9.12%-15.37%

10 YEAR TREASURY

3.98%

10 YEAR SWAP

3.59%

30 DAY SOFR

5.37%

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