

Greenwich Market Pulse

V30 - January 2009

U.S. Companies Say They're Paying
The Price For Bank Mismanagement

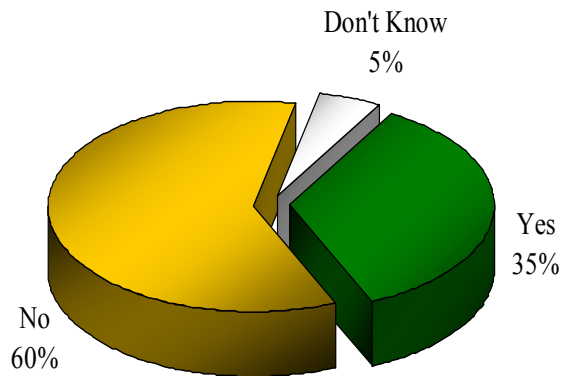
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Feelings about Changes in Banking Fees and Interest Rates

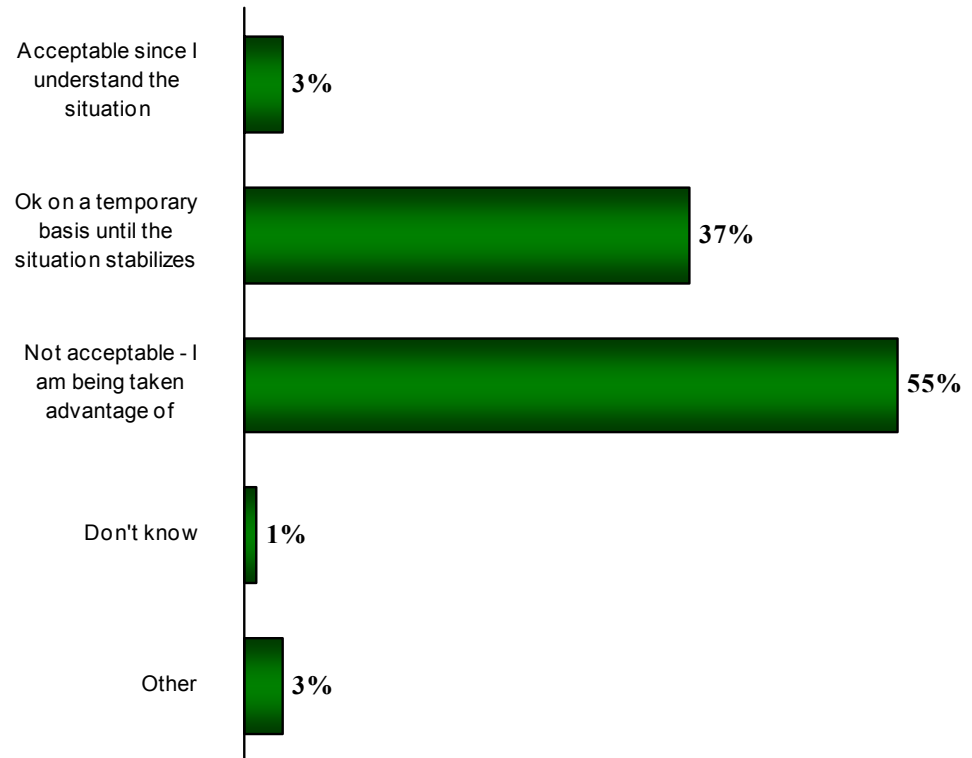
Small Business Banking (\$1-\$10 Million)

Over a third of small companies are paying more in banking fees or interest rates than 6-12 months ago, and over half of these companies do not believe the increases are acceptable.

Is your company paying more in interest rates or banking fees than it was 6-12 months ago?



How do you feel about paying more for banking services?



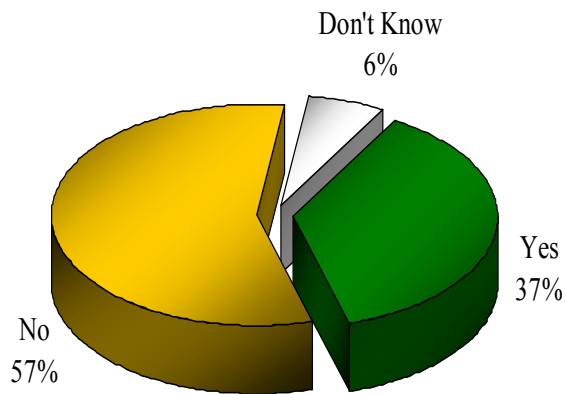
Is your company paying more in interest rates and banking fees than it was 6-12 months ago (before the credit crisis)?
[If 'Yes'] How do you feel about paying more for banking services?

Feelings about Changes in Banking Fees and Interest Rates

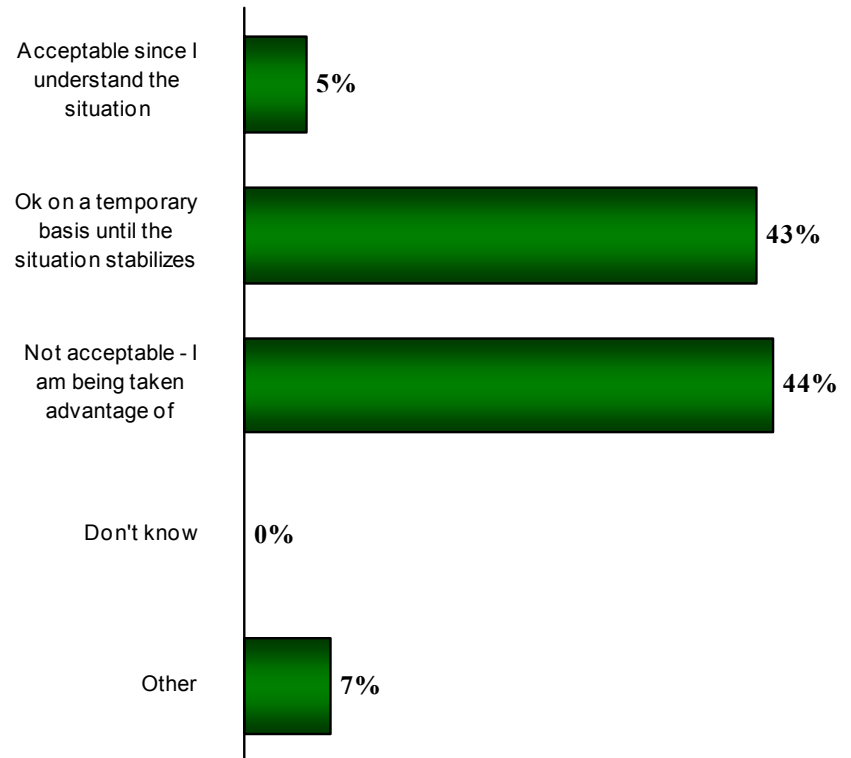
Middle Market Banking (\$10-\$500 Million)

Middle market companies are more likely than small companies to understand the need for increased banking fees, at least on a temporary basis, but almost half still believe it is unacceptable.

Is your company paying more in interest rates or banking fees than it was 6-12 months ago?



How do you feel about paying more for banking services?

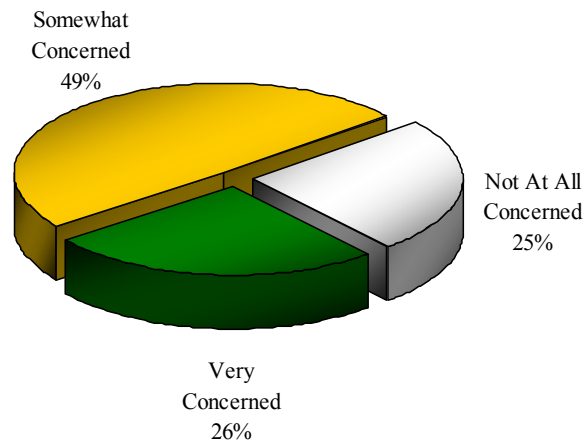


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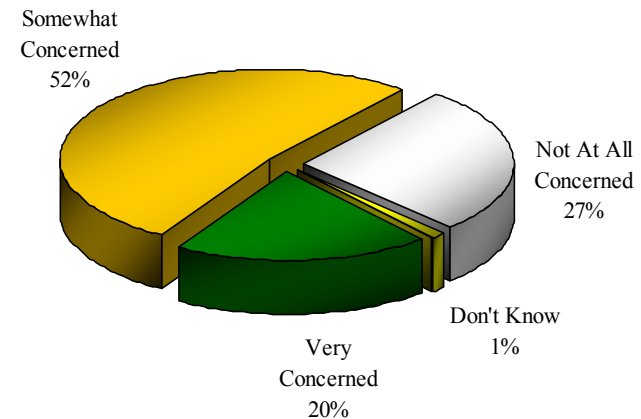
Concerns about Accessing Financing for Business Needs in 2009

Three in four executives are either somewhat or very concerned about accessing the financing they will need to run their business in 2009.

Small Business Banking (\$1–\$10 Million)



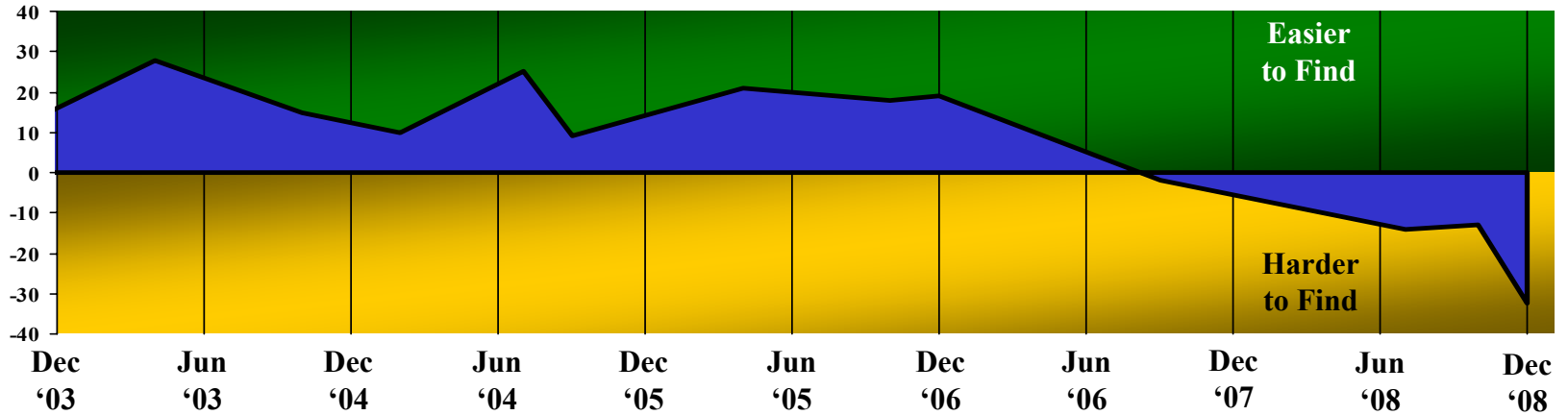
Middle Market Banking (\$10–\$500 Million)



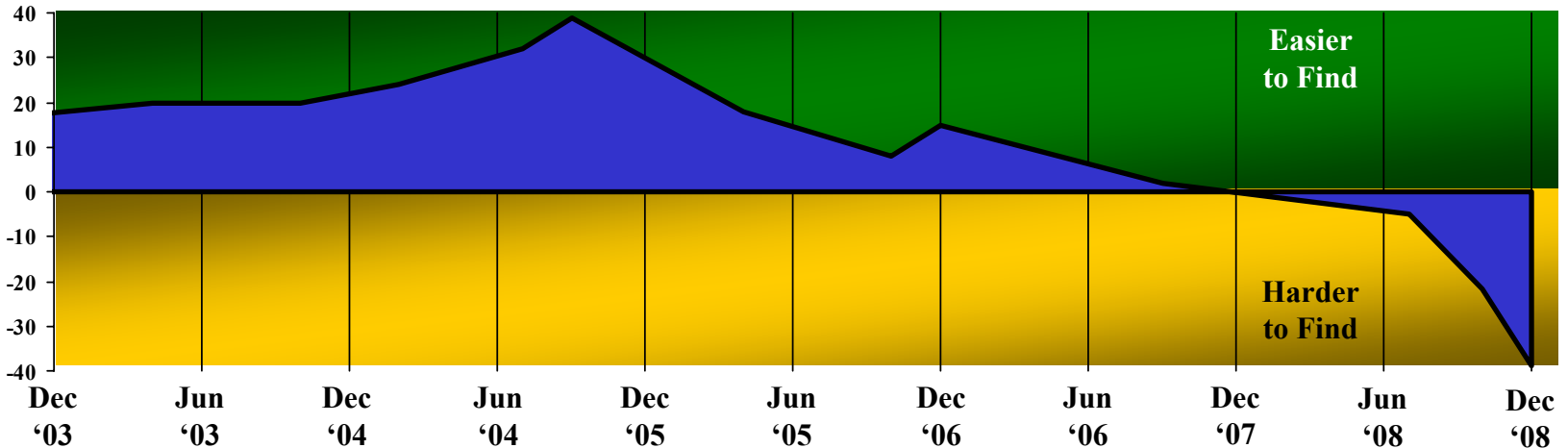
How concerned are you about accessing the financing you need to run your business in 2009?

Greenwich Credit Availability Index – Credit Access Continues to be a Big Worry

Small Business Banking (\$1-\$10 Million)



Middle Market Banking (\$10-\$500 Million)



Respondents were asked whether it was easier or harder to borrow money than one year ago. The Greenwich Credit Availability Index is the net score of companies who feel that credit is easier versus harder to find.

Methodology & Background

Market Pulse is a panel of approximately 30,000 financial decision makers at small (\$1 – \$10 million) and mid-size (\$10 – \$500 million) companies in the United States. Greenwich Associates provides continuous and thought-provoking “Voice of the Market” insights as part of its ongoing Internet panel research.

670 companies participated in this survey in December 2008, including 260 small business and 410 middle market companies. Market Pulse reports are published six times per year.

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