

# Greenwich Market Pulse: COVID-19: Implications for Commercial Banking Relationships

April 21, 2020

Executive Summary:

In times of crisis, the most important qualities are assurances that banks value relationships and are willing to lend, followed by digital functionality.

Methodology:

Greenwich Market Pulse: An ongoing research series that addresses the most important and timely issues facing small and mid-sized (\$1- 500MM) company executives and their banking relationships.

Greenwich Associates' access to thousands of financial decision-makers in the United States allows for constant contact with the market. Greenwich Market Pulse reports deliver the unbiased perspectives of these individuals in concise and actionable charts, complemented by insights and analysis from Greenwich Associates' industry experts. Greenwich Market Pulse studies are conducted four times per year and are often used in tandem with other annual Greenwich Associates research.

297 companies were interviewed online in March and April 2020, representing 131 small businesses and 166 mid-sized companies.

The data reported in this document reflect solely the views reported to Greenwich Associates by the research participants. Interviewees may be asked about their use of and demand for financial products and services and about investment practices in relevant financial markets. Greenwich Associates compiles the data received, conducts statistical analysis and reviews for presentation purposes in order to produce the final results. Unless otherwise indicated, any opinions or market observations made are strictly our own.

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