Small Business and Middle Market Banking: Positive Signs for 2015

March 26, 2015

Executive Summary:

For the past two years, small businesses and mid-sized companies have become increasingly positive about the status of their banking relationships. Qualified borrowers have seen widely available credit at extremely favorable terms and conditions and have further benefited from banks competing aggressively for sparse loan business. Banks, however, have been forced to incur steep compliance costs associated with new regulations, while waiting impatiently for a recovery in loan demand and borrowing activity.

Methodology:

The Greenwich Market Pulse is an ongoing research series that addresses the most important and timely issues facing small ($1mm-$10mm) and mid-sized ($10mm-$500mm) company owners/executives and their banking relationships. The current studies were conducted in Q4 2014 with participation from 125 companies representing 58 small businesses and 67 mid-sized companies.

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