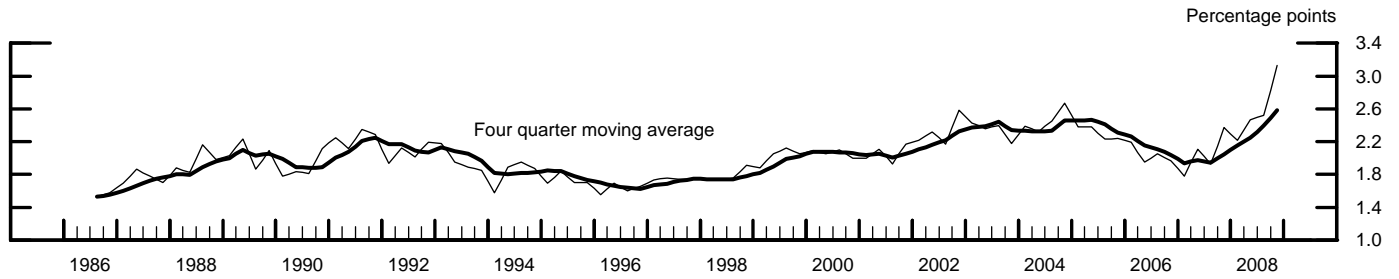


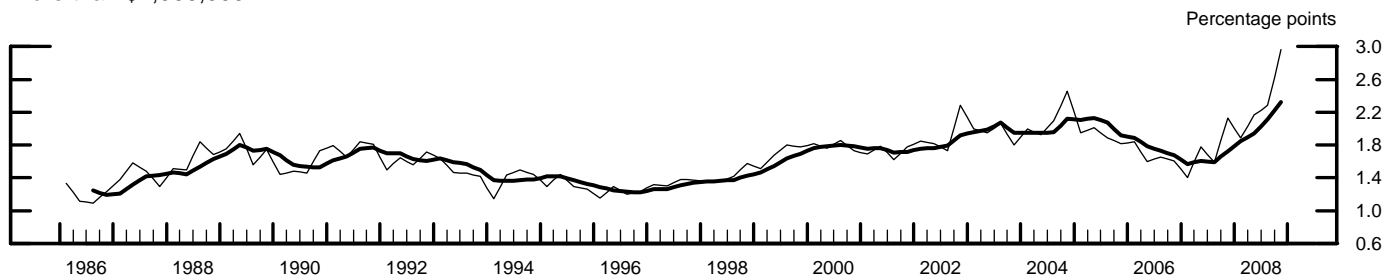
Commercial and Industrial Loan Rates at Domestic Banks

(Spreads over intended federal funds rate, by loan size)

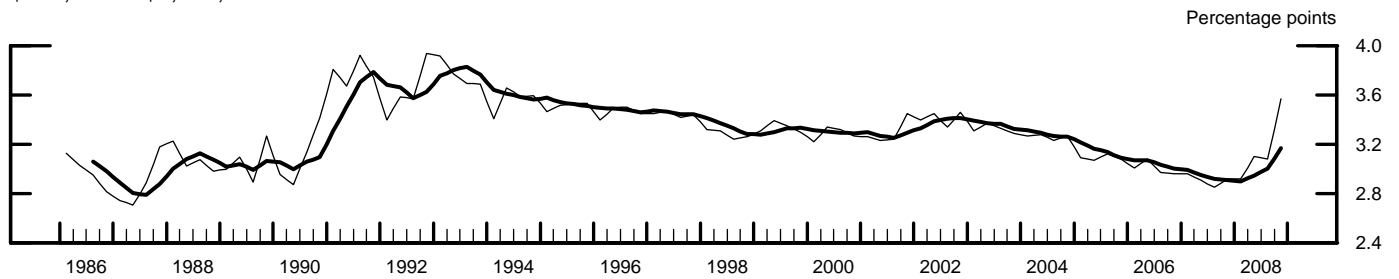
All Loans



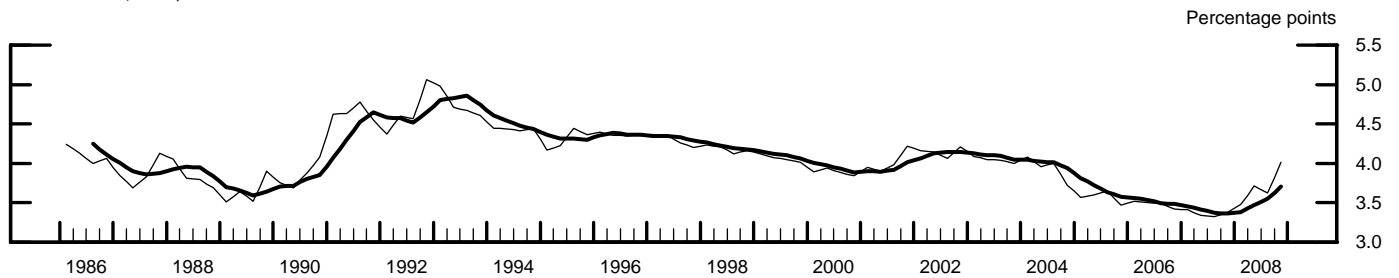
More than \$1,000,000



\$100,000 to \$1,000,000



Less than \$100,000



Source. Survey of Terms of Business Lending. The most recent quarterly survey occurred November 3-7, 2008