

News Release

THE FEDERAL RESERVE BANK *of* KANSAS CITY

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FEDERAL RESERVE BANK OF KANSAS CITY ANNOUNCES SECOND QUARTER SMALL BUSINESS LENDING SURVEY RESULTS

Small Business Lending Conditions Are Stable with Some Tightening of Credit Terms

KANSAS CITY, MISSOURI - The Federal Reserve Bank of Kansas City today released the results from the [Second Quarter 2018](#) national Small Business Lending Survey. The quarterly survey of U.S. banks provides data on lending activity and terms for small businesses, a critical source of employment and economic growth for the country.

Complete results of the survey are now available from the [Kansas City Fed's website](#).

Key findings include:

- Outstanding commercial and industrial (C&I) loan balances grew for the second consecutive quarter.
- New small business C&I originations showed a slight increase.
- Total credit line usage remained nearly unchanged and stable across all bank sizes.
- Interest rates on new small business loans rose and credit terms continued to tighten.

The Federal Reserve Bank of Kansas City's national quarterly Small Business Lending Survey (FR 2028D) includes quantitative and qualitative data on credit market conditions for bank lending to small businesses across the country. The survey results provide detailed information on commercial banks' lending activity and terms and offer a snapshot of small businesses' access to credit.

