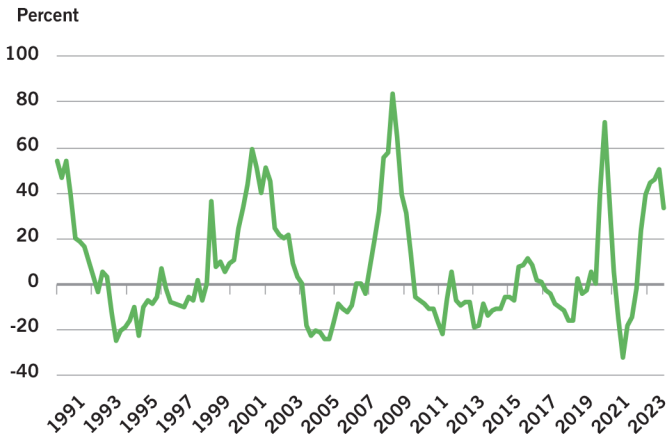


EXHIBIT 18: Net Percentage of Domestic Banks Tightening Standards for Commercial and Industrial Loans to Large and Middle-Market Firms



Source: St Louis Fed FRED Database