

## Scott C. Dulebohn

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WebTotal loan balances grew just 0.7 per-cent in the first half of 2023, compared with 3.8 percent in the first half of 2022. According to respondents to recent Federal Reserve Senior Loan Officer Opinion Surveys, both reduced loan demand and tighter lending standards contributed to a lending slowdown.<sup>3</sup> *My Blood Pressure Log - American Heart Association*

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