

BUSINESS LOANS MATURING IN ONE YEAR OR LESS MADE BY REPORTING BANKS IN 19 CITIES
DURING PERIODS SEPTEMBER 1-15, 1955 AND JUNE 1-15, 1955

Interest rate	Percentage distribution by size of loan									
	All sizes		\$1,000-10,000		\$10,000-100,000		\$100,000-200,000		\$200,000 and over	
	Sept. 1955	June 1955	Sept. 1955	June 1955	Sept. 1955	June 1955	Sept. 1955	June 1955	Sept. 1955	June 1955
Less than 2-1/2%.....	1.0	0.8	0.2	0.5	0.3	0.6	0.4	0.8	1.2	0.8
2-1/2%.....	0.3	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.3	0.1
Over 2-1/2 and less than 3%.....	0.1	0.4	**	**	**	0.1	0.1	0.2	0.1	0.5
3%.....	2.0	49.9	0.6	1.8	0.9	6.5	1.4	22.0	2.4	63.1
Over 3 and less than 3-1/2%.....	44.8	9.0	1.0	0.9	5.3	4.5	22.2	10.5	57.4	9.8
3-1/2%.....	11.5	7.6	2.0	3.4	7.0	10.2	13.0	14.3	12.3	6.3
Over 3-1/2 and less than 4%.....	7.7	4.3	2.0	2.0	3.6	7.1	12.3	7.9	6.9	3.4
4%.....	8.4	10.1	11.6	13.5	17.2	20.4	15.3	15.3	5.5	7.3
Over 4 and less than 5%.....	12.3	8.3	19.1	19.1	28.5	23.6	19.0	15.4	7.9	4.1
5%.....	7.8	6.3	30.2	27.6	13.5	16.4	10.3	9.6	4.7	3.4
Over 5 and less than 6%.....	1.2	0.7	7.3	5.2	3.6	2.6	2.3	0.6	0.4	0.3
6%.....	2.7	2.3	23.3	24.4	8.5	7.1	3.3	2.8	0.9	0.6
Over 6%.....	0.2	0.2	1.8	1.6	0.8	0.7	0.2	0.5	---	0.1
Total Per cent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total - Dollar amount*....	1,939,019	2,081,190	35,534	36,513	293,581	299,125	200,126	203,347	1,109,775	1,545,195
Weighted average rate:										
19 Cities.....	3.75	3.56	4.98	4.92	4.44	4.20	3.99	3.83	3.54	3.33
New York City.....	3.54	3.20	4.33	4.73	4.39	4.38	3.87	3.62	3.39	3.15
7 Northern and Eastern.....	3.76	3.55	5.06	4.97	4.43	4.29	3.99	3.78	3.58	3.37
11 Southern and Western.....	4.07	3.95	5.01	4.98	4.47	4.34	4.07	4.01	3.32	3.67

* Dollar amounts in thousands.
** Less than 0.05 per cent.

Banking Section, Board of Governors
October 12, 1955