

BUSINESS LOANS MATURING IN ONE YEAR OR LONGER BY REPORTING BANKS IN 19 CITIES  
DURING PERIODS DECEMBER 1-15, 1955 AND SEPTEMBER 1-15, 1956

Interest rate	Percentage distribution by size of loan									
	All sizes		\$1,000-10,000		10,000-50,000		50,000-100,000		100,000 and over	
	Dec. 1955	Sept. 1956	Dec. 1955	Sept. 1956	Dec. 1955	Sept. 1956	Dec. 1955	Sept. 1956	Dec. 1955	Sept. 1956
Less than 2-1/2%	0.2	0.4	0.2	0.2	0.2	0.3	0.1	0.4	0.2	0.5
2-1/2%	0.2	0.3	0.2	0.1	0.3	0.2	0.4	0.2	0.2	0.3
Over 2-1/2 and less than 3%	0.3	0.1	0.1	**	0.2	**	0.4	0.1	0.3	0.1
3%	0.8	2.0	0.5	0.6	0.4	0.9	0.9	1.4	0.8	2.4
Over 3 and less than 3-1/2%	0.7	15.1	0.2	1.0	0.6	5.3	0.8	22.2	0.7	57.8
3-1/2%	50.7	11.6	2.9	2.8	7.6	7.6	23.4	13.0	62.9	12.4
Over 3-1/2 and less than 4%	12.0	7.7	1.9	2.0	7.5	8.6	12.4	12.3	12.9	7.0
4%	10.4	8.4	9.7	11.6	18.2	17.2	20.5	15.3	7.8	5.6
Over 4 and less than 5%	11.7	12.4	22.0	19.1	33.5	28.5	24.6	19.0	9.9	7.9
5%	6.0	7.9	28.9	30.2	17.7	18.5	10.4	10.3	2.9	4.7
Over 5 and less than 6%	1.3	1.2	7.1	7.3	4.2	3.6	2.3	2.3	0.5	0.4
6%	2.5	2.7	24.4	23.3	8.8	8.5	3.0	3.3	0.9	0.9
Over 6%	0.2	0.2	1.9	1.8	0.8	0.8	0.8	0.2	---	---
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*	2,259,702	1,929,019	35,406	35,534	305,479	293,484	210,786	200,126	1,708,038	1,399,775
Weighted average rate:										
19 Cities	3.93	3.77	5.01	4.68	4.52	4.44	4.14	3.99	3.75	3.56
New York City	3.76	3.54	4.86	4.83	4.58	4.39	4.00	3.87	3.64	3.39
7 Northern and Eastern	3.95	3.76	5.08	5.06	4.52	4.43	4.16	3.99	3.79	3.58
11 Southern and Western	4.17	4.11	5.05	5.01	4.54	4.47	4.22	4.07	3.91	3.88

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

Banking Section, Board of Governors  
January 13, 1956