



# FEDERAL RESERVE

statistical release

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December 31, 1975

Table 1  
BANK RATES ON SHORT-TERM BUSINESS LOANS <sup>1/</sup>  
November 1975 and August 1975

Interest rate (per cent per annum)	Percentage distribution of dollar amount by size of loan											
	All sizes		\$1,000-\$9,999		\$10,000-\$99,999		\$100,000-\$499,999		\$500,000-\$999,999		\$1,000,000 and over	
	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975
Less than 7.50	2.2	4.3	3.8	3.4	0.8	1.3	1.3	3.1	1.2	3.4	2.7	4.9
7.50	32.0	35.0	1.3	2.1	3.7	5.4	13.1	18.8	23.5	28.7	39.1	41.8
7.51 - 7.99	15.5	13.0	1.2	5.7	4.4	6.2	11.1	12.1	12.1	15.7	17.7	13.5
8.00	7.5	6.0	4.3	6.2	7.9	9.2	10.9	11.2	7.5	7.9	6.8	4.5
8.01 - 8.49	12.4	8.2	5.2	4.9	9.2	8.3	14.0	10.2	13.9	9.1	12.2	7.7
8.50	4.1	5.2	10.5	8.8	10.4	11.3	8.6	8.8	9.7	7.3	2.0	3.7
8.51 - 8.99	5.1	8.7	5.3	5.8	10.2	9.5	8.6	7.8	8.3	6.9	3.6	9.1
9.00	2.8	4.7	7.3	7.0	7.0	7.4	5.5	4.8	5.7	4.1	1.5	4.5
9.01 - 9.49	2.5	2.0	4.5	3.3	5.3	3.5	4.4	3.4	3.8	1.4	1.7	1.6
9.50 and over	15.8	12.7	56.7	52.7	40.7	37.7	22.7	19.8	14.3	15.7	12.8	8.7
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total - Dollar amount*	3,367,651	3,430,194	17,411	18,545	197,450	205,842	432,252	455,957	324,095	364,939	2,396,443	2,384,911
Total - Number of loans	13,697	14,555	3,948	4,290	6,267	6,519	2,148	2,324	508	573	826	849
WEIGHTED AVERAGE RATES (per cent per annum)												
35 centers	8.29	8.22	9.56	9.42	9.15	9.02	8.62	8.48	8.38	8.29	8.04	8.00
New York City	7.99	8.00	9.34	9.28	8.98	8.89	8.52	8.44	8.17	7.93	7.87	7.93
7 Other Northeast	8.53	8.43	10.01	9.83	9.36	9.33	8.83	8.71	8.61	8.67	8.15	8.01
8 North Central	8.15	8.12	9.13	9.01	8.97	8.79	8.51	8.39	8.27	8.25	7.91	7.94
7 Southeast	8.70	8.41	9.68	9.58	9.39	9.21	8.74	8.57	8.62	8.32	8.36	7.94
8 Southwest	8.37	8.28	9.38	9.21	8.94	8.76	8.44	8.27	8.18	8.32	8.15	8.06
4 West Coast	8.67	8.45	9.73	9.67	9.29	9.21	8.77	8.51	8.76	8.28	8.56	8.37

<sup>1/</sup> Beginning February 1971 the Quarterly Survey of Interest Rates on Business Loans was revised. For description of revised series see pp. 468-477 of the June 1971 Bulletin.

\* - Dollar amounts in thousands.

Table 2  
BANK RATES ON REVOLVING CREDIT BUSINESS LOANS <sup>1/</sup>  
November 1975 and August 1975

Interest rate (per cent per annum)	Percentage distribution of dollar amount by size of loan											
	All sizes		\$1,000-\$9,999		\$10,000-\$99,999		\$100,000-\$499,999		\$500,000-\$999,999		\$1,000,000 and over	
	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975
Less than 7.50	.8	1.4	.5	2.7	.6	.8	.3	1.7	.6	1.4	.8	1.4
7.50	21.5	24.9	.2	1.4	2.7	6.1	9.9	22.3	24.7	20.0	23.0	24.0
7.51 - 7.99	12.5	13.7	.4	7.0	6.2	6.7	11.4	12.3	13.0	15.8	12.7	13.8
8.00	20.0	19.5	6.6	3.6	9.8	10.5	17.8	17.1	13.0	14.1	21.4	20.4
8.01 - 8.49	15.2	11.2	2.8	6.6	8.6	9.7	15.4	7.2	13.4	14.2	15.6	11.3
8.50	3.5	2.7	20.4	20.5	10.6	11.1	7.1	6.7	5.9	3.5	2.5	2.0
8.51 - 8.99	4.4	13.6	7.1	1.2	13.2	8.3	8.5	10.2	3.7	6.8	3.8	14.7
9.00	3.6	1.8	10.1	10.5	6.4	5.6	3.6	4.2	3.9	5.7	3.5	1.0
9.01 - 9.49	4.5	0.9	9.6	5.4	6.7	7.0	3.1	3.5	4.1	2.1	4.6	0.3
9.50 and over	14.2	10.5	42.4	41.1	35.3	34.3	22.9	14.8	17.7	16.2	11.9	9.0
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total - Dollar amount*	1,078,157	1,309,138	1,261	1,110	19,824	20,669	104,792	104,669	105,654	106,835	846,626	1,075,855
Total - Number of loans	1,781	1,735	315	241	563	550	497	491	164	163	242	290
WEIGHTED AVERAGE RATES (per cent per annum)												
15 centers	8.26	8.17	9.93	9.73	9.15	9.06	8.59	8.45	8.41	8.68	8.20	8.07
New York City	8.08	8.37	9.01	8.91	8.90	8.94	8.54	8.41	8.44	8.30	8.03	8.37
7 Other Northeast	8.63	8.09	10.38	10.11	8.91	9.01	8.09	8.01	8.19	8.78	8.72	7.98
8 North Central	8.62	8.27	10.11	9.70	9.57	9.58	9.34	8.81	8.65	8.56	8.49	8.12
7 Southeast	9.50	7.82	10.12	10.07	9.53	9.47	8.74	8.35	8.30	7.50	10.12	7.50
8 Southwest	8.51	8.41	9.18	9.36	9.15	8.88	8.62	8.46	8.49	8.11	8.42	8.49
4 West Coast	8.15	8.02	9.71	9.27	8.99	8.84	8.34	8.39	8.32	9.10	8.09	7.83

<sup>1/</sup> Beginning February 1971 the Quarterly Survey of Interest Rates on Business Loans was revised. For description of revised series see pp. 468-477 of the June 1971 Bulletin.

\* - Dollar amounts in thousands.

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Table 3  
BANK RATES ON LONG-TERM BUSINESS LOANS <sup>1/</sup>  
November 1975 and August 1975

Interest rate (per cent per annum)	Percentage distribution of dollar amount by size of loan											
	All sizes		\$1,000-\$9,999		\$10,000-\$99,999		\$100,000-\$499,999		\$500,000-\$999,999		\$1,000,000 and over	
	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975	Nov. 1975	Aug. 1975
Less than 7.50	.3	2.7	3.0	7.4	4.7	2.2	2.5	3.9	--	5.6	--	2.1
7.50	8.0	5.5	--	1.0	--	2.0	3.1	12.7	2.3	10.4	9.1	4.1
7.51 - 7.99	1.0	11.7	--	1.0	--	7.1	6.4	2.0	9.5	22.2	--	12.0
8.00	4.5	9.6	5.9	--	4.3	7.7	7.4	7.0	--	10.5	4.6	9.9
8.01 - 8.49	18.4	17.1	10.1	1.2	8.8	4.1	12.7	9.2	6.9	7.4	20.1	19.8
8.50	3.0	9.7	5.3	21.4	9.2	6.3	7.7	11.8	13.8	5.6	1.5	10.1
8.51 - 8.99	9.6	11.3	2.2	1.6	4.8	6.1	11.0	6.3	10.3	13.5	9.6	12.0
9.00	20.7	3.2	2.9	7.2	6.4	10.1	4.7	3.3	7.7	4.7	23.6	2.6
9.01 - 9.49	13.0	2.4	5.0	8.5	7.3	3.4	7.1	2.6	11.1	2.2	13.9	2.3
9.50 and over	21.4	27.0	65.5	50.4	47.3	51.8	41.6	40.8	38.4	17.7	17.5	25.0
Total per cent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total - Dollar amount*	326,354	280,104	625	485	8,342	10,231	23,613	27,451	21,523	25,670	272,251	216,267
Total - Number of loans	556	577	124	98	221	260	112	122	30	37	69	60
WEIGHTED AVERAGE RATES (per cent per annum)												
35 centers	8.88	8.89	9.76	9.45	9.18	9.47	9.11	9.01	9.16	8.54	8.79	8.89
New York City	8.44	8.77	7.37	8.80	9.09	8.53	9.13	8.86	9.46	8.01	8.32	8.80
7 Other Northeast	9.10	8.96	9.84	9.35	9.39	10.09	9.02	9.56	8.02	9.28	9.33	8.60
8 North Central	9.03	9.45	9.71	9.71	8.55	9.24	8.94	8.50	9.90	8.23	8.97	9.81
7 Southeast	8.87	8.91	7.82	8.87	8.84	9.66	9.06	9.54	9.36	8.04	8.54	8.30
8 Southwest	8.88	8.41	11.60	9.69	9.44	9.38	9.39	8.67	8.97	8.62	8.65	8.18
4 West Coast	9.27	8.57	9.90	9.60	9.90	9.24	9.32	9.28	9.49	8.47	9.21	8.47

<sup>1/</sup> Beginning February 1971 the Quarterly Survey of Interest Rates on Business Loans was revised. For description of revised series see pp. 468-477 of the June 1971 Bulletin.

\* - Dollar amounts in thousands.