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FOR IMMEDIATE RELEASE MARCH 25, 1982

TABLE 1 SUBTET OF TERM COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) HADE DUBING FRB 1-6. 1982

SIZE CLASS OF LOAD (IN THOUSANDS)

			2122 CT	22 OF POWR (1	IN IGOODENDS)		
200 m	ALL SIZES				\$100-499		
ALL BANKS							Part and and
ABOUNT OF LOAMS (THOUSANDS)	\$31,000,736	\$879,384	3560,057	\$080,913	\$2,391,838	2378, 150	320,144,343
NUMBER OF LOAMS	167,711	120,258	18,056	10,419	13,787	1,443	3,748
ABOUNT OF LOANS (THOUSANDS) NUMBER OF LOANS NEIGHTED AVERAGE MATURITY (SONTHS)	Y 1.4	3.5	3.8	4.4	3.7		1.0
WEIGHTED AVERAGE INTEREST RATE (%)	2/ 17.13	18.34	17.88	18.20	17.65	17.31	16.99
STANDARD ERROR 3/	.14	.28	.24	.13	-29	.17	.08
STANDARD ERROR 3/ INTERQUARTILE RANGE 4/	16.61-17.55	17.23-19.12	17.00-18.97	17.42-19.05	16.75-18.64	16.50-17.98	16.56-17.44
PERCENTAGE OF AMOUNT OF LOAMS:						The Control	
WITH PLOATING RATE	40.0	35.4	46.6	57.3	64.4	70.4	36.3
MADE UNDER COMMITMENT	54.9	27.8	36.5	41.5	64.4 51.0	63.5	56.6
WITH BO STATED MATURITY	17.5	13.9	16.8	18.6	26.4	32.7	16.2
48 LARGE BANKS				Control of the control			
AMOUNT OF LOAMS (THOUSANDS)	\$24,107,630	\$72,134	\$76,349	\$132,228	\$ 574 , 998	\$402,045	\$22,849,876
NUMBER OF LOAMS	17,747	7,253	2,314	2,050	2,913	610	2,607
WEIGHTED AVERAGE MATURITY (MONTHS)	1.0	7,253 4.5	4.8	4.9	3.9	3.6	.9
WRIGHTED AVERAGE INTEREST RATE (%)	2/ 17.65	18.47	18.12	17.85	17.56	17.37	17.02
STANDARD ERROR 3/	.04	.06	.01	.07	. 10	.05	.04
STANDARD PROPR 3/ INTERQUARTILE RANGE 4/	16.56-17.44	17.12-19.56	17.00-19.25	16.86-18.97	16.75-18.39	16.50-18.00	16.56-17.44
PERCENTAGE OF AMOUNT OF LOAMS:							
WITH FLOATING RATE MADE UNDER CONSITHENT WITH NO STATED MATURITY	37.6	64.0	74.0	80.2	82.2	75.5	35.4
MADE DADED COMMITMENT	55.9	47.2	54.9	59.8	64.0	67.8	55.5
UTOU NO COLORD MARROTTY	16.0	17.6	22.2				15.3
WIII BO SINIAD GRIUNIII		17.0		24.0	31.0	33.,	
OTHER BANKS	42 402 445	*****	**** 747	*****	** *** ***	2525 225	
ABOURT OF LOAMS (THOUSANDS)	\$7,493,103	\$807,230	3403,707	\$334,743	31,010,000	3030,075	\$3,294,401
ABOUNT OF LOAMS (THOUSANDS) NUMBER OF LOAMS	149,965	113,005	15,742	8,369	10,874	833	1,141
WEIGHTED AVERAGE HATURITY (MONTHS)	1/ 2.8	3.5	3.6	4.3	3.6	4.D	1.6
VEIGHTED AVERAGE INTEREST RATE (%)	2/ 17.38	18.33	17.84				
STANDARD EEROR 3/	.13	.27	.23	.10	. 26	. 16	.07
STANDARD EEROR 3/ INTERQUARTILE RANGE 4/	16.70-18.11	17.23-19.00	16.99-18.82	17.47-19.02	16.75-18.68	16.50-17.88	16.50-17.30
PERCENTAGE OF AMOUNT OF LOAMS:							
WITH PLOATING RATE MADE UNDER COMMITMENT	47.7	32.9	42.3	51.9	58.8	66.5	42.2
MADE UNDER COMMITMENT	51.4	26.1	33.6	37.1	46.9	60.2	
WITH NO STATED HATURITY	22.1	13.5	16.0	17.3	24.6	32.3	23.0
TILD PO DIREMO DELOBILL	***			****		32.3	23.0

NOTE: THE SURVEY OF TERMS OF BANK LENDING IS TAKEN OF ABOUT 340 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS. THE SAMPLE DATA ARE COLLECTED OVER ONE BUSINESS WERE AND USED TO ESTIMATE LENDING TERMS AT ALL INSUEED COMMERCIAL BANKS. SHORT TERM LOANS HAVE ORIGINAL HATURITIES OF LESS THAN ONE YEAR, AND LONG TERM LOANS HAVE ARRURITIES OF OWE TERM OR HORE. CONSTRUCTION AND LAND DEVELOPMENT LOANS INCLUDE BOTH UNSECURED AND LOANS SECURED BY REAL ESTATE. THUS, SOME OF THE CONSTRUCTION AND LAND DEVELOPMENT LOANS NOULD BE ENTREDED TO FORTOW THE CONSTRUCTION AND LAND DEVELOPMENT LOANS NOULD BE AVERAGE DEDUCTION AND ASSETS OF THE SHALLEST OF THESE BANKS WERE \$2.3 BILLION. FOR ALL INSURED BANKS, TOTAL DOMESTIC ASSETS AVERAGED SITLO MILION.

- 1/ AVERAGE HATURITIES ARE WEIGETED BY LOAN VOLUMES EXCLUSIVE OF LOANS WITH NO STATED HATURITY (DEHAND LOANS).
- THE APPROXIMATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED FROM SURVEY DATA ON THE STATED BATE AND OTHER TERMS OF THE LOAN; THEN, IN COMPUTING THE AVERAGE OF THESE APPROXIMATE EFFECTIVE RATES, EACH LOAN IS NEIGHTED BY ITS DOLLAR AMOUNT.
- 3/ THE CHANCES ARE ABOUT 2 OUT OF 3 THAT THE AVERAGE RATE SHOWN HOULD DIFFRE BY LESS THAN THIS AMOUNT FROM THE AVERAGE RATE THAT WOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- THE INTERQUARTILE PANCE SHOWS THE INTEREST RATE RANGE THAT ENCOMPASSES THE HIDDLE FIFTI PERCENT OF THE TOTAL DOLLAR ABOUNT OF LOANS MADE.



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FEDERAL RESERVIE-statistical release

TABLE 2

CONGRETATION CONSTRUCTED AND INDUSTRIAL LOADS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) HADE DURING PRE 1- 6, 1982

3.30					
(Canada Sept. 1979)	6.300 -		SIEE CL	ASS OF LOAD (IN THOUSANDS)
ិន្ទ្រ	ALI SIZI	L ES : \$1-	99 \$100-499	\$500-999	\$1,000 AND OVER
ALL BANKS; LOAMS (THOUSANDS)	39.541.6	578 \$319.9	77 \$330.461	\$184.046	\$2,707,194
BURBER OF LOAKS	22.	169 19.7	73 1.627	274	495
BUHBER OF LOAMS ERICHTED AVERAGE NATURITY (MONTHS)	. ¥ 5°	1.6 31	.6 39.7	43.0	56.0
BRIGHTED AVERAGE INTEREST RATE (S) STANDARD BREOR 3/	2/ 16.	.59 19.	06 17.58	16.93	16.15
STANDARD BERGE 3/	·	47	. 12	.69	.46
PERCENTAGE OF AROUNT OF LOAMS: WITE FLOATING RATE HADE UMBER CORNITREET					
WITH FLOATING RATE	. 01	7.5 32	.9 61.9	/6.0	/***
HADE GRABE CORRESANT		1.0 20	44.6	67.1	6/.5
48 LARCE BANKS AHOURT OF LOADS (THOUSANDS) BUBBER OF LOADS BRIGHTED AVERAGE HATURITY (HONTHS)	** ***			****	** *** ***
AMOUNT OF LOADS (THOUSANDS)	32,403,	100 335,3	134 \$106,741	\$101,840	34, 101,005
BURDER APP LURIS	4,	10 1,3	1/2 400	131	335
WRIGHTED AVERAGE INTEREST RATE (%)	2/ 16.	.12 18.	31 17.21	16.97	15.99
STANDARD ERROR 3/		.37	.05 .07	.21	.37
WEIGHTED AVERAGE INTEREST RATE (%) STANDARD ERROR 3/ INTERQUARTILE RANGE 4/	15.75-16.	.99 17.50-19.	27 16.50-18.10	16.50-17.50	15.75-16.87
PERCENTAGE OF ABOUNT OF LOAMS:		* 1 - 2 11 - 1			
WITH PLOATING RATE	73	3.7 75	81.7	85.9	72.7
PERCENTAGE OF ABOUNT OF LOAMS: WITH PLOATING RATE HADE UNDER CONMITMENT	68	5.0 55	5.8 78.0	81.5	67.1
OTHER BANKS					
AMOUNT OF LOAMS (TROUSANDS)	\$1.136.6	571 \$284.6	23 \$223.720	\$82,200	\$546.129
MUSBER OF LOAMS	19.6	18,4	01 1,167	123	160
ABOUNT OF LOAMS (THOUSANDS) BURBER OF LOAMS WEIGHTED AVERAGE MATURITY (MONTES)	V 4	3.5	1.0 40.3	43.6	51.2
WEIGHTED AVERAGE INTEREST RATE (%) STANDARD ERROR 3/ INTERQUARTILE RANGE 4/	2/ 17.	.58 19.	15 17.76	16.89	16.79
STANDARD BRECK 3/		.29	.58 .09	.65	. 26
INTERQUARTILE RANGE 4/	16.50-18.	.39 17.23-19.	57 17.50-18.39	15.75-18.17	16.12-18.00
PERCENTAGE OF ABOUNT OF LOAMS:					
WITH PLOATING RATE	60	0.8 27 3.1 23	7.6 52.4	63.6	81.1
MADE UNDER COMMITMENT	44	3.1 23	3.3 28.7	49.2	68-8

NOTE: THE SURVET OF TERMS OF BANK LENDING IS TAKEN OF ABOUT 340 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS. THE SAMPLE DATA ARE COLLECTED OVER ONE BUSINESS WERK AND USED TO ESTIMATE LENDING TERMS AT ALL INSUED COMPRICIAL BANKS. SHORT TERM LOANS HAVE ORIGINAL HATDRITIES OF LESS THAN DEE MAN, AND LONG TERM LOANS HAVE RETURNITIES OF DIESS THAN DEE MAN, AND LONG SECRED BY REAL ESTATE. THUS, SOME OF THE CONSTRUCTION AND LAND DEVELOPMENT LOANS HOULD BE REPORTED ON THE STATEMENT OF CONDITION AS REAL ESTATE LOANS AND THE REMAINDER AS BUSINESS LOANS. AS OF 9/30/61, AVERAGE DORESTIC ASSETS OF 46 LARCE BANKS WERE \$12.1 BILLION AND ASSETS OF THE SAMLEST OF THE SAME SETS OF THE SAMLEST OF THE SAM

- 1/ AVERAGE NATURITIES ARE URIGHTED BY LOAD VOLUMES.
- 2/ THE APPROXIBATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED FROM SURVEY DATA ON THE STATED PATE AND OTHER THEMS OF THE LOAN; THEM, IN COMPUTING THE AVERAGE OF THESE APPROXIMATE REFECTIVE RATES, RACH LOAN IS NEIGHTED BY ITS DOLLAR ABOUNT.
- 3/ THE CHANCES ARE ABOUT 2 OUT OF 3 THAT THE AVERAGE RATE SHOWN WOULD DIFFER BY LESS THAN THIS AMOUNT FROM THE AVERAGE RATE THAT BOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- 4) THE INTERODARTILE PANCE SHORE THE INTEREST RATE RANGE THAT RECORPASSES THE MIDDLE FIFTY PERCENT OF THE TOTAL DOLLAR AMOUNT OF LOADS HADE.

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CABLE 3

SURVEY OF TERMS OF SAME ILADING

CONSTRUCTION AND LAND DEVELOPMENT LOADS (SECUEZE AND UNDECURED BY TEAL ESTATE) MADE DURING FEB 1-6, 1982

SIZE CLASS OF LOAM (IN TROUSANDS)

en de la companya de La companya de la co	ALL SIZZS	\$1-24	\$25-49	\$50-99	\$100-499	\$500 AND OVER
ATT LAMES						
ANGUNT OF LOAMS (THOUSANDS)	\$1,209,125	\$112,588	\$172.993	\$285,350	\$230,605	\$407.589
NUMBUR CP LOANS	26.525	16.202	4.869	3.865	1.400	189
ANOUNT OF LOANS (THOUSANDS) NUMBER OF LOANS WEIGHT OF AVERAGE MATURITY (MONTHS	12.9	7.8	9.8	13.4	10.5	16.3
STANDA CONTRACT SALEST RATE (N)	17.86	19.90	19.37	18.84	14.83	17.68.
BEIGHTEN AVERTAGE INTEREST RATE (%) STANDA C BELDE 3/ INTEREMARTILE RANGE 4/	17.27-19.25	17.98-20.46	18.93-20.17	18.27-19.51	8.75 - 18.54	17-23-18-27
DEPOSES OF SHORES OF TOLES.					4.5 12.4 31.	17-23-10-27
PARCENTAGE OF AGOUNT OF LUMBS:	60.0	10.5				17 87 11.00
WITH PLUATING MATE	07.3	13.5	29.0	40.0	31,3	31,1 30.00.0
SECURED BY REAL ESTATE	67.3	20.0	85.5	2 79.3	94.9	25 3 3 XX 2 * 03. /
HADE UNDER COMMITMENT	50.9	55.4	26.1	28.8	2198	2047 82475.0
MADE FOR CONSTRUCTION	100.0	100.0	100.0	100.0	100.0	100.0
1-4 PANILY	30.0	35.4	27.5	74.4	17.3	5.8
HOLTIPARILY	13.3	1.8	1.6	. 8	43.3	1313
MONRESIDENTIAL	56.6	62.8	70.8	24.8	39.4	86.9
WITH NO STATED HATURITY	4.6	10.8	5 . 4.4	3.7	7.8	, 46.8
PERCENTAGE OF ABOUNT OF LOAMS: WITH FLOATING MATE SECURED BY ERAL ESTATE HADE UNDER COMMITTEE TABLE FOR CONSTRUCTION 1-4 FAMILY HOLITFARILY BOWRESIDENTIAL WITH NO STATED HATURITY R8 LARGE BANKS ABOUNT OF LOAMS (THOUSANDS) WEIGHTED AVERAGE HATURITY (HONTHS)						i av seldit itti titti. Silvini salah
AMOUNT OF LOAMS (THOUSANDS)	\$325,039	\$3.497	\$4:605	\$6.014	\$36.592	\$27# 230
NUMBER OF LOAMS	840	362	124		171	100
WEIGHTED AVERAGE MATURITY (MONTHS)	1/ 12.6	8.9	7.1	7.9	10.9	13:1
**************************************			12.00			3.9942.
WEIGHTED AVERAGE INTEREST RATE (%) STANDARD ERROR 3/ INTERQUARTILE BANGE 4/	17.89	19.02	18.98	19.23	18.44	17, 76
STANDARD ERROR 3/	.07	.07	.08	.20	.11	.03
INTERQUARTILE BANGE 4/	17.25-18.53	18.26-20.00	18.13-19.56	18.25-20.25	18.00-19.41	17.25-18.17
PERCENTAGE OF AMOUNT OF LOAMS:					95.0	101 17 Sign 48
PARCEPIAGE OF ADDUST OF LUANS:	70 5	03.0	06.4	07.0	05.0	CLAR CHILDING
WIID PLUATING BATE	70.5	93.4	90.1	97.0	95.0	. 65.9
SECURED BY REAL ESTATE	80.7	94.2	96.3	93.0	89-1	70.9
HADE UNDER COMMITMENT	87.8	90.5	93.8	88.6	86.9	5 4 6 4 6 4 8 7 • 8
HADE FOR CONSTRUCTION	100.0	100.0	100.0	100.0	100.0	100.0
1-4 PARILY	7.3	24.8	25.0	26.8	14.7	33:05,940 5.4
MOITIPAMILY	12.9	20.2	18.4	16.7	14.6	12.4
MONRESIDENTIAL	79.8	55.0	56.7	56.5	70.7	82-2
WITE NO STATED HATURITY	.1	4.9	4.7		.0.	41.3 4 52 - • O
PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING RATE SECURED BY REAL ESTATE HADE UNDER COMMITMENT HADE FOR CONSTRUCTION 1-4 FAMILY HOUTIFAMILY HOUSE BANKS WITH HO STATED HATURITY OTHER BANKS WINDER OF LOAMS WINDER OF LOAMS WEIGHTED AVERAGE HATURITY (HOWTHS)					195 14142	行り直開 (社長者で 1918年) -
AMOUNT OF LOAMS (THOUSANDS)	\$884.085	\$109.091	\$168.388	\$279.337	\$194.014	\$133.256
NUMBER OF LOAMS	25.685	15.840	4.745	3.782	1,229	89
WEIGHTED AVERAGE MATURITY (MONTHS)	1/ 13.0	7.8	9.9	13.6	10.4	23.4
UNTOURED INTO AN THROUGH DIST OF	24 43 05	40.03		40.00	11.11.63400	12071 (L-
WEIGHTED AVERAGE INTEREST RATE (%)	₹ 17.85	19.93	19.38	18.83	14.15	379388 17.53
STANDARD ERROR 3/	.54	47.00.00.00	.54	.27	1.60	- 36
WEIGHTED AVERAGE INTEREST RATE (%) STANDARD ERROR 3/ INTERQUARTILE RANGE 4/	17.74-19.51	17.98-20.46	18.83-20.17	18.27-19.51	8.75 - 18.13	16.75-18.27
INTERGUARTILE RANGE G/ PERCENTAGE OF AHOUNT OF LOAMS: WITH FLOATING RATE SECORED BY REAL ESTATE HADE UNDER COMMITMENT HADE FOR CONSTRUCTION 1-4 PAGILY NULTIPABLY NONESSIDENTIAL WITH NO STATED HATURITY						or senser Hidrografia
WITH PLOATING RATE	45.6	17.1	58.8	39.4	13.2	68.7
SECURED BY REAL ESTATE	89.7	55.6	85.2	99.4	96.0	93.6
MADE UNDER COMMITMENT	37.3	54.3	24.3	27.5	45.2	48.7
HADE FOR CONSTRUCTION	100.0	100.0	100.0	100.0	100.0	100.0
1-4 PANILY	38.4	35.8	27.6	75.4	17.7	6-7
MULTIPANILY	13.5	1-2	1.2	5	48.7	15-2
NONRESIDENTIAL	48-1	63.0	71.2	24.1	33.5	78 - 1
WITH NO STATED MATURITY	6.3	11-0	4.4	3.8	9-3	5-5
	0.5		***	3.0	,.,	3.3

NOTE: THE SURVEY OF TERMS OF BANK LENDING IS TAKEN OF ABOUT 340 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS. THE SAMPLE DATA ARE COLLECTED OVER ONE BUSINESS WERK AND USED TO ESTIMATE LENDING TERMS AT ALL INSURED COMMERCIAL BANKS. SHOET TERM LOANS HAVE DATED AND COMMERCIAL BANKS. SHOET COMSTRUCTION AND LAND DEVELOPMENT LOANS INCLUDE BOTH UNSECURED AND LOANS SECURED BY REAL ESTATE. THUS, SOME OF THE CONSTRUCTION AND LAND DEVELOPMENT LOANS OWLD BE REPORTED ON THE STATEMENT OF CONDITION AS PEAL ESTATE LOANS AND THE REPAIRURE AS USINESS LOANS. AS OF 9/30/81, AVERAGE DOMESTIC ASSETS OF 48 LARGE BANKS WERE \$12.1 BILLION AND ASSESSED OF THE STALLEST OF THESE BANKS WERE \$2.3 BILLION. FOR ALL INSURED CANKS, TOTAL DOMESTIC ASSETS

- 1/ AVERAGE MATURITIES ARE WEIGHTED BY LOAM VOLUMES EXCLUSIVE OF LOAMS WITH NO STATED MATURITY (DEMAND LOAMS).
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- THE INTERQUARTILE RANGE SHOWS THE INTEREST HATE BANGE THAT ENCOMPASSES THE MIDDLE FIFTY PERCENT OF THE TOTAL DOLLAR AMOUNT OF LOANS HADE.

শাস্ত্রী আরু বিজ্ঞান ক্ষেত্রীয় করে। তার বিজ্ঞান ক্ষেত্রীয় বিজ্ঞান ক্ষেত্রীয় বিজ্ঞান ক্ষেত্রীয় ক্ষেত্রীয় ক আনুষ্ঠিত বিজ্ঞান ক্ষেত্রীয় বিজ্ঞান ক্ষেত্রীয় ক্ষেত্রীয

TABLE 4

NAME OF SURVEY OF TERES OF BANK LENDING
LOCK COLOR TO FARRES ADD DURING FEB 1- 6, 1982

	tana renonti	OF LEAK (IS	10437-0.0	SIZE CLASS OF LOAM (IN THOUSANDS)						
6658 8380 584	{ 82 -991 3	ve-011	ALL SIZES	- \$1 -9	\$10-24	\$25-49	\$50-99	\$100-249	\$250 AND OVER	
ALL BANKS	LOANS: (THOUSAND	s) 686, 3616	\$1,266,037	\$138,005	\$166,907	\$164,173	\$194,427	\$216,317	\$386,208	
nuðbér of i	verage [©] haturity	(BONTHS) 1	57,806	36,774 6.2	11,122 8.3	4,955 7.5	2,920 7.5	1,655 6.3	380 6.9	
RET CHEED Y	VERACE INTEREST	RATEC(%) 2	/ 17.68	17.65 .28	17.33 .25	17.67 .21	17.66	17.63	17.88	
STANDARD INTERQUA	RTILE RANGE 4/ SE OF LOAM:		7.11-18.39	16.65-18.54	16.64-18.27		16.75-18.52		17.50-18.47	
FERDER	LIVESTOCK	. 3.04	17.57 17.42	18.16 17.96	17.42 16.78	17.82 17.50	17.31 18.17	18.05	17.38	
	Current Operati	NG EXPENSES	17.66	17.58	17.29	17.53	17.48	17.44	18.29	
OTHER	ACHIWERT AND BO	0.001	17.93 17.85	17.38 17.86	17.42 17.85	17.11 18.35	19.04 17.20	17.70	17.98	
6.4	OF MOUNT OF L	F,85 OAMS:	1.00					erry t		
WE'TH PLO	ATING WATE	5.6	47.1	23.5	26.2	31.3	38.9	53.0	72.2 35.5	
	BR COMMITMENT SR OF LOAN:	r.:	· 29.1	24.0	28.9	22.6	34.4	21.3		
	LIVESTOCK	e10,38	17.2 5.5	9.2	9.1 7.5	14.2 3.7	18.2 7.0	16.4	24.7	
OTHER OTHER	CURRENT OPERATI	NG BEPBESES	49.2	67.6	59.1	53.2 11.0	37.0 19.0	55.0	39.5	
OTHER	ACHIBERY AND EQ		8.5 19.1	10.5 6.5	15.6 8.6	17.8	15.2	25.0	27.4	
LARGE BANKS	5/ If.	68. 68.								
ANDUST OF	LOANS (THOUSAND		\$438,742	\$7,230	\$14,423 957	\$14,783 432	\$20,823 315	\$36,427 247	\$345,055 273	
nghēbr cp Weighted A	VERAGE MATURITY		3,948 / 5.9	1,724 7.0	6.6	7.8	6.7	5.8	5.7	
WEIGHTED A	0.59 Verage interest	BATE (%) 2	/ 17.97	18.30	18.15	18.03	17.73	18.22	17.95	
STANDARD	ERROR: 3/ ETILE WANGE 4/	8.85	.30 7.50-18.54	.14 17.50-19.12	.13 17.25-18.97	.12 17.41-18.68	.11 17.08-18.47	.31 17.45-18.81	.36 17.50-18.54	
BY PURPO	SR OF LOAN:	8.01			18, 10	18.36	*	18.47	17.38	
	LIVESTOCK LIVESTOCK	16.1	17.49	18.08 18.44	17.91	18.09	*		*	
OTHER (CURRENT OPERATI ACHINERY AND EQ		18.31	18.24 18.39	18.20 18.03	18.11	17.70	18.15	18.41	
OTHER	-	Telegos.	18.00	18.49	18.13	17.81	17.97	18.17	17.98	
	OF MICONI OF L	OANS:	110 Table 1			•		. Turkinga. Turkingan		
	ATING RATE BE COMMITMENT	7 . E.F	70.7 40.3	59.8 51.3	65.3 59.1	72.6 53.1	78.0 65.4	87.5 76.2	68.8 33.4	
BY PURPO	SE OF LOAN:	E8.01	24.3	5.3	8.0	8.6		20.0	27.6	
OTHER	LIVESTOCK LIVESTOCK	- ξ. - 191-ξ	4	5.4	4.2	9.3	*		*	
	CURRENT OPERATI ACHINERY AND &Q		42.3 2.0	60.6 9.1	60.9 5.3	56.4	60.3	50.5	38.6	
OTHER	0.34	9.4-5 0.30	29.1	19.4	21.6	21.1	22.6	26.0	30.6	
OTHER BANKS	5/	1.55		****	****	**** 200	***** ***	*****		
NUMBER OF		e . 63	\$827,295 53,858	\$130,774 35,050	\$152,485 10,165	\$149,390 4,523	\$173,603 2,605	\$179,890 1,408		
WEIGHTED A	Verage maturity	(MONTHS) 1	7.6	6.2	8.4	7.4	7.6	6.4	*	
	VERAGE INTEREST	BATE (%) 2	/ 17.52 .24	17.62 .23	17.25 .21	17.64	17.65 .41	17.51	:	
INTERQUA	ERBOR 3/ RTILE RANGE 4/		7.00-18.27	16.64-18.50	16.64-18.26	17.18-18.26	16.64-18.50	17.18-18.27	*	
PEEDEB	SE OF LOAN:	ara war betief	17.65	18.16	17.36	17.79	17.27	*		
OTHER	LIVESTOCK CURRENT OPERATI	NG RYPRESES	17.43	17.93 17.55	16.72 17.20	17.47	17.44	17.31	*	
PADM M	ACH IMPRA. AND RO	HTDKEET :	17.99	17.34	17.40	17.10	19.12	*	*	
OTHER	ិទ្ធ (២៦៩ ១១៩ សារសាស្ត្រ ១៤១ ១	or to 1000 about dube	17.70	17.75	17.77	18.42	*	*	*	
PERCENTAGE	OF AHOUST OF L	OAMS:	34.6	21.5	22.5	27.2	34.2	46.1		
BADE UND	BR COMMITMENT	98.35 . 4		22.5	26.0	19.6	30.7	10.1	*	
FERDER	SE OF LOAN: LIVESTOCK	e chestas.	13.4	9.4	9.2	14.8	19.6	*	*	
	LIVESTOCK : CURRENT OPERATI			6.3 68.0	7.9 59.0	52.8	* 34.2	55.9	*	
	ACHINERY AND EQ	UIPMENT	11.9	10.5	16.6	11.7 17.5	20.6	*	*	
OINER	1 10 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 - 1	13.0	3.0		17.3	•	. *	*	

CTED CIACO OF TOLK (TH MROUGANDE)

NOTE: THE SURVET OF TERMS OF BANK LENDING TO FARRERS COVERS ABOUT 250 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS.

THE SAMPLE DATA ARE COLLECTED OVER ONE BUSINESS WERK AND USED TO ESTIMATE LENDING TERMS AT ALL INSURED COMMERCIAL
BANKS. LOANS SECURED BY REAL ESTATE, PURCHASED LOANS, FOREIGN LOANS, AND LOANS OF LESS THAN \$1,000 ARE EXCLUDED FROM
THE SURVEY.

- 1/ THE WEIGHTED AVERAGE RATURITY IS CALCULATED ONLY FOR LOANS WITH A STATED DATE OF HATURITY (THAT IS, LOANS PAYABLE ON DEMAND ARE EXCLUDED). IN COMPUTING THE AVERAGE, EACH LOAN IS WEIGHTED BY ITS DOLLAR AMOUNT.
- 2/ THE APPROXIMATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED FROM SURVEY DATA ON THE STATED RATE AND OTHER TERMS OF THE LOAN; THEM, IN COMPUTING THE AVERAGE OF THESE APPROXIMATE EFFECTIVE RATES, EACH LOAN IS NEIGHTED BY ITS DOLLAR ABOUNT.
- 3/ THE CHANCES ARE ABOUT 2 OUT OF 3 THAT THE AVERAGE BATE SHOWN HOULD DIPPER BY LESS THAN THIS ABOUNT FROM THE AVERAGE BATE THAT WOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- THE INTERQUARTILE RANGE SHOWS THE INTEREST RATE RANGE THAT ENCOMPASSES THE MIDDLE FIFTY PERCENT OF THE TOTAL DOLLAR AMOUNT OF LOANS HADE.
- by Most "Large Banks" (Survey Strata 1 to 3) had over \$500 Hillion in Total Assets as of 9/30/61; the shallest Bank Survered in This Group had total assets of \$468 Hillion. Host "Other Banks" (Survey Strata 4 to 6) Had Total Assets Balon \$500 Hillion; the Largest Bank Surveyed in This Group Had Total Assets of \$554 Hillion.
 - * PEWER THAN 10 SAMPLE LOAMS.

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