FEDERAL RESERVE statistical release



E.2

For Immediate Release October 28, 1982

Survey of Terms of Bank Lending

Data from the Survey of Terms of Bank Lending contained in this release are based on revised reporting forms and instructions. Two changes were made to improve the accuracy of the estimates of the average maturity and average interest rate. These figures are not directly comparable to past data.

Average maturity is affected by a change in the information collected the date of maturity. Previously, the survey asked for the year and month in which a loan was due; the present form in addition asks for the day. This detail allows for more precise calculation of the term of the loan and it provides information for the first time on the maturity of loans due within the month in which the survey is taken. As a consequence the weighted average maturity reported in this release generally rose by 0.2 to 0.5 months from what it would have been if calculated on the old basis. One exception was short-term commercial and industrial loans over \$1 million made at large banks; a large volume of these loans was made with very short terms and their average maturity dropped slightly.

Average interest rate is affected by a new question on the frequency of interest compounding. Prior to the August survey frequency of compounding was inferred from the number of scheduled payments and term to maturity. By obtaining the actual frequency of interest payment or compounding, the new survey permits more accurate estimation of the effective interest rate. As a result, the estimates on the weighted average effective interest rate rose for all types of loans when compared to those calculated on the old basis. The increase was larger for longer-term loans than for shorter-term loans.

For more detailed information concerning the differences in the statistics resulting from changes to the reporting form, write to the Banking Section, Division of Research and Statistics, Federal Reserve Board, Washington D.C. 20551.

TABLE 1

SURVEY OF TEEMS OF BANK LENDING
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) HADE DURING AUG 2- 7, 1982

SIZE CLASS OF LOAN (IN THOUSANDS)

STANDARD RENGE 3/6 10.00 17.00	1987 A.M.	ALL						\$1,000
ABOUNT OF LOAMS (THOUSANDS) \$37,561,878 \$936,686 \$665,314 \$816,553 \$1,982,909 \$911,670 \$322,248,746 MURBER OF LOAMS 165,688 115,899 20,423 12,555 10,543 1,397 4,882 HEIGHTED AVERAGE HATURITY (NONTHS) 1/ 1.2 3.8 4.0 3.8 4.0 3.8 10,543 1,397 4,882 HEIGHTED AVERAGE LYREREST RATE (\$) 2/ 13.27 17.89 17.22 17.25 16.81 15.92 12.66 3.3 INTERQUARTILE RANGE 1/ 11.91-13.62 17.00-18.74 16.99-17.94 16.13-18.00 16.08-18.12 15.25-17.05 11.85-12.83 11.91-13.62 17.00-18.74 16.99-17.94 16.13-18.00 16.08-18.12 15.25-17.05 11.85-12.83 17.84 1	2 to a sign of a 2 to 2	SIZES	\$1-24	\$25-49				
WEIGHTED AVERAGE HATURITY (NORTHS) 1/ 1.2 3.8 4.0 3.8 4.0 3.5 .8 WEIGHTED AVERAGE INTEREST RATE (X) 2/ 13.27 17.89 17.22 17.25 16.81 15.92 12.66 STANDARD RENGR 3/ .32 10 .28 .20 .31 .30 .33 INTERQUARTLIE RANGE 4/ 11.91-13.62 17.00-18.74 16.99-17.94 16.13-18.00 16.08-18.12 15.25-17.05 11.85-12.83 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING RATE 23.1 34.0 41.4 50.8 60.7 68.1 18.2 HADE UNDER COMBITMENT 63.6 37.3 32.6 37.3 45.5 67.3 66.7 WITH NO STATED RATURITY 9.8 15.0 14.2 21.0 23.2 33.1 7.8 48 LARGE BANKS AROUNT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$408,238 \$28,730,021 BUBBER OF LOAMS (THOUSANDS) \$17,932 6,762 2,213 2,045 2,633 630 3,628 WEIGHTED AVERAGE HATURITY (NOWTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE AND OF LOAMS: WITH FLOATING RATE (X) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 STANDARD RENGR 3/ .05 .04 .04 .01 .01 .23 .04 INTERQUARTILE RANGE 4/ 11.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING RATE (X) 2/ 12.68 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS ANOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 WHEIGHTED AVERAGE HATURITY (MONTHS) 1/ 2.9 3.8 4.0 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ 2.9 3.8 4.0 3	ALL BANKS	*27 561 070	*026 604	*CEE 21#	ense 553	es con con	4044 770	**** ****
WEIGHTED AVERAGE HATURITY (NORTHS) 1/ 1.2 3.8 4.0 3.8 4.0 3.5 .8 WEIGHTED AVERAGE INTEREST RATE (X) 2/ 13.27 17.89 17.22 17.25 16.81 15.92 12.66 STANDARD RENGR 3/ .32 10 .28 .20 .31 .30 .33 INTERQUARTLIE RANGE 4/ 11.91-13.62 17.00-18.74 16.99-17.94 16.13-18.00 16.08-18.12 15.25-17.05 11.85-12.83 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING RATE 23.1 34.0 41.4 50.8 60.7 68.1 18.2 HADE UNDER COMBITMENT 63.6 37.3 32.6 37.3 45.5 67.3 66.7 WITH NO STATED RATURITY 9.8 15.0 14.2 21.0 23.2 33.1 7.8 48 LARGE BANKS AROUNT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$408,238 \$28,730,021 BUBBER OF LOAMS (THOUSANDS) \$17,932 6,762 2,213 2,045 2,633 630 3,628 WEIGHTED AVERAGE HATURITY (NOWTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ .8 4.2 4.2 4.2 3.9 3.5 .7 WEIGHTED AVERAGE AND OF LOAMS: WITH FLOATING RATE (X) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 STANDARD RENGR 3/ .05 .04 .04 .01 .01 .23 .04 INTERQUARTILE RANGE 4/ 11.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING RATE (X) 2/ 12.68 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS ANOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 WHEIGHTED AVERAGE HATURITY (MONTHS) 1/ 2.9 3.8 4.0 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ 2.9 3.8 4.0 3	WHOLE OL TOWNS [IRONSWAS]	351,301,010	115 000	2000,314	≱ 010,333	\$1,982,909	3911,670	332,248,746
WEIGHTED AVERAGE INTEREST RATE (%) 2/ 13.27 17.89 17.22 17.25 16.81 15.92 12.66 STANDAED RERGE 3/ .32 10 .28 .20 .31 1.30 .33 .33 .33 .33 .33 .33 .33 .33 .33	SUDDER OF PORES REMIDITAR (MUNICI	1/ 100,000	110,033	20,423	14,333	10,343	1,391	4,002
PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 23.1 34.0 41.4 50.8 60.7 68.1 18.2 HADE UNDER COMBITHENT 63.6 37.3 32.6 37.3 45.5 67.3 66.7 HITH NO STATED RATURITY 9.8 15.0 14.2 21.0 23.2 33.1 7.8 48 LARGE BANKS AROUNT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$406,238 \$28,730,021 BUBBER OF LOAMS (THOUSANDS) \$17,932 6,762 2,213 2,045 2,633 630 3,628 WEIGHTED AVERAGE HATURITY (BONTHS) 1/ .8 4.2 4.2 4.2 2.3 9 3.5 .7 WEIGHTED AVERAGE INTEREST RATE (\$) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 STANDARD REFORM \$2/ 11.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 17.4 66.7 74.2 81.2 75.9 72.3 15.1 HADE UNDER COMBITHENT 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS AMOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254								
PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 23.1 34.0 41.4 50.8 60.7 68.1 18.2 HADE UNDER COMBITHENT 63.6 37.3 32.6 37.3 45.5 67.3 66.7 HITH NO STATED RATURITY 9.8 15.0 14.2 21.0 23.2 33.1 7.8 48 LARGE BANKS AROUNT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$406,238 \$28,730,021 BUBBER OF LOAMS (THOUSANDS) \$17,932 6,762 2,213 2,045 2,633 630 3,628 WEIGHTED AVERAGE HATURITY (BONTHS) 1/ .8 4.2 4.2 4.2 2.3 9 3.5 .7 WEIGHTED AVERAGE INTEREST RATE (\$) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 STANDARD REFORM \$2/ 11.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 17.4 66.7 74.2 81.2 75.9 72.3 15.1 HADE UNDER COMBITHENT 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS AMOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254	WEIGHTED AVERAGE INTEREST RATE (%)	2/ 13.27	17.89	17.22	17.25	16.81	15.92	12.66
PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 23.1 34.0 41.4 50.8 60.7 68.1 18.2 HADE UNDER COMBITHENT 63.6 37.3 32.6 37.3 45.5 67.3 66.7 HITH NO STATED RATURITY 9.8 15.0 14.2 21.0 23.2 33.1 7.8 48 LARGE BANKS AROUNT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$406,238 \$28,730,021 BUBBER OF LOAMS (THOUSANDS) \$17,932 6,762 2,213 2,045 2,633 630 3,628 WEIGHTED AVERAGE HATURITY (BONTHS) 1/ .8 4.2 4.2 4.2 2.3 9 3.5 .7 WEIGHTED AVERAGE INTEREST RATE (\$) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 STANDARD REFORM \$2/ 11.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 17.4 66.7 74.2 81.2 75.9 72.3 15.1 HADE UNDER COMBITHENT 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS AMOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254 BUBBER OF LOAMS (THOUSANDS) \$1,47,67 \$109,117 \$18,210 \$10,510 \$7,910 \$767 \$1,254	STANDARD BRROR 3/	.32	.10	.28	- 20	.31	.30	.33
### PLOATING RATE	INTERQUARTILE RANGE 4/	11.91-13.62	17.00-18.74	16.99-17.94	16.13-18.00	16.08-18.12	15.25-17.05	11.85-12.83
### PLOATING RATE	DESCRIPTION OF SHORES OF SOLES.					11.085		
48 LARGE BAWKS ABOURT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$408,238 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$4.2 4.2 4.2 4.2 3.9 3.5 .7 WIGHTED AVERAGE HATURITY (HOWTHS) 1/ .8 4.2 4.2 4.2 4.2 3.9 3.5 .7 WIGHTED AVERAGE INTEREST FATE (\$) 2/ 12.68 17.90 17.38 17.19 16.61 15.66 12.53 \$3.00 1 1.86-12.83 17.11-18.71 16.72-18.39 16.43-17.93 16.08-17.48 15.00-16.76 11.85-12.68 \$ PERCENTAGE OF AMOUNT OF LOAMS: WITH FLOATING BATE 17.4 66.7 74.2 81.2 75.9 72.3 15.1 16.00 BEER CORRESTED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 \$ OTHER BANKS ABOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 BURDER CORREST HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.9 3.8 4.0 3.8 4.0 3.4 1.8 \$ WEIGHTED AVERAGE HATURITY (BOWTHS) 1/2.5 5.5 17.89 17.27 16.88 16.13 13.75	PERCENAGE OF ADJUST OF LUBBS:	22.1	26.0	44 0	50.0	60.7		40.3
48 LARGE BAWKS ABOURT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$408,238 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 \$17,902 1,762 8,762	WILD PLOAD COMMINGEN	43 6	34.0					
48 LARGE BAWKS ABOURT OF LOAMS (THOUSANDS) \$29,917,940 \$66,920 \$72,761 \$133,071 \$506,930 \$408,238 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 2,213 2,045 2,633 630 3,628 \$28,730,021 \$17,932 6,762 \$17,902 1,762 8,762	CAPE UNDER COURTIBERT	03.0	37.5	32.0	31.3	43.3		
STANDARD RENGE: 3/2 10.5 17.50	WITH BU STRING HATURITI	3.0	1340	14.2	21.0	43. 4	33.1	7.8
STANDARD RENGE: 3/2 10.5 17.50	AR TAPER BANKS		1.0				10.00	
STANDARD RENGE: 3/2 10.5 17.50	AMOUNT OF LOADS (THOUSANDS)	\$29,917,940	\$66,920	\$72.761	\$133.071	\$506.930	\$408.238	\$28,730,021
STANDARD RENGE: 3/2 10.5 17.50	NUMBER OF LOAMS	17.932	6.782	2.213	2.045	2.633	630	3 628
STANDARD RENGE: 3/2 10.5 17.50	ERIGHTED AVERAGE NATURITY (MONTHS)	1/8	4-2	4.2	4.2	3-9	3.5	3,020
STANDARD RENGE: 3/2 10.5 17.50	#9.78 £1.8t	F 18 18 18	ST 121			777		• • •
PRECENTAGE OF AMOUNT OF LOADS: HITH FLOATING MATERIAL FLOATING MAT	WRIGHTED AVERAGE INTEREST PATE (S)	2/ 12.68	17.90	17_38	17 . 19	16.61	15-66	12-53
PRECENTAGE OF AMOUNT OF LOADS: HITH FLOATING MATERIAL FLOATING MAT	STANDARD REPORTAGE	.05	-04	-04	-01	-01	- 23	-04
PERCENTAGE OF AMOUNT OF LOADS: WITH FLOATING BATE ADD UNDER COMMITMENT 66.0 49.6 55.3 61.5 68.1 72.9 65.9 WITH BO STATED HATURITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANES ABOUNT OF LOANS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOANS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOANS (THOUSANDS) \$2,643,938 \$869,767 \$3,210 10,510 7,910 767 1,254 WEIGHTED AVERAGE HATURITY (MONTHS) 1/ 2.9 3.8 4.0 3.8 4.0 3.4 1.8	INTERCUARTILE RANGE 4/	11.86-12.83	17.11-18.71	16.72-18.39	16.43-17.93	16-08+17-48	15-00-16-76	11-85-12-68
HADE UNDER COMENTHERS 17.4 66.7 74.2 81.2 75.9 72.3 15.1 66.0 49.6 55.3 61.5 68.1 72.9 65.9 FITH NO STATED HATCHITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS ANOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS (THOUSANDS) 147,767 109,117 18,210 10,510 7,910 767 1,254 91.8 91.8 91.8 91.8 91.8 91.8 91.8 91.8					11111 17717	A 1 - 1 - 1 - 1 - 1 - 1 - 1		
HADE UNDER COMENTHERS 17.4 66.7 74.2 81.2 75.9 72.3 15.1 66.0 49.6 55.3 61.5 68.1 72.9 65.9 FITH NO STATED HATCHITY 7.3 19.2 25.7 32.2 31.0 32.6 6.3 OTHER BANKS ANOUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS (THOUSANDS) 147,767 109,117 18,210 10,510 7,910 767 1,254 91.8 91.8 91.8 91.8 91.8 91.8 91.8 91.8	PERCENTAGE OF AMOUNT OF LOADS:	4.5	4.17			3 28 3 4 7 3 7	and the second	
OTHER BANKS AROUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS 147,767 109,117 18,210 10,510 7,910 767 1,254 WEIGHTED AVERAGE HATURITY (MONTHS) 1/2-9 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE LYTRESS RATE (\$1.27 15.56 17.89 17.20 17.27 16.88 16.13 13.75	WITH PLOATING BATE	17.4	66.7	74.2	81.2	75.9	72.3	15-1
OTHER BANKS AROUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS 147,767 109,117 18,210 10,510 7,910 767 1,254 WEIGHTED AVERAGE HATURITY (MONTHS) 1/2-9 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE LYTRESS RATE (\$1.27 15.56 17.89 17.20 17.27 16.88 16.13 13.75	MADE UNDER CONSITERET	66.0	49.6	55.3	61.5	68.1	72.9	65.9
OTHER BANKS AROUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS 147,767 109,117 18,210 10,510 7,910 767 1,254 WEIGHTED AVERAGE HATURITY (MONTHS) 1/2-9 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE LYTRESS RATE (\$1.27 15.56 17.89 17.20 17.27 16.88 16.13 13.75	WITH NO STATED NATURITY	7.3	19.2	25.7	32.2	31.0	32-6	6.3
OTHER BANKS AROUNT OF LOAMS (THOUSANDS) \$7,643,938 \$869,767 \$592,553 \$683,482 \$1,475,979 \$503,432 \$3,518,726 NUMBER OF LOAMS 147,767 109,117 18,210 10,510 7,910 767 1,254 WEIGHTED AVERAGE HATURITY (MONTHS) 1/2-9 3.8 4.0 3.8 4.0 3.4 1.8 WEIGHTED AVERAGE LYTRESS RATE (\$1.27 15.56 17.89 17.20 17.27 16.88 16.13 13.75	3 T 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			500,400,00		1.776.61		
PRICHTED AVERAGE: THEREST: PATE (S) 2/ 15.56 17.89 17.20 17.27 16.88 16.13 12.75	OTHER BANKS		100					
PRICHTED AVERAGE: THEREST: PATE (S) 2/ 15.56 17.89 17.20 17.27 16.88 16.13 12.75	AMOUNT OF LOAMS (THOUSANDS)	\$7,643,938	\$869,767	\$592,553	\$683,482	\$1,475,979	\$503,432	\$3,518,726
PRICHTED AVERAGE: THEREST: PATE (S) 2/ 15.56 17.89 17.20 17.27 16.88 16.13 12.75	NUMBER OF LOAMS	147,767	109,117	18,210	10,510	7,910	767	1.254
PRICHTED AVERAGE: THEREST: PATE (S) 2/ 15.56 17.89 17.20 17.27 16.88 16.13 12.75	WEIGHTED AVERAGE HATURITY (MONTHS)	1/ 2.9	3.8	4.0	3.8	4.0	3.4	1.8
STANDARD ERROR 3/ -31 -08 -27 -1-20 10-08 10-13 13-75	COTCOOR LUBRICE THOUSER DIGT /61	27 16 66	17 00	17 70	47 27	16 00	16 13	
INTERQUARTILE RANGE 4/ 12.73-17.52 17.00-18.74 16.98-17.94 16.12-18.04 16.08-18.40 15.54-17.05 11.87-15.99	APTOLISH TAREACE: TRIDESST WEIR (%)	4/ 13.30	17.03	17.20	17.27	10.00	10.13	13. 75
12.73-17.32 17.00-10.74 10.30-17.34 10.00-10.40 10.00-10.40 10.30-17.30 11.07-13.39	SIRBURN DERVE S/	12 72-17 52	17 00-10 76	14 00-17 00	16 12-10 00	16 00-10 00	15 50-17 05	** 07 *5 00
	TRIDEFORMITTE RESE TV	12.73-17.32	17-00-10-74	10.30-17.94	10.12-18.04	10.00-18.40	13. 34-17.05	11.0/-15.99
PERCENTAGE OF AMOUNT OF LOAMS:	PERCENTAGE OF AMOUNT OF LOAMS:							
WITH FLOATING BATE 45.4 31.5 37.4 44.8 55.5 64.7 43.3	WITH PLOATING BATE	45.4	31.5					
WITH FLOATING BATE 45.4 31.5 37.4 44.8 55.5 64.7 43.3 MADE UNDER COMMITMENT 54.2 36.3 29.8 32.5 37.8 62.8 72.6	MADE UNDER CONNITHENT	54.2	36.3				62.8	
WITH HG STATED HATGEITY 19.9 14.7 12.8 18.8 20.5 33.5 20.3	WITH HO STATED BATURITY	19.9	14.7	12.8	18.8	20.5	33.5	20.3

NOTE: THE SURVEY OF TRENS OF BANK LENDING IS TAKEN OF ABOUT 340 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS. THE SARPLE DATA ARE COLLECTED OVER ONE BUSINESS NEER AND USED TO ESTIMATE LENDING TERMS AT ALL INSURED COMMERCIAL BANKS. SHERE THE LOADS HAVE BATGETFAL BA

- 1/ AVERAGE HATURITIES ARE WRIGHTED BY LOAN VOLUMES RICLUSIVE OF LOANS WITH HO STATED HATURITY (DEHAND LOANS).
- 2/ THE APPROXIMATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED FROM SURVEY DATA ON THE STATED RATE AND OTHER TRENS OF THE LOAN; THEN, IS COMPOTING THE AVERAGE OF THESE APPROXIMATE EXPRISIVE PATES, EACH LOAN IS NEIGHTED BY ITS DOLLAR AMOUNT.
- 3/ THE CHANCES ARE ABOUT 2 OUT OF 3 THAT THE AVERAGE RATE SHOWN WOULD DIFFER BY LESS THAN THIS AMOUNT PROM THE AVERAGE RATE THAT WOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- THE INTERQUARTILE RANGE SHOWS THE INTEREST RATE RANGE THAT ENCOMPASSES THE RIDDLE FIFTY PERCENT OF THE TOTAL DOLLAR ABOURT OF LOANS HADE.

TABLE 2
SURVEY OF TREES OF BANK LENDING
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS (GTHER THAN COMMERCIAN AND LAND DEVELOPMENT) BADE SURVEY AND LOANS (GTHER THAN COMMERCIAN AND LAND DEVELOPMENT) BADE SURVEY AND LAND LAND DEVELOPMENT.

 Line to the first of the control of th			SIZE CLA	S OF LOAR (1	IR THOUSANDS)	
	ALL SIZES	\$1-99	\$100-499	\$ 50 0- 999	\$1,000 AND OVER	
ALL BAVES						16-13-15
ABOURT OF LOAMS (TROUSANDS)	\$3,907,991	\$272,632	\$350,030	\$158,684	\$3,126,644	
NUMBER OF LOAMS	25,774	23,334	1,637	242	562	
ABOUNT OF LOANS (THOUSANDS) NUMBER OF LOANS WRIGHTED AVERAGE MATURITY (MONTRS)						
WEIGHTED AVERAGE INTEREST HATE (%) STANDARD REPOR 3/ INTERQUARTILE RANGE 4/	2/ 15.22	18.90	16.78	16.20	14.68	
STANDARD REPOR 3/	-34	.69	-21	.28	. 67	
INTERQUARTILE NAMES 4/	12.33-16.96	17.23-19.56	16.50-17.35	15.87-17.23	12.16+16.25	
PERCENTAGE OF AMOUNT OF LOAMS:					1000000	rikysien in Si
WITH FLOATING BATE HADE UNDER CONMITMENT	60.0	39.3	93.1	79.9	57.0	
HADE UNDER CONNITHENT	61.2	45.0	43.8	81.4	63.5	
48 LARGE BANKS						
AMOUNT OF LOAMS (THOUSANDS)	\$2,631,851	\$33,354	\$115,752	\$94,607	\$2,388,139	
NUMBER OF LOAMS	2,527	1,500	507	145	376	
NUMBER OF LOAMS WEIGHTED AVERAGE HATURITY (BONTHS)	1/ 51.6	38.0	35.0	35.4	53.2	
WRIGHTED AVERAGE INTEREST RATE (S)	2/ 14.17	18.06	16, 77	16.02	13.91	
STANDARD ERROR 3/	. 18	.09	.01	. 15	. 16	
STANDARD ERROR 3/ INTERCOLUTILY BANGE 4/	12.09-16.08	16.94-18.97	16.00-17.81	15.87-17.23	12.06-15.87	1.15
PERCENTAGE OF ANOUNT OF LOADS:						
WITH FLCATING BATE	63:0	75.6	93.2	72.8		5 - AV 2 - AV 7 - AV 7
WITH FLOATING BATE HADE ONDER COMMITMENT	69.7	53.9	75. 6			
OTHER BANKS					15 HE WY 15 FT	
AMOGNT OF LOAMS (THOUSANDS)	\$1,276,140	\$239.278	\$234.278	\$64.078	\$738.506	
NUMBER OF LOAMS	23.247	21.834	1,130	96	186	. 90 s 1 4 3 5 5 c
OTHER BANKS AMOUST OF LOARS (THOUSANDS) MURBER OF LOARS SELECTED AVERAGE HATURITY (MOSTES)	1/ 36.1	35.7	30.8	34.2	38.0	The state of the second
SEIGHTED AVERAGE INTEREST BATE (%) STANDARD WERTE 3/ INTERQUARTILE BANGE 4/	2/ 17-40	19.01	16.79	16.46	17. 15	
STANDARD ERRER 3/	. 28	.67	-21	.23	.65	
INTERQUARTILE RANGE 5/	16.08-19.86	17.52-19.56	16.47-17.23	16.08-17.23	15.50-19.86	
PERCENTAGE OF ABOUNT OF LOADS:						
WITH PLCATING BATE	53.6	34.3	93.1	82.9	44.8	
WITH PLCATING RATE HADE UNDER CONMITMENT	43.7	43.7	28.1	85.3		

NOTE: THE SURVEY OF TERES 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 TERES AT ALL INSURED COMMENCIAL BANKS. SHORT
TARM LOANS HAVE ORIGINAL RATURITIES OF LESS THAN ONE TERM, AND LONG TERM LOANS HAVE BATORITES OF ONE TERM SOME.
CONSTRUCTION AND LAND DEVELOPMENT LOANS INCLIDE BOTH UNSURED AND LOANS SECURED BY BRAI ESTATE. THUS, SOME
OF THE CONSTRUCTION AND LAND DEVELOPMENT LOANS OULD BE REPORTED ON THE STATEMENT OF CONDITION AS CRAIL ESTATE LOANS
AND THE REMAINDER AS BUSINESS LOARS. AS OF 3/31/82, AVERAGE DOMESTIC ASSETS OF 48 LANGE BANKS VERE \$12.3 BILLION
AND ASSETS OF THE SHALLEST OF THESE BANKS WERE \$2.21 BILLION. FOR ALL INSURED BANKS, TOTAL DOMESTIC ASSETS
AVERAGED \$117 MILLION.

- JY AVERAGE HATCHITIES ARE REIGHTED BY LOAN VOLUMES.
- THE APPROXIMATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED PROB SURVEY DATA OF THE STATED RATE AND OTHER TRENS OF THE LOAN; THEN, IN COMPUTING THE AVERAGE OF THESE APPROXIMATE EFFECTIVE RATES, RACE LOAN IS NEIGHTED BY ITS DOLLAR ARGULY.
- 3/ THE CHANCES ARE ABOUT 2 OUT OF 3 TEAT THE AVERAGE SATE SHOUL HOULD DIFFER BY LESS THAN THIS AMOUNT PROB THE AVERAGE MAIR THAN WOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- THE INTERQUENTILE RANGE SHOWS THE INTEREST RATE RANGE THAT ENCORPASSES THE REDDLE PIPTI PERCENT OF THE TOTAL DOLLAR ABOUNT OF LOANS MADE.

তেওঁ হ'ং প্ৰকাশৰ প্ৰায়ে প্ৰায়ে প্ৰতি ১৮১৬খন চন ৰ কাম নতুৰত প্ৰথম আৰু চাৰ্চিট প্ৰকাশ সংখ্যা ৰাষ্ট্ৰপ্ৰীয় ইয়া জিলা কিছিল। ১৮৫ খন

TABLE 3 SURVEY OF TERMS OF BANK LENDING CONSTRUCTION AND LAND DEVELOPMENT LOANS (SECURED AND UNSECURED CY REAL ESTATE) HADE DURING AUG 2-7, 1982

SIZE CLASS OF LOAD (IN THOUSANDS)

The second secon	SIZES	\$1-24	\$25-49	\$50-99	\$100-499	\$500 AND OVER
ALL BANKS					per automorphismo	3.4 (2.22.24)
AMOUNT OF LOAMS (THOUSANDS) NUMBER OF LOAMS	\$1,371,559	\$166,552	\$80,023		\$326,158	\$709,068
NUMBER OF LOADS	32,185	26,780		1,533	1,453	271 9.3
WEIGHTED AVERAGE NATURITY (BORTHS)	1/ 7.9	5.1	5.0	5.9	7.9	9.3
WEIGHTED AVERAGE INTEREST BATE (%)	2/ 17.19	18.29	17.79	18.59	19.19	15.77
STANDARD ERROR 3/	.75	-29	.57	.59	.77	1. 17
INTERQUARTILE RANGE 5/	15.75-18.97	17.55-19.26	17.32-18.12	17.94-19.86	17.81-20.62	14.09-17.69
PERCENTAGE OF ABOUNT OF LOAMS:						Alk Maas
WITH PLOATING RATE	63.9	26.3	92.1	21.0	94.0	61.2
SECURED BY REAL ESTATE	73.7	47.3	93.1	22.1	87.9	77.6
MADE UNDER COMMITMENT	68.6	24.8	91.7	19.7		72.9
MADE FOR CONSTRUCTION	100.0	100.0	100.0	100.0	100.0	
1-4 FABILY	21.0	37.5	82.7	44.4	9.9	12.3
HULTIPARILY	6.7	4.6	2.6	5. 4	10-1	
HOMBESIDENTIAL	72.4					81.5
WITH BO STATED BATURITY	5.6		3.7	3. 4		8.4
	3.0	•	3.,	3. 4		
46 LARGE BANKS	4005 333	40.500	43 334	\$4,519	419 411	\$381,740
ABOURT OF LOAMS (THOUSANDS)	\$425,323 649	248	\$3,371 102	34,319	\$33,133 148	83
WEIGHTED AVERAGE HATURITY (HOWTHS)	1/ 11.5	7.6	9.0	12.8	13.4	11.4
WEIGHTED AVERAGE INTEREST BATE (%)	2/ 15.74			17.47		
STANDARD ERROR 3/	70	. 10	.11	. 13		
INTERQUARTILE BANGE 4/	14.10-17.23	17.81-18.42	17.04-18.68	16.18-18.39	16.65-17.93	14.09-16.08
PERCENTAGE OF AMOUNT OF LOAMS:						
WITH FICATING BATE	60.6	82.8	89.7	86.9	91.7	57.2
SECURED BY REAL ESTATE	84.8	94.3	96.6	82.5	81.8	84.9
MADE UNDER COMMITMENT	62.3	78.4	84.8	83.3	77.5	60.4
HADE FOR CONSTRUCTION	100.0	100.0	100.0	100.0		
1-4 PANILY	10.7	34.8	36.4	30.4	13.5	9.8
HOLTIFAMILY	6.8	20. 2	28.0	13.4	21.7	
NONRESIDENTIAL	82.6	45.0				
WITH MC STATED MATURITY	6.1	1.1		3.6		6.5
OTHER BANKS	****	****			****	\$327,328 188
AMOUNT OF LOAMS (THOUSANDS)	\$946,236	\$163,993			\$293,025	\$327,328
			2,047		1,304	188
WEIGHTED AVERAGE MATURITY (MONTHS)	1/ 6.3	5.0	4.8	5.5	7.3	6.7
WEIGHTED AVERAGE INTEREST RATE (%)	2/ 17.84	18.30	17.79	18.65	19.40	
STANDARD ERROR 3/	- 26	.27	-55	.57	.76	.86
INTERQUARTILE RANGE 4/	16.76-19.86	17.55-19.26	17.32-18.12	17.94-19.86	17.85-20.62	13.31-17.82
PERCENTAGE OF AMOUNT OF LOAMS:						
WITH PLOATING RATE	65.4	25.4	92.2	17.5	94.3	65.8
SECURED BY REAL ESTATE	68.7	46.6	92.9	18.9		69.2
MADE UNDER COMMITMENT		23.9				
MADE FOR CONSTRUCTION	71.5 100.0	100.0		100.0		100.0
1-4 FAMILY	25.6					
BULTIFAMILY	6.6	4.3				
NONRESIDENTIAL	67.8					
WITH NO STATED NATURITY	5.3	7				
ATTO BA DEBITE DETABLIT	5.5	• • •	5.0	J. 4	2.7	,

NOTE: THE SURVEY OF TREMS 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 CANKS. SHORT TREM LOANS HAVE ORIGINAL MATURITIES OF LESS THAN OWE YEAR, AND LONG TREM LOANS HAVE MATURITIES OF OWE YEAR OR MORE. CONSTRUCTION AND LAND DEVELOPMENT LOANS INCLUDE BOTO UNSCUEND AND LOANS SECURED BY REAL ESTATE. THUS, SORE OF THE CONSTRUCTION AND LAND DEVELOPMENT LOANS WOULD BE REPORTED ON THE STATEMENT OF CONDITION AS REAL ESTATE LOANS AND THE REMAINDER AS DUSINESS LOANS. AS OF 3/31/82, AVERAGE DOMESTIC ASSETS OF 46 LARGE BANKS WERE \$12.3 BILLION AVERAGED \$ 117 HILLION.

AVERAGE HATURITIES ARE WEIGHTED BY LOAN VOLUMES BICLUSIVE OF LOAMS WITH NO STATED MATURITY (DEMAND LOAMS).

Est Chágus, ake harre d'un to en rocción har ar aread a en companient de secondada actes en areada a companient Aste entre entre en rocción en la company de companiente de solladement BALTAL PARTY SUE DA FRANCAS EMESS EMESS EMESSAS EMETROS HAN FORM STRAIGHT FOR THE HAND HAND TO SERVICE OF THE PARTY OF THE

- THE APPROVINATE COMPOUNDED ANNUAL INTEREST RATE ON EACH LOAN IS CALCULATED FROM SURVEY DATA ON THE STATED BATE AND OTHER TERMS OF THE LOAN; THEM, IN COMPUTING THE AVERAGE OF THESE APPROXIMATE EFFECTIVE RATES, EACH LOAN IS WEIGHTED BY ITS DOLLAR ABOUNT.
- 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 WOULD BE FOUND BY A COMPLETE SURVEY OF LENDING AT ALL BANKS.
- THE INTERQUARTILE RANGE SHOWS THE INTEREST RATE RANGE THAT ENCOMPASSES THE HIDDLE FIFTY PERCENT OF THE TOTAL DOLLAR AMOUNT OF LOANS, MADE.

CREAK ANCHOR

en i den kom je sika kirki kirki kirki da karangan kararangan sa malah saki sa masa karan samenen karan sa mas Li karen di di lilagak arangan basan barar sakiran karangan karangan karangan sa sakiran sa masan karangan kar

olistania alla pullita i la vivata della d

SIZE CLASS OF LOAR (IN THOUSANDS)

and the control of the first property of the second of the	ALL						
ALL BADKS TERMINISTER RELIGION OF THE MENTERS		\$1-9	\$10-24	\$25-49	\$50-99	\$100-249	\$250 And over
AMOUNT OF LOAMS (THOUSANDS) \$1,21		\$144,565	\$158,245	\$121,973	\$140,376	\$194,110	\$458,141
WEIGHTED AVERAGE HATUBITY (BORTHS) 1/	9,556 5.4	41,163 5.6	10,914 5.8	3,734 5.7	2,105 6.4	1,251 6.0	388 4.7
	16.81	17.48	17.31	17.66	17.49	17.45	15.72
STANDARD BREGE 3/ INTERQUARTILE RANGE 4/ 16.33-	.67 17.99	.23 16.87-18.12	.18 16.63-18.03	.32 17.17-18.28	.58 17.00-17.98	17.05-17.99	1.10 15.00-17.23
	16.76	17.67	17.26	18.18	17.13	17.22	15.87
	15.56 16.95	17.02 17.47	17.74 17.27	17.47 17.51	* 17.66	17.38	14.92
PARS MACHIBERY AND EQUIPMENT	17.27 16.92	17.75 17.54	16.78 18.02	18.22 17.64	17. 89	of Parking Set • Parking Set	*
The state of the s	10. 72	1743#	10.02	17.04	17.09	17.84	16. 23
PERCENTAGE OF AMOUNT OF LOAMS:	37.3	27. 1	29.3	26.7	44.0	40. 3	42.9
MADE UNDER COMMITMENT BY PUBPOSE OF LOAM:	44.9	25.1	28.5	28.7	35.0	44.2	64.4
FEEDER LIVESTOCK	17.5	10.7	6.4	11.7	23.7	27.7	18. 9
OTHER LIVESTOCK	6.1	9.3	8.8	3.1	317 (C. 13 8 4)	w + 1/4 ★	*
OTHER CURRENT OPERATING EXPENSES PARM MACHINERY AND EQUIPMENT	42.8 3.3	64.0 6.7	61.6 13.5	55 .0 5.5	55 _• 5	42.9	22.4
OTHER	24.7	9.3	946	24.7	14.5	27.2	36.8
TARCE DAMES 6/						, no se Filita. Para translas	3900
LARGE BANKS 5/ AHOUNT OF LOAMS (THOUSANDS) \$45	7,046	\$8,586	\$12,953	\$12,087	\$16,087	\$28,796	\$378,537
BURBER OF LOADS	4,108	2,237	875	367	239	193	196
BEIGHTED AVERAGE HATUBITY (HONTHS) 1/	5.0	5.0	6.3	5.6	543	8.7	4.7
	15.59	17.67	17.44	17.33	17.41	17. 22	15.23
STANDARD ERROR 3/ INTERGUARTILE RANGE 4/ BY PURPOSE OF LOAM:	65 16. 70	.11 16.96-18.40	.11 16.77-18.11	.19 16.52-18.00	16.65-18.00	16. 18-17. 99	.82 13.43-16.38
FEEDER LEVESTOCK	15.99	17.42	17. 21	16.92	17.28	17.05	15.87
	14.10 15.68	17.27	17.12	*		i Richard 🕶 🗫	*
PARM MACRIMENT AND EQUIPMENT	18.06	17.68 18.51	17.48	17.34	17.35	arie lit	14.92
OTHER CLASSICS CO.	15.03	17.72	17.59	17.37	17.65	17.68	14.60
PERCENTAGE OF AMOUNT OF LOAMS:							
WITH PLOATING BATE	54.5	70.7	75.4	64.3	78-2	82.7	49.9
MADE CHORE COMMITMENT BY PURPOSE OF LOAS:	62.3	72.3	79, 7	. 804 t∘	81.6	78.3	58. 8
PREDER LIVESTOCK	21.0	3.8	6.7	8.7	14.5	15.8	22.9
OTHER LIVESTOCK OTHER CURRENT OPERATING RIPERSES	8.5 32.8	6.4 68.8	7.6 67.6	63.4	50.6	584	27.1
PARE HACHISTRY AND EQUIPMENT	. 4	2.5	*	*	+	1391334	*
A. CTHER - CONTROL OF STORM AND AND STORM TO SERVICE	22.7	18,4	17.3	16.5	25.9	16.9	23.5
OTHER BANKS 5/ AMOUNT OF LOAMS (THOUSANDS) \$76	0,365	\$135,979	\$145,293	\$109,887	\$128 200	\$165,314	
HUMBER OF LOAMS 5	5,448	38,927	10,039	3,366	1.866	1.058	*
WRIGHTED AVERAGE HATURITY (MONTHS) 1/	5.7	5. 7	5.8	5. 8	6.6	5.5	*
STANDARD ERROR 3/	17.54	17.46	17.30	17.69 .25	17.50		*
		16. 85-18. 11		17.17-18.28	17.01-17.81		*
	17.38	17.68	17.27	18.27	17.12	*	
OTHER LIVESTOCK	17.16	17.01	17.79	*	*	*	*
	17.46	1746 1773	17.25 16.78	17.53	17.70	17.44	*
	17.91	17.52	18.09	17.66			*
PERCENTAGE OF AMOUNT OF LOADS:				· San Agentin			
WITH PLOATING BATS	27.0	24.3	25.1	22.5	39.6	32.9	*
MADE CADER CONSTRUCT BY PURFOSE OF LOAM:	34.4	22. 1	24.0	23. 1	29.0	38,2	*
PERDER LIVESTOCK	15.5	11. 2	6.4	12.0	24.9	*	*
OTRES LIVESTOCK	4.7	9-5	8.9	*	*	* * * * * * * * * * * * * * * * * * *	*
OTHER CURRENT OPERATING EXPENSES PARE MACHINERY AND EQUIPMENT	48.8 5.1	63.7 6. 9	61.1 14.7	54.1	56.1	40.2	*
CENTA	26.0	8.6	8.9	25.6	*	*	*

NOTE: THE SURVET OF TREES OF BANK LENDING TO FARMERS COVERS ABOUT 250 BANKS SELECTED TO REPRESENT ALL SIZES OF BANKS.
THE SAMPLE DATA ARE COLLECTED OVER ONE BUSINESS WEEK AND USED TO ESTIMATE LENDING TREES AT ALL INSURED COMMERCIAL
BANKS, LOADS SECURED BY REAL ESTATE, PURCHASED IOANS, FOREIGN LOANS, AND LOANS OF LESS THAN \$1,000 ARE EXCLUDED FROM

- 1/ THE WEIGHTED AVERAGE MATURITY IS CALCULATED OULT FOR LOADS WITH A STATED DATE OF MATURITY (THAT IS, LOADS PAYABLE ON DEBAND ARE RECLUDED). IN COMPUTING THE AVERAGE, EACH LOAD 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 SELECTED BY ITS DOLLAR AMOUNT.
- THE CRANCES ARE ABOUT 2 OUT OF 3 THAT THE AVERAGE BATE SHOWN WOULD DIFFRE BY LESS THAN THIS AMOUNT 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 ABOUNT OF LOANS MADE.
- 5/ HOST "LARGE BANKS" (SURVEY STRATA 1 TO 3) HAD OVER \$500 HILLION IN TOTAL ASSETS AS OF 3/31/82; THE SHALLEST BANK SURVEYED IN THIS GROUP HAD TOTAL ASSETS OF \$316 HILLION. HOST "OTHER BANKS" (SURVEY STRATA 4 TO 6)
 Digitized for FRANKD TOTAL ASSETS BELOW \$500 HILLION; THE LARGEST BANK SURVEYED IN THIS GROUP HAD TOTAL ASSETS OF \$1,292 MILLION. http://fraser.stlouighed. Than 10 sample loans.

Federal Reserve Bank of St. Louis