FEDERAL RESERVE statistical release



E.:

For immediate release MAY 5, 1983

SURVEY OF TERMS OF BANK LENDING MADE DURING FEBRUARY 7-11, 1983

Table 1
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT)

	Size class of loans (thousands)							
	all sizes	\$1-24	\$25-49	\$50-99	\$100-499	\$500-999	\$1000 and over	
ALL BANKS1			1					
Amount of loans (thousands)	\$41,172,020	\$1,021,295	\$553,106	\$692,787	\$1,803,408	\$797,941	\$36,303,48	
Number of loans	168,504	125,222	16,919	11,148	9,316	1,200	4,69	
Weighted average maturity (months) 2	1.0	4.1	4.2	4.8	4.1	3.2	1	
Loans with fixed rates	.7	3.9	3.2	4.5	2.8	1.7		
Loans with floating rates	2.5	4-6	5.8	5.5	5.5	4.7	1.	
Weighted average interest rate (%)3	10.20	14.44	13-57	13.40	12.71	11.59	9.8	
Standard error 4	- 16	-21	. 19	.28	-20	- 12	7.1	
interguartile range 5	9-42-10-33	13.12-15-48	12-68-14-37	12-47-14-37	11-68-13-75	10-64-12-56	9.38- 9.9	
Loans with fixed rates	10.01	14.73	14-09	13.79	13.07	10.76	9.7	
Loans with floating rates	10.93	13.76	12.97	12.84	12-45	12.10	10.2	
Percentage of amount of loans:		l						
With floating rates	20-6	29.5	46-2	41.0	56-6	61.9	16-5	
Made under commitment	57.3	32.2	44.5	39-2	46.5	66.7	58.	
With no stated maturity	7.6	12.0	19.3	13.7	21.2	30-1	6.0	
With one-day maturity	46.6		.1	1	21.2	6.4	52.	
48 LARGE BANKS 1	1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1	575 344		received the second			
	\$33,956,806	\$64,553	\$69,375	\$122,404	\$470,197	\$359,280	\$32,870,99	
Amount of loans (thousands)	16,897	6,395	2,062	1,875		545		
Number of loans		5-2			2,396		3,62	
Weighted average maturity (months)2	-7		5.4	6-1	4.6	3.4		
Loans with fixed rates	.5	3.0	2.8	2.5	2.6	1.7		
Loans with floating rates	1.8	6.2	6.2	6-9	5-2	4-4	1.4	
Weighted average interest rate (%)3	9-85	13.53	13-03	12.75	12.30	11.68	9.77	
Standard error 4	-01	.06	-01	-03	-03	- 05	-01	
Interquartile range 5	9.41- 9.96	12.59-14.28	12.43-13.68	12.19-13.24	11.57-12.82	10.88-12.59	9.39- 9.96	
Loans with fixed rates	9.73	14.26	13.29	12.76	11.62	10.71	9.7	
Loans with floating rates	10.44	13.23	12.96	12.75	12,46		10-1	
Percentage of amount of loans:			1.5		1984 (Fig.)			
With floating rates	17.3	71.2	77.1	83.2	80.5	69.0	15.4	
Made under commitment	58.1	56.7	65.0	71.0	67.7	70.7	57.6	
With no stated maturity	5.7	20.2	24.3	23.7	31.9	29.3	4.9	
With one-day maturity	53.7	.1	-2	-4	1.1	6.7	55.4	
OTHER BANKS								
Amount of loans (thousands)	\$7,215,214	\$956,741	\$483,731	\$570,383	\$1,333,211	\$438,661	\$3,432,48	
Number of loans	151,607	118,827	14,858	9,274	6,921	655	1,073	
Weighted average maturity (months) 2	2.7	4.0	4.0	4.6	4.0	3.0	1.3	
Loans with fixed rates	2.0	3.9	3.2	4.6	2.9	1.7		
Loans with floating rates	4.8	4.3	5.7	4.6	5.6	5.0	4.1	
Weighted average interest rate (%)3	11.83	14.50	13.65	13.54	12.86	11.52	10-19	
Standard error 4	. 16	-20	.18	-27	- 19	. 10	- 15	
Interguartile range5	9.68-13.31	13.24-15.52	12.68-14.37	12.55-14.37	11.85-13.80	10.47-12.55	9.38-10.46	
Loans with fixed rates	11.72	14.74	18.14	13.85	13-26	10.79	9.81	
Loans with floating rates	12.02	13.85	12.98	12.89	12.44	12.09	11-01	
Percentage of amount of loans:			1					
With floating rate	36.2	26.6	41.8	31.9	48.2	56.0	31.5	
Made under commitment	53.4	30.4	41.5	32.4	39.1	63.4	69.2	
With no stated maturity	16.9	11.4	18.6	11.6	17.5	30.9	17.0	
With one-day maturity	13.5	-0	-1	.1	.1	6.1	27.5	

See last page for notes to tables.

Table 2
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT)

	Size class of ioans (thousands)						
	all sizes	\$1-99	\$100-499	\$500-999	\$1000 and over		
ALL BANKS 1					2 111 111 11		
Amount of loans (thousands)	\$3,511,595	\$462,857	\$450,537	\$144,074	\$2,454,120		
Number of loans	24,758	21,881	2,201	218	459		
Weighted average maturity (months) 2	52.5	42.2	75.2	41.2	50-9		
Loans with fixed rates	52.0	41.3	34.9	49.3	60.		
Loans with floating rates	52.7	43.2	95.9	39.5	47-		
Weighted average interest rate (%)3	11.81	14.56	13.86	12.48	10-8		
Standard error4	-40	.43	-47	. 22	3		
Interquartile range 5	9.95-12.68	12.68-16.08			9.76-11.7		
Loans with fixed rates	12.19	15.68	14.27	12.09	10.3		
Loans with floating rates	11.64	13.22	13.65	12.56	11.0		
Percentage of amount of loans:							
With floating rates	69.3	45.5	66.1	82.6	73.7		
Made under commitment	69.0	27.0	54.5	65.7	79.8		
8 LARGE BANKS 1							
Amount of loans (thousands)	\$2,268,382	\$35,824	\$101,907	\$75,189	\$2,055,46		
Number of loans	2,131	1,282	465	111	27:		
Weighted average maturity (months) 2	53.5	41.7	48.0	47.2	54.3		
Loans with fixed rates	62.8	48-2	43.7	54.9	63.		
Loans with floating rates	50.0	39. 1	48.7	44.2	50.4		
Weighted average interest rate (%)3	10_86	13 50	12.54	11.98	10.69		
Standard error 4	.23	-04	- 16	.03	_ 21		
Interquartile range 5	9.76-11.73	12-19-14-45	11.57-13.24	11.46-12.28	9.76-11.57		
Loans with fixed rates	10.25	14.37	12.62	11.68	10.07		
Loans with floating rates	11.09	13 17	12.52	12_ 10	10.93		
Percentage of amount of loans:							
With floating rates	72.4	72.2	85.7	72.4	71.7		
Made under commitment	80.4	46.8	75.5	73.8	81.5		
THER BANKS							
Amount of loans (thousands)	\$1,243,213	\$427,033	\$348,630	\$68,885	\$398,665		
Number of loans	22,627 50,6	20,598 42,2	1,736 83, 1	106 34.7	186 33_6		
Weighted average maturity (months) 2							
Loans with fixed rates	36-9	41.0	33.9	22.3	28.		
Loans with floating rates	58.3	43.8	115.5	35.5	34.4		
Weighted average interest rate (%)3	13.55	14.65	14.25	13.03	11.85		
Standard error 4	-32	.43	.43	-22	.33		
Interquartile range 5	11.85-14.93	12.75-16.08	13.50-15-08	11.91-13.50	11.46-12.33		
Loans with fixed rates	14.89	15.73	14.44	14.07	12.70		
Loans with floating rates	12-79	13.23	14.12	12-96	11.68		
Percentage of amount of loans:			i seari				
With floating rates	63.8	43-2	60-3	93.8	83-6		
Made under commitment	48.1	25.3	48.4	56.9	70.8		

See last page for notes to tables.

Table 3 CONSTRUCTION AND LAND DEVELOPMENT LOANS (SECURED AND UNSECURED BY REAL ESTATE)

ALL BANKS 1 Amount of loans (thousands) Number of loans Weighted average maturity (months) 2 Loans with fixed rates Secured by real estate 61.1 71.4 32.7 81.3 13.43-16.03 13.85 66.3 7.5 66.3 7.5 8.1 10.92-13.81 13.43-16.83 13.89-18.12 12.55-15.02 13.85 13.80-18.12 12.55-15.02 13.85 13.85-18.12 12.55-15.02 13.85 13.85-18.12 12.55-15.02 13.85 13.85-18.12 12.55-15.02 13.85 13.85-18.12 12.55-15.02 13.85 13.85-18.12 12.55-15.02 13.85 13.85-18.12	Size class of loans (thousands) all sizes \$1-24 \$25-49 \$50-99 \$100-499					
Amount of loans (thousands) Number of loans Weighted average maturity (months)2 Loans with fixed rates Loans with	100-499	\$500 and ove				
Amount of loans (thousands) Number of loans Weighted average maturity (months) ² Loans with fixed rates Loans wit						
Number of loans 2,6,699 16,985 4,323 2,764 6.8	\$325,998	\$1,084,5				
Weighted average maturity (months)2	2,253	31,004,3				
Loans with fixed rates Loans with floating rates Weighted average interest rate (%)3 Standard error4 Interrupartile range5 Loans with floating rates Percentage of amount of loans: With floating rates Secured by real estate Made under commitment Made for construction 1-4 family Multifamily Multifamily Standard error Weighted average interest rate (%)3 Standard error 10.92-13.8 13.43-16.8 11.25 13.43-16.8 11.26 13.43-16.8 11.26 13.43-16.8 11.25 13.43-16.8 11.26 13.45 11.27						
Loans with floating rates 7.9 6.6 7.5 8.1	9.0	5.				
Weighted average interest rate (%)3 Standard error 4 Standard error 8 Standard error 9 Stan	3.9 11.5	3. 6.				
Standard error 4 1.92 1.	****					
Interquartitic range Loans with fixed rates 10.92-13.81 13.43-16.83 13.48-18.12 12.55-15.02 13.40 12.96 13.45 13.4	13.89	11-				
Loans with fixed rates Loans with fixed rates Loans with floating rates Loans with floating rates Percentage of amount of loans: With floating rates Secured by real estate Made under commitment Made for construction Montesidential	-43					
Loans with floating rates 12.60 13.40 12.96 13.85	24-14.75	10.09-12.				
Percentage of amount of loans: With floating rates Secured by real estate Made under commitment Made for construction 100.0 14 family Multifamily Nonresidential With no-day maturity With one-day maturity Weighted average maturity (months)² Loans with floating rates Loans with floating rates Weighted average interest rate (%)³ Standard error 4 Interquantile range 5 Loans with floating rates Secured by real estate Made under commitment Made for construction 10.00 100.0 1	13.52	10-1				
With floating rates 55.5 19.1 15.9 66.3	14.06	11-1				
Secured by real estate 45.1 71.4 32.7 81.3						
Secured by real estate 45.1 71.4 32.7 81.3	67.5	59.				
Made under commitment 45.1 40.9 100.0	97-9	49.				
Made for construction 100.0 100.	84.4	36.				
1-4 family	100-0	100.				
Multifamily Nonresidential 73.9	36-7	7.				
Nonresidential 73.9 45.9 71.9 56.6 With no stated maturity 3.8 I ARGE BANKS 1 1.1 1.3 3.6 Mount of loans (thousands) Number of loans (thousands) 1.2 1.2 1.1 1.3 1.3 3.6 Mount of loans (thousands) 1.1 1.0 1.3 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	4-0					
With no stated maturity 3.8 10.1 1.3 3.6 With one-day maturity 2.1 -1 -0 -0 8 LARGE BANKS1 Amount of loans (thousands) \$914,399 \$2,098 \$3,568 \$5,531 Number of loans Weighted average maturity (months)² 4.4 10.0 10.2 11.3 Loans with fixed rates 1.2 6.1 6.7 5.1 11.3 Loans with fixed rates 1.2 6.9 10.5 10.5 12.0 Weighted average interest rate (%)³ 11.10 13.34 13.45 12.9 Standard error4 10.09-11.63 12.62-13.80 12.75-13.80 12.50-13.31 12. Loans with fixed rates 10.5 11.5 13.22 13.31 13.15 Percentage of amount of loans: 57.0 89.9 91.3 90.4 Wifth floating rates 57.0 89.9 79.1 76.8 Made tor construction 100.0 100.0 100.0 100.0 Multitamily 8.2 <		8.				
Standard error4	59-4	84.				
8 LARGE BANKS 1 Amount of loans (thousands) Number of loans Weighted average maturity (months) ² Loans with fixed rates Loans with fixed	1.6	4.				
Amount of loans (thousands) Number of loans Weighted average maturity (months) ² Loans with fixed rates Loans with floating rates Weighted average interest rate (%) ³ Standard error ⁴ Loans with fixed rates Loans with floating rates 11.10 13.38 13.45 12.91 10.09-11.63 11.10 13.38 12.62-13.80 12.75-13.80 12.50-13.31 13.32 13.32 13.32 13.32 13.32 13.31 12.10 Percentage of amount of loans: With floating rates 57.0 Secured by real estate Made for construction 100.0 1-4 family Multitamity Mich construction 100.0 1-4 family Nonresidential 87.9 33.5 Amount of loans (thousands) Number of loans Weighted average interest rate (%) ³ Standard error ⁴ Loans with fixed rates Loans wi	-0	3.				
Number of loans Weighted average maturity (months) ²	1					
Number of loans Weighted average maturity (months) ²	\$40,071	\$863,13				
Weighted average maturity (months) 2	168	19				
Loans with fixed rates 1.2 6.1 10.5 12.0	15-5	3.				
Weighted average interest rate (%)3 11.10 13.34 13.45 0.08 12.50 13.15 12.0 10.09 11.63 13.22 13.32 13.35 13.15 12.50 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.22 13.32 13.15 13.25	11.9	1.				
Weighted average interest rate (%)3 Standard error4 O7 O.09-11.63 O.09-11						
Standard error 4 0.07 2.2 12.62-13.80 12.75-13.30 12.50-13.31 12.50-13.3	15.7	6.				
Interquartile range5 10.09-11-63 12.62-13.80 12.50-13.31 12.	12.96	10.9				
Loans with fixed rates Percentage of amount of loans: With floating rates Socured by real estate 40.0 Made for construction 100.0	- 09					
Decentage of amount of loans:	40-13.31	10.04-11.4				
Percentage of amount of loans: With floating rates Secured by real estate Made for construction 100.0 1-4 family 3.9 59.6 Multifamily 8.2 7.0 10.5 10.0 10.0 10.0 10.0 10.0 10.0 10	12-78	10-4				
With floating rates 57.0 89.9 91.3 90.4 Secured by real estate 40.0 100.0 93.8 100.0 93.8 100.0 Made under commitment 29.9 69.9 79.1 76.8 100.0	12.97	11.3				
Secured by real estate		100				
Secured by real estate	94.7	54.				
Made under commitment 29-9 Made for construction 100.0 10	95-8	36.				
Made for construction 100. 0 30. 7 30. 7 40. 6 37. 6 30. 7 40. 6 70. 5 8. 7 80. 7 90. 7 90. 8 90. 7	66.7	27.				
1-4 family 39 596 376 307	100.0	100.				
Multifamily 8.2 7.0 5.5 8.7 Nonresidential 87.9 33.5 57.0 60.6 6 6 6 6 6 6 6 6 6	22.3	2.				
Nonresidential 87.9 33.5 57.0 60.6 60.6 With no stated maturity 8.8 6.1 7.5	10.5	8.				
With no stated maturity						
With one-day maturity THER BANKS Amount of loans (thousands) Number of loans Weighted average maturity (months)² Loans with floating rates Veighted average interest rate (%)³ Standard error⁴ Interquartile range 5 Loans with floating rates Percentage of amount of loans: With floating rates With floating rates Percentage of amount of loans: With floating rates Standard error⁴ Standard errord erro	67.2	89.				
THER BANKS Amount of loans (thousands) Number of loans Weighted average maturity (months) ² Loans with fixed rates Loans with floating rates Weighted average interest rate (%) ³ Standard error ⁴ Interquartile range ⁵ Loans with fixed rates Loans with fixed rates Loans with fixed rates Loans with floating rates 12.65-15.02 14.33 15.18 13.49-16.83 13.49-16.83 13.49-16.83 13.88-18.12 12.55-15.02 13.38-18.12 12.55-15.02 13.38-18.13 13.40 13.88-18.12 12.55-15.02 13.38-18.13 13.40	-0					
Amount of loans (thousands) Number of loans Number of loans Weighted average maturity (months) 2 Loans with fixed rates Loans with floating rates Weighted average interest rate (%) 3 Standard error 4 Interquaritie range 5 Loans with fixed rates Loans	-0	4-				
Number of loans Weighted average maturity (months) 2	7					
Number of loans Weighted average maturity (months) 2	\$285,927	\$221,38				
Weighted average maturity (months)2 8-1 4-6 7-7 6-6 6-6 1	2,085	17				
Loans with floating rates 9.0 6.3 6.9 7.9	8.1	12.				
Loans with floating rates 9.0 6.3 6.9 7.9	3.7	23.				
Standard error 4 38 3-7	10.6	8.				
Standard error 4 38 3-7	14.02	12.7				
Interquertile range 5	-42	12.7				
Loans with fixed rates 14.33 15.18 16.03 12.68 Loans with floating rates 13.67 13.42 12.90 13.88 13.87 Percentage of amount of loans: With floating rates 54.1 18.0 14.0 65.5 Secured by real estate 81.5 71.0 31.2 80.7 Made under commitment 59.9 40.4 25.5 43.1 Made for construction 100.0 100.0 100.0	80-14.75					
Loans with floating rates 13.67 13.42 12.90 13.88		12-00-13-2				
Percentage of amount of loans: With floating rates 54_1 18_0 14_0 65_5 Secured by real estate 81_5 71_0 31_2 80_7 Made under commitment 59_9 40_4 25_5 43_1 Made for construction 100_0 100_0 100_0 100_0	13.54	11.8 13.0				
With floating rates 54.1 18.0 14.0 65.5 Secured by real estate 81.5 71.0 31.2 80.7 Made under commitment 59.9 40.4 25.5 43.1 Made for construction 100.0 100.0 100.0 100.0		.5.0				
Secured by real estate 81.5 71.0 31.2 80.7 Made under commitment 59.9 40.4 25.5 43.1 Made for construction 100.0 100.0 100.0		Lawrence Control				
Made under commitment 59-9 40-4 25-5 43-1 Made for construction 100-0 100-0 100-0	63.7	79.				
Made for construction 100_0 100_0 100_0	98-2	98.				
	86-9	70.				
444	100.0	100.				
1-4 family 36.4 53.4 26.2 41.7	38.7	25.				
Multifamily 3_3 _5 1_8	3. 1	7.				
Nonresidential 60.3 46.1 72.3 56.5	58.3	66.				
With no stated maturity 7.4 10.1 1.2 3.4	1.9	19.				
With one-day maturity						

See last page for notes to tables.

Table 4 LOANS TO FARMERS

ALL BANKS Amount of loans: (housands) All Banks Amount of loans: (housands) 46,58 56,68 7.7 46,99 7.7 48,50 78,5		Size class of loans (thousands)							
Amount of loans (thousands) Number of loans (thousands) Weighted average maturity (months) 2 Weighted average interest rate (%) 3 Standard error A Standard err		all sizes	\$1-9	\$10-24	\$25-49	\$50-99	\$100-249	\$250 and over	
Number of loans: Weighted everage maturity (months) 2 Weighted everage interest rate (%) 3 Standard error 4 Interputritie range 3 Islander error 4 Islander error 4 Interputritie range 3 Islander error 4 Islander error 1 Islander error 1 Islander error 1 Islander error	ALL BANKS						140 1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1		
Number of loans weighted everage naturity (months) 2 Weighted everage naturity (months) 2 Weighted everage interest rate (%) 3 Standard error 4 Intergraphic range 5 Intergraphic range 6 Intergraphic range 7 Intergraphic range 7 Intergraphic range 8 Interg	Amount of foans (thousands)	\$1,245,489	\$163.829	\$181.268	\$155,502	\$170.728	\$346.388	\$227,774	
Weighted average maturity (months) 2 Weighted average interest rate (%) 3 Slandard error 4 Slandard error 4 Slandard error 5 By purpose of loan: With floating arise Mark f	Number of loans			12.094	4,528	2,701		359	
Sinandard error's interquentite ranges 13, 20-14,75 13, 20-1	Weighted average maturity (months)2			8.9	7.1	11.2		6.9	
Interquartile range5 By purpose of loan:		13.85	14.44	14.48	14.21	14.05	13.99	12.30	
By purpose of loan: Feeder investock Fee		- 42	.33					.63	
Other Livestock Other current operating expenses Farm machinery and equipment Other: 14. 13 14. 46 14. 48 14. 48 14. 55 12. 11. 4. 66 14. 48 13. 87 14. 24 14. 55 12. 11. 11. 13. 13. 13. 14. 26 14. 12. 12. 94 10. 11. 13. 13. 13. 14. 26 14. 12. 12. 94 10. 13. 13. 13. 14. 26 14. 14. 12. 12. 94 10. 13. 13. 13. 13. 14. 26 14. 14. 12. 12. 94 10. 13. 13. 13. 13. 14. 26 14. 14. 12. 12. 94 10. 13. 13. 13. 14. 26 14. 14. 12. 12. 94 10. 13. 13. 13. 14. 13. 14. 13. 13. 14. 13. 13. 14. 15. 13. 14. 13. 13. 14. 15. 13. 14. 15. 13. 14. 15. 13. 14. 15. 13. 14. 15. 13. 14. 15. 13. 14. 15. 13. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15		13.10-14.75	13-52-15-03	13.96-15.00	13.65-14.93	13.62-14.49	13.52-14.65	11.47-13.36	
Other current operating expenses Farm machinery and equipment 13, 15 14, 15 13, 99 14, 33 14, 26 4 4 12, 94 14, 15 14, 15 13, 99 14, 31 14, 26 4 4 12, 94 14, 31 14, 15 14		13.76	14.37	14.40	14.51	13.27	14.64	12.38	
Other current operating expenses 1a, 10 1a, 46 1a, 48 13, 97 1a, 25 1a,		14.23	14.63	14.51	14.71	* *	*	*	
Percentage of amount of loans: 12,18 14,69 14,91 14,43 14,11 12,94 10 10 10 10 10 10 10 1	Other current operating expenses	14.10	14.46	14_48	13.87	14.24	14.55	12.87	
Percentage of amount of loans: With floeting rates Made widner commitment Jacob 19-14 Jacob 19-15 By Made widner commitment Jacob 19-15 By Made wi	Farm machinery and equipment	14.15	13.99	14.33	14.26	*		*	
With flogling rates Made under commitment 32.0 19.1 33.5 21.9 42.6 38.9 12.9 6 10.0 19.0 19.0 19.0 19.0 19.0 19.0 19.0	21	13.14	14.69	14.91	14.43	14_11	12.94	10.90	
Made under commitment 32.0 19.1 33.5 21.9 42.8 12.9 6.8						_212			
By purpose of loan: 12.9 6.5 13.3 11.1 13.3 12.1 13.6 15.6 15.6 15.5	with riogung rates							83.0	
Other (investock of the current operating expenses Farm Shechnery and equipment of the state of the current operating expenses farm Shechnery and equipment of the state of th	Made under commitment	32.0	19.1	33.5	21.9	42.8	12.9	67.9	
Other (investock of the current operating expenses Farm Shechnery and equipment of the state of the current operating expenses farm Shechnery and equipment of the state of th	By purpose of loan:	1							
Other current operating expenses Farm fishchinery and equipment 06.0 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 9.6 8.9 1 1.22.8 34.7 0 10.6 12.6 12.6 12.6 12.6 12.6 12.6 12.6 12	Feeder livestock							19-	
Famil Riskothinery and equipment Other 12.6								*	
Other 1 21 12 12 12 12 13 13				47.0	46.5	47.0		51.	
LARGE BANKSA Amount of Chains (thousands) Number of loans Weighted everage maturity (months)2 6.7 6.4 7.8 9.5 9.5 9.2 7.4 Weighted everage maturity (months)2 6.7 6.4 7.8 9.5 9.5 9.2 7.4 Weighted everage maturity (months)2 12.47 13.61 13.37 13.29 13.29 13.29 12.57-13.93	Farm thachinery and equipment			9.6			(*	
LARGE BANKSA Amount of Chains (thousands) Number of loans Weighted everage maturity (months)2 6.7 6.4 7.8 9.5 9.5 9.2 7.4 Weighted everage maturity (months)2 6.7 6.4 7.8 9.5 9.5 9.2 7.4 Weighted everage maturity (months)2 12.47 13.61 13.37 13.29 13.29 13.29 12.57-13.93	Other	22.5	11-1	12.6	16.6	22.8	34.7	23.	
Number of loans (Moyarage maturity (months) 2	LARGE BANKSA	1					176 (4) (4)	7	
Weighted average maturity (months) 2 6.7 6.4 7.8 9.5 9.2 7.4	Amount of loans (thousands)		\$6,322					\$156,75	
Weighted average maturity (months) ² 6.7 6.4 7.8 9.5 9.2 7.4		3,296	1,623					19:	
Weighted average interest rate (%) 3 12,47 13,61 13,37 13,24 12,98 13,29 13,29 13,10 11,76-13,65 12,68-44,31 12,75-13,93 12,57-14,01 12,25-13,83 13,25			6.4	7.8	9.5	9. 2	7.4	6.	
Standard bit of 11,76-13.65 12,68-14.31 12.75-13.93 12.57-14.01 12.25-13.92 12.59-13.92 11,47-12.55 11,47-12.55 11,47-12.55 12.68-14.31 12.75-13.93 12.57-14.01 12.25-13.92 12.59-13.92 11,47-12.55 13.56 13.29 13.57		12-47	13.61	13.37	13. 24	12.98	13.29	12.0	
By purpose of loan: Feeder Illnestock 12.29 12.78 12.21 12.58 10.95 12.35 12.35 13.24 13.24 13.58 13.29 13.57 13.64 13.24 13.31 14.71 13.39 13.66 13.72 13.23 14.64 13.25 13.29 13.57 13.64 13.29 13.57 13.64 13.29 13.57 13.64 13.29 13.57 13.64 13.29 13.57 13.64 13.29 13.57 13.23 14.71 13.39 13.66 13.72 13.23 14.71 13.39 13.66 13.72 13.23 14.71 13.39 13.66 13.72 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.73 13.23 14.24 13.24 14.24 13.24 14.25 14.31 14.15 14.06 13.24 13	Standard afford	-30	_ 10	-20	. 11		.30	.49	
College Investock 12,29 12,76 12,21 12,58 10,95 12,35 12,57 13,56 13,24 13,24 13,24 13,26 13,54 13,29 13,57 13,64 13,31 14,71 13,39 13,27 13,23 13,27 13,23 13,27 13,23 13,27 13,23 13,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 13,23 14,27 14,28 13,28	By purpose of loan:	11.76-13.65	12.68-14.31	12.75-13.93	12.57-14.01				
Other livestock Other current operating expenses Farm machinery and equipment Other	Feeder livestock	12.29	12.74	12.21	12.58	10.95	12.35	12.3	
Other current operating expenses Farm machinery and equipment Other Other Other Percentage of amount of loans: With floating rates Made under commitment Percentage of loan: Feeder livestock Other current operating expenses Farm machinery and equipment Other	Other livestock		13.58	*	.*	*		*	
Farm machinery and equipment Other 13.31 14.71 13.39 1 13.66 13.72 13.23 14 15.54 13.88 13.69 13.66 13.72 13.23 14 15.54 13.88 13.69 13.66 13.72 13.23 14 15.54 13.88 13.69 13.66 13.72 13.23 14 15.54 13.88 13.69 13.66 13.72 13.23 14 15.54 13.28 15.54 15	Other current operating expenses			13.58	13. 29	13.57	13.64	12.9	
Percentage of amount of loans: With floating rates Made under commitment By purpose of loan: Feeder livestock Other current operating expenses Farm machinery and equipment Other Weighted average interest rate (%)3 Standard error4 Interquartile range5 By purpose of loan: Feeder ilvestock Other current operating expenses Amount of loans Feeder ilvestock Other current operating expenses Amount of loans Other Weighted average maturity (months)2 Weighted average interest rate (%)3 Standard error4 Interquartile range5 By purpose of loan: Feeder ilvestock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates 11.54 13.88 13.69 13.67 78.9 80.4 78.2 80.4 78.2 80.4 78.2 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.4 78.2 80.6 71.7 76.1 80.6 71	Farm machinery and equipment				*		*	. *	
With floating rates 81-8 Made under commitment 78-7 69-8 74-9 69-6 71-7 76-1 80.4 78-2 80-6 71-7 76-1 By purpose of loan: 78-7 8-9 69-6 71-7 76-1 78-7 8-9 69-6 71-7 76-1 78-7 76-1 Feeder livestock Other current operating expenses Farm machinery and equipment Other 38-1 61-3 58-0 58-0 58-0 58-0 58-0 58-0 58-0 58-0	Other				13.66	13.72	13. 23	10.9	
Made under commitment By purpose of loan: Feeder fivestock Other livestock Other current operating expenses Farm machinery and equipment Other 23.9 10.5 14.2 12.8 23.9 15.6 A A A A A A A A A A A A A A A A A A	Percentage of amount of loans:						E 1 1111 E 1 1 1 1 1		
Sy purpose of loan: Feeder livestock 23_9 10.5 14.2 12.8 23.9 15.6 1			73.5					79-	
Feeder livestock Other current operating expenses Summarian		74.7	69.4	74.9	69-6	71.7	76-1	75.	
Other livestock Other current operating expenses Farm machinery and equipment Other 2.5 3.1 3.1 5.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3.1 3	By purpose of loan:	1			1 1 1				
Other current operating expenses Farm machinery and equipment Other Othe				14.2	12.8	23.9	15.6	27.	
Farm machinery and equipment Other 29.8 3.5 3.5 5.1 18.9 23.0 21.5 OTHER BANKS Amount of loans (thousands) 29.8 315,7507 21.6 18.9 23.0 21.5 OTHER BANKS Amount of loans (thousands) 31,012,832 3157,507 42,808 41,858 42.9 2,477 2,129 2,		5.7	8-9	. *	.*	*.	*	*.	
Other BANKS5 Amount of loens (thousands) Number of loens Number of loens Neighted average maturity (months)2 Neighted average interest rate (%)3 Standard error4						46.1	53.2	30-	
OTHER BANKS5 Amount of loans (thousands) Number of loans (thousands) Weighted average maturity (months)2 Weighted average interest rate (%)3 Standard error ⁴ Standard error ⁴ Interquentile range5 By purpose of loan: Feeder fivestock Other livestock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates With floating rates With floating rates By purpose of loan: Feeder fivestock Standard error ⁴ Standard erro				5.1		*	*	*	
Amount of loans (thousands) Amount of loans (thousands) Amount of loans Weighted average maturity (months) ² Weighted average interest rate (%) ³ Standard error ⁴ Interquertile range 5 By purpose of loan: Feeder fivestock Other investock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates With floating rates Made under commitment By purpose of loan: Feeder fivestock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates Made under commitment Seeder fivestock Other current operating expenses Feeder fivestock Other current operating expenses Sala, 28 13.67 18.78 18.59 18.67 18.50 18.5		29_8	15.7	21_6	18.9	23.0	21.5	34.	
Number of loans Weighted average maturity (months)2 Weighted average interest rate (%)3 Standard error4 Interquartite range5 By purpose of loan: Feeder fivestock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates By purpose of loan: Feeder fivestock Other current operating Interquartite range5 I		41 012 822	*157 507	9171 67H	8182 076	\$155, 187	\$315.A17		
Weighted average interest rate (%)3 1e, 17 34, 48 1e, 58 18, 31 1e, 15 1e, 06 38 1e, 17 224 1e, 15 1e, 16 34 1e, 16 34 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 16 34 1e, 15 1e, 15 1e, 15 1e, 16 34 1e, 15 1e, 16 34 1e, 15 1e, 16 34 1e, 16 34 1e, 16 34 4 34 <t< td=""><td></td><td></td><td>A2 BAB</td><td>11-450</td><td>A 120</td><td>2,877</td><td>2,129</td><td></td></t<>			A2 BAB	11-450	A 120	2,877	2,129		
Standard error 4 Interquentitie range 5 By purpose of loan: Feeder fivestock Other current operating expenses Farm machinery and equipment Other With floating rates With floating rates With floating rates With floating rates By purpose of loan: Feeder fivestock 14, 55 14, 48 13, 57-15-03 13, 98-15-03 14, 28 14, 20 14, 50	Weighted average maturity (months) 2		7.9	9.0	6.9	11-4	13.1		
Interquertile range5 By purpose of loan: Feeder fivestock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates With floating rates By purpose of loan: 13_63_14_87 13_57_15_03 13_98_15_03 14_53 14_53 14_53 14_53 14_54 14_58 13_98_16_13_13_73 13_73 13_73 14_64 14_58 13_98_16_13_13_9 14_64 14_58 13_98_16_13_13_9 14_64			14.48	14.54			14_06	*	
Interquertile range 5 By purpose of loan: Feeder threstock Other current operating expenses Farm machinery and equipment Other Percentage of amount of loans: With floating rates With floating rates By purpose of loan: 13.67 - 14.67 14.53 14.48 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 14.50 15.03 A A A A A A A A A A A A A		-28	-30	.27				*	
Feeder threstock		13.63-14.87	13.57-15.03	13.98-15.03	13.96-14.94	13.63-14.49	13.60-14.75	*	
Other livestock Other current operating expenses 14_49 14_67 14_53 14_54 14_31 14_64 14_24 14_50 14_55 14_55 13_94 14_31 14_64 14_22 13_98 14_35 14_31 14_64 14_22 13_98 14_35 14_31 14_64 14_22 13_98 14_35 14_24		14-55	14.48	14.53	14.73	13-73	*	*	
Other current operating expenses 14_24 14_50 14_56 13_98 14_31 14_68		14-49		14.53	*			*	
Farm machinery and equipment 14_22 13_98 14_35		14-24		14.54	13.94	14.31	14.64	*	
Other 13.67 14.78 15.03 * * * * * * * * * * * * * * * * * * *	Farm machinery and equipment	14.22	13.98	14.35	*			*	
With floating rates 33.9 21.4 28.7 22.9 35.9 33.7 Made under commitment 22.2 17.1 31.2 17.4 39.9 6.7 By purpose of loan: Feeder livestock 18.3 6.4 13.3 10.9 12.2 * Other livestock 8.5 11.0 16.2 * Other current operating expenses 53.2 58.6 46.6 45.4 45.4 57.1 51.1				15-03	*	*	***	*	
Made under commitment 22.2 17.1 31.2 17.4 39.9 6.7 By purpose of loan: Feeder livestock 10.3 6.4 13.3 10.9 12.2 A 10.0 10.0 10.3 10.0 10.0 10.0 10.0 10.0			1			35.0			
By purpose of loan: Feeder livestock 10.3 6.4 13.3 10.9 12.2 * Other livestock 8.5 11.0 16.2 * Other current operating expenses 53.2 58.6 46.6 45.4 47.1 51.1									
Feeder Ihestock 10.3 6.4 13.3 10.9 12.2 * Other Investock 8.5 11.0 16.2 * Other current operating expenses 53.2 58.6 46.6 45.4 47.1 51.1		22-2	17.1	31.2	17.4	39.9	0-7	*	
Other Investock 8-5 11-0 16-2 h h h h h h h h h h h h h h h h h h h		1	1	1 -	1				
Other current operating expenses 53-2 58-6 46-6 45-4 47-1 51-1					10.9				
							. *		
Farm machinery and equipment 6_8 13_0 9_9 * * *				46.6				*	
	Farm machinery and equipment	6-8	13.0	9.9				*	
Other 20.8 11.0 12.1 * * *			11-0	12.1	*	*	*	*	

See last page for notes to tables.

* Fewer than 10 sample loans

NOTES

The survey of terms of bank lending to business is taken of about 340 banks selected to represent all sizes of banks. The sample data are collected over one business week and used to estimate lending terms at all insured commercial banks. Short term loans have original maturities of less than one year, and long term loans have maturities of one year or more. Construction and land development loans include both

some of the construction and land development loans would be reported on the statement of condition as real estate loans and the remainder as business loans. The survey of terms of bank lending to farmers covers about 250 banks selected to represent all sizes of banks. Loans secured by real estate, purchased loans, foreign loans, and loans of less than \$1,000 are exclud-

ed from the survey.

1 As of 9/30/82, average domestic assets of 48 large banks were \$13.3 billion and assets of the smallest of these banks were \$2.5 billion. For all insured banks, total domestic assets averaged \$123 million.

unsecured and loans secured by real estate. Thus,

- 2 The weighted average maturity is calculated only for loans with a stated date of maturity (that is, loans payable on demand are excluded). In computing the average, each loan is weighted by its dollar amount.
- The approximate compounded annual interest rate on each loan is calculated from survey data on the stated rate and other terms of the loan; then, in computing the average of these approximate effective rates, each loan is weighted by its dollar amount.

- 4 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.
- 5 The interquartile range shows the interest rate range that encompasses the middle fifty percent of the total dollar amount of loans made.
- 6 Most "large banks" (survey strata 1 to 3) had over \$400 million in total assets as of 9/30/82; the smallest bank surveyed in this group had total assets of \$331 million. Most "other banks" (survey strata 4 to 6) had total assets below \$400 million; the largest bank surveyed in this group had total assets of \$1,340 million.