

# FEDERAL RESERVE statistical release



## LIBRARY

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E.2(111)

FEDERAL RESERVE BANK  
OF PHILADELPHIA

January 30, 1985

This release has been reformatted to present data from the Survey of Terms of Bank Lending in a more detailed and useful manner. Information formerly contained in table 1 (short-term C&I loans), table 2 (long-term C&I loans), and table 5 (loans made below prime) has been combined and now appears in table 1 (all banks), table 2 (48 large banks), and table 3 (other banks). Data for construction and land development loans are now found in table 4, and loans to farmers are presented in table 5.

In the new format, business loans are disaggregated into several new maturity categories, in addition to the usual break at one year. Greater detail is provided about the terms of fixed and floating-rate loans and of loans made at rates below prime. Information is now presented on the proportion of loans made under participations and syndications. This new format is designed to permit better analysis of the changing environment for business lending.

# FEDERAL RESERVE statistical release



E.2

SURVEY OF TERMS OF BANK LENDING MADE DURING NOVEMBER 5-9, 1984

For immediate release

January 30, 1985

TABLE 1  
COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) MADE BY ALL COMMERCIAL BANKS 1/

LOAN CHARACTERISTICS	AMOUNT OF LOANS (\$1,000)	AVERAGE SIZE (\$1,000)	WEIGHTED AVERAGE MATURITY 2/	LOAN RATE (PERCENT)			PERCENTAGE OF AMOUNT OF LOANS MADE UNDER:		
				WEIGHTED AVERAGE EFFECTIVE 3/	STANDARD ERROR 4/	INTER-QUARTILE RANGE 5/	COMMITMENT	PARTICIPATION	
									DAYS
<b>1. ALL C &amp; I LOANS</b>									
OVERNIGHT 6/	14,679,327	8,304	*	10.48	0.17	9.55-10.61	71.6	4.8	
ONE MONTH AND UNDER (EXCL OVERNIGHT)	7,407,271	332	19	11.25	0.20	10.51-11.09	67.5	5.1	
-FIXED RATE	5,567,951	298	20	11.22	0.25	10.51-11.10	62.4	5.3	
-FLOATING RATE	1,839,319	502	13	11.36	0.43	10.48-11.06	83.2	4.6	
OVER ONE MONTH AND UNDER A YEAR	7,645,120	64	132	12.44	0.22	10.78-13.77	61.9	10.5	
-FIXED RATE	4,408,276	52	106	12.12	0.27	10.63-13.70	54.7	8.2	
-FLOATING RATE	3,236,843	91	168	12.89	0.25	12.40-13.80	71.7	13.7	
DEMAND 7/	3,888,798	181	*	12.15	0.55	10.47-13.65	64.8	3.0	
-FIXED RATE	1,652,777	232	*	11.28	0.51	9.98-13.03	58.4	0.0	
-FLOATING RATE	2,236,021	155	*	12.80	0.49	12.33-13.80	69.5	5.2	
TOTAL UNDER ONE YEAR	33,620,514	203	40	11.29	0.22	10.40-11.98	67.7	6.0	
-FIXED RATE									
BY SIZE (\$1,000)	23,064,243	206	28	11.00	0.30	10.24-11.17	61.8	4.9	
1-24	668,625	8	92	14.72	0.22	13.73-15.58	13.8	0.0	
25-49	364,921	33	119	14.87	0.32	14.20-15.87	9.1	0.1	
50-99	435,519	61	121	14.51	0.31	13.25-15.68	16.4	0.1	
100-499	989,901	202	107	13.36	0.19	12.93-13.70	20.6	1.3	
500-999	335,794	681	54	11.84	0.24	10.79-12.75	62.0	9.7	
1000+	20,269,483	7,241	20	10.60	0.16	10.23-10.93	67.4	5.4	
-FLOATING RATE									
BY SIZE (\$1,000)	10,556,272	196	69	11.93	0.16	10.62-13.16	80.6	8.2	
1-24	264,452	9	135	14.73	0.22	13.80-15.54	59.9	0.8	
25-49	255,296	34	141	14.07	0.18	13.16-14.93	60.1	14.2	
50-99	411,586	68	129	13.93	0.12	13.24-14.45	55.8	2.7	
100-499	1,456,013	197	140	13.40	0.09	12.75-13.81	70.7	21.3	
500-999	656,286	648	132	13.17	0.24	12.53-13.88	58.8	7.8	
1000+	7,512,638	4,996	45	11.26	0.19	10.51-12.22	87.2	6.0	
			MONTHS						
TOTAL ONE YEAR AND OVER	4,431,843	129	51	12.69	0.34	10.80-13.87	78.6	6.7	
-FIXED RATE									
BY SIZE (\$1,000)	1,283,237	69	46	13.05	0.46	10.65-14.20	70.8	2.8	
1-99	286,183	16	32	16.26	0.69	14.93-15.87	27.3	0.3	
100-499	67,890	219	61	14.23	0.43	12.75-15.45	55.5	7.6	
500-999	54,200	650	58	12.96	0.86	11.75-14.37	49.0	23.3	
1000+	874,964	7,088	48	11.91	0.84	10.53-13.56	87.6	1.9	
-FLOATING RATE									
BY SIZE (\$1,000)	3,148,606	201	54	12.54	0.44	10.94-13.80	81.8	8.3	
1-99	339,126	25	77	14.56	0.24	13.80-15.79	55.3	0.5	
100-499	309,006	202	46	13.58	0.18	12.82-14.25	64.5	6.2	
500-999	132,023	649	41	13.02	0.33	12.55-13.80	74.0	16.3	
1000+	2,368,452	5,050	52	12.09	0.42	10.76-13.52	88.3	9.2	

	AMOUNT OF LOANS (\$1,000)	AVERAGE SIZE (\$1,000)	WEIGHTED AVERAGE MATURITY 2/	LOAN RATE (PERCENT)		PRIME RATE 9/	COMMITMENT	PARTICIPATION
				EFFECTIVE 3/	NOMINAL 8/			
<b>2. LOANS MADE BELOW PRIME 10/</b>								
OVERNIGHT 6/	6,908,140	9,741	*	10.11	9.63	11.96	64.1	6.1
ONE MONTH AND UNDER (EXCL OVERNIGHT)	14,167,506	1,400	10	10.83	10.30	12.01	75.0	4.3
OVER ONE MONTH AND UNDER A YEAR	3,785,760	383	110	10.90	10.45	12.09	74.8	10.6
DEMAND 7/	1,717,651	1,522	*	10.40	9.99	11.96	77.3	0.5
TOTAL UNDER ONE YEAR	26,579,057	1,218	23	10.63	10.13	12.01	72.3	5.4
-FIXED RATE	20,498,859	1,066	21	10.60	10.10	12.03	66.4	5.4
-FLOATING RATE	6,080,198	2,332	30	10.72	10.21	11.92	92.1	5.6
			MONTHS					
TOTAL ONE YEAR AND OVER	1,997,374	1,357	51	10.91	10.52	11.97	93.4	7.0
-FIXED RATE	560,405	588	49	10.67	10.36	11.99	81.3	0.0
-FLOATING RATE	1,436,969	2,764	52	11.00	10.59	11.96	98.2	9.7

SEE LAST PAGE FOR FOOTNOTES

SURVEY OF TERMS OF BANK LENDING MADE DURING NOVEMBER 5-9, 1984

TABLE 2  
COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) MADE BY 48 LARGE BANKS 1/

LOAN CHARACTERISTICS	AMOUNT OF LOANS (\$1,000)	AVERAGE SIZE (\$1,000)	WEIGHTED AVERAGE MATURITY 2/	LOAN RATE (PERCENT)			PERCENTAGE OF AMOUNT OF LOANS MADE UNDER:	
				WEIGHTED AVERAGE EFFECTIVE 3/	STANDARD ERROR 4/	INTER-QUARTILE RANGE 5/	COMMITMENT	PARTICIPATION
<b>1. ALL C &amp; I LOANS</b>								
OVERNIGHT 6/	12,334,895	11,128	*	10.48	0.08	9.55-10.59	70.9	3.4
ONE MONTH AND UNDER (EXCL OVERNIGHT)	5,538,617	2,705	17	11.02	0.04	10.51-11.06	71.9	4.1
-FIXED RATE	4,053,252	3,519	20	11.03	0.09	10.52-11.07	64.7	4.7
-FLOATING RATE	1,485,364	1,658	11	10.98	0.11	10.45-10.96	91.7	2.5
OVER ONE MONTH AND UNDER A YEAR	3,719,905	519	126	11.38	0.09	10.55-12.40	76.2	8.0
-FIXED RATE	2,358,707	1,390	100	10.87	0.15	10.54-11.20	76.7	10.0
-FLOATING RATE	1,361,198	249	171	12.27	0.10	11.12-13.31	75.1	4.5
DEMAND 7/	1,348,185	341	*	11.92	0.41	10.10-13.24	71.0	4.2
-FIXED RATE	514,918	609	*	10.98	0.08	9.83-11.46	54.1	0.0
-FLOATING RATE	833,267	268	*	12.49	0.49	10.61-13.80	81.4	6.8
TOTAL UNDER ONE YEAR	22,941,601	1,606	27	10.84	0.08	10.34-11.07	72.0	4.4
-FIXED RATE								
BY SIZE (\$1,000)	16,226,264	3,591	21	10.65	0.13	10.24-11.01	64.5	3.9
1-24	11,477	10	105	14.72	0.15	13.60-15.60	47.4	0.2
25-49	10,774	32	84	14.13	0.08	13.16-15.02	50.8	1.7
50-99	21,114	64	76	13.85	0.13	13.03-14.57	62.5	1.0
100-499	119,339	213	68	12.78	0.10	11.61-13.66	76.8	3.6
500-999	162,610	682	67	11.80	0.09	10.79-12.81	66.4	9.5
1000+	15,900,951	8,483	20	10.61	0.13	10.24-10.96	64.4	3.8
-FLOATING RATE								
BY SIZE (\$1,000)	6,715,337	688	44	11.31	0.07	10.51-12.28	90.3	5.6
1-24	37,943	11	141	14.37	0.07	13.69-14.93	68.1	2.6
25-49	48,734	34	132	14.08	0.09	13.43-14.74	66.6	5.2
50-99	91,795	65	139	13.91	0.10	13.24-14.65	73.4	5.5
100-499	425,424	202	138	13.40	0.03	12.68-13.86	73.6	6.4
500-999	258,400	654	112	12.91	0.13	12.40-13.52	73.9	6.1
1000+	5,853,042	6,446	35	11.01	0.06	10.50-11.07	92.8	5.5
MONTHS								
TOTAL ONE YEAR AND OVER	3,047,919	743	50	11.99	0.24	10.65-13.52	89.9	6.3
-FIXED RATE								
BY SIZE (\$1,000)	715,255	1,078	47	11.80	0.28	10.53-13.31	90.0	3.8
1-99	8,232	19	47	14.81	0.24	14.00-15.79	31.9	1.8
100-499	23,073	258	47	13.21	0.31	12.55-13.80	72.5	20.8
500-999	29,489	676	57	12.94	0.11	11.74-14.37	60.7	22.9
1000+	654,461	6,813	46	11.66	0.31	10.53-13.24	92.7	2.3
-FLOATING RATE								
BY SIZE (\$1,000)	2,332,664	678	51	12.05	0.39	10.75-13.52	89.9	7.1
1-99	73,295	33	21	13.84	0.04	13.52-13.80	89.8	1.0
100-499	151,252	206	40	13.34	0.08	12.68-13.80	81.5	7.1
500-999	80,451	630	43	12.75	0.12	12.34-13.65	77.8	16.6
1000+	2,027,667	5,969	53	11.86	0.40	10.64-13.00	91.0	7.0
MONTHS								
TOTAL ONE YEAR AND OVER	1,801,991	4,185	49	10.90	0.52	11.95	97.0	5.5
-FIXED RATE	451,157	4,173	38	10.70	0.39	11.99	91.6	0.0
-FLOATING RATE	1,350,833	4,189	52	10.96	0.56	11.94	98.8	7.3
MONTHS								
<b>2 LOANS MADE BELOW PRIME 10/</b>								
OVERNIGHT 6/	5,409,810	12,303	*	10.08	9.61	11.95	60.0	4.6
ONE MONTH AND UNDER (EXCL OVERNIGHT)	12,086,851	7,485	9	10.81	10.28	11.99	77.1	3.2
OVER ONE MONTH AND UNDER A YEAR	2,780,398	3,503	112	10.71	10.28	11.99	79.6	9.2
DEMAND 7/	693,945	1,999	*	10.35	9.93	11.99	70.7	0.0
TOTAL UNDER ONE YEAR	20,971,004	6,563	21	10.59	10.09	11.98	72.8	4.2
-FIXED RATE	15,795,871	7,211	20	10.57	10.07	12.01	64.7	3.8
-FLOATING RATE	5,175,133	5,150	23	10.68	10.16	11.91	97.4	5.6
MONTHS								
TOTAL ONE YEAR AND OVER	1,801,991	4,185	49	10.90	0.52	11.95	97.0	5.5
-FIXED RATE	451,157	4,173	38	10.70	0.39	11.99	91.6	0.0
-FLOATING RATE	1,350,833	4,189	52	10.96	0.56	11.94	98.8	7.3

See LAST PAGE FOR FOOTNOTES

## SURVEY OF TERMS OF BANK LENDING MADE DURING NOVEMBER 5-9, 1984

TABLE 3  
COMMERCIAL AND INDUSTRIAL LOANS (OTHER THAN CONSTRUCTION AND LAND DEVELOPMENT) MADE BY OTHER BANKS 1/

LOAN CHARACTERISTICS	AMOUNT OF LOANS (\$1,000)	AVERAGE SIZE (\$1,000)	WEIGHTED AVERAGE MATURITY 2/	LOAN RATE (PERCENT)			PERCENTAGE OF AMOUNT OF LOANS MADE UNDER:		
				WEIGHTED AVERAGE EFFECTIVE 3/	STANDARD ERROR 4/	INTER-QUARTILE RANGE 5/	COMMITMENT	PARTICIPATION	
									DAYS
<b>1. ALL C &amp; I LOANS</b>									
OVERNIGHT 6/	2,344,432	3,557	*	10.46	0.15	9.55-10.79	75.3	12.0	
ONE MONTH AND UNDER (EXCL OVERNIGHT)	1,868,654	92	22	11.95	0.19	10.41-12.68	54.5	8.0	
-FIXED RATE	1,514,699	86	23	11.72	0.23	10.37-12.35	56.0	6.8	
-FLOATING RATE	353,955	128	21	12.95	0.42	10.55-13.83	47.7	13.4	
OVER ONE MONTH AND UNDER A YEAR	3,925,215	35	139	13.45	0.20	12.55-14.50	48.4	13.0	
-FIXED RATE	2,049,569	25	114	13.55	0.22	11.76-15.03	29.4	6.2	
-FLOATING RATE	1,875,646	63	165	13.34	0.23	12.68-14.09	69.1	20.3	
DEMAND 7/	2,540,613	145	*	12.28	0.37	10.54-13.65	61.5	2.4	
-FIXED RATE	1,137,859	181	*	11.41	0.51	10.10-13.65	60.3	0.0	
-FLOATING RATE	1,402,754	124	*	12.98	0.09	12.40-13.80	62.4	4.3	
TOTAL UNDER ONE YEAR	10,678,913	70	73	12.25	0.21	10.52-13.70	58.5	9.4	
-FIXED RATE	6,837,979	64	48	11.82	0.27	10.35-13.65	55.6	7.5	
BY SIZE (\$1,000)									
1-24	657,148	8	92	14.72	0.15	13.74-15.58	13.3	0.0	
25-49	354,147	33	120	14.90	0.31	14.20-15.87	7.9	0.0	
50-99	414,405	61	123	14.54	0.29	13.25-15.87	14.0	0.0	
100-499	870,563	201	113	13.44	0.15	13.31-13.70	12.9	1.0	
500-999	173,185	681	42	11.87	0.22	10.80-12.69	57.8	10.0	
1000+	4,368,532	4,724	16	10.55	0.08	10.16-10.85	78.2	11.1	
-FLOATING RATE	3,840,935	87	131	13.02	0.15	12.40-13.88	63.6	12.7	
BY SIZE (\$1,000)									
1-24	226,509	8	134	14.79	0.21	13.80-15.60	58.5	0.6	
25-49	206,562	34	142	14.06	0.16	13.16-14.93	58.6	16.3	
50-99	319,792	69	127	13.93	0.06	13.24-14.39	50.8	1.9	
100-499	1,030,589	195	168	13.40	0.09	12.82-13.81	69.6	27.5	
500-999	397,886	645	148	13.35	0.21	12.55-14.20	49.0	9.0	
1000+	1,659,597	2,786	99	12.17	0.18	10.66-13.31	67.2	7.8	
TOTAL ONE YEAR AND OVER	1,383,924	46	55	14.21	0.24	13.24-15.00	53.8	7.5	
-FIXED RATE	567,983	32	44	14.61	0.36	13.13-15.79	46.6	1.6	
BY SIZE (\$1,000)									
1-99	277,951	16	31	16.30	0.65	14.93-15.87	27.2	0.3	
100-499	44,817	203	69	14.76	0.30	13.52-16.65	46.7	0.8	
500-999	24,711	622	61	12.96	0.85	11.75-14.37	35.0	23.7	
1000+	220,504	8,053	54	12.64	0.78	11.83-13.82	72.5	0.8	
-FLOATING RATE	815,942	67	62	13.93	0.21	13.24-14.74	58.7	11.6	
BY SIZE (\$1,000)									
1-99	265,831	24	92	14.75	0.24	13.80-16.08	45.7	0.4	
100-499	157,753	199	52	13.80	0.16	13.24-14.65	48.2	5.3	
500-999	51,572	683	37	13.44	0.31	12.75-14.20	68.2	15.7	
1000+	340,785	2,636	47	13.42	0.12	12.75-14.20	72.3	22.5	
<b>MONTHS</b>									
TOTAL ONE YEAR AND OVER	195,383	188	74	11.00	10.57	12.12	60.8	20.7	
-FIXED RATE	109,247	129	96	10.53	10.20	12.00	38.9	0.0	
-FLOATING RATE	86,136	436	46	11.60	11.04	12.27	88.7	46.9	
<b>DAYS</b>									
<b>2. LOANS MADE BELOW PRIME 10/</b>									
OVERNIGHT 6/	1,498,331	5,560	*	10.21	9.72	11.98	78.7	11.3	
ONE MONTH AND UNDER (EXCL OVERNIGHT)	2,080,655	245	16	10.95	10.41	12.11	62.8	11.2	
OVER ONE MONTH AND UNDER A YEAR	1,005,362	111	104	11.43	10.92	12.36	61.5	14.5	
DEMAND 7/	1,023,706	1,310	*	10.43	10.03	11.95	81.7	0.9	
TOTAL UNDER ONE YEAR	5,608,053	301	30	10.74	10.25	12.09	70.3	9.9	
-FIXED RATE	4,702,987	276	23	10.70	10.21	12.10	71.9	10.8	
-FLOATING RATE	905,066	565	81	10.96	10.46	12.03	61.8	5.5	
<b>MONTHS</b>									
TOTAL ONE YEAR AND OVER	195,383	188	74	11.00	10.57	12.12	60.8	20.7	
-FIXED RATE	109,247	129	96	10.53	10.20	12.00	38.9	0.0	
-FLOATING RATE	86,136	436	46	11.60	11.04	12.27	88.7	46.9	

SEE LAST PAGE FOR FOOTNOTES

## E.2

## SURVEY OF TERMS OF BANK LENDING MADE DURING NOVEMBER 5-9, 1984

TABLE 4  
CONSTRUCTION AND LAND DEVELOPMENT LOANS (SECURED AND UNSECURED BY REAL ESTATE)

LOAN CHARACTERISTICS	AMOUNT OF LOANS (\$1,000)	AVERAGE SIZE (\$1,000)	WEIGHTED AVERAGE MATURITY (MONTHS) 2/	LOAN RATE (PERCENT)			PERCENTAGE OF AMOUNT OF LOANS MADE UNDER:	
				WEIGHTED AVERAGE EFFECTIVE 3/	STANDARD ERROR 4/	INTER-QUARTILE RANGE 5/	COMMITMENT	PARTICIPATION
<b>1. ALL BANKS 1/</b>								
FIXED RATE								
BY SIZE (\$1,000)								
1-24	491,919	42	5	13.97	0.57	12.31-15.49	57.5	11.5
25-49	67,835	9	5	15.30	0.35	14.49-15.87	53.1	0.2
50-99	72,875	34	6	15.67	0.50	13.96-17.37	68.5	0.2
100-499	128,138	64	7	15.54	0.98	14.51-16.65	32.1	0.0
500+	12,486	223	13	13.61	0.73	13.24-14.93	51.9	6.2
FLOATING RATE								
BY SIZE (\$1,000)								
1-24	210,585	3,003	4	12.03	0.65	11.20-12.61	70.8	26.4
25-49	1,098,443	83	16	14.21	0.36	13.52-14.94	62.9	10.4
50-99	91,288	11	14	15.48	0.28	14.93-16.46	83.4	1.1
100-499	39,134	32	5	15.23	0.36	14.37-16.18	87.4	5.0
500+	112,110	62	29	14.94	0.32	14.65-16.08	93.6	4.8
500+	356,432	184	8	14.46	0.23	14.09-14.94	33.3	6.7
500+	499,479	1,850	20	13.57	0.45	13.24-14.37	71.4	16.5
BY TYPE OF CONSTRUCTION								
SINGLE FAMILY	565,966	41	9	14.73	0.33	14.65-14.98	55.7	2.9
MULTIFAMILY	173,828	97	12	14.46	0.39	13.80-15.02	46.0	26.3
NONRESIDENTIAL	850,568	89	15	13.68	0.27	12.61-14.51	67.9	12.9
<b>2. 48 LARGE BANKS 1/</b>								
FIXED RATE								
BY SIZE (\$1,000)								
1-24	134,676	831	6	12.48	0.23	12.31-12.65	56.7	13.4
25-49	793	10	4	14.99	0.09	14.09-16.08	82.4	6.8
50-99	233	31	14	13.39	0.20	13.04-13.88	100.0	58.2
100-499	1,246	75	6	14.50	0.67	13.80-14.93	67.5	0.0
500+	4,343	286	8	12.70	0.54	12.02-13.60	57.6	8.5
FLOATING RATE								
BY SIZE (\$1,000)								
1-24	128,061	3,115	6	12.44	0.25	12.31-12.65	56.3	13.6
25-49	294,151	429	24	13.31	0.32	12.96-13.80	89.5	13.6
50-99	2,227	10	9	13.94	0.05	13.80-14.74	85.6	3.8
100-499	2,936	36	6	14.02	0.03	13.80-14.37	79.1	2.1
500+	6,810	72	10	14.27	0.27	13.80-14.65	82.6	7.1
500+	47,314	251	14	13.93	0.02	13.30-14.37	89.2	4.2
500+	234,863	2,382	26	13.14	0.35	12.68-13.80	90.0	15.9
BY TYPE OF CONSTRUCTION								
SINGLE FAMILY	50,290	146	11	14.00	0.15	13.41-14.65	81.1	10.0
MULTIFAMILY	18,746	274	11	13.13	0.29	13.24-13.52	97.6	36.2
NONRESIDENTIAL	359,791	828	20	12.92	0.00	12.31-13.80	78.0	12.8
<b>3. OTHER BANKS 1/</b>								
FIXED RATE								
BY SIZE (\$1,000)								
1-24	357,244	31	5	14.54	0.52	13.47-16.11	57.7	10.8
25-49	67,042	9	5	15.30	0.34	14.49-15.87	52.8	0.1
50-99	72,642	34	6	15.67	0.46	13.96-17.37	68.4	0.0
100-499	126,892	64	7	15.55	0.72	14.51-16.65	31.8	0.0
500+	8,144	199	16	14.10	0.48	13.60-14.94	48.9	4.9
FLOATING RATE								
BY SIZE (\$1,000)								
1-24	82,524	2,844	1	11.40	0.60	10.79-11.72	93.2	46.3
25-49	804,292	64	13	14.54	0.17	13.88-14.94	53.1	9.3
50-99	89,060	11	14	15.52	0.28	14.93-16.46	83.4	1.0
100-499	36,198	32	5	15.33	0.36	14.45-16.18	88.1	5.2
500+	105,300	62	30	14.98	0.18	14.65-16.08	94.3	4.6
500+	309,118	177	7	14.54	0.23	14.37-14.94	24.7	7.1
500+	264,615	1,544	15	13.94	0.28	13.37-14.45	54.9	17.0
BY TYPE OF CONSTRUCTION								
SINGLE FAMILY	515,676	38	9	14.80	0.29	14.65-14.98	53.2	2.2
MULTIFAMILY	155,082	90	12	14.62	0.25	14.34-15.22	39.7	25.1
NONRESIDENTIAL	490,777	54	11	14.25	0.27	13.37-14.94	60.6	12.9

SEE LAST PAGE FOR FOOTNOTES