### Commercial and Industrial loans made by all commercial banks

<table>
<thead>
<tr>
<th>Loan Characteristics</th>
<th>Amount of Loans ($1,000)</th>
<th>Average Size ($1,000)</th>
<th>Weighted Average Maturity</th>
<th>Weighted Average Effective</th>
<th>Standard Error 4</th>
<th>Secured by Collateral Made Under Commitment Participation</th>
<th>Most Common Base Rate Pricing Rate 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Rate (percent)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Percent of Amount of Loans</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Weighted Average Effective</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Standard Error</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### All C&I loans

1. **Overnight**
   - Amount: 13,341,829
   - Average Size: 8,469
   - Weighted Average Maturity: 6.67
   - Weighted Average Effective: 8.0
   - Standard Error: 55.7
   - Secured by Collateral: 3.6
   - Other: 3.6

2. **One month and under**
   - Amount: 12,874,605
   - Average Size: 1,755
   - Weighted Average Maturity: 15
   - Weighted Average Effective: 7.0
   - Standard Error: 15.2
   - Secured by Collateral: 53.1
   - Other: 7.5

3. **Floating rate**
   - Amount: 2,308,185
   - Average Size: 687
   - Weighted Average Maturity: 22
   - Weighted Average Effective: 7.8
   - Standard Error: 43.9
   - Secured by Collateral: 85.4
   - Foreign: 6.0

4. **Over one month and under one year**
   - Amount: 10,119,116
   - Average Size: 194
   - Weighted Average Maturity: 157
   - Weighted Average Effective: 8.1
   - Standard Error: 58.9
   - Secured by Collateral: 59.3
   - Prime: 6.9
   - Foreign: 9.2

5. **Fixed rate**
   - Amount: 4,307,767
   - Average Size: 198
   - Weighted Average Maturity: 121
   - Weighted Average Effective: 7.5
   - Standard Error: 76.8
   - Secured by Collateral: 53.1
   - Prime: 9.2

6. **Floating rate**
   - Amount: 5,811,348
   - Average Size: 191
   - Weighted Average Maturity: 183
   - Weighted Average Effective: 8.7
   - Standard Error: 80.5
   - Secured by Collateral: 80.5
   - Prime: 5.2

7. **Demand**
   - Amount: 15,875,734
   - Average Size: 298
   - Weighted Average Maturity: 8.0
   - Weighted Average Effective: 57.9
   - Standard Error: 62.7
   - Secured by Collateral: 5.8
   - Prime: 3.8

8. **Fixed rate**
   - Amount: 4,786,759
   - Average Size: 987
   - Weighted Average Maturity: 6.74
   - Weighted Average Effective: 20.1
   - Standard Error: 54.5
   - Secured by Collateral: 7.5
   - Prime: 3.9

9. **Floating rate**
   - Amount: 11,088,976
   - Average Size: 229
   - Weighted Average Maturity: 8.54
   - Weighted Average Effective: 74.1
   - Standard Error: 66.2
   - Secured by Collateral: 6.0
   - Prime: 3.7

10. **Total under one year**
    - Amount: 52,211,284
    - Average Size: 456
    - Weighted Average Maturity: 49
    - Weighted Average Effective: 7.4
    - Standard Error: 63.1
    - Secured by Collateral: 5.2
    - Other: 5.2

11. **By size ($1,000)**
    - Amount: 33,002,622
    - Average Size: 1,025
    - Weighted Average Maturity: 24
    - Weighted Average Effective: 6.89
    - Standard Error: 14.5
    - Secured by Collateral: 57.5
    - Other: 5.6

12. **1-99**
    - Amount: 310,131
    - Average Size: 12
    - Weighted Average Maturity: 155
    - Weighted Average Effective: 9.33
    - Standard Error: 83.1
    - Secured by Collateral: 0.5
    - Other: 0.5

13. **100-499**
    - Amount: 327,143
    - Average Size: 220
    - Weighted Average Maturity: 69
    - Weighted Average Effective: 8.36
    - Standard Error: 61.4
    - Secured by Collateral: 4.9
    - Other: 4.9

14. **500-999**
    - Amount: 494,935
    - Average Size: 677
    - Weighted Average Maturity: 53
    - Weighted Average Effective: 7.9
    - Standard Error: 43.0
    - Secured by Collateral: 7.5
    - Other: 7.5

15. **1000-4999**
    - Amount: 4,706,476
    - Average Size: 6,016
    - Weighted Average Maturity: 27
    - Weighted Average Effective: 18.2
    - Standard Error: 71.6
    - Secured by Collateral: 9.4
    - Other: 9.4

16. **5000-9999**
    - Amount: 5,259,726
    - Average Size: 6,616
    - Weighted Average Maturity: 27
    - Weighted Average Effective: 18.2
    - Standard Error: 71.6
    - Secured by Collateral: 9.4
    - Other: 9.4

17. **10000+**
    - Amount: 15,875,734
    - Average Size: 298
    - Weighted Average Maturity: 8.0
    - Weighted Average Effective: 57.9
    - Standard Error: 62.7
    - Secured by Collateral: 5.8
    - Prime: 3.8

18. **By size ($1,000)**
    - Amount: 19,208,662
    - Average Size: 234
    - Weighted Average Maturity: 137
    - Weighted Average Effective: 8.5
    - Standard Error: 63.2
    - Secured by Collateral: 72.8
    - Prime: 4.4

19. **1-99**
    - Amount: 1,580,027
    - Average Size: 26
    - Weighted Average Maturity: 159
    - Weighted Average Effective: 10.3
    - Standard Error: 82.0
    - Secured by Collateral: 85.1
    - Prime: 2.8

20. **100-499**
    - Amount: 3,325,193
    - Average Size: 200
    - Weighted Average Maturity: 155
    - Weighted Average Effective: 9.86
    - Standard Error: 77.3
    - Secured by Collateral: 85.6
    - Prime: 5.7

21. **500-999**
    - Amount: 1,663,779
    - Average Size: 669
    - Weighted Average Maturity: 172
    - Weighted Average Effective: 9.54
    - Standard Error: 69.6
    - Secured by Collateral: 81.2
    - Prime: 5.5

22. **1000-4999**
    - Amount: 4,142,326
    - Average Size: 1,973
    - Weighted Average Maturity: 149
    - Weighted Average Effective: 8.76
    - Standard Error: 62.0
    - Secured by Collateral: 85.8
    - Prime: 8.0

23. **5000-9999**
    - Amount: 1,909,577
    - Average Size: 6,618
    - Weighted Average Maturity: 131
    - Weighted Average Effective: 7.77
    - Standard Error: 79.3
    - Secured by Collateral: 79.7
    - Prime: 6.7

24. **10000+**
    - Amount: 6,587,761
    - Average Size: 21,928
    - Weighted Average Maturity: 110
    - Weighted Average Effective: 7.18
    - Standard Error: 57.0
    - Secured by Collateral: 51.7
    - Prime: 4.0

Footnotes appear on the last page.
### TABLE 2
Commercial and Industrial loans made by large banks

<table>
<thead>
<tr>
<th>Loan Characteristics</th>
<th>Amount of Loans ($1,000)</th>
<th>Average Size ($1,000)</th>
<th>Weighted Average Maturity2</th>
<th>Loan Rate (percent)</th>
<th>Percent of Amount of Loans</th>
<th>Made Under</th>
<th>Most Common Base Pricing Rate5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Secured by Collateral</td>
<td>Commitment</td>
<td>Participation</td>
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<td></td>
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<td>Standard Error 4</td>
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<td></td>
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</tr>
<tr>
<td>All C&amp;I loans</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>1 Overnight6</td>
<td>9,248,362</td>
<td>7,895</td>
<td>--</td>
<td>6.75</td>
<td>0.20</td>
<td>8.9</td>
<td>57.2</td>
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<tr>
<td>2 One month and under</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Fixed rate</td>
<td>10,580,960</td>
<td>4,902</td>
<td>15</td>
<td>7.14</td>
<td>0.17</td>
<td>21.2</td>
<td>58.3</td>
</tr>
<tr>
<td>4 Floating rate</td>
<td>9,567,986</td>
<td>5,969</td>
<td>13</td>
<td>7.02</td>
<td>0.11</td>
<td>16.0</td>
<td>51.5</td>
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<tr>
<td>5 Over one month and</td>
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<td></td>
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<tr>
<td>6 Fixed rate</td>
<td>1,962,974</td>
<td>2,761</td>
<td>22</td>
<td>7.82</td>
<td>0.14</td>
<td>32.5</td>
<td>80.5</td>
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<td>7 Floating rate</td>
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<td>2,741</td>
<td>109</td>
<td>7.43</td>
<td>0.13</td>
<td>26.5</td>
<td>77.7</td>
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<tr>
<td>8 Demand 7</td>
<td>3,493,230</td>
<td>3,203</td>
<td>--</td>
<td>6.58</td>
<td>0.18</td>
<td>10.2</td>
<td>46.0</td>
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<tr>
<td>9 Fixed rate</td>
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<td>333</td>
<td>--</td>
<td>8.23</td>
<td>0.21</td>
<td>78.7</td>
<td>56.6</td>
</tr>
<tr>
<td>10 Floating rate</td>
<td>36,175,871</td>
<td>1,137</td>
<td>40</td>
<td>7.30</td>
<td>0.14</td>
<td>29.7</td>
<td>60.2</td>
</tr>
<tr>
<td>11 Total under one year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 By size ($1,000)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 1 - 99</td>
<td>24,161,601</td>
<td>5,102</td>
<td>21</td>
<td>6.90</td>
<td>0.12</td>
<td>13.7</td>
<td>56.0</td>
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<tr>
<td>14 100 - 499</td>
<td>37,863</td>
<td>27</td>
<td>87</td>
<td>8.72</td>
<td>0.41</td>
<td>71.6</td>
<td>76.1</td>
</tr>
<tr>
<td>15 500 - 999</td>
<td>169,551</td>
<td>250</td>
<td>67</td>
<td>8.03</td>
<td>0.20</td>
<td>55.2</td>
<td>75.7</td>
</tr>
<tr>
<td>16 1,000 - 4,999</td>
<td>308,826</td>
<td>670</td>
<td>48</td>
<td>7.67</td>
<td>0.09</td>
<td>41.0</td>
<td>85.1</td>
</tr>
<tr>
<td>17 5,000 - 9,999</td>
<td>3,401,799</td>
<td>2,290</td>
<td>35</td>
<td>7.29</td>
<td>0.10</td>
<td>25.3</td>
<td>69.0</td>
</tr>
<tr>
<td>18 10,000 +</td>
<td>3,963,181</td>
<td>6,742</td>
<td>20</td>
<td>7.07</td>
<td>0.09</td>
<td>17.6</td>
<td>67.7</td>
</tr>
<tr>
<td>19 Floating rate</td>
<td>16,330,373</td>
<td>18,857</td>
<td>18</td>
<td>6.75</td>
<td>0.08</td>
<td>9.2</td>
<td>49.5</td>
</tr>
<tr>
<td>20 By size ($1,000)</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21 1 - 99</td>
<td>11,994,269</td>
<td>443</td>
<td>116</td>
<td>8.11</td>
<td>0.19</td>
<td>61.9</td>
<td>68.8</td>
</tr>
<tr>
<td>22 100 - 499</td>
<td>541,899</td>
<td>32</td>
<td>151</td>
<td>10.21</td>
<td>0.07</td>
<td>80.7</td>
<td>89.0</td>
</tr>
<tr>
<td>23 500 - 999</td>
<td>1,465,890</td>
<td>202</td>
<td>156</td>
<td>9.76</td>
<td>0.10</td>
<td>75.3</td>
<td>90.4</td>
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<tr>
<td>24 1,000 - 4,999</td>
<td>765,789</td>
<td>661</td>
<td>172</td>
<td>9.38</td>
<td>0.11</td>
<td>67.1</td>
<td>90.1</td>
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<tr>
<td>25 5,000 - 9,999</td>
<td>2,334,432</td>
<td>2,013</td>
<td>143</td>
<td>8.63</td>
<td>0.18</td>
<td>57.0</td>
<td>84.8</td>
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<tr>
<td>26 Total one year and over Fixed rate</td>
<td>4,115,294</td>
<td>734</td>
<td>39</td>
<td>8.67</td>
<td>0.15</td>
<td>63.2</td>
<td>82.7</td>
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<td>27 By size ($1,000)</td>
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<td></td>
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</tr>
<tr>
<td>28 1 - 99</td>
<td>719,774</td>
<td>1,040</td>
<td>35</td>
<td>7.75</td>
<td>0.26</td>
<td>65.0</td>
<td>86.4</td>
</tr>
<tr>
<td>29 100 - 499</td>
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<td>30</td>
<td>45</td>
<td>9.71</td>
<td>0.22</td>
<td>89.0</td>
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<td>30 500 - 999</td>
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<td>289</td>
<td>47</td>
<td>8.46</td>
<td>0.31</td>
<td>67.1</td>
<td>80.5</td>
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<tr>
<td>31 1,000 +</td>
<td>35,711</td>
<td>657</td>
<td>44</td>
<td>7.52</td>
<td>0.65</td>
<td>43.1</td>
<td>95.0</td>
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<tr>
<td>32 Floating rate</td>
<td>633,565</td>
<td>5,572</td>
<td>34</td>
<td>7.68</td>
<td>0.40</td>
<td>65.8</td>
<td>86.8</td>
</tr>
<tr>
<td>33 By size ($1,000)</td>
<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>34 1 - 99</td>
<td>3,395,520</td>
<td>691</td>
<td>40</td>
<td>8.86</td>
<td>0.13</td>
<td>63.2</td>
<td>81.9</td>
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<tr>
<td>35 100 - 499</td>
<td>71,093</td>
<td>34</td>
<td>29</td>
<td>9.75</td>
<td>0.07</td>
<td>86.9</td>
<td>86.3</td>
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<td>36 500 - 999</td>
<td>394,557</td>
<td>235</td>
<td>35</td>
<td>9.60</td>
<td>0.07</td>
<td>76.0</td>
<td>86.1</td>
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<td>37 Total over one year and over Fixed rate</td>
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<td>683</td>
<td>38</td>
<td>9.39</td>
<td>0.14</td>
<td>73.6</td>
<td>83.6</td>
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<tr>
<td>38 Floating rate</td>
<td>2,600,033</td>
<td>3,868</td>
<td>42</td>
<td>8.86</td>
<td>0.35</td>
<td>59.3</td>
<td>80.3</td>
</tr>
</tbody>
</table>

Notes:
- Loans made below prime 10
- Days
- Nominal8
- Prime Rate 9

Footnotes appear on the last page.
### E.2 SURVEY OF TERMS OF BANK LENDING MADE DURING FEBRUARY 6-10, 1995

#### TABLE 3

**Commercial and Industrial loans made by other banks**

<table>
<thead>
<tr>
<th>Loan Characteristics</th>
<th>Amount of Loans ($1,000)</th>
<th>Average Size ($1,000)</th>
<th>Weighted Average Maturity</th>
<th>Loan Rate (percent)</th>
<th>Weighted Average Effective Rate</th>
<th>Standard Error</th>
<th>Secured by Collateral</th>
<th>Made Under</th>
<th>Most Common Base Pricing Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>All C&amp;I loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>1</td>
<td>4,093,467</td>
<td>10,130</td>
<td>--</td>
<td>6.50</td>
<td>0.29</td>
<td>6.1</td>
<td>52.3</td>
<td>8.0</td>
<td>Fed Funds</td>
</tr>
<tr>
<td>One month and under</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 (excluding overnight)</td>
<td>2,293,645</td>
<td>443</td>
<td>14</td>
<td>7.19</td>
<td>0.24</td>
<td>16.4</td>
<td>61.9</td>
<td>1.6</td>
<td>Fed Funds</td>
</tr>
<tr>
<td>3</td>
<td>1,966,434</td>
<td>776</td>
<td>13</td>
<td>6.93</td>
<td>0.33</td>
<td>11.4</td>
<td>60.3</td>
<td>1.0</td>
<td>Fed Funds</td>
</tr>
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<td>325,211</td>
<td>123</td>
<td>21</td>
<td>8.80</td>
<td>0.29</td>
<td>46.2</td>
<td>71.3</td>
<td>4.8</td>
<td>Prime</td>
</tr>
<tr>
<td>Over one month and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 under one year</td>
<td>4,044,186</td>
<td>90</td>
<td>176</td>
<td>8.73</td>
<td>0.16</td>
<td>51.6</td>
<td>76.6</td>
<td>4.6</td>
<td>Prime</td>
</tr>
<tr>
<td>6</td>
<td>1,455,744</td>
<td>70</td>
<td>145</td>
<td>7.58</td>
<td>0.18</td>
<td>27.8</td>
<td>74.9</td>
<td>0.3</td>
<td>Foreign</td>
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<tr>
<td>7</td>
<td>2,588,442</td>
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<td>194</td>
<td>9.38</td>
<td>0.22</td>
<td>64.9</td>
<td>77.5</td>
<td>6.9</td>
<td>Prime</td>
</tr>
<tr>
<td>8</td>
<td>5,604,116</td>
<td>176</td>
<td>--</td>
<td>8.61</td>
<td>0.18</td>
<td>62.8</td>
<td>80.9</td>
<td>2.0</td>
<td>Prime</td>
</tr>
<tr>
<td>9</td>
<td>1,303,529</td>
<td>347</td>
<td>--</td>
<td>7.18</td>
<td>0.26</td>
<td>46.7</td>
<td>77.4</td>
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<td>Other</td>
</tr>
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<td>3.04</td>
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<td>66.9</td>
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<td>11 Total under one</td>
<td>16,035,413</td>
<td>194</td>
<td>72</td>
<td>7.90</td>
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<tr>
<td>13 1-99</td>
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<td>32</td>
<td>6.67</td>
<td>0.18</td>
<td>16.9</td>
<td>61.5</td>
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<td>Fed Funds</td>
</tr>
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<td>0.23</td>
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<td>Other</td>
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<td>16 1,000-4,999</td>
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<td>690</td>
<td>64</td>
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<td>0.26</td>
<td>46.5</td>
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<td>25,657</td>
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<td>19 By size ($1,000)</td>
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<td>32 By size ($1,000)</td>
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<td>33 1-99</td>
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<td>Prime</td>
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<tr>
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<td>9.79</td>
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<td>87.1</td>
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<td>Prime</td>
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<tr>
<td>36 1,000+</td>
<td>260,394</td>
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<td>36</td>
<td>9.91</td>
<td>0.32</td>
<td>86.6</td>
<td>74.7</td>
<td>8.4</td>
<td>Prime</td>
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#### Footnotes

1. All C&I loans
2. Maturity
3. Error
4. Made Under
5. Most Common Base Pricing Rate
6. Overnight
7. Demand
8. Nominal
9. Prime Rate
10. Loans made below prime

Footnotes appear on the last page.
NOTES

The Survey of Terms of Bank Lending to Business collects data on gross loan extensions made during the first full business week in the mid-month of each quarter by a sample of 340 commercial banks of all sizes. The sample data are used to estimate the terms of loans extended during that week at all insured commercial banks. The estimated terms of bank lending are not intended for use in collecting the terms of loans extended over the entire quarter or residing in the portfolios of those banks. Historical data back to 1977 presented in the format of the current E.2 release are now available.

1. As of September 30, 1990, assets of most of the large banks were at least $7.0 billion. For all insured banks, total assets averaged $275 million.

2. Average maturities are weighted by loan size and exclude demand loans.

3. Effective (compounded) annual interest rates are calculated from the stated rate and other terms of the loans and weighted by loan size.

4. The chances are about two out of three 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 most common base rate is that used to price the largest dollar volume of loans. Base pricing rates include prime rate (sometimes referred to as a bank's "basic" or "reference" rate); the federal funds rate; domestic money market rates other than the prime rate and federal funds rates; foreign money market rates; and other base rates not included in the foregoing classifications.

6. Overnight loans mature on the business day after they are made.

7. Demand loans have no stated date of maturity.

8. Nominal (not compounded) annual interest rates are calculated from the stated rate and other terms of the loans and weighted by loan size.

9. The prime rate reported by each bank is weighted by the volume of loans extended and then averaged.

10. The proportion of loans made at rates below the prime may vary substantially from the proportion of such loans outstanding in banks' portfolios.