

G.21

FEDERAL RESERVE statistical release

LOAN COMMITMENTS AT SELECTED LARGE COMMERCIAL BANKS

Table 1

UNUSED COMMITMENTS

IN BILLIONS OF DOLLARS

For immediate release July 19, 1976

otal	To commercial and industrial firms Formalized agreements To nonbank For real						
ا د	Ļ	Formalized agreements			Confirmed		
ised T tments ¹	Total	Term ²	Revolving ³	Other ⁴	Confirmed lines ⁵	financial institutions	estate Ioans
18.5 1 47.7 1 49.8 1 52.8 1 52.0 1 53.4 1 55.7 1 57.2 1 6.5 1 8.4 12 3.0 12	L11.9 112.3 114.4 L16.8 L16.5 L17.0 L17.2 L19.4 L20.9 .20.4 21.4 21.0	$\begin{array}{c} 6.3 \\ 6.2 \\ 6.1 \\ 6.0 \\ 6.2 \\ 6.3 \\ 6.5 \\ 6.4 \\ 6.2 \\ 6.2 \\ 6.1 \\ 6.2 \\ 6.1 \\ 6.2 \\ 6.0 \\ 6.0 \end{array}$	30.5 31.0 31.2 32.3 32.9 33.4 33.8 34.5 35.3 34.8 34.5 35.2 35.2 35.2 34.6	4.3 4.5 4.4 4.3 4.7 4.8 5.0 4.8 4.9 5.1 5.0 5.1 5.0 5.1	68.3 70.3 70.6 71.8 73.0 72.0 71.7 71.5 72.9 74.8 74.8 74.8 74.9 74.8 74.8 75.2	31.1 31.4 30.3 30.5 31.0 30.6 31.8 31.3 31.7 31.8 31.6 32.1 32.3 32.6	5.2 5.2 5.1 4.9 5.0 4.9 4.6 4.5 4.6 4.5 4.6 4.5 4.5 4.5 4.9 4.7 5.0
	45.8 1 48.5 1 47.7 1 49.8 1 52.8 1 52.0 1 53.1 1 55.7 1 56.5 1 8.4 1 3.0 12	45.8 109.4 48.5 111.9 47.7 112.3 49.8 114.4 52.8 116.8 52.0 116.5 53.4 117.0 53.1 117.2 55.7 119.4 57.2 120.9 56.5 120.4 8.4 121.4 3.0 121.0	45.8 109.4 6.3 48.5 111.9 6.2 47.7 112.3 6.1 49.8 114.4 6.0 52.8 116.8 6.2 52.0 116.5 6.3 53.4 117.0 6.5 53.1 117.2 6.4 55.7 119.4 6.2 57.2 120.9 6.2 56.5 120.4 6.1 8.4 121.4 6.2 3.0 121.0 6.0	45.8 109.4 6.3 30.5 48.5 111.9 6.2 31.0 47.7 112.3 6.1 31.2 49.8 114.4 6.0 32.3 52.8 116.8 6.2 32.9 52.0 116.5 6.3 33.4 53.4 117.0 6.5 33.8 53.1 117.2 6.4 34.5 55.7 119.4 6.2 35.3 57.2 120.9 6.2 34.8 56.5 120.4 6.1 34.5 8.4 121.4 6.2 35.2 8.0 121.0 6.0 35.2	45.8 109.4 6.3 30.5 4.3 48.5 111.9 6.2 31.0 4.5 47.7 112.3 6.1 31.2 4.4 49.8 114.4 6.0 32.3 4.3 52.8 116.8 6.2 32.9 4.7 52.0 116.5 6.3 33.4 4.8 53.4 117.0 6.5 33.8 5.0 53.1 117.2 6.4 34.5 4.8 55.7 119.4 6.2 35.3 4.9 57.2 120.9 6.2 34.8 5.1 56.5 120.4 6.1 34.5 5.0 8.4 121.4 6.2 35.2 5.1 30.0 121.0 6.0 35.2 5.0	45.8 109.4 6.3 30.5 4.3 68.3 48.5 111.9 6.2 31.0 4.5 70.3 47.7 112.3 6.1 31.2 4.4 70.6 49.8 114.4 6.0 32.3 4.3 71.8 52.8 116.8 6.2 32.9 4.7 73.0 52.0 116.5 6.3 33.4 4.8 72.0 53.4 117.0 6.5 33.8 5.0 71.7 53.1 117.2 6.4 34.5 4.8 71.5 55.7 119.4 6.2 35.3 4.9 72.9 57.2 120.9 6.2 34.8 5.1 74.8 8.4 121.4 6.2 35.2 5.1 74.8 8.4 121.4 6.2 35.2 5.0 74.8	45.8 109.4 6.3 30.5 4.3 68.3 31.1 48.5 111.9 6.2 31.0 4.5 70.3 31.4 47.7 112.3 6.1 31.2 4.4 70.6 30.3 49.8 114.4 6.0 32.3 4.3 71.8 30.5 52.8 116.8 6.2 32.9 4.7 73.0 31.0 52.0 116.5 6.3 33.4 4.8 72.0 30.6 53.4 117.0 6.5 33.8 5.0 71.7 31.8 53.1 117.2 6.4 34.5 4.8 71.5 31.3 55.7 119.4 6.2 35.3 4.9 72.9 31.7 57.2 120.9 6.2 34.8 5.1 74.8 31.6 8.4 121.4 6.2 35.2 5.1 74.9 32.1 8.0 121.0 6.0 35.2 5.0 74.8 32.3

¹Unused commitments are the amounts still available for lending under official promises to lend that are expressly conveyed to the bank's customers orally or in writing, usually in the form of a formally executed agreement signed by one of the bank's officers.

volving credits, that are made known to the customer and are characterized by detailed formal agreements specifying the terms and conditions under which a loan is to be made.

⁵Confirmed lines of credit represent general expressions of willingness to lend, other than for

²Commitments for term loans are those for loans with an original maturity of more than 1 year.

³Revolving credits are commitment agreements whereby the borrower may draw and repay loans at will with no repayment penalty and under which the commitment rebounds by an equal amount after a takedown has been repaid.

4Other commitments are expressions of willingness to lend, other than for term loans and re-

Digitized for FRASER http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis term loans or revolving credits, that are made known to the customer but are not characterized by detailed formal agreements specifying the terms and conditions under which a loan is to be made. NOTE.-Included in this series are 136 weekly reporting banks; these banks account for approximately 85 per cent of commercial and industrial loans, 95 per cent of nonbank financial

approximately 85 per cent of commercial and industrial loans, 95 per cent of nonbank financial loans, and 75 per cent of real estate-loans of all weekly reporting banks. Individual items may not add to totals due to rounding.

Table 2

OUTSTANDING LOANS MADE UNDER COMMITMENTS AT SELECTED LARGE BANKS

IN BILLIONS OF DOLLARS

Month-end made u		To commercial and industrial firms					·	
	Total loans		Formalized agreements			Continued	To nonbank	Real
	made under commitments ¹	Total	Term ²	Revolving ³	Other ⁴	- Confirmed lines ⁵	financial institutions	estate Ioans
·								
1975April May June July August September October November	132.7 129.3 130.4 128.4 125.6 127.5 125.8 126.1	89.5 86.6 85.2 83.1 85.0 84.4 84.7	27.3 26.9 27.0 27.5 27.3 27.6 27.9 28.1	27.9 26.7 26.7 25.3 25.9 25.1 24.7	6.1 5.8 5.8 5.5 5.2 5.4 5.4 5.4 5.6	28.2 27.1 27.1 26.0 25.2 26.2 26.2 26.0 26.2	22.1 21.9 22.9 22.1 21.5 21.3 19.9 20.3	21.1 20.9 20.9 21.1 21.0 21.2 21.6 21.1
December 1976January February March April May	124.8 122.4 121.6 119.7 118.2 118.3	84.1 82.0 81.0 79.4 78.5 78.6	28.5 29.0 28.8 28.4 28.2 28.0	23.9 23.4 22.9 22.0 22.0 21.8	5.6 5.7 5.5 5.7 5.6 5.6	26.1 23.9 23.8 23.4 22.8 23.2	20.0 19.2 19.6 18.8 18.1 18.0	20.7 21.1 21.0 21.5 21.5 21.8

1 Loans made under commitments are all outstanding loans, less repayments of principal, made under commitments currently or previously in force.

2Term loans are loans with an original maturity of more than 1 year.

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3Loans made under revolving credits are loans under agreements whereby the borrower may draw down and repay loans at will with no repayment penalty and under which the commitment rebounds by an equal amount after a takedown has been repaid.

4Loans made under other commitments are loans made under expressions of willingness to lend, other than for term loans and revolving credits, that are made known to the customer and are Digitiz characterized by detailed formal agreements specifying the terms and conditions under which a loan http://fraser.stlouisfed.org/

is to be made.

⁵Loans made under confirmed lines of credit are loans made under general expressions of willingness to lend, other than for term loans or revolving credits, that are made known to the customer but are not characterized by detailed formal agreements specifying the terms and conditions under which a loan is to be made.

NOTE.-Included in this series are 136 weekly reporting banks; these banks account for approximately 85 per cent of all commercial and industrial loans, 95 per cent of all monbank financial loans, and 75 per cent of all real estate loans of all weekly reporting banks. Individual items may mot add to totals due to rounding.