

# FEDERAL RESERVE statistical release



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## LOAN COMMITMENTS AT SELECTED LARGE COMMERCIAL BANKS

Table 1

### UNUSED COMMITMENTS

Billions of dollars, seasonally adjusted

Month-end	Total unused commitments <sup>1</sup>	To commercial and industrial firms					To nonbank financial institutions
		total	formalized agreements			confirmed lines <sup>5</sup>	
			term <sup>2</sup>	revolving <sup>3</sup>	other <sup>4</sup>		
1979--January	196.7	156.0	10.7	47.0	7.2	91.1	40.7
February	198.9	158.0	10.8	47.8	7.3	92.1	40.9
March	203.1	161.8	11.2	49.1	7.4	94.1	41.3
April	204.5	163.8	11.2	49.9	7.2	95.5	40.7
May	208.9	167.2	11.8	50.9	7.6	96.9	41.7
June	212.5	170.0	11.8	50.4	7.6	100.2	42.5
July	213.5	171.0	11.9	51.2	8.1	99.8	42.5
August	216.2	174.3	12.1	52.8	8.4	101.0	41.9
September	220.2	177.1	12.5	53.4	8.6	102.6	43.1
October	224.8	181.3	12.5	56.0	8.7	104.1	43.5
November	230.7	186.1	12.7	58.9	8.8	105.7	44.6
December	234.9	189.7	12.9	59.2	8.4	109.2	45.2
1980--January	239.1	193.5	12.8	61.0	8.7	111.0	45.6
February	248.4	203.5	13.7	65.6	9.1	115.1	44.9
March	262.2	215.1	16.5	72.0	9.3	117.3	47.1
April	276.5	226.5	16.9	79.7	9.9	120.0	50.0
May	284.6	232.6	15.6	85.2	9.5	122.3	52.0
June	286.6	234.3	15.6	86.4	10.2	122.1	52.3

1. Unused 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.

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

3. Revolving 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.

4. Other commitments are expressions of willingness to lend, other than

for term loans and revolving 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.

5. Confirmed lines of credit represent 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 134 weekly reporting banks; these banks account for approximately 85 percent of commercial and industrial loans, and 95 percent of nonbank financial loans. Individual items may not add to totals due to rounding.

Table 2

**OUTSTANDING LOANS MADE UNDER COMMITMENTS AT SELECTED LARGE BANKS**

Billions of dollars, seasonally adjusted

Month-end	Total loans made under commitments <sup>1</sup>	To commercial and industrial firms				confirmed lines <sup>5</sup>	To nonbank financial institutions
		total	formalized agreements				
			term <sup>2</sup>	revolving <sup>3</sup>	other <sup>4</sup>		
1979--January	116.5	98.4	37.5	25.3	8.9	26.7	18.1
February	118.0	100.3	37.9	26.0	9.0	27.4	17.7
March	119.9	102.4	38.8	26.5	9.0	28.1	17.5
April	122.4	104.3	39.0	27.3	9.2	28.8	18.1
May	123.4	105.5	39.5	27.5	9.5	29.0	17.9
June	125.6	107.2	39.7	28.1	9.6	29.8	18.4
July	127.0	108.9	40.2	28.4	10.2	30.1	18.1
August	130.9	111.9	40.8	29.2	10.7	31.2	19.0
September	132.2	114.1	41.3	30.0	10.7	32.1	18.1
October	133.1	114.7	41.8	30.5	10.4	32.0	18.4
November	132.5	114.0	42.6	30.8	10.4	30.2	18.5
December	137.4	118.3	43.4	33.6	10.9	30.4	19.1
1980--January	139.5	119.8	43.5	34.0	11.0	31.3	19.7
February	141.6	120.9	43.8	34.3	11.3	31.5	20.7
March	145.0	123.5	44.3	35.6	11.2	32.4	21.5
April	142.5	121.7	44.6	34.5	11.3	31.3	20.8
May	137.6	118.5	44.6	32.7	11.0	30.2	19.1
June	136.2	117.1	43.9	32.7	12.4	28.1	19.1

1. Loans made under commitments are outstanding loans to commercial and industrial firms and nonbank financial institutions, less repayments of principal, made under commitments currently or previously in force.

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

3. Loans 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.

4. Loans 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 characterized by detailed

formal agreements specifying the terms and conditions under which a loan is to be made.

5. Loans 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 134 weekly reporting banks; these banks account for approximately 85 percent of all commercial and industrial loans, and 95 percent of all nonbank financial loans. Individual items may not add to totals due to rounding.

Table 3  
**UNUSED COMMITMENTS**  
 Billions of dollars, not seasonally adjusted

Month-end	Total unused commitments <sup>1</sup>	To commercial and industrial firms					To nonbank financial institutions
		total	formalized agreements			confirmed lines <sup>5</sup>	
			term <sup>2</sup>	revolving <sup>3</sup>	other <sup>4</sup>		
1979--January	198.9	158.2	10.9	47.9	7.6	91.7	40.8
February	200.1	158.7	10.8	48.2	7.5	92.2	41.4
March	203.8	162.0	11.2	49.3	7.8	93.7	41.7
April	203.6	162.6	11.1	49.6	7.1	94.8	41.0
May	207.2	165.5	11.5	49.7	7.6	96.7	41.6
June	209.7	167.5	11.6	49.1	6.9	99.9	42.1
July	211.0	169.1	11.4	50.0	7.7	100.1	41.9
August	215.7	174.2	12.0	52.2	8.4	101.5	41.5
September	218.7	175.9	12.5	52.9	8.6	102.0	42.8
October	223.7	180.6	12.8	56.3	8.6	102.9	43.1
November	232.0	187.7	13.2	60.1	8.9	105.5	44.3
December	237.0	191.8	13.2	61.2	8.5	109.0	45.2
1980--January	242.3	196.5	13.0	62.3	9.2	112.0	45.8
February	250.4	204.8	13.7	66.3	9.5	115.4	45.6
March	263.6	215.9	16.5	72.4	9.8	117.2	47.7
April	275.7	225.1	16.6	79.2	9.7	119.5	50.6
May	282.4	230.3	15.2	83.3	9.5	122.3	52.1
June	282.8	230.8	15.4	84.2	9.2	122.0	52.0

NOTE: See Table 1 for footnotes.

Table 4

**OUTSTANDING LOANS MADE UNDER COMMITMENTS AT SELECTED LARGE BANKS**

Billions of dollars, not seasonally adjusted

Month-end	Total loans made under commitments <sup>1</sup>	To commercial and industrial firms					To nonbank financial institutions
		total	formalized agreements			confirmed lines <sup>5</sup>	
			term <sup>2</sup>	revolving <sup>3</sup>	other <sup>4</sup>		
1979—January	115.1	97.5	37.5	25.2	8.9	25.9	17.6
February	116.6	99.3	37.7	25.9	8.8	26.9	17.3
March	119.1	101.9	38.4	26.6	9.0	27.9	17.2
April	121.5	103.8	38.9	27.2	9.3	28.5	17.7
May	122.0	104.4	39.1	27.4	9.4	28.4	17.6
June	125.8	107.3	39.5	28.1	9.8	29.9	18.6
July	126.1	108.0	40.2	28.2	9.7	29.8	18.1
August	129.1	110.2	40.6	28.7	10.4	30.6	19.0
September	132.6	114.4	41.3	30.0	10.6	32.5	18.2
October	134.3	115.5	41.9	30.5	10.5	32.6	18.8
November	134.0	115.2	42.4	31.0	10.7	31.1	18.9
December	139.2	119.6	43.3	33.9	11.2	31.3	19.5
1980—January	138.4	119.1	43.7	34.0	11.1	30.3	19.3
February	140.4	120.1	43.8	34.2	11.1	31.0	20.2
March	144.6	123.3	44.1	35.8	11.3	32.1	21.3
April	141.4	121.1	44.7	34.4	11.1	31.0	20.3
May	136.7	117.8	44.4	32.7	11.0	29.7	18.9
June	136.8	117.5	43.9	32.7	12.6	28.3	19.3

NOTE: See Table 2 for footnotes.