



E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 6-10, 2012

For immediate release  
March 30, 2012

2. Commercial and industrial loans made by domestic banks<sup>1</sup>

Maturity/repricing interval <sup>2</sup> and risk <sup>3</sup> of loans	Weighted- average effective loan rate <sup>4</sup> (percent)	Total value of loans (\$ millions)	Average loan size (\$ thousands)	Weighted- average maturity <sup>5</sup>  Days	Percent of value of loans			Commitment status	
					Secured by collateral	Subject to prepayment penalty	Prime based	Percent made under commitment	Average months since loan terms set <sup>6</sup>
1. All C&I loans	3.47	38,724	309	705	62.1	22.8	36.8	88.6	10.2
2. Minimal risk	1.93	1,087	520	290	36.8	7.4	33.4	68.2	6.8
3. Low risk	2.60	6,239	373	518	58.2	11.1	28.9	85.8	12.6
4. Moderate risk	3.20	18,533	302	791	60.0	25.7	37.0	87.4	10.8
5. Other	4.50	10,884	290	692	67.6	18.7	39.9	93.1	8.7
6. Zero interval	3.51	17,074	285	782	67.8	22.7	57.8	95.8	10.6
7. Minimal risk	2.18	402	566	329	53.4	10.7	67.8	85.8	10.5
8. Low risk	2.99	1,764	318	813	79.3	9.1	54.6	89.0	11.6
9. Moderate risk	3.24	8,427	303	831	61.6	24.0	51.9	97.9	11.4
10. Other	4.07	5,925	264	744	72.2	23.9	64.0	96.0	9.3
11. Daily	2.66	2,778	394	410	27.5	32.4	30.8	81.5	12.9
12. Minimal risk	1.30	315	994	49	19.6	.1	12.5	20.3	3.9
13. Low risk	2.23	779	540	127	33.8	16.2	16.4	96.8	17.4
14. Moderate risk	2.85	1,419	414	696	20.9	52.8	38.5	83.9	12.0
15. Other	4.59	259	147	173	52.9	9.1	54.5	95.7	6.5
16. 2 to 30 days	3.57	11,879	296	431	58.4	20.6	23.8	80.3	8.7
17. Minimal risk	1.45	87	1,430	268	7.7	19.8	25.7	90.6	12.6
18. Low risk	2.35	2,596	365	358	50.6	12.0	21.7	77.5	13.4
19. Moderate risk	2.98	5,629	263	587	65.8	23.1	27.6	74.8	8.7
20. Other	5.88	2,870	314	224	49.5	11.7	10.7	89.3	4.9
21. 31 to 365 days	3.13	3,745	468	741	55.3	23.9	6.6	87.7	12.8
22. Minimal risk	2.21	225	388	327	26.4	2.5	10.6	92.1	.4
23. Low risk	2.45	699	509	299	48.7	9.8	5.1	92.1	11.7
24. Moderate risk	3.29	1,633	453	789	51.1	31.9	7.4	78.2	13.7
25. Other	3.33	989	590	1,137	73.6	17.8	3.7	97.8	15.9
					Months				
26. More than 365 days	4.07	3,104	334	43	82.7	23.1	13.4	87.9	8.1
27. Minimal risk	3.07	54	139	36	99.5	25.9	8.9	79.3	.8
28. Low risk	3.67	372	300	44	77.4	5.9	31.1	91.6	4.0
29. Moderate risk	4.07	1,386	297	41	76.3	12.2	18.2	90.3	9.8
30. Other	4.31	769	380	45	93.6	10.7	4.7	77.8	9.5
					Days				
Size of loan (\$ thousands)		Weighted- average risk rating <sup>3</sup>		Weighted- average maturity/ repricing interval <sup>2</sup>					
					Days				
31. 7.5 - 99	4.30	3,029	3.2	110	89.5	9.1	66.0	68.5	8.0
32. 100 - 999	3.83	10,349	3.2	101	80.1	17.6	57.7	83.1	10.2
33. 1,000 - 9,999	3.10	13,094	3.1	107	61.5	26.8	33.6	94.8	11.8
34. 10,000+	3.38	12,252	3.0	153	40.8	26.5	15.4	91.4	8.8
					Average size (\$ thousands)				
Base rate of loan <sup>7</sup>									
35. Prime <sup>8</sup>	4.23	14,255	3.2	46	70.4	11.1	182	82.5	10.0
36. Other	3.04	24,469	3.1	164	57.3	29.7	518	92.1	10.3

... The number of loans was insufficient to provide a meaningful value.

Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 6-10, 2012

For immediate release  
March 30, 2012

3. Commercial and industrial loans made by large domestic banks<sup>1</sup>

Maturity/repricing interval <sup>2</sup> and risk <sup>3</sup> of loans	Weighted- average effective loan rate <sup>4</sup> (percent)	Total value of loans (\$ millions)	Average loan size (\$ thousands)	Weighted- average maturity <sup>5</sup>	Percent of value of loans			Commitment status	
					Secured by collateral	Subject to prepayment penalty	Prime based	Percent made under commitment	Average months since loan terms set <sup>6</sup>
					Days				
1. All C&I loans	3.34	35,078	388	705	59.5	24.5	34.7	89.0	10.6
2. Minimal risk	1.69	990	1,095	255	31.0	6.6	34.4	67.4	7.3
3. Low risk	2.49	5,823	434	517	56.0	11.5	28.0	85.4	13.2
4. Moderate risk	3.03	16,737	379	796	57.2	27.8	35.0	87.2	11.3
5. Other	4.45	9,670	370	684	65.2	20.2	36.0	95.3	8.9
6. Zero interval	3.39	15,375	349	811	66.3	24.8	55.0	96.6	10.8
7. Minimal risk	2.14	392	656	330	52.4	11.0	68.7	85.6	10.7
8. Low risk	2.93	1,664	352	844	78.9	9.7	52.7	88.4	12.0
9. Moderate risk	3.10	7,621	376	860	59.7	26.2	49.0	98.4	11.6
10. Other	3.96	5,224	331	768	70.9	26.5	59.8	98.2	9.4
11. Daily	2.36	2,413	787	427	17.7	36.6	23.3	79.1	14.0
12. Minimal risk	1.22	306	1,553	41	17.1	.1	10.9	17.8	4.4
13. Low risk	1.97	684	713	93	25.1	16.0	11.5	96.4	18.8
14. Moderate risk	2.65	1,266	804	745	12.5	59.2	32.7	82.1	12.8
15. Other	4.00	153	498	104	25.4	15.5	23.8	99.5	5.2
16. 2 to 30 days	3.55	11,563	306	440	57.7	21.1	22.9	79.9	8.8
17. Minimal risk	1.43	87	1,725	264	7.2	19.9	25.3	90.6	12.6
18. Low risk	2.32	2,563	377	360	50.6	12.1	21.4	77.4	13.6
19. Moderate risk	2.94	5,401	268	612	64.9	24.0	26.5	73.7	9.0
20. Other	5.90	2,818	331	226	48.6	11.9	9.5	89.2	4.9
21. 31 to 365 days	2.88	3,363	1,043	763	51.2	26.1	4.4	88.8	13.7
22. Minimal risk	1.65	180	4,820	289	9.7	2.6	6.5	97.1	.2
23. Low risk	2.31	640	952	310	44.6	10.7	2.8	94.3	11.9
24. Moderate risk	3.02	1,461	1,049	795	46.9	35.7	4.8	78.1	15.2
25. Other	3.06	898	1,019	1,202	71.4	17.8	2.7	99.2	16.9
					Months				
26. More than 365 days	3.73	2,282	1,160	41	78.3	25.0	15.1	94.9	9.9
27. Minimal risk	1.49	26	1,441	35	100.0	.9	16.1	92.0	.5
28. Low risk	3.24	242	1,073	50	67.4	6.9	44.7	92.5	6.0
29. Moderate risk	3.57	960	1,318	36	67.3	8.3	20.9	95.9	12.8
30. Other	4.06	553	1,086	40	95.2	8.5	4.7	92.4	11.0
					Weighted- average risk rating <sup>3</sup>				
					Weighted- average maturity/ repricing interval <sup>2</sup>				
					Days				
31. 7.5 - 99	3.97	2,152	3.2	29	89.2	12.0	66.2	63.7	8.4
32. 100 - 999	3.62	8,409	3.2	59	78.8	20.8	57.6	82.6	11.3
33. 1,000 - 9,999	3.02	12,300	3.1	80	59.9	27.2	32.9	95.4	12.2
34. 10,000+	3.37	12,217	3.0	154	40.6	26.5	15.2	91.4	8.9
					Average size (\$ thousands)				
					Base rate of loan <sup>7</sup>				
35. Prime <sup>8</sup>	4.13	12,170	3.2	43	68.3	12.3	218	81.8	10.5
36. Other	2.93	22,907	3.1	127	54.8	31.0	661	92.8	10.7

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For immediate release  
March 30, 2012

4. Commercial and industrial loans made by small domestic banks<sup>1</sup>

Maturity/repricing interval <sup>2</sup> and risk <sup>3</sup> of loans	Weighted- average effective loan rate <sup>4</sup> (percent)	Total value of loans (\$ millions)	Average loan size (\$ thousands)	Weighted- average maturity <sup>5</sup>  Days	Percent of value of loans			Commitment status		
					Secured by collateral	Subject to prepayment penalty	Prime based	Percent made under commitment	Average months since loan terms set <sup>6</sup>	
1. All C&I loans	4.73	3,647	104	704	87.2	6.7	57.2	84.5	5.8	
2. Minimal risk	4.34	97	82	666	96.2	15.1	23.8	77.0	2.0	
3. Low risk	4.22	416	126	526	90.3	5.5	41.7	91.2	4.3	
4. Moderate risk	4.71	1,796	105	738	86.0	6.7	55.8	89.5	5.8	
5. Other	4.93	1,214	106	758	86.4	6.9	70.7	75.3	6.9	
6. Zero interval	4.65	1,698	107	476	81.7	3.5	82.9	88.4	8.3	
7. Minimal risk	3.58	10	89	320	93.8	.0	34.9	93.1	3.3	
8. Low risk	3.99	100	123	282	86.6	.1	85.3	99.7	5.4	
9. Moderate risk	4.56	806	107	447	79.4	3.3	78.5	93.4	9.1	
10. Other	4.87	701	106	560	81.7	4.6	95.8	79.7	8.3	
11. Daily	4.66	365	92	316	92.6	4.7	80.3	96.7	6.9	
12. Minimal risk	...	...	...	...	...	...	...	...	...	
13. Low risk	4.10	94	196	321	96.7	18.3	51.6	100.0	7.6	
14. Moderate risk	4.51	153	83	352	90.2	.0	85.9	99.0	5.8	
15. Other	5.43	107	73	256	92.1	.0	98.5	90.3	8.5	
16. 2 to 30 days	4.19	316	140	165	86.1	1.5	57.9	95.7	4.0	
17. Minimal risk	...	...	...	...	...	...	...	...	...	
18. Low risk	4.78	33	110	182	55.6	.0	44.1	85.9	3.8	
19. Moderate risk	3.84	228	178	168	88.6	1.9	54.5	98.8	3.7	
20. Other	5.17	52	83	136	98.0	.7	79.1	94.1	5.5	
21. 31 to 365 days	5.32	382	80	545	91.1	4.4	25.6	78.4	2.8	
22. Minimal risk	4.43	45	83	484	93.7	2.1	27.0	72.0	1.3	
23. Low risk	3.94	59	84	172	92.7	.0	30.0	68.5	6.5	
24. Moderate risk	5.62	172	78	738	87.2	.0	28.6	79.2	1.6	
25. Other	6.01	91	114	493	95.0	17.4	13.2	83.8	4.3	
					Months					
26. More than 365 days	5.01	821	112	49	94.8	17.8	8.8	68.3	1.0	
27. Minimal risk	4.52	28	76	37	99.1	48.9	2.2	67.7	1.3	
28. Low risk	4.47	130	128	34	96.0	4.2	5.9	89.9	.2	
29. Moderate risk	5.22	425	108	50	96.6	21.2	12.1	77.6	1.3	
30. Other	4.93	216	143	59	89.3	16.4	4.7	40.4	.6	
					Weighted- average risk rating <sup>3</sup>		Weighted- average maturity/ repricing interval <sup>2</sup>			
					Days					
31. 7.5 - 99	5.12	877	3.2	314	90.3	1.8	65.4	80.2	7.2	
32. 100 - 999	4.74	1,940	3.2	284	85.6	3.7	58.2	85.7	5.5	
33. 1,000 - 9,999	4.30	794	3.2	533	87.0	19.6	43.7	85.7	5.2	
34. 10,000+	...	...	...	...	...	...	...	...	...	
					Base rate of loan <sup>7</sup>		Average size (\$ thousands)			
35. Prime <sup>8</sup>	4.83	2,084	3.4	63	82.9	3.7	93	86.6	7.4	
36. Other	4.59	1,562	3.0	715	92.9	10.8	124	81.7	3.5	

... The number of loans was insufficient to provide a meaningful value.

Other footnotes appear on the last page.

E.2 SURVEY OF TERMS OF BUSINESS LENDING, FEBRUARY 6-10, 2012

For immediate release  
March 30, 2012

5. Commercial and industrial loans made by U.S. branches and agencies of foreign banks<sup>1</sup>

Maturity/repricing interval <sup>2</sup> and risk <sup>3</sup> of loans	Weighted- average effective loan rate <sup>4</sup> (percent)	Total value of loans (\$ millions)	Average loan size (\$ thousands)	Weighted- average maturity <sup>5</sup>	Percent of value of loans			Commitment status	
					Secured by collateral	Subject to prepayment penalty	Prime based	Percent made under commitment	Average months since loan terms set <sup>6</sup>
Days									
1. All C&I loans	1.31	27,105	6,595	226	27.2	72.6	5.5	53.5	9.2
2. Minimal risk	.76	2,907	11,002	61	4.0	84.9	.0	62.4	.2
3. Low risk	1.06	4,984	7,905	345	11.6	70.8	3.0	85.3	4.1
4. Moderate risk	1.46	7,528	5,847	291	14.5	53.2	10.5	55.5	9.0
5. Other	1.65	7,164	5,681	216	73.9	77.6	5.9	43.4	19.6
6. Zero interval	4.12	882	772	1,062	70.1	7.7	65.7	97.6	12.6
7. Minimal risk	3.65	46	1,237	1,555	52.3	.0	.0	100.0	7.3
8. Low risk	2.36	157	683	493	60.1	.0	23.1	100.0	3.1
9. Moderate risk	4.48	305	905	1,342	57.7	16.7	90.5	94.6	17.2
10. Other	4.63	375	694	1,003	86.7	4.6	71.5	98.8	13.7
11. Daily	.76	14,581	26,499	3	27.0	87.2	.0	22.5	1.7
12. Minimal risk	.51	2,152	61,363	1	.6	99.4	.0	49.3	.0
13. Low risk	.81	2,383	31,846	5	1.8	72.5	.0	72.5	.0
14. Moderate risk	.84	3,102	21,287	6	3.4	66.8	.0	4.6	16.5
15. Other	.69	3,838	71,368	2	97.5	95.7	.0	4.3	10.8
16. 2 to 30 days	1.57	8,995	5,742	364	15.5	59.0	7.6	87.7	7.4
17. Minimal risk	.90	487	6,128	158	16.5	67.7	.0	100.0	.2
18. Low risk	1.14	1,932	7,652	449	8.9	77.7	4.5	100.0	4.0
19. Moderate risk	1.62	3,690	5,752	411	16.6	43.2	13.4	90.2	7.7
20. Other	2.20	1,981	4,715	343	22.5	60.0	5.0	84.6	9.4
21. 31 to 365 days	2.50	2,359	4,181	690	53.4	59.8	4.9	93.0	25.5
22. Minimal risk	2.32	221	1,972	111	.0	.0	.0	100.0	.0
23. Low risk	1.54	507	8,125	1,478	52.4	58.4	3.6	84.9	20.8
24. Moderate risk	2.44	427	2,809	608	45.0	66.7	3.5	96.5	10.7
25. Other	3.17	938	6,399	515	80.9	72.2	4.7	92.4	44.0
Months									
26. More than 365 days	2.86	255	1,401	49	56.8	66.4	36.2	100.0	11.9
27. Minimal risk	...	...	...	...	...	...	...	...	...
28. Low risk	...	...	...	...	...	...	...	...	...
29. Moderate risk	...	...	...	...	...	...	...	...	...
30. Other	...	...	...	...	...	...	...	...	...
Size of loan (\$ thousands)									
				Weighted- average risk rating <sup>3</sup>	Weighted- average maturity/ repricing interval <sup>2</sup>				
Days									
31. 7.5 - 99	3.38	25	3.3	96	59.5	8.1	34.1	95.8	7.0
32. 100 - 999	3.03	638	3.0	90	41.4	29.6	36.0	92.8	12.7
33. 1,000 - 9,999	2.11	5,628	3.1	64	27.4	50.6	13.8	77.5	9.8
34. 10,000+	1.04	20,814	2.8	14	26.7	80.0	2.3	45.8	8.7
							Average size (\$ thousands)		
Base rate of loan <sup>7</sup>									
35. Prime <sup>8</sup>	3.03	1,483	3.2	91	29.7	8.1	1,496	96.6	8.8
36. Other	1.21	25,622	2.9	23	27.1	76.3	8,217	51.0	9.3

... The number of loans was insufficient to provide a meaningful value.

Other footnotes appear on the last page.

## 6. Commercial and industrial loans by time that pricing terms were set and by commitment

Time pricing terms were set and loan commitment status	Weighted-average effective loan rate <sup>4</sup> (percent)	Total value of loans (\$ millions)	Average loan size (\$ thousands)	Weighted-average risk rating <sup>3</sup>	Weighted-average maturity/ repricing interval <sup>2</sup> (days)	Percent of value of loans		
						Secured by collateral	Subject to prepayment penalty	Prime based
All commercial banks								
1. During survey week	2.01	30,061	679	2.9	59	36.3	58.3	14.1
2. Not under commitment	1.53	17,020	529	3.0	35	41.0	66.8	14.9
3. Informal commitment	1.20	6,279	1,229	2.2	66	14.6	85.8	5.9
4. Formal commitment	3.98	6,762	966	3.1	114	44.8	11.1	19.6
Before survey week <sup>9</sup>								
5. Up to 90 days	2.86	7,996	444	3.1	94	44.8	33.4	36.6
6. 91 to 365 days	3.08	14,922	307	3.1	99	59.9	31.7	32.0
7. More than 365 days	3.18	12,828	696	3.3	105	62.1	28.1	29.6
Domestic banks								
8. During survey week	4.15	10,372	245	3.1	158	63.0	10.9	37.4
9. Not under commitment	3.62	4,426	140	2.8	124	69.6	14.5	56.3
10. Informal commitment	3.84	897	193	2.9	409	95.8	6.4	38.1
11. Formal commitment	4.66	5,048	830	3.3	143	51.4	8.5	20.7
Before survey week <sup>9</sup>								
12. Up to 90 days	3.32	5,742	327	3.2	123	60.7	41.5	41.8
13. 91 to 365 days	3.14	12,832	269	3.1	96	64.4	26.9	35.2
14. More than 365 days	3.29	9,756	556	3.1	110	58.9	19.1	35.4
Large domestic banks								
15. During survey week	4.00	8,867	313	3.0	96	58.9	11.6	36.0
16. Not under commitment	3.39	3,861	152	2.7	53	67.8	15.4	57.3
17. Informal commitment	3.13	496	378	3.1	427	98.6	8.2	36.4
18. Formal commitment	4.61	4,510	2,647	3.3	96	46.8	8.7	17.8
Before survey week <sup>9</sup>								
19. Up to 90 days	3.17	5,170	401	3.2	87	57.3	45.6	40.3
20. 91 to 365 days	3.01	11,606	334	3.1	91	62.3	29.0	31.9
21. More than 365 days	3.24	9,435	654	3.1	114	57.9	19.5	33.8
Small domestic banks								
22. During survey week	5.03	1,505	108	3.1	522	87.7	6.9	45.6
23. Not under commitment	5.20	566	91	3.5	605	82.1	8.9	49.5
24. Informal commitment	4.72	402	120	2.7	386	92.3	4.2	40.3
26. Formal commitment	5.09	538	123	3.0	538	90.3	6.8	45.3
Before survey week <sup>9</sup>								
26. Up to 90 days	4.65	571	122	3.3	465	91.0	4.2	55.9
27. 91 to 365 days	4.40	1,227	94	3.3	144	84.1	7.7	66.1
28. More than 365 days	4.71	321	103	3.4	12	88.9	6.8	81.6
Foreign banks								
29. During survey week	.89	19,689	9,899	2.8	7	22.2	83.2	1.8
30. Not under commitment	.79	12,594	20,904	3.1	4	30.9	85.2	.4
31. Informal commitment	.76	5,382	11,625	2.1	9	1.1	99.1	.5
32. Formal commitment	1.98	1,714	1,856	2.7	26	25.1	18.8	16.2
Before survey week <sup>9</sup>								
33. Up to 90 days	1.70	2,254	4,995	2.9	22	4.5	12.6	23.4
34. 91 to 365 days	2.69	2,090	2,684	2.9	120	32.7	61.2	12.3
35. More than 365 days	2.85	3,072	3,448	3.7	89	72.2	56.4	11.2
Summary statistics								
	All commercial banks	Domestic banks	Large domestic banks	Small domestic banks	Foreign banks			
Average reported prime rate	3.38	3.40	3.38	3.50	3.19			
Standard error of loan rate <sup>4</sup>	.26	.16	.18	.08	.35			

... The number of loans was insufficient to provide a meaningful value.

Other footnotes appear on the last page.

## NOTES

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The Survey of Terms of Business Lending collects data on gross loan extensions made during the first full business week in the middle month of each quarter. The authorized panel size for the survey is 348 domestically chartered commercial banks and 50 U.S. branches and agencies of foreign banks. The sample data are used to estimate the terms of loans extended during that week at all domestic commercial banks and all U.S. branches and agencies of foreign banks. The terms on loans extended during the survey week may differ from those extended during other weeks of the quarter. The estimates reported here are not intended to measure the average terms on all business loans in bank portfolios.

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1. As of December 31, 2011, assets of the large banks were at least \$4.4 billion. Median total assets for all insured banks were approximately \$151 million. Assets at all U.S. branches and agencies averaged \$8.8 billion.
2. The "maturity/repricing" interval measures the period from the date the loan is made until it may be repriced or it matures. For floating-rate loans that are subject to repricing at any time—such as many prime-based loans—the maturity/repricing interval is zero. For floating-rate loans that have a scheduled repricing interval, the maturity/repricing interval measures the number of days between the date the loan is made and the date on which it is next scheduled to reprice. For loans having rates that remain fixed until the loan matures (fixed-rate loans), the maturity/repricing interval measures the number of days between the date the loan is made and the date on which it matures. Loans that reprice daily mature or reprice on the business day after they are made. Because of weekends and holidays, such loans may have maturity/repricing intervals of more than one day; nevertheless, such loans appear in the daily category and are not included in the 2 to 30 day category.
3. A complete description of the risk categories is available in the survey instructions, available at "[http://www.federalreserve.gov/boarddocs/reportforms/ReportDetail.cfm?WhichFormId=FR\\_2028a/s](http://www.federalreserve.gov/boarddocs/reportforms/ReportDetail.cfm?WhichFormId=FR_2028a/s)". The category "moderate risk" includes the average loan, under average economic conditions, at the typical lender. The "other" category includes loans rated "acceptable" as well as special-mention or classified loans. The weighted-average risk ratings published for loans in rows 31–39 are calculated by assigning a value of 1 to minimal risk loans, 2 to low risk loans, 3 to moderate risk loans, 4 to acceptable risk loans, and 5 to special mention and classified loans. These values are weighted by loan amount and exclude loans with no risk rating. Some of the loans in rows 1, 6, 11, 16, 21, 26, and 31–36 are not rated for risk.
4. Effective (compounded) annual interest rates are calculated from the stated rate and other terms of the loans and weighted by loan amount. For the standard error of the loan rate for all C&I loans in the current survey (tables 1–5, line 1, column 1), see the summary statistics table. The chances are about two out of three that the average rate shown will differ by less than this amount from the average rate that would be found by a survey of the universe of banks.
5. Average maturities are weighted by loan amount and exclude loans with no stated maturities.
6. For loans made under formal commitments, the average time interval between the date on which the loan pricing was set and the date on which the loan was made, weighted by the loan amount. For loans under informal commitment, the time interval is zero.
7. Prime-based loans are based on the lending bank's own prime rate, any other lender's prime rate, a combination of prime rates, or a publicly reported prime rate. Loans with "other" base rates include loan rates expressed in terms of any other base rate (e.g., the federal funds rate or LIBOR) and loans for which no base rate is used to determine the loan rate.
8. See the summary statistics table for the average reported prime rate weighted by dollar value of loans priced relative to a prime rate.
9. For loans made under formal commitments.