

INTEREST RATES ON LOANS

TYPE OF LOAN		FEB 1996	MAY 1996	AUG 1996	NOV 1996	FEB 1997	MAY 1997	AUG 1997	NOV 1997	FEB 1998	MAY 1998
COMMERCIAL and INDUSTRIAL LOANS											
TOTAL	U.S.			N.A.			6.82	6.82	6.85	6.87	6.80
	DISTRICT			N.A.			6.67	6.60	6.67	6.51	6.42
BY RISK RATING:											
MINIMAL RISK	U.S.			N.A.			6.10	6.08	6.29	6.10	6.13
	DISTRICT			N.A.			5.79	5.65	5.87	5.77	5.68
LOW RISK	U.S.			N.A.			6.24	6.28	6.27	6.32	6.26
	DISTRICT			N.A.			6.18	6.28	6.05	6.23	6.28
MODERATE RISK	U.S.			N.A.			7.05	6.98	6.88	7.04	6.86
	DISTRICT			N.A.			6.38	6.47	6.55	6.36	6.20
ACCEPTABLE RISK	U.S.			N.A.			7.49	7.48	7.79	7.33	7.08
	DISTRICT			N.A.			7.26	7.32	7.88	6.94	6.78
BY MATURITY/REPRICING INTERVAL:											
DAILY	U.S.			N.A.			6.20	6.23	6.22	6.27	6.19
	DISTRICT			N.A.			6.55	6.97	7.20	7.33	6.74
2 TO 30 DAYS	U.S.			N.A.			6.79	6.72	6.82	6.58	6.68
	DISTRICT			N.A.			6.54	6.66	6.57	6.43	6.23
31 TO 365 DAYS	U.S.			N.A.			6.87	6.69	6.95	6.86	6.96
	DISTRICT			N.A.			6.36	6.42	6.54	6.26	6.70
OVER 365 DAYS	U.S.			N.A.			8.26	8.39	8.44	8.33	7.97
	DISTRICT			N.A.			7.78	7.58	6.94	7.06	6.76
CONSUMER, AUTOMOBILE	U.S.		8.93	9.11	9.03	8.92	9.20	8.99	8.96	8.87	8.69
	DISTRICT	9.76	9.24	9.85	9.43	9.34	9.62	9.19	8.78	8.87	8.69
CONSUMER, PERSONAL	U.S.	13.63	13.52	13.37	13.62	13.46	13.81	13.84	14.50	14.01	13.76
	DISTRICT	13.98	14.00	13.10	15.11	13.87	13.22	15.25	15.10	15.53	14.57
CONSUMER, CREDIT CARD	U.S.	15.82	15.44	15.65	15.62	15.88	15.75	15.78	15.65	15.65	15.67
	DISTRICT	16.21	16.17	15.92	16.03	16.01	16.04	16.38	15.62	15.80	15.81

SOURCES: SURVEY OF TERMS OF BUSINESS LENDING AND TERMS OF CONSUMER CREDIT
 NOTE: DATA FOR C&I LOANS REFLECT CHANGES IN REPORTING CATEGORIES IN THE SURVEY OF TERMS OF BUSINESS LENDING
 THE MONTHLY SURVEY OF SELECTED DEPOSITS HAS BEEN DISCONTINUED AS OF AUG 1997