

B.8. Average Loan-Deposit Ratios at Agricultural Banks in Selected Federal Reserve Districts

| Period | Total (entire U.S.) | | Cleveland | | Atlanta | | Chicago | | St. Louis | | Minneapolis | | Kansas City | | Dallas | | San Francisco | | Minimum farm loan ratio |
|-------------|------------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|-------------------------------|
| | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | Number of banks | Loans to deposits | |
| 1994..... | 3,530 | .63 | 56 | .71 | 124 | .64 | 857 | .64 | 398 | .63 | 656 | .67 | 1,012 | .62 | 360 | .48 | 52 | .78 | 17.10 |
| 1995..... | 3,352 | .64 | 53 | .72 | 118 | .66 | 816 | .65 | 375 | .65 | 619 | .68 | 959 | .63 | 344 | .49 | 53 | .74 | 16.83 |
| 1996..... | 3,239 | .66 | 49 | .77 | 113 | .68 | 795 | .68 | 363 | .66 | 609 | .70 | 928 | .64 | 313 | .49 | 52 | .73 | 16.45 |
| 1997..... | 3,101 | .69 | 45 | .75 | 113 | .70 | 759 | .72 | 346 | .70 | 574 | .72 | 890 | .68 | 312 | .52 | 49 | .66 | 16.44 |
| 1998..... | 2,968 | .68 | 40 | .76 | 99 | .71 | 733 | .71 | 321 | .69 | 558 | .71 | 868 | .68 | 289 | .53 | 48 | .66 | 16.34 |
| 1999..... | 2,866 | .72 | 41 | .85 | 93 | .74 | 715 | .75 | 300 | .72 | 538 | .74 | 838 | .71 | 277 | .56 | 48 | .72 | 15.67 |
| 2000..... | 2,767 | .75 | 39 | .86 | 92 | .77 | 693 | .78 | 293 | .75 | 519 | .76 | 796 | .76 | 269 | .62 | 50 | .74 | 15.08 |
| 2001..... | 2,683 | .74 | 40 | .79 | 83 | .75 | 675 | .75 | 283 | .73 | 497 | .76 | 776 | .76 | 267 | .61 | 45 | .75 | 14.88 |
| 2002..... | 2,591 | .76 | 43 | .80 | 84 | .77 | 646 | .76 | 281 | .75 | 489 | .78 | 746 | .79 | 249 | .61 | 41 | .76 | 14.83 |
| 2003..... | 2,549 | .75 | 38 | .76 | 76 | .75 | 640 | .75 | 286 | .73 | 478 | .77 | 736 | .76 | 241 | .61 | 42 | .81 | 14.59 |
| 2004..... | 2,470 | .78 | 39 | .81 | 75 | .77 | 611 | .78 | 278 | .73 | 457 | .82 | 726 | .79 | 235 | .64 | 36 | .91 | 14.50 |
| 1998: Q4... | 2,968 | .68 | 40 | .76 | 99 | .71 | 733 | .71 | 321 | .69 | 558 | .71 | 868 | .68 | 289 | .53 | 48 | .66 | 16.34 |
| 1999: Q1... | 2,957 | .69 | 42 | .79 | 100 | .72 | 720 | .72 | 317 | .69 | 550 | .72 | 868 | .68 | 297 | .53 | 48 | .69 | 16.04 |
| Q2... | 2,872 | .72 | 41 | .85 | 93 | .74 | 716 | .75 | 302 | .72 | 539 | .74 | 838 | .71 | 279 | .57 | 48 | .72 | 16.26 |
| Q3... | 2,918 | .74 | 44 | .84 | 106 | .75 | 716 | .77 | 319 | .74 | 547 | .77 | 846 | .72 | 275 | .57 | 51 | .74 | 16.23 |
| Q4... | 2,866 | .72 | 41 | .85 | 93 | .74 | 715 | .75 | 300 | .72 | 538 | .74 | 838 | .71 | 277 | .56 | 48 | .72 | 15.67 |
| 2000: Q1... | 2,842 | .73 | 41 | .86 | 97 | .75 | 705 | .76 | 288 | .71 | 536 | .76 | 831 | .72 | 278 | .57 | 50 | .74 | 15.28 |
| Q2... | 2,834 | .76 | 43 | .89 | 96 | .78 | 707 | .79 | 306 | .76 | 529 | .80 | 814 | .76 | 268 | .61 | 54 | .78 | 15.49 |
| Q3... | 2,790 | .77 | 42 | .88 | 93 | .80 | 698 | .80 | 306 | .77 | 523 | .79 | 796 | .76 | 261 | .61 | 54 | .76 | 15.36 |
| Q4... | 2,767 | .75 | 39 | .86 | 92 | .77 | 693 | .78 | 293 | .75 | 519 | .76 | 796 | .76 | 269 | .62 | 50 | .74 | 15.08 |
| 2001: Q1... | 2,755 | .75 | 40 | .84 | 95 | .75 | 696 | .78 | 282 | .73 | 514 | .76 | 798 | .76 | 266 | .61 | 46 | .76 | 14.95 |
| Q2... | 2,736 | .77 | 41 | .84 | 95 | .76 | 682 | .78 | 291 | .76 | 508 | .80 | 791 | .77 | 265 | .62 | 44 | .80 | 15.21 |
| Q3... | 2,725 | .77 | 43 | .82 | 100 | .77 | 683 | .78 | 296 | .76 | 506 | .80 | 778 | .77 | 256 | .63 | 45 | .79 | 15.10 |
| Q4... | 2,683 | .74 | 40 | .79 | 83 | .75 | 675 | .75 | 283 | .73 | 497 | .76 | 776 | .76 | 267 | .61 | 45 | .75 | 14.88 |
| 2002: Q1... | 2,653 | .74 | 40 | .79 | 84 | .74 | 664 | .76 | 273 | .72 | 498 | .77 | 770 | .76 | 264 | .60 | 43 | .75 | 14.75 |
| Q2... | 2,637 | .77 | 40 | .79 | 89 | .77 | 654 | .77 | 284 | .75 | 494 | .81 | 762 | .78 | 254 | .62 | 45 | .77 | 15.07 |
| Q3... | 2,625 | .77 | 37 | .79 | 89 | .78 | 657 | .78 | 289 | .77 | 497 | .82 | 753 | .79 | 248 | .64 | 44 | .77 | 15.13 |
| Q4... | 2,591 | .76 | 43 | .80 | 84 | .77 | 646 | .76 | 281 | .75 | 489 | .78 | 746 | .79 | 249 | .61 | 41 | .76 | 14.83 |
| 2003: Q1... | 2,578 | .75 | 39 | .80 | 80 | .75 | 646 | .75 | 271 | .72 | 490 | .77 | 750 | .78 | 249 | .60 | 41 | .78 | 14.60 |
| Q2... | 2,595 | .76 | 40 | .80 | 88 | .77 | 640 | .76 | 281 | .75 | 490 | .81 | 742 | .77 | 257 | .62 | 43 | .78 | 14.88 |
| Q3... | 2,579 | .76 | 44 | .79 | 87 | .79 | 644 | .77 | 287 | .75 | 485 | .81 | 735 | .78 | 240 | .63 | 43 | .76 | 14.90 |
| Q4... | 2,549 | .75 | 38 | .76 | 76 | .75 | 640 | .75 | 286 | .73 | 478 | .77 | 736 | .76 | 241 | .61 | 42 | .81 | 14.59 |
| 2004: Q1... | 2,512 | .75 | 42 | .77 | 76 | .75 | 626 | .76 | 267 | .71 | 469 | .80 | 732 | .76 | 246 | .60 | 43 | .82 | 14.30 |
| Q2... | 2,528 | .78 | 43 | .80 | 77 | .76 | 623 | .78 | 287 | .75 | 468 | .84 | 730 | .78 | 245 | .65 | 43 | .86 | 14.63 |
| Q3... | 2,510 | .79 | 42 | .83 | 79 | .78 | 618 | .79 | 291 | .76 | 462 | .86 | 724 | .80 | 237 | .67 | 42 | .86 | 14.76 |
| Q4... | 2,470 | .78 | 39 | .81 | 75 | .77 | 611 | .78 | 278 | .73 | 457 | .82 | 726 | .79 | 235 | .64 | 36 | .91 | 14.50 |
| 2005: Q1... | 2,457 | .78 | 42 | .80 | 79 | .76 | 603 | .79 | 269 | .73 | 451 | .83 | 728 | .78 | 239 | .62 | 33 | .97 | 14.18 |
| Q2... | 2,466 | .80 | 42 | .82 | 78 | .80 | 606 | .81 | 281 | .78 | 446 | .87 | 724 | .80 | 244 | .65 | 32 | .97 | 14.48 |

Note. The loan-deposit ratio is defined as total loans divided by total deposits. Agricultural banks are defined as banks with a farm loan ratio at least as great as that shown in the last column, as described in the introduction to section B. Yearly data are as of December 31. Quarterly data are as of end of quarter.