

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

| Period      | Total<br>(entire U.S.) |                      | Cleveland          |                      | Atlanta            |                      | Chicago            |                      | St. Louis          |                      | Minneapolis        |                      | Kansas<br>City     |                      | Dallas             |                      | San<br>Francisco   |                      | Minimum<br>farm loan<br>ratio |
|-------------|------------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|-------------------------------|
|             | Number<br>of banks     | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits | Number<br>of banks | Loans to<br>deposits |                               |
| 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                         |
| 2005.....   | 2,429                  | .79                  | 40                 | .81                  | 78                 | .76                  | 612                | .81                  | 271                | .77                  | 437                | .84                  | 722                | .80                  | 228                | .62                  | 30                 | .92                  | 14.27                         |
| 2006.....   | 2,366                  | .81                  | 48                 | .85                  | 72                 | .77                  | 603                | .82                  | 254                | .78                  | 425                | .84                  | 702                | .80                  | 220                | .65                  | 33                 | .98                  | 14.04                         |
| 2007.....   | 2,312                  | .81                  | 45                 | .85                  | 74                 | .78                  | 582                | .83                  | 255                | .80                  | 414                | .84                  | 683                | .81                  | 225                | .66                  | 26                 | 1.05                 | 14.05                         |
| 2001: 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                         |
| Q3...       | 2,450                  | .81                  | 42                 | .83                  | 82                 | .79                  | 610                | .82                  | 284                | .79                  | 443                | .88                  | 711                | .81                  | 235                | .67                  | 32                 | .96                  | 14.53                         |
| Q4...       | 2,429                  | .79                  | 40                 | .81                  | 78                 | .76                  | 612                | .81                  | 271                | .77                  | 437                | .84                  | 722                | .80                  | 228                | .62                  | 30                 | .92                  | 14.27                         |
| 2006: Q1... | 2,412                  | .79                  | 43                 | .84                  | 80                 | .76                  | 606                | .82                  | 268                | .75                  | 437                | .86                  | 716                | .79                  | 222                | .61                  | 28                 | .97                  | 14.08                         |
| Q2...       | 2,409                  | .82                  | 42                 | .87                  | 77                 | .79                  | 608                | .84                  | 269                | .79                  | 429                | .89                  | 716                | .81                  | 226                | .64                  | 32                 | 1.03                 | 14.28                         |
| Q3...       | 2,383                  | .83                  | 43                 | .86                  | 80                 | .78                  | 604                | .85                  | 268                | .80                  | 423                | .89                  | 701                | .82                  | 226                | .69                  | 30                 | 1.02                 | 14.32                         |
| Q4...       | 2,366                  | .81                  | 48                 | .85                  | 72                 | .77                  | 603                | .82                  | 254                | .78                  | 425                | .84                  | 702                | .80                  | 220                | .65                  | 33                 | .98                  | 14.04                         |
| 2007: Q1... | 2,371                  | .81                  | 48                 | .85                  | 75                 | .77                  | 599                | .83                  | 262                | .76                  | 427                | .85                  | 695                | .80                  | 226                | .65                  | 30                 | .98                  | 14.01                         |
| Q2...       | 2,361                  | .83                  | 46                 | .86                  | 82                 | .78                  | 587                | .84                  | 265                | .80                  | 425                | .88                  | 688                | .82                  | 228                | .68                  | 31                 | 1.00                 | 14.29                         |
| Q3...       | 2,348                  | .83                  | 47                 | .87                  | 83                 | .80                  | 590                | .84                  | 265                | .81                  | 421                | .88                  | 677                | .82                  | 228                | .69                  | 29                 | 1.01                 | 14.25                         |
| Q4...       | 2,312                  | .81                  | 45                 | .85                  | 74                 | .78                  | 582                | .83                  | 255                | .80                  | 414                | .84                  | 683                | .81                  | 225                | .66                  | 26                 | 1.05                 | 14.05                         |
| 2008: Q1... | 2,311                  | .81                  | 46                 | .83                  | 81                 | .81                  | 576                | .81                  | 256                | .77                  | 412                | .85                  | 675                | .80                  | 230                | .64                  | 27                 | 1.11                 | 13.76                         |

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.