

A.10. Characteristics of Bank Loans to Farmers -- Small and Mid-sized Farm Lenders, by Size of Loan, August 1-5, 2005
Percent except as noted

Loan characteristic	All sizes	\$1,000 to \$9,999	\$10,000 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Volume of loans (thousands of dollars)	296,182	25,874	37,384	42,067	59,547	48,877	82,433
Number of loans	11,975	6,590	2,709	1,237	910	391	138
Weighted average maturity (months) ¹	49.90	8.45	15.51	13.80	31.97	35.21	117.79
Weighted average repricing interval (months) ²	11.70	4.65	7.63	8.62	19.53	13.46	10.63
Weighted average risk rating ³	2.26	2.42	2.24	2.50	2.22	2.33	2.09
Weighted average interest rate ⁴	7.69	7.94	7.76	7.91	7.22	7.56	7.88
Standard error ⁵	.11	.10	.18	.22	.32	.21	.39
<i>Interquartile range⁶</i>							
75th percentile	8.43	8.46	8.43	8.52	8.03	8.57	8.03
25th percentile	7.23	7.47	7.26	7.25	6.98	6.72	7.51
<i>Purpose of loan</i>							
Feeder livestock	7.59	9.29	7.23	8.11	7.82	7.19	7.51
Other livestock	7.88	8.52	7.51	8.83	7.48	n.a.	n.a.
Other current operating expenses ⁷	7.88	7.90	7.88	7.80	7.20	8.03	8.75
Farm machinery and equipment	7.94	7.81	7.32	7.45	7.92	8.95	n.a.
Farm real estate	7.28	n.a.	7.94	8.30	6.50	7.01	7.64
Other ⁸	7.36	8.30	7.76	8.45	3.53	6.10	7.76
<i>Share of total loan volume</i>							
<i>Features of loan</i>							
Floating rates	54.45	53.78	43.15	39.83	33.21	61.44	78.44
Under commitment	41.95	62.02	57.80	46.28	43.90	36.95	27.81
Callable	13.73	8.34	15.35	8.67	12.30	4.05	24.02
<i>Purpose of loan</i>							
Feeder livestock	13.48	.56	2.35	9.04	15.72	12.13	24.02
Other livestock	4.75	3.03	9.46	8.29	10.54	n.a.	n.a.
Other current operating expenses ⁷	45.71	83.23	63.46	61.18	43.30	42.63	21.56
Farm machinery and equipment	8.36	8.41	10.37	14.00	11.91	11.72	n.a.
Farm real estate	14.31	n.a.	6.05	3.08	16.28	18.73	24.22
Other ⁸	13.39	4.76	8.31	4.41	2.24	14.79	30.20
<i>Type of collateral</i>							
Farm real estate	30.99	8.87	18.50	19.60	23.57	31.61	54.42
Other	67.28	85.93	76.74	80.40	76.43	64.34	45.58

Note. Most small and mid-sized farm lenders that reported loans to farmers had less than \$25 million in farm loans.

For explanation of footnotes, see table A.8.

n.a. Not available.