

B.7. Selected Measures of Financial Performance of Agricultural and Other Small Banks
Percent

Period	Distribution of net income as a share of average equity at agricultural banks								Average rate of return on equity		Rate of return to assets		Net charge-offs as share of total loans		Average capital ratio	
	All banks	Negative income	0-4 percent	5-9 percent	10-14 percent	15-19 percent	20-24 percent	25 percent and over	Agri-cultural banks	Other Small Banks	Agri-cultural banks	Other small banks	Agri-cultural banks	Other small banks	Agri-cultural banks	Other small banks
1994.....	100.0	1.5	5.9	31.4	40.1	16.9	3.3	.9	11.8	12.5	1.2	1.1	.2	.3	10.7	9.9
1995.....	100.0	1.4	5.7	37.1	39.6	13.4	2.3	.6	11.2	12.1	1.2	1.2	.2	.3	11.2	10.4
1996.....	100.0	2.1	5.6	33.4	41.6	14.2	2.6	.5	11.4	12.3	1.2	1.2	.2	.3	10.9	10.4
1997.....	100.0	1.6	5.9	34.5	39.7	14.2	3.1	1.1	11.4	12.3	1.2	1.2	.2	.3	11.0	10.5
1998.....	100.0	2.0	8.7	35.6	35.5	13.4	3.5	1.3	11.3	11.7	1.2	1.2	.2	.3	10.9	10.5
1999.....	100.0	2.9	7.9	34.8	33.3	14.2	4.9	1.9	11.8	11.9	1.2	1.1	.3	.3	10.5	10.3
2000.....	100.0	2.4	8.9	35.3	33.5	13.8	4.2	1.8	11.7	11.4	1.2	1.1	.3	.3	10.7	10.4
2001.....	100.0	3.1	12.6	37.6	28.6	13.1	3.7	1.3	10.8	10.4	1.1	1.0	.3	.3	10.7	10.4
2002.....	100.0	3.0	10.7	35.1	31.4	13.5	4.6	1.7	11.5	10.6	1.2	1.1	.4	.3	11.0	10.6
2003.....	100.0	2.7	12.2	36.6	29.3	12.9	4.4	1.8	11.2	10.7	1.2	1.1	.4	.3	10.8	10.6
2004.....	100.0	2.1	10.0	34.9	31.4	13.8	5.8	2.0	11.5	10.5	1.2	1.1	.3	.2	10.9	10.6
2000: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.2	3.1	.3	.3	.0	.1	10.5	10.2
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.5	6.1	.6	.6	.1	.1	10.6	10.3
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	9.3	8.9	.9	.9	.1	.2	10.7	10.4
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	11.7	11.4	1.2	1.1	.3	.3	10.7	10.4
2001: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.8	2.8	.3	.3	.0	.1	11.0	10.5
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.6	5.4	.6	.5	.1	.1	11.0	10.5
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.2	7.9	.9	.8	.2	.2	11.2	10.6
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	10.8	10.4	1.1	1.0	.3	.3	10.7	10.4
2002: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.0	2.9	.3	.3	.1	.1	10.8	10.4
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.0	5.6	.6	.6	.1	.1	11.1	10.6
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.9	8.3	.9	.8	.2	.2	11.2	10.7
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	11.5	10.6	1.2	1.1	.4	.3	11.0	10.6
2003: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.0	2.9	.3	.3	.1	.1	11.0	10.6
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.0	5.6	.6	.6	.1	.1	11.1	10.6
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.9	8.5	.9	.8	.2	.2	11.0	10.7
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	11.2	10.7	1.2	1.1	.4	.3	10.8	10.6
2004: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.9	2.7	.3	.3	.1	.1	11.0	10.7
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.1	5.5	.6	.5	.1	.1	10.7	10.4
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.9	8.0	.9	.8	.2	.2	11.0	10.7
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	11.5	10.5	1.2	1.1	.3	.2	10.9	10.6

Note. Agricultural and other banks are defined in the introduction to section B; small banks have less than \$500 million in assets. Total primary and secondary capital (items that are available at the end of the period specified) are measured as a percentage of total assets. Quarterly data are cumulative through the end of the quarter indicated.
n.a. Not available.