

A.11. Characteristics of Bank Loans to Farmers -- All Banks, by Risk Rating, November 2-6, 2009  
Percent except as noted

Loan characteristic	All	Minimal	Low	Moderate	Acceptable	Special	Not rated	Not reported
Volume of loans (thousands of dollars)	1,528,063	110,090	150,791	481,854	407,947	119,024	21,388	236,969
Number of loans	25,414	1,554	3,891	10,323	4,817	1,037	192	3,600
Weighted average maturity (months) <sup>1</sup>	15.33	12.91	20.37	15.69	16.84	9.60	11.63	12.94
Weighted average repricing interval (months) <sup>2</sup>	5.24	4.43	16.70	5.87	2.54	1.14	10.37	3.27
Weighted average risk rating <sup>3</sup>	3.22	1.00	2.00	3.00	4.00	5.00	n.a.	n.a.
Weighted average interest rate <sup>4</sup>	4.63	3.82	5.97	4.48	4.03	4.24	5.52	5.61
Standard error <sup>5</sup>	.24	.54	.22	.43	.58	.67	.83	.36
<i>Interquartile range<sup>6</sup></i>								
75th percentile	6.11	5.33	6.97	5.60	5.10	4.59	5.64	6.25
25th percentile	3.29	1.40	5.35	3.29	3.04	3.30	5.64	4.60
<i>Purpose of loan</i>								
Feeder livestock	4.54	2.04	5.77	5.69	5.11	4.37	5.85	4.64
Other livestock	4.68	7.15	6.47	5.40	3.95	3.81	6.75	7.59
Other current operating expenses <sup>7</sup>	5.06	5.30	6.06	4.84	4.16	4.79	6.96	6.03
Farm machinery and equipment	4.43	6.62	7.23	3.96	4.54	9.94	7.12	6.21
Farm real estate	6.02	4.28	5.89	6.24	6.45	n.a.	5.64	6.42
Other <sup>8</sup>	3.41	5.92	4.03	3.00	3.50	3.76	3.30	3.38
<i>Share of total loan volume</i>								
<i>Features of loan</i>								
Floating rates	79.43	77.31	34.80	81.52	92.87	88.11	13.59	82.98
Under commitment	77.84	57.71	53.11	87.42	92.53	98.58	13.68	53.56
Callable	15.95	11.40	16.43	18.42	9.05	4.08	84.32	24.43
Subject to prepayment penalty	26.56	42.87	8.27	23.11	45.02	43.05	n.a.	n.a.
<i>Purpose of loan</i>								
Feeder livestock	14.45	49.48	31.87	11.95	3.16	6.97	7.92	15.95
Other livestock	5.99	4.34	5.49	1.88	11.21	15.20	.62	2.33
Other current operating expenses <sup>7</sup>	45.55	38.43	38.78	43.12	44.21	41.44	1.47	66.50
Farm machinery and equipment	8.19	3.83	3.90	19.47	2.86	.05	.47	3.96
Farm real estate	5.55	1.08	18.13	4.28	3.44	n.a.	82.32	1.71
Other <sup>8</sup>	20.26	2.85	1.83	19.30	35.12	36.34	7.20	9.55
<i>Type of collateral</i>								
Farm real estate	13.00	1.49	30.07	12.05	8.39	7.50	89.52	13.19
Other	83.98	97.30	65.65	85.97	86.12	92.44	10.38	84.12

For explanation of footnotes, see table A.8.  
n.a. Not available.