

A.10. Characteristics of Bank Loans to Farmers -- Small and Mid-sized Farm Lenders, by Size of Loan, May 2-6, 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)	307,038	32,471	49,420	36,045	47,625	92,965	48,511
Number of loans	13,716	7,740	3,392	1,088	775	593	128
Weighted average maturity (months) <sup>1</sup>	18.88	13.11	15.34	24.94	25.87	21.63	9.88
Weighted average repricing interval (months) <sup>2</sup>	8.03	7.45	8.76	8.50	6.94	9.36	5.87
Weighted average risk rating <sup>3</sup>	2.33	2.45	2.42	2.32	2.34	2.18	2.46
Weighted average interest rate <sup>4</sup>	7.38	7.65	7.62	7.32	7.12	7.33	7.34
Standard error <sup>5</sup>	.18	.10	.13	.27	.32	.17	.74
<i>Interquartile range</i> <sup>6</sup>							
75th percentile	7.90	8.33	8.06	7.82	8.00	7.76	7.38
25th percentile	6.86	6.88	7.04	6.96	6.25	6.88	6.76
<i>Purpose of loan</i>							
Feeder livestock	7.38	8.28	7.55	7.54	7.25	7.22	n.a.
Other livestock	7.47	8.35	7.60	7.43	7.95	6.88	n.a.
Other current operating expenses <sup>7</sup>	7.40	7.54	7.48	7.33	6.94	7.45	7.51
Farm machinery and equipment	7.57	7.35	8.04	7.14	8.25	7.00	n.a.
Farm real estate	7.00	5.56	8.01	6.96	6.13	7.38	6.93
Other <sup>8</sup>	7.52	8.58	8.95	n.a.	7.13	6.75	n.a.
<i>Share of total loan volume</i>							
<i>Features of loan</i>							
Floating rates	46.15	41.83	41.01	61.62	53.62	38.72	49.68
Under commitment	61.13	52.11	60.12	43.52	58.99	67.95	70.33
Callable	20.68	14.47	13.26	22.10	10.56	11.24	59.35
<i>Purpose of loan</i>							
Feeder livestock	7.84	4.70	5.05	10.08	11.15	11.96	n.a.
Other livestock	7.84	7.63	9.46	7.70	10.91	9.61	n.a.
Other current operating expenses <sup>7</sup>	64.66	72.31	69.16	64.07	53.97	62.35	70.33
Farm machinery and equipment	6.09	9.87	11.45	13.31	4.95	2.88	n.a.
Farm real estate	9.70	.67	1.13	4.83	6.85	10.34	29.67
Other <sup>8</sup>	3.87	4.82	3.75	n.a.	12.17	2.86	n.a.
<i>Type of collateral</i>							
Farm real estate	20.81	7.04	9.93	14.46	23.97	21.73	40.96
Other	76.57	85.10	87.30	81.84	70.15	78.27	59.04

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.