

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: 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 |
| 2005: Q1... | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | 3.0 | 2.9 | .3 | .3 | .0 | .0 | 10.9 | 10.5 |

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.