

A.10. Characteristics of Bank Loans to Farmers -- Small and Mid-sized Farm Lenders, by Size of Loan, November 7-11, 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)	235,637	19,854	33,416	31,628	40,011	62,472	48,255
Number of loans	9,171	4,879	2,163	963	600	436	131
Weighted average maturity (months) ¹	31.36	10.99	12.34	11.47	28.97	25.21	75.32
Weighted average repricing interval (months) ²	16.93	7.07	9.68	4.99	24.31	20.92	22.55
Weighted average risk rating ³	2.40	2.36	2.28	2.79	2.28	2.32	2.49
Weighted average interest rate ⁴	8.05	8.32	8.19	7.74	8.31	7.72	8.25
Standard error ⁵	.16	.15	.07	.31	.28	.29	.08
<i>Interquartile range⁶</i>							
75th percentile	8.50	8.77	8.85	8.57	9.20	8.25	8.40
25th percentile	7.64	7.73	7.64	7.25	7.75	7.10	8.25
<i>Purpose of loan</i>							
Feeder livestock	7.90	8.73	7.84	7.26	8.12	7.81	8.40
Other livestock	8.44	8.57	8.50	8.33	8.56	8.42	8.25
Other current operating expenses ⁷	8.15	8.19	8.09	7.67	8.49	8.09	8.36
Farm machinery and equipment	8.23	8.55	8.68	7.99	8.15	7.74	n.a.
Farm real estate	7.69	8.24	8.37	7.95	n.a.	7.25	7.79
Other ⁸	7.48	8.31	8.35	8.20	8.27	5.54	n.a.
<i>Share of total loan volume</i>							
<i>Features of loan</i>							
Floating rates	56.30	55.02	38.26	49.33	40.46	46.29	100.00
Under commitment	52.70	54.63	54.58	49.04	43.06	46.12	69.53
Callable	23.81	17.57	17.38	11.48	26.52	6.30	59.35
<i>Purpose of loan</i>							
Feeder livestock	26.95	6.38	13.43	24.13	29.74	47.67	17.49
Other livestock	14.96	12.69	15.39	16.48	21.01	12.98	12.13
Other current operating expenses ⁷	37.62	61.26	55.21	42.18	17.67	20.01	52.05
Farm machinery and equipment	6.10	10.45	9.36	9.59	10.18	3.30	n.a.
Farm real estate	7.43	3.58	2.53	5.84	n.a.	8.41	18.33
Other ⁸	6.95	5.64	4.08	1.78	21.40	7.64	n.a.
<i>Type of collateral</i>							
Farm real estate	23.31	6.88	7.36	7.32	20.81	18.91	59.35
Other	75.17	89.61	92.64	86.89	76.52	81.09	40.65

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.