

## B.8. Average Loan-Deposit Ratios at Agricultural Banks in Selected Federal Reserve Districts

Period	Total (entire U.S.)		Cleveland		Atlanta		Chicago		St. Louis		Minneapolis		Kansas City		Dallas		San Francisco		Minimum farm loan ratio
	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	Number of banks	Loans to deposits	
1994.....	3,530	.63	56	.71	124	.64	857	.64	398	.63	656	.67	1,012	.62	360	.48	52	.78	17.10
1995.....	3,352	.64	53	.72	118	.66	816	.65	375	.65	619	.68	959	.63	344	.49	53	.74	16.83
1996.....	3,239	.66	49	.77	113	.68	795	.68	363	.66	609	.70	928	.64	313	.49	52	.73	16.45
1997.....	3,101	.69	45	.75	113	.70	759	.72	346	.70	574	.72	890	.68	312	.52	49	.66	16.44
1998.....	2,968	.68	40	.76	99	.71	733	.71	321	.69	558	.71	868	.68	289	.53	48	.66	16.34
1999.....	2,866	.72	41	.85	93	.74	715	.75	300	.72	538	.74	838	.71	277	.56	48	.72	15.67
2000.....	2,767	.75	39	.86	92	.77	693	.78	293	.75	519	.76	796	.76	269	.62	50	.74	15.08
2001.....	2,683	.74	40	.79	83	.75	675	.75	283	.73	497	.76	776	.76	267	.61	45	.75	14.88
2002.....	2,591	.76	43	.80	84	.77	646	.76	281	.75	489	.78	746	.79	249	.61	41	.76	14.83
2003.....	2,549	.75	38	.76	76	.75	640	.75	286	.73	478	.77	736	.76	241	.61	42	.81	14.59
2004.....	2,470	.78	39	.81	75	.77	611	.78	278	.73	457	.82	726	.79	235	.64	36	.91	14.50
1998: Q3...	3,036	.72	46	.79	109	.75	733	.75	341	.73	569	.77	880	.72	294	.55	49	.70	16.78
Q4...	2,968	.68	40	.76	99	.71	733	.71	321	.69	558	.71	868	.68	289	.53	48	.66	16.34
1999: Q1...	2,957	.69	42	.79	100	.72	720	.72	317	.69	550	.72	868	.68	297	.53	48	.69	16.04
Q2...	2,872	.72	41	.85	93	.74	716	.75	302	.72	539	.74	838	.71	279	.57	48	.72	16.26
Q3...	2,918	.74	44	.84	106	.75	716	.77	319	.74	547	.77	846	.72	275	.57	51	.74	16.23
Q4...	2,866	.72	41	.85	93	.74	715	.75	300	.72	538	.74	838	.71	277	.56	48	.72	15.67
2000: Q1...	2,842	.73	41	.86	97	.75	705	.76	288	.71	536	.76	831	.72	278	.57	50	.74	15.28
Q2...	2,834	.76	43	.89	96	.78	707	.79	306	.76	529	.80	814	.76	268	.61	54	.78	15.49
Q3...	2,790	.77	42	.88	93	.80	698	.80	306	.77	523	.79	796	.76	261	.61	54	.76	15.36
Q4...	2,767	.75	39	.86	92	.77	693	.78	293	.75	519	.76	796	.76	269	.62	50	.74	15.08
2001: Q1...	2,755	.75	40	.84	95	.75	696	.78	282	.73	514	.76	798	.76	266	.61	46	.76	14.95
Q2...	2,736	.77	41	.84	95	.76	682	.78	291	.76	508	.80	791	.77	265	.62	44	.80	15.21
Q3...	2,725	.77	43	.82	100	.77	683	.78	296	.76	506	.80	778	.77	256	.63	45	.79	15.10
Q4...	2,683	.74	40	.79	83	.75	675	.75	283	.73	497	.76	776	.76	267	.61	45	.75	14.88
2002: Q1...	2,653	.74	40	.79	84	.74	664	.76	273	.72	498	.77	770	.76	264	.60	43	.75	14.75
Q2...	2,637	.77	40	.79	89	.77	654	.77	284	.75	494	.81	762	.78	254	.62	45	.77	15.07
Q3...	2,625	.77	37	.79	89	.78	657	.78	289	.77	497	.82	753	.79	248	.64	44	.77	15.13
Q4...	2,591	.76	43	.80	84	.77	646	.76	281	.75	489	.78	746	.79	249	.61	41	.76	14.83
2003: Q1...	2,578	.75	39	.80	80	.75	646	.75	271	.72	490	.77	750	.78	249	.60	41	.78	14.60
Q2...	2,595	.76	40	.80	88	.77	640	.76	281	.75	490	.81	742	.77	257	.62	43	.78	14.88
Q3...	2,579	.76	44	.79	87	.79	644	.77	287	.75	485	.81	735	.78	240	.63	43	.76	14.90
Q4...	2,549	.75	38	.76	76	.75	640	.75	286	.73	478	.77	736	.76	241	.61	42	.81	14.59
2004: Q1...	2,512	.75	42	.77	76	.75	626	.76	267	.71	469	.80	732	.76	246	.60	43	.82	14.30
Q2...	2,528	.78	43	.80	77	.76	623	.78	287	.75	468	.84	730	.78	245	.65	43	.86	14.63
Q3...	2,510	.79	42	.83	79	.78	618	.79	291	.76	462	.86	724	.80	237	.67	42	.86	14.76
Q4...	2,470	.78	39	.81	75	.77	611	.78	278	.73	457	.82	726	.79	235	.64	36	.91	14.50
2005: Q1...	2,457	.78	42	.80	79	.76	603	.79	269	.73	451	.83	728	.78	239	.62	33	.97	14.18

Note. The loan-deposit ratio is defined as total loans divided by total deposits. Agricultural banks are defined as banks with a farm loan ratio at least as great as that shown in the last column, as described in the introduction to section B. Yearly data are as of December 31. Quarterly data are as of end of quarter.