

A.10. Characteristics of Bank Loans to Farmers -- Small and Mid-sized Farm Lenders, by Size of Loan, February 6-10, 2006
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)	394,700	23,944	39,279	45,986	84,605	146,151	54,735
Number of loans	12,521	6,201	2,575	1,430	1,229	928	157
Weighted average maturity (months) ¹	18.60	12.64	17.30	19.12	29.63	15.55	13.04
Weighted average repricing interval (months) ²	10.80	6.87	11.98	10.74	17.67	7.66	9.48
Weighted average risk rating ³	2.26	2.37	2.43	2.50	2.65	2.15	1.55
Weighted average interest rate ⁴	8.27	8.53	8.50	8.18	8.24	8.29	8.05
Standard error ⁵	.11	.10	.04	.14	.11	.26	.18
<i>Interquartile range⁶</i>							
75th percentile	8.82	9.10	9.03	8.82	8.93	8.98	8.34
25th percentile	7.64	8.00	7.96	7.62	7.71	7.54	7.64
<i>Purpose of loan</i>							
Feeder livestock	8.16	8.34	8.00	7.61	8.33	8.34	8.34
Other livestock	8.56	8.94	9.00	8.38	8.60	8.44	n.a.
Other current operating expenses ⁷	8.28	8.49	8.44	8.36	8.33	8.30	7.93
Farm machinery and equipment	8.48	8.20	8.92	8.10	8.50	8.55	n.a.
Farm real estate	7.38	7.95	n.a.	7.89	7.46	6.82	n.a.
Other ⁸	8.35	10.20	7.75	7.91	8.10	8.61	8.33
<i>Share of total loan volume</i>							
<i>Features of loan</i>							
Floating rates	39.55	44.94	43.02	43.27	37.97	39.54	34.09
Under commitment	44.56	59.09	48.84	48.09	37.78	43.32	45.93
Callable	18.65	25.38	25.86	20.91	20.87	14.60	15.98
<i>Purpose of loan</i>							
Feeder livestock	8.55	8.05	6.86	14.72	9.95	3.72	15.51
Other livestock	9.68	10.04	6.47	9.94	15.56	10.62	n.a.
Other current operating expenses ⁷	66.28	67.92	67.54	53.57	53.31	76.34	68.51
Farm machinery and equipment	4.75	11.12	16.03	12.44	1.85	1.72	n.a.
Farm real estate	4.65	.63	n.a.	4.57	14.40	2.67	n.a.
Other ⁸	6.10	2.23	3.10	4.76	4.93	4.93	15.98
<i>Type of collateral</i>							
Farm real estate	13.29	3.38	6.01	7.93	24.93	10.80	15.98
Other	84.71	89.19	87.80	88.69	72.54	89.20	84.02

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.