

AGRICULTURAL FINANCE DATABOOK

Section B: Selected Statistics from the Quarterly Reports of Condition of Commercial Banks

Commercial Banks

Table B.1. Farm Debt Outstanding at Commercial Banks

Table B.2. Delinquent Non-Real Estate Farm Loans Held by Insured Commercial Banks

Table B.3. Net Charge-offs of Non-Real Estate Farm Loans Held by Insured Commercial Banks

Table B.4. Delinquent Real Estate Farm Loans Held by Insured Commercial Banks

Table B.5. Net Charge-offs of Real Estate Farm Loans Held by Insured Commercial Banks

Agricultural banks

Table B.6. Distribution of Agricultural Banks by Share of Their Total Loans that are Nonperforming

Table B.7. Selected Measures of Financial Performance of Agricultural and Other Small Banks

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

Table B.9. Number of Agricultural Bank Failures

B.1. Farm Debt Outstanding at Commercial Banks

Quarter	Loan volume (billions of dollars)			Percent change from previous quarter			Percent change from previous year		
	Total Loans	Real Estate Loans	Non-Real Estate Loans	Total Loans	Real Estate Loans	Non-Real Estate Loans	Total Loans	Real Estate Loans	Non-Real Estate Loans
1999: Q1...	72.7	29.7	42.9	-2.8	1.7	-5.6	3.7	7.6	1.1
Q2...	75.8	30.8	45.1	4.4	3.5	5.0	1.1	8.0	-3.1
Q3...	76.8	31.4	45.5	1.3	1.9	0.9	0.7	8.6	-4.1
Q4...	76.0	31.8	44.2	-1.0	1.5	-2.8	1.7	8.8	-2.8
2000: Q1...	71.5	31.4	40.1	-5.9	-1.4	-9.2	-1.6	5.5	-6.5
Q2...	79.7	33.7	45.9	11.4	7.5	14.4	5.0	9.6	1.9
Q3...	80.1	33.9	46.2	0.6	0.5	0.6	4.3	8.1	1.6
Q4...	80.9	34.0	46.9	1.0	0.3	1.5	6.4	6.8	6.1
2001: Q1...	79.4	34.3	45.1	-1.9	0.8	-3.9	11.0	9.2	12.4
Q2...	82.9	35.1	47.7	4.4	2.5	5.8	4.0	4.2	3.9
Q3...	82.5	35.4	47.1	-0.4	0.8	-1.3	3.0	4.5	2.0
Q4...	82.2	35.6	46.7	-0.3	0.4	-0.9	1.6	4.6	-0.5
2002: Q1...	80.1	36.0	44.1	-2.6	1.2	-5.5	0.9	4.9	-2.2
Q2...	83.7	37.0	46.7	4.4	2.7	5.9	1.0	5.1	-2.1
Q3...	84.4	37.7	46.7	0.9	2.1	-0.1	2.3	6.5	-0.9
Q4...	83.9	38.0	45.9	-0.6	0.6	-1.6	2.0	6.8	-1.7
2003: Q1...	82.0	38.7	43.3	-2.3	1.9	-5.7	2.4	7.5	-1.9
Q2...	84.5	39.6	44.9	3.1	2.5	3.7	1.1	7.3	-3.9
Q3...	85.5	40.2	45.4	1.2	1.4	1.0	1.4	6.5	-2.8
Q4...	86.1	40.6	45.5	0.6	1.1	0.2	2.7	7.0	-0.9
2004: Q1...	84.3	41.4	42.9	-2.1	1.9	-5.7	2.8	7.0	-0.9
Q2...	88.9	42.9	46.0	5.4	3.6	7.2	5.2	8.3	2.4
Q3...	91.5	43.9	47.6	2.9	2.3	3.5	6.9	9.2	4.9
Q4...	92.3	44.5	47.7	0.8	1.5	0.2	7.1	9.6	4.9
2005: Q1...	89.3	45.0	44.3	-3.2	1.1	-7.2	5.9	8.7	3.3
Q2...	93.5	46.2	47.3	4.7	2.7	6.6	5.1	7.7	2.7
Q3...	96.7	47.1	49.5	3.4	2.0	4.8	5.7	7.4	4.0
Q4...	97.5	47.6	49.9	0.9	1.0	0.8	5.7	6.9	4.6
2006: Q1...	96.2	48.4	47.7	-1.4	1.8	-4.4	7.7	7.6	7.7
Q2...	101.0	49.8	51.2	5.1	2.9	7.2	8.1	7.8	8.3
Q3...	104.2	51.1	53.0	3.1	2.5	3.6	7.8	8.4	7.1
Q4...	105.4	52.2	53.2	1.2	2.1	0.3	8.1	9.7	6.5
2007: Q1...	105.0	53.4	51.6	-0.4	2.3	-3.0	9.2	10.2	8.1
Q2...	109.3	54.8	54.5	4.1	2.7	5.6	8.2	9.9	6.5
Q3...	110.8	56.0	54.9	1.4	2.2	0.6	6.4	9.5	3.4
Q4...	112.3	56.8	55.5	1.3	1.5	1.2	6.6	8.9	4.3
2008: Q1...	110.4	57.9	52.5	-1.7	1.9	-5.3	5.2	8.5	1.8
Q2...	117.4	60.4	57.0	6.3	4.4	8.5	7.4	10.3	4.5
Q3...	119.9	61.6	58.3	2.1	1.9	2.4	8.2	10.0	6.3
Q4...	121.6	63.0	58.6	1.4	2.3	0.4	8.3	10.9	5.6
2009: Q1...	118.8	63.9	54.9	-2.3	1.3	-6.2	7.6	10.3	4.6
Q2...	122.0	64.9	57.2	2.7	1.6	4.0	3.9	7.3	0.3
Q3...	124.7	65.8	58.9	2.2	1.5	3.0	4.0	6.9	0.9
Q4...	124.5	66.0	58.5	-0.2	0.3	-0.7	2.4	4.8	-0.2
2010: Q1...	120.5	66.0	54.5	-3.2	-0.1	-6.7	1.4	3.3	-0.7
Q2...	124.1	66.9	57.2	3.0	1.4	5.0	1.7	3.1	0.0
Q3...	124.8	67.0	57.9	0.6	0.1	1.1	0.1	1.8	-1.8
Q4...	125.4	67.3	58.1	0.5	0.5	0.4	0.7	2.0	-0.7
2011: Q1...	120.3	66.6	53.7	-4.1	-1.1	-7.6	-0.2	0.9	-1.5
Q2...	123.4	67.2	56.2	2.6	0.9	4.8	-0.6	0.4	-1.7
Q3...	125.4	67.3	58.1	1.6	0.3	3.3	0.5	0.6	0.4
Q4...	127.6	67.7	59.9	1.7	0.5	3.1	1.7	0.6	3.1
2012: Q1...	122.0	67.5	54.5	-4.4	-0.4	-8.9	1.4	1.3	1.6

Note: Data as of the end of the quarter.

B.2. Delinquent Non-Real Estate Farm Loans Held by Insured Commercial Banks

Period	Estimated volume (billions of dollars)					Share of outstanding farm production loans (percent)					
	Total	Past due 30 to 89 days, accruing	Nonperforming			Total	Past due 30 to 89 days, accruing	Nonperforming			
			Total	Past due 90 days, accruing	Non- accruing			Total	Past due 90 days, accruing	Non- accruing	
1999....	0.92	0.35	0.57	0.10	0.48	2.09	0.79	1.30	0.22	1.08	
2000....	0.98	0.40	0.58	0.08	0.49	2.09	0.86	1.23	0.18	1.05	
2001....	1.25	0.55	0.71	0.10	0.60	2.68	1.17	1.51	0.22	1.29	
2002....	1.19	0.48	0.72	0.14	0.58	2.60	1.04	1.57	0.31	1.25	
2003....	1.04	0.36	0.68	0.14	0.54	2.28	0.79	1.49	0.30	1.20	
2004....	0.76	0.26	0.50	0.09	0.41	1.58	0.54	1.05	0.18	0.87	
2005....	0.65	0.30	0.34	0.08	0.26	1.29	0.61	0.69	0.16	0.52	
2006....	0.71	0.38	0.34	0.07	0.27	1.34	0.71	0.64	0.13	0.50	
2007....	0.72	0.37	0.35	0.08	0.27	1.30	0.66	0.64	0.14	0.49	
2008....	0.87	0.49	0.37	0.08	0.30	1.48	0.84	0.64	0.13	0.51	
2009....	1.84	0.76	1.08	0.12	0.96	3.15	1.30	1.85	0.20	1.65	
2010....	1.51	0.38	1.14	0.11	1.03	2.61	0.65	1.96	0.19	1.77	
2011....	1.11	0.26	0.85	0.05	0.79	1.85	0.43	1.42	0.09	1.33	
2004:	Q1...	1.27	0.58	0.69	0.17	0.52	2.95	1.35	1.61	0.39	1.22
	Q2...	0.94	0.34	0.60	0.13	0.47	2.05	0.75	1.31	0.29	1.02
	Q3...	0.80	0.28	0.52	0.10	0.43	1.69	0.59	1.10	0.20	0.90
	Q4...	0.76	0.26	0.50	0.09	0.41	1.58	0.54	1.05	0.18	0.87
2005:	Q1...	1.02	0.52	0.51	0.12	0.39	2.30	1.16	1.14	0.26	0.88
	Q2...	0.77	0.29	0.48	0.13	0.36	1.63	0.60	1.02	0.27	0.76
	Q3...	0.67	0.27	0.39	0.09	0.30	1.35	0.55	0.80	0.19	0.60
	Q4...	0.65	0.30	0.34	0.08	0.26	1.29	0.61	0.69	0.16	0.52
2006:	Q1...	0.87	0.52	0.36	0.10	0.25	1.83	1.08	0.75	0.22	0.53
	Q2...	0.69	0.32	0.37	0.12	0.25	1.34	0.62	0.72	0.24	0.49
	Q3...	0.64	0.28	0.36	0.09	0.27	1.21	0.52	0.68	0.17	0.51
	Q4...	0.71	0.38	0.34	0.07	0.27	1.34	0.71	0.64	0.13	0.50
2007:	Q1...	0.98	0.56	0.41	0.13	0.28	1.89	1.09	0.80	0.25	0.54
	Q2...	0.87	0.40	0.47	0.12	0.35	1.59	0.73	0.87	0.22	0.65
	Q3...	0.67	0.27	0.40	0.09	0.31	1.22	0.50	0.73	0.17	0.56
	Q4...	0.72	0.37	0.35	0.08	0.27	1.30	0.66	0.64	0.14	0.49
2008:	Q1...	0.90	0.51	0.39	0.12	0.27	1.72	0.98	0.74	0.22	0.52
	Q2...	0.77	0.38	0.39	0.10	0.30	1.35	0.67	0.69	0.17	0.52
	Q3...	0.76	0.35	0.41	0.11	0.30	1.31	0.61	0.70	0.18	0.52
	Q4...	0.87	0.49	0.37	0.08	0.30	1.48	0.84	0.64	0.13	0.51
2009:	Q1...	1.39	0.74	0.64	0.18	0.47	2.53	1.36	1.17	0.32	0.85
	Q2...	1.37	0.54	0.83	0.16	0.67	2.40	0.94	1.46	0.28	1.18
	Q3...	1.42	0.60	0.82	0.15	0.67	2.41	1.02	1.39	0.25	1.14
	Q4...	1.84	0.76	1.08	0.12	0.96	3.15	1.30	1.85	0.20	1.65
2010:	Q1...	2.09	0.80	1.29	0.24	1.05	3.84	1.47	2.37	0.44	1.93
	Q2...	2.00	0.65	1.35	0.24	1.10	3.50	1.14	2.36	0.42	1.93
	Q3...	1.78	0.47	1.31	0.17	1.15	3.08	0.81	2.27	0.29	1.98
	Q4...	1.51	0.38	1.14	0.11	1.03	2.61	0.65	1.96	0.19	1.77
2011:	Q1...	1.62	0.51	1.11	0.09	1.02	3.02	0.95	2.07	0.17	1.90
	Q2...	1.37	0.34	1.03	0.11	0.92	2.44	0.60	1.84	0.20	1.64
	Q3...	1.19	0.24	0.95	0.10	0.85	2.06	0.41	1.64	0.18	1.47
	Q4...	1.11	0.26	0.85	0.05	0.79	1.85	0.43	1.42	0.09	1.33
2012:	Q1...	1.19	0.36	0.84	0.12	0.72	2.19	0.65	1.54	0.22	1.32

Note. Data are estimates of the national totals for non-real-estate farm loans. Reported amounts are adjusted to exclude foreign results for large banks that report farm delinquencies on a consolidated basis and for small banks that are allowed to report delinquencies according to their internal definition of agricultural loans.

Yearly data are as of December 31. Quarterly data are as of end of quarter.

B.3. Net Charge-offs of Non-Real Estate Farm Loans Held by Insured Commercial Banks

Year	Estimated volume (millions of dollars)					Share of total non-real estate farm loans (percent)				
	Total	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4
1999....	126	18	37	35	36	0.280	0.040	0.086	0.078	0.080
2000....	108	11	17	34	45	0.259	0.027	0.041	0.075	0.098
2001....	308	67	53	140	48	0.656	0.142	0.118	0.294	0.101
2002....	221	40	50	58	73	0.471	0.085	0.114	0.124	0.157
2003....	175	34	35	48	58	0.382	0.074	0.080	0.108	0.128
2004....	129	28	17	46	38	0.284	0.062	0.039	0.099	0.081
2005....	59	8	16	12	24	0.124	0.017	0.035	0.026	0.048
2006....	73	9	7	23	34	0.146	0.018	0.015	0.045	0.064
2007....	90	8	13	23	47	0.170	0.014	0.025	0.042	0.085
2008....	150	12	20	42	75	0.269	0.022	0.037	0.074	0.129
2009....	435	65	59	151	159	0.743	0.111	0.108	0.265	0.271
2010....	419	153	52	100	114	0.720	0.262	0.089	0.173	0.200
2011....	141	45	40	24	32	0.235	0.084	0.071	0.041	0.053
2012....	n.a.	22	n.a.	n.a.	n.a.	n.a.	0.041	n.a.	n.a.	n.a.

Note. Components might not sum to totals because of rounding. Reported amounts are adjusted to exclude foreign results for large banks that report farm net charge-offs on a consolidated basis and for small banks that are allowed to report net charge-offs according to their internal definition of agricultural loans.

Quarterly data are as of end of quarter.

n.a. Not available.

B.4. Delinquent Real Estate Farm Loans Held by Insured Commercial Banks

Period	Estimated volume (billions of dollars)					Share of outstanding farm real estate loans (percent)					
	Total	Past due 30 to 89 days, accruing	Nonperforming			Total	Past due 30 to 89 days, accruing	Nonperforming			
			Total	Past due 90 days, accruing	Non- accruing			Total	Past due 90 days, accruing	Non- accruing	
1999....	0.65	0.24	0.40	0.17	0.24	2.04	0.77	1.27	0.52	0.75	
2000....	0.79	0.32	0.47	0.19	0.29	2.33	0.93	1.39	0.55	0.84	
2001....	0.91	0.38	0.53	0.10	0.43	2.57	1.07	1.50	0.29	1.21	
2002....	0.93	0.37	0.56	0.10	0.46	2.45	0.98	1.47	0.26	1.21	
2003....	0.84	0.30	0.54	0.09	0.45	2.06	0.73	1.33	0.23	1.10	
2004....	0.70	0.27	0.44	0.07	0.36	1.57	0.60	0.98	0.16	0.82	
2005....	0.63	0.28	0.36	0.06	0.30	1.33	0.59	0.75	0.12	0.63	
2006....	0.68	0.33	0.34	0.07	0.27	1.30	0.64	0.66	0.14	0.52	
2007....	0.80	0.42	0.37	0.08	0.30	1.40	0.74	0.66	0.13	0.53	
2008....	1.34	0.61	0.73	0.13	0.60	2.13	0.97	1.16	0.20	0.96	
2009....	2.12	0.58	1.54	0.18	1.35	3.20	0.88	2.33	0.28	2.05	
2010....	2.29	0.49	1.80	0.15	1.64	3.40	0.73	2.67	0.23	2.44	
2011....	2.05	0.40	1.65	0.22	1.44	3.03	0.59	2.44	0.32	2.12	
2004:	Q1...	1.02	0.44	0.58	0.14	0.44	2.46	1.07	1.39	0.33	1.06
	Q2...	0.80	0.29	0.51	0.11	0.40	1.86	0.67	1.19	0.25	0.94
	Q3...	0.74	0.25	0.49	0.10	0.39	1.68	0.57	1.11	0.22	0.89
	Q4...	0.70	0.27	0.44	0.07	0.36	1.57	0.60	0.98	0.16	0.82
2005:	Q1...	0.91	0.44	0.47	0.09	0.37	2.01	0.98	1.04	0.21	0.83
	Q2...	0.74	0.27	0.47	0.09	0.38	1.60	0.59	1.01	0.19	0.81
	Q3...	0.67	0.25	0.42	0.09	0.33	1.42	0.53	0.89	0.18	0.71
	Q4...	0.63	0.28	0.36	0.06	0.30	1.33	0.59	0.75	0.12	0.63
2006:	Q1...	0.87	0.45	0.41	0.10	0.31	1.79	0.93	0.86	0.21	0.64
	Q2...	0.72	0.31	0.41	0.10	0.31	1.45	0.62	0.82	0.20	0.62
	Q3...	0.68	0.29	0.39	0.09	0.30	1.33	0.57	0.76	0.17	0.59
	Q4...	0.68	0.33	0.34	0.07	0.27	1.30	0.64	0.66	0.14	0.52
2007:	Q1...	0.87	0.47	0.40	0.11	0.29	1.63	0.89	0.75	0.21	0.54
	Q2...	0.82	0.39	0.43	0.13	0.31	1.50	0.70	0.79	0.23	0.56
	Q3...	0.75	0.34	0.41	0.11	0.30	1.34	0.61	0.73	0.20	0.54
	Q4...	0.80	0.42	0.37	0.08	0.30	1.40	0.74	0.66	0.13	0.53
2008:	Q1...	0.96	0.50	0.46	0.12	0.33	1.66	0.87	0.79	0.21	0.58
	Q2...	0.99	0.46	0.53	0.12	0.41	1.63	0.76	0.87	0.20	0.68
	Q3...	0.98	0.38	0.59	0.09	0.50	1.58	0.62	0.96	0.15	0.81
	Q4...	1.34	0.61	0.73	0.13	0.60	2.13	0.97	1.16	0.20	0.96
2009:	Q1...	1.76	0.81	0.96	0.15	0.81	2.76	1.26	1.50	0.23	1.26
	Q2...	1.72	0.55	1.18	0.19	0.99	2.66	0.84	1.82	0.29	1.52
	Q3...	1.86	0.54	1.32	0.19	1.13	2.82	0.81	2.01	0.29	1.72
	Q4...	2.12	0.58	1.54	0.18	1.35	3.20	0.88	2.33	0.28	2.05
2010:	Q1...	2.47	0.75	1.72	0.23	1.49	3.74	1.14	2.60	0.35	2.25
	Q2...	2.36	0.57	1.79	0.22	1.57	3.52	0.85	2.67	0.32	2.35
	Q3...	2.40	0.54	1.86	0.21	1.65	3.58	0.81	2.77	0.31	2.46
	Q4...	2.29	0.49	1.80	0.15	1.64	3.40	0.73	2.67	0.23	2.44
2011:	Q1...	2.64	0.68	1.95	0.18	1.77	3.96	1.03	2.93	0.27	2.67
	Q2...	2.45	0.52	1.92	0.22	1.70	3.64	0.78	2.86	0.32	2.54
	Q3...	2.24	0.39	1.85	0.27	1.58	3.32	0.58	2.74	0.40	2.34
	Q4...	2.05	0.40	1.65	0.22	1.44	3.03	0.59	2.44	0.32	2.12
2012:	Q1...	2.18	0.45	1.73	0.29	1.43	3.23	0.67	2.56	0.44	2.12

Yearly data are as of December 31. Quarterly data are as of end of quarter.

B.5. Net Charge-offs of Real Estate Farm Loans Held by Insured Commercial Banks

Year	Estimated volume (millions of dollars)					Share of outstanding real estate farm loans (percent)				
	Total	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4
1999....	15	0	3	5	7	0.051	-0.001	0.011	0.015	0.022
2000....	12	-12	3	8	14	0.037	-0.037	0.009	0.022	0.040
2001....	42	10	9	5	17	0.123	0.030	0.027	0.014	0.049
2002....	35	8	6	5	16	0.097	0.022	0.017	0.014	0.041
2003....	32	4	6	8	14	0.082	0.010	0.015	0.021	0.034
2004....	18	1	5	2	10	0.044	0.003	0.012	0.005	0.021
2005....	17	2	11	4	0	0.039	0.005	0.024	0.009	0.000
2006....	20	2	6	1	12	0.042	0.003	0.012	0.002	0.023
2007....	8	-3	0	5	6	0.015	-0.006	0.000	0.009	0.011
2008....	54	5	8	12	29	0.093	0.008	0.013	0.020	0.046
2009....	184	33	41	34	77	0.289	0.051	0.064	0.051	0.116
2010....	286	67	71	63	85	0.372	0.102	0.057	0.094	0.126
2011....	222	69	55	31	68	0.328	0.103	0.082	0.046	0.100
2012....	n.a.	38	n.a.	n.a.	n.a.	n.a.	0.056	n.a.	n.a.	n.a.

Note. Components might not sum to totals because of rounding. Quarterly data are as of end of quarter.

n.a. Not available.

B.6. Distribution of Agricultural Banks by the Share of Their Total Loans that are Nonperforming
Percent

Period	Total	Less than 2.0 percent	2.0-4.9 percent	5.0-9.9 percent	10.0-14.9 percent	15.0-19.9 percent	20.0 percent and over
1999....	100.0	84.8	12.6	2.4	0.3	0.0	...
2000....	100.0	85.0	12.8	1.8	0.3	...	...
2001....	100.0	80.0	17.3	2.5	0.1	0.0	...
2002....	100.0	79.7	17.1	2.8	0.2	0.1	...
2003....	100.0	81.2	15.0	3.3	0.4	0.1	0.0
2004....	100.0	85.3	12.7	1.7	0.2	0.1	...
2005....	100.0	87.2	10.7	1.9	0.2	...	...
2006....	100.0	86.8	11.5	1.6	0.0	0.0	...
2007....	100.0	84.0	13.3	2.4	0.2	0.0	...
2008....	100.0	76.1	18.3	4.7	0.8	0.0	0.0
2009....	100.0	68.4	24.8	5.8	0.8	0.2	0.0
2010....	100.0	70.0	23.1	6.1	0.6	0.2	0.0
2011....	100.0	73.1	21.3	4.6	0.7	0.2	0.0
2002: Q1...	100.0	76.8	19.3	3.7	0.2	0.0	...
Q2...	100.0	76.8	19.6	3.1	0.4	0.0	...
Q3...	100.0	77.8	18.8	3.2	0.2	0.0	...
Q4...	100.0	79.7	17.1	2.8	0.2	0.1	...
2003: Q1...	100.0	75.4	19.9	4.1	0.3	0.2	0.0
Q2...	100.0	76.2	19.2	4.0	0.4	0.1	0.1
Q3...	100.0	77.7	18.3	3.6	0.3	0.1	0.0
Q4...	100.0	81.2	15.0	3.3	0.4	0.1	0.0
2004: Q1...	100.0	79.2	17.2	3.2	0.2	0.1	0.0
Q2...	100.0	81.3	15.1	3.2	0.3	0.0	0.1
Q3...	100.0	82.1	15.1	2.4	0.2	0.1	0.0
Q4...	100.0	85.3	12.7	1.7	0.2	0.1	...
2005: Q1...	100.0	84.4	13.3	2.0	0.2	0.0	...
Q2...	100.0	85.7	12.0	2.0	0.3	0.0	...
Q3...	100.0	85.7	12.4	1.8	0.1	...	...
Q4...	100.0	87.2	10.7	1.9	0.2	...	...
2006: Q1...	100.0	85.6	12.6	1.7	0.1	...	...
Q2...	100.0	85.8	12.5	1.5	0.1	0.0	...
Q3...	100.0	85.9	12.5	1.5	0.0	...	...
Q4...	100.0	86.8	11.5	1.6	0.0	0.0	...
2007: Q1...	100.0	84.9	12.9	2.0	0.1	...	...
Q2...	100.0	85.2	12.2	2.5	0.1	...	...
Q3...	100.0	83.6	14.1	2.1	0.0	0.0	0.0
Q4...	100.0	84.0	13.3	2.4	0.2	0.0	...
2008: Q1...	100.0	81.0	15.5	2.9	0.5	0.0	0.0
Q2...	100.0	79.2	17.1	3.1	0.4	0.1	0.1
Q3...	100.0	78.2	17.5	3.5	0.6	0.1	0.1
Q4...	100.0	76.1	18.3	4.7	0.8	0.0	0.0
2009: Q1...	100.0	69.9	23.6	5.6	0.7	0.2	0.1
Q2...	100.0	67.9	25.0	5.9	1.0	0.1	0.0
Q3...	100.0	67.1	25.5	6.3	1.1	0.0	0.0
Q4...	100.0	68.4	24.8	5.8	0.8	0.2	0.0
2010: Q1...	100.0	65.8	26.4	6.8	0.9	0.2	0.0
Q2...	100.0	65.6	27.1	6.2	1.1	0.2	0.0
Q3...	100.0	67.1	25.6	6.1	1.0	0.2	0.0
Q4...	100.0	70.0	23.1	6.1	0.6	0.2	0.0
2011: Q1...	100.0	67.7	25.0	6.3	0.8	0.2	0.0
Q2...	100.0	68.3	24.6	5.9	1.0	0.1	0.1
Q3...	100.0	70.1	23.5	5.5	0.8	0.1	0.0
Q4...	100.0	73.1	21.3	4.6	0.7	0.2	0.0
2012: Q1...	100.0	72.7	21.6	4.8	0.6	0.1	0.1

Note. Nonperforming loans are loans in nonaccruing status or past due 90 days or more. Renegotiated or restricted loans in compliance with the modified terms are not included. Agricultural banks are defined in the introduction to section B.

Yearly data are as of December 31. Quarterly data are as of end of quarter.

... Not applicable.

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 on assets		Net charge-offs as share of total loans		Average capital ratio	
	All banks	Negative Income	0-4.9 percent	5.0-9.9 percent	10.0-14.9 percent	15.0-19.9 percent	20.0-24.9 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
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	0.3	0.3	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	0.3	0.3	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	0.3	0.3	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	0.4	0.3	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	0.4	0.3	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	0.3	0.2	10.9	10.6
2005....	100.0	1.7	10.1	34.5	29.9	14.6	6.4	2.8	11.8	10.7	1.2	1.1	0.2	0.2	10.7	10.7
2006....	100.0	2.7	10.9	35.7	30.1	13.1	4.6	2.8	11.4	10.1	1.2	1.1	0.2	0.2	10.7	11.2
2007....	100.0	3.2	12.3	36.6	29.4	11.8	4.5	2.2	10.6	7.7	1.1	0.9	0.3	0.3	10.7	11.5
2008....	100.0	7.4	15.2	35.0	27.0	9.9	3.8	1.6	9.0	1.5	1.0	0.2	0.4	0.6	10.6	11.2
2009....	100.0	12.2	19.7	34.8	22.4	7.9	2.0	1.1	7.0	-2.0	0.7	-0.2	0.8	1.2	10.8	11.1
2010....	100.0	7.6	19.4	33.2	25.4	10.5	2.9	1.0	8.4	1.1	0.9	0.1	0.7	1.2	10.8	11.2
2011....	100.0	4.4	16.8	36.8	29.4	9.0	2.7	0.9	9.3	3.8	1.0	0.4	0.5	1.0	11.2	11.7
2006: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.0	2.7	0.3	0.3	0.0	0.0	10.8	10.7
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.1	5.7	0.6	0.6	0.1	0.1	10.7	10.8
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	9.0	8.0	0.9	0.9	0.1	0.1	10.9	11.2
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	11.4	10.1	1.2	1.1	0.2	0.2	10.7	11.2
2007: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.8	2.3	0.3	0.3	0.0	0.0	10.8	11.3
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.7	4.6	0.6	0.5	0.1	0.1	10.7	11.3
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.4	6.6	0.9	0.7	0.2	0.1	10.9	11.5
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	10.6	7.7	1.1	0.9	0.3	0.3	10.7	11.5
2008: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.0	1.5	0.3	0.2	0.1	0.1	10.9	11.5
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.6	2.5	0.6	0.3	0.1	0.2	10.5	11.3
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	7.6	2.4	0.8	0.3	0.3	0.3	10.6	11.2
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	9.0	1.5	1.0	0.2	0.4	0.6	10.6	11.2
2009: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1.8	0.5	0.2	0.0	0.2	0.2	10.7	11.2
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3.7	-0.3	0.4	0.0	0.3	0.5	10.7	11.1
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.5	-0.5	0.6	-0.1	0.5	0.8	11.1	11.2
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	7.0	-2.0	0.7	-0.2	0.8	1.2	10.8	11.1
2010: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.1	0.6	0.2	0.1	0.1	0.2	11.0	11.2
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.2	0.8	0.5	0.1	0.5	0.3	11.1	11.4
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.3	1.3	0.7	0.1	0.5	0.8	11.3	11.4
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.4	1.1	0.9	0.1	0.7	1.2	10.8	11.2
2011: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.33	1.01	0.25	0.10	0.10	0.19	10.90	11.35
Q2...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.54	1.89	0.50	0.20	0.23	0.43	11.19	11.61
Q3...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	7.03	3.20	0.80	0.34	0.36	0.66	11.49	11.82
Q4...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	9.27	3.79	1.03	0.40	0.49	0.96	11.24	11.70
2012: Q1...	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.72	1.67	0.30	0.18	0.06	0.14	11.20	11.66

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. Data are cumulative through the end of the quarter indicated.

n.a. Not available.

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

	Total (entire U.S.)		Cleveland		Atlanta		Chicago		St. Louis		Minneapolis		Kansas City		Dallas		San Francisco		Minimum farm loan ratio
Period	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	
2000....	2,767	0.75	39	0.86	92	0.77	693	0.78	293	0.75	519	0.76	796	0.76	269	0.62	50	0.74	15.08
2001....	2,683	0.74	40	0.79	83	0.75	675	0.75	283	0.73	497	0.76	776	0.76	267	0.61	45	0.75	14.88
2002....	2,591	0.76	43	0.80	84	0.77	646	0.76	281	0.75	489	0.78	746	0.79	249	0.61	41	0.76	14.83
2003....	2,549	0.75	38	0.76	76	0.75	640	0.75	286	0.73	478	0.77	736	0.76	241	0.61	42	0.81	14.59
2004....	2,470	0.78	39	0.81	75	0.77	611	0.78	278	0.73	457	0.82	726	0.79	235	0.64	36	0.91	14.50
2005....	2,429	0.79	40	0.81	78	0.76	612	0.81	271	0.77	437	0.84	722	0.80	228	0.62	30	0.92	14.27
2006....	2,366	0.81	48	0.85	72	0.77	603	0.82	254	0.78	425	0.84	702	0.80	220	0.65	33	0.98	14.04
2007....	2,312	0.81	45	0.85	74	0.78	582	0.83	255	0.80	414	0.84	683	0.81	225	0.66	26	1.05	14.05
2008....	2,258	0.83	45	0.85	78	0.81	568	0.84	258	0.81	405	0.87	653	0.82	210	0.66	32	1.07	14.17
2009....	2,228	0.79	43	0.79	84	0.79	561	0.79	250	0.78	404	0.83	643	0.76	203	0.65	29	0.97	14.67
2010....	2,161	0.76	42	0.74	90	0.75	553	0.76	239	0.77	396	0.78	617	0.75	183	0.61	29	0.86	15.31
2011....	2,087	0.72	38	0.73	88	0.71	528	0.74	230	0.73	390	0.76	601	0.71	173	0.56	28	0.79	15.74
2005: Q1...	2,457	0.78	42	0.80	79	0.76	603	0.79	269	0.73	451	0.83	728	0.78	239	0.62	33	0.97	14.18
Q2...	2,466	0.80	42	0.82	78	0.80	606	0.81	281	0.78	446	0.87	724	0.80	244	0.65	32	0.97	14.48
Q3...	2,450	0.81	42	0.83	82	0.79	610	0.82	284	0.79	443	0.88	711	0.81	235	0.67	32	0.96	14.53
Q4...	2,429	0.79	40	0.81	78	0.76	612	0.81	271	0.77	437	0.84	722	0.80	228	0.62	30	0.92	14.27
2006: Q1...	2,412	0.79	43	0.84	80	0.76	606	0.82	268	0.75	437	0.86	716	0.79	222	0.61	28	0.97	14.08
Q2...	2,409	0.82	42	0.87	77	0.79	608	0.84	269	0.79	429	0.89	716	0.81	226	0.64	32	1.03	14.28
Q3...	2,383	0.83	43	0.86	80	0.78	604	0.85	268	0.80	423	0.89	701	0.82	226	0.69	30	1.02	14.32
Q4...	2,366	0.81	48	0.85	72	0.77	603	0.82	254	0.78	425	0.84	702	0.80	220	0.65	33	0.98	14.04
2007: Q1...	2,371	0.81	48	0.85	75	0.77	599	0.83	262	0.76	427	0.85	695	0.80	226	0.65	30	0.98	14.01
Q2...	2,361	0.83	46	0.86	82	0.78	587	0.84	265	0.80	425	0.88	688	0.82	228	0.68	31	1.00	14.29
Q3...	2,348	0.83	47	0.87	83	0.80	590	0.84	265	0.81	421	0.88	677	0.82	228	0.69	29	1.01	14.25
Q4...	2,312	0.81	45	0.85	74	0.78	582	0.83	255	0.80	414	0.84	683	0.81	225	0.66	26	1.05	14.05
2008: Q1...	2,311	0.81	46	0.83	81	0.81	576	0.81	256	0.77	412	0.85	675	0.80	230	0.64	27	1.11	13.76
Q2...	2,312	0.83	47	0.85	87	0.82	569	0.83	261	0.81	412	0.89	669	0.82	225	0.67	33	1.15	14.05
Q3...	2,288	0.84	44	0.86	85	0.84	575	0.84	261	0.85	406	0.90	662	0.82	212	0.69	34	1.13	14.19
Q4...	2,258	0.83	45	0.85	78	0.81	568	0.84	258	0.81	405	0.87	653	0.82	210	0.66	32	1.07	14.17
2009: Q1...	2,263	0.81	46	0.82	87	0.80	567	0.81	253	0.78	405	0.86	655	0.79	210	0.64	31	1.04	14.01
Q2...	2,273	0.81	45	0.82	91	0.82	564	0.80	256	0.81	407	0.87	656	0.79	213	0.68	32	1.02	14.32
Q3...	2,258	0.82	43	0.82	92	0.83	563	0.80	261	0.83	404	0.87	648	0.80	204	0.69	33	0.99	14.62
Q4...	2,228	0.79	43	0.79	84	0.79	561	0.79	250	0.78	404	0.83	643	0.76	203	0.65	29	0.97	14.67
2010: Q1...	2,212	0.78	41	0.77	88	0.78	560	0.78	247	0.76	398	0.82	636	0.76	203	0.64	28	0.96	14.65
Q2...	2,195	0.79	40	0.77	90	0.79	554	0.78	246	0.79	395	0.83	628	0.77	200	0.66	32	0.90	15.08
Q3...	2,197	0.78	43	0.75	96	0.78	552	0.77	247	0.79	397	0.82	621	0.77	199	0.67	32	0.87	15.23
Q4...	2,161	0.76	42	0.74	90	0.75	553	0.76	239	0.77	396	0.78	617	0.75	183	0.61	29	0.86	15.31
2011: Q1...	2,144	0.73	40	0.72	95	0.73	538	0.73	235	0.73	393	0.76	614	0.71	188	0.60	28	0.83	15.03
Q2...	2,136	0.74	38	0.73	97	0.74	538	0.74	240	0.76	390	0.78	609	0.72	185	0.62	27	0.83	15.42
Q3...	2,102	0.74	37	0.74	93	0.75	529	0.75	237	0.76	390	0.78	603	0.73	174	0.59	28	0.81	15.68
Q4...	2,087	0.72	38	0.73	88	0.71	528	0.74	230	0.73	390	0.76	601	0.71	173	0.56	28	0.79	15.74
2012: Q1...	2,076	0.69	36	0.69	89	0.70	521	0.70	225	0.70	382	0.73	600	0.67	184	0.55	28	0.79	15.35

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.

B.9. Number of Agricultural Bank Failures

Year	Q1	Q2	Q3	Q4	Total
1989....	5	7	5	5	22
1990....	3	5	6	3	17
1991....	2	2	3	1	8
1992....	1	1	1	4	7
1993....	1	2	2	0	5
1994....	0	0	0	0	0
1995....	0	0	0	0	0
1996....	0	2	0	0	2
1997....	0	0	0	1	1
1998....	0	0	1	0	1
1999....	0	1	0	0	1
2000....	0	0	0	0	0
2001....	0	0	0	0	0
2002....	1	0	0	1	2
2003....	0	1	0	0	1
2004....	0	1	0	0	1
2005....	0	0	0	0	0
2006....	0	0	0	0	0
2007....	0	0	0	0	0
2008....	1	0	0	2	3
2009....	2	3	2	2	9
2010....	3	2	1	3	9
2011....	2	1	1	0	4
2012....	0	n.a.	n.a.	n.a.	n.a.

Note. Data exclude banks assisted to prevent failure. Industrial banks and mutual savings banks also are excluded. Agricultural banks are defined in the Section B description.

n.a. Not available.