

## Kansas State University Agricultural Lender Survey

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### Background Information

**Lender type that best describes your company:**

(check one)

- Commercial Bank
- Farm Credit System
- Vendor Credit
- Other

**Estimated Agricultural Loan Volume of Lending Institution:** \_\_\_\_\_

**Primary loan service territory:**

(Check all that apply)

- National Scope
- Atlantic (CT, DE, KY, ME, MD, MA, NH, NJ, NY, NC, PA, RI, TN, VA, VT, WV)
- South (AL, AR, FL, GA, LA, MS, SC)
- Midwest (IA, IL, IN, MI, MN, MO, OH, WI)
- Plains (KS, NE, ND, OK, SD, TX)
- West (AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA, WY)

**Please indicate what sectors of the agricultural industry your institution primarily lends to.**  
(Please indicate all that apply)

- Corn & Soybeans
- Wheat
- Cotton
- Fruits/Vegetables
- Nurseries
- Beef
- Dairy
- Hog
- Poultry
- Other

## Farm Loan Dollar Volume

1. Over the past three months, what happened to the farm loan dollar volume for each loan category?

Category	Went Up	Stayed the Same	Went Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Forecasting in the short term (next year), what do you expect to happen to the farm loan dollar volume for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Forecasting in the long term (2-5 years), what do you expect to happen to the farm loan dollar volume for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Non-Performing Loans

4. Over the past three months, what happened to the percentage of non-performing farm loans for each loan category?

Category	Went Up	Stayed the Same	Went Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Forecasting in the short term (next year), what do you expect to happen to the percentage of non-performing farm loans for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Forecasting in the long term (2-5 years), what do you expect to happen to the percentage of non-performing farm loans for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Total Farm Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Over the past three months, what happened to the percentage of non-performing farm loans for each loan category?

Ag Sector	Went Up	Stayed the Same	Went Down	Not Applicable
Corn & Soybeans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wheat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cotton	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fruits/Vegetables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nurseries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beef	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dairy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hog	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poultry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Forecasting in the short term (next year), what do you expect to happen to the percentage of non-performing farm loans for each loan category?

Ag Sector	Go Up	Stay Same	Go Down	Not Applicable
Corn & Soybeans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wheat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cotton	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fruits/Vegetables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nurseries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beef	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dairy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hog	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poultry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Forecasting in the long term (2-5 years), what do you expect to happen to the percentage of non-performing farm loans for each loan category?

Ag Sector	Go Up	Stay Same	Go Down	Not Applicable
Corn & Soybeans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wheat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cotton	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fruits/Vegetables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nurseries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beef	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dairy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hog	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poultry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### **Farm Loan Interest Rates**

10. Over the past three months, what happened to farm loan interest rates for each loan category?

Category	Went Up	Stayed the Same	Went Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Forecasting in the short term (next year), what do you expect farm loan interest rates to do for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Forecasting in the long term (2-5 years), what do you expect farm loan interest rates to do for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### **Farm Loan Spread Over Cost of Funds**

13. Over the past three months, what happened to your institution's spread over cost of funds for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Forecasting in the short term (next year), what do you expect your institution's spread over cost of funds to do for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. Forecasting in the long term (2-5 years), what do you expect your institution's spread over cost of funds to do for each loan category?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Farmland Value

1. Over the past three months, what happened to the value of farmland?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Forecasting in the short term (next year), what do you expect the value of farmland to do?

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Forecasting in the long term (2-5 years), do you expect the value of farmland to do

Category	Go Up	Stay Same	Go Down	Not Applicable
Farm Real-Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operating Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Would you like to be a regular respondent in the agricultural lender survey on behalf of your lending institution?**

Yes

No

**Please send me a copy of the survey results and analysis.**

(check one)

Yes

No

**If you answered yes to either of the two above questions please fill out your information below:**

**Name:** \_\_\_\_\_

**Institution Name:** \_\_\_\_\_

**Role/Job Title:** \_\_\_\_\_

**Preferred email address:** \_\_\_\_\_

**If you have any additional comments about the survey or about the general state of the agricultural finance environment, please type those comments in the text box below. After you have left your comments or if you do not have any additional comments, please click the submit button below to record your response.**

(Text box will expand as you write)