

Kansas State University Agricultural Lender Survey

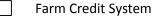
Background Information

Lender type that best describes your company:

(check one)



Commercial Bank



Vendor Credit

Other

Estimated Agricultural Loan Volume of Lending Institution:

Primary loan service territory:

(Check all that apply)

- 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				
Farm Real-Estate				
Intermediate				
Operating Loans				

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				
Farm Real-Estate				
Intermediate				
Operating Loans				

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				
Farm Real-Estate				
Intermediate				
Operating				

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				
Farm Real-Estate				
Intermediate				
Operating Loans				

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				
Farm Real-Estate				
Intermediate				
Operating Loans				

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				
Farm Real-Estate				
Intermediate				
Operating				

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				
Wheat				
Cotton				
Fruits/Vegetables				
Nurseries				
Beef				
Dairy				
Hog				
Poultry				
Other				

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				
Wheat				
Cotton				
Fruits/Vegetables				
Nurseries				
Beef				
Dairy				
Hog				
Poultry				
Other				

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				
Wheat				
Cotton				
Fruits/Vegetables				
Nurseries				
Beef				
Dairy				
Hog				
Poultry				
Other				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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				
Intermediate				
Operating Loans				

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)