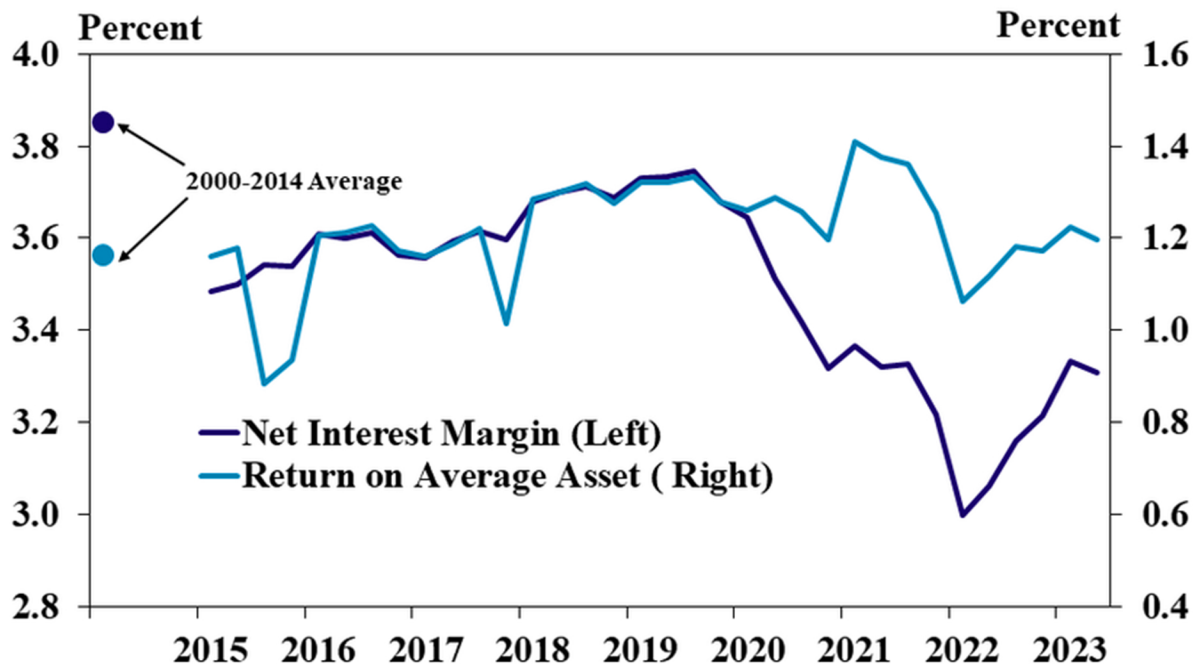


Chart 4: Earnings Ratios at Agricultural Banks



Note: Agricultural banks are defined as banks with total agricultural loans comprising at least 25% of total loans.

Sources: Reports of Condition and Income and Federal Reserve Board of Governors