

How Much Are You Making on Your Guaranteed Loans?

ROA Calculator for a 90% Guarantee

Spread between Note Rate and Farmer Mac Net Yield

	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%
5.00%	14.00%	16.25%	18.50%	20.75%	23.00%	25.25%	27.50%	29.75%	32.00%
5.25%	14.25%	16.50%	18.75%	21.00%	23.25%	25.50%	27.75%	30.00%	32.25%
5.50%	14.50%	16.75%	19.00%	21.25%	23.50%	25.75%	28.00%	30.25%	32.50%
5.75%	14.75%	17.00%	19.25%	21.50%	23.75%	26.00%	28.25%	30.50%	32.75%
6.00%	15.00%	17.25%	19.50%	21.75%	24.00%	26.25%	28.50%	30.75%	33.00%
6.25%	15.25%	17.50%	19.75%	22.00%	24.25%	26.50%	28.75%	31.00%	33.25%
6.50%	15.50%	17.75%	20.00%	22.25%	24.50%	26.75%	29.00%	31.25%	33.50%
6.75%	15.75%	18.00%	20.25%	22.50%	24.75%	27.00%	29.25%	31.50%	33.75%
7.00%	16.00%	18.25%	20.50%	22.75%	25.00%	27.25%	29.50%	31.75%	34.00%
7.25%	16.25%	18.50%	20.75%	23.00%	25.25%	27.50%	29.75%	32.00%	34.25%
7.50%	16.50%	18.75%	21.00%	23.25%	25.50%	27.75%	30.00%	32.25%	34.50%
7.75%	16.75%	19.00%	21.25%	23.50%	25.75%	28.00%	30.25%	32.50%	34.75%
8.00%	17.00%	19.25%	21.50%	23.75%	26.00%	28.25%	30.50%	32.75%	35.00%
8.25%	17.25%	19.50%	21.75%	24.00%	26.25%	28.50%	30.75%	33.00%	35.25%
8.50%	17.50%	19.75%	22.00%	24.25%	26.50%	28.75%	31.00%	33.25%	35.50%
8.75%	17.75%	20.00%	22.25%	24.50%	26.75%	29.00%	31.25%	33.50%	35.75%
9.00%	18.00%	20.25%	22.50%	24.75%	27.00%	29.25%	31.50%	33.75%	36.00%
9.25%	18.25%	20.50%	22.75%	25.00%	27.25%	29.50%	31.75%	34.00%	36.25%
9.50%	18.50%	20.75%	23.00%	25.25%	27.50%	29.75%	32.00%	34.25%	36.50%
9.75%	18.75%	21.00%	23.25%	25.50%	27.75%	30.00%	32.25%	34.50%	36.75%
10.00%	19.00%	21.25%	23.50%	25.75%	28.00%	30.25%	32.50%	34.75%	37.00%

Note Rate

ROA Formula:
$$\frac{(\text{Spread} \times \text{Guaranteed Balance}) + (\text{Note Rate} \times \text{Unguaranteed Balance})}{\text{Unguaranteed Balance}}$$