

Table 1: Rural Mainstreet Economy Last Two Months and One Year Ago: (index > 50 indicates expansion)			
	May 2015	April-2016	May 2016
Area economic index	49.0	38.0	40.9
Loan volume	79.6	71.8	77.9
Checking deposits	43.8	47.8	45.5
Certificates of deposit and savings instruments	39.7	44.4	40.9
Farmland prices	39.4	26.7	28.4
Farm equipment sales	12.5	11.1	10.7
Home sales	66.0	58.9	61.6
Hiring	61.5	50.0	43.2
Retail business	49.0	37.8	36.0
Confidence index (area economy six months out)	41.5	34.8	38.4

Table 2: The Rural Mainstreet Economy, May 2016						
	Percentage of bankers reporting					
	Other	Farm foreclosures	Too low interest rates	Competition from Farm Credit & credit unions	Rising regulatory costs	Slow or Negative growth
For a five-year time horizon, which of the following represents the biggest economic challenge to your banking operations and/or profitability:	9.2%	4.5%	11.4%	13.6%	29.5%	31.8%
	Percentage of bankers reporting					
	Changing Fed energy policy		Bursting farmland price bubble	Weather conditions	Low agriculture commodity prices	
What is the biggest threat to the rural economy for the rest of 2016?	2.3%		2.3%	4.5%	90.9%	