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| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Feb.-17 | Jan. - 18 | | Feb. - 18 |
| Area economic index | 45.8 | 46.8 | 54.8 | |
| Loan volume | 50.1 | 54.4 | 53.8 | |
| Checking deposits | 68.1 | 57.8 | 48.8 | |
| Certificates of deposit and savings instruments | 46.8 | 43.5 | 45.2 | |
| Farmland prices | 33.7 | 42.2 | 46.3 | |
| Farm equipment sales | 20.5 | 24.4 | 33.8 | |
| Home sales | 57.8 | 51.2 | 52.4 | |
| Hiring | 54.3 | 50.0 | 58.8 | |
| Retail business | 45.8 | 43.5 | 47.6 | |
| Confidence index (area economy six months out) | 45.7 | 46.7 | 52.4 | |

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| Table 2: The Rural Mainstreet Economy, February 2018 | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | Recession | | Modest Downturn | No Growth | Modest Upturn | Strong  Growth |
| How would you describe the economy in your area? | 2.4% | | 38.1% | 35.6% | 19.1% | 4.8% |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | Greater than 15% decline | | 1% - 5% reduction | No change | 1% to 5% increase | Greater than 15% increase |
| In terms of agriculture equipment sales for dealers in your area for the next year, what do you expect? | 22.0% | | 41.5% | 41.6% | 4.9% | 0.0% |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | Little or no change | Increased collateral | | Reduced average farm loan size | Increased interest rates | Increased Loan rejections |
| Which of the following has been your bank’s response to weak farm income? (click all that apply) | 33.3% | 45.2% | | 11.9% | 40.5% | 21.4% |