

Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)

	Nov.-16	Oct.-17	Nov.-17
Area economic index	36.6	45.3	44.7
Loan volume	52.4	67.9	49.1
Checking deposits	67.1	54.8	59.4
Certificates of deposit and savings instruments	46.4	44.1	44.8
Farmland prices	30.8	39.3	36.5
Farm equipment sales	15.4	29.3	26.2
Home sales	58.8	52.5	56.6
Hiring	52.5	57.3	57.6
Retail business	37.8	39.3	40.7
Confidence index (area economy six months out)	39.0	37.0	40.6

Table 2: The Rural Mainstreet Economy, November 2017

	Percentage of bankers reporting				
	0%	1% - 9%	10% - 14%	15% - 24%	Over 24%
What percentage of livestock producers in your area are projecting negative cash flow for 2018?	24.4%	37.8%	15.6%	13.3%	8.8%
	Percentage of bankers reporting				
	No change	Increased rejection rate	Increased interest rates	Reduced loan size	Increased collateral
Which of the following has been your bank's response to weak farm income (click all that apply)?	34.7%	22.5%	18.4%	6.1%	53.1%
	Percentage of bankers reporting				
	Down	No change	Up 1% to 9%	Up 10% - 20%	Up Over 20%
Regarding farm loan defaults in your area over the NEXT year, what do you expect?	0.0%	30.6%	57.1%	12.3%	0%

