

Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)			
	Oct.-16	Sept-17	Oct.-17
Area economic index	31.8	39.6	45.3
Loan volume	71.6	73.2	67.9
Checking deposits	63.7	51.2	54.8
Certificates of deposit and savings instruments	40.9	46.6	44.1
Farmland prices	25.0	36.0	39.3
Farm equipment sales	13.1	27.4	29.3
Home sales	50.1	56.0	52.5
Hiring	45.4	55.9	57.3
Retail business	36.3	41.9	39.3
Confidence index (area economy six months out)	21.6	36.1	37.0

Table 2: The Rural Mainstreet Economy, October 2017					
	Percentage of bankers reporting				
	Other	Information technology security	Farm Foreclosures	Slow/negative economic growth	Rising regulatory costs
For a five-year time horizon, which of the following represents the biggest economic challenge to your banking operations and/or profitability?	21.8%	7.1%	9.5%	28.6%	33.0%
	Percentage of bankers reporting				
	Dec. 2017	First half 2018	Second half 2018	Beyond 2018	
When do you expect the Federal Reserve's next interest rate hike?	64.3%	32.3%	1.0%	2.4%	
	Percentage of bankers reporting				
	Below breakeven	Approximately breakeven	Above breakeven	Not applicable	
The current spot price for corn is \$3.50 to \$3.75 per bushel. For cash renting farmers in my area, this price is:	45.2%	45.0%	2.4%	7.4%	