

	Sept-17	Sept-18	Oct.-18
Area economic index	39.6	51.5	54.3
Loan volume	73.2	65.3	60.0
Checking deposits	51.2	39.4	45.7
Certificates of deposit and savings instruments	46.6	45.5	42.9
Farmland prices	36.0	37.5	34.8
Farm equipment sales	27.4	35.9	33.3
Home sales	56.0	54.7	54.3
Hiring	55.9	65.3	65.7
Retail business	41.9	48.4	51.4
Confidence index (area economy six months out)	36.1	48.5	42.6

	Percentage of bankers reporting				
	Low loan demand	Information Tech. Security	Greater competition from Farm Credit	Low farm income & sinking farmland values	U.S. economic downturn
For a five-year time horizon, which of the following represents the biggest economic challenge to your banking operations and/or profitability? (other = 23%)	5.7%	8.6%	19.8%	20.0%	22.9%
	Percentage of bankers reporting				
	Decrease 6% - 12%	Decrease 1% - 5%	No change	1% - 5%	More than 6%
Over the NEXT year, what change in farmland prices do you EXPECT in your area?	21.9%	46.9%	25.2%	6.0%	0.0%
	Percentage of bankers reporting				
	Decrease 6% - 12%	Decrease 1% - 5%	No change	1% - 5%	More than 6%
Over the PAST year, what was the change in farmland prices in your area?	23.5%	38.2%	23.6%	5.9%	8.8%