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| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) |
|  | Feb-19 | Jan. - 20 | Feb. - 20 |
| Area economic index | 50.2 | 55.9 | 51.6 |
| Loan volume | 71.3 | 48.5 | 50.0 |
| Checking deposits | 40.9 | 76.5 | 60.9 |
| Certificates of deposit and savings instruments | 47.0 | 60.3 | 50.0 |
| Farmland prices | 42.2 | 45.6 | 46.8 |
| Farm equipment sales | 32.8 | 35.0 | 37.9 |
| Home sales | 50.0 | 59.1 | 58.1 |
| Hiring  | 60.6 | 61.8 | 57.8 |
| Retail business | 48.4 | 45.6 | 46.9 |
| Confidence index (area economy six months out) | 48.5 | 50.0 | 58.3 |

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| Table 2: The Rural Mainstreet Economy, February 2020 |
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|  |  | Percentage of bankers reporting |
|  | No change | Increased rejection rates | Reduced average loan size | Increased collateral requirements | Restructured loan terms |
| Which of the following has been your bank’s response to weak farm income? | 25.0% | 3.1% | 6.3% | 25.0% | 40.6% |
|  |
|  |  | Percentage of bankers reporting |
|  | Below $100 | $100 - $199 | $200 - $299 | $300 - $399 |
| What is the average annual cash rent per acre for cropland (not pasture) in your area? | 9.7% | 16.1% | 71.0% | 3.2% |
|  |
|  |  | Percentage of bankers reporting |
|  | Less than 5% | 5% - 10% | 10% - 19% | 20% - 32% | Over 33% |
| What percent of farm land purchases in your area do you estimate are cash sales (not financed)? | 21.9% | 25.0% | 21.9% | 12.5% | 18.7% |