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| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) |
|  | Jan. - 20 | Dec. - 20 | Jan. -21 |
| Area economic index | 55.9 | 51.6 | 52.0 |
| Loan volume | 48.5 | 43.8 | 33.9 |
| Checking deposits | 76.5 | 78.1 | 88.0 |
| Certificates of deposit and savings instruments | 60.3 | 42.2 | 46.0 |
| Farmland prices | 45.6 | 54.8 | 56.3 |
| Farm equipment sales | 35.0 | 50.1 | 54.5 |
| Home sales | 59.1 | 71.0 | 60.0 |
| Hiring  | 61.8 | 50.0 | 46.0 |
| Retail business | 45.6 | 40.6 | 42.0 |
| Confidence index (area economy six months out) | 50.0 | 62.9 | 60.0 |

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| Table 2: Top 2021 concerns for economy (6 = most important, 1=not important)  |
|  | Average score |
| 1. Excessive inflation & higher long-term interest rate | 4.1 |
| 2. A double-dip recession (W-shaped recover) | 4.0 |
| 3. Trade restrictions and/or higher tariffs | 3.6 |
| 4. Higher loan defaults and bankruptcies | 3.4 |
| 5. Rising federal taxes  | 3.0 |
| 6. Higher and more restrictive regulations | 2.8 |
| Source: Creighton’s January 2021 Rural Mainstreet Survey |

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| Table 3: Top 2021 concerns for your bank economy  |
|  | Percent reporting |
|  | Jan. 2020 | Jan. 2021 |
| Low loan demand | 7% | 44% |
| Competition from Farm Credit | 5% | 24% |
| Rising regulatory costs | 29% | 16% |
| Rising loan defaults | 32% | 4% |
| Falling farmland values | 7% | 0% |
| Other | 20% | 12% |
| Source: Creighton’s January 2021 Rural Mainstreet Survey |

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