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| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Dec. - 16 | Nov.-17 | | Dec. - 17 |
| Area economic index | 42.9 | 44.7 | 47.8 | |
| Loan volume | 78.5 | 49.1 | 67.1 | |
| Checking deposits | 57.1 | 59.4 | 47.8 | |
| Certificates of deposit and savings instruments | 38.1 | 44.8 | 42.1 | |
| Farmland prices | 26.8 | 36.5 | 39.8 | |
| Farm equipment sales | 16.3 | 26.2 | 29.3 | |
| Home sales | 46.4 | 56.6 | 53.5 | |
| Hiring | 51.2 | 57.6 | 59.6 | |
| Retail business | 45.1 | 40.7 | 52.4 | |
| Confidence index (area economy six months out) | 43.9 | 40.6 | 51.2 | |

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| --- | --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, December 2017 | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | Down significantly | | Down modestly | Little or no change | Up modestly | Up significantly |
| In terms of the percent of agriculture/ranch land sales that are bank financed, what has been the change in farmer/rancher borrowing over the last 2-5 years. | 2.3% | | 32.6% | 5.0% | 39.0% | 11.6% |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | Below $100 | | $100 - $199 | $200 - $299 | $300 - $400 | Over $400 |
| What is your estimate of the current average per acre cash rent for non-irrigated crop land (not pasture) in your area? | 14.3% | | 23.8% | 57.1% | 2.6% | 2.4% |
|  | | | | | | |
|  | Percentage of bankers reporting | | | | | |
|  | A recession | A modest downturn | | Little or no growth | A modest upturn | Strong growth |
| How would you describe the economy in your area? | 2.3% | 27.3% | | 50.0% | 20.4% | 0.0% |