

Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)

| | June-16 | May-17 | June-17 |
|---|---------|--------|---------|
| Area economic index | 43.9 | 50.1 | 50.0 |
| Loan volume | 73.5 | 74.5 | 78.3 |
| Checking deposits | 47.9 | 48.9 | 48.9 |
| Certificates of deposit and savings instruments | 43.7 | 38.9 | 41.4 |
| Farmland prices | 32.3 | 36.4 | 40.0 |
| Farm equipment sales | 12.8 | 26.8 | 26.2 |
| Home sales | 64.6 | 63.6 | 58.8 |
| Hiring | 53.2 | 60.1 | 58.9 |
| Retail business | 40.9 | 48.9 | 41.3 |
| Confidence index (area economy six months out) | 42.8 | 46.6 | 48.9 |

Table 2: The Rural Mainstreet Economy, June 2017

| | Percentage of bankers reporting | | | | |
|--|---------------------------------|-----------------------|--------------------------|---------------------------|--------------------|
| | Significant & Negative Impact | Negative impact | Modest & Negative | Little impact | No impact |
| Regarding hiring at your bank and businesses in the area, the lack of qualified and/or skilled workers is having | 2.2% | 23.9% | 52.2% | 17.4% | 4.3% |
| | Percentage of bankers reporting | | | | |
| | Decrease more than 5% | Decrease 1% to 5% | No change | Increase 1% to 5% | Increase 6% to 12% |
| Over the next year, what change in farmland prices do you expect in your area? | 23.9% | 39.1% | 28.2% | 6.5% | 2.2% |
| | Percentage of bankers reporting | | | | |
| | Increased Collateral | Reduced size of Loans | Increased interest rates | Increased loan rejections | No change |
| Which of the following has been your bank's response to weak farm income? | 60.9% | 4.3% | 21.7% | 23.9% | 28.3% |