

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

	Sept. 2016	Aug-17	Sept-17
Area economic index	37.3	42.2	39.6
Loan volume	72.1	77.8	73.2
Checking deposits	50.0	46.7	51.2
Certificates of deposit and savings instruments	51.5	46.7	46.6
Farmland prices	30.3	43.0	36.0
Farm equipment sales	14.3	25.6	27.4
Home sales	57.2	62.5	56.0
Hiring	54.8	51.1	55.9
Retail business	33.4	41.1	41.9
Confidence index (area economy six months out)	21.5	35.6	36.1

Table 2: The Rural Mainstreet Economy, September 2017

	Percentage of bankers reporting					
	Down	Defaults Unchanged	Up 1% - 9%	Up 10%-20%		
Over the past 12 months, what has been the change in farm loan DEFAULTS in your area?	0.0%	61.9%	35.7%	2.4%		
	Percentage of bankers reporting					
	Down	Defaults Unchanged	Up 1% - 9%	Up 10%-20%		
Over the past 12 months, what has been the change in farm loan DELINQUENCIES in your area?	0.0%	32.6%	60.5%	7.0%		
	Percentage of bankers reporting					
			Increased			
	No change	Reduced size of loans	Interest rates	Loan rejection rates	Collateral requirements	Restructured Loans
Which of the following has been your bank's response to weak farm income? (more than one may apply):	16.3%	2.3%	4.7%	7.0%	18.6%	51.2%