

	Dec. - 17	Nov.-18	Dec. - 18
Area economic index	47.8	49.9	54.2
Loan volume	67.1	60.6	72.2
Checking deposits	47.8	54.5	55.6
Certificates of deposit and savings instruments	42.1	47.0	55.4
Farmland prices	39.8	35.9	35.7
Farm equipment sales	29.3	30.6	37.1
Home sales	53.5	51.6	47.2
Hiring	59.6	66.7	57.1
Retail business	52.4	45.5	58.3
Confidence index (area economy six months out)	51.2	47.0	44.3

	Percentage of bankers reporting				
	0% - 10%	10% - 14%	15% - 19%	20% - 24%	25% - 29%
What percentage of grain producers in your area are projecting negative cash flow for 2019?	38.9%	27.8%	8.3%	13.9%	11.1%
	Percentage of bankers reporting				
	No Change	Increased loan rejections	Reduced size of loans	Increased interest rates	Increased collateral required
Which of the following has been your bank's response to weak farm income (click all that apply)?	25%	30.6%	2.8%	38.9%	52.8%
	Percentage of bankers reporting				
	Down 10% to 20%	Down 1% to 9%	Unchanged	Up 1% to 9%	Up 10% to 20%
Regarding farm loan defaults in your area over the NEXT year, what do you expect?	0.0%	2.9%	27.8%	58.3%	11.1%