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| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | July-16 | June-17 | | July-17 |
| Area economic index | 39.8 | 50.0 | 40.7 | |
| Loan volume | 67.4 | 78.3 | 81.5 | |
| Checking deposits | 49.0 | 48.9 | 51.2 | |
| Certificates of deposit and savings instruments | 43.9 | 41.4 | 45.3 | |
| Farmland prices | 31.3 | 40.0 | 36.6 | |
| Farm equipment sales | 10.7 | 26.2 | 20.0 | |
| Home sales | 61.5 | 58.8 | 60.8 | |
| Hiring | 49.0 | 58.9 | 53.6 | |
| Retail business | 37.8 | 41.3 | 43.1 | |
| Confidence index (area economy six months out) | 32.3 | 48.9 | 38.4 | |

 

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| Table 2:  The Rural Mainstreet Economy, July 2017 | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | 1% - 4% | 5% -9% | 10% - 14% | 15% - 25% | Over 25% |
| What percentage of grain farmers in your area are projecting negative cash flow for 2017? | 16.3% | 13.8% | 23.3% | 32.6% | 14.0% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Down | Unchanged | -0.9% - +0.9% | 1% - 9% | 10% - 20% |
| Regarding farm loan defaults in your area over the next year, what do you expect? | 0.0% | 30.2% | 55.8% | 55.8% | 14.0% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | No Opinion | Reduce Rates | Leave rates at Current level | Raise rates one more time | Raise rates 2 or more times |
| Regarding 2017 Federal Reserve short term rate hikes, the Fed should: | 0.0% | 0.0% | 44.1% | 51.2% | 4.7% |