

	Mar-17	Feb. - 18	Mar-18
Area economic index	45.3	54.8	54.7
Loan volume	58.4	53.8	56.9
Checking deposits	56.0	48.8	58.0
Certificates of deposit and savings instruments	47.6	45.2	50.0
Farmland prices	33.0	46.3	42.7
Farm equipment sales	22.0	33.8	37.2
Home sales	56.2	52.4	52.3
Hiring	59.6	58.8	58.1
Retail business	41.5	47.6	48.9
Confidence index (area economy six months out)	47.5	52.4	58.0

	Percentage of bankers reporting				
	Improved	No impact	Reduced	Significantly reduced	n/a
What has been the overall economic impact of Dodd-Frank on your bank's ability to meet area borrower's needs?	2.3%	25.0%	56.8%	15.9%	0.0%
	Percentage of bankers reporting				
	Less than 10%	10% - 19%	20% - 32%	33% - 50%	51% - 75%
What percent of recent farm land purchases in your area do you estimate are cash sales (not financed)?	27.3%	25.0%	34.1%	11.4%	2.2%
	Percentage of bankers reporting				
	1% - 4%	5% - 14%	15% - 24%	25% - 29%	Over 29%
What percentage of grain farmers in your area is projecting negative cash flow for 2018?	15.9%	27.2%	27.3%	20.5%	9.1%