

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

	May-16	April-17	May-17
Area economic index	40.9	44.6	50.1
Loan volume	77.9	81.6	74.5
Checking deposits	45.5	52.2	48.9
Certificates of deposit and savings instruments	40.9	44.6	38.9
Farmland prices	28.4	30.7	36.4
Farm equipment sales	10.7	21.5	26.8
Home sales	61.6	56.8	63.6
Hiring	43.2	57.8	60.1
Retail business	36.0	40.2	48.9
Confidence index (area economy six months out)	38.4	45.6	46.6

Table 2: The Rural Mainstreet Economy, May 2017					
	Percentage of bankers reporting				
	Other	Farm foreclosures	Slow to negative economic growth	Unfair competition from Farm Credit & Credit Unions	Rising regulatory costs
For a five-year time horizon, which of the following represents the biggest economic challenge to your banking operations and/or profitability?	20.0	11.1%	13.3%	26.7%	28.9%
	Percentage of bankers reporting				
	Other	Bad weather	Downturn in ethanol industry	More declines in farmland prices	Low agricultural prices
What is the biggest threat to the rural economy for the rest of 2017?	2.3%	4.5%	2.2%	4.4%	86.6%
	Percentage of bankers reporting				
	Absolutely not	No	It depends on the economic data	Yes	Absolutely yes
Should the Federal Reserve raise short term interest rates (the funds rate) at their June 14 meeting?	8.9%	13.3%	53.3%	17.8%	6.7%