

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

	May-17	Apr-18	May-18
Area economic index	50.1	53.5	56.3
Loan volume	74.5	68.7	74.3
Checking deposits	48.9	56.0	43.9
Certificates of deposit and savings instruments	38.9	45.3	40.9
Farmland prices	36.4	42.9	42.2
Farm equipment sales	26.8	37.8	43.8
Home sales	63.6	57.1	62.1
Hiring	60.1	64.0	56.0
Retail business	48.9	53.6	46.9
Confidence index (area economy six months out)	46.6	50.0	50.0

Table 2: The Rural Mainstreet Economy, May 2018

	Percentage of bankers reporting				
	Below \$200	\$200 - \$249	\$250 - \$299	Over \$300	
What is the average annual cash rent per acre for cropland (not pasture) in your area?	27.1%	27.4%	36.4%	9.1%	
	Percentage of bankers reporting				
	Other	Competition from Farm Credit	Farm foreclosures	Slow economic growth	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:	21.4%	9.0%	9.1%	24.2%	36.3%
	Percentage of bankers reporting				
	Decline 10% - 20%	Unchanged	Increase 1% - 9%	Increase 10% to 20%	
Regarding farm loan defaults in your area over the NEXT 12 months, what do you expect?	2.9%	45.5%	45.5%	6.1%	