

Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)			
	Dec. - 18	Nov.-19	Dec. - 19
Area economic index	54.2	54.2	49.1
Loan volume	72.2	51.4	50.0
Checking deposits	55.6	68.1	61.1
Certificates of deposit and savings instruments	55.4	51.4	50.0
Farmland prices	35.7	40.3	52.8
Farm equipment sales	37.1	37.5	27.9
Home sales	47.2	55.7	58.6
Hiring	57.1	65.3	60.0
Retail business	58.3	50.0	51.4
Confidence index (area economy six months out)	44.3	44.4	45.8

Table 2: The Rural Mainstreet Economy, December 2019

		Percentage of bankers reporting				
		0%	1% - 9%	10% - 19%	20% - 29%	Over 29%
What percentage of grain producers in your area are projecting negative cash flow for 2020?		5.6%	44.5%	22.2%	19.4%	8.3%
		Percentage of bankers reporting				
		No Change	Reduced the average size of farm loans	Increased interest rates	Rejected higher % of Loan applications	Increased collateral requirements
Which of the following has been your bank's response to weak farm income (click all that apply)?		20.0%	8.5%	14/3%	34.3%	65.7%
		Percentage of bankers reporting				
		Defaults down	No Change	1% - 9%	10% - 20%	Over 20%
Regarding farm loan defaults in your area over the next year, what do you expect?		0.0%	41.7%	47.2%	11.1%	0.0%