|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Aug. ‘19 | July-20 | | August-20 |
| Area economic index | 46.5 | 44.1 | 44.7 | |
| Loan volume | 66.3 | 57.4 | 53.9 | |
| Checking deposits | 52.5 | 64.7 | 78.9 | |
| Certificates of deposit and savings instruments | 53.8 | 52.9 | 40.8 | |
| Farmland prices | 46.3 | 45.6 | 50.1 | |
| Farm equipment sales | 30.3 | 34.4 | 32.8 | |
| Home sales | 57.7 | 68.2 | 68.9 | |
| Hiring | 55.0 | 50.0 | 47.4 | |
| Retail business | 45.0 | 41.2 | 38.2 | |
| Confidence index (area economy six months out) | 40.0 | 43.9 | 44.6 | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, August, 2020 | | | | |
|  | | | | |
|  | Percentage of bankers reporting | | | |
|  | -0.9% to +0.9% | 1% to 9% | 10% to 20% | |
| Regarding farm loan defaults in your area over the next 12 months, what do you expect? | 26.3% | 57.9% | 15.8% | |
|  | | | | |
|  | Percentage of bankers reporting | | | |
|  | Little or no impact | Negative | Significantly negative | |
| Thus far, what has been the impact of the coronavirus on your local economy? | 23.7% | 68.4% | 7.9% | |
|  | | | | |
|  | Percentage of bankers reporting | | | |
|  | Plants are expanding at rapid pace | Plants are expanding at slow pace | Plants have temporarily shutdown | Plants have permanently shutdown |
| Regarding the operation of ethanol plants in your area (for bankers with ethanol plants): | 0.0% | 54.2% | 45.8% | 0.0% |

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