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| --- | --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | | |
|  | Oct.-18 | Sept. ‘19 | | Oct.-19 |
| Area economic index | 54.3 | 50.1 | 51.4 | |
| Loan volume | 60.0 | 72.2 | 68.9 | |
| Checking deposits | 45.7 | 54.2 | 60.8 | |
| Certificates of deposit and savings instruments | 42.9 | 51.4 | 50.0 | |
| Farmland prices | 34.8 | 43.1 | 40.3 | |
| Farm equipment sales | 33.3 | 35.9 | 39.7 | |
| Home sales | 54.3 | 57.1 | 54.2 | |
| Hiring | 65.7 | 62.5 | 59.7 | |
| Retail business | 51.4 | 52.8 | 47.2 | |
| Confidence index (area economy six months out) | 42.6 | 42.9 | 36.5 | |

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| Table 2: The Rural Mainstreet Economy, October 2019 | | | | | | |
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|  |  | Percentage of bankers reporting | | | | |
|  | Low loan demand | Farm loan delinquencies | Low interest rates | | Negative or slow growth | Farm Credit Competition |
| For a five-year time horizon, which of the following represents the biggest economic challenge to your banking operations and/or profitability (other issues not listed): | 10.8% | 13.5% | 18.9% | | 19.0% | 24.3% |
|  | | | | | | |
|  |  | Percentage of bankers reporting | | | | |
|  | A very Negative impact | Negative  Impact | | Little or no impact | Positive impact | |
| The recent trade skirmishes/war have had, or will have: | 5.4% | 67.6% | | 18.9% | 8.1% | |
|  | | | | | | |
|  |  | Percentage of bankers reporting | | | | |
|  | None | One | Two | | Three | Four |
| How many more rate cuts of 0.25% should the Federal Reserve undertake for the next 12 months? | 43.2% | 37.8% | 13.5% | | 2.6% | 2.9% |