

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

	Feb. 2025	Jan. 2026	Feb. 2026
Area Economic Index	38.0	52.0	47.9
Loan Volume	60.4	62.0	54.3
Checking Deposits	58.7	66.0	60.9
Certificates of Deposit and Savings Instruments	62.5	54.0	50.0
Farmland Prices	40.0	46.0	45.5
Farm Equipment Sales	18.2	18.8	16.7
Home Sales	37.0	48.1	43.2
Hiring	43.5	50.0	49.1
Retail Business	28.3	48.1	42.1
Confidence Index (area economy six months out)	40.0	44.0	45.8

Table 2: The Rural Mainstreet Economy, February 2026

	Percentage of Bankers Reporting				
	Strongly Disagree	No Opinion	Agree	Strongly Agree	
The ICBA is urging Congress to pass additional financial relief for U.S. farmers. Do you:	4.0%	21.0%	49.2%	25.8%	
	Percentage of Bankers Reporting				
	Little or No Change	1% to 4%	5% to 10%		
Farm loan delinquency rates for your bank over the past six months are:	65.2%	30.4%	4.4%		
	Percentage of Bankers Reporting				
	Data Security & Other Areas	Marketing	Lending	Communications with Customers	Internal Staff Effectiveness
Where do you expect AI to have the greatest impact on your banking operations:	9.0%	13.6%	13.8%	22.7%	40.9%

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