

Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion)			
	Dec. 2024	Nov. 2025	Dec. 2025
Area Economic Index	39.6	44.0	50.1
Loan Volume	69.6	64.6	71.4
Checking Deposits	47.8	58.3	69.0
Certificates of Deposit and Savings Instruments	50.1	47.9	52.4
Farmland Prices	41.3	43.2	52.5
Farm Equipment Sales	14.3	15.1	15.0
Home Sales	43.5	43.8	42.9
Hiring	45.7	49.5	45.0
Retail Business	52.1	41.7	54.8
Confidence Index (area economy six months out)	37.5	32.0	40.9

Table 2: The Rural Mainstreet Economy, December 2025

	Percentage of Bankers Reporting			
	Lower (Down 5% to 10%)	Little or No Change	Moderately Higher (1% to 4%)	Higher (5% to 10%)
Your bank loan delinquency rates over the past six months are:	4.8%	57.1%	33.2%	4.9%
	Percentage of Bankers Reporting			
	Lower Interest Rates	Recent \$12 Billion Farm Support Program	Passage of 5-year Farm Bill	Reduce Tariffs & Trade Restrictions
Which of the following would, or will better serve the interests of farmers in your area:	13.6%	18.0%	18.4%	50.0%
	Percentage of Bankers Reporting			
	No Change	Tightened		
Compared to this time last year, which of the following best describes farm loan credit standards at your bank:	66.8%	33.2%		

