|  |  |  |  |
| --- | --- | --- | --- |
| Table 1: Rural Mainstreet Economy Last 2 Months & One Year Ago: (index > 50 indicates expansion) | | | |
|  | July 2021 | June 2022 | July 2022 |
| Area economic index | 65.6 | 49.8 | 46.0 |
| Loan volume | 53.0 | 78.5 | 72.0 |
| Checking deposits | 67.7 | 57.4 | 47.9 |
| Certificates of deposit and savings instruments | 32.3 | 35.2 | 33.3 |
| Farmland prices | 71.0 | 76.8 | 66.0 |
| Farm equipment sales | 67.4 | 71.4 | 56.5 |
| Home sales | 77.4 | 55.4 | 48.0 |
| Hiring | 67.7 | 57.4 | 60.9 |
| Retail business | 64.1 | 48.2 | 46.0 |
| Confidence index (area economy six months out) | 65.6 | 33.9 | 26.0 |

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| --- | --- | --- | --- | --- | --- |
| Table 2: The Rural Mainstreet Economy, July 2022 | | | | | |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Drought | Declining  Ag commodity prices | Rising input prices | | |
| Which of the following represents the greatest threat to farmers in the next 12 months: | 11.5% | 34.6% | 53.9% | | |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Down  5% to 9% | No  Change | Up  1% to 4% | Up  5% to 9% | Up  Over 10% |
| What change in the price of an acre of crop land do you expect in your area over the next 12 months? (non-pasture, dry land) | 8.0% | 48.0% | 12.0% | 24.0% | 4.0% |
|  | | | | | |
|  | Percentage of bankers reporting | | | | |
|  | Decline  More than 10% | Decline  1% to 4% | No  Change | Increase  1% to 4% | |
| Regarding loan delinquencies at your bank (both farm and non-farm), what has been the change over the past 12 months: | 4.2% | 12.5% | 66.4 | 16.9% | |
|  | | | | | |

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