

| Table 1: Rural Mainstreet Economy Last Two Months & One Year Ago: (index > 50 indicates expansion) | | | |
|--|------------|-------------|----------------|
| | Sept. 2022 | August 2023 | September 2023 |
| Area Economic Index | 46.3 | 50.0 | 49.5 |
| Loan Volume | 79.5 | 75.0 | 70.3 |
| Checking Deposits | 46.3 | 30.8 | 35.2 |
| Certificates of Deposit and Savings Instruments | 34.6 | 69.2 | 59.3 |
| Farmland Prices | 61.1 | 60.0 | 65.4 |
| Farm Equipment Sales | 58.0 | 46.0 | 44.0 |
| Home Sales | 46.2 | 59.3 | 37.0 |
| Hiring | 50.0 | 51.9 | 49.2 |
| Retail Business | 46.0 | 51.9 | 48.1 |
| Confidence Index (area economy six months out) | 40.7 | 38.9 | 26.8 |

| Table 2: The Rural Mainstreet Economy, September 2023 | | | | | |
|--|---------------------------------|--------------------|---------------------|-------------------------|-------------------------|
| | Percentage of Bankers Reporting | | | | |
| | Low Loan Demand | Drought Conditions | Hiring Talent | Climbing Interest Rates | Downturn in Farm Income |
| What will be the biggest economic challenge for agriculturally dependent community banks for the next 12 months: | 3.6% | 3.7% | 7.1% | 35.7% | 50.1% |
| | Percentage of Bankers Reporting | | | | |
| | Down by More than 10% | | Little or No Change | Moderately Higher | |
| Farm loan delinquency rates over the past six months were: | 3.6% | | 92.9% | 3.5% | |
| | Percentage of Bankers Reporting | | | | |
| | Definitely Not | No | Maybe | Likely Yes | |
| Is the 2023 banking crisis over? | 7.1% | 39.6% | 39.0% | 14.3% | |

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