

	Dec. 2023	Nov. 2024	Dec. 2024
Area Economic Index	41.7	50.2	39.6
Loan Volume	80.9	58.9	69.6
Checking Deposits	41.4	59.3	47.8
Certificates of Deposit and Savings Instruments	65.5	53.7	50.1
Farmland Prices	67.2	44.4	41.3
Farm Equipment Sales	49.5	14.6	14.3
Home Sales	31.0	42.6	43.5
Hiring	49.1	50.0	45.7
Retail Business	46.6	42.0	52.1
Confidence Index (area economy six months out)	43.3	46.4	37.5

	Percentage of Bankers Reporting			
	Lower by -1% to -4%	Unchanged	Higher by 1% to 4%	Higher by 5% to 10%
Your bank loan delinquency rates over the past six months are:	4.5%	65.2%	26.1%	4.2%
	Percentage of Bankers Reporting			
	Already in Recession	No Recession but Slow Growth	Modest Recession	
What is your U.S. recession assessment for 2025?	4.4%	74.8%	20.8%	
	Percentage of Bankers Reporting			
	No Change in Credit Standards	Tightened Credit Standards		
Compared to this time last year, which of the following best describes farm loan credit standards at your bank:	78.3%	21.7%		

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