

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

	June 2024	May 2025	June 2025
Area Economic Index	41.7	44.0	51.9
Loan Volume	79.2	75.0	73.1
Checking Deposits	34.8	45.8	40.4
Certificates of Deposit and Savings Instruments	63.0	60.4	50.2
Farmland Prices	49.9	39.6	40.9
Farm Equipment Sales	31.8	23.9	22.7
Home Sales	62.5	47.9	51.9
Hiring	47.7	52.1	52.0
Retail Business	41.3	41.7	44.2
Confidence Index (area economy six months out)	29.2	30.0	37.0

Table 2: The Rural Mainstreet Economy, June 2025

	Percentage of Bankers Reporting				
	Leave Short-Term Interest Rates Unchanged		Cut Short-Term Interest Rate by 0.25%	Raise Rates by 0.25%	
The Federal Reserve (Fed) meets next week to consider changing interest rates. The Fed should:	74.1%		22.1%	3.8%	
	Percentage of Bankers Reporting				
	Moderately Higher (1% to 4%)		Little or No Change (0% - 0.9%)		
Farm loan delinquency rates for your bank over the past six months are:	30.8%		69.2%		
	Percentage of Bankers Reporting				
	1% to 4%	5% to 9%	10% to 14%	15% to 49%	50% to 75%
What percentage of farmers in your area do you estimate will have negative net income for 2025?	15.3%	11.4%	19.2%	38.5%	15.6%