

# The Farmers Bank

Portland, Tennessee

## Loan to Deposit Ratio

March 31, 2021	66.47%
June 30, 2021	66.21%
September 30, 2021	65.02%
December 31, 2021	63.95%
March 31, 2022	62.67%
June 30, 2022	67.13%
September 30, 2022	70.92%
December 31, 2022	73.14%
March 31, 2023	72.59%
June 30, 2023	73.55%
September 30, 2023	76.55%
December 31, 2023	73.71%

	12/31/2023			09/30/2023			06/30/2023			03/31/2023			12/31/2022		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	82.79	88.32	25	85.22	88.90	30	82.52	88.82	22	80.83	88.74	17	84.52	88.96	28
U.S. Govt. States & Political Sub in U.S.	17.21	10.34	78	14.78	9.85	74	17.48	9.92	82	19.17	10.00	86	15.48	9.79	76
Comm Bank & Other Dep Inst. in U.S.	0.00	0.57	41	0.00	0.53	42	0.00	0.51	43	0.00	0.51	45	0.00	0.50	46
Banks in Foreign Countries	0.00	0.01	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99
Foreign Govts and Official Inst.	0.00	0.04	98	0.00	0.04	98	0.00	0.04	99	0.00	0.03	99	0.00	0.03	99
Total deposits	100.00	100.00	88	100.00	100.00	90	100.00	100.00	92	100.00	100.00	93	100.00	100.00	92
Domestic Demand Deposits	27.43	25.93	57	29.38	26.43	60	29.19	26.90	58	28.09	27.39	53	29.16	28.15	53
Domestic Other Transaction Accts	10.82	12.20	45	11.48	12.18	47	11.39	12.52	45	11.43	12.97	44	12.38	13.22	46
Domestic Nontransaction Accts	61.75	59.71	60	59.14	59.22	55	59.42	58.38	59	60.48	57.41	65	58.45	56.33	63
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	7.93	7.24	51	10.76	6.73	61	7.69	6.01	53	5.71	3.62	55	5.37	2.61	56
Core Deposits	76.56	76.05	47	77.19	77.26	45	79.18	77.78	51	80.54	79.61	48	82.64	81.30	51
Short Term Non Core Funding	9.92	10.06	54	10.50	9.55	61	8.65	8.88	54	7.85	7.43	58	4.56	6.57	41
S.T Inv to S.T. Noore Fund	32.81	108.18	28	13.82	116.41	11	27.08	129.40	24	39.13	184.86	27	32.28	227.42	27
S.T. Asset to S.T. Liabilities	94.18	107.35	52	97.90	112.83	52	111.61	123.93	55	141.91	150.83	58	183.79	173.41	64
Net S.T. Liabilities to Assets	1.40	1.57	47	0.50	0.69	48	-2.49	-0.76	42	-7.71	-3.42	34	-11.25	-4.94	29
Net Loans & Leases to Deposits	73.71	78.05	38	76.55	77.56	45	73.55	76.59	41	72.59	74.45	45	73.14	73.79	48
Net LN&S to Core Deposits	83.68	88.45	43	86.15	87.35	50	82.19	85.54	47	79.99	82.09	49	78.81	80.04	51
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.37	N/A	N/A	38.50	N/A	N/A	39.31	N/A	N/A	37.68	N/A	N/A	41.50	N/A
Brokered Deposits to Deposits	0.00	2.63	49	0.00	2.43	51	0.00	2.25	54	0.00	1.96	55	0.00	1.58	58
Listing Service Dep to Deposits	0.00	0.32	73	0.00	0.32	73	0.00	0.32	73	0.00	0.30	74	0.00	0.29	75
List Service and Brkr Dep to Deps	0.00	3.36	43	0.00	3.15	45	0.00	2.91	47	0.00	2.60	49	0.00	2.20	51
Sec Bor + sec FFP to Tot Bor + FFP	N/A	11.99	N/A	0.00	10.58	68	N/A	9.73	N/A	N/A	5.08	N/A	N/A	2.30	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	4.33	N/A	N/A	3.79	N/A	N/A	3.66	N/A	N/A	3.51	N/A	N/A	3.97	N/A
Total Deposits	604,952	604,952	604,952	619,151	619,151	619,151	622,828	622,828	622,828	629,193	629,193	629,193	633,960	633,960	633,960
Individ, Partnerships, and Corp.	125,721	125,721	125,721	107,369	107,369	107,369	131,899	131,899	131,899	149,228	149,228	149,228	116,119	116,119	116,119
U.S. Govt. States & Political Sub in U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Comm Bank & Other Dep Inst. in U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks in Foreign Countries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Govts and Official Inst.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Deposits	730,673	730,673	730,673	726,520	726,520	726,520	754,727	754,727	754,727	778,421	778,421	778,421	750,079	750,079	750,079
Domestic Demand Deposits	200,414	200,414	200,414	213,453	213,453	213,453	220,306	220,306	220,306	218,635	218,635	218,635	218,750	218,750	218,750
Domestic Other Transaction Accts	79,051	79,051	79,051	83,429	83,429	83,429	85,999	85,999	85,999	88,984	88,984	88,984	92,886	92,886	92,886
Domestic Nontransaction Accts	451,208	451,208	451,208	429,638	429,638	429,638	448,422	448,422	448,422	470,802	470,802	470,802	438,443	438,443	438,443
Total Domestic Deposits	730,673	730,673	730,673	726,520	726,520	726,520	754,727	754,727	754,727	778,421	778,421	778,421	750,079	750,079	750,079
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	730,673	730,673	730,673	726,520	726,520	726,520	754,727	754,727	754,727	778,421	778,421	778,421	750,079	750,079	750,079
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	87,010	87,010	87,010	93,958	93,958	93,958	79,348	79,348	79,348	72,028	72,028	72,028	53,953	53,953	53,953
Short Term Non Core Funding	83,391	83,391	83,391	87,841	87,841	87,841	73,774	73,774	73,774	68,815	68,815	68,815	38,406	38,406	38,406
Core Deposits	643,663	643,663	643,663	645,562	645,562	645,562	675,379	675,379	675,379	706,393	706,393	706,393	696,126	696,126	696,126
Time Deps \$250M & Under Mat < 1 Yr	119,326	119,326	119,326	112,316	112,316	112,316	108,890	108,890	108,890	92,526	92,526	92,526	74,733	74,733	74,733
Time Deps over \$250M & Under Mat > 1 Yr	12,608	12,608	12,608	18,716	18,716	18,716	21,115	21,115	21,115	31,400	31,400	31,400	43,268	43,268	43,268
Time Deps over \$250M Mat < 1 Yr	83,391	83,391	83,391	74,841	74,841	74,841	73,774	73,774	73,774	68,815	68,815	68,815	38,406	38,406	38,406
Time Deps over \$250M Mat > 1 Yr	3,619	3,619	3,619	6,117	6,117	6,117	5,574	5,574	5,574	3,213	3,213	3,213	15,547	15,547	15,547
Fed Home Loan Bor Mat < 1 Yr	0	0	0	13,000	13,000	13,000	0	0	0	0	0	0	0	0	0



	09/30/2022			06/30/2022			03/31/2022			12/31/2021			09/30/2021		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	89.73	89.16	49	87.45	89.21	39	84.26	89.24	26	84.61	89.28	27	86.02	89.38	31
U.S. Govt, States & Political Sub in U.S.	10.27	9.53	56	12.55	9.50	66	15.74	9.50	78	15.39	9.40	78	13.98	9.22	74
Comm Bank & Other Dep Inst. in U.S.	0.00	0.51	46	0.00	0.54	46	0.00	0.50	46	0.00	0.54	46	0.00	0.60	46
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99	0.00	0.03	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.02	99	0.00	0.02	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	91	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	30.58	28.26	56	28.54	27.73	52	27.51	27.26	50	26.34	26.80	46	27.50	26.12	52
Domestic Other Transaction Accts	13.05	13.25	47	13.51	13.02	50	11.93	13.10	45	12.99	12.87	50	13.19	12.06	53
Domestic Nontransaction Accts	56.38	56.07	58	57.95	56.94	61	60.56	57.35	66	60.66	58.11	64	59.31	59.61	57
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	3.17	-0.88	59	0.87	-3.53	58	-2.56	-7.73	57	-5.74	-7.91	48	-7.21	-7.75	44
Core Deposits	84.58	83.14	52	83.85	83.49	45	81.56	83.29	32	79.87	82.03	31	79.57	81.25	33
Short Term Non Core Funding	4.53	5.34	51	4.42	4.78	55	6.20	4.38	73	6.26	4.48	72	6.39	4.74	71
S.T Inv to S.T. Noore Fund	48.71	327.78	26	108.10	396.17	36	152.73	519.11	32	194.24	505.15	38	210.25	472.39	40
S.T.Asset to S.T. Liabilities	152.69	203.41	49	167.67	217.68	48	163.95	248.11	40	180.41	249.06	44	186.65	239.31	49
Net S.T. Liabilities to Assets	-8.76	-7.29	42	-10.90	-8.81	41	-11.68	-11.41	45	-15.02	-11.75	38	-16.12	-11.63	36
Net Loans & Leases to Deposits	70.92	71.21	50	67.13	69.24	46	62.67	66.49	42	63.95	67.94	43	65.02	69.43	41
Net LN&LS to Core Deposits	75.18	76.32	50	71.57	73.89	48	68.29	70.85	48	69.90	72.55	48	71.23	74.43	46
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.68	N/A	N/A	32.71	N/A	N/A	32.29	N/A	N/A	33.67	N/A	N/A	35.48	N/A
Brokered Deposits to Deposits	0.00	1.20	61	0.00	0.99	64	0.00	0.88	64	0.00	0.91	63	0.00	0.99	62
Listing Service Dep to Deposits	0.00	0.30	75	0.00	0.33	75	0.00	0.32	76	0.00	0.35	74	0.00	0.40	73
List Service and Brkr Dep to Deps	0.00	1.82	54	0.00	1.60	56	0.00	1.46	56	0.00	1.52	55	0.00	1.65	53
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.22	N/A	N/A	2.05	N/A	N/A	2.75	N/A	N/A	2.55	N/A	N/A	3.91	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.23	N/A	N/A	3.15	N/A	N/A	3.25	N/A	N/A	2.96	N/A	N/A	3.18	N/A
Total Deposits	661,943		661,943	656,193		656,193	656,193		656,193	639,555		639,555	633,693		633,693
Individ, Partnerships, and Corp.	75,803		75,803	94,680		94,680	122,576		122,576	116,297		116,297	103,020		103,020
U.S. Govt, States & Political Sub in U.S.	0		0	0		0	0		0	0		0	0		0
Comm Bank & Other Dep Inst. in U.S.	0		0	0		0	0		0	0		0	0		0
Banks in Foreign Countries	0		0	0		0	0		0	0		0	0		0
Foreign Govts and Official Inst.	737,746		737,746	754,671		754,671	778,769		778,769	755,852		755,852	736,713		736,713
Total Deposits	225,587		225,587	214,236		214,236	214,236		214,236	199,100		199,100	202,602		202,602
Domestic Demand Deposits	96,254		96,254	101,928		101,928	92,941		92,941	98,218		98,218	97,183		97,183
Domestic Other Transaction Accts	415,905		415,905	437,346		437,346	471,592		471,592	458,534		458,534	436,928		436,928
Domestic Nontransaction Accts	737,746		737,746	754,671		754,671	778,769		778,769	755,852		755,852	736,713		736,713
Deposits in Foreign Offices	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A
Total Deposits	737,746		737,746	754,671		754,671	778,769		778,769	755,852		755,852	736,713		736,713
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	41,782		41,782	46,752		46,752	64,063		64,063	64,324		64,324	64,191		64,191
Short Term Non Core Funding	37,271		37,271	37,318		37,318	54,362		54,362	54,179		54,179	53,991		53,991
Core Deposits	695,964		695,964	707,919		707,919	714,706		714,706	691,528		691,528	672,522		672,522
Time Deps \$250M & Under Mat < 1 Yr	99,534		99,534	98,702		98,702	105,691		105,691	107,503		107,503	103,255		103,255
Time Deps > \$250M & Under Mat > 1 Yr	34,208		34,208	47,023		47,023	46,626		46,626	49,926		49,926	59,113		59,113
Time Deps over \$250M Mat < 1 Yr	37,271		37,271	37,318		37,318	54,362		54,362	54,179		54,179	53,991		53,991
Time Deps over \$250M Mat > 1 Yr	4,511		4,511	9,434		9,434	9,701		9,701	10,145		10,145	10,200		10,200
Fed Home Loan Bor Mat < 1 Yr	0		0	0		0	0		0	0		0	0		0



	06/30/2021			03/31/2021			12/31/2020			09/30/2020			06/30/2020		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	85.89	89.41	30	86.66	89.53	33	85.10	89.38	27	85.74	89.47	29	84.33	89.28	25
U.S. Govt. States & Political Sub in U.S.	14.11	9.10	75	13.34	8.94	73	14.90	8.96	79	14.26	8.85	77	15.67	8.91	81
Comm Bank & Other Dep Inst. in U.S.	0.00	0.66	45	0.00	0.70	44	0.00	0.81	43	0.00	0.84	43	0.00	0.91	44
Banks in Foreign Countries	0.00	0.03	98	0.00	0.03	98	0.00	0.03	98	0.00	0.02	98	0.00	0.11	98
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	94	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	25.91	25.61	49	26.10	24.81	52	24.99	22.83	55	25.65	22.02	60	24.90	21.25	60
Domestic Other Transaction Accts	13.61	11.75	56	11.76	11.44	51	11.21	10.73	53	11.45	9.82	58	10.92	9.44	58
Domestic Nontransaction Accts	60.48	60.55	59	62.13	61.74	59	63.80	64.55	55	62.90	66.37	49	64.17	67.61	49
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	-5.54	-6.67	47	-4.55	-7.04	52	-2.66	-3.83	50	-2.22	-0.40	42	-0.90	0.11	46
Core Deposits	79.25	80.89	33	78.34	80.56	31	77.86	79.11	37	76.83	78.03	38	76.33	77.52	38
Short Term Non Core Funding	6.46	4.95	70	7.00	4.94	74	6.50	5.52	65	8.16	6.01	71	8.66	6.39	72
S.T Inv to S.T. Noore Fund	189.16	442.90	39	172.82	460.78	33	164.63	375.36	40	139.22	291.15	43	125.67	272.60	40
S.T. Asset to S.T. Liabilities	179.06	228.44	48	166.43	226.36	44	161.52	202.40	48	131.67	177.87	42	125.80	174.60	41
Net S.T. Liabilities to Assets	-14.74	-11.11	37	-13.08	-11.04	43	-12.02	-9.24	41	-7.37	-7.11	48	-6.23	-7.11	53
Net Loans & Leases to Deposits	66.21	70.90	39	66.47	72.31	37	69.76	75.84	36	71.41	80.04	29	71.24	80.84	26
Net LN&LS to Core Deposits	72.64	76.27	44	73.58	78.07	43	77.37	82.44	42	80.27	87.26	38	80.71	88.58	36
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.16	N/A	N/A	37.55	N/A	N/A	37.64	N/A	N/A	41.22	N/A	N/A	43.90	N/A
Brokered Deposits to Deposits	0.00	1.04	62	0.00	1.09	62	0.00	1.26	59	0.00	1.33	58	0.00	1.50	57
Listing Service Dep to Deposits	0.00	0.43	73	0.00	0.48	73	0.00	0.59	71	0.00	0.62	71	0.00	0.67	69
List Service and Brkr Dep to Deps	0.00	1.77	53	0.00	1.88	53	0.00	2.18	50	0.00	2.29	49	0.00	2.54	47
Sec Bor + sec FFP to Tot Bor + FFP	N/A	4.83	N/A	N/A	6.65	N/A	N/A	7.75	N/A	N/A	10.34	N/A	N/A	10.72	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.17	N/A	N/A	3.96	N/A	N/A	2.44	N/A	N/A	3.11	N/A	N/A	3.01	N/A
Total Deposits	608,262			585,192			558,638			547,822			530,975		
Individ, Partnerships, and Corp.	99,884			90,059			97,789			91,117			98,642		
U.S. Govt. States & Political Sub in U.S.	0			0			0			0			0		
Comm Bank & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	708,146			675,250			656,427			638,939			629,627		
Total Deposits	183,461			176,265			164,072			163,864			156,786		
Domestic Demand Deposits	96,410			79,435			73,568			73,187			68,784		
Domestic Other Transaction Accts	428,275			419,757			418,787			401,888			404,057		
Domestic Nontransaction Accts	708,146			675,250			656,427			638,939			629,627		
Total Domestic Deposits	N/A			N/A			N/A			N/A			N/A		
Deposits in Foreign Offices	708,146			675,250			656,427			638,939			629,627		
Total Deposits	62,718			65,227			64,568			70,552			73,842		
Other Liquidity/Funding Data															
Non Core Liabilities/Funding \$250M	52,628			54,500			49,415			60,386			63,070		
Short Term Non Core Funding	645,428			610,024			591,859			568,387			555,785		
Core Deposits	99,203			98,807			99,106			111,750			112,784		
Time Deps \$250M & Under Mat < 1 Yr	64,583			66,057			67,654			61,129			61,560		
Time Deps over \$250M Mat < 1 Yr	52,628			54,500			49,415			60,386			63,070		
Time Deps over \$250M Mat > 1 Yr	10,090			10,727			15,153			10,166			10,772		
Fed Home Loan Bor Mat < 1 Yr	0			0			0			0			0		

