

The Farmers Bank

Portland, Tennessee

Loan to Deposit Ratio

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%
March 31, 2024	74.98%
June 30, 2024	75.15%
September 30, 2024	74.75%
December 31, 2024	73.21%

	12/31/2024			09/30/2024			06/30/2024			03/31/2024			12/31/2023		
	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.	84.67	87.96	32	86.34	88.26	38	83.43	88.23	27	85.40	88.25	34	82.79	88.32	25
U.S. Govt, States & Political Sub in U.S.	15.33	10.78	72	13.66	10.47	67	16.57	10.44	77	14.60	10.40	70	17.21	10.33	78
Comml Banks & Other Dep Inst. in U.S.	0.00	0.53	40	0.00	0.55	40	0.00	0.59	39	0.00	0.57	41	0.00	0.57	41
Banks in Foreign Countries	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.03	99	0.00	0.04	98
Total deposits	100.00	100.00	89	100.00	100.00	89	100.00	100.00	89	100.00	100.00	90	100.00	100.00	88
Domestic Demand Deposits	26.30	25.42	56	27.28	25.33	59	27.67	25.53	59	28.27	25.45	62	27.43	25.96	57
Domestic Other Transaction Accts	8.98	11.65	41	9.15	11.45	41	9.89	11.77	43	10.42	12.18	43	10.82	12.22	45
Domestic Nontransaction Accts	64.73	60.70	64	63.56	61.03	61	62.43	60.59	59	61.31	60.11	57	61.75	59.67	60
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	9.34	6.81	55	12.05	7.31	63	11.84	7.72	62	8.76	6.69	56	7.93	7.26	51
Core Deposits	73.37	75.43	36	71.83	74.70	33	73.68	75.27	38	76.86	75.67	50	76.56	76.02	47
Short Term Non Core Funding	12.24	10.58	64	12.47	10.70	65	12.35	10.65	64	9.72	10.42	51	9.92	10.10	54
S.T Inv to S.T. Ncore Fund	42.13	108.02	34	27.03	101.52	20	19.98	95.24	16	19.71	108.41	12	32.81	108.18	28
S.T. Asset to S.T. Liabilities	78.96	107.82	40	76.83	103.63	41	72.09	101.43	38	73.27	106.69	37	94.18	107.36	52
Net S.T. Liabilities to Assets	5.91	1.58	60	6.17	2.10	61	7.46	2.44	64	6.72	1.64	64	1.40	1.55	48
Net Loans & Leases to Deposits	73.21	78.35	36	74.75	78.63	38	75.15	79.08	38	74.98	77.82	41	73.71	78.06	38
Net LN&LS to Core Deposits	86.54	90.36	44	89.51	90.52	50	88.56	90.58	47	84.60	88.96	45	83.68	88.52	43
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	36.61	N/A	N/A	34.76	N/A	N/A	34.93	N/A	N/A	37.10	N/A	N/A	37.72	N/A
Brokered Deposits to Deposits	0.00	2.89	47	0.00	2.85	46	0.00	2.77	46	0.00	2.82	47	0.00	2.65	49
Listing Service Dep to Deposits	0.00	0.36	74	0.00	0.35	74	0.00	0.34	73	0.00	0.33	73	0.00	0.32	73
List Service and Brkrd Dep to Deps	0.00	3.63	41	0.00	3.57	40	0.00	3.48	41	0.00	3.55	42	0.00	3.37	43
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.39	N/A	N/A	8.59	N/A	N/A	10.96	N/A	N/A	12.59	N/A	N/A	12.00	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.18	N/A	N/A	5.97	N/A	N/A	5.47	N/A	N/A	5.12	N/A	N/A	4.75	N/A
Total Deposits															
Individ, Partnerships, and Corp.		650,424			644,074			613,214			612,700			604,952	
U.S. Govt, States & Political Sub in U.S.		117,776			101,871			121,750			104,736			125,721	
Comml Banks & 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.		0			0			0			0			0	
Total Deposits		768,200			745,945			734,964			717,436			730,673	
Domestic Demand Deposits		202,019			203,515			203,387			202,803			200,414	
Domestic Other Transaction Accts		68,958			68,271			72,703			74,760			79,051	
Domestic Nontransaction Accts		497,223			474,159			458,874			439,873			451,208	
Total Domestic Deposits		768,200			745,945			734,964			717,436			730,673	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		768,200			745,945			734,964			717,436			730,673	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		118,297			123,049			111,333			81,544			87,010	
Short Term Non Core Funding		108,385			108,165			104,541			80,425			83,391	
Core Deposits		649,903			622,896			623,631			635,892			643,663	
Time Deps \$250M & Under Mat < 1 Yr		140,329			122,942			121,694			127,457			119,326	
Time Deps \$250M & Under Mat > 1 Yr		31,603			40,411			20,820			9,371			12,608	
Time Deps over \$250M Mat < 1 Yr		108,385			108,165			104,541			80,425			83,391	
Time Deps over \$250M Mat > 1 Yr		9,912			14,884			6,792			1,119			3,619	
Fed Home Loan Bor Mat < 1 Yr		0			0			0			0			0	

Fed Home Loan Bor Mat > 1 Yr	0	0	0	0	0
Other Borrowing Mat < 1 Year	0	0	0	0	0
Other Borrowing Mat > 1 Year	0	0	0	0	0
Secured Other Borrowings	0	0	0	0	0
Federal Funds Purchased	0	0	0	0	0
Secured Fed Funds Purchased	0	0	0	0	0
Listing Service Deposits	0	0	0	0	0
Brokered Deposits	0	0	0	0	0
Reciprocal Brokered Deposits	0	0	0	0	0

	09/30/2023			06/30/2023			03/31/2023			12/31/2022			09/30/2022		
	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.	85.22	88.90	30	82.52	88.82	22	80.83	88.73	17	84.52	88.96	28	89.73	89.16	49
U.S. Govt, States & Political Sub in U.S.	14.78	9.85	74	17.48	9.92	82	19.17	10.01	86	15.48	9.79	76	10.27	9.53	56
Comml Banks & Other Dep Inst. in U.S.	0.00	0.53	42	0.00	0.52	43	0.00	0.51	45	0.00	0.50	46	0.00	0.51	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	0.02	99
Foreign Govts and Official Inst.	0.00	0.04	98	0.00	0.04	99	0.00	0.03	99	0.00	0.03	99	0.00	0.03	99
Total deposits	100.00	100.00	90	100.00	100.00	92	100.00	100.00	92	100.00	100.00	92	100.00	100.00	92
Domestic Demand Deposits	29.38	26.43	60	29.19	26.90	58	28.09	27.37	53	29.16	28.15	53	30.58	28.26	56
Domestic Other Transaction Accts	11.48	12.21	47	11.39	12.55	45	11.43	12.98	44	12.38	13.22	46	13.05	13.25	47
Domestic Nontransaction Accts	59.14	59.20	55	59.42	58.35	59	60.48	57.42	65	58.45	56.33	63	56.38	56.07	58
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	10.76	6.71	61	7.69	6.01	53	5.71	3.63	55	5.37	2.61	56	3.17	-0.88	59
Core Deposits	77.19	77.26	45	79.18	77.78	51	80.54	79.59	48	82.64	81.30	51	84.58	83.14	52
Short Term Non Core Funding	10.50	9.55	61	8.65	8.88	54	7.85	7.45	58	4.56	6.57	41	4.53	5.34	51
S.T Inv to S.T. Ncore Fund	13.82	116.70	11	27.08	129.44	24	39.13	184.72	27	32.28	227.42	27	48.71	327.78	26
S.T. Asset to S.T. Liabilities	97.90	112.87	52	111.61	123.94	55	141.91	150.77	58	183.79	173.41	64	152.69	203.41	49
Net S.T. Liabilities to Assets	0.50	0.68	48	-2.49	-0.76	42	-7.71	-3.41	34	-11.25	-4.94	29	-8.76	-7.29	42
Net Loans & Leases to Deposits	76.55	77.58	45	73.55	76.59	41	72.59	74.46	45	73.14	73.79	48	70.92	71.21	50
Net LN&LS to Core Deposits	86.15	87.37	50	82.19	85.54	47	79.99	82.12	49	78.81	80.04	51	75.18	76.32	50
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	38.37	N/A	N/A	39.48	N/A	N/A	38.06	N/A	N/A	41.50	N/A	N/A	37.68	N/A
Brokered Deposits to Deposits	0.00	2.44	51	0.00	2.24	54	0.00	1.98	55	0.00	1.58	58	0.00	1.20	61
Listing Service Dep to Deposits	0.00	0.32	73	0.00	0.32	73	0.00	0.30	74	0.00	0.29	75	0.00	0.30	75
List Service and Brkrd Dep to Deps	0.00	3.15	45	0.00	2.91	47	0.00	2.63	49	0.00	2.20	51	0.00	1.82	54
Sec Bor + sec FFP to Tot Bor + FFP	0.00	10.57	68	N/A	9.73	N/A	N/A	5.07	N/A	N/A	2.30	N/A	N/A	2.22	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.87	N/A	N/A	3.70	N/A	N/A	3.50	N/A	N/A	3.97	N/A	N/A	3.23	N/A
Total Deposits															
Individ, Partnerships, and Corp.		619,151			622,828			629,193			633,960			661,943	
U.S. Govt, States & Political Sub in U.S.		107,369			131,899			149,228			116,119			75,803	
Comml Banks & 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.		0			0			0			0			0	
Total Deposits		726,520			754,727			778,421			750,079			737,746	
Domestic Demand Deposits		213,453			220,306			218,635			218,750			225,587	
Domestic Other Transaction Accts		83,429			85,999			88,984			92,886			96,254	
Domestic Nontransaction Accts		429,638			448,422			470,802			438,443			415,905	
Total Domestic Deposits		726,520			754,727			778,421			750,079			737,746	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		726,520			754,727			778,421			750,079			737,746	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		93,958			79,348			72,028			53,953			41,782	
Short Term Non Core Funding		87,841			73,774			68,815			38,406			37,271	
Core Deposits		645,562			675,379			706,393			696,126			695,964	
Time Deps \$250M & Under Mat < 1 Yr		112,316			108,890			92,526			74,733			99,534	
Time Deps \$250M & Under Mat > 1 Yr		18,716			21,115			31,400			43,268			34,208	
Time Deps over \$250M Mat < 1 Yr		74,841			73,774			68,815			38,406			37,271	
Time Deps over \$250M Mat > 1 Yr		6,117			5,574			3,213			15,547			4,511	
Fed Home Loan Bor Mat < 1 Yr		13,000			0			0			0			0	

Fed Home Loan Bor Mat > 1 Yr	0	0	0	0	0
Other Borrowing Mat < 1 Year	0	0	0	0	0
Other Borrowing Mat > 1 Year	0	0	0	0	0
Secured Other Borrowings	0	0	0	0	0
Federal Funds Purchased	0	0	0	0	0
Secured Fed Funds Purchased	0	0	0	0	0
Listing Service Deposits	0	0	0	0	0
Brokered Deposits	0	0	0	0	0
Reciprocal Brokered Deposits	0	0	0	0	0

	06/30/2022			03/31/2022			12/31/2021			09/30/2021			06/30/2021		
	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.	87.45	89.21	39	84.26	89.24	26	84.61	89.28	27	86.02	89.38	31	85.89	89.41	30
U.S. Govt, States & Political Sub in U.S.	12.55	9.50	67	15.74	9.50	78	15.39	9.40	78	13.98	9.22	74	14.11	9.10	75
Comml Banks & Other Dep Inst. in U.S.	0.00	0.54	46	0.00	0.50	46	0.00	0.54	46	0.00	0.60	46	0.00	0.66	45
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	99	0.00	0.02	98	0.00	0.03	98	0.00	0.03	98
Foreign Govts and Official Inst.	0.00	0.02	99	0.00	0.02	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	91	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	92
Domestic Demand Deposits	28.54	27.75	52	27.51	27.26	50	26.34	26.80	46	27.50	26.12	52	25.91	25.61	49
Domestic Other Transaction Accts	13.51	13.01	50	11.93	13.10	45	12.99	12.87	50	13.19	12.06	53	13.61	11.75	56
Domestic Nontransaction Accts	57.95	56.93	62	60.56	57.35	66	60.66	58.11	64	59.31	59.61	57	60.48	60.55	59
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	0.87	-3.52	58	-2.56	-7.73	57	-5.74	-7.91	48	-7.21	-7.75	44	-5.54	-6.67	47
Core Deposits	83.85	83.48	45	81.56	83.29	32	79.87	82.03	31	79.57	81.25	33	79.25	80.89	33
Short Term Non Core Funding	4.42	4.78	55	6.20	4.38	73	6.26	4.48	72	6.39	4.74	71	6.46	4.95	70
S.T Inv to S.T. Ncore Fund	108.10	395.86	36	152.73	519.11	32	194.24	505.15	38	210.25	472.39	40	189.16	442.90	39
S.T. Asset to S.T. Liabilities	167.67	217.62	48	163.95	248.11	40	180.41	249.06	44	186.65	239.31	49	179.06	228.44	48
Net S.T. Liabilities to Assets	-10.90	-8.81	41	-11.68	-11.41	45	-15.02	-11.75	38	-16.12	-11.63	36	-14.74	-11.11	37
Net Loans & Leases to Deposits	67.13	69.26	46	62.67	66.49	42	63.95	67.94	43	65.02	69.43	41	66.21	70.90	39
Net LN&LS to Core Deposits	71.57	73.91	48	68.29	70.85	48	69.90	72.55	48	71.23	74.43	46	72.64	76.27	44
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	32.71	N/A	N/A	32.29	N/A	N/A	33.67	N/A	N/A	35.48	N/A	N/A	37.16	N/A
Brokered Deposits to Deposits	0.00	0.99	64	0.00	0.88	64	0.00	0.91	63	0.00	0.99	62	0.00	1.04	62
Listing Service Dep to Deposits	0.00	0.33	75	0.00	0.32	76	0.00	0.35	74	0.00	0.40	73	0.00	0.43	73
List Service and Brkrd Dep to Deps	0.00	1.60	56	0.00	1.46	56	0.00	1.52	55	0.00	1.65	53	0.00	1.77	53
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.05	N/A	N/A	2.75	N/A	N/A	2.55	N/A	N/A	3.91	N/A	N/A	4.83	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.15	N/A	N/A	3.25	N/A	N/A	2.96	N/A	N/A	3.18	N/A	N/A	3.17	N/A
Total Deposits															
Individ, Partnerships, and Corp.		659,991			656,193			639,555			633,693			608,262	
U.S. Govt, States & Political Sub in U.S.		94,680			122,576			116,297			103,020			99,884	
Comml Banks & 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.		0			0			0			0			0	
Total Deposits		754,671			778,769			755,852			736,713			708,146	
Domestic Demand Deposits		215,397			214,236			199,100			202,602			183,461	
Domestic Other Transaction Accts		101,928			92,941			98,218			97,183			96,410	
Domestic Nontransaction Accts		437,346			471,592			458,534			436,928			428,275	
Total Domestic Deposits		754,671			778,769			755,852			736,713			708,146	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		754,671			778,769			755,852			736,713			708,146	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		46,752			64,063			64,324			64,191			62,718	
Short Term Non Core Funding		37,318			54,362			54,179			53,991			52,628	
Core Deposits		707,919			714,706			691,528			672,522			645,428	
Time Deps \$250M & Under Mat < 1 Yr		98,702			105,691			107,503			103,255			99,203	
Time Deps \$250M & Under Mat > 1 Yr		47,023			46,626			49,926			59,113			64,583	
Time Deps over \$250M Mat < 1 Yr		37,318			54,362			54,179			53,991			52,628	
Time Deps over \$250M Mat > 1 Yr		9,434			9,701			10,145			10,200			10,090	
Fed Home Loan Bor Mat < 1 Yr		0			0			0			0			0	

Fed Home Loan Bor Mat > 1 Yr	0	0	0	0	0
Other Borrowing Mat < 1 Year	0	0	0	0	0
Other Borrowing Mat > 1 Year	0	0	0	0	0
Secured Other Borrowings	0	0	0	0	0
Federal Funds Purchased	0	0	0	0	0
Secured Fed Funds Purchased	0	0	0	0	0
Listing Service Deposits	0	0	0	0	0
Brokered Deposits	0	0	0	0	0
Reciprocal Brokered Deposits	0	0	0	0	0