

# 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%
March 31, 2025	75.18%

	03/31/2025			12/31/2024			09/30/2024			06/30/2024			03/31/2024		
	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.	86.36	87.83	41	84.67	87.96	32	86.34	88.26	38	83.43	88.23	27	85.40	88.25	34
U.S. Govt, States & Political Sub in U.S.	13.64	10.91	64	15.33	10.78	72	13.66	10.47	67	16.57	10.44	77	14.60	10.40	70
Comml Banks & Other Dep Inst. in U.S.	0.00	0.54	40	0.00	0.53	40	0.00	0.55	40	0.00	0.59	39	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	96	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.03	99
Total deposits	100.00	100.00	87	100.00	100.00	89	100.00	100.00	89	100.00	100.00	89	100.00	100.00	90
Domestic Demand Deposits	27.01	25.56	58	26.30	25.42	56	27.28	25.33	59	27.67	25.53	59	28.27	25.45	62
Domestic Other Transaction Accts	9.44	11.60	42	8.98	11.65	41	9.15	11.45	41	9.89	11.77	43	10.42	12.18	43
Domestic Nontransaction Accts	63.55	60.59	61	64.73	60.70	64	63.56	61.03	61	62.43	60.59	59	61.31	60.11	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	10.72	5.34	65	9.34	6.81	55	12.05	7.31	63	11.84	7.72	62	8.76	6.69	56
Core Deposits	72.85	75.68	32	73.37	75.43	36	71.83	74.70	33	73.68	75.27	38	76.86	75.67	50
Short Term Non Core Funding	12.56	10.40	66	12.24	10.58	64	12.47	10.70	65	12.35	10.65	64	9.72	10.42	51
S.T Inv to S.T. Ncore Fund	29.56	117.61	19	42.13	108.02	34	27.03	101.52	20	19.98	95.24	16	19.71	108.41	12
S.T. Asset to S.T. Liabilities	70.61	113.71	30	78.96	107.77	40	76.83	103.63	41	72.09	101.43	38	73.27	106.69	37
Net S.T. Liabilities to Assets	8.94	0.39	73	5.91	1.58	60	6.17	2.10	61	7.46	2.44	64	6.72	1.64	64
Net Loans & Leases to Deposits	75.18	77.37	42	73.21	78.35	36	74.75	78.63	38	75.15	79.08	38	74.98	77.82	41
Net LN&LS to Core Deposits	88.88	89.19	50	86.54	90.36	44	89.51	90.52	50	88.56	90.58	47	84.60	88.96	45
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.44	N/A	N/A	36.75	N/A	N/A	34.76	N/A	N/A	34.93	N/A	N/A	37.10	N/A
Brokered Deposits to Deposits	0.00	2.78	48	0.00	2.89	47	0.00	2.85	46	0.00	2.77	46	0.00	2.82	47
Listing Service Dep to Deposits	0.00	0.38	75	0.00	0.36	74	0.00	0.35	74	0.00	0.34	73	0.00	0.33	73
List Service and Brkrd Dep to Deps	0.00	3.54	43	0.00	3.63	41	0.00	3.57	40	0.00	3.48	41	0.00	3.55	42
Sec Bor + sec FFP to Tot Bor + FFP	N/A	1.15	N/A	N/A	2.39	N/A	N/A	8.59	N/A	N/A	10.96	N/A	N/A	12.59	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.41	N/A	N/A	6.18	N/A	N/A	5.97	N/A	N/A	5.47	N/A	N/A	5.12	N/A
Total Deposits															
Individ, Partnerships, and Corp.		664,453			650,424			644,074			613,214			612,700	
U.S. Govt, States & Political Sub in U.S.		104,978			117,776			101,871			121,750			104,736	
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		769,431			768,200			745,945			734,964			717,436	
Domestic Demand Deposits		207,838			202,019			203,515			203,387			202,803	
Domestic Other Transaction Accts		72,658			68,958			68,271			72,703			74,760	
Domestic Nontransaction Accts		488,935			497,223			474,159			458,874			439,873	
Total Domestic Deposits		769,431			768,200			745,945			734,964			717,436	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		769,431			768,200			745,945			734,964			717,436	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		118,625			118,297			123,049			111,333			81,544	
Short Term Non Core Funding		112,187			108,385			108,165			104,541			80,425	
Core Deposits		650,806			649,903			622,896			623,631			635,892	
Time Deps \$250M & Under Mat < 1 Yr		159,642			140,329			122,942			121,694			127,457	
Time Deps \$250M & Under Mat > 1 Yr		18,536			31,603			40,411			20,820			9,371	
Time Deps over \$250M Mat < 1 Yr		112,187			108,385			108,165			104,541			80,425	
Time Deps over \$250M Mat > 1 Yr		6,438			9,912			14,884			6,792			1,119	
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

	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	88.73	17	84.52	88.96	28
U.S. Govt, States & Political Sub in U.S.	17.21	10.33	78	14.78	9.85	74	17.48	9.92	82	19.17	10.01	86	15.48	9.79	76
Comml Banks & Other Dep Inst. in U.S.	0.00	0.57	41	0.00	0.53	42	0.00	0.52	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	92	100.00	100.00	92
Domestic Demand Deposits	27.43	25.96	57	29.38	26.43	60	29.19	26.90	58	28.09	27.37	53	29.16	28.15	53
Domestic Other Transaction Accts	10.82	12.22	45	11.48	12.21	47	11.39	12.55	45	11.43	12.98	44	12.38	13.22	46
Domestic Nontransaction Accts	61.75	59.67	60	59.14	59.20	55	59.42	58.35	59	60.48	57.42	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	7.26	51	10.76	6.71	61	7.69	6.01	53	5.71	3.63	55	5.37	2.61	56
Core Deposits	76.56	76.02	47	77.19	77.26	45	79.18	77.78	51	80.54	79.59	48	82.64	81.30	51
Short Term Non Core Funding	9.92	10.10	54	10.50	9.55	61	8.65	8.88	54	7.85	7.45	58	4.56	6.57	41
S.T Inv to S.T. Ncore Fund	32.81	108.18	28	13.82	116.70	11	27.08	129.44	24	39.13	184.72	27	32.28	227.42	27
S.T. Asset to S.T. Liabilities	94.18	107.36	52	97.90	112.87	52	111.61	123.94	55	141.91	150.77	58	183.79	173.41	64
Net S.T. Liabilities to Assets	1.40	1.55	48	0.50	0.68	48	-2.49	-0.76	42	-7.71	-3.41	34	-11.25	-4.94	29
Net Loans & Leases to Deposits	73.71	78.06	38	76.55	77.58	45	73.55	76.59	41	72.59	74.46	45	73.14	73.79	48
Net LN&LS to Core Deposits	83.68	88.52	43	86.15	87.37	50	82.19	85.54	47	79.99	82.12	49	78.81	80.04	51
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.72	N/A	N/A	38.37	N/A	N/A	39.48	N/A	N/A	38.06	N/A	N/A	41.50	N/A
Brokered Deposits to Deposits	0.00	2.65	49	0.00	2.44	51	0.00	2.24	54	0.00	1.98	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 Brkrd Dep to Deps	0.00	3.37	43	0.00	3.15	45	0.00	2.91	47	0.00	2.63	49	0.00	2.20	51
Sec Bor + sec FFP to Tot Bor + FFP	N/A	12.00	N/A	0.00	10.57	68	N/A	9.73	N/A	N/A	5.07	N/A	N/A	2.30	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	4.75	N/A	N/A	3.87	N/A	N/A	3.70	N/A	N/A	3.50	N/A	N/A	3.97	N/A
Total Deposits															
Individ, Partnerships, and Corp.			604,952			619,151			622,828			629,193			633,960
U.S. Govt, States & Political Sub in U.S.			125,721			107,369			131,899			149,228			116,119
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			730,673			726,520			754,727			778,421			750,079
Domestic Demand Deposits			200,414			213,453			220,306			218,635			218,750
Domestic Other Transaction Accts			79,051			83,429			85,999			88,984			92,886
Domestic Nontransaction Accts			451,208			429,638			448,422			470,802			438,443
Total Domestic Deposits			730,673			726,520			754,727			778,421			750,079
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			730,673			726,520			754,727			778,421			750,079
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			87,010			93,958			79,348			72,028			53,953
Short Term Non Core Funding			83,391			87,841			73,774			68,815			38,406
Core Deposits			643,663			645,562			675,379			706,393			696,126
Time Deps \$250M & Under Mat < 1 Yr			119,326			112,316			108,890			92,526			74,733
Time Deps \$250M & Under Mat > 1 Yr			12,608			18,716			21,115			31,400			43,268
Time Deps over \$250M Mat < 1 Yr			83,391			74,841			73,774			68,815			38,406
Time Deps over \$250M Mat > 1 Yr			3,619			6,117			5,574			3,213			15,547
Fed Home Loan Bor Mat < 1 Yr			0			13,000			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

	09/30/2022			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	67	15.74	9.50	78	15.39	9.40	78	13.98	9.22	74
Comml Banks & 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	98	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	27.75	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	13.01	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	56.93	62	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	-3.52	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	83.48	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. Ncore Fund	48.71	327.78	26	108.10	395.86	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	217.62	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	69.26	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	73.91	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 Brkrd 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															
Individ, Partnerships, and Corp.		661,943			659,991			656,193			639,555			633,693	
U.S. Govt, States & Political Sub in U.S.		75,803			94,680			122,576			116,297			103,020	
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		737,746			754,671			778,769			755,852			736,713	
Domestic Demand Deposits		225,587			215,397			214,236			199,100			202,602	
Domestic Other Transaction Accts		96,254			101,928			92,941			98,218			97,183	
Domestic Nontransaction Accts		415,905			437,346			471,592			458,534			436,928	
Total Domestic Deposits		737,746			754,671			778,769			755,852			736,713	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		737,746			754,671			778,769			755,852			736,713	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		41,782			46,752			64,063			64,324			64,191	
Short Term Non Core Funding		37,271			37,318			54,362			54,179			53,991	
Core Deposits		695,964			707,919			714,706			691,528			672,522	
Time Deps \$250M & Under Mat < 1 Yr		99,534			98,702			105,691			107,503			103,255	
Time Deps \$250M & Under Mat > 1 Yr		34,208			47,023			46,626			49,926			59,113	
Time Deps over \$250M Mat < 1 Yr		37,271			37,318			54,362			54,179			53,991	
Time Deps over \$250M Mat > 1 Yr		4,511			9,434			9,701			10,145			10,200	
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