

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%
June 30, 2025	77.60%

	06/30/2025			03/31/2025			12/31/2024			09/30/2024			06/30/2024		
	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.	88.91	87.73	52	86.36	87.83	41	84.67	87.95	32	86.34	88.24	38	83.43	88.21	27
U.S. Govt, States & Political Sub in U.S.	11.09	10.97	54	13.64	10.91	64	15.33	10.80	72	13.66	10.48	67	16.57	10.46	76
Comml Banks & Other Dep Inst. in U.S.	0.00	0.59	39	0.00	0.54	40	0.00	0.53	40	0.00	0.55	40	0.00	0.59	39
Banks in Foreign Countries	0.00	0.02	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	96	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	88	100.00	100.00	87	100.00	100.00	89	100.00	100.00	89	100.00	100.00	89
Domestic Demand Deposits	28.26	25.61	61	27.01	25.56	58	26.30	25.42	56	27.28	25.35	59	27.67	25.52	59
Domestic Other Transaction Accts	9.20	11.50	41	9.44	11.61	42	8.98	11.66	41	9.15	11.45	41	9.89	11.77	43
Domestic Nontransaction Accts	62.55	60.68	59	63.55	60.58	61	64.73	60.70	64	63.56	61.02	61	62.43	60.60	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	11.71	6.64	66	10.72	5.39	65	9.34	6.81	55	12.05	7.31	63	11.84	7.72	62
Core Deposits	73.54	75.28	36	72.85	75.67	32	73.37	75.43	36	71.83	74.71	33	73.68	75.27	38
Short Term Non Core Funding	11.96	10.69	62	12.56	10.40	66	12.24	10.58	64	12.47	10.69	65	12.35	10.65	64
S.T Inv to S.T. Ncore Fund	14.48	103.17	10	29.56	117.01	19	42.13	108.00	34	27.03	101.74	20	19.98	95.20	16
S.T. Asset to S.T. Liabilities	73.99	109.07	34	70.61	113.54	30	78.96	107.74	40	76.83	103.62	41	72.09	101.42	38
Net S.T. Liabilities to Assets	7.89	1.26	69	8.94	0.45	73	5.91	1.58	60	6.17	2.11	61	7.46	2.44	64
Net Loans & Leases to Deposits	77.60	78.51	45	75.18	77.41	42	73.21	78.32	36	74.75	78.60	39	75.15	79.08	38
Net LN&LS to Core Deposits	90.04	90.65	49	88.88	89.20	50	86.54	90.33	45	89.51	90.49	50	88.56	90.59	47
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	38.17	N/A	N/A	37.09	N/A	N/A	36.84	N/A	N/A	34.76	N/A	N/A	34.93	N/A
Brokered Deposits to Deposits	0.00	2.68	48	0.00	2.77	48	0.00	2.89	47	0.00	2.85	46	0.00	2.77	46
Listing Service Dep to Deposits	0.00	0.39	75	0.00	0.38	75	0.00	0.36	74	0.00	0.34	74	0.00	0.34	73
List Service and Brkrd Dep to Deps	0.00	3.44	43	0.00	3.53	43	0.00	3.62	41	0.00	3.57	40	0.00	3.48	41
Sec Bor + sec FFP to Tot Bor + FFP	0.00	1.49	86	N/A	1.11	N/A	N/A	2.29	N/A	N/A	8.59	N/A	N/A	10.96	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.35	N/A	N/A	6.52	N/A	N/A	6.18	N/A	N/A	5.97	N/A	N/A	5.47	N/A
Total Deposits															
Individ, Partnerships, and Corp.		675,572			664,453			650,424			644,074			613,214	
U.S. Govt, States & Political Sub in U.S.		84,293			104,978			117,776			101,871			121,750	
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		759,865			769,431			768,200			745,945			734,964	
Domestic Demand Deposits		214,716			207,838			202,019			203,515			203,387	
Domestic Other Transaction Accts		69,878			72,658			68,958			68,271			72,703	
Domestic Nontransaction Accts		475,271			488,935			497,223			474,159			458,874	
Total Domestic Deposits		759,865			769,431			768,200			745,945			734,964	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		759,865			769,431			768,200			745,945			734,964	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		110,050			118,625			118,297			123,049			111,333	
Short Term Non Core Funding		106,534			112,187			108,385			108,165			104,541	
Core Deposits		654,815			650,806			649,903			622,896			623,631	
Time Deps \$250M & Under Mat < 1 Yr		163,757			159,642			140,329			122,942			121,694	
Time Deps \$250M & Under Mat > 1 Yr		17,683			18,536			31,603			40,411			20,820	
Time Deps over \$250M Mat < 1 Yr		101,534			112,187			108,385			108,165			104,541	
Time Deps over \$250M Mat > 1 Yr		3,516			6,438			9,912			14,884			6,792	
Fed Home Loan Bor Mat < 1 Yr		5,000			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

	03/31/2024			12/31/2023			09/30/2023			06/30/2023			03/31/2023		
	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.	85.40	88.23	34	82.79	88.31	25	85.22	88.90	30	82.52	88.82	22	80.83	88.73	17
U.S. Govt, States & Political Sub in U.S.	14.60	10.41	70	17.21	10.35	78	14.78	9.85	74	17.48	9.92	82	19.17	10.01	86
Comml Banks & Other Dep Inst. in U.S.	0.00	0.57	41	0.00	0.57	41	0.00	0.53	42	0.00	0.52	43	0.00	0.51	45
Banks in Foreign Countries	0.00	0.01	99	0.00	0.01	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.04	98	0.00	0.04	98	0.00	0.04	99	0.00	0.03	99
Total deposits	100.00	100.00	89	100.00	100.00	88	100.00	100.00	90	100.00	100.00	92	100.00	100.00	92
Domestic Demand Deposits	28.27	25.44	62	27.43	25.95	57	29.38	26.43	60	29.19	26.90	58	28.09	27.37	53
Domestic Other Transaction Accts	10.42	12.20	43	10.82	12.24	45	11.48	12.21	47	11.39	12.55	45	11.43	12.98	44
Domestic Nontransaction Accts	61.31	60.09	57	61.75	59.65	60	59.14	59.20	55	59.42	58.35	59	60.48	57.42	65
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	8.76	6.67	56	7.93	7.24	51	10.76	6.71	61	7.69	6.01	53	5.71	3.63	55
Core Deposits	76.86	75.68	50	76.56	76.03	47	77.19	77.26	45	79.18	77.78	51	80.54	79.59	48
Short Term Non Core Funding	9.72	10.42	51	9.92	10.09	54	10.50	9.55	61	8.65	8.88	54	7.85	7.45	58
S.T Inv to S.T. Ncore Fund	19.71	108.97	12	32.81	108.56	28	13.82	116.70	11	27.08	129.44	24	39.13	184.72	27
S.T. Asset to S.T. Liabilities	73.27	106.71	37	94.18	107.56	52	97.90	112.86	52	111.61	123.94	55	141.91	150.77	58
Net S.T. Liabilities to Assets	6.72	1.64	64	1.40	1.55	48	0.50	0.68	48	-2.49	-0.76	42	-7.71	-3.41	34
Net Loans & Leases to Deposits	74.98	77.79	41	73.71	78.03	38	76.55	77.58	45	73.55	76.59	41	72.59	74.46	45
Net LN&LS to Core Deposits	84.60	88.93	45	83.68	88.48	43	86.15	87.37	50	82.19	85.54	47	79.99	82.12	49
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.10	N/A	N/A	37.72	N/A	N/A	38.47	N/A	N/A	39.58	N/A	N/A	38.17	N/A
Brokered Deposits to Deposits	0.00	2.82	47	0.00	2.65	49	0.00	2.44	51	0.00	2.24	54	0.00	1.98	56
Listing Service Dep to Deposits	0.00	0.33	73	0.00	0.32	73	0.00	0.32	73	0.00	0.32	73	0.00	0.30	74
List Service and Brkrd Dep to Deps	0.00	3.55	42	0.00	3.37	43	0.00	3.15	45	0.00	2.91	47	0.00	2.63	49
Sec Bor + sec FFP to Tot Bor + FFP	N/A	12.59	N/A	N/A	12.00	N/A	0.00	10.57	68	N/A	9.73	N/A	N/A	5.07	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.12	N/A	N/A	4.75	N/A	N/A	3.88	N/A	N/A	3.71	N/A	N/A	3.51	N/A
Total Deposits															
Individ, Partnerships, and Corp.			612,700			604,952			619,151			622,828			629,193
U.S. Govt, States & Political Sub in U.S.			104,736			125,721			107,369			131,899			149,228
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			717,436			730,673			726,520			754,727			778,421
Domestic Demand Deposits			202,803			200,414			213,453			220,306			218,635
Domestic Other Transaction Accts			74,760			79,051			83,429			85,999			88,984
Domestic Nontransaction Accts			439,873			451,208			429,638			448,422			470,802
Total Domestic Deposits			717,436			730,673			726,520			754,727			778,421
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			717,436			730,673			726,520			754,727			778,421
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			81,544			87,010			93,958			79,348			72,028
Short Term Non Core Funding			80,425			83,391			87,841			73,774			68,815
Core Deposits			635,892			643,663			645,562			675,379			706,393
Time Deps \$250M & Under Mat < 1 Yr			127,457			119,326			112,316			108,890			92,526
Time Deps \$250M & Under Mat > 1 Yr			9,371			12,608			18,716			21,115			31,400
Time Deps over \$250M Mat < 1 Yr			80,425			83,391			74,841			73,774			68,815
Time Deps over \$250M Mat > 1 Yr			1,119			3,619			6,117			5,574			3,213
Fed Home Loan Bor Mat < 1 Yr			0			0			13,000			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

	12/31/2022			09/30/2022			06/30/2022			03/31/2022			12/31/2021		
	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.	84.52	88.96	28	89.73	89.16	49	87.45	89.21	39	84.26	89.24	26	84.61	89.28	27
U.S. Govt, States & Political Sub in U.S.	15.48	9.79	76	10.27	9.53	56	12.55	9.50	67	15.74	9.50	78	15.39	9.40	78
Comml Banks & Other Dep Inst. in U.S.	0.00	0.50	46	0.00	0.51	46	0.00	0.54	46	0.00	0.50	46	0.00	0.54	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	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.03	99	0.00	0.02	99	0.00	0.02	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	92	100.00	100.00	91	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	29.16	28.15	53	30.58	28.26	56	28.54	27.75	52	27.51	27.26	50	26.34	26.80	46
Domestic Other Transaction Accts	12.38	13.21	46	13.05	13.25	47	13.51	13.01	50	11.93	13.10	45	12.99	12.87	50
Domestic Nontransaction Accts	58.45	56.33	63	56.38	56.07	58	57.95	56.93	62	60.56	57.35	66	60.66	58.11	64
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	5.37	2.61	56	3.17	-0.88	59	0.87	-3.52	58	-2.56	-7.73	57	-5.74	-7.91	48
Core Deposits	82.64	81.31	51	84.58	83.14	52	83.85	83.48	45	81.56	83.29	32	79.87	82.03	31
Short Term Non Core Funding	4.56	6.57	41	4.53	5.34	51	4.42	4.78	55	6.20	4.38	73	6.26	4.48	72
S.T Inv to S.T. Ncore Fund	32.28	227.42	27	48.71	327.78	26	108.10	395.86	36	152.73	519.11	32	194.24	505.15	38
S.T. Asset to S.T. Liabilities	183.79	173.41	64	152.69	203.41	49	167.67	217.62	48	163.95	248.11	40	180.41	249.06	44
Net S.T. Liabilities to Assets	-11.25	-4.94	29	-8.76	-7.29	42	-10.90	-8.81	41	-11.68	-11.41	45	-15.02	-11.75	38
Net Loans & Leases to Deposits	73.14	73.79	48	70.92	71.21	50	67.13	69.26	46	62.67	66.49	42	63.95	67.94	43
Net LN&LS to Core Deposits	78.81	80.04	51	75.18	76.32	50	71.57	73.91	48	68.29	70.85	48	69.90	72.55	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.63	N/A	N/A	37.80	N/A	N/A	32.71	N/A	N/A	32.29	N/A	N/A	33.67	N/A
Brokered Deposits to Deposits	0.00	1.58	58	0.00	1.20	62	0.00	0.99	64	0.00	0.88	64	0.00	0.91	63
Listing Service Dep to Deposits	0.00	0.29	75	0.00	0.30	75	0.00	0.33	75	0.00	0.32	76	0.00	0.35	74
List Service and Brkrd Dep to Deps	0.00	2.20	51	0.00	1.82	54	0.00	1.60	56	0.00	1.46	56	0.00	1.52	55
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.30	N/A	N/A	2.22	N/A	N/A	2.05	N/A	N/A	2.75	N/A	N/A	2.55	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.98	N/A	N/A	3.24	N/A	N/A	3.15	N/A	N/A	3.25	N/A	N/A	2.96	N/A
Total Deposits															
Individ, Partnerships, and Corp.			633,960			661,943			659,991			656,193			639,555
U.S. Govt, States & Political Sub in U.S.			116,119			75,803			94,680			122,576			116,297
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			750,079			737,746			754,671			778,769			755,852
Domestic Demand Deposits			218,750			225,587			215,397			214,236			199,100
Domestic Other Transaction Accts			92,886			96,254			101,928			92,941			98,218
Domestic Nontransaction Accts			438,443			415,905			437,346			471,592			458,534
Total Domestic Deposits			750,079			737,746			754,671			778,769			755,852
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			750,079			737,746			754,671			778,769			755,852
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			53,953			41,782			46,752			64,063			64,324
Short Term Non Core Funding			38,406			37,271			37,318			54,362			54,179
Core Deposits			696,126			695,964			707,919			714,706			691,528
Time Deps \$250M & Under Mat < 1 Yr			74,733			99,534			98,702			105,691			107,503
Time Deps \$250M & Under Mat > 1 Yr			43,268			34,208			47,023			46,626			49,926
Time Deps over \$250M Mat < 1 Yr			38,406			37,271			37,318			54,362			54,179
Time Deps over \$250M Mat > 1 Yr			15,547			4,511			9,434			9,701			10,145
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