

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%
September 30, 2025	78.86%

	09/30/2025			06/30/2025			03/31/2025			12/31/2024			09/30/2024		
	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.	89.23	87.95	53	88.91	87.73	52	86.36	87.83	41	84.67	87.95	32	86.34	88.24	38
U.S. Govt, States & Political Sub in U.S.	10.74	10.75	52	11.09	10.97	54	13.64	10.91	64	15.33	10.80	72	13.66	10.48	67
Comml Banks & Other Dep Inst. in U.S.	0.03	0.57	45	0.00	0.59	39	0.00	0.54	40	0.00	0.53	40	0.00	0.55	40
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	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	96	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	89	100.00	100.00	88	100.00	100.00	87	100.00	100.00	89	100.00	100.00	89
Domestic Demand Deposits	27.88	25.60	60	28.26	25.59	61	27.01	25.55	58	26.30	25.42	56	27.28	25.35	59
Domestic Other Transaction Accts	9.08	11.40	41	9.20	11.50	41	9.44	11.61	42	8.98	11.66	41	9.15	11.45	41
Domestic Nontransaction Accts	63.04	60.83	60	62.55	60.70	59	63.55	60.59	61	64.73	60.70	64	63.56	61.02	61
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	12.64	6.41	69	11.71	6.62	66	10.72	5.39	65	9.34	6.82	55	12.05	7.31	63
Core Deposits	72.63	74.92	34	73.54	75.28	36	72.85	75.67	32	73.37	75.42	36	71.83	74.71	33
Short Term Non Core Funding	12.43	10.71	64	11.96	10.69	62	12.56	10.38	67	12.24	10.58	64	12.47	10.69	65
S.T Inv to S.T. Ncore Fund	9.58	104.95	6	14.48	103.27	10	29.56	117.06	19	42.13	107.99	34	27.03	101.74	20
S.T. Asset to S.T. Liabilities	72.18	112.20	31	73.99	108.99	34	70.61	113.59	30	78.96	107.73	40	76.83	103.61	41
Net S.T. Liabilities to Assets	8.83	0.82	72	7.89	1.27	69	8.94	0.44	73	5.91	1.59	60	6.17	2.11	61
Net Loans & Leases to Deposits	78.86	78.83	47	77.60	78.49	45	75.18	77.40	42	73.21	78.32	36	74.75	78.60	39
Net LN&LS to Core Deposits	92.09	91.13	52	90.04	90.63	49	88.88	89.20	50	86.54	90.33	45	89.51	90.49	50
Brkr Dep Mat < 1 Yr to Brkr Deps	100.00	37.91	99	N/A	38.35	N/A	N/A	37.06	N/A	N/A	36.81	N/A	N/A	34.76	N/A
Brokered Deposits to Deposits	0.00	2.60	48	0.00	2.69	48	0.00	2.77	48	0.00	2.90	47	0.00	2.85	46
Listing Service Dep to Deposits	0.00	0.39	75	0.00	0.39	75	0.00	0.38	75	0.00	0.36	74	0.00	0.34	74
List Service and Brkrd Dep to Deps	0.00	3.38	43	0.00	3.45	43	0.00	3.54	43	0.00	3.63	41	0.00	3.57	40
Sec Bor + sec FFP to Tot Bor + FFP	0.00	1.46	88	0.00	1.30	86	N/A	1.04	N/A	N/A	2.20	N/A	N/A	8.59	N/A
Recip Brkrd Dep to Tot Brkrd Dep	100.00	6.93	99	N/A	6.52	N/A	N/A	6.59	N/A	N/A	6.28	N/A	N/A	5.97	N/A
Total Deposits															
Individ, Partnerships, and Corp.		679,135			675,572			664,453			650,424			644,074	
U.S. Govt, States & Political Sub in U.S.		81,712			84,293			104,978			117,776			101,871	
Comml Banks & Other Dep Inst. in U.S.		237			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		761,084			759,865			769,431			768,200			745,945	
Domestic Demand Deposits		212,196			214,716			207,838			202,019			203,515	
Domestic Other Transaction Accts		69,102			69,878			72,658			68,958			68,271	
Domestic Nontransaction Accts		479,786			475,271			488,935			497,223			474,159	
Total Domestic Deposits		761,084			759,865			769,431			768,200			745,945	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		761,084			759,865			769,431			768,200			745,945	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		114,322			110,050			118,625			118,297			123,049	
Short Term Non Core Funding		111,558			106,534			112,187			108,385			108,165	
Core Deposits		651,762			654,815			650,806			649,903			622,896	
Time Deps \$250M & Under Mat < 1 Yr		173,105			163,757			159,642			140,329			122,942	
Time Deps \$250M & Under Mat > 1 Yr		13,219			17,683			18,536			31,603			40,411	
Time Deps over \$250M Mat < 1 Yr		106,557			101,534			112,187			108,385			108,165	
Time Deps over \$250M Mat > 1 Yr		2,764			3,516			6,438			9,912			14,884	
Fed Home Loan Bor Mat < 1 Yr		5,000			5,000			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	1	0	0	0	0
Reciprocal Brokered Deposits	1	0	0	0	0

	06/30/2024			03/31/2024			12/31/2023			09/30/2023			06/30/2023		
	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.	83.43	88.21	27	85.40	88.23	34	82.79	88.31	25	85.22	88.90	30	82.52	88.82	22
U.S. Govt, States & Political Sub in U.S.	16.57	10.46	76	14.60	10.41	70	17.21	10.35	78	14.78	9.85	74	17.48	9.92	82
Comml Banks & Other Dep Inst. in U.S.	0.00	0.59	39	0.00	0.57	41	0.00	0.57	41	0.00	0.53	42	0.00	0.52	43
Banks in Foreign Countries	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.02	99	0.00	0.02	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.03	99	0.00	0.04	98	0.00	0.04	98	0.00	0.04	99
Total deposits	100.00	100.00	89	100.00	100.00	89	100.00	100.00	88	100.00	100.00	90	100.00	100.00	92
Domestic Demand Deposits	27.67	25.52	59	28.27	25.44	62	27.43	25.95	57	29.38	26.43	60	29.19	26.90	58
Domestic Other Transaction Accts	9.89	11.77	43	10.42	12.20	43	10.82	12.24	45	11.48	12.21	47	11.39	12.55	45
Domestic Nontransaction Accts	62.43	60.60	59	61.31	60.09	57	61.75	59.65	60	59.14	59.20	55	59.42	58.35	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	11.84	7.72	62	8.76	6.67	56	7.93	7.24	51	10.76	6.71	61	7.69	6.01	53
Core Deposits	73.68	75.27	38	76.86	75.68	50	76.56	76.03	47	77.19	77.26	45	79.18	77.78	51
Short Term Non Core Funding	12.35	10.65	64	9.72	10.42	51	9.92	10.09	54	10.50	9.55	61	8.65	8.88	54
S.T Inv to S.T. Ncore Fund	19.98	95.20	16	19.71	108.97	12	32.81	108.56	28	13.82	116.70	11	27.08	129.44	24
S.T. Asset to S.T. Liabilities	72.09	101.42	38	73.27	106.71	37	94.18	107.56	52	97.90	112.86	52	111.61	123.94	55
Net S.T. Liabilities to Assets	7.46	2.44	64	6.72	1.64	64	1.40	1.55	48	0.50	0.68	48	-2.49	-0.76	42
Net Loans & Leases to Deposits	75.15	79.08	38	74.98	77.79	41	73.71	78.03	38	76.55	77.58	45	73.55	76.59	41
Net LN&LS to Core Deposits	88.56	90.59	47	84.60	88.93	45	83.68	88.48	43	86.15	87.37	50	82.19	85.54	47
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	34.93	N/A	N/A	37.10	N/A	N/A	37.72	N/A	N/A	38.47	N/A	N/A	39.58	N/A
Brokered Deposits to Deposits	0.00	2.77	46	0.00	2.82	47	0.00	2.65	49	0.00	2.44	51	0.00	2.24	54
Listing Service Dep to Deposits	0.00	0.34	73	0.00	0.33	73	0.00	0.32	73	0.00	0.32	73	0.00	0.32	73
List Service and Brkrd Dep to Deps	0.00	3.48	41	0.00	3.55	42	0.00	3.37	43	0.00	3.15	45	0.00	2.91	47
Sec Bor + sec FFP to Tot Bor + FFP	N/A	10.96	N/A	N/A	12.59	N/A	N/A	12.00	N/A	0.00	10.57	68	N/A	9.73	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.47	N/A	N/A	5.12	N/A	N/A	4.75	N/A	N/A	3.88	N/A	N/A	3.71	N/A
Total Deposits															
Individ, Partnerships, and Corp.			613,214			612,700			604,952			619,151			622,828
U.S. Govt, States & Political Sub in U.S.			121,750			104,736			125,721			107,369			131,899
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			734,964			717,436			730,673			726,520			754,727
Domestic Demand Deposits			203,387			202,803			200,414			213,453			220,306
Domestic Other Transaction Accts			72,703			74,760			79,051			83,429			85,999
Domestic Nontransaction Accts			458,874			439,873			451,208			429,638			448,422
Total Domestic Deposits			734,964			717,436			730,673			726,520			754,727
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			734,964			717,436			730,673			726,520			754,727
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			111,333			81,544			87,010			93,958			79,348
Short Term Non Core Funding			104,541			80,425			83,391			87,841			73,774
Core Deposits			623,631			635,892			643,663			645,562			675,379
Time Deps \$250M & Under Mat < 1 Yr			121,694			127,457			119,326			112,316			108,890
Time Deps \$250M & Under Mat > 1 Yr			20,820			9,371			12,608			18,716			21,115
Time Deps over \$250M Mat < 1 Yr			104,541			80,425			83,391			74,841			73,774
Time Deps over \$250M Mat > 1 Yr			6,792			1,119			3,619			6,117			5,574
Fed Home Loan Bor Mat < 1 Yr			0			0			0			13,000			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

	03/31/2023			12/31/2022			09/30/2022			06/30/2022			03/31/2022		
	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.	80.83	88.73	17	84.52	88.96	28	89.73	89.16	49	87.45	89.21	39	84.26	89.24	26
U.S. Govt, States & Political Sub in U.S.	19.17	10.01	86	15.48	9.79	76	10.27	9.53	56	12.55	9.50	67	15.74	9.50	78
Comml Banks & Other Dep Inst. in U.S.	0.00	0.51	45	0.00	0.50	46	0.00	0.51	46	0.00	0.54	46	0.00	0.50	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	0.03	99	0.00	0.03	99	0.00	0.03	99	0.00	0.02	99	0.00	0.02	99
Total deposits	100.00	100.00	92	100.00	100.00	92	100.00	100.00	92	100.00	100.00	91	100.00	100.00	93
Domestic Demand Deposits	28.09	27.37	53	29.16	28.15	53	30.58	28.26	56	28.54	27.75	52	27.51	27.26	50
Domestic Other Transaction Accts	11.43	12.98	44	12.38	13.21	46	13.05	13.25	47	13.51	13.01	50	11.93	13.10	45
Domestic Nontransaction Accts	60.48	57.42	65	58.45	56.33	63	56.38	56.07	58	57.95	56.93	62	60.56	57.35	66
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	5.71	3.63	55	5.37	2.61	56	3.17	-0.88	59	0.87	-3.52	58	-2.56	-7.73	57
Core Deposits	80.54	79.59	48	82.64	81.31	51	84.58	83.14	52	83.85	83.48	45	81.56	83.29	32
Short Term Non Core Funding	7.85	7.45	58	4.56	6.57	41	4.53	5.34	51	4.42	4.78	55	6.20	4.38	73
S.T Inv to S.T. Ncore Fund	39.13	184.72	27	32.28	227.42	27	48.71	327.78	26	108.10	395.86	36	152.73	519.11	32
S.T. Asset to S.T. Liabilities	141.91	150.77	58	183.79	173.41	64	152.69	203.41	49	167.67	217.62	48	163.95	248.11	40
Net S.T. Liabilities to Assets	-7.71	-3.41	34	-11.25	-4.94	29	-8.76	-7.29	42	-10.90	-8.81	41	-11.68	-11.41	45
Net Loans & Leases to Deposits	72.59	74.46	45	73.14	73.79	48	70.92	71.21	50	67.13	69.26	46	62.67	66.49	42
Net LN&LS to Core Deposits	79.99	82.12	49	78.81	80.04	51	75.18	76.32	50	71.57	73.91	48	68.29	70.85	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	38.17	N/A	N/A	41.63	N/A	N/A	37.80	N/A	N/A	32.71	N/A	N/A	32.29	N/A
Brokered Deposits to Deposits	0.00	1.98	56	0.00	1.58	58	0.00	1.20	62	0.00	0.99	64	0.00	0.88	64
Listing Service Dep to Deposits	0.00	0.30	74	0.00	0.29	75	0.00	0.30	75	0.00	0.33	75	0.00	0.32	76
List Service and Brkrd Dep to Deps	0.00	2.63	49	0.00	2.20	51	0.00	1.82	54	0.00	1.60	56	0.00	1.46	56
Sec Bor + sec FFP to Tot Bor + FFP	N/A	5.07	N/A	N/A	2.30	N/A	N/A	2.22	N/A	N/A	2.05	N/A	N/A	2.75	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.51	N/A	N/A	3.98	N/A	N/A	3.24	N/A	N/A	3.15	N/A	N/A	3.25	N/A
Total Deposits															
Individ, Partnerships, and Corp.			629,193			633,960			661,943			659,991			656,193
U.S. Govt, States & Political Sub in U.S.			149,228			116,119			75,803			94,680			122,576
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			778,421			750,079			737,746			754,671			778,769
Domestic Demand Deposits			218,635			218,750			225,587			215,397			214,236
Domestic Other Transaction Accts			88,984			92,886			96,254			101,928			92,941
Domestic Nontransaction Accts			470,802			438,443			415,905			437,346			471,592
Total Domestic Deposits			778,421			750,079			737,746			754,671			778,769
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			778,421			750,079			737,746			754,671			778,769
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			72,028			53,953			41,782			46,752			64,063
Short Term Non Core Funding			68,815			38,406			37,271			37,318			54,362
Core Deposits			706,393			696,126			695,964			707,919			714,706
Time Deps \$250M & Under Mat < 1 Yr			92,526			74,733			99,534			98,702			105,691
Time Deps \$250M & Under Mat > 1 Yr			31,400			43,268			34,208			47,023			46,626
Time Deps over \$250M Mat < 1 Yr			68,815			38,406			37,271			37,318			54,362
Time Deps over \$250M Mat > 1 Yr			3,213			15,547			4,511			9,434			9,701
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