

The Farmers Bank

Portland, Tennessee

Loan to Deposit Ratio

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%
December 31, 2025	75.98%

	12/31/2025			09/30/2025			06/30/2025			03/31/2025			12/31/2024		
	BANK	PG 5	PCT												
Percent of Total Deposits															
Individ, Partnerships, and Corp.	85.94	87.60	39	89.23	87.94	53	88.91	87.73	52	86.36	87.83	41	84.67	87.95	32
U.S. Govt, States & Political Sub in U.S.	14.03	11.09	66	10.74	10.75	52	11.09	10.97	54	13.64	10.91	64	15.33	10.80	72
Comml Banks & Other Dep Inst. in U.S.	0.03	0.57	44	0.03	0.57	45	0.00	0.59	39	0.00	0.54	40	0.00	0.53	40
Banks in Foreign Countries	0.00	0.04	98	0.00	0.02	99	0.00	0.02	99	0.00	0.01	99	0.00	0.01	99
Foreign Govts and Official Inst.	0.00	0.00	93	0.00	0.00	99	0.00	0.00	99	0.00	0.00	96	0.00	0.00	99
Total deposits	100.00	100.00	89	100.00	100.00	89	100.00	100.00	88	100.00	100.00	87	100.00	100.00	89
Domestic Demand Deposits	25.84	25.66	54	27.88	25.62	60	28.26	25.61	61	27.01	25.56	58	26.30	25.42	56
Domestic Other Transaction Accts	9.09	11.75	40	9.08	11.42	40	9.20	11.53	41	9.44	11.61	42	8.98	11.66	41
Domestic Nontransaction Accts	65.07	60.39	65	63.04	60.79	60	62.55	60.66	59	63.55	60.58	61	64.73	60.70	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	11.79	6.02	67	12.64	6.41	69	11.71	6.62	66	10.72	5.41	65	9.34	6.84	55
Core Deposits	70.84	74.96	28	72.63	74.92	34	73.54	75.28	36	72.85	75.66	32	73.37	75.41	36
Short Term Non Core Funding	14.37	10.65	74	12.43	10.71	64	11.96	10.68	62	12.56	10.39	67	12.24	10.59	64
S.T Inv to S.T. Ncore Fund	28.01	108.77	20	9.58	104.99	6	14.48	103.27	10	29.56	117.03	19	42.13	107.94	34
S.T. Asset to S.T. Liabilities	72.16	114.69	31	72.18	112.20	31	73.99	108.99	34	70.61	113.59	30	78.96	107.73	40
Net S.T. Liabilities to Assets	9.60	0.23	74	8.83	0.82	72	7.89	1.27	69	8.94	0.44	73	5.91	1.59	60
Net Loans & Leases to Deposits	75.98	79.02	39	78.86	78.83	47	77.60	78.49	45	75.18	77.40	42	73.21	78.32	36
Net LN&LS to Core Deposits	91.53	91.26	51	92.09	91.12	52	90.04	90.63	49	88.88	89.21	50	86.54	90.34	45
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	40.51	N/A	100.00	38.10	99	N/A	38.35	N/A	N/A	37.06	N/A	N/A	36.91	N/A
Brokered Deposits to Deposits	0.00	2.51	48	0.00	2.60	48	0.00	2.69	48	0.00	2.78	48	0.00	2.91	47
Listing Service Dep to Deposits	0.00	0.39	75	0.00	0.39	75	0.00	0.39	75	0.00	0.38	75	0.00	0.36	74
List Service and Brkrd Dep to Deps	0.00	3.31	43	0.00	3.38	43	0.00	3.45	43	0.00	3.54	43	0.00	3.64	41
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.13	N/A	0.00	1.46	88	0.00	1.30	86	N/A	1.04	N/A	N/A	2.20	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.78	N/A	100.00	6.93	99	N/A	6.62	N/A	N/A	6.71	N/A	N/A	6.40	N/A
Total Deposits															
Individ, Partnerships, and Corp.		684,594			679,135			675,572			664,453			650,424	
U.S. Govt, States & Political Sub in U.S.		111,806			81,712			84,293			104,978			117,776	
Comml Banks & Other Dep Inst. in U.S.		237			237			0			0			0	
Banks in Foreign Countries		0			0			0			0			0	
Foreign Govts and Official Inst.		0			0			0			0			0	
Total Deposits		796,637			761,084			759,865			769,431			768,200	
Domestic Demand Deposits		205,865			212,196			214,716			207,838			202,019	
Domestic Other Transaction Accts		72,419			69,102			69,878			72,658			68,958	
Domestic Nontransaction Accts		518,353			479,786			475,271			488,935			497,223	
Total Domestic Deposits		796,637			761,084			759,865			769,431			768,200	
Deposits in Foreign Offices		N/A													
Total Deposits		796,637			761,084			759,865			769,431			768,200	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		135,324			114,322			110,050			118,625			118,297	
Short Term Non Core Funding		134,152			111,558			106,534			112,187			108,385	
Core Deposits		661,313			651,762			654,815			650,806			649,903	
Time Deps \$250M & Under Mat < 1 Yr		187,760			173,105			163,757			159,642			140,329	
Time Deps \$250M & Under Mat > 1 Yr		6,457			13,219			17,683			18,536			31,603	
Time Deps over \$250M Mat < 1 Yr		134,152			106,557			101,534			112,187			108,385	
Time Deps over \$250M Mat > 1 Yr		1,172			2,764			3,516			6,438			9,912	
Fed Home Loan Bor Mat < 1 Yr		0			5,000			5,000			0			0	

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

	09/30/2024			06/30/2024			03/31/2024			12/31/2023			09/30/2023		
	BANK	PG 5	PCT												
Percent of Total Deposits															
Individ, Partnerships, and Corp.	86.34	88.23	38	83.43	88.21	27	85.40	88.23	34	82.79	88.31	25	85.22	88.90	30
U.S. Govt, States & Political Sub in U.S.	13.66	10.50	67	16.57	10.46	76	14.60	10.41	70	17.21	10.35	78	14.78	9.85	74
Comml Banks & Other Dep Inst. in U.S.	0.00	0.55	40	0.00	0.59	39	0.00	0.57	41	0.00	0.57	41	0.00	0.53	42
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	0.02	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99	0.00	0.03	99	0.00	0.04	98	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	88	100.00	100.00	90
Domestic Demand Deposits	27.28	25.34	59	27.67	25.52	59	28.27	25.44	62	27.43	25.95	57	29.38	26.43	60
Domestic Other Transaction Accts	9.15	11.47	41	9.89	11.77	43	10.42	12.20	43	10.82	12.24	45	11.48	12.21	47
Domestic Nontransaction Accts	63.56	61.00	61	62.43	60.60	59	61.31	60.09	57	61.75	59.65	60	59.14	59.20	55
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	12.05	7.29	63	11.84	7.72	62	8.76	6.67	56	7.93	7.24	51	10.76	6.71	61
Core Deposits	71.83	74.71	33	73.68	75.27	38	76.86	75.68	50	76.56	76.03	47	77.19	77.26	45
Short Term Non Core Funding	12.47	10.69	65	12.35	10.65	64	9.72	10.42	51	9.92	10.09	54	10.50	9.55	61
S.T Inv to S.T. Ncore Fund	27.03	102.11	20	19.98	95.20	16	19.71	108.97	12	32.81	108.56	28	13.82	116.70	11
S.T. Asset to S.T. Liabilities	76.83	103.83	41	72.09	101.42	38	73.27	106.71	37	94.18	107.56	52	97.90	112.86	52
Net S.T. Liabilities to Assets	6.17	2.09	61	7.46	2.44	64	6.72	1.64	64	1.40	1.55	48	0.50	0.68	48
Net Loans & Leases to Deposits	74.75	78.57	39	75.15	79.08	38	74.98	77.79	41	73.71	78.03	38	76.55	77.58	45
Net LN&LS to Core Deposits	89.51	90.46	50	88.56	90.59	47	84.60	88.93	45	83.68	88.48	43	86.15	87.37	50
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	34.76	N/A	N/A	34.93	N/A	N/A	37.10	N/A	N/A	37.72	N/A	N/A	38.47	N/A
Brokered Deposits to Deposits	0.00	2.85	46	0.00	2.77	46	0.00	2.82	47	0.00	2.65	49	0.00	2.44	51
Listing Service Dep to Deposits	0.00	0.34	74	0.00	0.34	73	0.00	0.33	73	0.00	0.32	73	0.00	0.32	73
List Service and Brkrd Dep to Deps	0.00	3.57	40	0.00	3.48	41	0.00	3.55	42	0.00	3.37	43	0.00	3.15	45
Sec Bor + sec FFP to Tot Bor + FFP	N/A	8.59	N/A	N/A	10.96	N/A	N/A	12.59	N/A	N/A	12.00	N/A	0.00	10.57	68
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.98	N/A	N/A	5.47	N/A	N/A	5.12	N/A	N/A	4.75	N/A	N/A	3.88	N/A
Total Deposits															
Individ, Partnerships, and Corp.			644,074			613,214			612,700			604,952			619,151
U.S. Govt, States & Political Sub in U.S.			101,871			121,750			104,736			125,721			107,369
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			745,945			734,964			717,436			730,673			726,520
Domestic Demand Deposits			203,515			203,387			202,803			200,414			213,453
Domestic Other Transaction Accts			68,271			72,703			74,760			79,051			83,429
Domestic Nontransaction Accts			474,159			458,874			439,873			451,208			429,638
Total Domestic Deposits			745,945			734,964			717,436			730,673			726,520
Deposits in Foreign Offices			N/A												
Total Deposits			745,945			734,964			717,436			730,673			726,520
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			123,049			111,333			81,544			87,010			93,958
Short Term Non Core Funding			108,165			104,541			80,425			83,391			87,841
Core Deposits			622,896			623,631			635,892			643,663			645,562
Time Deps \$250M & Under Mat < 1 Yr			122,942			121,694			127,457			119,326			112,316
Time Deps \$250M & Under Mat > 1 Yr			40,411			20,820			9,371			12,608			18,716
Time Deps over \$250M Mat < 1 Yr			108,165			104,541			80,425			83,391			74,841
Time Deps over \$250M Mat > 1 Yr			14,884			6,792			1,119			3,619			6,117
Fed Home Loan Bor Mat < 1 Yr			0			0			0			0			13,000

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

	06/30/2023			03/31/2023			12/31/2022			09/30/2022			06/30/2022		
	BANK	PG 5	PCT												
Percent of Total Deposits															
Individ, Partnerships, and Corp.	82.52	88.82	22	80.83	88.73	17	84.52	88.96	28	89.73	89.16	49	87.45	89.21	39
U.S. Govt, States & Political Sub in U.S.	17.48	9.92	82	19.17	10.01	86	15.48	9.79	76	10.27	9.53	56	12.55	9.50	67
Comm Bank & Other Dep Inst. in U.S.	0.00	0.52	43	0.00	0.51	45	0.00	0.50	46	0.00	0.51	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	99
Foreign Govts and Official Inst.	0.00	0.04	99	0.00	0.03	99	0.00	0.03	99	0.00	0.03	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	92	100.00	100.00	91
Domestic Demand Deposits	29.19	26.90	58	28.09	27.37	53	29.16	28.15	53	30.58	28.26	56	28.54	27.75	52
Domestic Other Transaction Accts	11.39	12.55	45	11.43	12.98	44	12.38	13.21	46	13.05	13.25	47	13.51	13.01	50
Domestic Nontransaction Accts	59.42	58.35	59	60.48	57.42	65	58.45	56.33	63	56.38	56.07	58	57.95	56.93	62
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	7.69	6.01	53	5.71	3.63	55	5.37	2.61	56	3.17	-0.88	59	0.87	-3.52	58
Core Deposits	79.18	77.78	51	80.54	79.59	48	82.64	81.31	51	84.58	83.14	52	83.85	83.48	45
Short Term Non Core Funding	8.65	8.88	54	7.85	7.45	58	4.56	6.57	41	4.53	5.34	51	4.42	4.78	55
S.T Inv to S.T. Ncore Fund	27.08	129.44	24	39.13	184.72	27	32.28	227.42	27	48.71	327.78	26	108.10	395.86	36
S.T. Asset to S.T. Liabilities	111.61	123.94	55	141.91	150.77	58	183.79	173.41	64	152.69	203.41	49	167.67	217.62	48
Net S.T. Liabilities to Assets	-2.49	-0.76	42	-7.71	-3.41	34	-11.25	-4.94	29	-8.76	-7.29	42	-10.90	-8.81	41
Net Loans & Leases to Deposits	73.55	76.59	41	72.59	74.46	45	73.14	73.79	48	70.92	71.21	50	67.13	69.26	46
Net LN&LS to Core Deposits	82.19	85.54	47	79.99	82.12	49	78.81	80.04	51	75.18	76.32	50	71.57	73.91	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	39.58	N/A	N/A	38.17	N/A	N/A	41.63	N/A	N/A	37.80	N/A	N/A	32.71	N/A
Brokered Deposits to Deposits	0.00	2.24	54	0.00	1.98	56	0.00	1.58	58	0.00	1.20	62	0.00	0.99	64
Listing Service Dep to Deposits	0.00	0.32	73	0.00	0.30	74	0.00	0.29	75	0.00	0.30	75	0.00	0.33	75
List Service and Brkrd Dep to Deps	0.00	2.91	47	0.00	2.63	49	0.00	2.20	51	0.00	1.82	54	0.00	1.60	56
Sec Bor + sec FFP to Tot Bor + FFP	N/A	9.73	N/A	N/A	5.07	N/A	N/A	2.30	N/A	N/A	2.22	N/A	N/A	2.05	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.71	N/A	N/A	3.51	N/A	N/A	3.98	N/A	N/A	3.24	N/A	N/A	3.15	N/A
Total Deposits															
Individ, Partnerships, and Corp.			622,828			629,193			633,960			661,943			659,991
U.S. Govt, States & Political Sub in U.S.			131,899			149,228			116,119			75,803			94,680
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.			0			0			0			0			0
Total Deposits			754,727			778,421			750,079			737,746			754,671
Domestic Demand Deposits			220,306			218,635			218,750			225,587			215,397
Domestic Other Transaction Accts			85,999			88,984			92,886			96,254			101,928
Domestic Nontransaction Accts			448,422			470,802			438,443			415,905			437,346
Total Domestic Deposits			754,727			778,421			750,079			737,746			754,671
Deposits in Foreign Offices			N/A												
Total Deposits			754,727			778,421			750,079			737,746			754,671
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			79,348			72,028			53,953			41,782			46,752
Short Term Non Core Funding			73,774			68,815			38,406			37,271			37,318
Core Deposits			675,379			706,393			696,126			695,964			707,919
Time Deps \$250M & Under Mat < 1 Yr			108,890			92,526			74,733			99,534			98,702
Time Deps \$250M & Under Mat > 1 Yr			21,115			31,400			43,268			34,208			47,023
Time Deps over \$250M Mat < 1 Yr			73,774			68,815			38,406			37,271			37,318
Time Deps over \$250M Mat > 1 Yr			5,574			3,213			15,547			4,511			9,434
Fed Home Loan Bor Mat < 1 Yr			0			0			0			0			0

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