

The Farmers Bank

Portland, Tennessee

Loan to Deposit Ratio

March 31, 2021	66.47%
June 30, 2021	66.21%
September 30, 2021	65.02%
December 31, 2021	63.95%
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%

	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	88.26	34	82.79	88.32	25	85.22	88.90	30	82.52	88.82	22	80.83	88.74	17
U.S. Govt, States & Political Sub in U.S.	14.60	10.39	70	17.21	10.33	78	14.78	9.85	74	17.48	9.92	82	19.17	10.00	86
Comm Bank & Other Dep Inst. in U.S.	0.00	0.56	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	93
Domestic Demand Deposits	28.27	25.45	62	27.43	25.95	57	29.38	26.43	60	29.19	26.90	58	28.09	27.39	53
Domestic Other Transaction Accts	10.42	12.15	43	10.82	12.23	45	11.48	12.22	47	11.39	12.55	45	11.43	12.99	43
Domestic Nontransaction Accts	61.31	60.14	57	61.75	59.67	60	59.14	59.20	55	59.42	58.35	59	60.48	57.38	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	6.66	56	7.93	7.22	51	10.76	6.71	61	7.69	6.01	53	5.71	3.61	55
Core Deposits	76.86	75.69	50	76.56	76.05	47	77.19	77.26	45	79.18	77.78	51	80.54	79.61	48
Short Term Non Core Funding	9.72	10.40	51	9.92	10.06	54	10.50	9.55	61	8.65	8.88	54	7.85	7.43	58
S.T Inv to S.T. Ncore Fund	19.71	109.14	12	32.81	108.54	28	13.82	116.71	11	27.08	129.44	24	39.13	184.91	27
S.T. Asset to S.T. Liabilities	73.27	106.83	37	94.18	107.42	52	97.90	112.87	52	111.61	123.94	55	141.91	150.86	58
Net S.T. Liabilities to Assets	6.72	1.65	64	1.40	1.54	48	0.50	0.68	48	-2.49	-0.76	42	-7.71	-3.42	34
Net Loans & Leases to Deposits	74.98	77.85	41	73.71	78.06	38	76.55	77.58	45	73.55	76.59	41	72.59	74.45	45
Net LN&LS to Core Deposits	84.60	88.92	44	83.68	88.44	43	86.15	87.37	50	82.19	85.54	47	79.99	82.09	49
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.28	N/A	N/A	37.60	N/A	N/A	38.50	N/A	N/A	39.31	N/A	N/A	37.68	N/A
Brokered Deposits to Deposits	0.00	2.78	48	0.00	2.63	49	0.00	2.43	51	0.00	2.25	54	0.00	1.96	55
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	3.53	42	0.00	3.36	43	0.00	3.15	45	0.00	2.91	47	0.00	2.60	49
Sec Bor + sec FFP to Tot Bor + FFP	N/A	12.47	N/A	N/A	12.00	N/A	0.00	10.57	68	N/A	9.73	N/A	N/A	5.08	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	4.71	N/A	N/A	4.45	N/A	N/A	3.87	N/A	N/A	3.66	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
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			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	66	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	27.73	52	27.51	27.26	50	26.34	26.80	46
Domestic Other Transaction Accts	12.38	13.22	46	13.05	13.25	47	13.51	13.02	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	56.94	61	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	-3.53	58	-2.56	-7.73	57	-5.74	-7.91	48
Core Deposits	82.64	81.30	51	84.58	83.14	52	83.85	83.49	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	396.17	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	217.68	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	69.24	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	73.89	48	68.29	70.85	48	69.90	72.55	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.50	N/A	N/A	37.68	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	61	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	3.97	N/A	N/A	3.23	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

	09/30/2021			06/30/2021			03/31/2021			12/31/2020			09/30/2020		
	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.	86.02	89.38	31	85.89	89.41	30	86.66	89.53	33	85.10	89.38	27	85.74	89.47	29
U.S. Govt, States & Political Sub in U.S.	13.98	9.22	74	14.11	9.10	75	13.34	8.94	73	14.90	8.96	79	14.26	8.85	77
Comml Banks & Other Dep Inst. in U.S.	0.00	0.60	46	0.00	0.66	45	0.00	0.70	44	0.00	0.81	43	0.00	0.84	43
Banks in Foreign Countries	0.00	0.03	98	0.00	0.03	98	0.00	0.03	98	0.00	0.03	98	0.00	0.02	98
Foreign Govts and Official Inst.	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	93	100.00	100.00	92	100.00	100.00	94	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	27.50	26.12	52	25.91	25.61	49	26.10	24.81	52	24.99	22.83	55	25.65	22.02	60
Domestic Other Transaction Accts	13.19	12.06	53	13.61	11.75	56	11.76	11.44	51	11.21	10.73	53	11.45	9.82	58
Domestic Nontransaction Accts	59.31	59.61	57	60.48	60.55	59	62.13	61.74	59	63.80	64.55	55	62.90	66.37	49
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	-7.21	-7.75	44	-5.54	-6.67	47	-4.55	-7.04	52	-2.66	-3.83	50	-2.22	-0.40	42
Core Deposits	79.57	81.25	33	79.25	80.89	33	78.34	80.56	31	77.86	79.11	37	76.83	78.03	38
Short Term Non Core Funding	6.39	4.74	71	6.46	4.95	70	7.00	4.94	74	6.50	5.52	65	8.16	6.01	71
S.T Inv to S.T. Ncore Fund	210.25	472.39	40	189.16	442.90	39	172.82	460.78	33	164.63	375.36	40	139.22	291.15	43
S.T. Asset to S.T. Liabilities	186.65	239.31	49	179.06	228.44	48	166.43	226.36	44	161.52	202.40	48	131.67	177.87	42
Net S.T. Liabilities to Assets	-16.12	-11.63	36	-14.74	-11.11	37	-13.08	-11.04	43	-12.02	-9.24	41	-7.37	-7.11	48
Net Loans & Leases to Deposits	65.02	69.43	41	66.21	70.90	39	66.47	72.31	37	69.76	75.84	36	71.41	80.04	29
Net LN&LS to Core Deposits	71.23	74.43	46	72.64	76.27	44	73.58	78.07	43	77.37	82.44	42	80.27	87.26	38
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	35.48	N/A	N/A	37.16	N/A	N/A	37.55	N/A	N/A	37.64	N/A	N/A	41.22	N/A
Brokered Deposits to Deposits	0.00	0.99	62	0.00	1.04	62	0.00	1.09	62	0.00	1.26	59	0.00	1.33	58
Listing Service Dep to Deposits	0.00	0.40	73	0.00	0.43	73	0.00	0.48	73	0.00	0.59	71	0.00	0.62	71
List Service and Brkrd Dep to Deps	0.00	1.65	53	0.00	1.77	53	0.00	1.88	53	0.00	2.18	50	0.00	2.29	49
Sec Bor + sec FFP to Tot Bor + FFP	N/A	3.91	N/A	N/A	4.83	N/A	N/A	6.65	N/A	N/A	7.75	N/A	N/A	10.34	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.18	N/A	N/A	3.17	N/A	N/A	3.96	N/A	N/A	2.44	N/A	N/A	3.11	N/A
Total Deposits															
Individ, Partnerships, and Corp.			633,693			608,262			585,192			558,638			547,822
U.S. Govt, States & Political Sub in U.S.			103,020			99,884			90,059			97,789			91,117
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			736,713			708,146			675,250			656,427			638,939
Domestic Demand Deposits			202,602			183,461			176,265			164,072			163,864
Domestic Other Transaction Accts			97,183			96,410			79,435			73,568			73,187
Domestic Nontransaction Accts			436,928			428,275			419,551			418,787			401,888
Total Domestic Deposits			736,713			708,146			675,250			656,427			638,939
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			736,713			708,146			675,250			656,427			638,939
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			64,191			62,718			65,227			64,568			70,552
Short Term Non Core Funding			53,991			52,628			54,500			49,415			60,386
Core Deposits			672,522			645,428			610,024			591,859			568,387
Time Deps \$250M & Under Mat < 1 Yr			103,255			99,203			98,807			99,106			111,750
Time Deps \$250M & Under Mat > 1 Yr			59,113			64,583			66,057			67,654			61,129
Time Deps over \$250M Mat < 1 Yr			53,991			52,628			54,500			49,415			60,386
Time Deps over \$250M Mat > 1 Yr			10,200			10,090			10,727			15,153			10,166
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