

# 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%
June 30, 2024	75.15%



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

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	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	88.74	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	10.00	86	15.48	9.79	76	10.27	9.53	56	12.55	9.50	66	15.74	9.50	78
Comm'l 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	92	100.00	100.00	93
Domestic Demand Deposits	28.09	27.38	53	29.16	28.15	53	30.58	28.26	56	28.54	27.73	52	27.51	27.26	50
Domestic Other Transaction Accts	11.43	12.99	44	12.38	13.22	46	13.05	13.25	47	13.51	13.02	50	11.93	13.10	45
Domestic Nontransaction Accts	60.48	57.39	65	58.45	56.33	63	56.38	56.07	58	57.95	56.94	61	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	3.61	55	5.37	2.61	56	3.17	-0.88	59	0.87	-3.53	58	-2.56	-7.73	57
Core Deposits	80.54	79.61	48	82.64	81.30	51	84.58	83.14	52	83.85	83.49	45	81.56	83.29	32
Short Term Non Core Funding	7.85	7.44	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	184.85	27	32.28	227.42	27	48.71	327.78	26	108.10	396.17	36	152.73	519.11	32
S.T. Asset to S.T. Liabilities	141.91	150.88	58	183.79	173.41	64	152.69	203.41	49	167.67	217.68	48	163.95	248.11	40
Net S.T. Liabilities to Assets	-7.71	-3.43	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	74.43	45	73.14	73.79	48	70.92	71.21	50	67.13	69.24	46	62.67	66.49	42
Net LN&S to Core Deposits	79.99	82.08	49	78.81	80.04	51	75.18	76.32	50	71.57	73.89	48	68.29	70.85	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.81	N/A	N/A	41.50	N/A	N/A	37.68	N/A	N/A	32.71	N/A	N/A	32.29	N/A
Brokered Deposits to Deposits	0.00	1.97	55	0.00	1.58	58	0.00	1.20	61	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 Brkr Dep to Deps	0.00	2.62	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	5.08	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 Brkr Dep to Tot Brkr Dep	N/A	3.50	N/A	N/A	3.97	N/A	N/A	3.23	N/A	N/A	3.15	N/A	N/A	3.25	N/A
Total Deposits	629,193		633,960	633,960		661,943	661,943		659,991	659,991		656,193	656,193		656,193
Individ, Partnerships, and Corp.	149,228		116,119	116,119		75,803	75,803		94,680	94,680		122,576	122,576		122,576
U.S. Govt, States & Political Sub in U.S.	0		0	0		0	0		0	0		0	0		0
Comm'l Banks & Other Dep Inst. in U.S.	0		0	0		0	0		0	0		0	0		0
Banks in Foreign Countries	0		0	0		0	0		0	0		0	0		0
Foreign Govts and Official Inst.	778,421		750,079	750,079		737,746	737,746		754,671	754,671		778,769	778,769		778,769
Total Deposits	218,635		218,750	218,750		225,587	225,587		215,397	215,397		214,236	214,236		214,236
Domestic Demand Deposits	88,984		92,886	92,886		96,254	96,254		101,928	101,928		92,941	92,941		92,941
Domestic Other Transaction Accts	470,802		438,443	438,443		415,905	415,905		437,346	437,346		471,592	471,592		471,592
Domestic Nontransaction Accts	778,421		750,079	750,079		737,746	737,746		754,671	754,671		778,769	778,769		778,769
Total Domestic Deposits	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A
Deposits in Foreign Offices	778,421		750,079	750,079		737,746	737,746		754,671	754,671		778,769	778,769		778,769
Total Deposits	72,028		53,953	53,953		41,782	41,782		46,752	46,752		64,063	64,063		64,063
Non Core Liabilities/Funding Data	68,815		38,406	38,406		37,271	37,271		37,318	37,318		54,362	54,362		54,362
Short Term Non Core Funding	706,393		696,126	696,126		695,964	695,964		707,919	707,919		714,706	714,706		714,706
Core Deposits	92,526		74,733	74,733		99,534	99,534		98,702	98,702		105,691	105,691		105,691
Time Deps \$250M & Under Mat < 1 Yr	31,400		43,268	43,268		34,208	34,208		47,023	47,023		46,626	46,626		46,626
Time Deps \$250M & Under Mat > 1 Yr	68,815		38,406	38,406		37,271	37,271		37,318	37,318		54,362	54,362		54,362
Time Deps over \$250M Mat < 1 Yr	3,213		15,547	15,547		4,511	4,511		9,434	9,434		9,701	9,701		9,701
Time Deps over \$250M Mat > 1 Yr	0		0	0		0	0		0	0		0	0		0
Fed Home Loan Bor Mat < 1 Yr															

Fed Home Loan Bor Mat > 1 Yr  
Other Borrowing Mat < 1 Year  
Other Borrowing Mat > 1 Year  
Secured Other Borrowings  
Federal Funds Purchased  
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	12/31/2021			09/30/2021			06/30/2021			03/31/2021			12/31/2020		
	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.	84.61	89.28	27	86.02	89.38	31	85.89	89.41	30	86.66	89.53	33	85.10	89.38	27
U.S. Govt, States & Political Sub in U.S.	15.39	9.40	78	13.98	9.22	74	14.11	9.10	75	13.34	8.94	73	14.90	8.96	79
Comm Bank & Other Dep Inst. in U.S.	0.00	0.54	46	0.00	0.60	46	0.00	0.66	45	0.00	0.70	44	0.00	0.81	43
Banks in Foreign Countries	0.00	0.02	98	0.00	0.03	98	0.00	0.03	98	0.00	0.03	98	0.00	0.03	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	93	100.00	100.00	92	100.00	100.00	94	100.00	100.00	93
Domestic Demand Deposits	26.34	26.80	46	27.50	26.12	52	25.91	25.61	49	26.10	24.81	52	24.99	22.83	55
Domestic Other Transaction Accts	12.99	12.87	50	13.19	12.06	53	13.61	11.75	56	11.76	11.44	51	11.21	10.73	53
Domestic Nontransaction Accts	60.66	58.11	64	59.31	59.61	57	60.48	60.55	59	62.13	61.74	59	63.80	64.55	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	-5.74	-7.91	48	-7.21	-7.75	44	-5.54	-6.67	47	-4.55	-7.04	52	-2.66	-3.83	50
Core Deposits	79.87	82.03	31	79.57	81.25	33	79.25	80.89	33	78.34	80.56	31	77.86	79.11	37
Short Term Non Core Funding	6.26	4.48	72	6.39	4.74	71	6.46	4.95	70	7.00	4.94	74	6.50	5.52	65
S.T Inv to S.T. Ncore Fund	194.24	505.15	38	210.25	472.39	40	189.16	442.90	39	172.82	460.78	33	164.63	375.36	40
S.T. Asset to S.T. Liabilities	180.41	249.06	44	186.65	239.31	49	179.06	228.44	48	166.43	226.36	44	161.52	202.40	48
Net S.T. Liabilities to Assets	-15.02	-11.75	38	-16.12	-11.63	36	-14.74	-11.11	37	-13.08	-11.04	43	-12.02	-9.24	41
Net Loans & Leases to Deposits	63.95	67.94	43	65.02	69.43	41	66.21	70.90	39	66.47	72.31	37	69.76	75.84	36
Net LN&S to Core Deposits	69.90	72.55	48	71.23	74.43	46	72.64	76.27	44	73.58	78.07	43	77.37	82.44	42
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	33.67	N/A	N/A	35.48	N/A	N/A	37.16	N/A	N/A	37.55	N/A	N/A	37.64	N/A
Brokered Deposits to Deposits	0.00	0.91	63	0.00	0.99	62	0.00	1.04	62	0.00	1.09	62	0.00	1.26	59
Listing Service Dep to Deposits	0.00	0.35	74	0.00	0.40	73	0.00	0.43	73	0.00	0.48	73	0.00	0.59	71
List Service and Brkr Dep to Deps	0.00	1.52	55	0.00	1.65	53	0.00	1.77	53	0.00	1.88	53	0.00	2.18	50
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.55	N/A	N/A	3.91	N/A	N/A	4.83	N/A	N/A	6.65	N/A	N/A	7.75	N/A
Recip Brkr Dep to Tot Brkr Dep	N/A	2.96	N/A	N/A	3.18	N/A	N/A	3.17	N/A	N/A	3.96	N/A	N/A	2.44	N/A
Total Deposits	639,555			633,693			608,262			585,192			558,638		
Individ, Partnerships, and Corp.	116,297			103,020			99,884			90,059			97,789		
U.S. Govt, States & Political Sub in U.S.	0			0			0			0			0		
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.	755,852			736,713			708,146			675,250			656,427		
Total Deposits	199,100			202,602			183,461			176,265			164,072		
Domestic Demand Deposits	98,218			97,183			96,410			79,435			73,568		
Domestic Other Transaction Accts	458,534			436,928			428,275			419,551			418,787		
Domestic Nontransaction Accts	755,852			736,713			708,146			675,250			656,427		
Total Domestic Deposits	N/A			N/A			N/A			N/A			N/A		
Deposits in Foreign Offices	755,852			736,713			708,146			675,250			656,427		
Total Deposits	64,324			64,191			62,718			65,227			64,568		
Other Liquidity/Funding Data	54,179			53,991			52,628			54,500			49,415		
Non Core Liabilities \$250M	691,528			672,522			645,428			610,024			591,859		
Short Term Non Core Funding	107,503			103,255			99,203			98,807			99,106		
Core Deposits	49,926			59,113			64,583			66,057			67,654		
Time Deps \$250M & Under Mat < 1 Yr	54,179			53,991			52,628			54,500			49,415		
Time Deps over \$250M Mat < 1 Yr	10,145			10,200			10,090			10,727			15,153		
Time Deps over \$250M Mat > 1 Yr	0			0			0			0			0		
Fed Home Loan Bor Mat < 1 Yr															

Fed Home Loan Bor Mat > 1 Yr  
Other Borrowing Mat < 1 Year  
Other Borrowing Mat > 1 Year  
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