

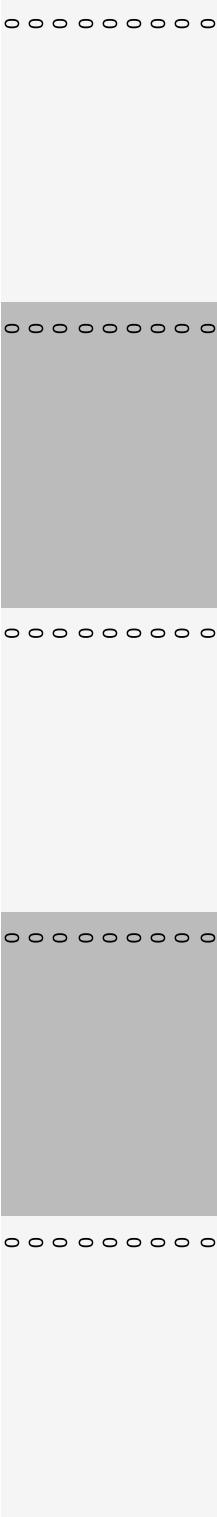
The Farmers Bank

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%
September 30, 2024	74.75%

	09/30/2024						09/30/2023						12/31/2022						12/31/2021					
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits																								
Individ, Partnerships, and Corp.	86.34	88.26	38	85.22	88.90	30	82.79	88.32	25	84.52	88.96	28	84.61	89.28	27	84.61	89.28	27	84.61	89.28	27	84.61	89.28	27
U.S. Govt, States & Political Sub in U.S.	13.66	10.47	67	14.78	9.85	74	17.21	10.33	78	15.48	9.79	76	15.39	9.79	76	15.39	9.79	76	15.39	9.79	76	15.39	9.79	76
Comm'l Banks & Other Dep Inst. in U.S.	0.00	0.55	40	0.00	0.53	42	0.00	0.57	41	0.00	0.50	46	0.00	0.50	46	0.00	0.50	46	0.00	0.50	46	0.00	0.50	46
Banks in Foreign Countries	0.00	0.01	99	0.00	0.02	99	0.00	0.01	99	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	0.00	99	0.00	0.04	98	0.00	0.04	98	0.00	0.03	99	0.00	0.03	99	0.00	0.03	99	0.00	0.03	99	0.00	0.03	99
Total deposits	100.00	100.00	89	100.00	100.00	90	100.00	100.00	88	100.00	100.00	92	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	27.28	25.34	59	29.38	26.43	60	27.43	25.96	57	29.16	28.15	53	26.34	26.80	46	26.34	26.80	46	26.34	26.80	46	26.34	26.80	46
Domestic Other Transaction Accts	9.15	11.43	42	11.48	12.21	47	10.82	12.22	45	12.38	13.22	46	12.99	12.87	50	12.99	12.87	50	12.99	12.87	50	12.99	12.87	50
Domestic Nontransaction Accts	63.56	61.05	61	59.14	59.20	55	61.75	59.67	60	58.45	56.33	63	60.66	58.11	64	60.66	58.11	64	60.66	58.11	64	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	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	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	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	7.32	63	10.76	6.71	61	7.93	7.25	51	5.37	2.61	56	-5.74	-7.91	48	-5.74	-7.91	48	-5.74	-7.91	48	-5.74	-7.91	48
Core Deposits	71.83	74.70	33	77.19	77.26	45	76.56	76.03	47	82.64	81.30	51	79.87	82.03	31	79.87	82.03	31	79.87	82.03	31	79.87	82.03	31
Short Term Non Core Funding	12.47	10.67	65	10.50	9.55	61	9.92	10.08	54	4.56	6.57	41	6.26	4.48	72	6.26	4.48	72	6.26	4.48	72	6.26	4.48	72
S.T Inv to S.T. Neore Fund	27.03	101.58	20	13.82	116.70	11	32.81	108.20	28	32.28	227.42	27	194.24	505.15	38	194.24	505.15	38	194.24	505.15	38	194.24	505.15	38
S.T. Asset to S.T. Liabilities	76.83	103.68	41	97.90	112.87	52	94.18	107.36	52	183.79	173.41	64	180.41	249.06	44	180.41	249.06	44	180.41	249.06	44	180.41	249.06	44
Net S.T. Liabilities to Assets	6.17	2.09	61	0.50	0.68	48	1.40	1.55	48	-11.25	-4.94	29	-15.02	-11.75	38	-15.02	-11.75	38	-15.02	-11.75	38	-15.02	-11.75	38
Net Loans & Leases to Deposits	74.75	78.64	38	76.55	77.58	45	73.71	78.06	38	73.14	73.79	48	63.95	67.94	43	63.95	67.94	43	63.95	67.94	43	63.95	67.94	43
Net LN&LS to Core Deposits	89.51	90.53	50	86.15	87.37	50	83.68	88.49	43	78.81	80.04	51	69.90	72.55	48	69.90	72.55	48	69.90	72.55	48	69.90	72.55	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	34.71	N/A	38.37	N/A	N/A	37.62	N/A	N/A	41.50	N/A	N/A	33.67	N/A	N/A	33.67	N/A	N/A	33.67	N/A	N/A	33.67	N/A	N/A
Brokered Deposits to Deposits	0.00	2.84	46	0.00	2.44	51	0.00	2.65	49	0.00	1.58	58	0.00	0.91	63	0.00	0.91	63	0.00	0.91	63	0.00	0.91	63
Listing Service Dep to Deposits	0.00	0.35	74	0.00	0.32	73	0.00	0.32	73	0.00	0.29	75	0.00	0.35	74	0.00	0.35	74	0.00	0.35	74	0.00	0.35	74
List Service and Brkrd Dep to Deps	0.00	3.57	40	0.00	3.15	45	0.00	3.37	43	0.00	2.20	51	0.00	1.52	55	0.00	1.52	55	0.00	1.52	55	0.00	1.52	55
Sec Bor + sec FFP to Tot Bor + FFP	N/A	8.60	N/A	10.57	68	N/A	12.00	N/A	N/A	2.30	N/A	N/A	2.55	N/A	N/A	2.55	N/A	N/A	2.55	N/A	N/A	2.55	N/A	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.82	N/A	3.87	N/A	N/A	4.65	N/A	N/A	3.97	N/A	N/A	2.96	N/A	N/A	2.96	N/A	N/A	2.96	N/A	N/A	2.96	N/A	N/A
Total Deposits	644.074	619.151	101.871	107.369	0	0	0	0	0	726.520	726.520	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673	730.673
Individ, Partnerships, and Corp.																								
U.S. Govt, States & Political Sub in U.S.																								
Comm'l Banks & Other Dep Inst. in U.S.																								
Banks in Foreign Countries																								
Foreign Govts and Official Inst.																								
Total Deposits	745.945	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	
Domestic Demand Deposits	203.515	213.453	0	83.429	429.638	0	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520
Domestic Other Transaction Accts	68.271	474.159	0	745.945	N/A	0	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520
Domestic Nontransaction Accts	474.159	745.945	0	N/A	745.945	0	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520
Total Domestic Deposits	745.945	745.945	0	745.945	N/A	0	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520
Deposits in Foreign Offices																								
Total Deposits	745.945	745.945	0	745.945	N/A	0	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520	726.520
Other Liquidity/Funding Data																								
Non Core Liabilities \$250M	123.049	93.958	0	87.010	87.010	0	83.391	83.391	0	88.406	88.406	0	64.324	64.324	0	53.953	53.953	0	53.953	53.953	0	53.953	53.953	0
Short Term Non Core Funding	108.165	87.841	0	87.841	87.841	0	645.562	645.562	0	696.126	696.126	0	691.528	691.528	0	54.179	54.179	0	54.179	54.179	0	54.179	54.179	0
Core Deposits	622.896	122.942	0	122.942	122.942	0	112.316	112.316	0	119.326	119.326	0	107.503	107.503	0	43.268	43.268	0	43.268	43.268	0	43.268	43.268	0
Time Deps \$250M & Under Mat < 1 Yr	40.41	40.41	0	40.41	40.41	0	18.716	18.716	0	12.608	12.608	0	10.503	10.503	0	4.926	4.926	0	4.926	4.926	0	4.926	4.926	0
Time Deps over \$250M Mat < 1 Yr	108.165	108.165	0	108.165	108.165	0	74.841	74.841	0	83.391	83.391	0	75.852	75.852	0	54.179	54.179	0	54.179	54.179	0	54.179	54.179	0
Time Deps over \$250M Mat > 1 Yr	14.848	14.848	0	14.848	14.848	0	6.117	6.117	0	13.000	13.000	0	10.547											



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

	06/30/2024			03/31/2024			09/30/2023			06/30/2023		
	BANK	PG 5	PCT									
Percent of Total Deposits												
Individ, Partnerships, and Corp.	83.43	88.24	27	85.40	88.26	34	82.79	88.32	25	85.22	88.52	22
U.S. Govt, States & Political Sub in U.S.	16.57	10.43	76	14.60	10.39	70	17.21	10.33	78	14.78	9.85	74
Comm Banks & Other Dep Inst. in U.S.	0.00	0.59	39	0.00	0.56	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	0.02	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	99
Total deposits	100.00	100.00	89	100.00	100.00	89	100.00	100.00	88	100.00	100.00	92
Domestic Demand Deposits	27.67	25.55	59	28.27	25.44	62	27.43	25.96	57	29.38	26.43	60
Domestic Other Transaction Accts	9.89	11.71	43	10.42	12.15	43	10.82	12.23	45	11.48	12.22	47
Domestic Nontransaction Accts	62.43	60.63	59	61.31	60.15	57	61.75	59.67	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
Deposits in Foreign Offices	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
Liquidity/Funding Ratios												
Net Non Core Fund Dep \$250M	11.84	7.73	62	8.76	6.70	56	7.93	7.26	51	10.76	6.71	61
Core Deposits	73.68	75.25	38	76.86	75.65	50	76.56	76.01	47	77.19	77.26	45
Short Term Non Core Funding	12.35	10.64	64	9.72	10.44	50	9.92	10.09	54	10.50	9.55	61
S.T Inv to S.T. Ncore Fund	19.98	95.24	16	19.71	108.88	12	32.81	108.18	28	13.82	116.71	11
S.T Asset to S.T. Liabilities	72.09	101.30	38	73.27	106.67	36	94.18	107.36	52	97.90	112.87	52
Net S.T. Liabilities to Assets	7.46	2.46	64	6.72	1.63	64	1.40	1.55	48	0.50	0.68	48
Net Loans & Leases to Deposits	75.15	79.09	38	74.98	77.83	41	73.71	78.06	38	76.55	77.58	45
Net LN&LS to Core Deposits	88.56	90.62	47	84.90	89.00	44	83.68	88.51	42	86.15	87.37	50
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	34.95	N/A	N/A	37.41	N/A	N/A	37.73	N/A	N/A	38.31	N/A
Brokered Deposits to Deposits	0.00	2.78	47	0.00	2.83	47	0.00	2.66	49	0.00	2.44	51
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
List Service and Brkrd Dep to Deps	0.00	3.49	41	0.00	3.57	42	0.00	3.38	43	0.00	3.15	45
Sec Bor + sec FFP to Tot Bor + FFP	N/A	10.83	N/A	N/A	12.49	N/A	N/A	12.00	N/A	0.00	10.57	68
Recip Brkrd Dep to Brkrd Dep	N/A	5.47	N/A	N/A	5.13	N/A	N/A	4.65	N/A	N/A	3.87	N/A
Total Deposits												
Individ, Partnerships, and Corp.	613,214			612,700			604,952			619,151		
U.S. Govt, States & Political Sub in U.S.	121,750			104,736			125,721			107,369		
Comm Banks & Other Dep Inst. in U.S.	0			0			0			0		
Banks in Foreign Countries	0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0		
Total Deposits	734,964			717,436			730,673			726,520		
Domestic Demand Deposits	203,387			202,803			200,414			213,453		
Domestic Other Transaction Accts	72,703			74,760			79,051			83,429		
Domestic Nontransaction Accts	458,874			439,873			451,208			429,638		
Total Domestic Deposits	734,964			717,436			730,673			726,520		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A		
Total Deposits	734,964			717,436			730,673			726,520		
Other Liquidity/Funding Data												
Non Core Liabilities \$250M	111,333			81,544			87,010			93,958		
Short Term Non Core Funding	104,541			80,425			83,391			87,841		
Core Deposits	623,631			635,892			643,663			645,562		
Time Deps \$250M & Under Mat < 1 Yr	121,694			127,457			119,326			112,316		
Time Deps over \$250M Mat < 1 Yr	20,820			9,371			12,608			18,716		
Time Deps over \$250M Mat > 1 Yr	104,541			80,425			83,391			74,841		
Fed Home Loan Bor Mat < 1 Yr	6,792			1,119			3,619			6,117		
Total	0			0			0			754,727		

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- 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

	12/31/2022						03/31/2022					
	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	89.16	49	87.45	89.21	39	84.26
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	15.74
Comm 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
Banks in Foreign Countries	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
Total deposits	100.00	100.00	92	100.00	100.00	92	100.00	92	100.00	100.00	91	100.00
Domestic Demand Deposits	28.09	27.38	53	29.16	28.15	53	30.58	28.26	56	28.54	27.73	52
Domestic Other Transaction Accts	11.43	12.99	44	12.38	13.22	46	13.05	13.25	47	13.51	13.02	50
Domestic Nontransaction Accts	60.48	57.39	65	58.45	56.33	63	56.38	56.07	58	57.95	56.94	61
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	99	100.00	100.00	99	100.00
Deposits in Foreign Offices	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	99	100.00	100.00	99	100.00
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
Core Deposits	80.54	79.61	48	82.64	81.30	51	84.58	83.14	52	83.85	83.49	45
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
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
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
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
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
Net LN&LS to Core Deposits	779.99	82.08	49	78.81	80.04	51	75.18	76.32	50	71.57	73.89	48
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	N/A	N/A	41.50	N/A	N/A	37.68	N/A	32.71	N/A	32.71	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
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
List Service and Brkrd Dep to Deps	0.00	2.62	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	5.08	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	3.50	N/A	N/A	3.97	N/A	N/A	3.23	N/A	N/A	3.15	N/A
Total Deposits	629,193	149,228	0	633,960	116,119	0	661,943	75,803	0	659,991	94,680	0
Individ, Partnerships, and Corp.												
U.S. Govt, States & Political Sub in U.S.												
Comm Banks & Other Dep Inst. in U.S.												
Banks in Foreign Countries												
Foreign Govts and Official Inst.												
Total Deposits	778,421	750,079	0	737,746	737,746	0	754,671	0	0	778,769	0	0
Domestic Demand Deposits	218,635	218,750	218,750	225,587	215,397	215,397	214,236					
Domestic Other Transaction Accts	88,984	92,886	92,886	96,254	101,928	101,928	92,941					
Domestic Nontransaction Accts	470,802	488,443	488,443	415,905	437,346	437,346	471,592					
Total Domestic Deposits	778,421	750,079	N/A	737,746	754,671	N/A	778,769					
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
Total Deposits	778,421	750,079	0	737,746	754,671	0	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 over \$250M 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							
Fed Home Loan Bor Mat < 1 Yr	3,213	15,547	4,511	9,434	9,701							
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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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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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