

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			12/31/2023			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
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
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	9.40	78
Comm Bank & 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	0.54	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	98
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	0.00	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
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
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
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
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	7.32	63	10.76	6.71	61	7.93	7.25	51	5.37	2.61	56	-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
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
S.T Inv to S.T. Ncore 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
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
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
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
Net LN&S 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
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	34.71	N/A	N/A	38.37	N/A	N/A	37.62	N/A	N/A	41.50	N/A	N/A	33.67	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
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
List Service and Brkr Dep to Depos	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
Sec Bor + sec FFP to Tot Bor + FFP	N/A	8.60	N/A	0.00	10.57	68	N/A	12.00	N/A	N/A	2.30	N/A	N/A	2.55	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.82	N/A	N/A	3.87	N/A	N/A	4.65	N/A	N/A	3.97	N/A	N/A	2.96	N/A
Total Deposits															
Individ, Partnerships, and Corp.	644,074			619,151			604,952			633,960			639,555		
U.S. Govt. States & Political Sub in U.S.	101,871			107,369			125,721			116,119			116,297		
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	745,945			726,520			730,673			750,079			755,852		
Domestic Demand Deposits	203,515			213,453			200,414			218,750			199,100		
Domestic Other Transaction Accts	68,271			83,429			79,051			92,886			98,218		
Domestic Nontransaction Accts	474,159			429,638			451,208			438,443			458,534		
Total Domestic Deposits	745,945			726,520			730,673			750,079			755,852		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	745,945			726,520			730,673			750,079			755,852		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	123,049			93,958			87,010			53,953			64,324		
Short Term Non Core Funding	108,165			87,841			83,391			38,406			54,179		
Core Deposits	622,896			645,562			643,663			696,126			691,528		
Time Deps \$250M & Under Mat < 1 Yr	122,942			112,316			119,326			74,733			107,503		
Time Deps \$250M & Under Mat > 1 Yr	40,411			18,716			12,608			43,268			49,926		
Time Deps over \$250M Mat < 1 Yr	108,165			74,841			83,391			38,406			54,179		
Time Deps over \$250M Mat > 1 Yr	14,884			6,117			3,619			15,547			10,145		
Fed Home Loan Bor Mat < 1 Yr	0			13,000			0			0			0		

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	91	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
Secured Fed Funds Purchased
Listing Service Deposits
Brokered Deposits
Reciprocal Brokered Deposits

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