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%
March 31, 2026	76.15%
June 30, 2026	77.64%
September 30, 2026	79.99%

	09/30/2026			06/30/2026			03/31/2026			12/31/2025			09/30/2025		
Growth Rates:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Total Assets (1 Yr)	5.48	4.40	61	5.88	5.25	58	6.45	5.10	64	5.40	5.44	53	3.47	4.49	46
Loans & Leases HFI (1 Yr)	7.67	6.81	58	5.23	6.39	46	6.81	6.21	56	7.71	6.23	61	7.64	5.86	63
Total Deposits (1 Yr)	6.08	4.63	63	5.28	4.80	57	5.47	4.71	58	3.70	4.94	44	2.03	5.02	33
Loan Growth Less Dep Growth (1 Yr)	1.59	1.92	46	-0.05	1.23	43	1.35	1.21	50	4.01	1.07	68	5.61	0.61	79
Wholesale Funding (1 Yr)	-100.00	-12.48	5	-100.00	-5.91	4	N/A	-11.95	N/A	N/A	-12.20	N/A	N/A	-18.81	N/A
Total Assets (2 Yr)	9.14	9.76	53	11.39	10.99	59	14.93	10.52	72	11.05	10.20	59	7.30	10.84	39
Loans & Leases HFI (2 Yr)	15.89	13.86	60	12.76	13.19	52	14.54	13.22	58	12.20	13.43	48	7.65	13.93	31
Total Deposits (2 Yr)	8.23	10.53	46	8.85	11.32	47	13.11	11.08	63	9.03	10.69	51	4.76	10.56	32
Loan Growth Less Dep Growth (2 Yr)	7.66	2.79	70	3.92	1.33	61	1.43	1.52	51	3.17	2.29	55	2.89	3.09	50
Wholesale Funding (2 Yr)	N/A	-22.43	N/A	N/A	-22.50	N/A	N/A	-22.98	N/A	N/A	-17.89	N/A	-61.53	-10.19	22
Total Assets (3 Yr)	13.17	16.72	46	10.54	16.74	38	8.42	16.56	32	10.82	16.33	42	9.05	15.96	38
Loans & Leases HFI (3 Yr)	15.90	22.84	38	11.90	23.05	30	9.27	23.88	22	10.13	24.39	21	14.64	26.50	28
Total Deposits (3 Yr)	11.13	16.56	42	6.00	16.42	27	4.25	15.57	25	6.21	14.24	36	3.16	12.47	33
Loan Growth Less Dep Growth (3 Yr)	4.77	5.50	50	5.90	5.81	52	5.03	7.61	44	3.92	9.49	35	11.48	13.27	47
Wholesale Funding (3 Yr)	-100.00	-15.37	10	N/A	-7.29	N/A	N/A	16.97	N/A	N/A	60.52	N/A	N/A	109.70	N/A
Memo:Net Loans & Leases to Deposits	79.99	80.20	46	77.64	79.61	42	76.15	78.40	42	75.98	78.99	39	78.86	78.83	47
Securities Mix % Total Securities:															
US Treas & Govt Agencies	12.10	21.42	45	11.48	21.15	44	11.45	21.31	43	10.87	21.10	42	11.02	21.79	41
Municipal Securities	33.56	25.89	60	34.45	26.39	61	33.25	26.48	59	34.46	27.02	59	35.54	26.90	61
Res Pass-Through Mtg Backed Secs	36.05	20.60	75	35.89	20.43	75	36.58	20.27	76	38.67	20.05	79	38.45	19.64	79
CMO & REMIC Mtg Backed Secs	12.00	8.89	64	12.01	8.72	65	12.48	8.55	66	11.81	8.45	66	11.67	8.33	66
Commercial Mtg Back Secs	6.30	3.43	75	6.17	3.30	76	6.24	3.29	76	4.19	3.21	70	3.32	3.16	67
Asset Backed Securities	0.00	0.22	85	0.00	0.23	85	0.00	0.25	85	0.00	0.23	86	0.00	0.25	85
Structured Financial Products	0.00	0.35	78	0.00	0.35	78	0.00	0.37	78	0.00	0.37	78	0.00	0.40	77
Other Domestic Debt Secs	0.00	1.96	54	0.00	1.98	55	0.00	1.98	55	0.00	1.99	55	0.00	2.07	55
Foreign Debt Securities	0.00	0.12	96	0.00	0.13	96	0.00	0.16	96	0.00	0.22	96	0.00	0.13	96
Inv Mut Fnd & Oth Mktbl	0.00	0.02	80	0.00	0.02	80	0.00	0.02	80	0.00	0.02	80	0.00	0.02	80
Total	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
Securities Mix % Tier 1 Capital:															
US Treas & Govt Agencies	17.28	31.76	45	17.87	32.37	46	18.20	33.12	45	17.29	33.60	44	17.55	34.87	43
Govt Agency Mtg Back Secs	77.62	54.96	66	84.15	56.56	68	87.95	56.85	70	86.91	57.81	68	85.12	57.61	67
Municipal Securities	47.93	44.25	58	53.61	47.00	59	52.88	48.19	58	54.79	50.62	58	56.61	50.56	59
Other Mtg Backed Secs (NonGovt)	0.00	0.54	84	0.00	0.60	84	0.00	0.66	83	0.00	0.68	83	0.00	0.70	82
Asset Backed Sec & Stru Fin Pro	0.00	1.44	72	0.00	1.54	72	0.00	1.64	72	0.00	1.66	72	0.00	1.76	71
Memo: Stru Fin Pro (Govt Gty)	0.00	0.28	84	0.00	0.30	84	0.00	0.31	84	0.00	0.31	84	0.00	0.31	84
Other Domestic & Foreign Debt Sec	0.00	2.69	54	0.00	2.72	55	0.00	2.76	55	0.00	2.89	55	0.00	3.02	55
Memo: Marketable Eq Sec at FV	0.00	0.03	80	0.00	0.03	80	0.00	0.02	81	0.00	0.03	80	0.00	0.03	80
Total Sec to Tier 1 Capital	142.83	165.38	44	155.63	171.38	47	159.03	174.39	47	158.98	178.95	46	159.27	180.71	45
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-23.39	-15.49	26	-17.11	-10.09	23	-18.45	-10.55	23	-16.97	-9.77	24	-18.80	-11.18	24
AFS/HTM Unrl App (Dep) to Amt Cost	-14.07	-8.33	13	-9.91	-5.44	15	-10.40	-5.53	13	-9.65	-5.02	14	-10.56	-5.65	13
Pledged Assets:															
Pledged Securities to Tot Sec	46.44	40.36	53	45.77	40.43	52	47.03	41.20	53	49.47	41.45	56	51.80	41.30	60
Pledged Loans to Total Loans	15.93	34.92	20	16.38	34.83	21	16.31	35.17	21	17.38	35.26	22	17.18	35.23	22
Pledged Assets to Tot Assets	21.50	34.84	25	22.02	34.70	25	22.07	34.70	25	23.32	35.09	28	24.38	35.09	29
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.89	7.18	22	0.95	7.63	23	0.56	8.12	19	0.53	7.71	19	0.39	7.27	17
Debt Sec < 1Yr to Total Assets	0.20	1.22	27	0.23	1.29	29	0.13	1.37	23	0.13	1.33	23	0.10	1.26	21
Debt Sec < 1 Yr to T1 Capital	1.27	10.91	23	1.48	11.68	25	0.89	12.58	21	0.84	12.33	20	0.62	11.73	18
Debt Securities < 1 Yr ($)			1,901			2,173			1,280			1,187			865

	06/30/2025			03/31/2025			12/31/2024			09/30/2024			06/30/2024		
Growth Rates:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Total Assets (1 Yr)	5.21	4.86	57	7.97	4.79	73	5.36	4.20	62	3.69	5.81	37	-0.77	4.68	18
Loans & Leases HFI (1 Yr)	7.16	5.74	61	7.23	6.18	58	4.16	6.34	39	0.01	7.16	12	-0.77	7.90	9
Total Deposits (1 Yr)	3.39	5.60	40	7.25	5.77	63	5.14	5.20	54	2.67	4.89	40	-2.62	4.08	15
Loan Growth Less Dep Growth (1 Yr)	3.77	0.02	72	-0.01	0.31	47	-0.97	1.06	37	-2.67	2.16	23	1.85	3.68	40
Wholesale Funding (1 Yr)	N/A	-20.11	N/A	N/A	-19.92	N/A	N/A	-14.41	N/A	-100.00	6.57	3	N/A	15.26	N/A
Total Assets (2 Yr)	4.40	10.08	31	1.85	10.49	22	5.14	9.90	38	5.39	10.69	36	0.26	9.56	24
Loans & Leases HFI (2 Yr)	6.33	14.77	25	2.30	16.05	12	2.24	16.46	11	6.51	18.78	16	8.91	21.66	16
Total Deposits (2 Yr)	0.68	10.30	19	-1.15	9.97	17	2.42	8.46	35	1.11	6.72	38	-2.61	5.79	29
Loan Growth Less Dep Growth (2 Yr)	5.65	4.14	57	3.46	5.74	43	-0.17	7.65	23	5.40	11.64	30	11.52	15.60	39
Wholesale Funding (2 Yr)	N/A	-2.96	N/A	N/A	23.36	N/A	N/A	63.92	N/A	N/A	161.02	N/A	N/A	217.04	N/A
Total Assets (3 Yr)	5.48	15.27	30	1.95	15.00	24	2.30	15.37	23	2.60	17.47	19	3.93	17.78	22
Loans & Leases HFI (3 Yr)	16.70	29.60	26	19.14	33.09	27	16.81	33.15	21	17.40	33.34	22	18.47	31.46	30
Total Deposits (3 Yr)	0.69	12.20	27	-1.20	12.82	23	1.63	14.42	25	1.25	16.07	20	3.79	16.74	24
Loan Growth Less Dep Growth (3 Yr)	16.01	16.87	49	20.34	19.90	53	15.18	18.75	42	16.15	17.12	48	14.68	14.59	52
Wholesale Funding (3 Yr)	N/A	147.77	N/A	N/A	155.34	N/A	N/A	173.24	N/A	N/A	199.86	N/A	N/A	181.03	N/A
Memo:Net Loans & Leases to Deposits	77.60	78.49	45	75.18	77.41	42	73.21	78.32	36	74.75	78.57	39	75.15	79.03	38
Securities Mix % Total Securities:															
US Treas & Govt Agencies	10.88	22.67	39	10.74	23.29	37	10.76	23.74	36	10.70	24.07	35	10.79	24.88	34
Municipal Securities	34.57	26.72	61	35.02	26.47	62	35.35	27.02	62	35.59	27.22	61	36.68	26.93	63
Res Pass-Through Mtg Backed Secs	39.19	19.19	81	39.19	18.99	81	39.75	18.33	83	40.72	18.20	84	41.46	18.23	85
CMO & REMIC Mtg Backed Secs	12.06	7.97	68	12.39	7.79	69	12.38	7.45	70	11.65	7.18	70	9.72	6.86	67
Commercial Mtg Back Secs	3.30	3.21	66	2.67	3.25	64	1.76	3.19	59	1.34	3.11	56	1.35	3.02	57
Asset Backed Securities	0.00	0.25	85	0.00	0.25	85	0.00	0.27	85	0.00	0.26	85	0.00	0.31	85
Structured Financial Products	0.00	0.43	77	0.00	0.45	76	0.00	0.48	76	0.00	0.40	79	0.00	0.42	79
Other Domestic Debt Secs	0.00	2.19	54	0.00	2.29	54	0.00	2.28	53	0.00	2.27	54	0.00	2.31	53
Foreign Debt Securities	0.00	0.17	96	0.00	0.18	95	0.00	0.21	95	0.00	0.20	95	0.00	0.00	94
Inv Mut Fnd & Oth Mktbl	0.00	0.02	80	0.00	0.02	80	0.00	0.02	80	0.00	0.02	81	0.00	0.02	81
Total	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
Securities Mix % Tier 1 Capital:															
US Treas & Govt Agencies	17.60	36.83	41	17.71	39.05	40	17.76	40.38	38	18.50	42.32	38	18.18	43.59	36
Govt Agency Mtg Back Secs	88.28	56.28	70	89.52	56.02	71	88.96	55.11	70	92.87	55.94	72	88.47	54.47	71
Municipal Securities	55.96	50.43	59	57.78	50.99	60	58.36	52.48	59	61.55	54.57	60	61.78	53.74	61
Other Mtg Backed Secs (NonGovt)	0.00	0.79	82	0.00	1.02	81	0.00	1.02	81	0.00	1.11	82	0.00	1.10	82
Asset Backed Sec & Stru Fin Pro	0.00	1.83	71	0.00	1.94	70	0.00	2.13	70	0.00	1.92	73	0.00	2.03	73
Memo: Stru Fin Pro (Govt Gty)	0.00	0.34	84	0.00	0.30	85	0.00	0.29	85	N/A	0.00	N/A	N/A	0.00	N/A
Other Domestic & Foreign Debt Sec	0.00	3.24	54	0.00	3.40	54	0.00	3.52	53	0.00	3.59	53	0.00	3.58	53
Memo: Marketable Eq Sec at FV	0.00	0.03	80	0.00	0.03	80	0.00	0.03	81	0.00	0.03	81	0.00	0.03	81
Total Sec to Tier 1 Capital	161.84	182.85	46	165.01	185.88	46	165.08	188.14	46	172.92	194.15	46	168.42	193.44	46
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-23.21	-14.67	25	-24.43	-15.32	25	-27.21	-17.58	25	-21.15	-13.42	25	-27.69	-18.87	27
AFS/HTM Unrl App (Dep) to Amt Cost	-12.54	-7.22	14	-12.90	-7.41	13	-14.15	-8.31	11	-10.90	-6.21	11	-14.12	-8.66	10
Pledged Assets:															
Pledged Securities to Tot Sec	52.30	41.99	58	52.99	41.47	60	54.15	41.51	62	55.93	42.30	63	57.91	42.84	64
Pledged Loans to Total Loans	17.25	34.96	23	17.88	34.45	24	19.10	34.68	25	20.43	34.28	28	36.07	34.32	50
Pledged Assets to Tot Assets	24.48	35.13	30	24.75	34.48	31	25.47	34.81	33	27.62	34.81	37	38.32	35.07	58
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.62	7.45	20	0.59	7.89	17	0.37	8.20	16	0.54	8.41	18	0.34	8.36	16
Debt Sec < 1Yr to Total Assets	0.15	1.29	24	0.15	1.39	21	0.09	1.46	18	0.14	1.51	22	0.08	1.49	19
Debt Sec < 1 Yr to T1 Capital	1.00	12.04	21	0.98	13.04	19	0.61	13.75	17	0.93	14.35	20	0.57	14.07	17
Debt Securities < 1 Yr ($)			1,362			1,299			794			1,190			715

	03/31/2024			12/31/2023			09/30/2023			06/30/2023			03/31/2023		
Growth Rates:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Total Assets (1 Yr)	-5.67	4.97	4	-0.21	4.89	22	1.64	4.00	41	1.03	4.02	38	0.09	3.35	39
Loans & Leases HFI (1 Yr)	-4.60	8.55	2	-1.85	8.88	4	6.50	10.27	33	9.75	11.99	40	16.46	13.69	64
Total Deposits (1 Yr)	-7.83	3.43	5	-2.59	2.53	28	-1.52	1.09	42	0.01	0.96	52	-0.04	1.78	45
Loan Growth Less Dep Growth (1 Yr)	3.24	4.97	42	0.74	6.14	24	8.02	8.91	46	9.75	10.93	45	16.51	11.78	71
Wholesale Funding (1 Yr)	N/A	51.36	N/A	N/A	82.85	N/A	N/A	139.70	N/A	N/A	164.78	N/A	N/A	114.43	N/A
Total Assets (2 Yr)	-5.58	9.27	10	-2.90	9.75	16	-1.05	9.92	19	4.73	11.35	33	12.63	12.58	57
Loans & Leases HFI (2 Yr)	11.11	24.32	17	12.14	24.27	21	17.40	23.47	38	19.39	20.48	51	26.99	17.85	71
Total Deposits (2 Yr)	-7.88	6.06	12	-3.33	7.85	20	-1.38	9.44	19	6.58	10.91	42	15.28	13.67	63
Loan Growth Less Dep Growth (2 Yr)	18.98	18.02	55	15.48	16.15	47	18.78	13.83	65	12.81	9.58	61	11.71	4.55	71
Wholesale Funding (2 Yr)	N/A	235.90	N/A	N/A	214.35	N/A	N/A	167.64	N/A	N/A	137.45	N/A	N/A	66.01	N/A
Total Assets (3 Yr)	6.25	19.22	24	10.60	23.64	24	13.04	24.03	29	17.14	25.07	38	28.96	38.75	36
Loans & Leases HFI (3 Yr)	21.16	29.46	39	19.69	30.04	36	24.78	24.79	54	26.07	23.09	60	24.38	32.22	43
Total Deposits (3 Yr)	6.25	18.70	26	11.31	24.09	25	13.71	26.77	27	19.87	27.71	39	34.89	42.77	40
Loan Growth Less Dep Growth (3 Yr)	14.91	10.89	62	8.38	5.82	56	11.07	-1.81	80	6.20	-4.37	74	-10.52	-10.16	47
Wholesale Funding (3 Yr)	N/A	160.42	N/A	N/A	136.36	N/A	N/A	90.30	N/A	N/A	69.18	N/A	-100.00	59.06	7
Memo:Net Loans & Leases to Deposits	74.98	77.76	41	73.71	77.98	38	76.55	77.53	45	73.55	76.52	41	72.59	74.42	45
Securities Mix % Total Securities:															
US Treas & Govt Agencies	10.19	25.76	32	10.19	26.35	31	10.15	27.52	29	9.71	27.57	28	9.45	27.85	28
Municipal Securities	37.21	26.61	64	37.21	27.17	64	36.18	26.66	63	36.48	26.76	64	36.08	26.14	65
Res Pass-Through Mtg Backed Secs	41.69	17.98	85	42.93	17.60	87	43.62	17.38	88	43.81	17.61	87	44.28	17.74	87
CMO & REMIC Mtg Backed Secs	10.04	6.70	69	9.66	6.26	70	10.05	6.13	71	10.01	6.05	71	10.19	6.05	72
Commercial Mtg Back Secs	0.88	3.04	54	0.00	3.02	48	0.00	2.86	49	0.00	2.85	49	0.00	2.85	49
Asset Backed Securities	0.00	0.30	86	0.00	0.28	86	0.00	0.25	86	0.00	0.22	86	0.00	0.21	86
Structured Financial Products	0.00	0.32	81	0.00	0.28	82	0.00	0.26	82	0.00	0.21	83	0.00	0.18	84
Other Domestic Debt Secs	0.00	2.36	52	0.00	2.35	52	0.00	2.33	52	0.00	2.34	52	0.00	2.36	52
Foreign Debt Securities	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94	0.00	0.00	93
Inv Mut Fnd & Oth Mktbl	0.00	0.02	81	0.00	0.02	81	0.00	0.02	81	0.00	0.02	81	0.00	0.01	81
Total	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
Securities Mix % Tier 1 Capital:															
US Treas & Govt Agencies	17.49	46.27	34	17.97	48.68	34	17.53	50.10	32	18.28	53.05	31	18.89	56.78	31
Govt Agency Mtg Back Secs	90.32	55.36	71	92.73	55.57	72	92.73	53.92	73	101.34	57.25	74	108.91	60.24	74
Municipal Securities	63.88	55.24	61	65.61	57.93	60	62.52	56.01	59	68.69	59.68	61	72.13	61.70	61
Other Mtg Backed Secs (NonGovt)	0.00	1.14	82	0.00	1.25	82	0.00	1.20	82	0.00	1.29	82	0.00	1.27	82
Asset Backed Sec & Stru Fin Pro	0.00	1.93	73	0.00	1.81	74	0.00	1.71	75	0.00	1.60	76	0.00	1.53	76
Memo: Stru Fin Pro (Govt Gty)	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Domestic & Foreign Debt Sec	0.00	3.78	52	0.00	3.90	52	0.00	3.87	52	0.00	4.05	52	0.00	4.25	52
Memo: Marketable Eq Sec at FV	0.00	0.03	81	0.00	0.03	81	0.00	0.03	81	0.00	0.03	81	0.00	0.03	81
Total Sec to Tier 1 Capital	171.69	199.69	45	176.32	206.14	45	172.78	203.22	44	188.31	215.88	46	199.93	226.94	46
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-28.25	-19.49	29	-26.98	-18.52	28	-38.19	-26.99	30	-31.91	-22.70	30	-29.01	-20.82	30
AFS/HTM Unrl App (Dep) to Amt Cost	-14.13	-8.70	10	-13.27	-8.07	10	-18.10	-11.49	8	-14.49	-9.41	10	-12.67	-8.33	13
Pledged Assets:															
Pledged Securities to Tot Sec	58.74	42.75	66	60.08	41.58	69	60.89	40.28	71	60.51	38.82	73	52.83	35.68	68
Pledged Loans to Total Loans	35.61	33.96	50	33.26	33.80	48	31.74	33.39	45	31.09	32.50	47	30.24	31.66	47
Pledged Assets to Tot Assets	38.52	34.72	60	36.91	34.58	58	36.36	34.10	58	36.00	33.33	59	33.40	31.88	57
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.26	8.42	17	0.39	8.44	17	0.84	8.00	23	1.09	7.32	27	0.79	6.34	25
Debt Sec < 1Yr to Total Assets	0.07	1.50	19	0.10	1.50	20	0.21	1.47	26	0.28	1.40	30	0.20	1.31	30
Debt Sec < 1 Yr to T1 Capital	0.44	14.34	17	0.69	14.45	19	1.46	14.02	24	2.05	13.56	27	1.57	12.86	27
Debt Securities < 1 Yr ($)			544			845			1,736			2,388			1,790