

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%

	06/30/2026			03/31/2026			12/31/2025			09/30/2025			06/30/2025		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Growth Rates:															
Total Assets (1 Yr)	5.88	5.22	58	6.45	5.10	64	5.40	5.44	53	3.47	4.49	46	5.21	4.86	57
Loans & Leases HFI (1 Yr)	5.23	6.36	46	6.81	6.21	56	7.71	6.23	61	7.64	5.86	63	7.16	5.74	61
Total Deposits (1 Yr)	5.28	4.77	57	5.47	4.71	58	3.70	4.94	44	2.03	5.02	33	3.39	5.60	40
Loan Growth Less Dep Growth (1 Yr)	-0.05	1.21	43	1.35	1.21	50	4.01	1.07	68	5.61	0.61	79	3.77	0.02	72
Wholesale Funding (1 Yr)	-100.00	-6.22	4	N/A	-11.95	N/A	N/A	-12.20	N/A	N/A	-18.81	N/A	N/A	-20.11	N/A
Total Assets (2 Yr)	11.39	10.90	59	14.93	10.52	72	11.05	10.20	59	7.30	10.84	39	4.40	10.08	31
Loans & Leases HFI (2 Yr)	12.76	13.11	52	14.54	13.22	58	12.20	13.43	48	7.65	13.93	31	6.33	14.77	25
Total Deposits (2 Yr)	8.85	11.24	47	13.11	11.08	63	9.03	10.69	51	4.76	10.56	32	0.68	10.30	19
Loan Growth Less Dep Growth (2 Yr)	3.92	1.31	61	1.43	1.52	51	3.17	2.29	55	2.89	3.09	50	5.65	4.14	57
Wholesale Funding (2 Yr)	N/A	-22.70	N/A	N/A	-22.98	N/A	N/A	-17.89	N/A	-61.53	-10.19	22	N/A	-2.96	N/A
Total Assets (3 Yr)	10.54	16.63	38	8.42	16.56	32	10.82	16.33	42	9.05	15.96	38	5.48	15.27	30
Loans & Leases HFI (3 Yr)	11.90	22.95	30	9.27	23.88	22	10.13	24.39	21	14.64	26.50	28	16.70	29.60	26
Total Deposits (3 Yr)	6.00	16.31	27	4.25	15.57	25	6.21	14.24	36	3.16	12.47	33	0.69	12.20	27
Loan Growth Less Dep Growth (3 Yr)	5.90	5.78	52	5.03	7.61	44	3.92	9.49	35	11.48	13.27	47	16.01	16.87	49
Wholesale Funding (3 Yr)	N/A	-7.83	N/A	N/A	16.97	N/A	N/A	60.52	N/A	N/A	109.70	N/A	N/A	147.77	N/A
Memo:Net Loans & Leases to Deposits	77.64	79.60	42	76.15	78.40	42	75.98	78.99	39	78.86	78.83	47	77.60	78.49	45
Securities Mix % Total Securities:															
US Treas & Govt Agencies	11.48	21.09	44	11.45	21.31	43	10.87	21.10	42	11.02	21.79	41	10.88	22.67	39
Municipal Securities	34.45	26.48	61	33.25	26.48	59	34.46	27.02	59	35.54	26.90	61	34.57	26.72	61
Res Pass-Through Mtg Backed Secs	35.89	20.50	75	36.58	20.27	76	38.67	20.05	79	38.45	19.64	79	39.19	19.19	81
CMO & REMIC Mtg Backed Secs	12.01	8.75	65	12.48	8.55	66	11.81	8.45	66	11.67	8.33	66	12.06	7.97	68
Commercial Mtg Back Secs	6.17	3.30	76	6.24	3.29	76	4.19	3.21	70	3.32	3.16	67	3.30	3.21	66
Asset Backed Securities	0.00	0.24	85	0.00	0.25	85	0.00	0.23	86	0.00	0.25	85	0.00	0.25	85
Structured Financial Products	0.00	0.35	78	0.00	0.37	78	0.00	0.37	78	0.00	0.40	77	0.00	0.43	77
Other Domestic Debt Secs	0.00	1.98	55	0.00	1.98	55	0.00	1.99	55	0.00	2.07	55	0.00	2.19	54
Foreign Debt Securities	0.00	0.14	96	0.00	0.16	96	0.00	0.22	96	0.00	0.13	96	0.00	0.17	96
Inv Mut Fnd & Oth Mktbl	0.00	0.02	80	0.00	0.02	81	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	17.87	32.35	46	18.20	33.12	45	17.29	33.60	44	17.55	34.87	43	17.60	36.83	41
Govt Agency Mtg Back Secs	84.15	56.51	68	87.95	56.84	70	86.91	57.80	68	85.12	57.60	67	88.28	56.28	70
Municipal Securities	53.61	47.07	59	52.88	48.19	58	54.79	50.62	58	56.61	50.56	59	55.96	50.43	59
Other Mtg Backed Secs (NonGovt)	0.00	0.59	84	0.00	0.65	83	0.00	0.68	83	0.00	0.70	82	0.00	0.79	82
Asset Backed Sec & Stru Fin Pro	0.00	1.54	72	0.00	1.64	72	0.00	1.66	72	0.00	1.76	71	0.00	1.83	71
Memo: Stru Fin Pro (Govt Gty)	0.00	0.30	84	0.00	0.31	84	0.00	0.31	84	0.00	0.31	84	0.00	0.34	84
Other Domestic & Foreign Debt Sec	0.00	2.72	55	0.00	2.76	55	0.00	2.89	55	0.00	3.02	55	0.00	3.24	54
Memo: Marketable Eq Sec at FV	0.00	0.03	80	0.00	0.02	81	0.00	0.03	80	0.00	0.03	81	0.00	0.03	80
Total Sec to Tier 1 Capital	155.63	171.49	47	159.03	174.33	47	158.98	178.94	46	159.27	180.70	45	161.84	182.85	46
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-17.11	-10.09	23	-18.45	-10.55	23	-16.97	-9.77	24	-18.80	-11.18	24	-23.21	-14.67	25
AFS/HTM Unrl App (Dep) to Amt Cost	-9.91	-5.44	15	-10.40	-5.53	13	-9.65	-5.02	14	-10.56	-5.65	13	-12.54	-7.22	14
Pledged Assets:															
Pledged Securities to Tot Sec	45.77	40.52	52	47.03	41.20	53	49.47	41.45	56	51.80	41.30	60	52.30	41.99	58
Pledged Loans to Total Loans	16.38	34.80	21	16.31	35.17	21	17.38	35.26	22	17.18	35.23	22	17.25	34.96	23
Pledged Assets to Tot Assets	22.02	34.70	25	22.07	34.70	25	23.32	35.09	28	24.38	35.09	29	24.48	35.13	30
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.95	7.61	23	0.56	8.12	19	0.53	7.71	19	0.39	7.27	17	0.62	7.45	20
Debt Sec < 1Yr to Total Assets	0.23	1.29	29	0.13	1.37	23	0.13	1.33	23	0.10	1.26	21	0.15	1.29	24
Debt Sec < 1 Yr to T1 Capital	1.48	11.70	25	0.89	12.58	21	0.84	12.33	20	0.62	11.73	18	1.00	12.04	21
Debt Securities < 1 Yr (\$)			2,173			1,280			1,187			865			1,362

	03/31/2025			12/31/2024			09/30/2024			06/30/2024			03/31/2024		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Growth Rates:															
Total Assets (1 Yr)	7.97	4.79	73	5.36	4.20	62	3.69	5.81	37	-0.77	4.68	18	-5.67	4.97	4
Loans & Leases HFI (1 Yr)	7.23	6.18	58	4.16	6.34	39	0.01	7.16	12	-0.77	7.90	9	-4.60	8.55	2
Total Deposits (1 Yr)	7.25	5.77	63	5.14	5.20	54	2.67	4.89	40	-2.62	4.08	15	-7.83	3.43	5
Loan Growth Less Dep Growth (1 Yr)	-0.01	0.31	47	-0.97	1.06	37	-2.67	2.16	23	1.85	3.68	40	3.24	4.97	42
Wholesale Funding (1 Yr)	N/A	-19.92	N/A	N/A	-14.41	N/A	-100.00	6.57	3	N/A	15.26	N/A	N/A	51.36	N/A
Total Assets (2 Yr)	1.85	10.49	22	5.14	9.89	38	5.39	10.69	36	0.26	9.56	24	-5.58	9.27	10
Loans & Leases HFI (2 Yr)	2.30	16.05	12	2.24	16.46	11	6.51	18.78	16	8.91	21.66	16	11.11	24.32	17
Total Deposits (2 Yr)	-1.15	9.97	17	2.42	8.46	35	1.11	6.72	38	-2.61	5.79	29	-7.88	6.06	12
Loan Growth Less Dep Growth (2 Yr)	3.46	5.74	43	-0.17	7.65	23	5.40	11.64	30	11.52	15.60	39	18.98	18.02	55
Wholesale Funding (2 Yr)	N/A	23.36	N/A	N/A	63.92	N/A	N/A	161.02	N/A	N/A	217.04	N/A	N/A	235.90	N/A
Total Assets (3 Yr)	1.95	15.00	24	2.30	15.37	23	2.60	17.47	19	3.93	17.78	22	6.25	19.22	24
Loans & Leases HFI (3 Yr)	19.14	33.09	27	16.81	33.15	21	17.40	33.34	22	18.47	31.46	30	21.16	29.46	39
Total Deposits (3 Yr)	-1.20	12.82	23	1.63	14.42	25	1.25	16.07	20	3.79	16.74	24	6.25	18.70	26
Loan Growth Less Dep Growth (3 Yr)	20.34	19.90	53	15.18	18.75	42	16.15	17.12	48	14.68	14.59	52	14.91	10.89	62
Wholesale Funding (3 Yr)	N/A	155.34	N/A	N/A	173.24	N/A	N/A	199.86	N/A	N/A	181.03	N/A	N/A	160.42	N/A
Memo:Net Loans & Leases to Deposits	75.18	77.41	42	73.21	78.32	36	74.75	78.57	39	75.15	79.03	38	74.98	77.76	41
Securities Mix % Total Securities:															
US Treas & Govt Agencies	10.74	23.29	37	10.76	23.74	36	10.70	24.07	35	10.79	24.88	34	10.19	25.76	32
Municipal Securities	35.02	26.47	62	35.35	27.02	62	35.59	27.22	61	36.68	26.93	63	37.21	26.61	64
Res Pass-Through Mtg Backed Secs	39.19	18.99	81	39.75	18.33	83	40.72	18.20	84	41.46	18.23	85	41.69	17.98	85
CMO & REMIC Mtg Backed Secs	12.39	7.79	69	12.38	7.45	70	11.65	7.18	70	9.72	6.86	67	10.04	6.70	69
Commercial Mtg Back Secs	2.67	3.25	64	1.76	3.19	59	1.34	3.11	56	1.35	3.02	57	0.88	3.04	54
Asset Backed Securities	0.00	0.25	85	0.00	0.27	85	0.00	0.26	85	0.00	0.31	85	0.00	0.30	86
Structured Financial Products	0.00	0.45	76	0.00	0.48	76	0.00	0.40	79	0.00	0.42	79	0.00	0.32	81
Other Domestic Debt Secs	0.00	2.29	54	0.00	2.28	53	0.00	2.27	54	0.00	2.31	53	0.00	2.36	52
Foreign Debt Securities	0.00	0.18	95	0.00	0.21	95	0.00	0.20	95	0.00	0.00	94	0.00	0.00	94
Inv Mut Fnd & Oth Mktbl	0.00	0.02	80	0.00	0.02	80	0.00	0.02	81	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	17.71	39.05	40	17.76	40.38	38	18.50	42.32	38	18.18	43.59	36	17.49	46.27	34
Govt Agency Mtg Back Secs	89.52	56.02	71	88.96	55.11	70	92.87	55.94	72	88.47	54.47	71	90.32	55.36	71
Municipal Securities	57.78	50.99	60	58.36	52.48	59	61.55	54.57	60	61.78	53.74	61	63.88	55.24	61
Other Mtg Backed Secs (NonGovt)	0.00	1.02	81	0.00	1.02	81	0.00	1.11	82	0.00	1.10	82	0.00	1.14	82
Asset Backed Sec & Stru Fin Pro	0.00	1.94	70	0.00	2.13	70	0.00	1.92	73	0.00	2.03	73	0.00	1.93	73
Memo: Stru Fin Pro (Govt Gty)	0.00	0.30	85	0.00	0.29	85	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	3.40	54	0.00	3.52	53	0.00	3.59	53	0.00	3.58	53	0.00	3.78	52
Memo: Marketable Eq Sec at FV	0.00	0.03	80	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	165.01	185.88	46	165.08	188.15	46	172.92	194.15	46	168.42	193.44	46	171.69	199.69	45
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-24.43	-15.32	25	-27.21	-17.58	25	-21.15	-13.42	25	-27.69	-18.87	27	-28.25	-19.49	29
AFS/HTM Unrl App (Dep) to Amt Cost	-12.90	-7.41	13	-14.15	-8.31	11	-10.90	-6.21	11	-14.12	-8.66	10	-14.13	-8.70	10
Pledged Assets:															
Pledged Securities to Tot Sec	52.99	41.47	60	54.15	41.51	62	55.93	42.30	63	57.91	42.84	64	58.74	42.75	66
Pledged Loans to Total Loans	17.88	34.45	24	19.10	34.68	25	20.43	34.28	28	36.07	34.32	50	35.61	33.96	50
Pledged Assets to Tot Assets	24.75	34.48	31	25.47	34.81	33	27.62	34.81	37	38.32	35.07	58	38.52	34.72	60
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.59	7.89	17	0.37	8.20	16	0.54	8.41	18	0.34	8.36	16	0.26	8.42	17
Debt Sec < 1Yr to Total Assets	0.15	1.39	21	0.09	1.46	18	0.14	1.51	22	0.08	1.49	19	0.07	1.50	19
Debt Sec < 1 Yr to T1 Capital	0.98	13.04	19	0.61	13.75	17	0.93	14.35	20	0.57	14.07	17	0.44	14.34	17
Debt Securities < 1 Yr (\$)			1,299			794			1,190			715			544

	12/31/2023			09/30/2023			06/30/2023			03/31/2023			12/31/2022		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Growth Rates:															
Total Assets (1 Yr)	-0.21	4.89	22	1.64	4.00	41	1.03	4.02	38	0.09	3.35	39	-2.70	3.93	19
Loans & Leases HFI (1 Yr)	-1.85	8.88	4	6.50	10.27	33	9.75	11.99	40	16.46	13.69	64	14.25	13.19	57
Total Deposits (1 Yr)	-2.59	2.53	28	-1.52	1.09	42	0.01	0.96	52	-0.04	1.78	45	-0.76	4.40	25
Loan Growth Less Dep Growth (1 Yr)	0.74	6.14	24	8.02	8.91	46	9.75	10.93	45	16.51	11.78	71	15.02	8.87	75
Wholesale Funding (1 Yr)	N/A	82.85	N/A	N/A	139.70	N/A	N/A	164.78	N/A	N/A	114.43	N/A	N/A	75.44	N/A
Total Assets (2 Yr)	-2.90	9.75	16	-1.05	9.92	19	4.73	11.35	33	12.63	12.58	57	10.82	17.09	34
Loans & Leases HFI (2 Yr)	12.14	24.27	21	17.40	23.47	38	19.39	20.48	51	26.99	17.85	71	21.94	18.27	61
Total Deposits (2 Yr)	-3.33	7.85	20	-1.38	9.44	19	6.58	10.91	42	15.28	13.67	63	14.27	20.23	36
Loan Growth Less Dep Growth (2 Yr)	15.48	16.15	47	18.78	13.83	65	12.81	9.58	61	11.71	4.55	71	7.67	-1.59	74
Wholesale Funding (2 Yr)	N/A	214.35	N/A	N/A	167.64	N/A	N/A	137.45	N/A	N/A	66.01	N/A	N/A	34.22	N/A
Total Assets (3 Yr)	10.60	23.64	24	13.04	24.03	29	17.14	25.07	38	28.96	38.75	36	20.77	40.69	16
Loans & Leases HFI (3 Yr)	19.69	30.04	36	24.78	24.79	54	26.07	23.09	60	24.38	32.22	43	24.01	31.95	42
Total Deposits (3 Yr)	11.31	24.09	25	13.71	26.77	27	19.87	27.71	39	34.89	42.77	40	26.41	45.26	18
Loan Growth Less Dep Growth (3 Yr)	8.38	5.82	56	11.07	-1.81	80	6.20	-4.37	74	-10.52	-10.16	47	-2.40	-12.95	70
Wholesale Funding (3 Yr)	N/A	136.36	N/A	N/A	90.30	N/A	N/A	69.18	N/A	-100.00	59.06	7	-100.00	42.62	7
Memo:Net Loans & Leases to Deposits	73.71	77.98	38	76.55	77.53	45	73.55	76.52	41	72.59	74.42	45	73.14	73.73	48
Securities Mix % Total Securities:															
US Treas & Govt Agencies	10.19	26.35	31	10.15	27.52	29	9.71	27.57	28	9.45	27.85	28	9.34	27.66	29
Municipal Securities	37.21	27.17	64	36.18	26.66	63	36.48	26.76	64	36.08	26.14	65	35.51	26.52	63
Res Pass-Through Mtg Backed Secs	42.93	17.60	87	43.62	17.38	88	43.81	17.61	87	44.28	17.74	87	44.79	17.83	87
CMO & REMIC Mtg Backed Secs	9.66	6.26	70	10.05	6.13	71	10.01	6.05	71	10.19	6.05	72	10.36	5.90	72
Commercial Mtg Back Secs	0.00	3.02	48	0.00	2.86	49	0.00	2.85	49	0.00	2.85	49	0.00	2.79	50
Asset Backed Securities	0.00	0.28	86	0.00	0.25	86	0.00	0.22	86	0.00	0.21	86	0.00	0.21	86
Structured Financial Products	0.00	0.28	82	0.00	0.26	82	0.00	0.21	83	0.00	0.18	84	0.00	0.21	84
Other Domestic Debt Secs	0.00	2.35	52	0.00	2.33	52	0.00	2.34	52	0.00	2.36	52	0.00	2.34	51
Foreign Debt Securities	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94	0.00	0.00	93	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	0.01	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	17.97	48.68	34	17.53	50.10	32	18.28	53.05	31	18.89	56.78	31	18.95	58.09	31
Govt Agency Mtg Back Secs	92.73	55.57	72	92.73	53.92	73	101.34	57.25	74	108.91	60.24	74	111.89	60.86	74
Municipal Securities	65.61	57.93	60	62.52	56.01	59	68.69	59.68	61	72.13	61.70	61	72.03	64.53	60
Other Mtg Backed Secs (NonGovt)	0.00	1.25	82	0.00	1.20	82	0.00	1.29	82	0.00	1.27	82	0.00	1.38	81
Asset Backed Sec & Stru Fin Pro	0.00	1.81	74	0.00	1.71	75	0.00	1.60	76	0.00	1.53	76	0.00	1.66	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	3.90	52	0.00	3.87	52	0.00	4.05	52	0.00	4.25	52	0.00	4.39	51
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	0.02	81
Total Sec to Tier 1 Capital	176.32	206.14	45	172.78	203.22	44	188.31	215.88	46	199.93	226.94	46	202.87	233.75	45
Unrealized Appreciation/Depreciation:															
AFS/HTM Unrl App (Dep) to T1 Cap	-26.98	-18.52	28	-38.19	-26.99	30	-31.91	-22.70	30	-29.01	-20.82	30	-32.83	-24.21	31
AFS/HTM Unrl App (Dep) to Amt Cost	-13.27	-8.07	10	-18.10	-11.49	8	-14.49	-9.41	10	-12.67	-8.33	13	-13.93	-9.30	12
Pledged Assets:															
Pledged Securities to Tot Sec	60.08	41.58	69	60.89	40.28	71	60.51	38.82	73	52.83	35.68	68	48.50	31.51	69
Pledged Loans to Total Loans	33.26	33.80	48	31.74	33.39	45	31.09	32.50	47	30.24	31.66	47	30.65	29.97	51
Pledged Assets to Tot Assets	36.91	34.58	58	36.36	34.10	58	36.00	33.33	59	33.40	31.88	57	33.24	29.73	61
Debt Securities < 1 Year:															
Debt Sec < 1 Yr to Tot Securities	0.39	8.44	17	0.84	8.00	23	1.09	7.32	27	0.79	6.34	25	0.83	5.43	28
Debt Sec < 1Yr to Total Assets	0.10	1.50	20	0.21	1.47	26	0.28	1.40	30	0.20	1.31	30	0.22	1.16	33
Debt Sec < 1 Yr to T1 Capital	0.69	14.45	19	1.46	14.02	24	2.05	13.56	27	1.57	12.86	27	1.68	11.52	30
Debt Securities < 1 Yr (\$)			845			1,736			2,388			1,790			1,877