

FARMERS BANK

	CPP Disbursement Date 01/23/2009	Cert 2429	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$421	\$455	8.3%	
Loans	\$274	\$239	-12.5%	
Construction & development	\$70	\$48	-31.4%	
Closed-end 1-4 family residential	\$62	\$54	-12.1%	
Home equity	\$10	\$11	12.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-15.5%	
Commercial & Industrial	\$23	\$19	-18.8%	
Commercial real estate	\$90	\$89	-1.9%	
Unused commitments	\$41	\$34	-16.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$94	\$66	-29.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$37	\$135	265.4%	
Cash & balances due	\$4	\$4	-3.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$382	\$421	10.3%	
Deposits	\$343	\$372	8.6%	
Total other borrowings	\$37	\$47	27.7%	
FHLB advances	\$35	\$40	14.3%	
Equity				
Equity capital at quarter end	\$39	\$34	-12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	7.7%	--	
Tier 1 risk based capital ratio	13.4%	13.8%	--	
Total risk based capital ratio	14.7%	15.1%	--	
Return on equity ¹	1.5%	-4.2%	--	
Return on assets ¹	0.1%	-0.3%	--	
Net interest margin ¹	3.4%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.3%	106.8%	--	
Loss provision to net charge-offs (qtr)	83.1%	80.8%	--	
Net charge-offs to average loans and leases ¹	3.1%	4.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	9.1%	12.0%	1.9%	3.4%
Closed-end 1-4 family residential	4.2%	4.0%	1.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.5%	0.5%	0.7%	4.7%
Commercial real estate	0.8%	1.4%	0.0%	0.0%
Total loans	3.6%	3.9%	0.8%	1.1%