

FARMERS CAPITAL BANK CORPORATION

| | CPP Disbursement Date 01/09/2009 | RSSD (Holding Company) 1098732 | Number of Insured Depository Institutions 1 |
|---|-------------------------------------|-----------------------------------|---|
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev |
| Assets | \$750 | \$721 | -3.9% |
| Loans | \$422 | \$368 | -12.7% |
| Construction & development | \$42 | \$27 | -36.0% |
| Closed-end 1-4 family residential | \$159 | \$147 | -7.4% |
| Home equity | \$12 | \$12 | -2.9% |
| Credit card | \$0 | \$0 | |
| Other consumer | \$15 | \$7 | -52.8% |
| Commercial & Industrial | \$20 | \$18 | -10.8% |
| Commercial real estate | \$111 | \$105 | -5.2% |
| Unused commitments | \$24 | \$26 | 5.2% |
| Securitization outstanding principal | \$0 | \$0 | |
| Mortgage-backed securities (GSE and private issue) | \$151 | \$192 | 27.2% |
| Asset-backed securities | \$0 | \$0 | |
| Other securities | \$50 | \$91 | 81.9% |
| Cash & balances due | \$95 | \$30 | -68.6% |
| 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 | \$683 | \$648 | -5.2% |
| Deposits | \$570 | \$559 | -1.8% |
| Total other borrowings | \$107 | \$82 | -23.4% |
| FHLB advances | \$28 | \$18 | -35.7% |
| Equity | | | |
| Equity capital at quarter end | \$67 | \$73 | 9.2% |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$0 | NA |
| Performance Ratios | | | |
| Tier 1 leverage ratio | 8.6% | 9.5% | -- |
| Tier 1 risk based capital ratio | 15.7% | 17.6% | -- |
| Total risk based capital ratio | 17.0% | 18.8% | -- |
| Return on equity ¹ | -0.1% | 2.5% | -- |
| Return on assets ¹ | 0.0% | 0.3% | -- |
| Net interest margin ¹ | 2.8% | 3.0% | -- |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 47.1% | 43.2% | -- |
| Loss provision to net charge-offs (qtr) | 240.7% | 31.3% | -- |
| Net charge-offs to average loans and leases ¹ | 0.6% | 2.8% | -- |
| ¹ Quarterly, annualized. | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | Gross Charge-Offs | |
| | 2010 | 2011 | 2010 |
| Construction & development | 32.5% | 43.3% | 1.0% |
| Closed-end 1-4 family residential | 3.0% | 4.0% | 0.1% |
| Home equity | 0.1% | 0.0% | 0.1% |
| Credit card | 0.0% | 0.0% | 0.0% |
| Other consumer | 0.6% | 0.4% | 0.4% |
| Commercial & Industrial | 1.5% | 1.5% | 0.0% |
| Commercial real estate | 5.0% | 4.8% | 0.0% |
| Total loans | 6.0% | 6.4% | 0.7% |