

FARMERS ENTERPRISES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1055155	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$666	\$649	-2.6%	
Loans	\$300	\$258	-14.1%	
Construction & development	\$22	\$11	-48.9%	
Closed-end 1-4 family residential	\$73	\$61	-16.4%	
Home equity	\$2	\$3	7.5%	
Credit card	\$0	\$0		
Other consumer	\$4	\$0	-90.0%	
Commercial & Industrial	\$26	\$18	-28.7%	
Commercial real estate	\$68	\$67	-1.7%	
Unused commitments	\$37	\$38	2.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$118	\$119	0.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$181	\$221	21.8%	
Cash & balances due	\$23	\$13	-43.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$368	\$300	-18.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$364	\$300	-17.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$597	\$571	-4.3%	
Deposits	\$475	\$454	-4.3%	
Total other borrowings	\$117	\$113	-4.0%	
FHLB advances	\$113	\$107	-5.7%	
Equity				
Equity capital at quarter end	\$69	\$78	12.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	11.5%	--	
Tier 1 risk based capital ratio	15.7%	17.7%	--	
Total risk based capital ratio	17.0%	19.1%	--	
Return on equity ¹	8.0%	12.0%	--	
Return on assets ¹	0.9%	1.4%	--	
Net interest margin ¹	2.9%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.7%	66.1%	--	
Loss provision to net charge-offs (qtr)	64.4%	72.0%	--	
Net charge-offs to average loans and leases ¹	3.7%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	48.4%	62.7%	7.2%	0.0%
Closed-end 1-4 family residential	1.3%	0.7%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.0%	0.3%	0.0%
Commercial & Industrial	1.0%	1.2%	0.9%	0.2%
Commercial real estate	2.9%	2.9%	1.4%	0.8%
Total loans	5.1%	4.3%	1.0%	0.3%