

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$591	\$750	26.9%	
Loans	\$325	\$422	29.6%	
Construction & development	\$48	\$42	-12.0%	
Closed-end 1-4 family residential	\$121	\$159	31.6%	
Home equity	\$10	\$12	17.4%	
Credit card	\$0	\$0		
Other consumer	\$12	\$15	24.3%	
Commercial & Industrial	\$20	\$20	0.6%	
Commercial real estate	\$71	\$111	56.7%	
Unused commitments	\$30	\$24	-19.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$79	\$151	91.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$80	\$50	-37.3%	
Cash & balances due	\$77	\$95	23.3%	
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	\$542	\$683	26.1%	
Deposits	\$437	\$570	30.5%	
Total other borrowings	\$100	\$107	6.5%	
FHLB advances	\$38	\$28	-26.3%	
Equity				
Equity capital at quarter end	\$49	\$67	36.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.6%	--	
Tier 1 risk based capital ratio	14.4%	15.7%	--	
Total risk based capital ratio	15.7%	17.0%	--	
Return on equity ¹	1.8%	-0.1%	--	
Return on assets ¹	0.1%	0.0%	--	
Net interest margin ¹	2.6%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.9%	47.1%	--	
Loss provision to net charge-offs (qtr)	322.0%	240.7%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	24.6%	32.5%	0.0%	1.0%
Closed-end 1-4 family residential	3.2%	3.0%	0.2%	0.1%
Home equity	0.0%	0.1%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.6%	1.0%	0.4%
Commercial & Industrial	1.2%	1.5%	0.1%	0.0%
Commercial real estate	1.2%	5.0%	0.1%	0.0%
Total loans	5.4%	6.0%	0.2%	0.2%