

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$629	\$673	7.0%	
Loans	\$294	\$324	10.3%	
Construction & development	\$55	\$42	-23.7%	
Closed-end 1-4 family residential	\$38	\$69	84.7%	
Home equity	\$1	\$2	86.2%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	-1.8%	
Commercial & Industrial	\$34	\$35	1.9%	
Commercial real estate	\$64	\$70	9.0%	
Unused commitments	\$52	\$41	-21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$139	\$134	-3.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$139	\$150	8.3%	
Cash & balances due	\$34	\$30	-11.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$46	\$184	302.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$46	\$173	274.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$577	\$603	4.6%	
Deposits	\$454	\$469	3.5%	
Total other borrowings	\$120	\$130	8.1%	
FHLB advances	\$111	\$120	8.7%	
Equity				
Equity capital at quarter end	\$52	\$70	34.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	10.1%	--	
Tier 1 risk based capital ratio	13.7%	14.2%	--	
Total risk based capital ratio	15.0%	15.5%	--	
Return on equity ¹	10.8%	11.9%	--	
Return on assets ¹	0.9%	1.2%	--	
Net interest margin ¹	3.2%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.2%	54.6%	--	
Loss provision to net charge-offs (qtr)	117.4%	25.1%	--	
Net charge-offs to average loans and leases ¹	1.7%	5.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	22.4%	20.9%	0.0%	7.4%
Closed-end 1-4 family residential	1.1%	3.0%	0.1%	0.5%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.0%	0.1%	0.1%
Commercial & Industrial	2.1%	0.4%	3.4%	1.1%
Commercial real estate	2.0%	2.3%	0.0%	0.3%
Total loans	5.1%	4.2%	0.4%	1.3%