

Town & Country Bank and Trust Co.
Condensed Statement of Condition (Unaudited)
(Dollars in thousands except per share data)

	<u>As of</u> <u>December 31, 2024</u>	<u>As of</u> <u>December 31, 2025</u>	<u>As of</u> <u>March 31, 2026</u>
Assets:			
Cash & Due From Banks	\$ 30,220	\$ 37,192	\$ 29,562
Federal Funds Sold	3,969	5,426	267
Total Investments	101,570	86,375	104,993
Total Loans	\$ 278,337	\$ 277,665	\$ 281,962
Loan Loss Reserve	(2,682)	(3,008)	(3,018)
Net Loans	<u>\$ 275,655</u>	<u>\$ 274,657</u>	<u>\$ 278,944</u>
Premises & Equipment	4,313	4,764	4,668
Other Real Estate Owned	0	0	0
Other Assets	11,693	13,468	13,669
Total Assets	<u><u>\$ 427,420</u></u>	<u><u>\$ 421,882</u></u>	<u><u>\$ 432,103</u></u>
 Liabilities & Stockholders Equity			
Demand Deposits	\$ 135,199	\$ 125,697	\$ 126,547
Interest Bearing Deposits	224,164	243,018	251,326
Total Deposits	<u>\$ 359,363</u>	<u>\$ 368,715</u>	<u>\$ 377,873</u>
Federal Funds Purchased/Borrowings	20,000	0	0
Other Liabilities	3,189	2,224	2,977
Total Liabilities	<u>\$ 382,552</u>	<u>\$ 370,939</u>	<u>\$ 380,850</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,668	24,704	24,704
Undivided Profits	24,318	27,794	28,530
Net Unrealized Gains/Losses on Securities	(5,118)	(2,555)	(2,981)
Total Stockholders Equity	<u>\$ 44,868</u>	<u>\$ 50,943</u>	<u>\$ 51,253</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 427,420</u></u>	<u><u>\$ 421,882</u></u>	<u><u>\$ 432,103</u></u>
 Performance Ratios:			
Return on Average Assets	1.12%	1.50%	1.51%
Return on Average Equity	11.07%	13.00%	12.39%
Tier 1 Capital Ratio	11.87%	12.69%	12.69%
Total Risk Based Capital Ratio	NA	NA	NA
 Loan Ratios:			
Loan Loss Reserve Ratio	0.96%	1.08%	1.07%
Non-Current Loans to Total Loans	0.04%	0.43%	0.41%
Non-Current Assets to Total Assets Ratio	0.03%	0.28%	0.28%
 Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 44,874	\$ 50,959	\$ 51,264
Number of Outstanding Shares	942,535	943,710	944,010
End of Period Book Value Per Share	\$ 47.61	\$ 54.00	\$ 54.30