

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, 2020</u> | <u>As of</u> <u>December 31, 2021</u> | <u>As of</u> <u>September 30, 2022</u> |
|--|--|--|---|
| Assets: | | | |
| Cash & Due From Banks | \$ 68,847 | \$ 84,133 | \$ 22,721 |
| Federal Funds Sold | 21,705 | 2,930 | 0 |
| Total Investments | 58,058 | 109,712 | 140,719 |
| | | | |
| Total Loans | \$ 225,463 | \$ 226,475 | \$ 249,243 |
| Loan Loss Reserve | (2,605) | (2,598) | (2,608) |
| Net Loans | <u>\$ 222,858</u> | <u>\$ 223,877</u> | <u>\$ 246,635</u> |
| | | | |
| Premises & Equipment | 4,920 | 4,924 | 4,886 |
| Other Real Estate Owned | 0 | 0 | 0 |
| Other Assets | 10,702 | 9,432 | 12,766 |
| | | | |
| Total Assets | <u><u>\$ 387,090</u></u> | <u><u>\$ 435,008</u></u> | <u><u>\$ 427,727</u></u> |
| Liabilities & Stockholders Equity | | | |
| Demand Deposits | \$ 131,115 | \$ 154,099 | \$ 152,059 |
| Interest Bearing Deposits | 210,523 | 236,260 | 237,128 |
| Total Deposits | <u>\$ 341,638</u> | <u>\$ 390,359</u> | <u>\$ 389,187</u> |
| Federal Funds Purchased | 0 | 0 | 2,144 |
| Other Liabilities | 2,695 | 1,458 | 2,164 |
| Total Liabilities | <u>\$ 344,333</u> | <u>\$ 391,817</u> | <u>\$ 393,495</u> |
| | | | |
| Stockholders Equity: | | | |
| Common Stock | \$ 1,000 | \$ 1,000 | \$ 1,000 |
| Surplus | 24,536 | 24,575 | 24,596 |
| Undivided Profits | 16,472 | 18,115 | 19,456 |
| Net Unrealized Gains/Losses on Securities | 749 | (499) | (10,820) |
| Total Stockholders Equity | <u>\$ 42,757</u> | <u>\$ 43,191</u> | <u>\$ 34,232</u> |
| | | | |
| Total Liabilities and Stockholders Equity | <u><u>\$ 387,090</u></u> | <u><u>\$ 435,008</u></u> | <u><u>\$ 427,727</u></u> |
| Performance Ratios: | | | |
| Return on Average Assets | 1.17% | 0.94% | 0.97% |
| Return on Average Equity | 9.73% | 8.86% | 10.77% |
| Tier 1 Capital Ratio | 11.25% | 10.26% | 10.24% |
| Total Risk Based Capital Ratio | NA | NA | NA |
| Loan Ratios: | | | |
| Loan Loss Reserve Ratio | 1.16% | 1.15% | 1.05% |
| Non-Current Loans to Total Loans | 0.16% | 0.12% | 0.10% |
| Non-Current Assets to Total Assets Ratio | 0.09% | 0.06% | 0.06% |
| Shareholder Data (FFBHC Only): | | | |
| End of Period Total Equity | \$ 42,780 | \$ 43,201 | \$ 34,253 |
| Number of Outstanding Shares | 938,667 | 939,601 | 940,352 |
| End of Period Book Value Per Share | \$ 45.58 | \$ 45.98 | \$ 36.43 |