

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, 2019</u>	<u>As of</u> <u>December 31, 2020</u>	<u>As of</u> <u>September 30, 2021</u>
Assets:			
Cash & Due From Banks	\$ 13,043	\$ 68,847	\$ 83,753
Federal Funds Sold	0	21,705	1,638
Total Investments	56,799	58,058	94,982
Total Loans	\$ 227,530	\$ 225,463	\$ 232,002
Loan Loss Reserve	(2,300)	(2,605)	(2,609)
Net Loans	<u>\$ 225,230</u>	<u>\$ 222,858</u>	<u>\$ 229,393</u>
Premises & Equipment	5,037	4,920	4,946
Other Real Estate Owned	1,682	0	0
Other Assets	9,376	10,702	9,385
Total Assets	<u><u>\$ 311,167</u></u>	<u><u>\$ 387,090</u></u>	<u><u>\$ 424,097</u></u>
 Liabilities & Stockholders Equity			
Demand Deposits	\$ 95,062	\$ 131,115	\$ 149,443
Interest Bearing Deposits	173,099	210,523	228,780
Total Deposits	<u>\$ 268,161</u>	<u>\$ 341,638</u>	<u>\$ 378,223</u>
Federal Funds Purchased	1,351	0	0
Other Liabilities	1,296	2,695	2,067
Total Liabilities	<u>\$ 270,808</u>	<u>\$ 344,333</u>	<u>\$ 380,290</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,512	24,536	24,575
Undivided Profits	14,567	16,472	17,987
Net Unrealized Gains/Losses on Securities	280	749	245
Total Stockholders Equity	<u>\$ 40,359</u>	<u>\$ 42,757</u>	<u>\$ 43,807</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 311,167</u></u>	<u><u>\$ 387,090</u></u>	<u><u>\$ 424,097</u></u>
 Performance Ratios:			
Return on Average Assets	1.14%	1.17%	0.94%
Return on Average Equity	9.11%	9.73%	8.89%
Tier 1 Capital Ratio	12.53%	11.25%	10.38%
Total Risk Based Capital Ratio	17.60%	NA	NA
 Loan Ratios:			
Loan Loss Reserve Ratio	1.01%	1.16%	1.12%
Non-Current Loans to Total Loans	0.31%	0.16%	0.12%
Non-Current Assets to Total Assets Ratio	0.77%	0.09%	0.07%
 Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 40,377	\$ 42,780	\$ 43,820
Number of Outstanding Shares	938,057	938,667	939,601
End of Period Book Value Per Share	\$ 43.04	\$ 45.58	\$ 46.64