

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, 2017</u>	<u>As of</u> <u>December 31, 2018</u>	<u>As of</u> <u>December 31, 2019</u>
Assets:			
Cash & Due From Banks	\$ 42,677	\$ 14,944	\$ 13,043
Federal Funds Sold	1,237	5,008	0
Total Investments	67,583	64,628	56,799
Total Loans	\$ 178,873	\$ 206,637	\$ 227,530
Loan Loss Reserve	(2,300)	(2,069)	(2,300)
Net Loans	<u>\$ 176,573</u>	<u>\$ 204,568</u>	<u>\$ 225,230</u>
Premises & Equipment	5,195	4,945	5,037
Other Real Estate Owned	1,927	0	1,682
Other Assets	11,413	10,330	9,376
Total Assets	<u><u>\$ 306,605</u></u>	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>
Liabilities & Stockholders Equity			
Demand Deposits	\$ 93,703	\$ 90,948	\$ 95,062
Interest Bearing Deposits	175,914	174,197	173,099
Total Deposits	<u>\$ 269,617</u>	<u>\$ 265,145</u>	<u>\$ 268,161</u>
Federal Funds Purchased	0	0	1,351
Other Liabilities	1,360	1,309	1,296
Total Liabilities	<u>\$ 270,977</u>	<u>\$ 266,454</u>	<u>\$ 270,808</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,464	24,487	24,512
Undivided Profits	10,554	13,080	14,567
Net Unrealized Gains/Losses on Securities	(390)	(598)	280
Total Stockholders Equity	<u>\$ 35,628</u>	<u>\$ 37,969</u>	<u>\$ 40,359</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 306,605</u></u>	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>
Performance Ratios:			
Return on Average Assets	0.21%	1.53%	1.14%
Return on Average Equity	1.71%	12.74%	9.11%
Tier 1 Capital Ratio	11.27%	12.32%	12.53%
Total Risk Based Capital Ratio	17.78%	17.55%	17.60%
Loan Ratios:			
Loan Loss Reserve Ratio	1.29%	1.00%	1.01%
Non-Current Loans to Total Loans	0.68%	0.07%	0.31%
Non-Current Assets to Total Assets Ratio	1.02%	0.05%	0.77%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 35,637	\$ 37,982	\$ 40,377
Number of Outstanding Shares	949,340	939,558	938,057
End of Period Book Value Per Share	\$ 37.54	\$ 40.43	\$ 43.04