

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, 2023</u>	<u>As of</u> <u>December 31, 2024</u>	<u>As of</u> <u>September 30, 2025</u>
Assets:			
Cash & Due From Banks	\$ 18,301	\$ 30,220	\$ 34,770
Federal Funds Sold	2,473	3,969	714
Total Investments	126,124	101,570	88,214
Total Loans	\$ 273,720	\$ 278,337	\$ 279,411
Loan Loss Reserve	(2,624)	(2,682)	(2,976)
Net Loans	<u>\$ 271,096</u>	<u>\$ 275,655</u>	<u>\$ 276,435</u>
Premises & Equipment	4,612	4,313	4,802
Other Real Estate Owned	0	0	0
Other Assets	11,703	11,693	11,050
Total Assets	<u><u>\$ 434,309</u></u>	<u><u>\$ 427,420</u></u>	<u><u>\$ 415,985</u></u>
Liabilities & Stockholders Equity			
Demand Deposits	\$ 131,724	\$ 135,199	\$ 127,305
Interest Bearing Deposits	218,593	224,164	235,676
Total Deposits	<u>\$ 350,317</u>	<u>\$ 359,363</u>	<u>\$ 362,981</u>
Federal Funds Purchased/Borrowings	40,000	20,000	0
Other Liabilities	2,596	3,189	3,153
Total Liabilities	<u>\$ 392,913</u>	<u>\$ 382,552</u>	<u>\$ 366,134</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,630	24,668	24,704
Undivided Profits	22,048	24,318	27,269
Net Unrealized Gains/Losses on Securities	(6,282)	(5,118)	(3,122)
Total Stockholders Equity	<u>\$ 41,396</u>	<u>\$ 44,868</u>	<u>\$ 49,851</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 434,309</u></u>	<u><u>\$ 427,420</u></u>	<u><u>\$ 415,985</u></u>
Performance Ratios:			
Return on Average Assets	1.03%	1.12%	1.49%
Return on Average Equity	11.60%	11.07%	12.75%
Tier 1 Capital Ratio	11.11%	11.87%	12.72%
Total Risk Based Capital Ratio	NA	NA	NA
Loan Ratios:			
Loan Loss Reserve Ratio	0.96%	0.96%	1.07%
Non-Current Loans to Total Loans	0.03%	0.04%	0.34%
Non-Current Assets to Total Assets Ratio	0.02%	0.03%	0.23%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 41,421	\$ 44,874	\$ 49,869
Number of Outstanding Shares	941,355	942,535	943,710
End of Period Book Value Per Share	\$ 44.00	\$ 47.61	\$ 52.84