

**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>December 31, 2025</u>
<b>Assets:</b>			
Cash & Due From Banks	\$ 18,301	\$ 30,220	\$ 37,192
Federal Funds Sold	2,473	3,969	5,426
Total Investments	126,124	101,570	86,375
Total Loans	\$ 273,720	\$ 278,337	\$ 277,665
Loan Loss Reserve	(2,624)	(2,682)	(3,008)
Net Loans	<u>\$ 271,096</u>	<u>\$ 275,655</u>	<u>\$ 274,657</u>
Premises & Equipment	4,612	4,313	4,764
Other Real Estate Owned	0	0	0
Other Assets	11,703	11,693	13,468
<b>Total Assets</b>	<u><u>\$ 434,309</u></u>	<u><u>\$ 427,420</u></u>	<u><u>\$ 421,882</u></u>
 <b>Liabilities &amp; Stockholders Equity</b>			
Demand Deposits	\$ 131,724	\$ 135,199	\$ 125,697
Interest Bearing Deposits	218,593	224,164	243,018
Total Deposits	<u>\$ 350,317</u>	<u>\$ 359,363</u>	<u>\$ 368,715</u>
Federal Funds Purchased/Borrowings	40,000	20,000	0
Other Liabilities	2,596	3,189	2,224
Total Liabilities	<u>\$ 392,913</u>	<u>\$ 382,552</u>	<u>\$ 370,939</u>
<b>Stockholders Equity:</b>			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,630	24,668	24,704
Undivided Profits	22,048	24,318	27,794
Net Unrealized Gains/Losses on Securities	(6,282)	(5,118)	(2,555)
Total Stockholders Equity	<u>\$ 41,396</u>	<u>\$ 44,868</u>	<u>\$ 50,943</u>
<b>Total Liabilities and Stockholders Equity</b>	<u><u>\$ 434,309</u></u>	<u><u>\$ 427,420</u></u>	<u><u>\$ 421,882</u></u>
 <b>Performance Ratios:</b>			
Return on Average Assets	1.03%	1.12%	1.50%
Return on Average Equity	11.60%	11.07%	13.00%
Tier 1 Capital Ratio	11.11%	11.87%	12.69%
Total Risk Based Capital Ratio	NA	NA	NA
 <b>Loan Ratios:</b>			
Loan Loss Reserve Ratio	0.96%	0.96%	1.08%
Non-Current Loans to Total Loans	0.03%	0.04%	0.43%
Non-Current Assets to Total Assets Ratio	0.02%	0.03%	0.28%
 <b>Shareholder Data (FFBHC Only):</b>			
End of Period Total Equity	\$ 41,421	\$ 44,874	\$ 50,959
Number of Outstanding Shares	941,355	942,535	943,710
End of Period Book Value Per Share	\$ 44.00	\$ 47.61	\$ 54.00