

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>March 31, 2022</u>
Assets:			
Cash & Due From Banks	\$ 68,847	\$ 84,133	\$ 74,642
Federal Funds Sold	21,705	2,930	1,506
Total Investments	58,058	109,712	120,340
Total Loans	\$ 225,463	\$ 226,475	\$ 228,877
Loan Loss Reserve	(2,605)	(2,598)	(2,600)
Net Loans	<u>\$ 222,858</u>	<u>\$ 223,877</u>	<u>\$ 226,277</u>
Premises & Equipment	4,920	4,924	4,841
Other Real Estate Owned	0	0	0
Other Assets	10,702	9,432	11,002
Total Assets	<u><u>\$ 387,090</u></u>	<u><u>\$ 435,008</u></u>	<u><u>\$ 438,608</u></u>
 Liabilities & Stockholders Equity			
Demand Deposits	\$ 131,115	\$ 154,099	\$ 157,125
Interest Bearing Deposits	210,523	236,260	240,406
Total Deposits	<u>\$ 341,638</u>	<u>\$ 390,359</u>	<u>\$ 397,531</u>
Federal Funds Purchased	0	0	0
Other Liabilities	2,695	1,458	1,840
Total Liabilities	<u>\$ 344,333</u>	<u>\$ 391,817</u>	<u>\$ 399,371</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,536	24,575	24,575
Undivided Profits	16,472	18,115	18,233
Net Unrealized Gains/Losses on Securities	749	(499)	(4,571)
Total Stockholders Equity	<u>\$ 42,757</u>	<u>\$ 43,191</u>	<u>\$ 39,237</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 387,090</u></u>	<u><u>\$ 435,008</u></u>	<u><u>\$ 438,608</u></u>
 Performance Ratios:			
Return on Average Assets	1.17%	0.94%	0.84%
Return on Average Equity	9.73%	8.86%	7.90%
Tier 1 Capital Ratio	11.25%	10.26%	10.05%
Total Risk Based Capital Ratio	NA	NA	NA
 Loan Ratios:			
Loan Loss Reserve Ratio	1.16%	1.15%	1.14%
Non-Current Loans to Total Loans	0.16%	0.12%	0.11%
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	\$ 39,243
Number of Outstanding Shares	938,667	939,601	939,876
End of Period Book Value Per Share	\$ 45.58	\$ 45.98	\$ 41.75