

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, 2022</u>	<u>As of</u> <u>December 31, 2023</u>	<u>As of</u> <u>June 30, 2024</u>
Assets:			
Cash & Due From Banks	\$ 21,499	\$ 18,301	\$ 18,231
Federal Funds Sold	0	2,473	1,217
Total Investments	140,914	126,124	116,644
Total Loans	\$ 258,477	\$ 273,720	\$ 278,380
Loan Loss Reserve	(2,607)	(2,624)	(2,612)
Net Loans	<u>\$ 255,870</u>	<u>\$ 271,096</u>	<u>\$ 275,768</u>
Premises & Equipment	4,801	4,612	4,489
Other Real Estate Owned	0	0	0
Other Assets	12,407	11,703	12,396
Total Assets	<u><u>\$ 435,491</u></u>	<u><u>\$ 434,309</u></u>	<u><u>\$ 428,745</u></u>
 Liabilities & Stockholders Equity			
Demand Deposits	\$ 151,687	\$ 131,724	\$ 133,221
Interest Bearing Deposits	232,825	218,593	217,810
Total Deposits	<u>\$ 384,512</u>	<u>\$ 350,317</u>	<u>\$ 351,031</u>
Federal Funds Purchased/Borrowings	12,769	40,000	32,000
Other Liabilities	1,471	2,596	3,099
Total Liabilities	<u>\$ 398,752</u>	<u>\$ 392,913</u>	<u>\$ 386,130</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,596	24,630	24,668
Undivided Profits	20,021	22,048	23,024
Net Unrealized Gains/Losses on Securities	(8,878)	(6,282)	(6,077)
Total Stockholders Equity	<u>\$ 36,739</u>	<u>\$ 41,396</u>	<u>\$ 42,615</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 435,491</u></u>	<u><u>\$ 434,309</u></u>	<u><u>\$ 428,745</u></u>
 Performance Ratios:			
Return on Average Assets	0.96%	1.03%	1.11%
Return on Average Equity	10.89%	11.60%	11.55%
Tier 1 Capital Ratio	10.47%	11.11%	11.33%
Total Risk Based Capital Ratio	NA	NA	NA
 Loan Ratios:			
Loan Loss Reserve Ratio	1.01%	0.96%	0.94%
Non-Current Loans to Total Loans	0.07%	0.03%	0.03%
Non-Current Assets to Total Assets Ratio	0.04%	0.02%	0.02%
 Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 36,756	\$ 41,421	\$ 42,628
Number of Outstanding Shares	940,352	941,355	942,535
End of Period Book Value Per Share	\$ 39.09	\$ 44.00	\$ 45.23