

**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, 2021</u>	<u>As of</u> <u>December 31, 2022</u>	<u>As of</u> <u>March 31, 2023</u>
<b>Assets:</b>			
Cash & Due From Banks	\$ 84,133	\$ 21,499	\$ 16,329
Federal Funds Sold	2,930	0	0
Total Investments	109,712	140,914	137,702
Total Loans	\$ 226,475	\$ 258,477	\$ 270,701
Loan Loss Reserve	(2,598)	(2,607)	(2,608)
Net Loans	<u>\$ 223,877</u>	<u>\$ 255,870</u>	<u>\$ 268,093</u>
Premises & Equipment	4,924	4,801	4,769
Other Real Estate Owned	0	0	0
Other Assets	9,432	12,407	12,420
<b>Total Assets</b>	<u><u>\$ 435,008</u></u>	<u><u>\$ 435,491</u></u>	<u><u>\$ 439,313</u></u>
<b>Liabilities &amp; Stockholders Equity</b>			
Demand Deposits	\$ 154,099	\$ 151,687	\$ 142,675
Interest Bearing Deposits	236,260	232,825	224,138
Total Deposits	<u>\$ 390,359</u>	<u>\$ 384,512</u>	<u>\$ 366,813</u>
Federal Funds Purchased/Borrowings	0	12,769	31,463
Other Liabilities	1,458	1,471	2,635
Total Liabilities	<u>\$ 391,817</u>	<u>\$ 398,752</u>	<u>\$ 400,911</u>
<b>Stockholders Equity:</b>			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,575	24,596	24,596
Undivided Profits	18,115	20,021	20,636
Net Unrealized Gains/Losses on Securities	(499)	(8,878)	(7,830)
Total Stockholders Equity	<u>\$ 43,191</u>	<u>\$ 36,739</u>	<u>\$ 38,402</u>
<b>Total Liabilities and Stockholders Equity</b>	<u><u>\$ 435,008</u></u>	<u><u>\$ 435,491</u></u>	<u><u>\$ 439,313</u></u>
<b>Performance Ratios:</b>			
Return on Average Assets	0.94%	0.96%	1.10%
Return on Average Equity	8.86%	10.89%	12.22%
Tier 1 Capital Ratio	10.26%	10.47%	10.64%
Total Risk Based Capital Ratio	NA	NA	NA
<b>Loan Ratios:</b>			
Loan Loss Reserve Ratio	1.15%	1.01%	0.96%
Non-Current Loans to Total Loans	0.12%	0.07%	0.00%
Non-Current Assets to Total Assets Ratio	0.06%	0.04%	0.00%
<b>Shareholder Data (FFBHC Only):</b>			
End of Period Total Equity	\$ 43,201	\$ 36,756	\$ 38,406
Number of Outstanding Shares	939,601	940,352	940,627
End of Period Book Value Per Share	\$ 45.98	\$ 39.09	\$ 40.83