

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>September 30, 2024</u>
Assets:			
Cash & Due From Banks	\$ 21,499	\$ 18,301	\$ 12,106
Federal Funds Sold	0	2,473	857
Total Investments	140,914	126,124	111,422
Total Loans	\$ 258,477	\$ 273,720	\$ 280,003
Loan Loss Reserve	(2,607)	(2,624)	(2,651)
Net Loans	<u>\$ 255,870</u>	<u>\$ 271,096</u>	<u>\$ 277,352</u>
Premises & Equipment	4,801	4,612	4,401
Other Real Estate Owned	0	0	0
Other Assets	12,407	11,703	11,277
Total Assets	<u><u>\$ 435,491</u></u>	<u><u>\$ 434,309</u></u>	<u><u>\$ 417,415</u></u>
Liabilities & Stockholders Equity			
Demand Deposits	\$ 151,687	\$ 131,724	\$ 133,691
Interest Bearing Deposits	232,825	218,593	208,396
Total Deposits	<u>\$ 384,512</u>	<u>\$ 350,317</u>	<u>\$ 342,087</u>
Federal Funds Purchased/Borrowings	12,769	40,000	26,000
Other Liabilities	1,471	2,596	3,779
Total Liabilities	<u>\$ 398,752</u>	<u>\$ 392,913</u>	<u>\$ 371,866</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,596	24,630	24,668
Undivided Profits	20,021	22,048	23,771
Net Unrealized Gains/Losses on Securities	(8,878)	(6,282)	(3,890)
Total Stockholders Equity	<u>\$ 36,739</u>	<u>\$ 41,396</u>	<u>\$ 45,549</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 435,491</u></u>	<u><u>\$ 434,309</u></u>	<u><u>\$ 417,415</u></u>
Performance Ratios:			
Return on Average Assets	0.96%	1.03%	1.11%
Return on Average Equity	10.89%	11.60%	10.92%
Tier 1 Capital Ratio	10.47%	11.11%	11.62%
Total Risk Based Capital Ratio	NA	NA	NA
Loan Ratios:			
Loan Loss Reserve Ratio	1.01%	0.96%	0.95%
Non-Current Loans to Total Loans	0.07%	0.03%	0.02%
Non-Current Assets to Total Assets Ratio	0.04%	0.02%	0.01%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 36,756	\$ 41,421	\$ 45,557
Number of Outstanding Shares	940,352	941,355	942,535
End of Period Book Value Per Share	\$ 39.09	\$ 44.00	\$ 48.33