

**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, 2018</u>	<u>As of</u> <u>December 31, 2019</u>	<u>As of</u> <u>September 30, 2020</u>
<b>Assets:</b>			
Cash & Due From Banks	\$ 14,944	\$ 13,043	\$ 58,263
Federal Funds Sold	5,008	0	151
Total Investments	64,628	56,799	51,020
Total Loans	\$ 206,637	\$ 227,530	\$ 239,117
Loan Loss Reserve	(2,069)	(2,300)	(2,605)
Net Loans	<u>\$ 204,568</u>	<u>\$ 225,230</u>	<u>\$ 236,512</u>
Premises & Equipment	4,945	5,037	4,988
Other Real Estate Owned	0	1,682	0
Other Assets	10,330	9,376	10,772
<b>Total Assets</b>	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>	<u><u>\$ 361,706</u></u>
<b>Liabilities &amp; Stockholders Equity</b>			
Demand Deposits	\$ 90,948	\$ 95,062	\$ 118,031
Interest Bearing Deposits	174,197	173,099	198,109
Total Deposits	<u>\$ 265,145</u>	<u>\$ 268,161</u>	<u>\$ 316,140</u>
Federal Funds Purchased	0	1,351	0
Other Liabilities	1,309	1,296	3,110
Total Liabilities	<u>\$ 266,454</u>	<u>\$ 270,808</u>	<u>\$ 319,250</u>
<b>Stockholders Equity:</b>			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,487	24,512	24,537
Undivided Profits	13,080	14,567	16,094
Net Unrealized Gains/Losses on Securities	(598)	280	825
Total Stockholders Equity	<u>\$ 37,969</u>	<u>\$ 40,359</u>	<u>\$ 42,456</u>
<b>Total Liabilities and Stockholders Equity</b>	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>	<u><u>\$ 361,706</u></u>
<b>Performance Ratios:</b>			
Return on Average Assets	1.53%	1.14%	1.14%
Return on Average Equity	12.74%	9.11%	10.37%
Tier 1 Capital Ratio	12.32%	12.53%	11.57%
Total Risk Based Capital Ratio	17.55%	17.60%	NA
<b>Loan Ratios:</b>			
Loan Loss Reserve Ratio	1.00%	1.01%	1.09%
Non-Current Loans to Total Loans	0.07%	0.31%	0.06%
Non-Current Assets to Total Assets Ratio	0.05%	0.77%	0.04%
<b>Shareholder Data (FFBHC Only):</b>			
End of Period Total Equity	\$ 37,982	\$ 40,377	\$ 42,482
Number of Outstanding Shares	939,558	938,057	938,667
End of Period Book Value Per Share	\$ 40.43	\$ 43.04	\$ 45.26