

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>March 31, 2020</u>
Assets:			
Cash & Due From Banks	\$ 14,944	\$ 13,043	\$ 19,731
Federal Funds Sold	5,008	0	8,434
Total Investments	64,628	56,799	53,972
Total Loans	\$ 206,637	\$ 227,530	\$ 225,507
Loan Loss Reserve	(2,069)	(2,300)	(2,374)
Net Loans	<u>\$ 204,568</u>	<u>\$ 225,230</u>	<u>\$ 223,133</u>
Premises & Equipment	4,945	5,037	4,994
Other Real Estate Owned	0	1,682	1,100
Other Assets	10,330	9,376	9,075
Total Assets	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>	<u><u>\$ 320,439</u></u>
Liabilities & Stockholders Equity			
Demand Deposits	\$ 90,948	\$ 95,062	\$ 99,484
Interest Bearing Deposits	174,197	173,099	178,547
Total Deposits	<u>\$ 265,145</u>	<u>\$ 268,161</u>	<u>\$ 278,031</u>
Federal Funds Purchased	0	1,351	0
Other Liabilities	1,309	1,296	1,172
Total Liabilities	<u>\$ 266,454</u>	<u>\$ 270,808</u>	<u>\$ 279,203</u>
Stockholders Equity:			
Common Stock	\$ 1,000	\$ 1,000	\$ 1,000
Surplus	24,487	24,512	24,513
Undivided Profits	13,080	14,567	14,859
Net Unrealized Gains/Losses on Securities	(598)	280	864
Total Stockholders Equity	<u>\$ 37,969</u>	<u>\$ 40,359</u>	<u>\$ 41,236</u>
Total Liabilities and Stockholders Equity	<u><u>\$ 304,423</u></u>	<u><u>\$ 311,167</u></u>	<u><u>\$ 320,439</u></u>
Performance Ratios:			
Return on Average Assets	1.53%	1.14%	1.22%
Return on Average Equity	12.74%	9.11%	9.83%
Tier 1 Capital Ratio	12.32%	12.53%	12.61%
Total Risk Based Capital Ratio	17.55%	17.60%	NA
Loan Ratios:			
Loan Loss Reserve Ratio	1.00%	1.01%	1.05%
Non-Current Loans to Total Loans	0.07%	0.31%	0.28%
Non-Current Assets to Total Assets Ratio	0.05%	0.77%	0.54%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	\$ 37,982	\$ 40,377	\$ 41,250
Number of Outstanding Shares	939,558	938,057	938,042
End of Period Book Value Per Share	\$ 40.43	\$ 43.04	\$ 43.97