Town & Country Bank and Trust Co.
Condensed Statement of Condition (Unaudited)
(Dollars in thousands except per share data)

	As of December 31, 2011	As of December 31, 2012	As of December 31, 2013
Assets:			
Cash & Due From Banks	$ 61,216	$ 44,905	$ 29,246
Federal Funds Sold	4,542	1,077	5,520
Total Investments	38,085	30,771	48,581
Total Loans	$ 256,266	$ 197,524	$ 165,343
Loan Loss Reserve	(13,386)	(10,161)	(7,226)
Net Loans	$ 242,880	$ 187,363	$ 158,117
Premises & Equipment	6,904	5,201	5,252
Other Real Estate Owned	7,474	7,464	3,442
Other Assets	7,583	7,314	5,398
Total Assets	$ 368,684	$ 284,095	$ 255,556
Liabilities & Stockholders Equity			
Demand Deposits	$ 64,018	$ 65,720	$ 66,780
Interest Bearing Deposits	246,491	190,932	163,028
Total Deposits	$ 310,509	$ 256,652	$ 229,808
Federal Funds Purchased	0	0	0
Other Borrowed Funds	29,861	0	0
Other Liabilities	2,676	2,793	1,570
Total Liabilities	$ 343,046	$ 259,445	$ 231,378
Stockholders Equity:			
Common Stock	$ 1,000	$ 1,000	$ 1,000
Surplus	24,404	24,404	24,404
Undivided Profits	(14)	(1,181)	(102)
Net Unrealized Gains/Losses on Securities	248	427	(1,124)
Total Stockholders Equity	$ 25,638	$ 24,650	$ 24,178
Total Liabilities and Stockholders Equity	$ 368,684	$ 284,095	$ 255,556
Performance Ratios:			
Return on Average Assets	-4.62%	-0.36%	0.42%
Return on Average Equity	-49.11%	-4.69%	4.39%
Tier 1 Capital Ratio	6.62%	8.12%	9.97%
Total Risk Based Capital Ratio	11.34%	13.59%	16.39%
Loan Ratios:			
Loan Loss Reserve Ratio	5.21%	5.14%	4.37%
Non-Current Loans to Total Loans	8.26%	7.50%	8.76%
Non-Current Assets to Total Assets Ratio	7.62%	7.85%	7.02%
Shareholder Data (FFBHC Only):			
End of Period Total Equity	$ 25,932	$ 24,926	$ 24,436
Number of Outstanding Shares	997,804	997,804	997,804
End of Period Book Value Per Share	$ 25.99	$ 24.98	$ 24.49