

## Financial Highlights

(Unaudited)

### CONSOLIDATED STATEMENT OF CONDITION

As of the dates indicated:	September 30, 2021	December 31, 2020	September 30, 2020
<b>ASSETS</b>			
Cash and due from banks	\$ 105,450,016	\$ 77,730,790	\$ 17,631,717
Investments	134,303,652	117,415,852	124,420,731
Loans held for sale	4,554,054	11,659,187	21,644,574
Loans	598,468,836	640,502,103	656,392,265
Less: Allowance for loan losses	(10,789,717)	(10,115,197)	(9,373,033)
Net loans	587,679,119	630,386,906	647,019,232
Other assets	60,596,852	60,471,720	62,271,486
<b>Total assets</b>	<b>\$ 892,583,693</b>	<b>\$ 897,664,455</b>	<b>\$ 872,987,740</b>
<b>LIABILITIES &amp; EQUITY</b>			
Deposits	\$ 767,633,283	\$ 726,977,699	\$ 701,823,568
Borrowed money	21,326,000	70,608,000	71,645,500
Other liabilities	6,058,817	10,275,571	12,468,538
Total liabilities	795,018,100	807,861,270	785,937,606
Jr. subordinated debt of unconsolidated subsidiaries	14,123,274	14,083,745	14,070,568
Equity capital	83,442,319	75,719,440	72,979,566
<b>Total liabilities &amp; equity</b>	<b>\$ 892,583,693</b>	<b>\$ 897,664,455</b>	<b>\$ 872,987,740</b>

### CONSOLIDATED INCOME STATEMENT

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2021	2020	2021	2020
Interest income	\$ 7,571,323	\$ 7,774,076	\$ 22,452,626	\$ 23,516,418
Interest expense	458,208	1,142,196	1,698,227	4,356,104
Net interest income	7,113,115	6,631,880	20,754,399	19,160,314
Provision for loan losses	-	1,500,000	600,000	4,000,000
Noninterest income	4,383,535	5,526,110	13,229,734	11,660,581
Noninterest expense	7,532,781	7,949,700	21,885,604	21,598,050
Income before income taxes	3,963,869	2,708,290	11,498,529	5,222,845
Income taxes	1,020,460	642,390	2,933,610	1,079,540
<b>Net income</b>	<b>\$ 2,943,409</b>	<b>\$ 2,065,900</b>	<b>\$ 8,564,919</b>	<b>\$ 4,143,305</b>

## Financial Highlights

(Unaudited)

### Selected Highlights:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2021	2020	2021	2020
Basic earnings per share	\$ 1.04	\$ 0.73	\$ 3.01	\$ 1.46
Net charge offs to average loans less HFS	0.00%	0.00%	-0.01%	0.08%
Net revenue (in 000s)	\$ 11,497	\$ 12,158	\$ 33,984	\$ 30,821
Net interest margin	3.53%	3.35%	3.58%	3.31%
Fees from mortgage banking activities (in 000s)	\$ 3,053	\$ 4,084	\$ 9,906	\$ 7,727
Return on common equity	14.26%	11.99%	14.45%	8.02%
Return on tangible common equity	15.54%	12.72%	15.81%	8.97%
Return on assets	1.31%	0.94%	1.28%	0.64%

### Balance Sheet Ratios

(Dollars in thousands, except per share data)	September 30, 2021	December 31, 2020	September 30, 2020
<b>AS of the dates indicated:</b>			
Book value per common share	\$ 29.35	\$ 26.62	\$ 25.67
Tangible book value per common share	\$ 27.00	\$ 24.20	\$ 23.22
Tier 1 leverage ratio (Bank only)	10.17%	9.36%	9.22%
Total risk-based capital ratio (Bank only)	15.29%	13.51%	13.25%
Nonperforming loans, excluding government guarantee	0.41%	0.50%	0.63%
Delinquent loans, excluding nonperforming	0.08%	0.28%	0.23%
Allowance for loan loss	1.80%	1.58%	1.43%
Coverage ratio (allowance to NPLs)	198%	170%	144%
Mortgage loans sold with servicing retained (in 000s)	\$ 877,107	\$ 862,944	\$ 807,226
Trust assets under management (in 000s)	\$ 177,483	\$ 166,775	\$ 154,974

### HOLDING COMPANY ONLY STATEMENT OF CONDITION

As of the dates indicated:	September 30, 2021	December 31, 2020	September 30, 2020
<b>ASSETS</b>			
Cash and other assets	\$ 5,807,898	\$ 5,788,746	\$ 5,139,689
Investment in Town and Country Bank	98,321,946	91,610,013	89,180,567
<b>Total assets</b>	<b>\$ 104,129,844</b>	<b>\$ 97,398,759</b>	<b>\$ 94,320,256</b>
<b>LIABILITIES &amp; EQUITY</b>			
Other liabilities	\$ 701,751	\$ 1,230,574	\$ 737,622
Borrowings	5,862,500	6,365,000	6,532,500
Jr. subordinated debt of unconsolidated subsidiaries	14,123,274	14,083,745	14,070,568
Equity capital	83,442,319	75,719,440	72,979,566
<b>Total liabilities &amp; equity</b>	<b>\$ 104,129,844</b>	<b>\$ 97,398,759</b>	<b>\$ 94,320,256</b>

