

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheets  
March 31, 2021 and December 31, 2020  
(Unaudited)**

	<b>2021</b>	<b>2020</b>
<u>ASSETS</u>		
Cash and due from banks	\$ 762,379	\$ 1,198,652
Federal funds sold	5,175,000	5,125,000
Interest-bearing deposits with other banks	21,005,078	34,254,852
Investment securities	15,490,723	17,552,604
Restricted stock	1,880,850	2,033,450
Loans, net	368,193,377	360,510,234
Premises and equipment, net	1,350,097	1,369,968
Other assets	5,274,942	5,662,491
Total assets	\$ 419,132,446	\$ 427,707,251
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 26,496,597	\$ 26,029,731
Interest bearing	323,050,641	331,919,828
Total deposits	349,547,238	357,949,559
Federal Home Loan Bank advances	9,000,000	9,000,000
Other liabilities	2,084,914	3,443,702
Total liabilities	360,632,152	370,393,261
Shareholders' Equity:		
Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock, \$.01 par value, 4,475,891 shares issued	44,759	44,759
Additional paid-in capital	46,880,651	46,880,651
Retained earnings	11,338,528	10,089,885
Accumulated other comprehensive income	236,356	298,695
Total shareholders' equity	58,500,294	57,313,990
Total liabilities and shareholders' equity	\$ 419,132,446	\$ 427,707,251

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income  
For the Three Months Ended March 31, 2021 and 2020  
(Unaudited)**

	<u>2021</u>	<u>2020</u>
Net interest income	\$ 3,517,360	\$ 2,863,441
Provision for loan losses	150,000	882,500
Net interest income after provision for loan losses	<u>3,367,360</u>	<u>1,980,941</u>
Total noninterest income	197,015	724,311
Total noninterest expense	<u>1,925,734</u>	<u>2,216,680</u>
Net income before taxes	1,638,641	488,572
Income tax expense	390,000	111,000
Net income	<u>\$ 1,248,641</u>	<u>\$ 377,572</u>

**Key Ratios**

Basic Earnings Per Share	\$ 0.28	\$ 0.08
Book Value Per Share	13.07	12.21
Return on Average Assets	1.18%	0.37%
Return on Average Equity	8.63%	2.78%
Efficiency Ratio	51.85%	61.78%