

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheets  
March 31, 2025 and December 31, 2024  
(Unaudited)**

	<b>2025</b>	<b>2024</b>
<u><b>ASSETS</b></u>		
Cash and due from banks	\$ 725,220	\$ 1,184,558
Federal funds sold	5,175,000	5,175,000
Interest-bearing deposits with other banks	40,866,152	41,407,865
Investment securities	9,956,802	10,018,513
Restricted stock	1,598,350	1,654,050
Loans, net	360,743,497	377,061,423
Premises and equipment, net	1,255,673	1,217,414
Other real estate	6,887,791	6,887,791
Other assets	5,212,188	5,684,207
Total assets	\$ 432,420,673	\$ 450,290,821
<u><b>LIABILITIES AND SHAREHOLDERS' EQUITY</b></u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 13,675,631	\$ 16,956,666
Interest bearing	340,423,229	352,590,382
Total deposits	354,098,860	369,547,048
Federal Reserve Bank advances	-	-
Other liabilities	6,076,791	9,331,073
Total liabilities	360,175,651	378,878,121
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	25,999,871	25,266,097
Accumulated other comprehensive income (loss)	(680,259)	(778,807)
Total shareholders' equity	72,245,022	71,412,700
Total liabilities and shareholders' equity	\$ 432,420,673	\$ 450,290,821

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income  
For the Three Months Ended March 31, 2025 and 2024  
(Unaudited)**

	<b>2025</b>	<b>2024</b>
Net interest income	\$ 2,938,465	\$ 3,432,422
Provision for credit losses	295,000	-
Net interest income after provision for credit losses	2,643,465	3,432,422
 Total noninterest income	 161,812	 518,752
 Total noninterest expense	 1,836,108	 2,071,176
 Net income before taxes	 969,169	 1,879,998
Income tax expense	236,000	460,000
Net income	\$ 733,169	\$ 1,419,998

**Key Ratios**

Basic Earnings Per Share	\$ 0.16	\$ 0.32
Book Value Per Share	16.14	16.06
 Return on Average Assets	 0.66%	 1.10%
Return on Average Equity	4.08%	7.98%
Efficiency Ratio	59.22%	52.42%