

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Consolidated Balance Sheet
September 30, 2015 and December 31, 2014
(Unaudited)**

<u>ASSETS</u>	<u>2015</u>	<u>2014</u>
Cash and due from banks	\$ 3,144,229	\$ 1,897,289
Federal funds sold	-	-
Interest-bearing accounts with other banks	3,025,922	3,743,360
Investment securities	27,770,822	30,198,015
Restricted stock	1,956,650	1,384,950
Loan held for sale	-	-
Loans	156,675,410	116,773,504
Accrued interest receivable	562,070	400,761
Premises and equipment	1,484,519	1,568,695
Foreclosed real estate	525,000	665,000
Land held for sale	1,650,000	1,900,000
Deferred Tax	2,607,767	3,371,425
Other assets	772,454	348,530
Total assets	<u>\$ 200,174,843</u>	<u>\$ 162,251,529</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 16,993,295	\$ 10,907,333
Interest-bearing	127,067,921	111,846,608
Total deposits	144,061,216	122,753,941
Accrued interest payable	30,859	29,566
Federal Home Loan Bank advances	22,000,000	7,750,000
Federal funds purchased	1,878,000	761,000
Other liabilities	460,649	345,925
Total liabilities	<u>\$ 168,430,724</u>	<u>\$ 131,640,432</u>
Shareholders' Equity		
Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock	34,654	34,654
Paid in capital	36,260,695	36,258,446
Accumulated deficit	(4,726,799)	(5,768,933)
Accumulated other comprehensive income	175,569	86,930
Total shareholders' equity	<u>\$ 31,744,118</u>	<u>\$ 30,611,097</u>
Total liabilities and shareholders' equity	<u>\$ 200,174,843</u>	<u>\$ 162,251,529</u>

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Condensed Statement of Income
For the Nine Months Ended September 30, 2015 and 2014
(Unaudited)**

	<u>2015</u>	<u>2014</u>
Net interest income	4,648,706	3,301,885
Provision for loan losses	475,000	255,000
Net interest income after provision for loan losses	<u>4,173,706</u>	<u>3,046,885</u>
Total noninterest income	2,295,330	1,208,207
Total noninterest expense	4,687,840	3,848,204
Net income before taxes	<u>1,781,197</u>	<u>406,888</u>
Income tax benefit (expense)	<u>(720,000)</u>	<u>(143,000)</u>
Net income	<u><u>1,061,197</u></u>	<u><u>263,888</u></u>

Key Ratios

Basic Earnings Per Share	\$ 0.31	\$ 0.08
Diluted Earnings Per Share	\$ 0.31	\$ 0.08
Dividends Per Share	\$ -	\$ -
Book Value Per Share	\$ 9.16	\$ 8.62
Return on Average Assets	0.78%	0.24%
Return on Average Equity	4.54%	1.19%
Efficiency Ratio	67.51%	85.32%