

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Consolidated Balance Sheets
September 30, 2025 and December 31, 2024
(Unaudited)**

	<u>2025</u>	<u>2024</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 896,874	\$ 1,184,558
Federal funds sold	5,175,000	5,175,000
Interest-bearing deposits with other banks	60,299,293	41,407,865
Investment securities	10,476,862	10,018,513
Restricted stock	1,598,500	1,654,050
Loans, net	327,038,133	377,061,423
Premises and equipment, net	1,272,733	1,217,414
Other real estate	5,825,716	6,887,791
Other assets	5,172,593	5,684,207
Total assets	<u>\$ 417,755,704</u>	<u>\$ 450,290,821</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 13,008,906	\$ 16,956,666
Interest bearing	326,022,795	352,590,382
Total deposits	<u>339,031,701</u>	<u>369,547,048</u>
Federal Reserve Bank advances	-	-
Other liabilities	5,376,605	9,331,073
Total liabilities	<u>344,408,306</u>	<u>378,878,121</u>
Shareholders' Equity:		
Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock, \$.01 par value, 4,475,892 shares issued	44,759	44,759
Additional paid-in capital	46,885,211	46,880,651
Retained earnings	26,978,953	25,266,097
Accumulated other comprehensive income (loss)	(561,725)	(778,807)
Total shareholders' equity	<u>73,347,198</u>	<u>71,412,700</u>
Total liabilities and shareholders' equity	<u>\$ 417,755,504</u>	<u>\$ 450,290,821</u>

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income
For the Nine Months Ended September 30, 2025 and 2024
(Unaudited)**

	2025	2024
Net interest income	\$ 7,540,026	\$ 9,461,126
Provision for credit losses	595,000	336,000
Net interest income after provision for credit losses	<u>6,945,026</u>	<u>9,125,126</u>
Total noninterest income	876,609	2,591,382
Total noninterest expense	<u>5,527,384</u>	<u>6,371,235</u>
Net income before taxes	2,294,251	5,345,273
Income tax expense	582,000	1,314,000
Net income	<u><u>\$ 1,712,251</u></u>	<u><u>\$ 4,031,273</u></u>

Key Ratios

Basic Earnings Per Share	\$ 0.38	\$ 0.90
Book Value Per Share	16.39	16.72
Return on Average Assets	0.53%	1.08%
Return on Average Equity	3.15%	7.40%
Efficiency Ratio	65.67%	52.86%