

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

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

	<u>2025</u>	<u>2024</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 704,445	\$ 1,184,558
Federal funds sold	5,175,000	5,175,000
Interest-bearing deposits with other banks	65,966,632	41,407,865
Investment securities	9,474,903	10,018,513
Restricted stock	1,598,350	1,654,050
Loans, net	330,086,244	377,061,423
Premises and equipment, net	1,246,970	1,217,414
Other real estate	6,887,791	6,887,791
Other assets	4,866,936	5,684,207
Total assets	<u>\$ 426,007,271</u>	<u>\$ 450,290,821</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 17,753,160	\$ 16,956,666
Interest bearing	330,310,928	352,590,382
Total deposits	<u>348,064,088</u>	<u>369,547,048</u>
Federal Reserve Bank advances	-	-
Other liabilities	5,349,943	9,331,073
Total liabilities	<u>353,414,031</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, 4,475,891 shares issued	44,759	44,759
Additional paid-in capital	46,885,201	46,880,651
Retained earnings	26,370,349	25,266,097
Accumulated other comprehensive income (loss)	(707,069)	(778,807)
Total shareholders' equity	<u>72,593,240</u>	<u>71,412,700</u>
Total liabilities and shareholders' equity	<u>\$ 426,007,271</u>	<u>\$ 450,290,821</u>

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

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

	2025	2024
Net interest income	\$ 4,846,102	\$ 6,285,284
Provision for credit losses	445,000	186,000
Net interest income after provision for credit losses	4,401,102	6,099,284
Total noninterest income	766,479	1,707,066
Total noninterest expense	3,686,934	4,462,694
Net income before taxes	1,480,647	3,343,656
Income tax expense	377,000	823,000
Net income	\$ 1,103,647	\$ 2,520,656

Key Ratios

Basic Earnings Per Share	\$ 0.25	\$ 0.56
Book Value Per Share	16.22	16.32
Return on Average Assets	0.50%	1.00%
Return on Average Equity	3.07%	7.02%
Efficiency Ratio	65.69%	55.84%