

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Consolidated Balance Sheet
March 31, 2017 and December 31, 2016
(Unaudited)**

<u>ASSETS</u>	<u>2017</u>	<u>2016</u>
Cash and due from banks	\$ 7,370,313	\$ 9,731,640
Federal funds sold	4,275,000	10,750,000
Interest-bearing accounts with other banks	6,975,973	2,473,233
Investment securities	23,952,090	24,691,582
Restricted stock	1,829,700	1,959,750
Loan held for sale	-	-
Loans	250,411,640	222,262,760
Premises and equipment	1,539,760	1,560,265
Foreclosed real estate	-	0
Land held for sale	-	0
Other assets	3,288,738	3,564,735
Total assets	\$ 299,643,214	\$ 276,993,965
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 28,804,761	\$ 27,678,718
Interest-bearing	219,344,249	193,260,824
Total deposits	248,149,010	220,939,542
Federal Home Loan Bank advances	14,500,000	19,750,000
Federal funds purchased	-	-
Other liabilities	2,235,967	2,261,368
Total liabilities	\$ 264,884,977	\$ 242,950,910
Shareholders' Equity		
Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock	34,654	34,654
Paid in capital	36,275,279	36,260,695
Accumulated deficit	(1,361,862)	(2,055,331)
Accumulated other comprehensive income	(189,834)	(196,963)
Total shareholders' equity	\$ 34,758,237	\$ 34,043,055
Total liabilities and shareholders' equity	\$ 299,643,214	\$ 276,993,965

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Condensed Statement of Income
For the Three Months Ended March 31, 2017 and 2016
(Unaudited)**

	<u>2017</u>	<u>2016</u>
Total interest income	3,215,048	2,220,091
Total interest expense	584,081	393,301
Net interest income	2,630,967	1,826,790
Provision for loan losses	150,000	50,000
Net interest income after provision for loan losses	2,480,967	1,776,790
Total noninterest income	1,250,298	307,309
Total noninterest expense	2,636,151	1,526,884
Net income before taxes	1,095,114	557,215
Income tax benefit (expense)	(400,000)	(195,000)
Net income	<u>695,114</u>	<u>362,215</u>

Key Ratios

Basic Earnings Per Share	\$ 0.20	\$ 0.10
Diluted Earnings Per Share	\$ 0.20	\$ 0.10
Dividends Per Share	\$ -	\$ -
Book Value Per Share	\$ 10.03	\$ 9.46
Return on Average Assets	0.96%	0.70%
Return on Average Equity	8.08%	4.45%
Efficiency Ratio	67.92%	71.55%