

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheets  
June 30, 2021 and December 31, 2020  
(Unaudited)**

	<b>2021</b>	<b>2020</b>
<u><b>ASSETS</b></u>		
Cash and due from banks	\$ 1,456,814	\$ 1,198,652
Federal funds sold	5,175,000	5,125,000
Interest-bearing deposits with other banks	45,977,400	34,254,852
Investment securities	15,535,476	17,552,604
Restricted stock	1,498,350	2,033,450
Loans, net	337,494,399	360,510,234
Premises and equipment, net	1,335,309	1,369,968
Other assets	4,795,629	5,662,491
Total assets	\$ 413,268,377	\$ 427,707,251
<u><b>LIABILITIES AND SHAREHOLDERS' EQUITY</b></u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 23,751,837	\$ 26,029,731
Interest bearing	327,256,815	331,919,828
Total deposits	351,008,652	357,949,559
Federal Home Loan Bank advances	-	9,000,000
Other liabilities	1,737,202	3,443,702
Total liabilities	352,745,854	370,393,261
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	13,398,253	10,089,885
Accumulated other comprehensive income	198,860	298,695
Total shareholders' equity	60,522,523	57,313,990
Total liabilities and shareholders' equity	\$ 413,268,377	\$ 427,707,251

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income  
For the Six Months Ended June 30, 2021 and 2020  
(Unaudited)**

	<u>2021</u>	<u>2020</u>
Net interest income	\$ 6,698,331	\$ 5,877,532
Provision for loan losses	250,000	1,350,500
Net interest income after provision for loan losses	<u>6,448,331</u>	<u>4,527,032</u>
Total noninterest income	1,543,038	1,508,844
Total noninterest expense	<u>3,649,002</u>	<u>4,755,979</u>
Net income before taxes	4,342,367	1,279,897
Income tax expense	1,034,000	297,000
Net income	<u>\$ 3,308,367</u>	<u>\$ 982,897</u>

**Key Ratios**

Basic Earnings Per Share	\$ 0.74	\$ 0.22
Book Value Per Share	13.52	12.34
Return on Average Assets	1.57%	0.45%
Return on Average Equity	11.23%	3.60%
Efficiency Ratio	44.28%	64.39%