

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Consolidated Balance Sheet
September 30, 2019 and December 31, 2018
(Unaudited)**

<u>ASSETS</u>	<u>2019</u>	<u>2018</u>
Cash and due from banks	\$ 751,431	\$ 13,657,277
Federal funds sold	5,050,000	4,300,000
Interest-bearing accounts with other banks	26,760,053	5,859,876
Investment securities	20,980,493	18,861,069
Restricted stock	2,304,450	2,494,600
Loans, net	345,237,013	353,954,340
Premises and equipment	1,392,224	1,474,058
Other assets	4,304,514	4,174,468
Total assets	\$ 406,780,178	\$ 404,775,688

LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities:

Deposits:

Non-interest bearing demand	\$ 19,162,372	\$ 19,324,082
Interest-bearing	316,337,543	312,422,406
Total deposits	335,499,915	331,746,488
Federal Home Loan Bank advances	15,500,000	20,500,000
Federal funds purchased	-	-
Other liabilities	1,784,506	3,137,545
Total liabilities	352,784,421	355,384,033

Shareholders' Equity

Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock	44,759	44,759
Paid in capital	46,807,731	46,676,476
Accumulated deficit	7,152,949	3,098,492
Accumulated other comprehensive income	(9,682)	(428,072)
Total shareholders' equity	53,995,757	49,391,655
Total liabilities and shareholders' equity	\$ 406,780,178	\$ 404,775,688

**TOUCHMARK BANCSHARES, INC.
AND SUBSIDIARY**

**Condensed Consolidated Statement of Income
For the Nine Months Ended September 30, 2019 and 2018
(Unaudited)**

	<u>2019</u>	<u>2018</u>
Net interest income	\$ 8,727,453	\$ 9,105,653
Provision for loan losses	-	100,000
Net interest income after provision for loan losses	<u>8,727,453</u>	<u>9,005,653</u>
Total noninterest income	2,905,371	2,391,596
Total noninterest expense	<u>6,241,358</u>	<u>6,352,517</u>
Net income before taxes	5,391,466	5,044,732
Income tax expense	<u>1,265,000</u>	<u>1,266,750</u>
Net income	<u>\$ 4,126,466</u>	<u>\$ 3,777,982</u>

Key Ratios

Basic Earnings Per Share	\$ 0.92	\$ 0.84
Diluted Earnings Per Share	0.92	0.84
Book Value Per Share	\$ 12.06	\$ 10.91
Return on Average Assets	1.36%	1.29%
Return on Average Equity	10.64%	10.69%
Efficiency Ratio	53.65%	55.25%