

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheets  
September 30, 2023 and December 31, 2022  
(Unaudited)**

	<b>2023</b>	<b>2022</b>
<u><b>ASSETS</b></u>		
Cash and due from banks	\$ 1,241,572	\$ 1,692,508
Federal funds sold	5,175,000	5,175,000
Interest-bearing deposits with other banks	30,368,372	22,416,393
Investment securities	13,684,763	14,923,301
Restricted stock	1,523,050	1,495,050
Loans, net	411,727,657	287,970,888
Premises and equipment, net	1,373,778	1,446,338
Other assets	6,050,035	5,113,431
Total assets	\$ 471,144,227	\$ 340,232,909
<u><b>LIABILITIES AND SHAREHOLDERS' EQUITY</b></u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 18,320,441	\$ 21,951,118
Interest bearing	347,544,710	248,890,106
Total deposits	365,865,151	270,841,224
Federal Reserve Bank advances	31,000,000	-
Other liabilities	3,293,856	3,891,397
Total liabilities	400,159,007	274,732,621
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	25,209,900	19,583,335
Accumulated other comprehensive income (loss)	(1,150,090)	(1,008,457)
Total shareholders' equity	70,985,220	65,500,288
Total liabilities and shareholders' equity	\$ 471,144,227	\$ 340,232,909

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income  
For the Nine Months Ended September 30, 2023 and 2022  
(Unaudited)**

	<u>2023</u>	<u>2022</u>
Net interest income	\$ 11,303,944	\$ 9,397,281
Provision for credit losses	328,000	466,758
Net interest income after provision for credit losses	<u>10,975,944</u>	<u>8,930,523</u>
Total noninterest income	2,032,520	1,394,318
Total noninterest expense	<u>5,222,397</u>	<u>5,148,724</u>
Net income before taxes	7,786,067	5,176,117
Income tax expense	1,927,000	1,251,000
Net income	<u>\$ 5,859,067</u>	<u>\$ 3,925,117</u>

**Key Ratios**

Basic Earnings Per Share	\$ 1.31	\$ 0.88
Book Value Per Share	15.86	14.73
Return on Average Assets	1.93%	1.41%
Return on Average Equity	11.45%	8.11%
Efficiency Ratio	39.16%	47.71%