

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

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

	<b>2021</b>	<b>2020</b>
<u><b>ASSETS</b></u>		
Cash and due from banks	\$ 705,652	\$ 1,198,652
Federal funds sold	5,175,000	5,125,000
Interest-bearing deposits with other banks	83,187,222	34,254,852
Investment securities	14,525,239	17,552,604
Restricted stock	1,498,350	2,033,450
Loans, net	313,832,291	360,510,234
Premises and equipment, net	1,314,622	1,369,968
Other assets	4,930,793	5,662,491
Total assets	\$ 425,169,169	\$ 427,707,251
<u><b>LIABILITIES AND SHAREHOLDERS' EQUITY</b></u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 28,735,311	\$ 26,029,731
Interest bearing	330,842,737	331,919,828
Total deposits	359,578,048	357,949,559
Federal Home Loan Bank advances	-	9,000,000
Other liabilities	2,267,329	3,443,702
Total liabilities	361,845,377	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	16,210,050	10,089,885
Accumulated other comprehensive income	188,332	298,695
Total shareholders' equity	63,323,792	57,313,990
Total liabilities and shareholders' equity	\$ 425,169,169	\$ 427,707,251

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

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

	<u>2021</u>	<u>2020</u>
Net interest income	\$ 10,509,294	\$ 8,699,291
Provision for loan losses	250,000	1,450,500
Net interest income after provision for loan losses	<u>10,259,294</u>	<u>7,248,791</u>
Total noninterest income	3,267,635	2,493,643
Total noninterest expense	<u>5,502,765</u>	<u>6,780,376</u>
Net income before taxes	8,024,164	2,962,058
Income tax expense	1,904,000	679,000
Net income	<u>\$ 6,120,164</u>	<u>\$ 2,283,058</u>

**Key Ratios**

Basic Earnings Per Share	\$ 1.37	\$ 0.51
Book Value Per Share	14.15	12.62
Return on Average Assets	1.91%	0.71%
Return on Average Equity	13.53%	5.52%
Efficiency Ratio	39.94%	60.58%