

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheet  
September 30, 2018 and December 31, 2017  
(Unaudited)**

<u>ASSETS</u>	<u>2018</u>	<u>2017</u>
Cash and due from banks	\$ 3,209,886	\$ 2,438,577
Federal funds sold	2,367,211	3,742,085
Interest-bearing accounts with other banks	19,576,187	1,368,556
Investment securities	19,399,053	21,526,587
Restricted stock	2,748,300	2,561,400
Loans	346,498,027	346,746,535
Premises and equipment	1,472,891	1,481,117
Other assets	4,185,296	3,246,250
Total assets	<u>\$ 399,456,851</u>	<u>\$ 383,111,107</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 19,888,813	\$ 24,634,285
Interest-bearing	302,749,136	283,527,387
Total deposits	322,637,949	308,161,672
Federal Home Loan Bank advances	26,500,000	27,500,000
Federal funds purchased	-	-
Other liabilities	1,469,399	2,098,279
Total liabilities	<u>\$ 350,607,348</u>	<u>\$ 337,759,951</u>
Shareholders' Equity		
Preferred stock, no par value, 10,000,000 shares authorized, none issued	-	-
Common stock	44,759	44,684
Paid in capital	46,632,725	46,426,170
Retained Earnings	2,832,987	(920,643)
Accumulated other comprehensive income	(660,968)	(199,055)
Total shareholders' equity	<u>\$ 48,849,503</u>	<u>\$ 45,351,156</u>
Total liabilities and shareholders' equity	<u>\$ 399,456,851</u>	<u>\$ 383,111,107</u>

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AND SUBSIDIARY**

**Condensed Statement of Income  
For the Nine Months Ended September 30, 2018 and 2017  
(Unaudited)**

	<u>2018</u>	<u>2017</u>
Net interest income	9,105,653	8,269,098
Provision for loan losses	100,000	150,000
Net interest income after provision for loan losses	<u>9,005,653</u>	<u>8,119,098</u>
Total noninterest income	2,391,596	2,131,392
Total noninterest expense	6,352,517	6,388,634
Net income before taxes	<u>5,044,732</u>	<u>3,861,856</u>
Income tax benefit (expense)	<u>(1,266,750)</u>	<u>(1,436,000)</u>
Net income	<u><u>3,777,982</u></u>	<u><u>2,425,856</u></u>

**Key Ratios**

Basic Earnings Per Share	\$ 0.84	\$ 0.60
Diluted Earnings Per Share	\$ 0.84	\$ 0.60
Book Value Per Share	\$ 10.91	\$ 10.50
Return on Average Assets	1.29%	1.00%
Return on Average Equity	10.69%	8.45%
Efficiency Ratio	55.25%	61.43%