

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Consolidated Balance Sheets  
September 30, 2024 and December 31, 2023  
(Unaudited)**

	<b>2024</b>	<b>2023</b>
<u><b>ASSETS</b></u>		
Cash and due from banks	\$ 702,776	\$ 345,165
Federal funds sold	5,175,000	5,175,000
Interest-bearing deposits with other banks	49,609,303	47,498,058
Investment securities	10,529,876	13,313,921
Restricted stock	1,654,050	1,523,050
Loans, net	385,005,830	446,672,731
Premises and equipment, net	1,262,609	1,351,906
Other real estate	5,825,716	5,825,716
Other assets	5,207,478	5,467,773
Total assets	\$ 464,972,638	\$ 527,173,320
<u><b>LIABILITIES AND SHAREHOLDERS' EQUITY</b></u>		
Liabilities:		
Deposits:		
Non-interest bearing demand	\$ 13,376,447	\$ 16,110,957
Interest bearing	369,264,703	430,386,883
Total deposits	382,641,150	446,497,840
Federal Reserve Bank advances	-	-
Other liabilities	7,508,590	10,129,641
Total liabilities	390,149,740	456,627,481
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	28,466,997	24,435,723
Accumulated other comprehensive income (loss)	(569,509)	(815,294)
Total shareholders' equity	74,822,898	70,545,839
Total liabilities and shareholders' equity	\$ 464,972,638	\$ 527,173,320

**TOUCHMARK BANCSHARES, INC.  
AND SUBSIDIARY**

**Condensed Consolidated Statements of Income  
For the Nine Months Ended September 30, 2024 and 2023  
(Unaudited)**

	<u>2024</u>	<u>2023</u>
Net interest income	\$ 9,461,126	\$ 11,303,944
Provision for credit losses	336,000	328,000
Net interest income after provision for credit losses	<u>9,125,126</u>	<u>10,975,944</u>
Total noninterest income	2,591,382	2,032,520
Total noninterest expense	<u>6,371,235</u>	<u>5,222,397</u>
Net income before taxes	5,345,273	7,786,067
Income tax expense	1,314,000	1,927,000
Net income	<u>\$ 4,031,273</u>	<u>\$ 5,859,067</u>

**Key Ratios**

Basic Earnings Per Share	\$ 0.90	\$ 1.31
Book Value Per Share	16.72	15.86
Return on Average Assets	1.08%	1.93%
Return on Average Equity	7.40%	11.45%
Efficiency Ratio	52.86%	39.16%