

# Second Quarter Review

July 2019



**Parkside Financial**

BANK & TRUST

**PARKSIDE FINANCIAL, INC.**  
**CONDENSED CONSOLIDATED BALANCE SHEET (UNAUDITED)**

<b>ASSETS</b>	June 30, 2019		June 30, 2018	
Cash and investments	\$	101,026,990	\$	91,772,469
Loans		392,824,574		370,679,080
Allowance for loan losses		(7,525,000)		(6,900,000)
Other assets		18,819,191		17,978,333
<b>Total assets</b>	<b>\$</b>	<b>505,145,755</b>	<b>\$</b>	<b>\$473,529,882</b>

<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>				
Non-interest bearing deposits	\$	98,953,063	\$	124,079,910
Interest bearing deposits		299,150,825		275,603,165
<b>Total deposits</b>		<b>398,103,888</b>		<b>399,683,075</b>
FHLB borrowings		42,000,000		23,000,000
Sub debt net of unamortized costs		6,728,257		-
Other liabilities		5,522,521		3,867,101
<b>Total liabilities</b>		<b>452,354,666</b>		<b>426,550,176</b>
<b>Total stockholders' equity</b>		<b>52,791,089</b>		<b>46,979,706</b>
<b>Total liabilities and equity</b>	<b>\$</b>	<b>505,145,755</b>	<b>\$</b>	<b>473,529,882</b>

**PARKSIDE FINANCIAL, INC.**  
**CONDENSED CONSOLIDATED INCOME STATEMENT (UNAUDITED)**

<b>REVENUE</b>	June 30, 2019		June 30, 2018	
Net interest margin	\$	9,105,064	\$	8,570,767
Trust and family office revenue		3,394,132		3,178,599
Bank service charges and other income		558,255		505,788
<b>Total revenue</b>	<b>\$</b>	<b>13,057,451</b>	<b>\$</b>	<b>12,255,154</b>

<b>EXPENSES</b>	June 30, 2019		June 30, 2018	
Provision for possible loan losses	\$	625,000	\$	375,000
Noninterest expenses		7,573,207		7,333,740
<b>Total expenses</b>		<b>8,198,207</b>		<b>7,708,740</b>
Income taxes		1,171,164		1,094,933
<b>Net income</b>	<b>\$</b>	<b>3,688,080</b>	<b>\$</b>	<b>3,451,481</b>

Return on average assets	1.49%	1.49%
Return on average equity	14.73%	15.38%
Book value per share	\$18.39	\$16.51
TTM Basic earnings per share	\$2.63	\$2.33

## MOST RECENT STOCK TRANSACTIONS\*

6/28/19	37,815	shares @ \$36.00
6/24/19	4,500	shares @ \$37.00
4/30/19	250	shares @ \$37.00
4/9/19	3,500	shares @ \$36.80
3/7/19	2,000	shares @ \$37.00
3/6/19	4,000	shares @ \$36.00

## DIVIDEND HISTORY

2019	\$0.80 per share
2018	\$0.625 per share
2017	\$0.50 per share
2016	\$0.40 per share
2015	\$0.30 per share
2014	\$0.20 per share

\*The Company is aware of the following recent transactions in the Company's stock. No assurances can be given that such information reflects all transactions in the Company's stock during the period or that such transactions accurately and completely reflect the value of the Company's stock. Such information is provided for convenience and should not be relied upon.

The Company does not make a market in or otherwise trade in its stock. However, the Company can assist in the settlement of transactions in its stock between buyers and sellers who have independently negotiated the terms of their transactions.

Investments are not insured by the FDIC or any federal government agency, provide no bank guarantee, are not a deposit and may lose value.