

# Second Quarter Review

July 2018



**Parkside Financial**  
BANK & TRUST

## CONDENSED BALANCE SHEET (UNAUDITED)

<b>ASSETS</b>	June 30, 2018		June 30, 2017	
Cash and investments	\$	91,772,469	\$	58,406,969
Loans		370,679,080		353,408,321
Allowance for loan losses		(6,900,000)		(6,250,000)
Other assets		17,978,333		18,280,285
<b>Total assets</b>	<b>\$</b>	<b>473,529,882</b>	<b>\$</b>	<b>\$423,845,575</b>

### LIABILITIES AND STOCKHOLDERS' EQUITY

Non-interest bearing deposits	\$	124,079,910	\$	122,715,930
Interest bearing deposits		275,603,165		233,122,776
<b>Total deposits</b>		<b>399,683,075</b>		<b>355,838,706</b>
FHLB borrowings		23,000,000		23,000,000
Other liabilities		3,867,101		2,803,926
<b>Total liabilities</b>		<b>426,550,176</b>		<b>381,642,632</b>
<b>Total stockholders' equity</b>		<b>46,979,706</b>		<b>42,202,943</b>
<b>Total liabilities and equity</b>	<b>\$</b>	<b>473,529,882</b>	<b>\$</b>	<b>423,845,575</b>

## CONDENSED INCOME STATEMENT (UNAUDITED)

REVENUE	YTD June 30, 2018		YTD June 30, 2017	
Net interest margin	\$	8,570,767	\$	7,652,160
Trust and family office revenue		3,178,599		2,691,161
Bank service charges and other income		505,788		652,839
<b>Total revenue</b>	<b>\$</b>	<b>12,255,154</b>	<b>\$</b>	<b>10,996,160</b>

EXPENSES	YTD June 30, 2018		YTD June 30, 2017	
Provision for possible loan losses	\$	375,000	\$	352,498
Noninterest expenses		7,333,740		6,618,718
<b>Total expenses</b>		<b>7,708,740</b>		<b>6,971,216</b>
Income taxes		1,094,933		1,451,105
<b>Net income</b>	<b>\$</b>	<b>3,451,481</b>	<b>\$</b>	<b>2,573,839</b>

Return on average assets	1.49%	1.24%
Return on average equity	15.38%	12.69%
Book value per share	\$16.51	\$15.52
YTD basic earnings per share	\$1.26	\$0.96
Trailing 12 month basic earnings per share	\$2.33	\$1.83

## MOST RECENT STOCK TRANSACTIONS\*

7/13/18	1,000	shares @ \$33.00
7/9/18	31,150	shares @ \$33.00 <i>2018 Offer to Purchase</i>
6/26/18	1,500	shares @ \$33.00
3/16/18	10,568	shares @ \$30.00
3/14/18	2,000	shares @ \$27.00

## DIVIDEND HISTORY

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 transactions in the Company's stock during the previous calendar quarter. 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.