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TOUCHMARK BANCSHARES, INC. REPORTS SECOND QUARTER 2026 RESULTS

Net Income Jumps 103% and Organic Loan Growth Accelerates by 402%

Alpharetta, Georgia (July 22, 2026) – Touchmark Bancshares, Inc. (OTCID: TMAK), the holding company for Touchmark National Bank, today reported net income of $752,000, or $0.16 diluted earnings per share, for the second quarter of 2026, compared with $370,000, or $0.08 diluted earnings per share, for the second quarter of 2025. For the six months ended June 30, 2026, net income totaled $846,000, or $0.18 diluted earnings per share, compared with $1.1 million, or $0.24 diluted earnings per share, for the same period in 2025.

Quarterly Highlights

- Net income for the quarter increased 103% compared to the same period last year;
- Organic loan growth for the first six months of 2026 increased 402% compared to the same period in the prior year;
- Net interest margin expanded to 2.61%, its highest level since June 2025;
- Repurchased 15,000 shares of common stock in the open market; and
- Added a Chief Financial Officer.

"We are pleased with the improvement in net income, organic loan growth, net interest margin expansion and asset quality trends during the second quarter," said Bobby Krimmel, President and Chief Executive Officer of Touchmark Bancshares, Inc. "We continued to advance our relationship banking strategy with year-to-date organic loan growth up 402% compared to the prior year along with annualized deposit growth of 6.3% compared to the sequential quarter. Organic loan growth for the second quarter was solid at a 1.4% annualized pace after removing the balance of planned payoff of $4.5 million from a watch rated loan relationship."

Krimmel continued, "During the quarter, net income surged 103% compared to the prior year reaching the highest level since the first quarter of 2025 supported by a growing net interest margin and the lowest efficiency in the past four quarters. The Company completed its first-ever repurchase of common stock, buying 15,000 shares in the open market at a 41% discount to book value, and we expect to continue opportunistic open market share repurchases when market conditions are favorable. We also strengthened our executive leadership team by adding Gina Omolon as our Executive Vice President and Chief Financial Officer during the quarter in a planned leadership transition where Lynn Barron, our previous Chief Financial Officer, has assumed the Chief Human Resources Officer role."

Second Quarter 2026 Results of Operations

- Net income increased to $752,000 for the second quarter of 2026 compared to $370,000 for the same period for 2025 and $94,000 from the sequential quarter, driven by higher net interest income over the comparative periods as well as a non-recurring gain of $219,000 from a recovery of a loan guaranty;

- Net interest income increased 12.7% to $2.7 million for the second quarter of 2026 compared to $2.4 million for the same period for 2025 and by $614,000, or 29.8%, from the sequential quarter driven by the continued margin expansion resulting from cost of funds management and onboarding of higher yielding assets. The increase in net interest income from the sequential quarter was also impacted by a non-recurring premium amortization of $557,000 resulting from a government guaranteed purchased (GGP) loan payoff during the first quarter of 2026 adversely impacting net interest income. Excluding the impact of the non-recurring premium amortization, net interest income would have increased by $57,000 or 2.2% from the sequential quarter;

- Loan commitments totaled $12.4 million during the second quarter of 2026, compared with $11.8 million in the first quarter of 2026, and were approximately 2.5 times higher than the second quarter of 2025. For the six months ended June 30, 2026, loan commitments totaled $24.2 million, compared with $5.0 million for the same period in 2025. Excluding the impact of loan premium amortization, yield on loans increased 21 basis points to 6.84% from 6.63% in the sequential quarter. Cost of funds improved 15 basis points to 3.08% from 3.23% in the sequential quarter. These factors contributed to an expansion of the Bank's net interest margin to 2.61%, its highest level since June 2025;

- Non-interest income increased to $329,000, or 137%, for the second quarter of 2026 compared to the same period for 2025 and by $214,000, or 185%, from the sequential quarter. The increase in noninterest income resulted mainly from a $219,000 gain recognized from recovery of a government loan guaranty; and

- Non-interest expense decreased 1.1% to $1.8 million for the second quarter of 2026 compared to the same period for 2025 and by $62,000, or 3%, from the sequential quarter driven by lower other real estate expenses and supervisory fees resulting from the termination of the Bank's Formal Agreement with the OCC during the first quarter 2026. The efficiency ratio was 64% for the quarter compared with 70% one year earlier.

Balance Sheet and Capital

- Total assets grew $6.0 million during the second quarter of 2026 to $416.2 million, driven primarily by a $10.4 million increase in cash resulting from $5.2 million of net deposit growth and a $3.3 million decline in loan balances as repayments exceeded originations.

- Total loans declined by $15.0 million, or 4.5%, to $317.4 million during the second quarter of 2026 compared to the same period in 2025 and decreased by $3.3 million, or 1.0%, from the sequential quarter. The decrease in the balance over the prior quarter was driven by loan repayments of $3.2 million, premium amortization on GGP purchased loans of $1.0 million, planned loan payoff of a watch rated loan relationship of $4.5 million and other loan payoffs of $1.3 million partially offset by new loan growth of $6.7 million during the quarter;

- Total deposits decreased by $9.9 million, or 3%, to $338.2 million during the second quarter of 2026 compared to the same period in 2025 driven mainly by a reduction in time deposits of $87.2 million, offset in part by growth in money market deposits of $76.8 million. Total deposits increased by $5.2 million, or

1.6%, from the sequential quarter, driven by growth in money market deposits of $22.8 million offset by a reduction in time deposits of $17.2 million;

- As of June 30, 2026, book value per share decreased to $16.03 compared to $16.22 for the same period in 2025 but increased from $15.85 compared to the sequential quarter; and

- The Bank remained well-capitalized as of June 30, 2026, with a leverage ratio of 13.15% and tier 1 risk-based capital ratio of 42.68%.

Asset Quality

- Nonperforming assets, net of government guarantees, for the second quarter of 2026 decreased to $6.4 million, or 1.54% of total assets, compared to $7.4 million, or 1.74% of total assets, for the same period in 2025 and was essentially flat from the sequential quarter;

- There were no charge-offs during the second quarter compared with a net recovery of 0.01% for the same period in 2025 compared to net charge-offs of 0.32% for the sequential quarter driven by the resolution of problem assets; and

- Allowance for credit losses represented 0.83% of total loans outstanding as of the second quarter of 2026, up from 0.68% for the same period in 2025 and from 0.76% for the sequential quarter.

Capital Management Initiatives

During the second quarter of 2026, the Company repurchased 15,000 shares of its common stock in the open market at an average price of $9.41 per share which represents a 41.3% discount to the Company's book value per share as of June 30, 2026. Authorization to repurchase 185,000 shares remains in the current program, which is set to expire May 26, 2027, unless extended or otherwise completed.

About Touchmark Bancshares, Inc. and Touchmark National Bank

Touchmark Bancshares, Inc. is the holding company for Touchmark National Bank, a community bank founded in 2008 and headquartered in Alpharetta, Georgia, serving Cherokee, Cobb, Dekalb, Forsyth, Gwinnett, and North Fulton counties. As of June 30, 2026, Touchmark reported total assets of $416 million and total shareholders' equity of $72 million. For more information about Touchmark, visit us at www.touchmarknb.com under Investor Relations.

Cautionary Note Regarding Forward Looking Statements

This news release may contain certain "forward-looking statements" that represent Touchmark's expectations or beliefs concerning future events and often use words or phrases such as "opportunities," "prospects," "will likely result," "are expected to," "will continue," "is anticipated," "estimate," "project," "intends" or similar expressions. Such forward-looking statements contained herein represent the current expectations, plans or forecast of Touchmark and are about matters that are inherently subject to risks and uncertainties. These statements are not guarantees of future results or performance and readers are cautioned not to place undue reliance on them, whether included in this news release or made elsewhere from time to time by Touchmark or on its behalf. Touchmark disclaims any obligation to update such forward-looking statements.

TOUCHMARK BANCSHARES, INC. AND SUBSIDIARY
CONSOLIDATED BALANCE SHEETS

	(dollars in thousands, except per share data)	**(Unaudited) June 30, 2026**	**December 31, 2025[1]**
ASSETS	Cash and due from banks	$ 797	$ 607
	Interest-bearing deposits	71,497	65,041
	Federal funds sold	5,175	5,175
	Total cash and cash equivalents	77,469	70,823
	Available-for-sale securities	11,098	10,806
	Equity securities	1,577	1,598
	Loans, net of deferred fees and purchased premiums	317,376	324,725
	Allowance for credit losses	(2,629)	(2,543)
	Net loans	314,747	322,182
	Bank premises and equipment, net	1,410	1,490
	Other Real Estate	5,826	5,826
	Other assets	4,043	4,912
	TOTAL ASSETS	$ 416,170	$ 417,637
LIABILITIES	Deposits:		
	Noninterest-bearing	$ 18,078	$ 17,722
	Interest-bearing	320,081	320,972
	Total deposits	338,159	338,694
	Accounts payable and accrued liabilities	6,476	8,027
	TOTAL LIABILITIES	344,635	346,721
SHAREHOLDERS' EQUITY	Common stock - $0.01 par value per share, 50,000,000 shares authorized; 4,461,890 shares issued and outstanding as of June 30, 2026 and 4,476,891 shares issued and outstanding as of December 31, 2025	45	45
	Additional paid-in capital	46,895	46,895
	Retained earnings	25,228	24,523
	Accumulated other comprehensive loss	(633)	(547)
	TOTAL SHAREHOLDERS' EQUITY	71,535	70,916
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	$ 416,170	$ 417,637

(1) Derived from audited financial statements as of December 31, 2025.

TOUCHMARK BANCSHARES, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME
(Unaudited)

		Three Months Ended June 30,		Six Months Ended June 30,	
	(dollars in thousands, except per share data)	2026	2025	2026	2025
INTEREST AND DIVIDEND INCOME	Interest and fees on loans	$ 4,645	$ 5,139	$ 8,854	$ 11,385
	Income on investment securities	100	107	201	210
	Interest from federal funds sold and other	618	635	1,179	1,123
	Total interest income	5,363	5,881	10,234	12,718
INTEREST EXPENSE	Interest on deposits	2,687	3,507	5,495	7,362
	Interest on borrowings	0	0	0	0
	Total interest expense	2,687	3,507	5,495	7,362
	Net interest income	2,676	2,374	4,739	5,356
	Provision for credit losses	170	150	320	445
	Net interest income after provision	2,506	2,224	4,419	4,911
NONINTEREST INCOME	Service fees on deposit accounts	3	2	5	3
	Loan servicing fees	97	130	200	240
	Gain on asset sales	219	0	219	0
	Other noninterest income	10	7	20	14
	Total noninterest income	329	139	444	257
NONINTEREST EXPENSE	Salaries and employee benefits	1,145	1,028	2,129	2,011
	Net occupancy expense	74	50	144	118
	Foreclosed real estate expenses	20	79	191	132
	Data processing expense	97	91	195	185
	Loan collection expense	2	59	2	64
	Audits and exams expense	55	45	100	90
	Supervisory assessments	77	95	168	188
	Other noninterest expense	360	404	793	899
	Total noninterest expense	1,830	1,851	3,722	3,687
	Income before provision for income taxes	1,005	511	1,141	1,481
	Provision for income taxes	253	141	295	377
	Net income	$ 752	$ 370	$ 846	$ 1,104
	Weighted average shares outstanding - basic	4,473,209	4,475,891	4,475,040	4,475,891
	Weighted average shares outstanding - diluted	4,580,055	4,583,737	4,581,886	4,583,737
	Earnings per share	$ 0.17	$ 0.08	$ 0.19	$ 0.25
	Diluted earnings per share	$ 0.16	$ 0.08	$ 0.18	$ 0.24

TOUCHMARK BANCSHARES, INC. AND SUBSIDIARY
FINANCIAL HIGHLIGHTS
(Unaudited)

	For the Three Months Ended				
(dollars in thousands except per share data)	**June 30, 2026**	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
Results of Operations:					
Interest income	$ 5,363	$ 4,871	$ 5,513	$ 6,067	$ 5,881
Interest expense	2,687	2,808	3,091	3,373	3,507
Net interest income	2,676	2,063	2,422	2,694	2,374
Provision for credit losses	170	150	150	150	150
Non-interest income	329	115	112	110	139
Non-interest expense	1,830	1,892	1,941	1,840	1,852
Income before income taxes	1,005	136	443	814	511
Provision for income taxes	253	42	4	205	141
Net income	752	94	439	609	370
Return on average assets	0.73%	0.09%	0.42%	0.58%	0.35%
Return on average equity	4.22%	0.53%	2.43%	3.34%	2.03%
Per Share Data:					
Basic earnings per share	$ 0.17	$ 0.02	$ 0.10	$ 0.14	$ 0.08
Diluted earnings per share	$ 0.16	$ 0.02	$ 0.10	$ 0.13	$ 0.08
Book value per share	16.03	15.85	15.84	16.39	16.22
Weighted average shares outstanding per quarter - basic	4,473,209	4,476,891	4,476,630	4,475,892	4,475,891
Weighted average shares outstanding per quarter - diluted	4,580,055	4,583,737	4,583,070	4,583,737	4,583,737
Financial Condition Data and Ratios:					
Loans, net of deferred fees and purchased premiums	$ 317,376	$ 320,708	$ 324,725	$ 329,437	$ 332,335
Allowance for credit losses	$ 2,629)	$ (2,436)	$ (2,543)	$ (2,398)	$ (2,249)
Total assets	$ 416,170	$ 410,201	$ 417,637	$ 417,756	$ 426,007
Total deposits	$ 38,159	$ 332,939	$ 338,694	$ 339,032	$ 348,064
Total equity	$ 71,535	$ 70,953	$ 70,916	$ 73,347	$ 72,593
Net interest margin	2.61%	1.94%	2.32%	2.58%	1.83%
Efficiency	64.00%	85.05%	75.08%	64.26%	70.65%
Common equity tier 1 ratio (Bank)	42.68%	42.09%	46.00%	48.54%	47.88%
Tier 1 leverage ratio (Bank)	13.15%	12.88%	12.62%	12.71%	12.49%
Tier 1 risk-based capital ratio (Bank)	42.69%	42.09%	46.00%	45.84%	47.88%
Asset Quality Data and Ratios:					
Total nonperforming assets	$ 22,010	$ 22,590	$ 25,080	$ 22,323	$ 22,409
Total nonperforming assets, net of government guarantees	$ 6,424	$ 6,483	$ 6,521	$ 6,478	$ 7,422
Total nonperforming assets to total assets	5.29%	5.51%	6.01%	5.34%	5.26%
Total nonperforming assets to total assets, net of government guarantees	1.54%	1.58%	1.56%	1.55%	1.74%
Allowance for credit losses to total loans	0.83%	0.76%	0.78%	0.73%	0.68%
Net charge-offs (recoveries) to average loans	0.00%	0.32%	0.01%	0.00%	-0.01%