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**TOUCHMARK BANCSHARES, INC. REPORTS
FIRST QUARTER RESULTS**

Organic Loan Growth Accelerates

Alpharetta, Ga. (May 6, 2026) – Touchmark Bancshares, Inc. (OTCID: TMAK), the holding company for Touchmark National Bank, today reported financial results for the first quarter of 2026.

Key highlights of Touchmark Bancshares’ results for the quarter ended March 31, 2026, include:

- The Formal Agreement by and between the OCC and Touchmark National Bank was terminated on February 17, 2026;
- Organic loan growth topped \$11 million for the first time in four years;
- Nonperforming assets dropped 10%; and
- Established DTC eligibility and electronic trading for the company’s stock.

“The termination of the Bank’s Formal Agreement with the OCC during the first quarter will allow Touchmark to accelerate its full relationship banking growth strategy targeted at small and medium sized businesses. During the quarter, we experienced organic loan growth that topped \$11 million, the highest level since the first quarter of 2022,” said Bobby Krimmel, President and CEO of Touchmark National Bank. “We experienced a decline in net loan balances during the quarter because of \$11.7 million in unexpected purchased loan payoffs and resulted in a reduction in loan interest income of \$499,000. Although we have not purchased loans since the fourth quarter of 2023, the acceleration of loan purchase premium expense continues to impact earnings.”

Krimmel continued, “We have completed the restructure of Touchmark’s balance sheet by reducing retail CD’s by \$70 million and growing checking and money market balances by \$67 million compared to the prior year. This balance sheet restructuring will provide more flexibility in managing interest rate changes on our variable rate loan portfolio tied to Prime and provide more stable funding for an anticipated acceleration in organic loan growth for 2026. We expect net income to continue coming under pressure until the fourth quarter of 2026 when net loan growth is expected to turn positive. In addition, we experienced improvement in nonperforming assets with a drop of 10% during the quarter as we aggressively manage problem assets and expect to further reduce problem assets during the latter half of 2026.”

First Quarter 2026 Results of Operations

- Net income decreased to \$94,000 for the first quarter of 2026 compared to a net income of \$733,000 for the same period for 2025 and declined 79% from the sequential quarter, driven by lower net interest income of \$320,000;

- Net interest income decreased 30% to \$2.1 million for the first quarter of 2026 compared to the same period for 2025 and declined by \$320,000, or 13%, from the sequential quarter driven by the repricing of variable loans tied to Prime and higher loan purchase premium amortization expense;
- Non-interest income decreased 29% to \$115,000 for the first quarter of 2026 compared to the same period for 2025 and declined by \$42,000, or 24%, from the sequential quarter; and
- Non-interest expense increased 3% to \$1.9 million for the first quarter of 2026 compared to the same period for 2025 but decreased by \$50,000, or 3%, from the sequential quarter driven by lower salaries and employee benefits and legal expense.

Balance Sheet and Capital

- Total loans declined by \$42 million, or 12%, to \$321 million during the first quarter of 2026 compared to the same period in 2025 and decreased by \$4.0 million, or 1%, from the sequential quarter driven by normal amortization of the loan portfolio of \$4.7 million and unexpected loan payoffs from the purchased loan portfolio of \$11.7 million partially offset by new loan growth of \$11.0 million;
- Total deposits decreased by \$21 million, or 6%, to \$333 million during the first quarter of 2026 compared to the same period in 2025 driven by a reduction in time deposits of \$69.5 million, brokered deposits of \$12.8 million, and internet time deposits of \$6.7 million offset in part by growth in money market deposits of \$64.0 million and checking deposits of \$4.0 million. Total deposits declined by \$8.7 million from the sequential quarter, driven by a reduction in time deposits of \$40.4 million, checking deposits of \$2.1 million, brokered deposits of \$100,000, offset in part by growth in money market deposits of \$33.9 million; and
- As of March 31, 2026, book value per share decreased to \$15.85 compared to the same period in 2025 but increased by \$0.01 compared to the sequential quarter.

Asset Quality

- Nonperforming assets, net of government guarantees, for the first quarter of 2026 decreased to \$6.5 million, or 1.58% of total assets, compared to \$7.6 million, or 1.75% of total assets, for the same period in 2025 and declined by \$38,000 compared to the sequential quarter;
- Net charge-offs to average loans decreased to 0.32% for the first quarter of 2026 compared to net charge-offs of 0.60% for the same period in 2025 driven by the resolution of problem assets, compared with net charge-offs of 0.01% for the sequential quarter; and
- Allowance for credit losses represented 0.76% of total loans outstanding as of the first quarter of 2026, up from 0.58% for the same period in 2025 but down from 0.78% for the sequential quarter.

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 March 31, 2026, Touchmark reported total assets of \$410 million and total shareholders' equity of \$71 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**

		(unaudited)	December 31,
		March 31,	2025 ⁽¹⁾
		2026	2025 ⁽¹⁾
<i>(dollars in thousands, except per share data)</i>			
ASSETS	Cash and due from banks	\$ 444	\$ 607
	Interest-bearing deposits	61,404	65,041
	Federal funds sold	5,175	5,175
	Total cash and cash equivalents	67,023	70,823
	Available-for-sale securities	8,367	10,806
	Equity securities	1,577	1,598
	Loans, net of deferred fees and purchased premiums	320,708	324,725
	Allowance for credit losses	(2,436)	(2,543)
	Net loans	318,272	322,182
	Bank premises and equipment, net	1,450	1,490
	Other Real Estate	5,826	5,826
	Deferred tax asset	1,370	1,351
	Other assets	6,316	3,561
	TOTAL ASSETS	\$ 410,201	\$ 417,637
LIABILITIES	Deposits:		
	Noninterest-bearing	\$ 17,579	\$ 17,722
	Interest-bearing	315,360	320,972
	Total deposits	332,939	338,694
	Accounts payable and accrued liabilities	6,309	8,027
	TOTAL LIABILITIES	339,248	346,721
SHAREHOLDERS' EQUITY	Common stock - \$0.01 par value per share, 50,000,000 shares authorized; 4,476,890 shares issued and outstanding as of the periods presented	45	45
	Additional paid-in capital	46,895	46,895
	Retained earnings	24,617	24,523
	Accumulated other comprehensive loss	(604)	(547)
	TOTAL SHAREHOLDERS' EQUITY	70,953	70,916
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 410,201	\$ 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	
		March 31,	
		2026	2025
<i>(dollars in thousands, except per share data)</i>			
INTEREST AND DIVIDEND INCOME	Interest and fees on loans	\$ 4,209	\$ 6,202
	Income on investment securities		
	Taxable interest	102	103
	Interest from federal funds sold and other	560	488
	Total interest income	<u>4,871</u>	<u>6,793</u>
INTEREST EXPENSE	Interest on deposits	2,808	3,855
	Interest on borrowings	-	-
	Total interest expense	<u>2,808</u>	<u>3,855</u>
	Net interest income	2,063	2,938
	Provision for credit losses	150	295
	Net interest income after provision	<u>1,913</u>	<u>2,643</u>
NONINTEREST INCOME	Service fees on deposit accounts	2	3
	Loan servicing fees	103	110
	Other noninterest income	10	49
	Total noninterest income	<u>115</u>	<u>162</u>
NONINTEREST EXPENSE	Salaries and employee benefits	984	983
	Net occupancy expense	70	67
	Foreclosed real estate expenses	171	53
	Data processing expense	98	94
	Loan collection expense	51	5
	Audits and exams expense	45	45
	Board expenses	109	173
	Supervisory assessments	92	93
	Other noninterest expense	272	323
	Total noninterest expense	<u>1,892</u>	<u>1,836</u>
	Income before provision for income taxes	136	969
	Provision for income taxes	42	236
	Net income	<u>\$ 94</u>	<u>\$ 733</u>
	Weighted average shares outstanding - basic	4,476,891	4,475,891
	Weighted average shares outstanding - diluted	4,583,737	4,583,737
	Earnings per share	\$ 0.02	\$ 0.16
	Diluted earnings per share	\$ 0.02	\$ 0.16

TOUCHMARK BANCSHARES, INC. AND SUBSIDIARY
CONSOLIDATED FINANCIAL HIGHLIGHTS
(unaudited)

For the Three Months Ended

(dollars in thousands, except per share data)

	<u>March 31, 2026</u>	<u>December 31, 2025</u>	<u>September 30, 2025</u>	<u>June 30, 2025</u>	<u>March 31, 2025</u>
Results of Operations:					
Interest income	\$ 4,871	\$ 5,473	\$ 6,068	\$ 5,415	\$ 6,793
Interest expense	2,808	3,090	3,374	3,507	3,855
Net interest income	2,063	2,383	2,694	1,908	2,938
Provision for credit losses	150	150	150	150	295
Non-interest income	115	152	110	604	162
Non-interest expense	1,892	1,942	1,840	1,851	1,836
Income (loss) before income taxes	136	443	814	511	969
Income taxes (benefit)	42	4	205	141	236
Net income (loss)	<u>\$ 94</u>	<u>\$ 439</u>	<u>\$ 609</u>	<u>\$ 370</u>	<u>\$ 733</u>
Per Share Data:					
Basic earnings per share	\$ 0.02	\$ 0.10	\$ 0.14	\$ 0.08	\$ 0.16
Diluted earnings per share	\$ 0.02	\$ 0.10	\$ 0.13	\$ 0.08	\$ 0.16
Book value per share	\$ 15.85	\$ 15.84	\$ 16.39	\$ 16.22	\$ 16.14
Weighted average shares outstanding per quarter - basic	4,476,891	4,476,630	4,475,892	4,475,891	4,475,891
Weighted average shares outstanding per quarter - diluted	4,583,737	4,583,070	4,583,737	4,583,737	4,583,737
Financial Condition Data and Ratios:					
Loans, net of deferred fees	\$ 320,708	\$ 324,725	\$ 329,437	\$ 332,335	\$ 362,836
Allowance for credit losses	\$ (2,436)	\$ (2,543)	\$ (2,398)	\$ (2,249)	\$ (2,092)
Total assets	\$ 410,201	\$ 418,375	\$ 417,756	\$ 426,007	\$ 432,421
Total deposits	\$ 332,939	\$ 338,694	\$ 339,032	\$ 348,064	\$ 354,099
Net interest margin	1.94%	2.32%	2.58%	1.83%	2.71%
Efficiency	85.05%	75.08%	64.26%	70.65%	58.68%
Asset Quality Data and Ratios:					
Total nonperforming assets	\$ 22,590	\$ 25,080	\$ 22,323	\$ 22,409	\$ 23,042
Total nonperforming assets, net of government guarantees	6,483	6,521	6,478	7,422	7,553
Nonperforming assets to total assets	5.51%	5.99%	5.34%	5.26%	5.33%
Nonperforming assets to total assets, net of government guarantees	1.58%	1.56%	1.55%	1.74%	1.75%
Allowance for credit losses to total loans	0.76%	0.78%	0.73%	0.68%	0.58%
Net (recoveries) charge-offs to average loans (annualized)	0.32%	0.01%	(0.00%)	(0.01%)	0.60%

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