



**For additional information contact
Bobby Krimmel
President and CEO,
Touchmark National Bank
(770) 407-6711**

TOUCHMARK BANCSHARES, INC. REPORTS FOURTH QUARTER RESULTS

Strengthens Leadership Team and Maintains Annual Dividend

Alpharetta, Ga. (February 11, 2026) – Touchmark Bancshares, Inc. (OTCID: TMAK), the holding company for Touchmark National Bank, today reported financial results for the fourth quarter and year ended December 31, 2025.

Key highlights of Touchmark Bancshares’ results for the quarter ending December 31, 2025 include:

- Net income decreased 28% to \$439,000, driven by the acceleration of unamortized premiums;
- Deposits, excluding brokered, increased by \$2.6 million along with a reduction in deposit expense;
- Added a Chief Lending Officer and new loan production topped \$6 million; and
- Declared \$0.65 per share annual dividend.

“During the fourth quarter, net loan growth did not turn positive as expected because of unexpected loan payoffs totaling \$4.5 million even though new loan production for the quarter topped \$6 million, the highest quarterly growth rate in over two years,” said Bobby Krimmel, President and CEO of Touchmark National Bank. “Deposit growth, excluding brokered deposits, turned positive for the quarter with new customer growth in core non-interest checking and money market accounts on top of a reduction in deposit expense of 23 basis points. Net income fell below our expectations for the quarter because loan purchase premium amortization expense accelerated by \$310,000.”

Krimmel continued, “We added Addam Taussig as our Executive Vice President and Chief Lending Officer during the quarter, and he quickly delivered the highest quarter of loan production for the year and built a pipeline of opportunities for Touchmark that top \$40 million. We continue to reshape the balance sheet with organic loan growth, new deposit relationships and a reduction in non-core funding dependence with our growth strategy focused on full relationship banking for entrepreneurs, small and medium sized businesses with revenue up to \$50 million.”

Fourth Quarter 2025 Results of Operations

- Net income increased to \$439,000 for the fourth quarter of 2025 compared to a net loss of \$308,000 for the same period for 2024 but decreased 28% from the sequential quarter, driven by lower net interest income of \$311,000;
- Net interest income decreased 21% to \$2.4 million for the fourth quarter of 2025 compared to the same period for 2024 and declined by \$311,000, or 12%, from the sequential quarter driven by

higher loan purchase premium amortization expense of \$310,000 driven by the unexpected payoff of purchased loans;

- Non-interest income decreased 16% to \$152,000 for the fourth quarter of 2025 compared to the same period for 2024 but increased by \$42,000, or 38%, from the sequential quarter driven by an increase in early loan prepayment revenue of \$40,000; and
- Non-interest expense increased 34% to \$1.9 million compared to the same period for 2024 and increased by \$102,000 from the sequential quarter driven by higher salaries and employee benefits expense of \$71,000.

Balance Sheet and Capital

- Total loans declined by \$55 million, or 14%, to \$325 million during the fourth quarter of 2025 compared to the same period in 2024 and decreased by \$4.7 million, or 1%, from the sequential quarter driven by normal amortization of the loan portfolio of \$6.2 million and unexpected loan payoffs from the purchased loan portfolio of \$4.5 million partially offset by new loan growth of \$6.1 million;
- Total deposits decreased by \$31 million, or 8%, to \$339 million during the fourth quarter of 2025 compared to the same period in 2024 driven by a reduction in time deposits of \$34.2 million, brokered deposits of \$31.6 million, and internet time deposits of \$7.9 million offset in part by growth in money market deposits of \$42.6 million. Total deposits declined by \$338,000 from the sequential quarter, driven by a reduction in time deposits of \$16.5 million, brokered deposits of \$2.9 million, internet time deposits of \$2.7 million, offset in part by growth in money market deposits of \$17.1 million and non-interest bearing demand deposits of \$4.7 million;
- As of December 31, 2025, book value per share decreased 1% to \$15.84 compared to the same period in 2024 and decreased by \$0.55 compared to the sequential quarter; and
- The Company declared its annual dividend for 2025 at \$0.65 per share.

Asset Quality

- Nonperforming assets, net of government guarantees, for the fourth quarter of 2025 decreased to \$6.5 million, or 1.56% of total assets, compared to \$7.6 million, or 1.68% of total assets, for the same period in 2024 but increased by \$43,000 compared to the sequential quarter driven by a small problem loan that is in resolution;
- Net charge-offs to average loans increased to 0.01% for the fourth quarter of 2025 compared to net charge-offs of 4.74% for the same period in 2024 and net recoveries of 0.00% for the sequential quarter; and
- Allowance for credit losses represented 0.78% of total loans outstanding as of the fourth quarter of 2025, up from 0.62% for the same period in 2024 and from 0.73% 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 December 31, 2025, Touchmark reported total assets of \$418 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,	December 31,
		2025	2024 ⁽¹⁾	
<i>(dollars in thousands, except per share data)</i>				
ASSETS	Cash and due from banks	\$ 546	\$ 1,184	
	Interest-bearing deposits	65,102	41,408	
	Federal funds sold	5,175	5,175	
	Total cash and cash equivalents	70,823	47,767	
	Securities:			
	Available-for-sale	10,806	10,019	
	Equity securities	1,598	1,654	
	Loans, net of deferred fees	324,725	379,419	
	Allowance for credit losses	(2,543)	(2,358)	
	Net loans	322,182	377,061	
	Bank premises and equipment, net	1,490	1,217	
	Other Real Estate	5,826	6,888	
	Deferred tax asset	1,351	1,112	
	Other assets	3,561	4,573	
	TOTAL ASSETS	\$ 417,637	\$ 450,291	
LIABILITIES	Deposits:			
	Noninterest-bearing	\$ 17,722	\$ 16,957	
	Interest-bearing	320,972	352,590	
	Total deposits	338,694	369,547	
	Accounts payable and accrued liabilities	8,027	9,331	
	TOTAL LIABILITIES	346,721	378,878	
SHAREHOLDERS' EQUITY	Common stock - \$0.01 par value per share, 50,000,000 shares authorized; 4,476,891 shares issued and outstanding as of the periods presented	45	45	
	Additional paid-in capital	46,895	46,881	
	Retained earnings	24,523	25,266	
	Accumulated other comprehensive loss	(547)	(779)	
	TOTAL SHAREHOLDERS' EQUITY	70,916	71,413	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 417,637	\$ 450,291	

⁽¹⁾ Derived from audited financial statements as of December 31, 2024.

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

		Three Months Ended December 31,		Twelve Months Ended December 31,	
		2025	2024	2025	2024
		<i>(dollars in thousands, except per share data)</i>			
INTEREST AND DIVIDEND INCOME	Interest and fees on loans	\$ 4,650	\$ 6,628	\$ 20,670	\$ 28,703
	Income on investment securities				
	Taxable interest	118	111	439	445
	Interest from federal funds sold and other	705	562	2,640	2,679
	Total interest income	<u>5,473</u>	<u>7,301</u>	<u>23,749</u>	<u>31,827</u>
INTEREST EXPENSE	Interest on deposits	3,090	4,265	13,827	19,172
	Interest on borrowings	-	20	-	178
	Total interest expense	<u>3,090</u>	<u>4,285</u>	<u>13,827</u>	<u>19,350</u>
	Net interest income	2,383	3,016	9,922	12,477
	Provision for credit losses	<u>150</u>	<u>2,240</u>	<u>745</u>	<u>2,576</u>
	Net interest income after provision	<u>2,233</u>	<u>776</u>	<u>9,177</u>	<u>9,901</u>
NONINTEREST INCOME	Service fees on deposit accounts	6	4	17	18
	Loan servicing fees	101	114	439	678
	Loan Prepayment Penalties	39	2	549	1,058
	Gain on Loan Sales	0	39	-	748
	Other noninterest income	6	22	24	469
	Total noninterest income	<u>152</u>	<u>181</u>	<u>1,029</u>	<u>2,971</u>
NONINTEREST EXPENSE	Salaries and employee benefits	997	741	3,934	3,989
	Net occupancy expense	83	68	276	328
	Foreclosed Real Estate Expenses	163	56	468	626
	Data processing expense	96	88	376	344
	Loan Collection Expense	51	6	259	265
	Audits and exams expense	45	45	180	172
	Board Expenses	78	58	413	344
	Supervisory Assessments	97	73	360	589
	Other noninterest expense	332	314	1,203	1,346
	Total noninterest expense	<u>1,942</u>	<u>1,449</u>	<u>7,469</u>	<u>8,003</u>
	Income before provision for income taxes	443	(492)	2,737	4,854
	Provision for income taxes	4	(184)	586	1,130
	Net income	<u>\$ 439</u>	<u>\$ (308)</u>	<u>\$ 2,151</u>	<u>\$ 3,740</u>
		Weighted average shares outstanding - basic	4,476,630	4,475,891	4,476,077
	Weighted average shares outstanding - diluted	4,583,070	4,583,737	4,583,570	4,583,737
	Earnings per share	\$ 0.10	\$ (0.07)	\$ 0.48	\$ 0.83
	Diluted earnings per share	\$ 0.10	\$ (0.07)	\$ 0.47	\$ 0.82

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

For the Three Months Ended

<i>(dollars in thousands, except per share data)</i>	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Results of Operations:					
Interest income	\$ 5,473	\$ 6,068	\$ 5,415	\$ 6,793	\$ 7,301
Interest expense	3,090	3,374	3,507	3,855	4,285
Net interest income	2,383	2,694	1,908	2,938	3,016
Provision for credit losses	150	150	150	295	2,240
Non-interest income	152	110	604	162	181
Non-interest expense	1,942	1,840	1,851	1,836	1,449
Income (loss) before income taxes	443	814	511	969	(492)
Income taxes (benefit)	4	205	141	236	(184)
Net income (loss)	<u>\$ 439</u>	<u>\$ 609</u>	<u>\$ 370</u>	<u>\$ 733</u>	<u>\$ (308)</u>
Per Share Data:					
Basic earnings per share	\$ 0.10	\$ 0.14	\$ 0.08	\$ 0.16	\$ (0.07)
Diluted earnings per share	\$ 0.10	\$ 0.13	\$ 0.08	\$ 0.16	\$ (0.07)
Book value per share	\$ 15.84	\$ 16.39	\$ 16.22	\$ 16.14	\$ 15.95
Weighted average shares outstanding per quarter - basic	4,476,630	4,475,892	4,475,891	4,475,891	4,475,891
Weighted average shares outstanding per quarter - diluted	4,583,070	4,583,737	4,583,737	4,583,737	4,583,737
Financial Condition Data and Ratios:					
Loans, net of deferred fees	\$ 324,725	\$ 329,437	\$ 332,335	\$ 362,836	\$ 379,419
Allowance for credit losses	\$ (2,543)	\$ (2,398)	\$ (2,249)	\$ (2,092)	\$ (2,358)
Total assets	\$ 418,375	\$ 417,756	\$ 426,007	\$ 432,421	\$ 450,291
Total deposits	\$ 338,694	\$ 339,032	\$ 348,064	\$ 354,099	\$ 369,547
Net interest margin	2.32%	2.58%	1.83%	2.71%	2.72%
Efficiency	75.08%	64.26%	70.65%	58.68%	44.81%
Asset Quality Data and Ratios:					
Total nonperforming assets	\$ 25,080	\$ 22,323	\$ 22,409	\$ 23,042	\$ 23,039
Total nonperforming assets, net of government guarantees	6,521	6,478	7,422	7,553	7,552
Nonperforming assets to total assets	5.99%	5.34%	5.26%	5.33%	5.13%
Nonperforming assets to total assets, net of government guarantees	1.56%	1.55%	1.74%	1.75%	1.68%
Allowance for credit losses to total loans	0.78%	0.73%	0.68%	0.58%	0.62%
Net (recoveries) charge-offs to average loans (annualized)	0.01%	(0.00%)	(0.01%)	0.60%	4.74%

-END-