

#### **NEWS RELEASE**

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#### Great American Bancorp, Inc. Announces Earnings for the Nine Months Ending September 30, 2025

Champaign, Illinois - Great American Bancorp, Inc. (OTC Pink®/GTPS), the holding company for First Federal Savings Bank of Champaign-Urbana, reported net income of \$2.517 million for the nine months ending September 30, 2025, which is a decrease of \$282 thousand, or 10.08% from \$2,799 million reported for the nine months ending September 30, 2024. Basic and fully diluted earnings per share were \$7.01 for the nine months ending September 30, 2025 compared to \$7.38 for the same period in 2025. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.76% and 13.30% for the nine months ending September 30, 2025, decreasing from 1.92% ROA and 16.81% ROE for the same period in 2024.

Interest income from loans increased \$795 thousand in first nine months of 2025 compared to the first nine months of 2024 due to an increase in loans, as well as an increase in the yield. Average gross loans increased \$9.460 million from \$100.362 million for the nine months ending September 30, 2024 to \$109.822 for the nine months ending September 30, 2025. In addition, the yield on loans increased from 5.91% for the nine months ending September 30, 2024 to 6.37% for the nine months ending September 30, 2025. Interest income from deposits with financial institutions and other, which are mostly overnight deposits maintained at the Federal Reserve Bank and the Federal Home Loan Bank, decreased \$564 thousand in the first nine months of 2025 compared to the same period in 2024. The Federal Funds target rate range set by the Federal Open Market Committee (FOMC) was 5.25% to 5.50% the entire first nine months of 2024 but had decreased to 4.25% to 4.50% by December 31, 2024 and was decreased again to a range of 4.00% to 4.25% as of September 19, 2025. In addition, the average balance of deposits with financial institutions decreased in the first nine months of 2025 compared to the same period in 2024 due to loan growth and decreases in deposits.

Noninterest income increased \$109 thousand in the nine months ending September 30, 2025 compared to the same period in 2024, from \$2.361 million for the nine months ending September 30, 2024 to \$2.470 million for the same period in 2025. The increase in noninterest income is primarily due to an increase in Insurance sales commissions.

Total noninterest expense increased \$544 thousand, from \$6.292 million for the nine months ending September 30, 2024 to \$6.836 million for the same period in 2025, primarily due to an increase in salaries and employee benefits and professional fees. Professional fees increased \$177 thousand for the nine months ending September 30, 2025 compared to the same period in 2024 due to a new service provider engaged beginning in August 2024 to add additional information technology security.

Net income for the three months ending September 30, 2025 was \$742 thousand, which is a decrease of \$176 thousand from \$918 thousand reported for the same period in 2024. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.54% and 11.64% for the three months ending September 30, 2025, decreasing from 1.90% ROA and 16.10% ROE for the same period in 2024.

Total assets at September 30, 2025 were \$186.596 million compared to \$190.933 million at December 31, 2024, a decrease of \$4.337 million. Total net loans, including loans held for sale, were \$110.935 million at September 30, 2025, increasing \$3.985 million or 3.73% from total net loans of \$106.950 million at December 31, 2024. Total deposits decreased \$6.396 million, from \$163.900 million at December 31, 2024 to \$157.504 million at September 30, 2025.

First Federal Savings Bank of Champaign-Urbana is headquartered in Champaign, Illinois, and operates through its administrative/branch office in Champaign and through one additional full service branch located in Urbana, Illinois. The Bank also provides full service brokerage activities through a third-party broker-dealer. The Bank's subsidiary, Park Avenue Service Corporation, sells insurance products through the GTPS Insurance Agency. The Bank's deposits are insured by the Federal Deposit Insurance Corporation.

This earnings report may contain certain forward-looking statements which are based on management's current expectations regarding economic, legislative, and regulatory issues that may impact the Company's earnings in future periods. Factors that could cause future results to vary materially from current management expectations include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, real estate values, and competition, changes in accounting principles, policies, or guidelines, changes in legislation or regulation, and other economic, competitive, governmental, regulatory and technological factors affecting the Company's operations, pricing, products and services. Great American Bancorp, Inc. stock is traded on OTC Pink®, under the symbol, "GTPS."

### GTPS-pr-2025-05

# GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

#### **Consolidated Balance Sheets**

# **September 30, 2025 and December 31, 2024**

(unaudited except amounts reported as of December 31, 2024; in thousands, except share data)

		2025		2024
Assets				
Cash and due from banks	\$	4,045	\$	5,979
Interest-bearing demand deposits		13,920		14,787
Cash and cash equivalents		17,965		20,766
Securities available for sale		13		15
Securities held to maturity		50,164		56,164
Federal Home Loan Bank stock, at cost		318		266
Loans held for sale		430		-
Loans, net of allowance for credit losses (2025 - \$1,023; 2024 - \$991)		110,505		106,950
Premises and equipment, net		4,109		4,061
Goodwill		485		485
Other real estate owned		=		40
Other assets		2,607		2,186
Total assets	\$	186,596	\$	190,933
Liabilities and Stockholders' Equity				
Liabilities				
Deposits	•	40.215	Ф	40.220
Noninterest-bearing	\$	49,315	\$	49,329
Interest-bearing		108,189		114,571
Total deposits		157,504		163,900
Advances from borrowers for taxes and insurance		136		403
Other liabilities		3,366		3,098
Total liabilities		161,006		167,401
Stockholders' Equity				
Preferred stock, \$0.01 par value;				
1,000,000 shares authorized; none issued		-		-
Common stock, \$0.01 par value;				
1,000,000 shares authorized and issued		10		10
Additional paid-in capital		3,221		3,310
Retained earnings		43,227		40,889
Accumulated other comprehensive loss		(102)		(102)
Common stock in treasury, at cost (2025 - 643,664 shares; 2024 - 640,314 shares)		(20,766)		(20,575)
Total stockholders' equity		25,590		23,532
Total liabilities and stockholders' equity	\$	186,596	\$	190,933

# GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

#### **Consolidated Statements of Income**

### Nine Months Ended September 30, 2025 and 2024

(unaudited, in thousands, except share data)

	2025			2024	
Interest and Dividend Income					
Loans	\$	5,329	\$	4,534	
Securities		1,722		1,907	
Dividends on Federal Home Loan Bank stock		9		10	
Deposits with financial institutions and other		780		1,344	
Total interest and dividend income		7,840		7,795	
Interest Expense					
Deposits		27		31	
Other		2		2	
Total interest expense	_	29		33	
Net Interest Income		7,811		7,762	
Provision for Credit Losses		45		65	
Net Interest Income After Provision for Credit Losses		7,766		7,697	
Noninterest Income					
Insurance sales commissions		1,640		1,469	
Customer service fees		309		346	
Other service charges and fees		237		249	
Net gain on sales of loans		37		87	
Loan servicing fees, net of amortization of mortgage servicing rights		42		27	
Other		205		183	
Total noninterest income		2,470		2,361	
Noninterest Expense					
Salaries and employee benefits		3,824		3,654	
Occupancy expense		527		508	
Equipment expense		618		693	
Professional fees		430		253	
Marketing expense		217		187	
Directors and committee fees		132		132	
Printing and office supplies		92		74	
FDIC deposit insurance expense		64		66	
Other real estate owned expense, net		24		4	
Net loss on sales of other real estate owned		16		-	
Other		892		721	
Total noninterest expense		6,836		6,292	
Income Before Income Taxes		3,400		3,766	
Income tax expense		883		967	
Net Income	\$	2,517	\$	2,799	
Earnings per share, basic and diluted	\$	7.01	\$	7.38	
Zamingo per share, outse una anarea	Ψ	7.01	Ψ	7.50	
Dividends Declared per Share	\$	0.75	\$	0.70	

# GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

# **Consolidated Statements of Income**

# Three Months Ended September 30, 2025 and 2024

(unaudited, in thousands, except share data)

Loans	(unudited, in thousands, except share data)	2025	2024
Scentifies         544         716           Dividends on Federal Home Loan Bank stock         3         3           Deposits with financial institutions and other         2,609         2,631           Interest Expense         2,609         2,631           Deposits         9         10           Other         2         -           Total interest expense         9         10           Net Interest Income         2,600         2,621           Provision for Credit Losses         2         10           Net Interest Income         2,600         2,600           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         521         458           Net gain on sales of loans         18         45           Net gain on sales of loans         11         10           Other         63         35           Total noninterest income         797         766           Nonint	Interest and Dividend Income		
Dividends on Federal Home Loan Bank stock         3         3           Deposits with financial institutions and other         207         289           Total interest and dividend income         2,631           Interest Expense         9         10           Other         -         -         -           Total interest scepense         9         10           Net Interest Income         2,600         2,621           Provision for Credit Losses         2         15           Net Interest Income         2,600         2,600           Not Interest Income After Provision for Credit Losses         521         48           Not Interest Income After Provision for Credit Losses         521         48           Not Interest Income         112         112           Insurance sales commissions         521         48           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         797         70           Noninterest Expense         190         17	Loans	\$ 1,855 \$	,
Deposits with financial institutions and other Total interest Expense   Total interest income   Total interest income   Total interest income   Total interest income After Provision for Credit Losses   Total interest income   Total interest	Securities	544	716
Total interest and dividend income   2,609   2,631     Interest Expense   9   10     Other		3	3
Interest Expense   Poposits   Poposits   Poposits   Potal interest expense   Potal interest Income   Potal interest Income   Potal interest Income After Provision for Credit Losses   Potal income After Provision for Credit Losses   Potal income After Provision for Credit Losses   Potal income   Pot	-		289
Deposits Other         9         10           Other         -         -           Total interest expense         9         10           Net Interest Income         2,600         2,621           Provision for Credit Losses         2,500         2,600           Noninterest Income         107         115           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         82           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         79         766           Total noninterest income         797         766           Noninterest Expense         1,319         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         14         44           Professional fees         14         44           Professional fees         21         22           Marketing	Total interest and dividend income	2,609	2,631
Other         9         10           Net Interest Income         2,600         2,621           Provision for Credit Losses         2,600         2,601           Net Interest Income After Provision for Credit Losses         2,600         2,600           Nominterest Income         8         2,600         2,600           Nominterest Income         8         2,600         2,600           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of Joans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         1319         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         79         69           Professional fees         14         4           Marketing expense         79         69           Directors and c	Interest Expense		
Net Interest Income         2,600         2,621           Provision for Credit Losses         -         15           Net Interest Income After Provision for Credit Losses         -         15           Net Interest Income After Provision for Credit Losses         2,600         2,600           Noninterest Income         -         458           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of Joans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         79         766           Noninterest Expense         1,319         1,239           Salaries and employce benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         190         171           Equipment expense         79         69           Directors and committee fees         44         44           Princip and office supplies         21         23           F	Deposits	9	10
Net Interest Income         2,600         2,621           Provision for Credit Losses         -         1,52           Net Interest Income After Provision for Credit Losses         -         2,600           Noninterest Income         -         2,600           Noninterest Income         -         1,600           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         1,319         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         14         44           Marketing expense         19         69           Directors and committee fees         44         44           Professional fees         29	Other	 -	-
Provision for Credit Losses         -         15           Net Interest Income After Provision for Credit Losses         2,600         2,600           Noninterest Income         -         2,600           Noninterest Income         -         458           Customer service fees         107         118           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         70           Noninterest Expense         1,319         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         19         17           Marketing expense         79         69           Directors and committee fees         44         44           Princtions and office supplies         21         23           EDIC deposit insurance expense         21         23           Other real estate owned expense, net </td <td>Total interest expense</td> <td> 9</td> <td>10</td>	Total interest expense	 9	10
Noninterest Income         2,600         2,600           Noninterest Income         1         458           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         11         01           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         31         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         14         4           Printing and office supplies         29         22           FDIC deposit insurance expense         21         2           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned <td< td=""><td>Net Interest Income</td><td>2,600</td><td>2,621</td></td<>	Net Interest Income	2,600	2,621
Noninterest Income           Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         3         1,319         1,239           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         23	Provision for Credit Losses	 -	15
Insurance sales commissions         521         458           Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         8         79         766           Noninterest Expense         190         171         239           Occupancy expense         190         171         24         239         239         232         230         239         230 <td< td=""><td>Net Interest Income After Provision for Credit Losses</td><td> 2,600</td><td>2,606</td></td<>	Net Interest Income After Provision for Credit Losses	 2,600	2,606
Customer service fees         107         112           Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         797         766           Noninterest Expense         190         171           Salaries and employee benefits         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003 <td>Noninterest Income</td> <td></td> <td></td>	Noninterest Income		
Other service charges and fees         77         83           Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         8         797         766           Salaries and employee benefits         1,319         1,239         1239           Occupancy expense         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         171         190         180         190         180         190         180         190         190         190         171         190         190         190         190         190         190         190         190         190 <t< td=""><td>Insurance sales commissions</td><td>521</td><td>458</td></t<>	Insurance sales commissions	521	458
Net gain on sales of loans         18         45           Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         8         1,319         1,239           Occupancy expense         190         171         29           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           Fibriting and office supplies         29         22           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         1,003         1,229           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Eamings per share, basic and	Customer service fees	107	112
Loan servicing fees, net of amortization of mortgage servicing rights         11         10           Other         63         58           Total noninterest income         797         766           Noninterest Expense         797         766           Noninterest Expense         8         797         766           Noninterest Expense         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         1,003         1,229           Income Before Income Taxes         1,003         1,229           Income tax expense         \$ 742         \$ 918           Earnings per share, basic and diluted	Other service charges and fees	77	83
Other Total noninterest income         63         58           Noninterest Expense         797         766           Noninterest Expense         1,319         1,239           Salaries and employee benefits         190         171           Equipment expense         190         171           Equipment expense         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Net gain on sales of loans	18	45
Noninterest Expense         797         766           Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Loan servicing fees, net of amortization of mortgage servicing rights	11	10
Noninterest Expense         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Other	 63	58
Salaries and employee benefits         1,319         1,239           Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Total noninterest income	 797	766
Occupancy expense         190         171           Equipment expense         204         239           Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Noninterest Expense		
Equipment expense       204       239         Professional fees       147       95         Marketing expense       79       69         Directors and committee fees       44       44         Printing and office supplies       29       22         FDIC deposit insurance expense       21       23         Other real estate owned expense, net       1       2         Net loss on sales of other real estate owned       16       -         Other       344       239         Total noninterest expense       2,394       2,143         Income Before Income Taxes       1,003       1,229         Income tax expense       261       311         Net Income       \$ 742       \$ 918         Earnings per share, basic and diluted       \$ 2.07       \$ 2.48	Salaries and employee benefits	1,319	1,239
Professional fees         147         95           Marketing expense         79         69           Directors and committee fees         44         44           Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Occupancy expense	190	171
Marketing expense       79       69         Directors and committee fees       44       44         Printing and office supplies       29       22         FDIC deposit insurance expense       21       23         Other real estate owned expense, net       1       2         Net loss on sales of other real estate owned       16       -         Other       344       239         Total noninterest expense       2,394       2,143         Income Before Income Taxes       1,003       1,229         Income tax expense       261       311         Net Income       \$ 742       \$ 918         Earnings per share, basic and diluted       \$ 2.07       \$ 2.48	Equipment expense	204	239
Directors and committee fees       44       44         Printing and office supplies       29       22         FDIC deposit insurance expense       21       23         Other real estate owned expense, net       1       2         Net loss on sales of other real estate owned       16       -         Other       344       239         Total noninterest expense       2,394       2,143         Income Before Income Taxes       1,003       1,229         Income tax expense       261       311         Net Income       \$ 742       \$ 918         Earnings per share, basic and diluted       \$ 2.07       \$ 2.48	Professional fees	147	95
Printing and office supplies         29         22           FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Marketing expense	79	69
FDIC deposit insurance expense         21         23           Other real estate owned expense, net         1         2           Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Directors and committee fees	44	44
Other real estate owned expense, net       1       2         Net loss on sales of other real estate owned       16       -         Other       344       239         Total noninterest expense       2,394       2,143         Income Before Income Taxes       1,003       1,229         Income tax expense       261       311         Net Income       \$ 742       \$ 918         Earnings per share, basic and diluted       \$ 2.07       \$ 2.48	Printing and office supplies	29	22
Net loss on sales of other real estate owned         16         -           Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	FDIC deposit insurance expense	21	23
Other         344         239           Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Other real estate owned expense, net	1	2
Total noninterest expense         2,394         2,143           Income Before Income Taxes         1,003         1,229           Income tax expense         261         311           Net Income         \$ 742         \$ 918           Earnings per share, basic and diluted         \$ 2.07         \$ 2.48	Net loss on sales of other real estate owned	16	-
Income Before Income Taxes Income tax expense  Net Income  State  \$ 1,003	Other	 344	239
Income tax expense261311Net Income\$ 742 \$ 918Earnings per share, basic and diluted\$ 2.07 \$ 2.48	Total noninterest expense	 2,394	2,143
Income tax expense261311Net Income\$ 742 \$ 918Earnings per share, basic and diluted\$ 2.07 \$ 2.48	Income Before Income Taxes	1,003	1,229
Earnings per share, basic and diluted \$ 2.07 \$ 2.48	Income tax expense		311
	Net Income	\$ 742 \$	918
Dividends Declared per Share \$ 0.25 \$ 0.25	Earnings per share, basic and diluted	\$ 2.07 \$	2.48
	Dividends Declared per Share	\$ 0.25 \$	0.25

# GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY Selected Financial Data

(unaudited, in thousands, except share data)

Total assets Total loans, net			As of September 30, 2025  \$ 186,596 110,935	106,950
Loan loss reserve			1,023	928
Non-performing loans			117	100 0.05%
Non-performing loans to total assets Allowance for credit losses to total loans			0.06% 0.91%	0.05%
Allowance for credit losses to total losses Allowance for credit losses to total assets			0.55%	0.49%
Other real estate owned			0.5576	40
Investment securities			50,177	56,179
Total deposits			157,504	163,900
Checking deposits			97,116	99,184
Money market deposits			16,483	17,651
Savings deposits			38,816	40,582
Certificates of deposit			5,089	6,483
Total stockholders' equity			25,590	23,532
	Three Months	Three Months	Nine Months	Nine Months
	Ended	Ended	Ended	Ended
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Net interest margin (annualized)	5.72%	5.74%	5.70%	5.62%
Return on average assets (annualized)	1.54%	1.90%	1.76%	1.92%
Return on average equity (annualized)	11.64%	16.10%	13.30%	16.81%