



NEWS RELEASE

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Great American Bancorp, Inc. Announces Earnings for the Nine Months Ending September 30, 2026

Champaign, Illinois - Great American Bancorp, Inc. (OTC Pink®/GTPS), the holding company for First Federal Savings Bank of Champaign-Urbana, reported net income of \$2.589 million for the nine months ending September 30, 2026, which is an increase of \$72 thousand, or 2.86% from \$2.517 million reported for the nine months ending September 30, 2025. Basic and fully diluted earnings per share were \$7.27 for the nine months ending September 30, 2026 compared to \$7.01 for the same period in 2025. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.75% and 12.37% for the nine months ending September 30, 2026, compared to 1.73% ROA and 13.69% ROE for the same period in 2025.

Interest income from loans increased \$254 thousand in the first nine months of 2026 compared to the same period in 2025 due to an increase in loans. Average gross loans increased \$4.052 million from \$109.822 million for the nine months ending September 30, 2025 to \$113.874 for the nine months ending September 30, 2026. Interest income from securities decreased \$285 thousand in the first nine months of 2026 compared to the same period in 2025 due to a decrease in securities and a decrease in yield on securities. Average securities decreased \$2.937 from \$50.597 million for the nine months ending September 30, 2025 to \$47.660 million for the nine months ending September 30, 2026. The yield on securities decreased from 4.55% for the nine months ending September 30, 2025 to 4.03% for the nine months ending September 30, 2026.

Noninterest income increased \$287 thousand in the nine months ending September 30, 2026 compared to the same period in 2025, from \$2.470 million for the nine months ending September 30, 2025 to \$2.757 million for the same period in 2026. The increase in noninterest income is primarily due to an increase in insurance sales commissions and net gain on sale of loans. During the first nine months of 2026, \$7.967 million of loans were sold compared to \$1.241 million during the same period in 2025.

Total noninterest expense increased \$58 thousand, from \$6.836 million for the nine months ending September 30, 2025 to \$6.894 million for the same period in 2026, primarily due to an increase in salaries and employee benefits.

Net income for the three months ending September 30, 2026 was \$768 thousand, which is an increase of \$26 thousand from \$742 thousand reported for the same period in 2025. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.79% and 11.93% for the three months ending September 30, 2026 compared to 1.54% ROA and 11.64% ROE for the same period in 2025.

Total assets at September 30, 2026 were \$187.154 million compared to \$198.464 million at December 31, 2025, a decrease of \$11.310 million. Total net loans, including loans held for sale, were \$117.872 million at September 30, 2026, increasing \$7.872 million or 7.16% from total net loans of \$110.000 million at December 31, 2025. Total deposits decreased \$13.523 million, from \$168.993 million at December 31, 2025 to \$155.470 million at September 30, 2026.

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, 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 OTCID Basic Market[®], under the symbol, "GTPS."

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GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY
Consolidated Balance Sheets
September 30, 2026 and December 31, 2025

(unaudited except amounts reported as of December 31, 2025; in thousands, except share data)

	2026	2025
<i>Assets</i>		
Cash and due from banks	\$ 3,887	\$ 3,794
Interest-bearing demand deposits	8,004	27,273
Cash and cash equivalents	11,891	31,067
Securities available for sale	7	9
Securities held to maturity	50,147	50,270
Federal Home Loan Bank stock, at cost	348	318
Loans held for sale	-	75
Loans, net of allowance for credit losses (2026 - \$1,068; 2025 - \$1,023)	117,872	109,925
Premises and equipment, net	4,150	4,177
Goodwill	485	485
Other assets	2,254	2,138
Total assets	\$ 187,154	\$ 198,464
<i>Liabilities and Stockholders' Equity</i>		
<i>Liabilities</i>		
<i>Deposits</i>		
Noninterest-bearing	\$ 49,191	\$ 54,523
Interest-bearing	106,279	114,470
Total deposits	155,470	168,993
Advances from borrowers for taxes and insurance	187	459
Other liabilities	2,352	2,101
Total liabilities	158,009	171,553
<i>Stockholders' Equity</i>		
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	3,310	3,310
Retained earnings	46,062	43,828
Accumulated other comprehensive loss	529	529
Common stock in treasury, at cost (2026 - 643,664 shares; 2025 - 643,664 shares)	(20,766)	(20,766)
Total stockholders' equity	29,145	26,911
Total liabilities and stockholders' equity	\$ 187,154	\$ 198,464

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Consolidated Statements of Income

Nine Months Ended September 30, 2026 and 2025

(unaudited, in thousands, except share data)

	2026	2025
Interest and Dividend Income		
Loans	\$ 5,583	\$ 5,329
Securities	1,437	1,722
Dividends on Federal Home Loan Bank stock	9	9
Deposits with financial institutions and other	720	780
Total interest and dividend income	7,749	7,840
Interest Expense		
Deposits	26	27
Other	2	2
Total interest expense	28	29
Net Interest Income	7,721	7,811
Provision for Credit Losses	45	45
Net Interest Income After Provision for Credit Losses	7,676	7,766
Noninterest Income		
Insurance sales commissions	1,786	1,640
Customer service fees	317	309
Other service charges and fees	216	237
Net gain on sales of loans	186	37
Loan servicing fees, net of amortization of mortgage servicing rights	34	42
Other	218	205
Total noninterest income	2,757	2,470
Noninterest Expense		
Salaries and employee benefits	3,947	3,824
Occupancy expense	538	527
Equipment expense	632	618
Professional fees	457	430
Marketing expense	250	217
Directors and committee fees	132	132
Printing and office supplies	88	92
FDIC deposit insurance expense	65	64
Other real estate owned expense, net	-	24
Net loss on sales of other real estate owned	-	16
Other	785	892
Total noninterest expense	6,894	6,836
Income Before Income Taxes	3,539	3,400
Income tax expense	950	883
Net Income	\$ 2,589	\$ 2,517
Earnings per share, basic and diluted	\$ 7.27	\$ 7.01
Dividends Declared per Share	\$ 1.00	\$ 0.75

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Consolidated Statements of Income

Three Months Ended September 30, 2026 and 2025

(unaudited, in thousands, except share data)

	2026	2025
Interest and Dividend Income		
Loans	\$ 1,904	\$ 1,855
Securities	470	544
Dividends on Federal Home Loan Bank stock	3	3
Deposits with financial institutions and other	155	207
Total interest and dividend income	2,532	2,609
Interest Expense		
Deposits	9	9
Other	1	-
Total interest expense	10	9
Net Interest Income	2,522	2,600
Provision for Credit Losses	-	-
Net Interest Income After Provision for Credit Losses	2,522	2,600
Noninterest Income		
Insurance sales commissions	576	521
Customer service fees	110	107
Other service charges and fees	73	77
Net gain on sales of loans	44	18
Loan servicing fees, net of amortization of mortgage servicing rights	9	11
Other	62	63
Total noninterest income	874	797
Noninterest Expense		
Salaries and employee benefits	1,354	1,319
Occupancy expense	191	190
Equipment expense	208	204
Professional fees	153	147
Marketing expense	81	79
Directors and committee fees	44	44
Printing and office supplies	27	29
FDIC deposit insurance expense	22	21
Other real estate owned expense, net	-	1
Net loss on sales of other real estate owned	-	16
Other	265	344
Total noninterest expense	2,345	2,394
Income Before Income Taxes	1,051	1,003
Income tax expense	283	261
Net Income	\$ 768	\$ 742
Earnings per share, basic and diluted	\$ 2.16	\$ 2.07
Dividends Declared per Share	\$ 0.35	\$ 0.25

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Selected Financial Data

(unaudited, in thousands, except share data)

	As of September 30, 2026	As of December 31, 2025
Total assets	\$ 187,154	\$ 198,464
Total loans, net	117,872	110,000
Loan loss reserve	1,068	1,023
Non-performing loans	104	141
Non-performing loans to total assets	0.06%	0.07%
Allowance for credit losses to total loans	0.90%	0.92%
Allowance for credit losses to total assets	0.57%	0.52%
Investment securities	50,154	50,279
Total deposits	155,470	168,993
Checking deposits	95,237	108,192
Money market deposits	18,752	16,194
Savings deposits	36,962	39,573
Certificates of deposit	4,519	5,034
Total stockholders' equity	29,145	26,911

	Three Months Ended September 30, 2026	Three Months Ended September 30, 2025	Nine Months Ended September 30, 2026	Nine Months Ended September 30, 2025
Net interest margin (annualized)	5.54%	5.72%	5.52%	5.70%
Return on average assets (annualized)	1.79%	1.54%	1.75%	1.73%
Return on average equity (annualized)	11.93%	11.64%	12.37%	13.69%