

NEWS RELEASE

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Great American Bancorp, Inc. Announces Earnings for the Nine Months Ending September 30, 2024

Champaign, Illinois - Great American Bancorp, Inc. (OTC Pink®/GTPS), the holding company for First Federal Savings Bank of Champaign-Urbana, reported net income of \$2.799 million for the nine months ending September 30, 2024, which is an increase of \$985 thousand, or 54.3% from \$1.814 million reported for the nine months ending September 30, 2023. Basic and fully diluted earnings per share were \$7.38 for the nine months ending September 30, 2024 compared to \$4.57 for the same period in 2023. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.92% and 16.81% for the nine months ending September 30, 2024, increasing from 1.17% ROA and 12.04% ROE for the same period in 2023.

Interest income from loans increased \$1.104 million in 2024 compared to 2023 due to an increase in loans, as well as an increase in the yield. Average gross loans increased \$6.946 million from \$93.416 million for the nine months ending September 30, 2023 to \$100.362 for the nine months ending September 30, 2024. In addition, the yield on loans increased from 4.96% for the nine months ending September 30, 2023 to 6.09% for the nine months ending September 30, 2024. 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, increased \$390 thousand in 2024 compared to 2023 due to the Federal Open Market Committee increasing the Federal funds target rate range from 4.25% to 4.50% as of January 1, 2023 to 5.25% to 5.50% as of July 26, 2023 and maintaining the target rate until September 19, 2024, when it was decreased to 4.75% to 5.00%.

Noninterest income decreased \$151 thousand in 2024 compared to 2023, from \$2.512 million for the nine months ending September 30, 2023 to \$2.361 million for the same period in 2024. The decrease in noninterest income is primarily due to the decrease in net gains on sales of other real estate owned. During 2023, the Company sold four properties resulting in a net gain of \$116 thousand and reducing the number of properties down to one. No properties have been sold during 2024.

Total noninterest expense increased \$175 thousand, from \$6.117 million for the nine months ending September 30, 2023 to \$6.292 million for the same period in 2024, primarily due to an increase in salaries and employee benefits offset by a decrease in other real estate owned expenses.

Net income for the three months ending September 30, 2024 was \$918 thousand, which is an increase of \$267 thousand from \$651 thousand reported for the same period in 2023. The return on average assets ("ROA") and the return on average equity ("ROE") were 1.90% and 16.10% for the three months ending September 30, 2024, increasing from 1.32% ROA and 12.53% ROE for the same period in 2023.

Total assets at September 30, 2024 were \$188.441 million compared to \$191.281 million at December 31, 2023, a decrease of \$2.840 million. Total net loans, including loans held for sale, were \$105.862 million at September 30, 2024, increasing \$12.230 million or 13.1% from total net loans of \$93.632 million at December 31, 2023. Total deposits decreased \$4.716 million, from \$166.615 million at December 31, 2023 to \$161.899 million at September 30, 2024.

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-2024-05

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Consolidated Balance Sheets

September 30, 2024 and December 31, 2023

(unaudited except amounts reported as of December 31, 2023; in thousands, except share data)

		2024		2023	
Assets					
Cash and due from banks	\$	3,671	\$	4,195	
Interest-bearing demand deposits		15,948		35,864	
Cash and cash equivalents		19,619		40,059	
Securities available for sale		16		18	
Securities held to maturity		55,861		50,488	
Federal Home Loan Bank stock, at cost		266		258	
Loans held for sale		326		-	
Loans, net of allowance for loan losses of 2024 - \$991; 2023 - \$928		105,536		93,632	
Premises and equipment, net		4,109		4,129	
Goodwill		485		485	
Other real estate owned		40		40	
Other assets		2,183		2,172	
Total assets	\$	188,441	\$	191,281	
Liabilities and Stockholders' Equity Liabilities					
Deposits					
Noninterest-bearing	\$	50,546	\$	46,784	
Interest-bearing		111,353		119,831	
Total deposits		161,899		166,615	
Advances from borrowers for taxes and insurance		100		337	
Other liabilities		3,329		2,971	
Total liabilities		165,328		169,923	
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		3,310		3,310	
Retained earnings		40,151		37,616	
Accumulated other comprehensive loss		(78)		(78)	
Common stock in treasury, at cost (2024 - 633,315 shares; 2023 - 613,315 shares)		(20,280)		(19,500)	
Total stockholders' equity		23,113		21,358	
Total liabilities and stockholders' equity	\$	188,441	\$	191,281	

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Consolidated Statements of Income

Nine Months Ended September 30, 2024 and 2023

(unaudited, in thousands, except share data)

(unusured, in the demine), the problem of annual	2024		2023	
Interest and Dividend Income				
Loans	\$	4,534	\$ 3,430	
Securities		1,907	1,695	
Dividends on Federal Home Loan Bank stock		10	7	
Deposits with financial institutions and other		1,344	954	
Total interest and dividend income		7,795	6,086	
Interest Expense				
Deposits		31	38	
Other		2	3	
Total interest expense		33	41	
Net Interest Income		7,762	6,045	
Provision (Credit) for Loan Losses		65	40	
Net Interest Income After Provision (Credit) for Loan Losses		7,697	6,005	
Noninterest Income				
Insurance sales commissions		1,469	1,420	
Customer service fees		346	358	
Other service charges and fees		249	256	
Net gain on sales of loans		87	107	
Loan servicing fees, net of amortization of mortgage servicing rights		27	58	
Net gain on sales of other real estate owned		-	116	
Other		183	197	
Total noninterest income		2,361	2,512	
Noninterest Expense				
Salaries and employee benefits		3,654	3,484	
Occupancy expense		508	470	
Equipment expense		693	666	
Professional fees		253	196	
Marketing expense		187	171	
Printing and office supplies		74	103	
Directors and committee fees		132	132	
Other real estate owned expense, net		4	175	
FDIC deposit insurance expense		66	72	
Other		721	648	
Total noninterest expense		6,292	6,117	
Income Before Income Taxes		3,766	2,400	
Income tax expense		967	586	
Net Income	\$	2,799	\$ 1,814	
Earnings per share, basic and diluted	\$	7.38	\$ 4.57	
Dividends Declared per Share	\$	0.70	\$ 0.57	

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY

Consolidated Statements of Income

Three Months Ended September 30, 2024 and 2023

(unaudited, in thousands, except share data)

Loans	(undudica, in thousands, theopt share data)	,	2024	2023	
Scentifies 716 606 Dividends on Federal Home Loan Bank stock 3 3 Deposits with financial institutions and other 2,631 2,094 Interest Expense 10 2,631 2,094 Deposits 10 1 2 Other - 1 1 3 Total interest expense 10 13 4 5 4 4 4 4 4 4 4 4 4 4 4 4	Interest and Dividend Income				
Dividends on Federal Home Loan Bank stock 3 3 Deposits with financial institutions and other 2.631 2.73 Interest Expense Interest Expense Deposits 10 12 Other - 1 1 Total interest Lincome 2,621 2,081 Net Interest Income 2,621 2,081 Provision (Credit) for Loan Losses 15 40 Net Interest Income 2,621 2,081 Nominterest Income 15 40 Nominterest Income 45 4 Insurance sales commissions 458 4 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest Expense 171 162 Salaries and employee	Loans	\$			
Deposits with financial institutions and other Total interest and dividend income			716	606	
Total interest and dividend income 2,631 2,094 Interest Expense			_		
Interest Expense Poposits 10 12 12 13 10 13 13 10 13 13 10 13 13	•				
Deposits 10 12 Other - 1 Total interest expense 10 13 Net Interest Income 2,621 2,081 Provision (Credit) for Loan Losses 15 40 Net Interest Income After Provision (Credit) for Loan Losses 2,606 2,041 Noninterest Income 112 2,704 Insurance sales commissions 458 467 Customer service fees 112 127 Other service charges and fees 112 12 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned 766 836 Other provice charges, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned 766 836 Other provice charges, net of amortization of mortgage servicing rights 10 16 Noninterest Expense 1239 1,77 64 Other provice proving fees, net of amortization of mortgage servicing rights <td>Total interest and dividend income</td> <td></td> <td>2,631</td> <td>2,094</td>	Total interest and dividend income		2,631	2,094	
Other - 1 Total interest expense 10 13 Net Interest Income 2,621 2,081 Provision (Credit) for Loan Losses 15 40 Net Interest Income After Provision (Credit) for Loan Losses 2,606 2,041 Noninterest Income 8 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of Joans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of Joher real estate owned - 64 Other 58 69 Total noninterest income 766 83 Noninterest Expense 11 162 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 95 62 Marketing expense 95 62 Marketing expense 95 62 Printing and office suppl	Interest Expense				
Net Interest Income 2,621 2,081 Provision (Credit) for Loan Losses 15 40 Net Interest Income After Provision (Credit) for Loan Losses 2,606 2,041 Noninterest Income 2,606 2,041 Noninterest Income 8 458 467 Customer service fees 112 127 127 Customer service fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 83 Noninterest Expense 1,239 1,177 Salaries and employee benefits 1,239 2,17 Cocupancy expense 171 162 Equipment expense 95 62 Marketing expense 95 62 Printing and office supplies 2 5 Directors and committee fees 44 44	Deposits		10	12	
Net Interest Income 2,621 2,081 Provision (Credit) for Loan Losses 15 40 Net Interest Income After Provision (Credit) for Loan Losses 2,606 2,041 Noninterest Income Insurance sales commissions 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 171 162 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 95 62 Printing and office supplies 22 34 Directors and committee fees 23		-	-	1	
Provision (Credit) for Loan Losses 15 40 Net Interest Income After Provision (Credit) for Loan Losses 2,606 2,001 Noninterest Income Total Income sales commissions 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of their real estate owned - 64 Other 58 69 Total noninterest income 766 83 Noninterest Expense 171 162 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 95 62 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 2 3 Directors and committee fees 44 44 Other real estate owned expense, net 2	Total interest expense		10	13	
Noninterest Income 2,001 Noninterest Income 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 1123 1,177 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 95 62 Marketing expense 23 23 Directors and committee fees 44 44 Other real estate owned expense, net 23 23 FDIC deposit insurance expense 23 23 Other 239 231	Net Interest Income		2,621	2,081	
Noninterest Income 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned 58 69 Other 58 69 Total noninterest income 766 836 Noninterest Expense 1,239 1,177 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143	Provision (Credit) for Loan Losses	<u></u>	15	40	
Insurance sales commissions 458 467 Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 1,239 1,177 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 1,229 </td <td>Net Interest Income After Provision (Credit) for Loan Losses</td> <td></td> <td>2,606</td> <td>2,041</td>	Net Interest Income After Provision (Credit) for Loan Losses		2,606	2,041	
Customer service fees 112 127 Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 1,239 1,177 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 1,229 858 Income Before Income Taxes 1,229<	Noninterest Income				
Other service charges and fees 83 86 Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 171 162 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 1,229 858 Income Before Income Taxes 1,229 858 Income tax expense 311	Insurance sales commissions		458	467	
Net gain on sales of loans 45 7 Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 766 836 Total noninterest income 766 836 Noninterest Expense 836 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 1,229 858 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 <td>Customer service fees</td> <td></td> <td>112</td> <td>127</td>	Customer service fees		112	127	
Loan servicing fees, net of amortization of mortgage servicing rights 10 16 Net gain on sales of other real estate owned - 64 Other 58 69 Total noninterest income 766 836 Noninterest Expense 836 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 8 918 651 Earnings per share, basic and diluted \$ 2.48 1.65	Other service charges and fees		83	86	
Net gain on sales of other real estate owned Other - 64 Other Total noninterest income 58 69 Noninterest Expense - 66 836 Noninterest Expense - - 64 Salaries and employee benefits 1,239 1,177 162 Cecupancy expense 171 162 </td <td>Net gain on sales of loans</td> <td></td> <td>45</td> <td>7</td>	Net gain on sales of loans		45	7	
Other 58 69 Total noninterest income 766 836 Noninterest Expense 836 Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 1.65	Loan servicing fees, net of amortization of mortgage servicing rights		10	16	
Total noninterest income 766 836 Noninterest Expense 3 1,239 1,177 Occupancy expense 171 162			-	64	
Noninterest Expense 1,239 1,177 Salaries and employee benefits 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Other		58	69	
Salaries and employee benefits 1,239 1,177 Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Total noninterest income		766	836	
Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Noninterest Expense				
Occupancy expense 171 162 Equipment expense 239 227 Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Salaries and employee benefits		1,239	1,177	
Professional fees 95 62 Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65			171	162	
Marketing expense 69 54 Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Equipment expense		239	227	
Printing and office supplies 22 34 Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Professional fees		95	62	
Directors and committee fees 44 44 Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Marketing expense		69	54	
Other real estate owned expense, net 2 5 FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Printing and office supplies		22	34	
FDIC deposit insurance expense 23 23 Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Directors and committee fees		44	44	
Other 239 231 Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Other real estate owned expense, net		2	5	
Total noninterest expense 2,143 2,019 Income Before Income Taxes 1,229 858 Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	FDIC deposit insurance expense		23	23	
Income Before Income Taxes Income tax expense Net Income S 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Other		239	231	
Income tax expense311207Net Income\$ 918 \$ 651Earnings per share, basic and diluted\$ 2.48 \$ 1.65	Total noninterest expense		2,143	2,019	
Income tax expense 311 207 Net Income \$ 918 \$ 651 Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Income Before Income Taxes		1,229	858	
Earnings per share, basic and diluted \$ 2.48 \$ 1.65	Income tax expense				
	Net Income	\$	918 \$	651	
Dividends Declared per Share \$ 0.25 \$ 0.20	Earnings per share, basic and diluted	\$	2.48 \$	1.65	
	Dividends Declared per Share	\$	0.25 \$	0.20	

GREAT AMERICAN BANCORP, INC. AND SUBSIDIARY Selected Financial Data

(unaudited, in thousands, except share data)

Total assets Total loans, net Loan loss reserve			As of September 30, 2024 \$ 188,441 105,862 991	As of December 31, 2023 \$ 191,281 93,632 928
Non-performing loans			94	100
Non-performing loans to total assets			0.05%	0.05%
Allowance for loan losses to total loans			0.93%	0.98%
Allowance for loan losses to total assets			0.53%	0.49%
Other real estate owned			40	40
Investment securities			55,877	50,506
Total deposits			161,899	166,615
Checking deposits			97,567	97,453
Money market deposits			18,029	18,914
Savings deposits			39,317	42,210
Certificates of deposit			6,986	8,038
Total stockholders' equity			23,113	21,358
	Three Months	Three Months	Nine Months	Nine Months
	Ended	Ended	Ended	Ended
	September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
Net interest margin (annualized)	5.73%	4.47%	5.62%	4.11%
Return on average assets (annualized)	1.90%	1.32%	1.92%	1.17%
Return on average equity (annualized)	16.10%	12.53%	16.81%	12.04%