

## **Beacon Holding Company Inc. Announces September 30, 2025 Financial Results and Private Placement of Capital**

*Tuesday, October 28, 2025*  
Mount Pleasant, SC



We are pleased to report consolidated financial results for Beacon Holding Company Inc. (“Beacon”) (OTCQB: BCON), parent of Beacon Community Bank for the period ended September 30, 2025.

### **September 30, 2025 Highlights**

Financial highlights as of and for the nine months ended September 30, 2025 include:

- YTD net income of \$2.1 mm;
- Increase of pretax pre-provision income of \$3.2 mm vs nine months ended September 30, 2024;
- Net interest income growth of \$4.0 mm vs nine months ended September 30, 2024;
- Balance sheet growth of \$175.7 mm, or 22.5%, vs December 31, 2024;
- Loan growth of \$146.4 mm, or 21.2%, vs December 31, 2024;
- Deposit growth of \$152.2 mm, or 25.0%, vs December 31, 2024;
- Equity capital growth of \$31.0 mm, or 61.5%, vs December 31, 2024

More detailed results can be found on the following page.

### **Private Placement of Capital**

A recent private placement of stock priced at \$9.50 per share has resulted in net capital proceeds of approximately \$27.8 million as of September 30, 2025. These proceeds will provide additional capital for continued future growth. This transaction was conducted without an investment banker and with minimal offering costs.

### **About Beacon Holding Company Inc.**

Beacon Holding Company Inc. stock trades on the OTCQB market under the symbol “BCON” and is the holding company for Beacon Community Bank, a local community bank based in Mt. Pleasant, SC and serving the greater Charleston, SC area. Beacon Community Bank is a full-service bank offering a range of deposit and loan products for consumer and commercial clients including, SBA loans, residential mortgages, and treasury services.

**Beacon Holding Company, Inc. and Subsidiary**  
**Consolidated**  
**Selected Financial Highlights**

(Amounts in Thousands, except share amounts)

-as of-

<b>Condensed Balance Sheet</b>	<i>(unaudited)</i> <b>September 30,</b> <b><u>2025</u></b>	<b>December 31,</b> <b><u>2024</u></b>
<b>Assets:</b>		
Cash & Equivalents	66,488	44,428
Investments	32,455	32,294
Loans Held for Sale	493	-
Gross Loans	838,654	692,236
Allowance for loan losses	<u>(6,710)</u>	<u>(5,850)</u>
Net Loans	831,944	686,386
Premises and Fixed Assets	15,382	4,532
Other Assets	<u>10,760</u>	<u>14,177</u>
<b>Total Assets</b>	<b><u>957,522</u></b>	<b><u>781,817</u></b>
<b>Liabilities:</b>		
Deposits	760,925	608,763
Other Borrowings	104,579	110,167
Other Liabilities	<u>10,594</u>	<u>12,470</u>
Total Liabilities	876,098	731,400
<b>Shareholders' equity:</b>		
Preferred Stock	26,162	9,545
Common Stock	55,344	44,024
Retained Earnings	3,096	954
AOCI	<u>(3,178)</u>	<u>(4,106)</u>
Total Capital	81,424	50,417
<b>Total Liabilities and Capital</b>	<b><u>957,522</u></b>	<b><u>781,817</u></b>
Common shares outstanding	5,449,356	4,252,530
Book value per common share	10.14	9.61

(Amounts in Thousands, except share amounts)

-For the nine months ended-

<b>Condensed Income Statement</b>	<i>(unaudited)</i> <b>September 30,</b> <b><u>2025</u></b>	<b>September 30,</b> <b><u>2024</u></b>
Interest income	35,359	27,845
Interest expense	<u>19,743</u>	<u>16,198</u>
<b>Net interest income</b>	<b>15,616</b>	<b>11,647</b>
Provision for credit losses	<u>995</u>	<u>249</u>
<b>Net interest income after provision for credit losses</b>	<b>14,621</b>	<b>11,398</b>
Noninterest income	1,531	669
Noninterest expense	<u>12,658</u>	<u>11,008</u>
<b>Pretax net income</b>	<b>3,494</b>	<b>1,059</b>
Income tax expense	<u>680</u>	<u>289</u>
<b>Net income</b>	<b>2,814</b>	<b>770</b>
Preferred dividends	<u>672</u>	<u>672</u>
<b>Net income (loss) available to common shareholders</b>	<b><u>2,142</u></b>	<b><u>98</u></b>
Average common shares outstanding	4,580,567	4,252,530
Earnings (loss) per common share	0.47	0.02