

**TC FINANCIAL HOLDINGS, INC.**  
**CONSOLIDATED BALANCE SHEET**  
**(Unaudited)**

(Dollar amounts in thousands, except share and per share data)

	<u>December 31,</u> <u>2025</u>		<u>December 31,</u> <u>2024</u>
<b>ASSETS</b>			
Cash and due from banks	\$ 1,601	\$	1,320
Interest-bearing deposits with banks	22,260		17,099
Federal funds sold	4,921		4,721
Cash and cash equivalents	28,782		23,140
Securities available-for-sale, at fair value	16,062		21,291
Loans, net of allowance for loan losses of \$1,445 at December 31, 2025, and \$1,432 at December 31, 2024	130,738		116,640
Federal Home Loan Bank stock	1,020		900
Premises and equipment, net	848		955
Deferred Income Taxes	1,155		1,757
Accrued interest receivable and other assets	756		609
Total Assets	\$ 179,361	\$	165,292
 <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Deposits			
Non-interest bearing	\$ 32,424	\$	30,161
Interest-bearing	101,404		94,715
Total deposits	133,828		124,876
Federal Home Loan Bank borrowings	23,000		20,000
Notes Payable	-		30
Federal Reserve Bank borrowings	-		-
Federal Funds Purchased	-		-
Accrued interest payable and other liabilities	2,094		1,781
Total liabilities	158,922		146,687
 Shareholders' equity			
Common stock, \$0.01 par value; 10,000,000 shares authorized at April 1, 2022. 2,333,660 shares issued and outstanding at December 31, 2025, and December 31, 2024			
	23		23
Additional paid-in capital	16,665		16,665
Accumulated profit	4,200		2,649
Accumulated other comprehensive income (loss)	(449)		(732)
Total shareholders' equity	20,439		18,605
Total shareholders' equity and liabilities	\$ 179,361	\$	165,292

**TC FINANCIAL HOLDINGS, INC.**  
**CONSOLIDATED STATEMENTS OF OPERATIONS and COMPREHENSIVE**  
**(Unaudited)**

(Dollar amounts in thousands, except share and per share data)

	<b>Twelve Months Ended December 31, <u>2025</u></b>	<b>Twelve Months Ended December 31, <u>2024</u></b>
Interest income		
Loans, including fees	\$ 8,152	\$ 7,816
Securities	752	515
Federal funds sold and other	1,075	1,292
Total interest income	9,979	9,623
Interest expense		
Deposits	2,639	2,294
Note Payable	2	2
Federal Funds Purchased	-	-
Federal Home Loan Bank and other borrowings	840	772
Total interest expense	3,481	3,068
<b>Net interest income</b>	6,498	6,555
Provision for loan losses	70	79
<b>Net interest income after provision for loan losses</b>	6,428	6,476
Noninterest income		
Service charges on deposits	168	166
Gain on the Sale of Securities	-	-
Mortgage banking income	-	-
Other income	389	143
Total noninterest income	557	309
Noninterest expense		
Salaries and employee benefits	2,913	2,821
Occupancy and equipment	436	428
Data processing	409	390
Professional fees	341	306
Advertising and marketing	114	75
Gain on sale of other real estate	-	-
Litigation settlement	-	-
Other real estate expenses	-	-
Other	553	626
Total noninterest expense	4,766	4,646
<b>Income before income taxes</b>	2,219	2,139
Income tax expense	669	645
<b>Net income</b>	\$ 1,550	\$ 1,494
<b>Other comprehensive income (loss)</b>		
Holding gains (losses) on securities available-for-sale	283	185
<b>Comprehensive income (loss)</b>	1,833	1,679
Basic and diluted income per share	0.66	0.64
Basic and diluted weighted average common shares outstanding	2,333,660	2,333,660