

January 15, 2026

Coeur d'Alene Bancorp Announces Its Fourth Quarter 2025 Results

Coeur d'Alene, Idaho: Coeur d'Alene Bancorp (OTC Pink: CDAB), the parent company of bankcda, is pleased to announce its results for the fourth quarter 2025.

Coeur d'Alene Bancorp, today reported net income of \$559,083 or \$0.29 per share for the fourth quarter 2025, compared to \$452,990 or \$0.24 per share for the fourth quarter 2024. Net income of \$1,583,847 or \$0.83 per share for the twelve months ended December 31, 2025, was also reported, compared to \$1,475,207 or \$0.78 per share for the twelve months ended 2024. All results are unaudited.

"Overall, we are pleased with 2025 performance, net income increased each quarter and grew 7.4% year over year. We were able to increase our net interest margin as investments matured, allowing for reinvestment into higher yielding instruments, coupled with decreasing interest costs, our net interest margin reached 4% for the first time since 2019. As anticipated non-interest expense increased 17.1% over prior year, as a result of two new branches opening during the year," said Wes Veach, President and Chief Executive Officer.

Veach continued, "Total assets grew slightly ending the year at \$242.7 million, an increase of \$1.3 million or 0.5% compared to December 31, 2024. Both loans and deposits increased during the year with gross loans increasing slightly by 0.8%, while deposits grew 6.8%, driven by growth in Kootenai and Shoshone counties. Strong deposit growth throughout the year resulted in repayment of our borrowings which contributed to the decrease in interest expense. Although loan totals showed minimal growth, we added \$379,500 to our already strong allowance for loan losses which ended the year at 1.51% of gross loans.

"We have entered into a purchase sale agreement in Richland, WA with the intent of moving our existing branch to a permanent, full-service branch during 2026, in an effort to gain traction in the market," concluded Veach.

Financial Highlights:

- Diluted earnings per share were \$0.82 for twelve months ended 2025, versus \$0.77 per share for twelve months ended 2024.
- Net book value per share ended the quarter at \$13.85 compared to \$12.36 one year ago.
- Annualized return on average assets (ROAA) was 0.67% and annualized return on average equity (ROAE) was 6.45% for twelve months ended 2025, compared to 0.62% and 6.77% for twelve months ended 2024, respectively.
- Total assets ended the period at \$242.7 million compared to \$237.3 million as of December 31, 2024, an increase of 0.5%.
- Gross loans were \$135.0 million at quarter end, versus \$133.9 million on December 31, 2024, an increase of \$1.1 million or 0.8%.
- Total deposits were \$208.7 million, compared to \$195.5 million as of December 31, 2024, an increase of \$13.2 million or 6.8%.
- For the twelve months ended December 31, 2025, the net interest margin was 4.01%, compared to 3.99% for the twelve months ended December 31, 2024.

- Nonperforming assets increased to Tier 1 capital of 12.70% as of December 31, 2025.
- We continue to be FIVE Star-rated from Bauer Financial, which is their highest rating.
- We continue to far exceed the minimum community bank leverage ratio.

Coeur d'Alene Bancorp, parent company of bankcda, is headquartered in Coeur d'Alene, Idaho with branches in Coeur d'Alene, Hayden, Post Falls, Kellogg, Spokane, and Richland.

For more information, visit www.bankcda.bank or contact Wes Veach at 208-415-5006.

Forward-Looking Statements

This press release contains, among other things, certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements preceded by, followed by, or that include the words "may," "could," "should," "would," "believe," "anticipate," "estimate," "expect," "intend," "plan," "projects," "outlook" or similar expressions. These statements are based upon the current belief and expectations of the Coeur d'Alene Bancorp's management team and are subject to significant risks and uncertainties that are subject to change based on various factors (many of which are beyond Coeur d'Alene Bancorp's control). Although Coeur d'Alene Bancorp believes that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove to be inaccurate. Therefore, Coeur d'Alene Bancorp can give no assurance that the results contemplated in the forward-looking statements will be realized. The inclusion of this forward-looking information should not be construed as a representation by Coeur d'Alene Bancorp or any other person that the future events, plans, or expectations contemplated by Coeur d'Alene Bancorp will be achieved.

All subsequent written and oral forward-looking statements attributable to Coeur d'Alene Bancorp or any person acting on its behalf are expressly qualified in their entirety by the cautionary statements above. Coeur d'Alene Bancorp does not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made, except as required by law.

Balance Sheet Overview
(Unaudited)

| | Dec 31, 2025 | Dec 31, 2024 | Sep 30, 2025 |
|--|-----------------------|-----------------------|-----------------------|
| Assets: | | | |
| Cash and due from banks | \$ 19,674,334 | \$ 6,170,321 | \$ 20,927,902 |
| Securities available for sale, at fair value | 78,440,423 | 91,070,959 | 76,538,591 |
| Net loans | 132,263,680 | 131,562,189 | 127,414,594 |
| Other assets | <u>12,329,232</u> | <u>12,610,024</u> | <u>12,402,510</u> |
| Total assets | <u>\$ 242,707,669</u> | <u>\$ 241,413,494</u> | <u>\$ 237,283,598</u> |
| Liabilities and Shareholders' Equity: | | | |
| Total deposits | \$ 208,737,981 | \$ 195,494,331 | \$ 203,988,773 |
| Borrowings | - | 15,397,000 | - |
| Capital lease liability | 1,369,511 | 1,442,171 | 1,394,225 |
| Other liabilities | 6,301,860 | 5,714,280 | 6,378,002 |
| Shareholders' equity | <u>26,298,318</u> | <u>23,365,712</u> | <u>25,522,598</u> |
| Total liabilities and shareholders' equity | <u>\$ 242,707,669</u> | <u>\$ 241,413,494</u> | <u>\$ 237,283,598</u> |
| Ratios: | | | |
| Return on average assets | 0.67% | 0.62% | 0.59% |
| Return on average equity | 6.45% | 6.77% | 5.67% |
| Community bank leverage ratio | 11.06% | 10.59% | 11.28% |
| Net interest margin (YTD) | 4.01% | 3.27% | 3.99% |
| Efficiency Ratio (YTD) | 76.51% | 75.72% | 76.59% |
| Nonperforming assets to total assets | 1.41% | 0.00% | 0.06% |
| Nonperforming assets to tier 1 capital | 12.70% | 0.00% | 0.57% |

Income Statement Overview
(unaudited)

| | For the three months ended | | For the twelve months ended | |
|--------------------------------|----------------------------|--------------|-----------------------------|---------------|
| | Dec 31, 2025 | Dec 31, 2024 | Dec 31, 2025 | Dec 31, 2024 |
| Interest income | \$ 2,999,991 | \$ 2,870,930 | \$ 11,795,574 | \$ 11,009,987 |
| Interest expense | 660,716 | 835,452 | 2,822,473 | 3,384,176 |
| Net interest income | 2,339,275 | 2,035,478 | 8,973,101 | 7,625,812 |
| Loan loss provision | 60,000 | 74,000 | 379,500 | 256,812 |
| Noninterest income | 269,386 | 231,267 | 977,211 | 926,268 |
| Salaries and employee benefits | 1,077,576 | 964,986 | 4,216,909 | 3,614,729 |
| Occupancy expense | 245,723 | 168,463 | 960,506 | 667,756 |
| Loss on sale, net of gains | - | - | - | 23,005 |
| Other noninterest expense | 666,279 | 646,731 | 2,435,243 | 2,193,462 |
| Income before income taxes | 559,083 | 412,564 | 1,958,154 | 1,796,315 |
| Income tax expense | - | (40,426) | 374,307 | 321,108 |
| Net income | \$ 559,083 | \$ 452,990 | \$ 1,583,847 | \$ 1,475,207 |