

April 24, 2026

Coeur d'Alene Bancorp Announces Its First Quarter 2026 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 first quarter 2026.

Coeur d'Alene Bancorp, today reported net income of \$389,134 or \$0.20 per share for the first quarter 2026, compared to \$249,759 or \$0.13 per share for the first quarter 2025. All results are unaudited.

"We are pleased with the start to 2026 as we focus on improving earnings and gaining traction in our new markets. The mild winter allowed construction projects to continue without delay, contributing to our modest loan growth. Deposits declined as they have historically in the first quarter, but improving margins and strong liquidity led to a 56% increase in net income over the same period in the prior year," said Wes Veach, President and Chief Executive Officer.

"During the quarter we purchased a lot in Post Falls, ID near Highway 41 and Prairie Ave for a future branch, and hope to complete our land purchase in Richland, WA during the second quarter with the intent of starting construction later this year," concluded Veach.

Financial Highlights:

- Diluted earnings per share were \$0.20 for three months ended 2026, versus \$0.13 per share for three months ended 2025.
- Net book value per share ended the quarter at \$13.65 compared to \$12.58 one year ago.
- Annualized return on average assets (ROAA) was 0.67% and annualized return on average equity (ROAE) was 5.94% for three months ended 2026, compared to 0.42% and 4.26% for three months ended 2025, respectively.
- Total assets ended the period at \$232.5 million compared to \$231.1 million as of March 31, 2025, an increase of 0.63%.
- Gross loans were \$137.1 million at quarter end, versus \$136.6 million on March 31, 2025, an increase of \$582 thousand or 0.4%.
- Total deposits were \$199.6 million, compared to \$194.0 million as of March 31, 2025, an increase of \$5.6 million or 2.9%.
- For the three months ended March 31, 2026, the net interest margin was 4.20%, compared to 3.62% for the three months ended March 31, 2025.
- Nonperforming assets to Tier 1 capital ended the quarter at 12.68%.
- 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)**

| | Mar 31, 2026 | Mar 31, 2025 | Dec 31, 2025 |
|--|-----------------------|-----------------------|-----------------------|
| Assets: | | | |
| Cash and due from banks | \$ 10,665,912 | \$ 6,523,357 | \$ 19,674,334 |
| Securities available for sale, at fair value | 74,797,601 | 77,684,462 | 78,440,423 |
| Net loans | 134,262,138 | 134,049,508 | 132,263,680 |
| Other assets | <u>12,818,578</u> | <u>12,821,221</u> | <u>12,329,232</u> |
| Total assets | <u>\$ 232,544,229</u> | <u>\$ 231,078,548</u> | <u>\$ 242,707,669</u> |
| Liabilities and Shareholders' Equity: | | | |
| Total deposits | \$ 199,614,023 | \$ 193,995,705 | \$ 208,737,981 |
| Borrowings | - | 6,000,000 | - |
| Capital lease liability | 1,344,615 | 1,436,798 | 1,369,511 |
| Other liabilities | 5,663,663 | 5,784,565 | 6,301,860 |
| Shareholders' equity | <u>25,921,928</u> | <u>23,861,479</u> | <u>26,298,318</u> |
| Total liabilities and shareholders' equity | <u>\$ 232,544,229</u> | <u>\$ 231,078,548</u> | <u>\$ 242,707,669</u> |
| Ratios: | | | |
| Return on average assets | 0.67% | 0.42% | 0.67% |
| Return on average equity | 5.94% | 4.26% | 6.45% |
| Community bank leverage ratio | 11.54% | 10.74% | 11.06% |
| Net interest margin (YTD) | 4.20% | 3.62% | 4.01% |
| Efficiency Ratio (YTD) | 84.15% | 79.20% | 76.51% |
| Nonperforming assets to total assets | 1.47% | 0.00% | 1.41% |
| Nonperforming assets to tier 1 capital | 12.68% | 0.00% | 12.70% |

Income Statement Overview
(unaudited)

| | For the three months ended | |
|--------------------------------|-----------------------------------|---------------------|
| | Mar 31, 2026 | Mar 31, 2025 |
| Interest income | \$ 2,863,755 | \$ 2,856,144 |
| Interest expense | <u>548,013</u> | <u>801,329</u> |
| Net interest income | 2,315,742 | 2,054,815 |
| Loan loss provision | - | 106,500 |
| Noninterest income | 222,636 | 216,080 |
| Salaries and employee benefits | 1,212,864 | 1,000,116 |
| Occupancy expense | 237,498 | 236,595 |
| Loss on sale, net of gains | - | - |
| Other noninterest expense | <u>685,798</u> | <u>561,877</u> |
| Income before income taxes | 402,217 | 365,806 |
| Income tax expense | <u>13,083</u> | <u>116,046</u> |
| Net income | <u>\$ 389,134</u> | <u>\$ 249,759</u> |