

July 9, 2026

Coeur d'Alene Bancorp Announces Its Second 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 second quarter 2026.

Coeur d'Alene Bancorp, today reported net income of \$452,337 or \$0.24 per share for the second quarter 2026, compared to \$372,894 or \$0.20 per share for the second quarter 2025. Net income of \$841,472 or \$0.44 per share for the six months ended June 30, 2026, was also reported, compared to \$622,653 or \$0.33 per share for the six months ended 2025. All results are unaudited.

"We are pleased with the results for the first half of the year with growth in both loans and deposits leading to improved profitability. We are gaining traction in our new markets, but our growth continues to primarily be in North Idaho, which has the strongest economic conditions of the three markets we have a presence in. Net Income continues to improve, returning to historic levels after a dip last year related to expansion into new markets. Our net interest margin continues to expand with higher loan balances and continual cashflow from the investment portfolio allowing higher reinvestment rates. A strong deposit base has allowed us to lower offering rates while also growing our deposit base," said Wes Veach, President and Chief Executive Officer.

Financial Highlights:

- Diluted earnings per share were \$0.43 for six months ended 2026, versus \$0.32 per share for six months ended 2025.
- Net book value per share ended the quarter at \$13.86 compared to \$12.86 one year ago.
- Annualized return on average assets (ROAA) was 0.72% and annualized return on average equity (ROAE) was 6.42% for six months ended 2026, compared to 0.54% and 5.25% for six months ended 2025, respectively.
- Total assets ended the period at \$238.6 million compared to \$227.0 million as of June 30, 2025, an increase of 5.1%.
- Gross loans were \$145.7 million at quarter end, versus \$137.6 million on June 30, 2025, an increase of \$8.1 million or 5.9%.
- Total deposits were \$210.1 million, compared to \$195.4 million as of June 30, 2025, an increase of \$14.7 million or 7.5%.
- For the six months ended June 30, 2026, the net interest margin was 4.28%, compared to 3.86% for the six months ended June 30, 2025.
- Nonperforming assets to Tier 1 capital ended the quarter at 12.47%.
- 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)**

	Jun 30, 2026	Jun 30, 2025	Mar 31, 2026
Assets:			
Cash and due from banks	\$ 9,967,136	\$ 11,533,346	\$ 10,665,912
Securities available for sale, at fair value	73,306,302	68,167,726	74,797,601
Net loans	142,655,033	134,990,764	134,262,138
Other assets	<u>12,663,744</u>	<u>12,356,101</u>	<u>12,818,578</u>
Total assets	<u>\$ 238,592,215</u>	<u>\$ 227,047,937</u>	<u>\$ 232,544,229</u>
Liabilities and Shareholders' Equity:			
Total deposits	\$ 210,115,216	\$ 195,438,280	\$ 199,614,023
Borrowings	-	-	-
Capital lease liability	1,319,154	1,418,758	1,344,615
Other liabilities	827,174	5,773,133	5,663,663
Shareholders' equity	<u>26,330,671</u>	<u>24,417,766</u>	<u>25,921,928</u>
Total liabilities and shareholders' equity	<u>\$ 238,592,215</u>	<u>\$ 227,047,937</u>	<u>\$ 232,544,229</u>
Ratios:			
Return on average assets	0.72%	0.54%	0.67%
Return on average equity	6.42%	5.25%	5.94%
Community bank leverage ratio	11.52%	11.42%	11.54%
Net interest margin (YTD)	4.28%	3.86%	4.20%
Efficiency Ratio (YTD)	81.31%	76.57%	84.15%
Nonperforming assets to total assets	1.43%	0.07%	1.47%
Nonperforming assets to tier 1 capital	12.47%	0.61%	12.68%

Income Statement Overview
(unaudited)

	For the three months ended		For the six months ended	
	Jun 30, 2026	Jun 30, 2025	Jun 30, 2026	Jun 30, 2025
Interest income	\$ 2,975,290	\$ 2,888,832	\$ 5,839,046	\$ 5,744,976
Interest expense	<u>522,929</u>	<u>667,901</u>	<u>1,070,942</u>	<u>1,469,231</u>
Net interest income	2,452,361	2,220,931	4,768,103	4,275,745
Loan loss provision	-	106,500	-	213,000
Noninterest income	256,088	240,986	478,724	457,065
Salaries and employee benefits	1,225,806	1,048,313	2,438,669	2,048,429
Occupancy expense	230,604	219,222	468,102	455,818
Loss on sale, net of gains	-	-	-	-
Other noninterest expense	<u>673,729</u>	<u>557,823</u>	<u>1,359,528</u>	<u>1,119,701</u>
Income before income taxes	578,310	530,057	980,528	895,863
Income tax expense	<u>125,973</u>	<u>157,164</u>	<u>139,056</u>	<u>273,210</u>
Net income	<u>\$ 452,337</u>	<u>\$ 372,894</u>	<u>\$ 841,472</u>	<u>\$ 622,653</u>