

October 20, 2026

Coeur d'Alene Bancorp Announces Its Third 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 third quarter 2026.

Coeur d'Alene Bancorp, today reported net income of \$613,020 or \$0.32 per share for the third quarter 2026, compared to \$402,111 or \$0.21 per share for the third quarter 2025. Net income of \$1,454,491 or \$0.77 per share for the nine months ended September 30, 2026, was also reported, compared to \$1,024,764 or \$0.54 per share for the nine months ended 2025. All results are unaudited.

"We are pleased with our results for the first nine months, with continued improvement in our profitability and growth of both loans and deposits. Although the interest rate environment continues to be challenging, we have been able to improve our net interest margin due to our strong core deposit base. We anticipate breaking ground on a permanent full service branch in Richland, WA in the coming months, with an anticipated grand opening in late third quarter 2027," said Wes Veach, President and Chief Executive Officer.

Financial Highlights:

- Diluted earnings per share were \$0.75 for nine months ended 2026, versus \$0.53 per share for nine months ended 2025.
- Net book value per share ended the quarter at \$13.57 compared to \$13.44 one year ago.
- Annualized return on average assets (ROAA) was 0.82% and annualized return on average equity (ROAE) was 7.40% for nine months ended 2026, compared to 0.59% and 5.67% for nine months ended 2025, respectively.
- Total assets ended the period at \$242.2 million compared to \$237.3 million as of September 30, 2025, an increase of 2.1%.
- Gross loans were \$146.7 million at quarter end, versus \$130.1 million on September 30, 2025, an increase of \$16.6 million or 12.8%.
- Total deposits were \$214.4 million, compared to \$204.0 million as of September 30, 2025, an increase of \$10.4 million or 5.1%.
- For the nine months ended September 30, 2026, the net interest margin was 4.42%, compared to 3.99% for the nine months ended September 30, 2025.
- Nonperforming assets to Tier 1 capital ended the quarter at 12.17%.
- 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)

	Sep 30, 2026	Sep 30, 2025	Jun 30, 2026
Assets:			
Cash and due from banks	\$ 11,356,186	\$ 20,927,902	\$ 9,967,136
Securities available for sale, at fair value	74,504,190	76,538,591	73,306,302
Net loans	143,653,786	127,414,594	142,655,033
Other assets	12,675,907	12,402,510	12,663,744
Total assets	<u>\$ 242,190,069</u>	<u>\$ 237,283,598</u>	<u>\$ 238,592,215</u>
Liabilities and Shareholders' Equity:			
Total deposits	\$ 214,381,596	\$ 203,988,773	\$ 210,115,216
Borrowings	-	-	-
Capital lease liability	1,293,313	1,394,225	1,319,154
Other liabilities	671,559	6,378,002	827,174
Shareholders' equity	<u>25,843,601</u>	<u>25,522,598</u>	<u>26,330,671</u>
Total liabilities and shareholders' equity	<u>\$ 242,190,069</u>	<u>\$ 237,283,598</u>	<u>\$ 238,592,215</u>
Ratios:			
Return on average assets	0.82%	0.59%	0.72%
Return on average equity	7.40%	5.67%	6.42%
Community bank leverage ratio	11.64%	11.28%	11.52%
Net interest margin (YTD)	4.42%	3.99%	4.28%
Efficiency Ratio (YTD)	78.29%	76.59%	81.31%
Nonperforming assets to total assets	1.41%	0.06%	1.43%
Nonperforming assets to tier 1 capital	12.17%	0.57%	12.47%

Income Statement Overview
(unaudited)

	For the three months ended		For the six months ended	
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Interest income	\$ 3,179,183	\$ 3,050,608	\$ 9,018,228	\$ 8,795,583
Interest expense	488,627	692,527	1,559,569	2,161,758
Net interest income	2,690,556	2,358,081	7,458,659	6,633,826
Loan loss provision	-	106,500	-	319,500
Noninterest income	258,213	250,760	736,937	707,825
Salaries and employee benefits	1,224,596	1,090,904	3,663,265	3,139,333
Occupancy expense	245,679	258,966	713,781	714,784
Loss on sale, net of gains	3,798	-	3,798	-
Other noninterest expense	679,607	649,263	2,039,135	1,768,964
Income before income taxes	795,090	503,208	1,775,617	1,399,071
Income tax expense	182,070	101,097	321,126	374,307
Net income	<u>\$ 613,020</u>	<u>\$ 402,111</u>	<u>\$ 1,454,491</u>	<u>\$ 1,024,764</u>