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**EUREKA HOMESTEAD BANCORP, INC. ANNOUNCES EARNINGS
FOR THE YEAR ENDED DECEMBER 31, 2025**

Metairie, Louisiana – Eureka Homestead Bancorp, Inc. (the “Company”) (OTC Pink Marketplace: “ERKH”), the holding company of Eureka Homestead (the “Bank”), announces a net loss of (\$476,000), or (\$0.51) per basic share, for the year ended December 31, 2025, compared to a net loss of (\$167,000), or (\$0.18) per basic share, for the year ended December 31, 2024. Net interest income decreased \$407,000 principally due to decreased interest income. Noninterest income increased \$185,000 principally due to the payment received related to the May 2025 termination of the definitive merger agreement which the Company entered into with Eureka Investor Group Inc. (“EIG”) pursuant to which EIG would acquire the Company, offset, in part, by fewer loans being sold in the secondary market, and noninterest expense increased \$87,000 principally due to increases in professional fees related to the Company’s proposed and terminated merger, in Louisiana shares taxes and in data processing expenses, offset, in part, by decreased salaries and employment benefits and related expenses on lower loan volume period to period.

Comparison of Financial Condition at December 31, 2025 and December 31, 2024

Total Assets. Total assets decreased \$7.3 million, or 7.4%, to \$91.6 million at December 31, 2025 from \$98.9 million at December 31, 2024. The decrease was principally due to decreases in cash and cash equivalents of \$776,000, in debt securities available-for-sale of \$884,000, in net loans of \$4.8 million and in Federal Home Loan Bank stock of \$1.3 million, offset, in part, by an increase in interest-bearing deposits in banks of \$500,000.

Net Loans. Net loans decreased \$4.8 million, or 5.8%, to \$77.3 million at December 31, 2025 from \$82.0 million at December 31, 2024. The decrease in net loans was due primarily to decreases of \$3.3 million in one- to four-family residential real estate loans and residential construction loans, and of \$1.3 million in commercial real estate loans.

One- to four-family residential real estate loans decreased \$4.9 million, or 6.2%, to \$72.9 million at December 31, 2025 from \$77.8 million at December 31, 2024, multifamily loans decreased \$61,000, or 3.2%, to \$1.9 million at December 31, 2025 from \$1.9 million at December 31, 2024, construction and land loans increased \$1.5 million, or 501.7%, to \$1.8 million at December 31, 2025 from \$303,000 at December 31, 2024 and commercial real estate loans decreased \$1.3 million, or 100.0%, to \$0 at December 31, 2025 from \$1.3 million at December 31, 2024. Consumer loans increased \$2,000, or 0.9%, to \$215,000 at December 31, 2025 from \$213,000 at December 31, 2024.

Cash and Cash Equivalents. Cash and cash equivalents decreased \$776,000, or 16.2%, to \$4.0 million at December 31, 2025 from \$4.8 million at December 31, 2024.

Interest-Bearing Deposits in Banks. Interest-bearing deposits in banks increased \$500,000, or 33.4%, to \$2.0 million at December 31, 2025 from \$1.5 million at December 31, 2024.

In the aggregate, cash and cash equivalents and interest-bearing deposits in banks decreased \$276,000.

Securities Available-for-Sale. Debt securities available-for-sale, consisting of government-sponsored mortgage-backed securities and SBA 7a pools backed by equipment and mortgage loans, decreased \$884,000, or 27.0%, to \$2.4 million at December 31, 2025 from \$3.3 million at December 31, 2024 principally as a result of normal repayments.

Deposits. Deposits decreased \$6.1 million, or 8.8%, to \$63.1 million at December 31, 2025 from \$69.2 million at December 31, 2024, principally due to decreases of \$5.9 million in certificates of deposit, or 8.7%, to \$61.6 million at December 31, 2025 from \$67.5 million at December 31, 2024, of \$239,000 in savings and money market accounts, or 13.3%, to \$1.6 million at December 31, 2025 from \$1.8 million at December 31, 2024. The decrease in certificates of deposit resulted primarily from decreases in certificates of deposit derived from an online service of \$4.2 million, from brokers of \$242,000, from local retail certificates of deposit of \$1.2 million and from \$248,000 of certificates from municipalities. In recent years the Company utilized non-retail funding sources to fund its loan origination and growth and, at times, to replace Federal Home Loan Bank advances, as well as in order to get longer-term funding not always available in the retail market to help manage interest rate risk.

Borrowings. Borrowings, consisting entirely of Federal Home Loan Bank (FHLB) advances, decreased \$1.0 million, or 11.8%, to \$7.5 million at December 31, 2025 from \$8.5 million at December 31, 2024.

Total Equity. Total equity decreased \$345,000, or 1.8%, to \$18.8 million at December 31, 2025 from \$19.2 million at December 31, 2024. The decrease resulted primarily the net loss of (\$476,000) during the year ended December 31, 2025, offset, in part, by the allocation of ESOP shares of \$75,000 and a decrease in accumulated other comprehensive loss of \$56,000.

Comparison of Operating Results for the Years Ended December 31, 2025 and 2024

General. The Company had a net loss of (\$476,000) for the year ended December 31, 2025, compared to a net loss of (\$167,000) for the year ended December 31, 2024, an increase of \$309,000. The increase in net loss resulted from a decrease in net interest income of \$407,000 and an increase in noninterest expense of \$87,000, offset, in part, by an increase in noninterest income of \$185,000.

Interest Income. Interest income decreased \$408,000, or 10.4%, to \$3.5 million for the year ended December 31, 2025 from \$3.9 million for the year ended December 31, 2024. The decrease was attributable to decreases in interest on loans receivable of \$182,000, or 5.3%, in interest on debt securities of \$68,000, or 40.0%, and in interest on other interest-earning assets of \$158,000, or 52.3%. The average balance of loans decreased \$5.8 million, or 6.9%, to \$79.3 million for the year ended December 31, 2025 from \$85.1 million for the year ended December 31, 2024, and the average yield on loans increased 7 basis points to 4.13% for the year ended December 31, 2025 from 4.06% for the year ended December 31, 2024. The average balance of debt securities decreased \$1.0 million, or 26.4%, to \$2.9 million for the year ended December 31, 2025 from \$3.9 million for the year ended December 31, 2024, while the average yield on debt securities decreased 80 basis points to 3.51% for the year ended December 31, 2025 from 4.31% for the year ended December 31, 2024. The average balance of other interest-earning assets decreased \$2.4 million, or 41.3%, to \$3.4 million for the year ended December 31, 2025 from \$5.8 million for the year ended December 31, 2024, and the average yield on other interest-earning assets decreased 96 basis points to 4.20% for the year ended December 31, 2025 from 5.16% for the year ended December 31, 2024.

Interest Expense. Total interest expense was unchanged at \$2.1 million for the years ended December 31, 2025 and 2024. Interest expense on deposits increased \$192,000, or 10.7%, to \$2.0 million for the year ended December 31, 2025 from \$1.8 million for the year ended December 31, 2024, and interest expense on advances from the FHLB decreased \$193,000, or 59.8%, to \$130,000 for the year ended December 31, 2025 from \$323,000 for the year ended December 31, 2024. The average balance of interest-bearing deposits decreased \$1.3 million, or 2.0%, to \$65.9 million for the year ended December 31, 2025 from \$67.2 million for the year ended December 31, 2024, and the average cost of interest-bearing deposits increased 35 basis points to 3.01% for the year ended December 31, 2025 from 2.66% for the year ended December 31, 2024. The average balance of FHLB advances decreased \$8.9 million, or 61.6%, to \$5.6 million for the year ended December 31, 2025 from \$14.5 million for the year ended December 31, 2024. The average cost of these advances increased 10 basis points to 2.33% for the year ended December 31, 2025 from 2.23% for the year ended December 31, 2024.

Net Interest Income. Net interest income decreased \$407,000, or 22.4%, to \$1.4 million for the year ended December 31, 2025 from \$1.8 million for the year ended December 31, 2024. Average net interest-earning assets

increased \$930,000 year to year, as interest-earning assets decreased \$9.3 million and interest-bearing liabilities decreased \$10.3 million. The Company's interest rate spread decreased 40 basis points to 1.16% for the year ended December 31, 2025 from 1.56% for the year ended December 31, 2024, and the Company's net interest margin decreased 27 basis points to 1.64% for the year ended December 31, 2025 from 1.91% for the year ended December 31, 2024. The decreases in interest rate spread and net interest margin were primarily the result of interest rates on average interest-bearing liabilities increasing faster than interest rates on average interest-earning assets during the year ended December 31, 2025 compared to the year ended December 31, 2024.

Provision for Credit Losses. The Company recorded no provision for credit losses for the year ended December 31, 2025 or the year ended December 31, 2024. The allowance for credit losses was \$800,000, or 1.04% of total loans, at December 31, 2025, compared to \$825,000, or 1.01% of total loans, at December 31, 2024. The Company had \$359,000 and \$637,000 of loan classified as substandard at December 31, 2025 and December 31, 2024, respectively. There were \$359,000 and \$384,000 of non-performing loans at December 31, 2025 and December 31, 2024, respectively. Charge-offs were \$25,000 and \$25,000 for the years ended December 31, 2025 and December 31, 2024, respectively. There were no recoveries for the years ended December 31, 2025 or December 31, 2024.

Noninterest Income. Noninterest income increased \$185,000, or 43.9%, to \$606,000 for the year ended December 31, 2025 from \$421,000 for the year ended December 31, 2024. The increase was principally due to the \$325,000 payment received related to the May 2025 termination of the definitive merger agreement which the Company entered into with Eureka Investor Group Inc. ("EIG") pursuant to which EIG would acquire the Company included in other income, as well as, the gains on sales of premises and equipment and other real estate, offset, in part, by a decrease of \$93,000, or 55.7%, in fees on loans sold.

Noninterest Expense. Noninterest expense increased \$87,000, or 3.6%, to \$2.5 million for the year ended December 31, 2025 from \$2.4 million for the year ended December 31, 2024. The increase was principally due to increases of \$65,000, or 24.5%, in professional fees incurred resulting primarily from the termination of the definitive merger agreement previously announced on May 20, 2025 as well as other strategic options, in occupancy expense of \$58,000 or, 22.9%, due to an increase in Louisiana shares taxes, and in data processing expenses of \$35,000, or 53.0%, offset, in part, by a decrease in salaries and employee benefits of \$87,000, or 6.2%, resulting primarily from a decrease in commissions and related expenses on lower loan volume period to period.

Income Tax Expense. There was no income tax expense for the year ended December 31, 2025 or for the year ended December 31, 2024, principally due to net operating loss tax carryforwards from prior years. The effective tax rate was 0.00% for the year ended December 31, 2025 compared to 0.00% for 2024.

About Eureka Homestead Bancorp, Inc.

Eureka Homestead Bancorp, Inc. is the holding company for Eureka Homestead, a federally chartered stock savings association. The Bank, founded in 1884, is a community bank providing a variety of financial services to residents and businesses in and around Jefferson and Orleans Parishes, Louisiana. To learn more about us, visit www.eurekahomestead.com.

EUREKA HOMESTEAD BANCORP, INC.
CONSOLIDATED BALANCE SHEETS (UNAUDITED)
DECEMBER 31, 2025 AND DECEMBER 31, 2024
(in thousands, except share data)

	December 31, 2025	December 31, 2024
<u>ASSETS</u>		
Cash and Cash Equivalents	\$ 4,003	\$ 4,779
Interest-Bearing Deposits in Banks	1,998	1,498
Debt Securities, Available for Sale, at Fair Value (Amortized Cost \$2,526 and \$3,481, net of Allowance for Credit Losses of \$0 and \$0 at December 31, 2025 and December 31, 2024, Respectively)	2,388	3,272
Loans Receivable, Net of Allowance for Credit Losses of \$800 and \$825 at December 31, 2025 and December 31, 2024, Respectively	77,250	82,017
Accrued Interest Receivable	418	454
Federal Home Loan Bank Stock, at Cost	341	1,635
Premises and Equipment, Net	517	567
Cash Surrender Value of Life Insurance	4,487	4,394
Deferred Tax Asset	29	44
Prepaid Expenses and Other Assets	187	256
Total Assets	<u>\$ 91,618</u>	<u>\$ 98,916</u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 63,143	\$ 69,249
Advances from Federal Home Loan Bank	7,500	8,500
Advance Payments by Borrowers for Taxes and Insurance	1,622	1,422
Accrued Expenses and Other Liabilities	524	571
Total Liabilities	<u>72,789</u>	<u>79,742</u>
Commitments and Contingencies		
Stockholders' Equity:		
Preferred Stock, \$0.01 Par Value, 1,000,000 Shares Authorized, No Shares Issued	—	—
Common Stock, \$0.01 Par Value, 9,000,000 Shares Authorized, 1,026,127 and 1,026,127 Shares Issued and Outstanding at December 31, 2025 and December 31, 2024, Respectively	10	10
Additional Paid-in Capital	8,195	8,166
Unallocated Common Stock Held by:		
Employee Stock Ownership Plan (ESOP)	(823)	(869)
Retained Earnings	11,556	12,032
Accumulated Other Comprehensive (Loss)	(109)	(165)
Total Stockholders' Equity	<u>18,829</u>	<u>19,174</u>
Total Liabilities and Stockholders' Equity	<u>\$ 91,618</u>	<u>\$ 98,916</u>

EUREKA HOMESTEAD BANCORP, INC.
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(in thousands, except Earnings Per Share)

	Year Ended December 31,	
	2025	2024
Interest Income:		
Loans Receivable	\$ 3,273	\$ 3,455
Debt Securities	102	170
Interest-Bearing Deposits in Banks	144	302
Total Interest Income	3,519	3,927
Interest Expense:		
Deposits	1,981	1,789
Advances from Federal Home Loan Bank	130	323
Total Interest Expense	2,111	2,112
Net Interest Income	1,408	1,815
Provision (Credit) for Credit Losses		
Net Interest Income After Provision (Credit) for Credit Losses	—	—
	1,408	1,815
Non-Interest Income:		
Service Charges and Other Income	396	163
Fees on Loans Sold	74	167
Gain on Sale of Premises and Equipment	27	—
Gain on Sale of Other Real Estate	16	—
Income from Life Insurance	93	91
Total Non-Interest Income	606	421
Non-Interest Expenses:		
Salaries and Employee Benefits	1,306	1,393
Occupancy Expense	311	253
FDIC Deposit Insurance Premium and Examination Fees	58	67
Data Processing	101	66
Accounting and Consulting	211	209
Insurance	111	111
Legal fees	119	56
Other	273	248
Total Non-Interest Expenses	2,490	2,403
(Loss) Before Income Tax Expense	(476)	(167)
Income Tax Expense	—	—
Net (Loss)	<u>\$ (476)</u>	<u>\$ (167)</u>
Earnings (Loss) Per Share: Basic	<u>\$ (0.51)</u>	<u>\$ (0.18)</u>

EUREKA HOMESTEAD BANCORP, INC.
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
OTHER FINANCIAL DATA (Unaudited)

(Annualized)	<u>Year Ended December 31,</u>	
	<u>2025</u>	<u>2024</u>
Return on Average Assets	(0.68)%	(0.22)%
Return on Average Equity	(3.33)%	(1.16)%
Net Interest Margin	1.64 %	1.91 %
Bank Tier 1 Leverage Ratio	20.69 %	19.14 %
Allowance for Credit Losses to Total Loans	1.04 %	1.01 %
Non-performing Loans to Total Loans	0.47 %	0.47 %
(Loss) Earnings Per Share, Basic	\$ (0.51)	\$ (0.18)
Book Value Per Share	\$ 18.35	\$ 18.69