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Contact: Cecil A. Haskins Jr., President and Chief Financial Officer
Telephone: (504) 834-0242

EUREKA HOMESTEAD BANCORP, INC. ANNOUNCES JUNE 30, 2026 QUARTERLY FINANCIAL RESULTS

Metairie, Louisiana – Eureka Homestead Bancorp, Inc. (the "Company") (OTCID Marketplace: "ERKH"), the holding company of Eureka Homestead (the "Bank"), announces a net loss of ($284,000), or ($0.30) per basic share, for the quarter ended June 30, 2026, compared to a net income of $84,000, or $0.09 per basic share, for the quarter ended June 30, 2025. Net interest income decreased $107,000 due to decreased interest income and increased interest expense. Noninterest income decreased $368,000 principally due to the $325,000 payment received in the second quarter of 2025 related to the termination of the definitive merger agreement previously announced on May 20, 2025. Noninterest expense decreased $107,000 for the quarter ended June 30, 2026 compared to the same quarter in 2025.

Comparison of Financial Condition at June 30, 2026 and December 31, 2025

Total Assets. Total assets decreased $2.3 million, or 2.6%, to $89.4 million at June 30, 2026 from $91.7 million at December 31, 2025. The decrease was principally due to decreases in interest-bearing deposits in banks of $999,000, in investment securities available-for-sale of $559,000 and in net loans of $2.8 million, offset, in part, by an increase in cash and cash equivalents of $1.8 million.

Net Loans. Net loans decreased $2.8 million, or 3.6%, to $74.5 million at June 30, 2026 from $77.3 million at December 31, 2025.

One- to four-family residential real estate loans decreased $1.3 million, or 1.8%, to $71.6 million at June 30, 2026 from $72.9 million at December 31, 2025 as normal repayments and payoffs exceeded new loan production; construction and land loans decreased $1.3 million, or 74.8%, to $440,000 at June 30, 2026 from $1.7 million at December 31, 2025 due to $1.3 million of construction loans converting to permanent 1-4 family residential real estate loans; multifamily loans decreased $36,000, or 1.9%, to $1.8 million at June 30, 2026 from $1.9 million at December 31, 2025 due to normal paydowns; and consumer loans decreased $4,000, or 1.9%, to $211,000 at June 30, 2026 from $215,000 at December 31, 2025.

Cash and Cash Equivalents. Cash and cash equivalents increased $1.8 million, or 44.0%, to $5.8 million at June 30, 2026 from $4.0 million at December 31, 2025.

Interest-Bearing Deposits in Banks. Interest-bearing deposits in banks decreased $999,000, or 50.0%, to $999,000 at June 30, 2026 from $2.0 million at December 31, 2025.

In the aggregate, cash and cash equivalents and interest-bearing deposits in banks decreased $761,000.

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 $559,000, or 23.4%, to $1.8 million at June 30, 2026 from $2.4 million at December 31, 2025 as a result of normal repayments.

Federal Home Loan Bank Stock. Federal Home Loan Bank (FHLB) stock increased $164,000, or 48.1%, to $505,000 at June 30, 2026 from $341,000 at December 31, 2025, principally due to the increase in FHLB borrowings year to date.

Deposits. Deposits decreased $6.6 million, or 10.4%, to $56.6 million at June 30, 2026 from $63.1 million at December 31, 2025, principally due to decreases of $6.5 million in certificates of deposit, or 10.5%, to $55.1 million at June 30, 2026 from $61.6 million at December 31, 2025 and of $89,000 in savings accounts, or 5.7%, to $1.5 million at June 30, 2026 from $1.6 million at December 31, 2025. The decrease in certificates of deposit resulted primarily from decreases in retail certificates of deposit of $484,000, in brokered deposits of $1.6 million and in certificates of deposit derived from an online service of $4.4 million. We have sometimes utilized the non-retail funding sources to fund our loan origination and growth and to replace Federal Home Loan Bank advances, as well as in order to get longer-term funding not always available in the local market to help manage interest rate risk.

Borrowings. Borrowings, consisting entirely of Federal Home Loan Bank advances, increased $5.2 million, or 69.3%, to $12.7 million at June 30, 2026 from $7.5 million at December 31, 2025.

Advance Payments by Borrowers for Taxes and Insurance. Advance payments by borrowers for taxes and insurance decreased $467,000, or 28.8%, to $1.2 million at June 30, 2026 from $1.6 million at December 31, 2025.

Total Equity. Total equity decreased $475,000, or 2.5%, to $18.4 million at June 30, 2026 from $18.8 million at December 31, 2025. The decrease resulted primarily from the net loss of $506,000 during the six months ended June 30, 2026 offset, in part, by the allocation of ESOP shares of $30,000.

Comparison of Operating Results for the Three Months Ended June 30, 2026 and 2025

General. We had a net loss of ($284,000) for the three months ended June 30, 2026, compared to a net income of $84,000 for the three months ended June 30, 2025, a decrease of $368,000. The decrease in net income resulted primarily from decreases in net interest income of $107,000 and in non-interest income of $368,000, offset, in part, by a decrease in non-interest expense of $107,000.

Interest Income. Interest income decreased $52,000, or 6.0%, to $817,000 for the three months ended June 30, 2026 from $869,000 for the three months ended June 30, 2025. This decrease was attributable to decreases in interest on loans receivable of $36,000, or 4.4%, in interest on investment securities of $13,000, or 48.1%, and in interest on other interest-earning assets of $3,000, or 9.4%. The average balance of loans decreased $3.9 million, or 4.9%, to $75.5 million for the three months ended June 30, 2026 from $79.4 million for the three months ended June 30, 2025, and the average yield on loans increased two basis points to 4.10% for the three months ended June 30, 2026 from 4.08% for the three months ended June 30, 2025. The average balance of investment securities decreased $935,000, or 30.6%, to $2.1 million for the three months ended June 30, 2026 from $3.1 million for the three months ended June 30, 2025, and the average yield on investment securities decreased 90 basis points to 2.64% for the three months ended June 30, 2026 from 3.54% for the three months ended June 30, 2025. The average balance of other interest-earning assets increased $20,000, or 0.6%, to $3.1 million for the three months ended June 30, 2026 from $3.1 million for the three months ended June 30, 2025, and the average yield on other interest-earning assets decreased 41 basis points to 3.70% for the three months ended June 30, 2026 from 4.11% for the three months ended June 30, 2025.

Interest Expense. Total interest expense increased $55,000, or 10.7%, to $569,000 for the three months ended June 30, 2026 from $514,000 for the three months ended June 30, 2025. The increase was due to increases in interest expense on deposits of $30,000, or 6.2%, and in interest expense on advances from the FHLB of $25,000, or 75.8%. The average balance of interest-bearing deposits decreased $6.3 million, or 9.4%, to $59.9 million for the three months ended June 30, 2026 from $66.2 million for the three months ended June 30, 2025, and the average cost of interest-bearing deposits in banks increased 50 basis points to 3.41% for the three months ended June 30, 2026 from 2.91% for the three months ended June 30, 2025. The average balance of FHLB advances increased $1.9 million, or 37.8%, to $7.0 million for the three months ended June 30, 2026 from $5.1 million for the three months ended June 30, 2025. The average cost of these advances increased 71 basis points to 3.30% for the three months ended June 30, 2026 from 2.59% for the three months ended June 30, 2025.

Net Interest Income. Net interest income decreased $107,000, or 30.1%, to $248,000 for the three months ended June 30, 2026 from $355,000 for the three months ended June 30, 2025. Average net interest-earning assets decreased $521,000 period to period, as the average balances of interest-earning assets decreased faster than the average balances of interest-bearing liabilities. Our interest rate spread decreased 53 basis points to 0.65% for the three months ended June 30, 2026 from 1.18% for the three months ended June 30, 2025, and our net interest margin decreased 43 basis points to 1.23% for the three months ended June 30, 2026 from 1.66% for the three months ended June 30, 2025. The decreases in interest rate spread and net interest margin were primarily the result of interest rates on average interest-bearing liabilities increasing and interest rates on average interest-earning assets remaining relatively the same during the three months ended June 30, 2026 versus the three months ended June 30, 2025.

Provision for Credit Losses. The Company recorded no provisions for credit losses for the three months ended June 30, 2026 or for the three months ended June 30, 2025. The allowance for credit losses was $800,000, or 1.08% of total loans, at June 30, 2026, compared to $800,000, or 1.04% of total loans, at December 31, 2025, and $825,000, or 1.05%, of total loans, at June 30, 2025. The Company had $359,000, $359,000 and $384,000 of loans classified as substandard at June 30, 2026, December 31, 2025 and June 30, 2025, respectively. There were $359,000, $359,000 and $384,000 non-performing loans at June 30, 2026, December 31, 2025 and June 30 2025, respectively. There were no charge-offs or recoveries for the three months ended June 30, 2026 or for the three months ended June 30, 2025.

Noninterest Income. Noninterest income decreased $368,000, or 90.0%, to $41,000 for the three months ended June 30, 2026 from $409,000 for the three months ended June 30, 2025. The decrease was principally due to the $325,000 payment received in the second quarter of 2025 related to the termination of the definitive merger agreement previously announced on May 20, 2025 and a decrease of $23,000, or 65.7%, in fees on loans sold.

Noninterest Expense. Noninterest expense decreased $107,000, or 15.7%, to $573,000 for the three months ended June 30, 2026 from $680,000 for the three months ended June 30, 2025. The decrease was primarily due to decreases in occupancy expense of $15,000, or 17.4%, in accounting, consulting and legal expenses of $16,000, or 16.0%, in other non-interest expense of $33,000, or 34.7%, and in salaries and employee benefits of $32,000, or 9.6%, 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 three months ended June 30, 2026 or for the three months ended June 30, 2025, principally due to net operating loss tax carryforwards from prior years. The effective tax rate was 0.00% for the three months ended June 30, 2026 compared to 0.00% for the same quarter in 2025.

Comparison of Operating Results for the Six Months Ended June 30, 2026 and 2025

General. We had a net loss of ($506,000) for the six months ended June 30, 2026, compared to a net loss of ($110,000) for the six months ended June 30, 2025, an increase of $396,000. The increase in net loss resulted from decreases in net interest income of $157,000 and in noninterest income of $369,000, offset, in part, by a decrease in noninterest expense of $130,000.

Interest Income. Interest income decreased $62,000, or 3.5%, to $1.7 million for the six months ended June 30, 2026 from $1.8 million for the six months ended June 30, 2025. This decrease was attributable to decreases in interest on loans receivable of $19,000, or 1.2%, in interest on investment securities of $25,000, or 43.9% and in interest on other interest-earning assets of $18,000, or 22.5%. The average balance of loans decreased $3.7 million, or 4.6%, to $76.5 million for the six months ended June 30, 2026 from $80.2 million for the six months ended June 30, 2025, and the average yield on loans increased 15 basis points to 4.20% for the six months ended June 30, 2026 from 4.05% for the six months ended June 30, 2025. The average balance of investment securities decreased $911,000, or 29.0%, to $2.2 million for the six months ended June 30, 2026 from $3.1 million for the six months ended June 30, 2025, while the average yield on investment securities decreased 76 basis points to 2.87% for the six months ended June 30, 2026 from 3.63% for the six months ended June 30, 2025. The average balance of other interest-earning assets decreased $522,000, or 13.5%, to $3.3 million for the six months ended June 30, 2026 from $3.9 million for the six months ended June 30, 2025, and the average yield on other interest-earning assets decreased 43 basis points to 3.71% for the six months ended June 30, 2026 from 4.14% for the six months ended June 30, 2025.

Interest Expense. Total interest expense increased $95,000, or 9.2%, to $1.1 million for the six months ended June 30, 2026 from $1.0 million for the six months ended June 30, 2025. The increase was due to increases of $53,000, or 5.5%, in interest expense on deposits and of $42,000, or 60.0%, in interest expense on advances from the FHLB. The average balance of interest-bearing deposits decreased $6.2 million, or 9.2%, to $61.0 million for the six months ended June 30, 2026 from $67.2 million for the six months ended June 30, 2025, and the average cost of interest-bearing deposits increased 47 basis points to 3.33% for the six months ended June 30, 2026 from 2.86% for the six months ended June 30, 2025. The average balance of FHLB advances increased $566,000, or 8.6%, to $7.1 million for the six months ended June 30, 2026 from $6.5 million for the six months ended June 30, 2025. The average cost of these advances increased 101 basis points to 3.15% for the six months ended June 30, 2026 from 2.14% for the six months ended June 30, 2025.

Net Interest Income. Net interest income decreased $157,000, or 21.5%, to $573,000 for the six months ended June 30, 2026 from $730,000 for the six months ended June 30, 2025. Average net interest-earning assets increased $454,000 period to period, as the average balances of interest-earning assets decreased slower than the average balances of interest-bearing liabilities. Our interest rate spread decreased 41 basis points to 0.83% for the six months ended June 30, 2026 from 1.24% for the six months ended June 30, 2025, and our net interest margin decreased 28 basis points to 1.40% for the six months ended June 30, 2026 from 1.67% for the six months ended June 30, 2025. 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 six months ended June 30, 2026 versus the six months ended June 30, 2025.

Provision for Credit Losses. The Company recorded no provisions for credit losses for the six months ended June 30, 2026 or for the six months ended June 30, 2025. The allowance for credit losses was $800,000, or 1.08% of total loans, at June 30, 2026, compared to $800,000, or 1.04% of total loans, at December 31, 2025, and $825,000, or 1.05%, of total loans, at June 30, 2025. The Company had $359,000, $359,000 and $384,000 of loans classified as substandard at June 30, 2026, December 31, 2025 and June 30, 2025, respectively. There were $359,000, $359,000 and $384,000 non-performing loans at June 30, 2026, December 31, 2025 and June 30 2025, respectively. There were no charge-offs or recoveries for the six months ended June 30, 2026 or for the six months ended June 30, 2025.

Noninterest Income. Noninterest income decreased $369,000, or 76.4%, to $114,000 for the six months ended June 30, 2026 from $483,000 for the six months ended June 30, 2025. The decrease was principally due to the $325,000 payment received in the second quarter of 2025 related to the termination of the definitive merger agreement previously announced on May 20, 2025 and a decrease of $42,000, or 68.9%, in fees on loans sold.

Noninterest Expense. Noninterest expense decreased $130,000, or 9.8%, to $1.2 million for the six months ended June 30, 2026 from $1.3 million for the six months ended June 30, 2025. The decrease was primarily due to decreases in occupancy expense of $27,000, or 16.2%, in other non-interest expense of $27,000, or 17.3% and in salaries and employee benefits of $97,000, or 14.0%, resulting primarily from a decrease in commissions and related expenses on lower loan volume period to period, offset, in part, by an increase in accounting, consulting and legal expenses of $35,000, or 19.1%.

Income Tax Expense. There was no income tax expense for the six months ended June 30, 2026 or for the six months ended June 30, 2025, principally due to net operating loss tax carryforwards from prior years. The effective tax rate was 0.00% for the six months ended June 30, 2026 compared to 0.00% for the same period in 2025.

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)
JUNE 30, 2026 AND DECEMBER 31, 2025
(in thousands, except share data)

	June 30, 2026	December 31, 2025
ASSETS		
Cash and Cash Equivalents	$ 5,763	$ 4,003
Interest-Bearing Deposits in Banks	999	1,998
Debt Securities, Available for Sale, at Fair Value (Amortized Cost $1,966 and $2,526, net of Allowance for Credit Losses of $0 and $0 at June 30, 2026 and December 31, 2025, Respectively)	1,829	2,388
Loans Receivable, Net of Allowance for Credit Losses of $800 and $800 at June 30, 2026 and December 31, 2025, Respectively	74,498	77,250
Accrued Interest Receivable	418	418
Federal Home Loan Bank Stock, at Cost	505	341
Premises and Equipment, Net	559	517
Cash Surrender Value of Life Insurance	4,432	4,487
Deferred Tax Asset	29	29
Prepaid Expenses and Other Assets	364	310
Total Assets	$ 89,396	$ 91,741
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Deposits	$ 56,571	$ 63,143
Advances from Federal Home Loan Bank	12,700	7,500
Advance Payments by Borrowers for Taxes and Insurance	1,155	1,622
Accrued Expenses and Other Liabilities	616	647
Total Liabilities	71,042	72,912
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 June 30, 2026 and December 31, 2025, Respectively	10	10
Additional Paid-in Capital	8,203	8,195
Unallocated Common Stock Held by:		
Employee Stock Ownership Plan (ESOP)	(801)	(823)
Retained Earnings	11,051	11,556
Accumulated Other Comprehensive (Loss)	(109)	(109)
Total Stockholders' Equity	18,354	18,829
Total Liabilities and Stockholders' Equity	$ 89,396	$ 91,741

EUREKA HOMESTEAD BANCORP, INC.
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
FOR THE THREE AND SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(in thousands, except Earnings Per Share)

	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Interest Income:				
Loans Receivable	$ 774	$ 810	$ 1,605	$ 1,624
Debt Securities	14	27	32	57
Interest-Bearing Deposits in Banks	29	32	62	80
Total Interest Income	817	869	1,699	1,761
Interest Expense:				
Deposits	511	481	1,014	961
Advances from Federal Home Loan Bank	58	33	112	70
Total Interest Expense	569	514	1,126	1,031
Net Interest Income	248	355	573	730
Provision (Credit) for Credit Losses	—	—	—	—
Net Interest Income After Provision (Credit) for Credit Losses	248	355	573	730
Non-Interest Income:				
Service Charges and Other Income	7	351	24	376
Fees on Loans Sold	12	35	19	61
Income from Life Insurance	22	23	71	46
Total Non-Interest Income	41	409	114	483
Non-Interest Expenses:				
Salaries and Employee Benefits	303	335	595	692
Occupancy Expense	71	86	140	167
FDIC Deposit Insurance Premium and Examination Fees	13	15	26	32
Data Processing	13	21	31	37
Accounting and Consulting	39	49	90	104
Insurance	27	28	54	56
Legal fees	45	51	128	79
Other	62	95	129	156
Total Non-Interest Expenses	573	680	1,193	1,323
(Loss) Income Before Income Tax Expense	(284)	84	(506)	(110)
Income Tax Expense	—	—	—	—
Net (Loss) Income	$ (284)	$ 84	$ (506)	$ (110)
(Loss) Earnings Per Share: Basic	$ (0.30)	$ 0.09	$ (0.54)	$ (0.12)

EUREKA HOMESTEAD BANCORP, INC.
FOR THE THREE AND SIX MONTHS ENDED JUNE 30, 2026 AND 2025
OTHER FINANCIAL DATA (Unaudited)

	Three Months Ended June 30,	
(Annualized)	2026	2025
Return on Average Assets	(1.30)%	0.36 %
Return on Average Equity	(6.13)%	1.75 %
Net Interest Margin	1.23 %	1.66 %
Bank Tier 1 Leverage Ratio	21.12 %	20.47 %
Allowance for Credit Losses to Total Loans	1.08 %	1.05 %
Non-performing Loans to Total Loans	0.48 %	0.49 %
(Loss) Earnings Per Share, Basic	$ (0.30)	$ 0.09
Book Value Per Share	$ 17.89	$ 18.65

	Six Months Ended June 30,	
(Annualized)	2026	2025
Return on Average Assets	(1.14)%	(0.23)%
Return on Average Equity	(5.42)%	(1.15)%
Net Interest Margin	1.40 %	1.67 %
Bank Tier 1 Leverage Ratio	21.12 %	20.47 %
Allowance for Credit Losses to Total Loans	1.08 %	1.05 %
Non-performing Loans to Total Loans	0.48 %	0.49 %
(Loss) Earnings Per Share, Basic	$ (0.54)	$ (0.12)
Book Value Per Share	$ 17.89	$ 18.65