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EUREKA HOMESTEAD BANCORP, INC.
ANNOUNCES MARCH 31, 2026 QUARTERLY FINANCIAL RESULTS

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 (\$222,000), or (\$0.24) per basic share, for the quarter ended March 31, 2026, compared to a net loss of (\$193,000), or (\$0.21) per basic share, for the quarter ended March 31, 2025. Net interest income decreased \$50,000 due to decreased interest income and increased interest expense. Noninterest income decreased \$2,000 principally due to fewer loans being sold in the secondary market and a reduction in service charges and other income, offset, in part, by income from life insurance received related to the early retirement of one BOLI policy. Noninterest expense decreased \$23,000 for the quarter ended March 31, 2026 compared to the same quarter in 2025 principally due to decreases of \$65,000 in salaries and benefits due to lower commissions on lower loan volume and \$11,000 in occupancy expense, offset, in part, by an increase of \$54,000 in professional fees.

Comparison of Financial Condition at March 31, 2026 and December 31, 2025

Total Assets. Total assets increased \$411,000, or 0.4%, to \$92.2 million at March 31, 2026 from \$91.7 million at December 31, 2025. The increase was principally due to increases in cash and cash equivalents of \$893,000 and in net loans of \$66,000, offset, in part, by decreases in interest-bearing deposits in banks of \$499,000 and in debt securities available-for-sale of \$118,000.

Net Loans. Net loans increased \$66,000, or 0.1%, to \$77.3 million at March 31, 2026 from \$77.2 million at December 31, 2025. The increase in net loans was due primarily to an increase in one- to four-family residential real estate loans.

One- to four-family residential real estate loans increased \$1.3 million, or 1.8%, to \$74.3 million at March 31, 2026 from \$73.0 million at December 31, 2025, construction and land loans decreased \$1.2 million, or 68.6%, to \$548,000 at March 31, 2026 from \$1.7 million at December 31, 2025, multifamily loans decreased \$17,000, or 0.9%, to \$1.8 million at March 31, 2026 from \$1.8 million at December 31, 2025 and consumer loans decreased \$2,000, or 0.9%, to \$213,000 at March 31, 2026 from \$215,000 at December 31, 2025.

Cash and Cash Equivalents. Cash and cash equivalents increased \$893,000, or 22.3%, to \$4.9 million at March 31, 2026 from \$4.0 million at December 31, 2025.

Interest-Bearing Deposits in Banks. Interest-bearing deposits in banks decreased \$499,000, or 25.0%, to \$1.5 million at March 31, 2026 from \$2.0 million at December 31, 2025.

In the aggregate, cash and cash equivalents and interest-bearing deposits in banks increased \$394,000.

Debt 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 \$118,000, or 4.9%, to \$2.3 million at March 31, 2026 from \$2.4 million at December 31, 2025 as a result of normal repayments.

Deposits. Deposits decreased \$749,000, or 1.2%, to \$62.4 million at March 31, 2026 from \$63.1 million at December 31, 2025, principally due to a decrease of \$777,000 in certificates of deposit, or 1.3%, to \$60.8 million at March 31, 2026 from \$61.6 million at December 31, 2025, offset, in part, by an increase of \$28,000 in savings accounts,

or 1.8%, to \$1.6 million at March 31, 2026 from \$1.6 million at December 31, 2025. The decrease in certificates of deposit resulted primarily from decreases in retail certificates of deposit and certificates of deposit from an internet listing service.

Borrowings. Borrowings, consisting entirely of Federal Home Loan Bank (FHLB) advances, increased \$1.9 million, or 25.3%, to \$9.4 million at March 31, 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 \$517,000, or 31.9%, to \$1.1 million at March 31, 2026 from \$1.6 million at December 31, 2025 due to normal payments for real estate taxes due in the first quarter of each year.

Total Equity. Total equity decreased \$206,000, or 1.1%, to \$18.6 million at March 31, 2026 from \$18.8 million at December 31, 2025 as the net loss of (\$222,000) during the three months ended March 31, 2026 was offset, in part, by a decrease in accumulated other comprehensive loss of \$1,000 and the allocation of ESOP shares of \$15,000.

Comparison of Operating Results for the Three Months Ended March 31, 2026 and 2025

General. We had a net loss of (\$222,000) for the three months ended March 31, 2026, compared to a net loss of (\$193,000) for the three months ended March 31, 2025, an increase of \$29,000. The increase in net loss resulted from decreases in net interest income of \$50,000 and in noninterest income of \$2,000, offset, in part, by a decrease in noninterest expense of \$23,000.

Interest Income. Interest income decreased \$10,000, or 1.1%, to \$882,000 for the three months ended March 31, 2026 from \$892,000 for the three months ended March 31, 2025. This decrease was attributable to decreases in interest on debt securities of \$12,000, or 40.0%, and in interest on other interest-earning assets of \$15,000, or 31.3%, offset, in part, by an increase in interest on loans receivable of \$17,000, or 2.1%. The average balance of loans decreased \$3.5 million, or 4.3%, to \$77.5 million for the three months ended March 31, 2026 from \$81.0 million for the three months ended March 31, 2025, and the average yield on loans increased 27 basis points to 4.29% for the three months ended March 31, 2026 from 4.02% for the three months ended March 31, 2025. The average balance of debt securities decreased \$888,000, or 27.5%, to \$2.3 million for the three months ended March 31, 2026 from \$3.2 million for the three months ended March 31, 2025, while the average yield on debt securities decreased 64 basis points to 3.07% for the three months ended March 31, 2026 from 3.71% for the three months ended March 31, 2025. The average balance of other interest-earning assets decreased \$1.1 million, or 23.2%, to \$3.5 million for the three months ended March 31, 2026 from \$4.6 million for the three months ended March 31, 2025, and the average yield on other interest-earning assets decreased 44 basis points to 3.72% for the three months ended March 31, 2026 from 4.16% for the three months ended March 31, 2025.

Interest Expense. Total interest expense increased \$40,000, or 7.7%, to \$557,000 for the three months ended March 31, 2026 from \$517,000 for the three months ended March 31, 2025. The increase was due to increases of \$24,000, or 5.0%, in interest expense on deposits and of \$16,000, or 42.1%, in interest expense on advances from the FHLB. The average balance of interest-bearing deposits decreased \$6.1 million, or 8.9%, to \$62.1 million for the three months ended March 31, 2026 from \$68.1 million for the three months ended March 31, 2025, and the average cost of interest-bearing deposits increased 43 basis points to 3.24% for the three months ended March 31, 2026 from 2.81% for the three months ended March 31, 2025. The average balance of FHLB advances decreased \$815,000, or 10.2%, to \$7.2 million for the three months ended March 31, 2026 from \$8.0 million for the three months ended March 31, 2025. The average cost of these advances increased 111 basis points to 3.01% for the three months ended March 31, 2026 from 1.90% for the three months ended March 31, 2025.

Net Interest Income. Net interest income decreased \$50,000, or 13.3%, to \$325,000 for the three months ended March 31, 2026 from \$375,000 for the three months ended March 31, 2025. Average net interest-earning assets increased \$1.4 million period to period. Our interest rate spread decreased 28 basis points to 1.01% for the three months ended March 31, 2026 from 1.29% for the three months ended March 31, 2025, and our net interest margin decreased 13 basis points to 1.57% for the three months ended March 31, 2026 from 1.70% for the three months ended March 31, 2025. The decreases in interest rate spread and net interest margin were primarily the result of interest rates on average interest-

bearing liabilities increasing more than interest rates on average interest-earning assets during the three months ended March 31, 2026 versus the three months ended March 31, 2025.

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

Noninterest Income. Noninterest income decreased \$2,000, or 2.7%, to \$72,000 for the three months ended March 31, 2026 from \$74,000 for the three months ended March 31, 2025. The decrease was due to decreases of \$19,000, or 73.1%, in fees on loans sold, and of \$8,000, or 32.0%, in service charges and other income, offset, in part, by an increase of \$25,000, or 108.7%, in income from life insurance received related to the early retirement of one BOLI policy.

Noninterest Expense. Noninterest expense decreased \$23,000, or 3.6%, to \$619,000 for the three months ended March 31, 2026 from \$642,000 for the three months ended March 31, 2025. The decrease was primarily due to decreases in salaries and employee benefits of \$65,000, or 18.2%, resulting primarily from decreases in commissions and related expenses on lower loan volume period to period, and in occupancy expense of \$11,000, or 13.6%, offset, in part, by an increase of \$54,000, or 192.9%, in professional fees.

Income Tax Expense. There was no income tax expense for the three months ended March 31, 2026 or for the three months ended March 31, 2025, principally due to net operating loss tax carryforwards from prior years. The effective tax rate was 0.00% for the three months ended March 31, 2026 compared to 0.00% for the same quarter 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)
MARCH 31, 2026 AND DECEMBER 31, 2025
(in thousands, except share data)

	March 31, 2026	December 31, 2025
<u>ASSETS</u>		
Cash and Cash Equivalents	\$ 4,896	\$ 4,003
Interest-Bearing Deposits in Banks	1,499	1,998
Debt Securities, Available for Sale, at Fair Value (Amortized Cost \$2,408 and \$2,526, net of Allowance for Credit Losses of \$0 and \$0 at March 31, 2026 and December 31, 2025, Respectively)	2,270	2,388
Loans Receivable, Net of Allowance for Credit Losses of \$800 and \$800 at March 31, 2026 and December 31, 2025, Respectively	77,316	77,250
Accrued Interest Receivable	425	418
Federal Home Loan Bank Stock, at Cost	352	341
Premises and Equipment, Net	533	517
Cash Surrender Value of Life Insurance	4,509	4,487
Deferred Tax Asset	29	29
Prepaid Expenses and Other Assets	323	310
Total Assets	<u>\$ 92,152</u>	<u>\$ 91,741</u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 62,394	\$ 63,143
Advances from Federal Home Loan Bank	9,400	7,500
Advance Payments by Borrowers for Taxes and Insurance	1,105	1,622
Accrued Expenses and Other Liabilities	630	647
Total Liabilities	<u>73,529</u>	<u>72,912</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 March 31, 2026 and December 31, 2025, Respectively	10	10
Additional Paid-in Capital	8,199	8,195
Unallocated Common Stock Held by:		
Employee Stock Ownership Plan (ESOP)	(812)	(823)
Retained Earnings	11,334	11,556
Accumulated Other Comprehensive (Loss)	(108)	(109)
Total Stockholders' Equity	<u>18,623</u>	<u>18,829</u>
Total Liabilities and Stockholders' Equity	<u>\$ 92,152</u>	<u>\$ 91,741</u>

EUREKA HOMESTEAD BANCORP, INC.
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
FOR THE THREE AND NINE MONTHS ENDED MARCH 31, 2026 AND 2025
(in thousands, except Earnings Per Share)

	Three Months Ended March 31,	
	2026	2025
Interest Income:		
Loans Receivable	\$ 831	\$ 814
Debt Securities	18	30
Interest-Bearing Deposits in Banks	33	48
Total Interest Income	882	892
Interest Expense:		
Deposits	503	479
Advances from Federal Home Loan Bank	54	38
Total Interest Expense	557	517
Net Interest Income	325	375
Provision (Credit) for Credit Losses		
Net Interest Income After Provision (Credit) for Credit Losses	—	—
	325	375
Non-Interest Income:		
Service Charges and Other Income	17	25
Fees on Loans Sold	7	26
Income from Life Insurance	48	23
Total Non-Interest Income	72	74
Non-Interest Expenses:		
Salaries and Employee Benefits	292	357
Occupancy Expense	70	81
FDIC Deposit Insurance Premium and Examination Fees	13	17
Data Processing	17	16
Accounting and Consulting	51	55
Insurance	26	28
Legal fees	82	28
Other	68	60
Total Non-Interest Expenses	619	642
(Loss) Before Income Tax Expense	(222)	(193)
Income Tax Expense	—	—
Net (Loss)	<u>\$ (222)</u>	<u>\$ (193)</u>
Earnings (Loss) Per Share: Basic	<u>\$ (0.24)</u>	<u>\$ (0.21)</u>

EUREKA HOMESTEAD BANCORP, INC.
FOR THE THREE AND NINE MONTHS ENDED MARCH 31, 2026 AND 2025
OTHER FINANCIAL DATA (Unaudited)

(Annualized)	<u>Three Months Ended March 31,</u>	
	<u>2026</u>	<u>2025</u>
Return on Average Assets	(0.99)%	(0.80)%
Return on Average Equity	(4.73)%	(4.04)%
Net Interest Margin	1.57 %	1.70 %
Bank Tier 1 Leverage Ratio	20.69 %	19.66 %
Allowance for Credit Losses to Total Loans	1.04 %	1.04 %
Non-performing Loans to Total Loans	0.47 %	0.49 %
(Loss) Earnings Per Share, Basic	\$ (0.24)	\$ (0.21)
Book Value Per Share	\$ 18.15	\$ 18.53