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BEO Bancorp

PO Box 39

Heppner, OR 97836

NEWS RELEASE

BEO Bancorp Announces Dividend for 2025

CONTACT:

Jeff Bailey, President, and CEO (541) 676-0201

Mark Lemmon, EVP, and CFO, (541) 676-0201

Heppner, Oregon, (November 20, 2025) “I am pleased to announce that the Board of Directors of BEO Bancorp has voted to declare a \$2.00 per share dividend for 2025. The dividend will be paid to shareholders of record as of December 8, 2025; payable on or before December 16, 2025,” said President and CEO Jeff Bailey.

According to Board Chair Bob Armstrong, “BEO Bancorp has paid a dividend 39 of the past 40 years. Dividends reflect the financial stability and profitability of the bank. We are incredibly happy to be able to provide this dividend to our shareholders.”

“The dividend of \$2.00 per share is up 60.0% compared to the dividend paid in 2024. In addition, the \$2.00 per share is the highest dividend ever paid by BEO Bancorp. The board of directors and employees work hard to improve the overall strength of the bank, add value to our shareholders, as well as provide the brand of banking that our customers appreciate and expect from Bank of Eastern Oregon,” said Bailey. He concluded by saying, “The support of our shareholders, communities and employees have made it possible for us to continue to be successful.”

For further information on the Company or to access internet banking, please visit our website at <https://www.beobank.com>.

About BEO Bancorp

BEO Bancorp is the holding company for Bank of Eastern Oregon, which operates 22 branches and two loan production offices in one western Idaho county, 11 eastern Oregon counties, and four eastern Washington counties. Branch locations include Arlington, Ione, Heppner, Condon, Irrigon, Boardman, Burns, John Day, Prairie City, Fossil, Moro, Enterprise, Athena, Hermiston, LaGrande, and Pendleton OR; Colfax, Dayton, LaCrosse, Pasco, and Pomeroy WA; and Caldwell, ID. Loan production offices are located in Ontario, and Madras, OR. Bank of Eastern Oregon also operates a mortgage division and operates the Washington locations under the name of Bank of Eastern Washington. The bank’s website is <https://www.beobank.com>.