

5/22/2026

BEO Bancorp
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NEWS RELEASE

BEO Bancorp announces stock split

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Heppner, Oregon, (May 22, 2026) BEO Bancorp (OTCBB:BEOB) today announced that its Board of Directors has approved a stock split of its common stock, in the form of a stock dividend. Shareholders of record at the close of business on June 5, 2026, will receive one (1) additional share for every share held. The shares will be distributed on June 19, 2026.

In announcing the split, President and CEO Jeff Bailey said, “We are pleased with the Bank’s performance over the past few years and are happy to reward our shareholders with this two-for-one stock split. We expect this split will enhance share availability for existing and potential new shareholders.”

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

About BEO Bancorp

BEO Bancorp is the holding company for Bank of Eastern Oregon, which operates twenty-two branches and two loan production offices in eleven eastern Oregon, four eastern Washington, and one western Idaho 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 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 www.beobank.com.

Forward-Looking Statements

The statements contained in this release that are not historical facts are forward-looking statements based upon management’s current expectations and beliefs concerning future developments and their potential effect on BEO Bancorp. There can be no assurances that future developments affecting BEO Bancorp will be the same as those anticipated by management.

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Actual results may differ from those projected in the forward-looking statements. These forward-looking statements involve risks and uncertainties. These risks and uncertainties include, but are not limited to:

- (1) Competitive pressures in the banking and financial industries.
- (2) Changes in interest rate environment.
- (3) General economic conditions, nationally, regionally, and in operating markets.
- (4) Changes in regulatory environment.
- (5) Changes in business conditions and inflation.
- (6) Changes in securities markets.
- (7) Future credit loss experience.