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BEO Bancorp
PO Box 39
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NEWS RELEASE

Bank of Eastern Oregon Among Nation's Top Performing Community Banks

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Heppner, Oregon, (July 23, 2026) Bank of Eastern Oregon has been named one of the top-performing community banks of 2025, by Capital Performance Group and *American Banker.* BEO is ranked 7th nationally on the list of the 20 top-performing publicly traded banks with under $2 billion in assets. Capital Performance Group completes the ranking using data provided by S&P Global Market Intelligence. "What separated the top-performing banks was their ability to maintain low overhead costs while growing efficiently. The banks were ranked by consulting firm Capital Performance Group based on their three-year average return on average equity, or ROAE, using year end data," said *American Banker.* BEO's 3-year average for Return on Average Equity for 2023-2025 was 21.79%. Jeff Bailey, president and CEO of Bank of Eastern Oregon said, "It is gratifying for our organization to be recognized as a 'Top 20 Bank'. Top-tier performance is not possible without the dedication of employees who work hard every day to earn the trust, dedication, and confidence of our customers. We have been proudly serving rural markets in the Pacific Northwest since 1945 and have a long history of supporting our communities and the agricultural producers that are the backbone of our economy".

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 three loan production offices in eleven eastern Oregon, four eastern Washington, one western Idaho, and one western Montana 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, Madras, OR, and Sheridan, MT. 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.

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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.

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.