

cb Financial Services, Inc.

Investor Presentation | April 2026

The Q1 2026 Investor Presentation should be read in conjunction with the Earnings Release furnished in Exhibit 99.1 to Form 8K furnished with the SEC on April 22, 2026.



cb
Community
Bank

CELEBRATING
125
YEARS

Generations of Trust

Forward-Looking Statements and Non-GAAP Financial Measures



Statements contained in this investor presentation that are not historical facts may constitute forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995 and such forward-looking statements are subject to significant risks and uncertainties. The Company intends such forward-looking statements to be covered by the safe harbor provisions contained in the Act. The Company's ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations and future prospects of the Company and its subsidiaries include, but are not limited to, general and local economic conditions, changes in market interest rates, deposit flows, demand for loans, real estate values and competition, competitive products and pricing, the ability of our clients to make scheduled loan payments, loan delinquency rates and trends, our ability to manage the risks involved in our business, our ability to control costs and expenses, inflation, market and monetary fluctuations, changes in federal and state legislation and regulation applicable to our business, actions by our competitors, and other factors that may be disclosed in the Company's periodic reports as filed with the Securities and Exchange Commission. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. The Company assumes no obligation to update any forward-looking statements except as may be required by applicable law or regulation.

Explanation of Use of Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), we use, and this investor presentation may contain or reference, certain non-GAAP financial measures. We believe these non-GAAP financial measures provide useful information in understanding our underlying results of operations or financial position and our business and performance trends as they facilitate comparisons with the performance of other companies in the financial services industry. Non-GAAP adjusted items impacting the Company's financial performance are identified to assist investors in providing a complete understanding of factors and trends affecting the Company's business and in analyzing the Company's operating results on the same basis as that applied by management. Although we believe that these non-GAAP financial measures enhance the understanding of our business and performance, they should not be considered an alternative to GAAP or considered to be more important than financial results determined in accordance with GAAP, nor are they necessarily comparable with similar non-GAAP measures which may be presented by other companies. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found within the referenced earnings release.



Our Mission Statement

Community Bank partners with individuals, businesses and communities to realize their dreams, protect their financial futures and improve their lives.

Our Core Values

Take Care of Each Other
Be a Great Teammate
Give and Expect Mutual Respect
Be Positive

Always Do the Right Thing
Work Hard to Achieve Our Goals
Enjoy Life Everyday
Have a Sense of Urgency

Our Cornerstone

Client Experience First



Strategic Initiatives

- **Sustainable Earnings Growth**
 - Improve core earnings by investing in talent and technology, implementing and rewarding a disciplined sales culture, innovating new products, providing best in class delivery, improving efficiency and developing digital delivery.
- **People, Culture & Innovation**
 - Ensure our organization culture, practices, values and structure enable us to attract, train and retain top talent. Embed innovation at our core to improve capacity, to scale and respond to changing market and industry conditions.
- **Client Experience**
 - Prioritize the Client Experience. Make it simple and easy.
- **Automate and Optimize Processes**
 - Optimize process and delivery channels through technology, including AI, to enhance our Client Experience, lower costs, mitigate risk and improve profitability.
- **Improve Efficiency**
 - Establish a board-approved enterprise risk management framework to drive high quality earnings within established risk tolerances.

Treasury Management & Commercial Banking Strategy

Strategic Focus

Objectives

Results

CB's footprint contains highly concentrated markets and there is opportunity to gain market share in Commercial Banking and Treasury Services.

Build and develop a Treasury Management (TM) and Specialized Deposit Division that provides a first class client experience.

Under the leadership of Jim Mele, a seasoned veteran with an established record of success, the Bank has built a TM and Specialized Deposit Division which includes specialized and experienced sales, operations and risk associates dedicated to these clients.

Targeted investments related to technology and systems to develop new products and processes, with a focus on ensuring a positive client experience.

Leverage existing core system strengths and enhance with new TM products and processes with an exceptional client experience as the primary goal.

Technology has been upgraded and risk controls have been enhanced. Technology upgrades include online banking, ACH platforms and escrow management programs, with enhanced capabilities for treasury and commercial clients.

Treasury Services are the least commoditized deposits and servicing these accounts will generate growth in lower cost deposits and noninterest income.

Enhance liquidity position with sticky, granular cost-effective deposits while also adding net fee income.

With the talent and technology implemented, the onboarding of treasury clients has begun and material deposit growth was achieved in 1Q26 (\$27.6 million). Strong ongoing growth is expected.

Combined with the expansion of the Bank's Commercial Banking team, this two pronged strategy enhances the ability to improve net interest margin and net income.

Be opportunistic in retaining talented Commercial Bankers to gain market share.

The Bank is continuing to evaluate and hire additional Commercial Banking talent.

Expenses related to these strategies are expected to be offset with additional cost savings and incremental revenue.



CB will need to remain vigilant and adaptable to navigate the uncertainties and complexities of the macroeconomic landscape in 2026 and beyond.

Item	Comment
Monetary Policy	The Federal Reserve's rate cuts are uncertain to continue during 2026 due to renewed inflation pressure tied to energy prices and geopolitical risks. Further rate cuts could impact pricing on deposits, borrowings and loans. Interest rate and liquidity management are primary components to managing impact.
Inflation/Demand	Inflation is pushing higher and expectations have become volatile. If inflationary pressures escalate, a potential economic slowdown may temper loan demand. Cost-control and pricing strategies are critical to remain competitive.
Regulatory Environment	Evolving regulations may impact operations and compliance costs. Risk management (cybersecurity and data privacy in particular) is on the forefront with continued shift to digital channels.
Market Dynamics	Competitive pressures, market conditions, stablecoin and deposit tokenization and AI-powered technology will require agile and innovative strategies to remain relevant while prioritizing client experience to build loyalty and differentiation.

Q1 2026 Financial Highlights

Q1 2026 Highlights (Unaudited)



Balance Sheet & Asset Quality (as of March 31, 2026 unless otherwise noted)

- **Steady loan portfolio.** Total loans (\$1.15 billion) decreased 0.4% from December 31, 2025 due primarily to a decrease in indirect auto loans following the discontinuation of that product in Q2 2023. Excluding the reduction in the Bank's indirect auto loans, the portfolio grew 0.1% during the quarter.
- **Strong deposit growth.** Deposits (\$1.38 billion) increased 2.7% from December 31, 2025. Deposit growth for the quarter included \$39.7 million of core (non-time) deposits primarily from growth in the Bank's new Specialty Treasury division, partially offset by a \$4.1 million decrease in time deposits.
- **High concentration of core deposits.** Core deposits were 78% of total deposits at March 31, 2026.
- **Limited wholesale funding.** Borrowings to total assets was 2.2% and brokered time deposits to total assets was 6.2% at March 31, 2026.
- **Strong credit quality.** Nonperforming loans to total loans was 0.29% and nonperforming assets to total assets was 0.21% as of March 31, 2026. Annualized net charge-offs to average loans for the current quarter was 0.01%.

Earnings (for the three months ended March 31, 2026 unless otherwise noted)

- **Core earnings.** Core net income (non-GAAP) was \$3.9 million, with diluted core earnings per share of \$0.72. Core pre-provision net revenue (PPNR) (non-GAAP) was \$4.8 million.
- **Margin.** Net interest income was \$13.9 million, an increase of 0.3% from Q4 2025. Net interest margin was 3.83%, up 7 bps from Q4 2025 as cost of funds decreased 8 bps partially offset as the yield on interest-earning assets decreased 1 bp.
- **Positive core returns.** Adjusted return on average equity (non-GAAP) was 9.80% for Q1 2026, compared to 7.46% for Q1 2025.

Liquidity and Capital Strength (as of March 31, 2026 unless otherwise noted)

- **Significant available liquidity.** Cash on deposit was \$55.5 million and available borrowing capacity was \$640.6 million. Available liquidity covers 262% of uninsured/non-collateralized deposits.
- **Low-risk deposit base.** Insured/collateralized deposits account for 75.5% of total deposits.
- **Well-capitalized.** The Bank's Tier 1 Leverage ratio was 10.34% at March 31, 2026, compared to 10.15% at December 31, 2025.
- **Increasing shareholder value.** TBV per common share (non-GAAP) was \$29.38 at March 31, 2026, compared to \$29.35 at December 31, 2025.
- **Stock Repurchase Plan (SRP).** Announced \$5.0 million SRP in Q3 2025. Attractive way to return capital to shareholders.

Q1 2026 Results Overview (Unaudited)



Financial Highlights

(\$000s except per share)	Q1 2026	Change	
		Q4 2025	Q1 2025
Balance Sheet			
Total Net Loans (Net of Allowance)	\$ 1,147,534	\$ (4,610)	\$ 68,859
Total Deposits	1,375,437	35,632	94,340
Income Statement			
Net Interest Income	13,872	46	2,561
Net Provision (Recovery) for Credit Losses	241	(121)	281
Adjusted Noninterest Income ⁽²⁾	946	(18)	139
Gain on Sale of Securities	8	(6)	(77)
Noninterest Expense	10,012	89	210
Income Tax Expense	714	186	287
Adjusted Net Income	3,854	55	1,137
Performance Ratios			
Adjusted Earnings Per Share, Diluted ⁽²⁾	\$ 0.72	\$ —	\$ 0.22
Net Interest Margin ⁽¹⁾	3.83 %	0.07 %	0.56 %
Adjusted ROAA ⁽¹⁾⁽²⁾	1.00 %	0.03 %	0.25 %
Adjusted ROAE ⁽¹⁾⁽²⁾	9.80 %	0.08 %	2.34 %
NCOs/Average Loans ⁽¹⁾	0.01 %	(0.09)%	(0.01)%
Tangible Book Value per Share ⁽²⁾	\$ 29.38	\$ 0.03	\$ 2.21
Tangible Equity Ratio (TCE / TA) ⁽²⁾	9.47 %	(0.14)%	0.07 %
Capital Ratios (Bank Only)			
Tier 1 Leverage	10.34 %	0.19 %	(0.02)%
Common Equity Tier 1 Capital	14.70 %	0.78 %	(0.24)%
Tier 1 Capital	14.70 %	0.78 %	(0.24)%
Total Risk-Based Capital	15.71 %	0.83 %	(0.24)%

(1) Annualized

(2) Non-GAAP Calculation in Press Release

(3) Comparisons are to Q4 2025 unless otherwise noted

Quarterly Highlights⁽³⁾

Balance Sheet:

- Loans decreased \$4.6 million as a result of a decrease in consumer loans due to the discontinued indirect auto product offering.
- Deposits increased \$35.6 million due to an increase of \$39.7 million in in core (non-time) deposits, partially offset by a \$4.1 million decrease in time deposits. Growth was driven by increases in Specialty Treasury deposits.
- Tangible book value per share (non-GAAP) was \$29.38.

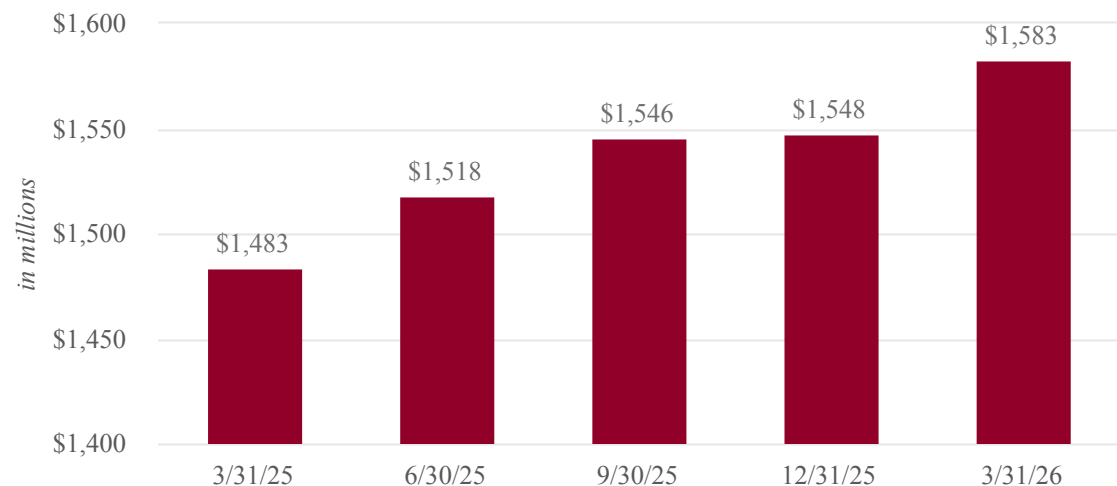
Earnings and Capital:

- Core net income was \$3.9 million, while core PPNR was \$4.8 million for Q1.
- Net interest margin⁽¹⁾ was up 7 bp to 3.83% due to a reduction in cost of funds.
- Noninterest expense increased 0.9% due to higher salaries and benefits and data processing costs primarily related to treasury personnel and products.
- The Bank's Tier 1 Leverage ratio was 10.34%.

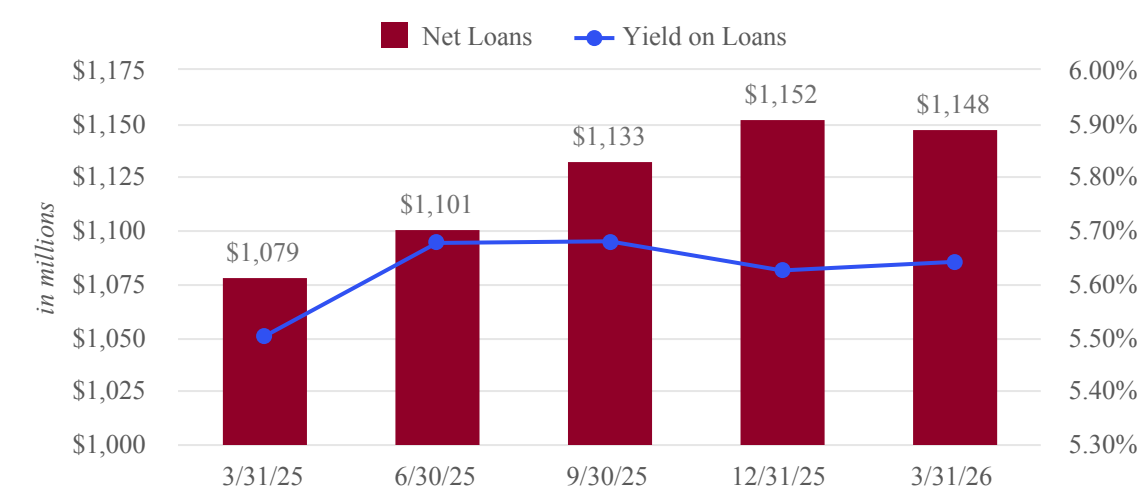
Financial Trends - Balance Sheet (Unaudited)



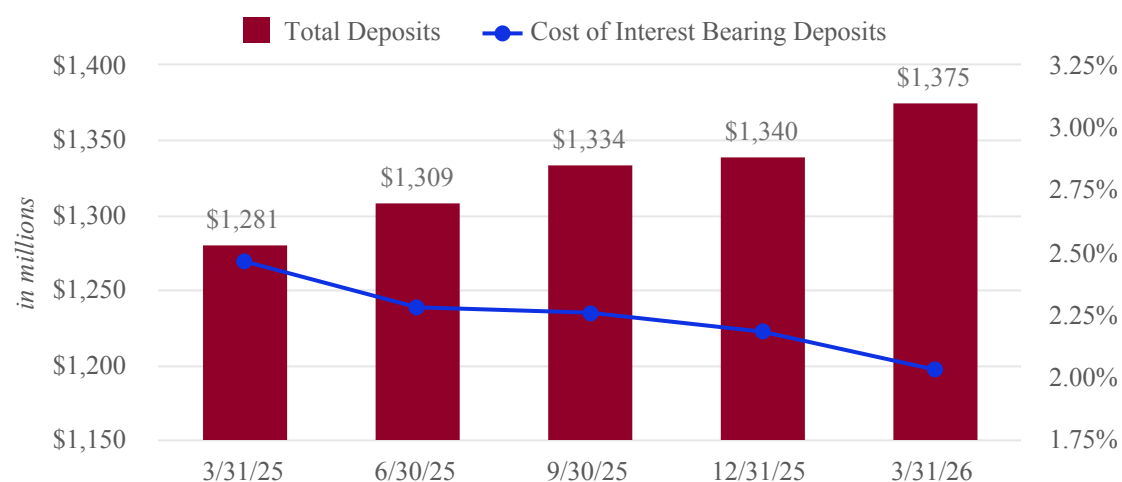
Total Assets



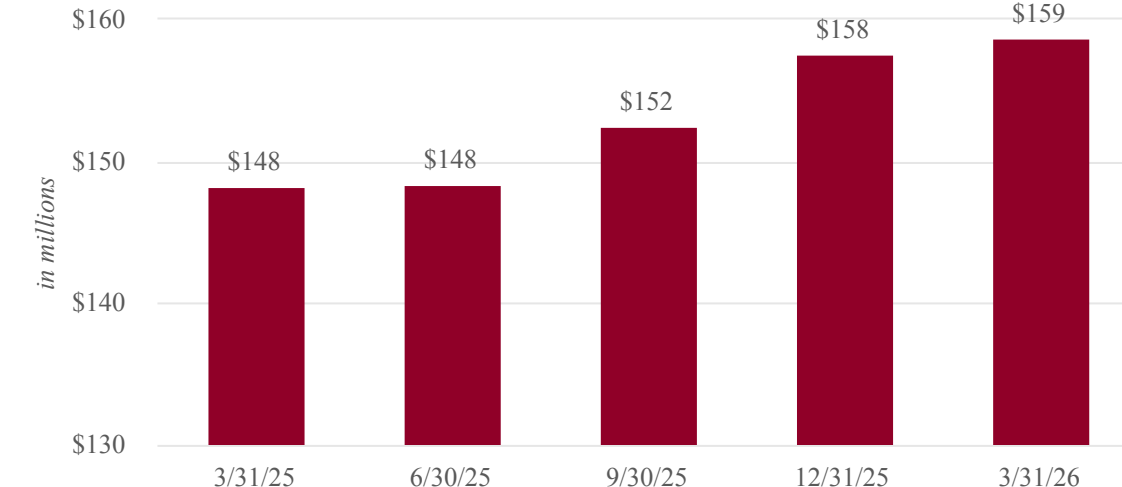
Total Net Loans



Total Deposits



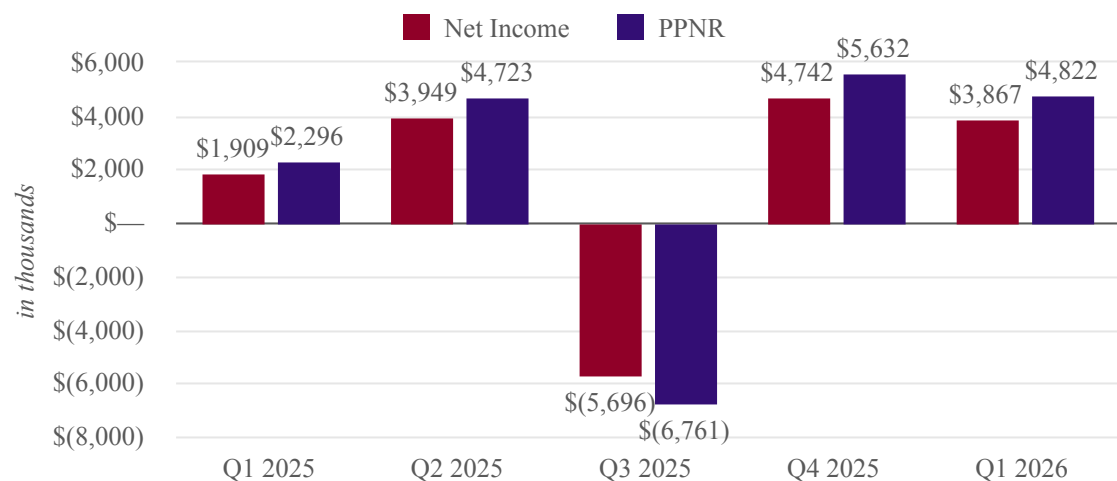
Total Stockholders' Equity



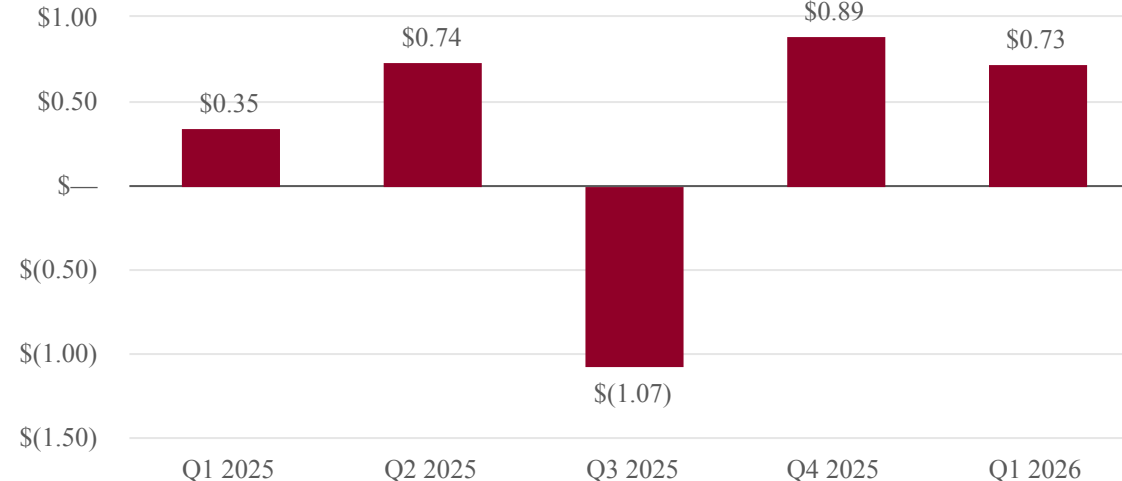
Financial Trends - Reported Earnings and Profitability (Unaudited)



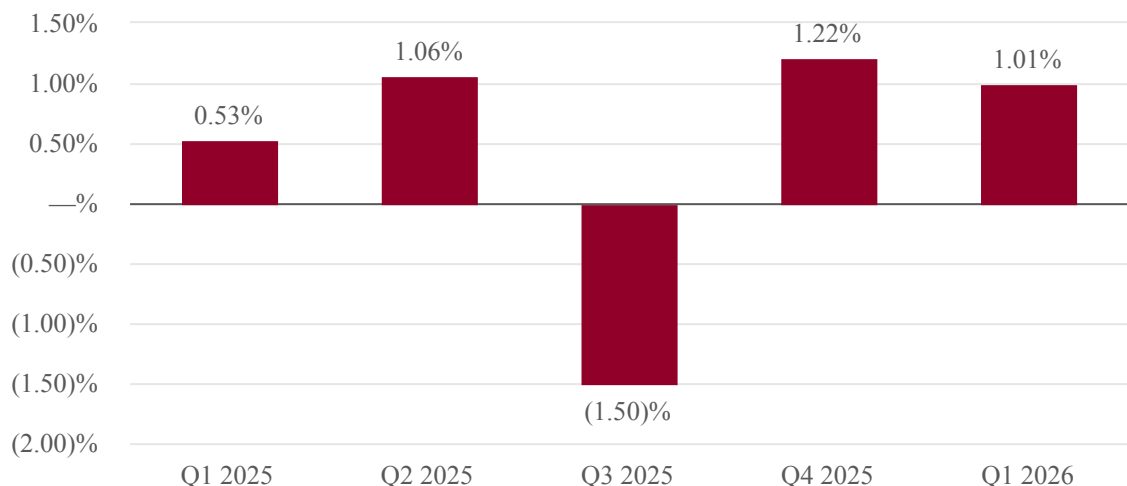
Net Income (Loss) / PPNR (non-GAAP)



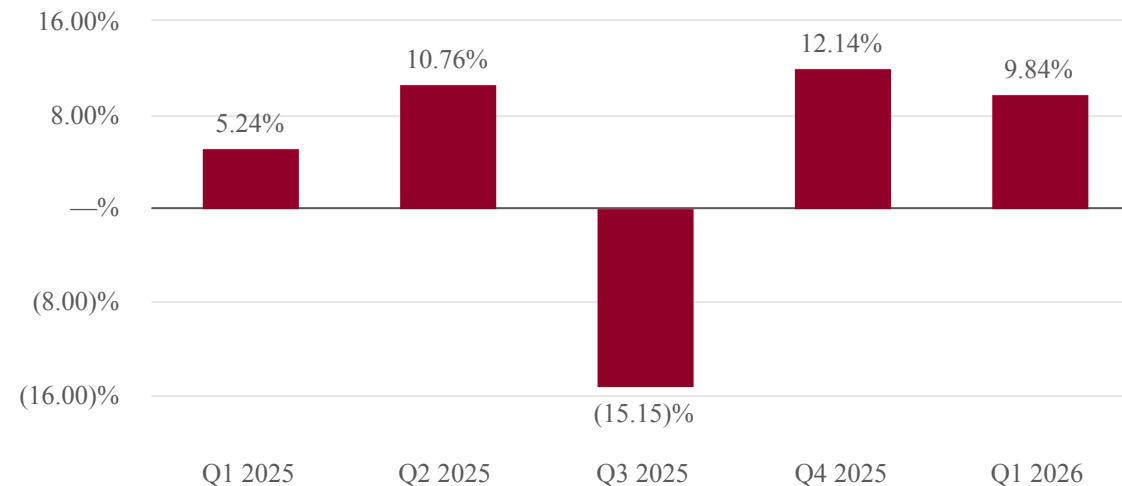
Earnings (Loss) Per Share (EPS) - Diluted



Annualized Return on Average Assets (ROAA)



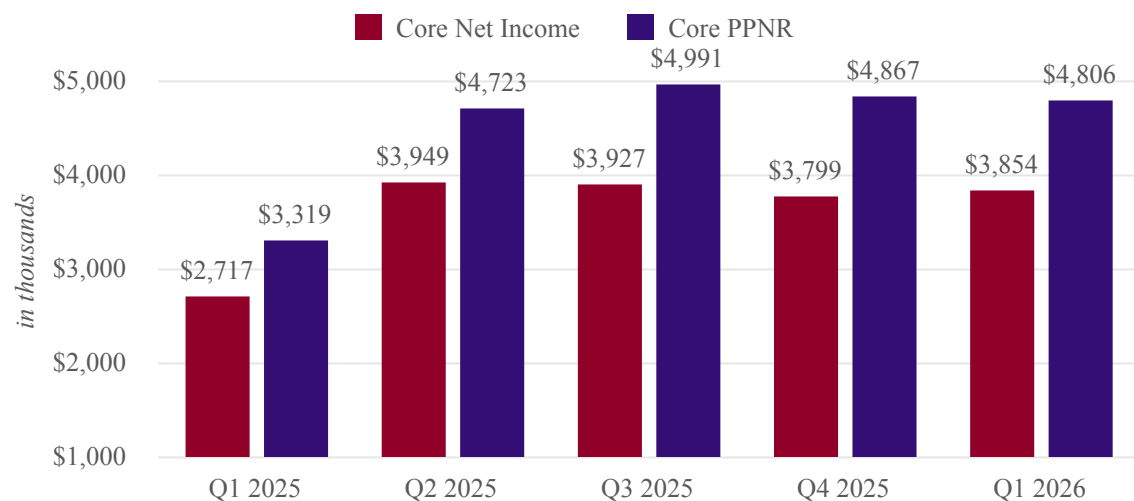
Annualized Return on Average Equity (ROAE)



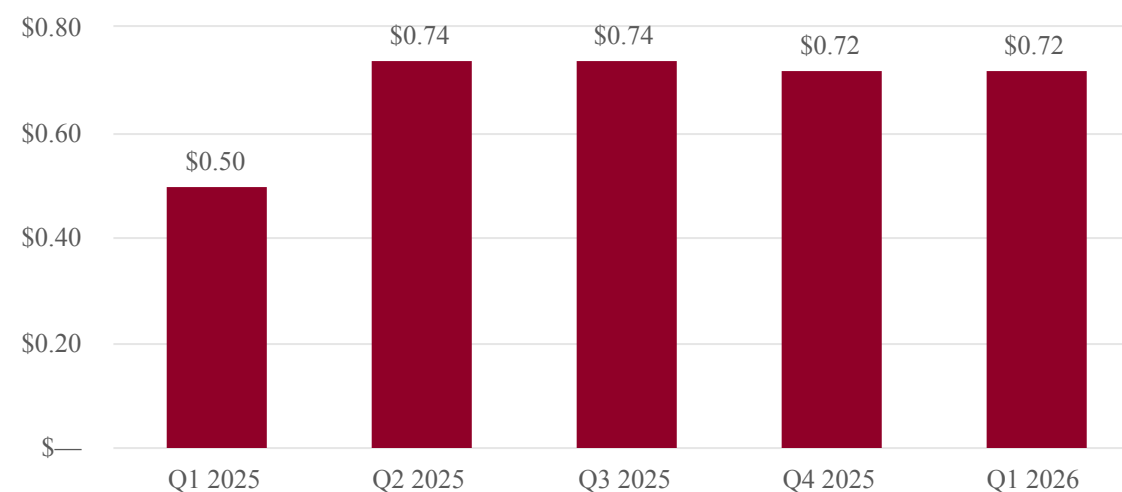
Financial Trends - Core Earnings and Profitability ⁽¹⁾ (Unaudited)



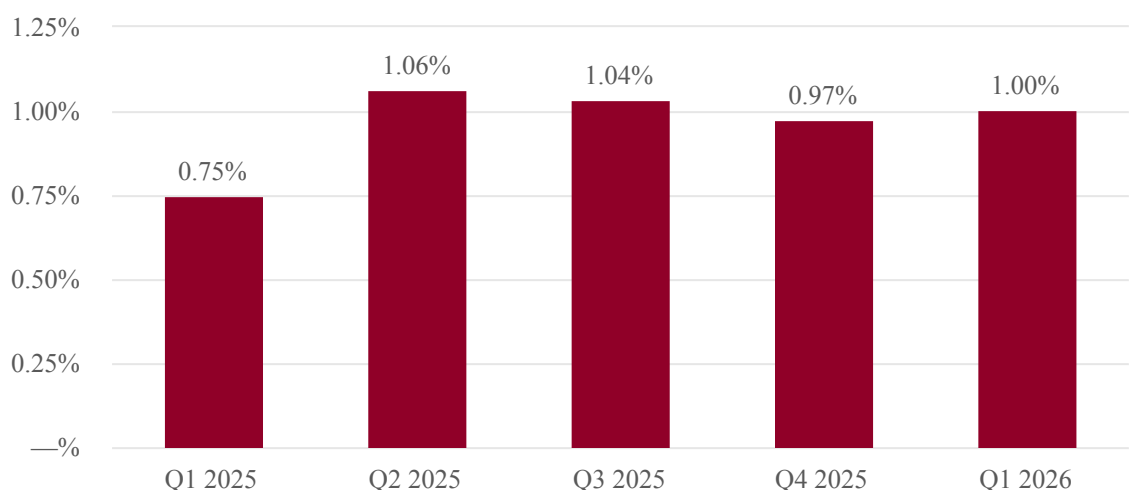
Core Net Income / Core PPNR (non-GAAP)



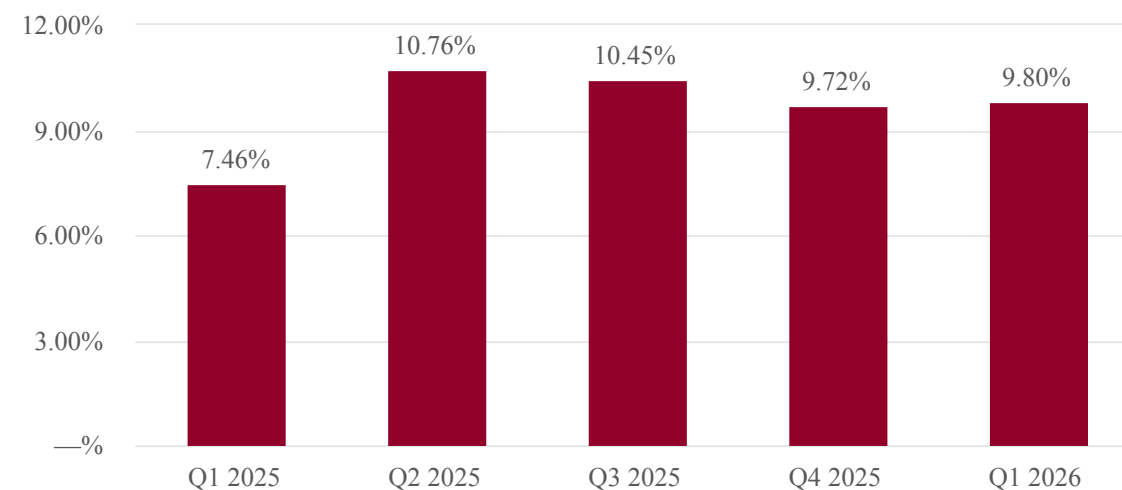
Core EPS - Diluted (non-GAAP)



Core Annualized ROAA (non-GAAP)



Core Annualized ROAE (non-GAAP)

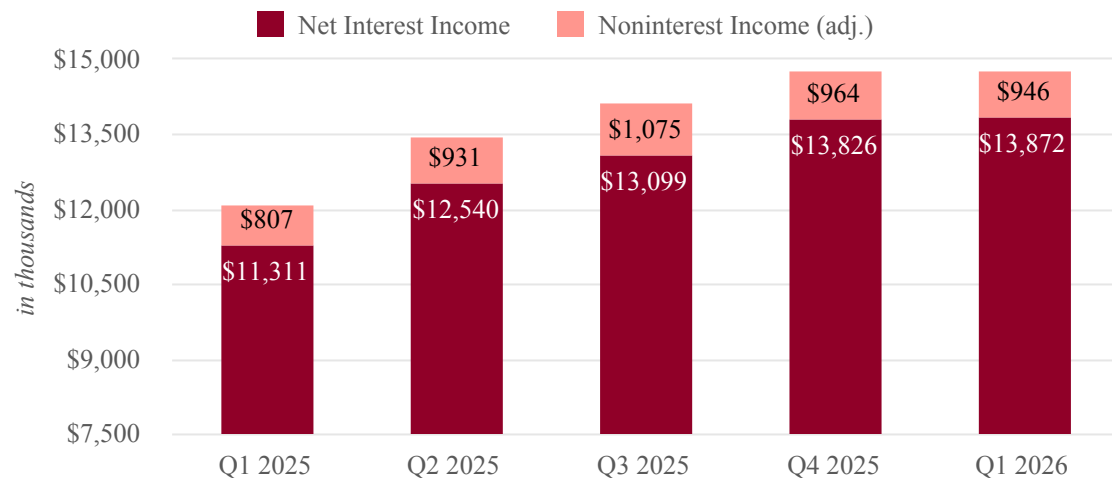


(1) Non-GAAP Calculation in Press Release

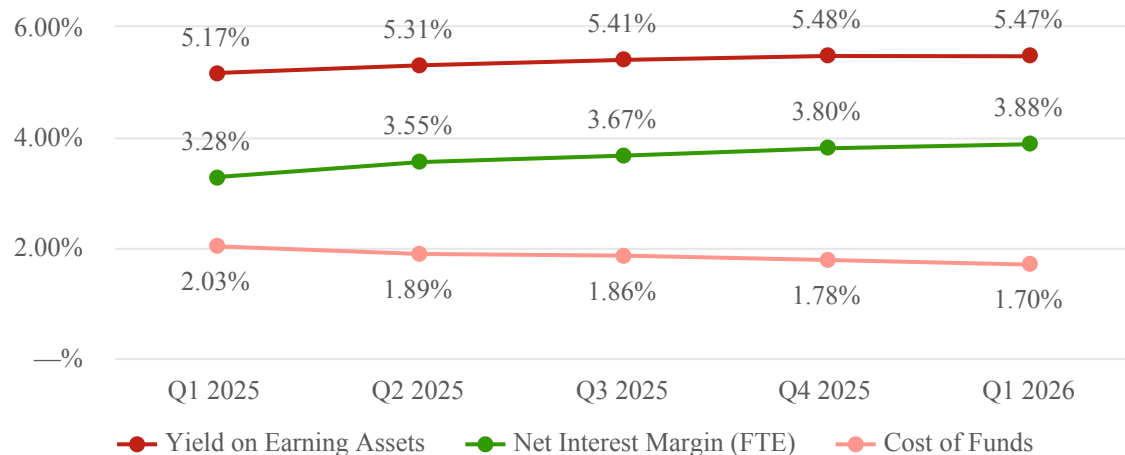
Financial Trends - Earnings and Profitability (Unaudited)



Total Revenue (non-GAAP)



Net Interest Margin (NIM) (non-GAAP) ⁽¹⁾



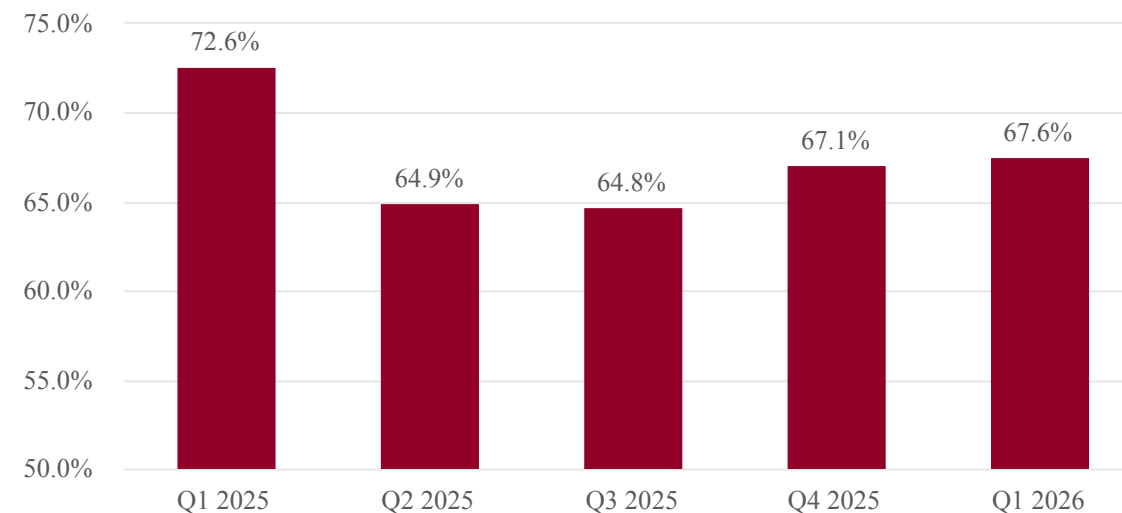
⁽¹⁾ Non-GAAP Calculation in Press Release

Highlights - Revenue

Noninterest Income (adj.) (non-GAAP):

- All periods exclude gains/losses on securities.
- **Q1 2025** - excludes a \$49,000 earn-out payment from sale of EU.
- **Q4 2025** - excludes a \$711,000 earn-out payment from the sale of EU and a \$40,000 gain on the sale of bank assets.
- **Q1 2026** - excludes an \$8,000 earn-out payment from the sale of EU.

Core Efficiency Ratio (non-GAAP)⁽¹⁾

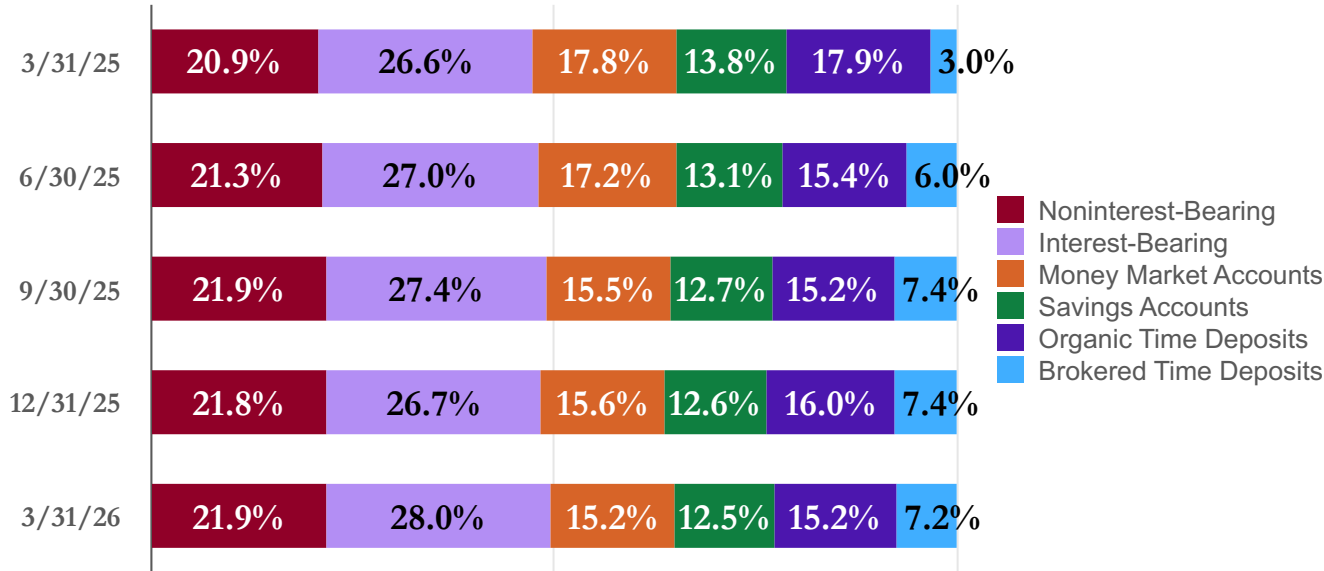


Deposit Composition / Characteristics

Deposit Mix and Cost (Unaudited)



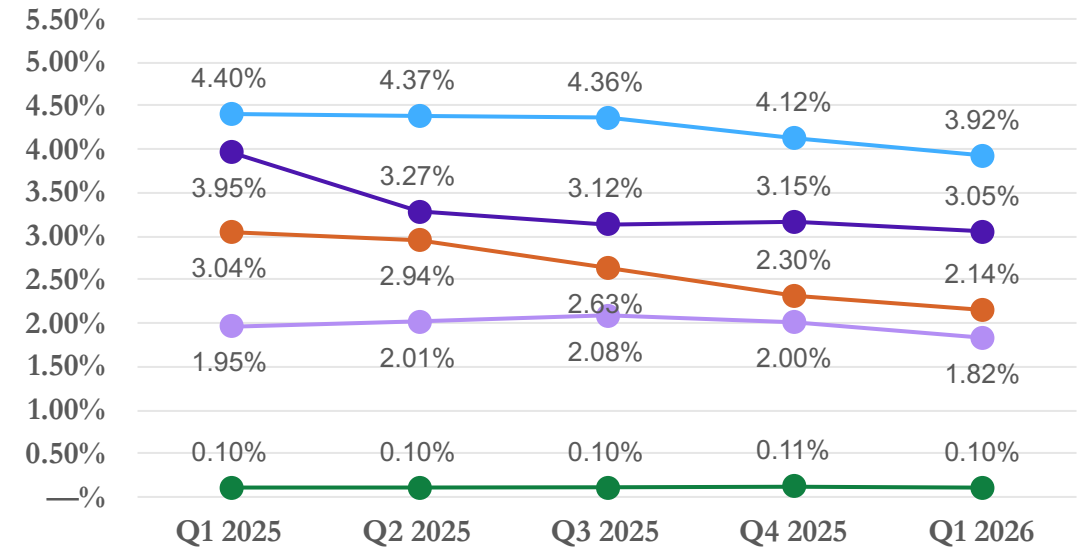
Deposit Mix



Deposit Composition

<i>(in millions)</i>	3/31/25	6/30/25	9/30/25	12/31/25	3/31/26
NIB Demand	\$ 267.4	\$ 278.7	\$ 291.9	\$ 291.7	\$ 301.1
IB Demand	341.2	353.4	366.0	357.1	384.6
Money Market	228.0	225.1	206.2	209.2	209.3
Savings Accounts	176.7	172.0	169.0	169.3	172.2
Organic Time Deposits	228.8	201.1	202.9	214.0	209.9
Brokered Time Deposits	39.0	79.0	98.5	98.5	98.5
Total Deposits	\$ 1,281.1	\$ 1,309.4	\$ 1,334.4	\$ 1,339.8	\$ 1,375.4

Average Cost of Interest-Bearing Deposits



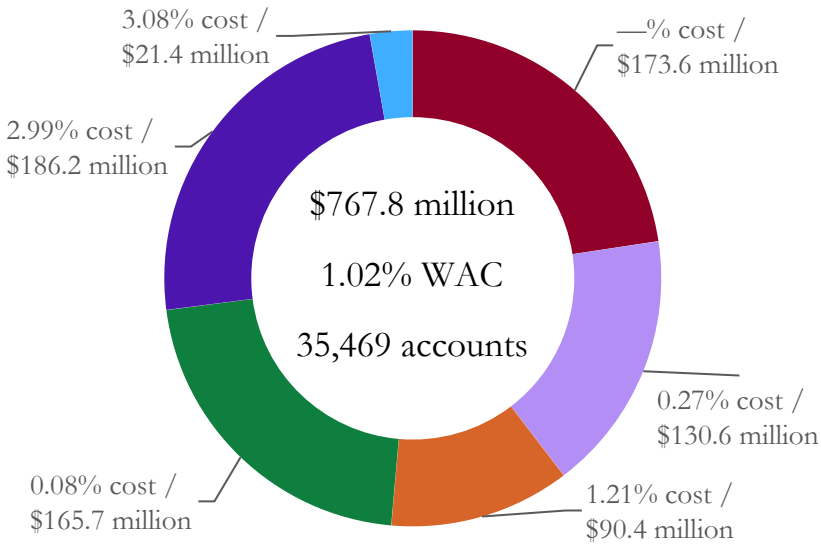
Highlights

- Deposits increased \$35.6 million, or 2.7%, from December 31, 2025 due to Specialty Treasury deposit growth.
- Brokered time deposits were utilized to fund the purchase of floating rate CLO securities and mature within three months.
- Mix shifting from organic time and money market to lower-cost demand deposits.
- Offering short-term CDs at a cost favorable to alternative funding.
- Average cost of interest-bearing deposits was 2.03% for Q1 2026, compared to 2.18% for Q4 2025 and 2.46% for Q1 2025.

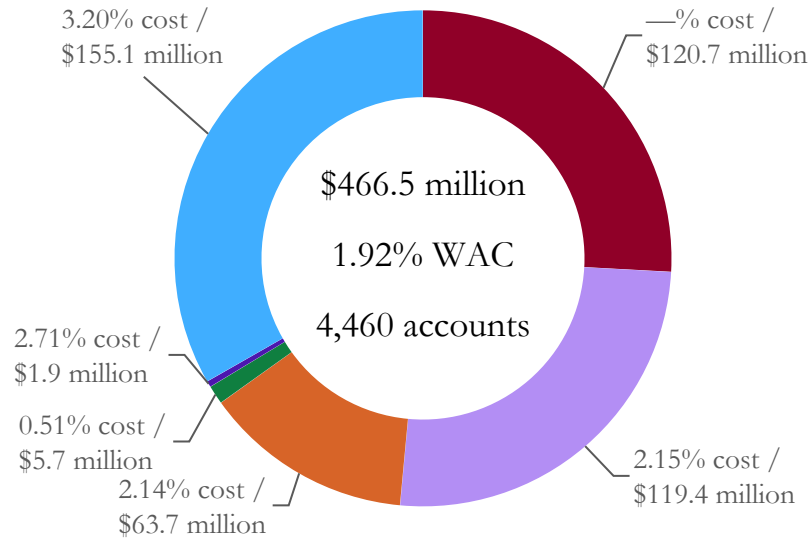
Deposit Composition (unaudited)



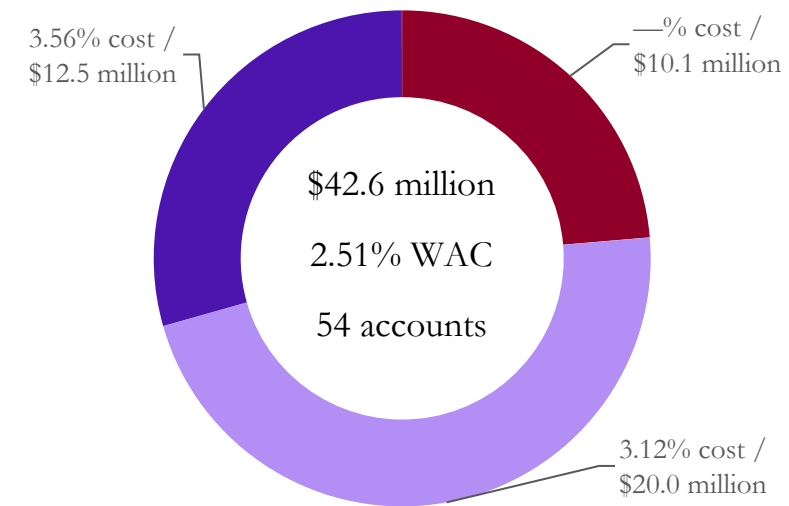
Retail Deposits as of March 31, 2026



Commercial Deposits as of March 31, 2026



Specialty Deposits as of March 31, 2026



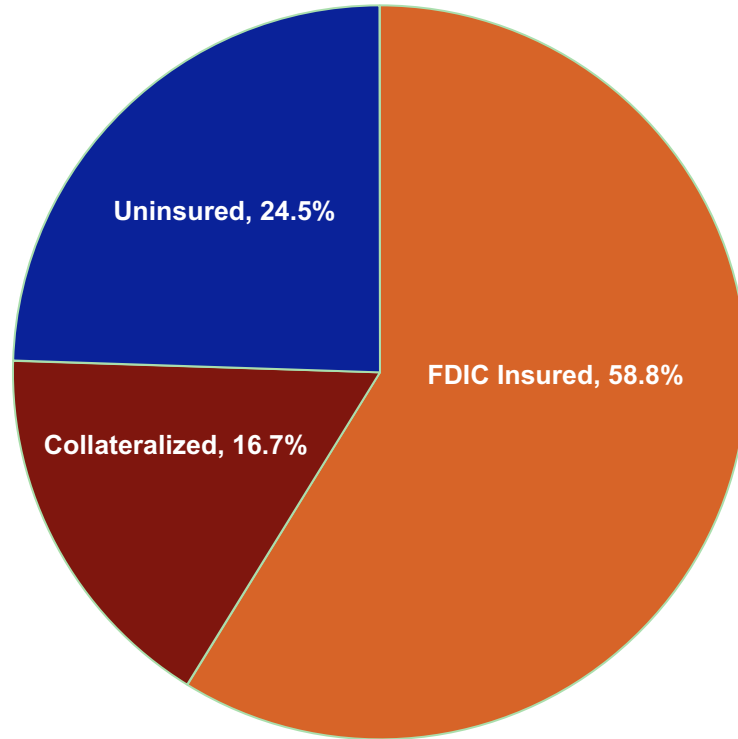
Reconciliation to Balance Sheet	3/31/26	12/31/25	YTD Change
<i>dollars in thousands</i>			
Retail	\$ 767,815	\$ 759,455	\$ 8,360
Commercial	466,483	466,832	(349)
Specialty Treasury	42,639	15,018	27,621
Organic Deposits	1,276,937	1,241,305	35,632
Brokered Time Deposits	98,500	98,500	—
Total Deposits	\$ 1,375,437	\$ 1,339,805	\$ 35,632

■ Non-Interest Bearing Demand
 ■ Interest Bearing Demand
 ■ Money Market Accounts
 ■ Savings Accounts
 ■ Time Deposits
 ■ Municipal Deposits

Secure Deposit Base (Unaudited)



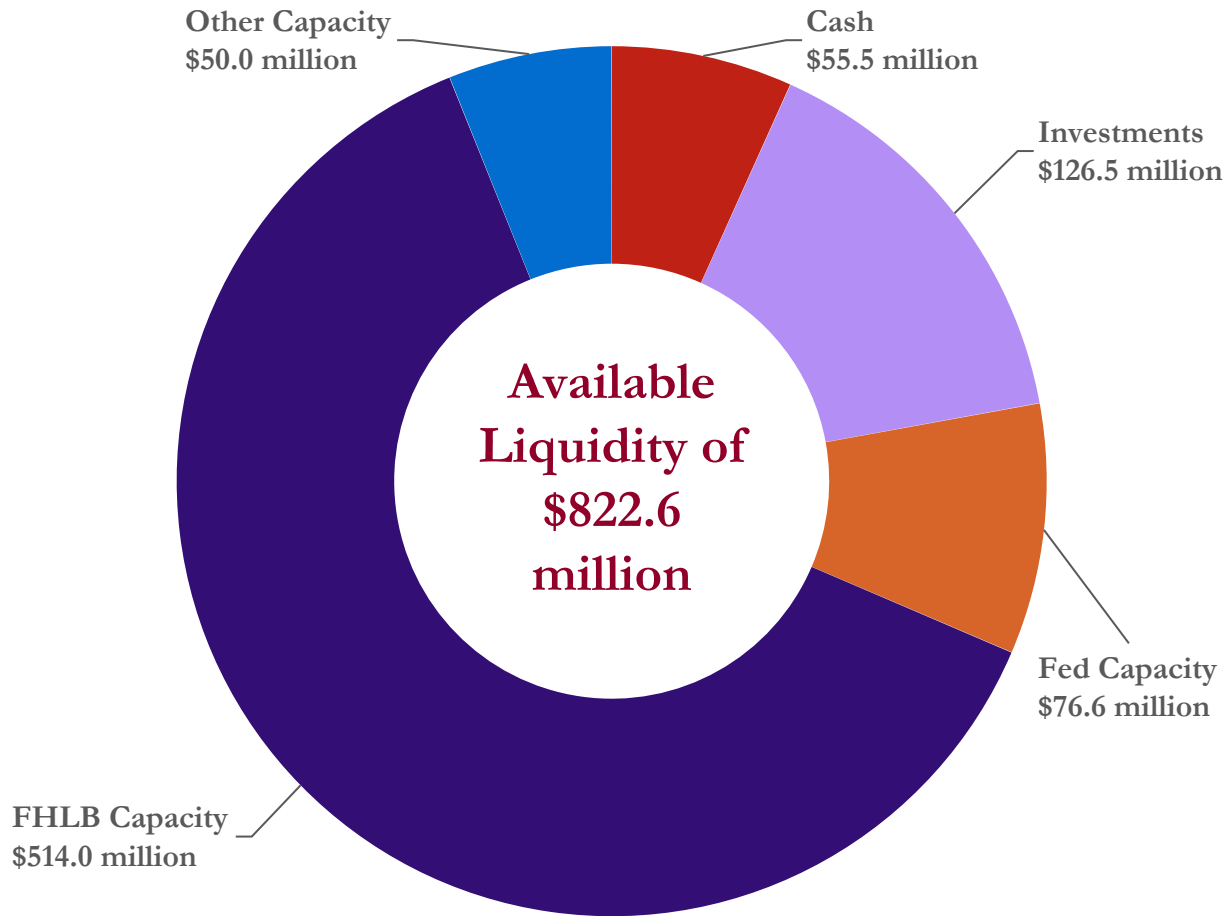
As of 3/31/2026



- In total, 75.5% of client deposits (non-brokered) are FDIC insured or collateralized with investment securities as of March 31, 2026, compared to 75.2% as of December 31, 2025.
- Uninsured client deposits consist of business & retail deposits of 15.1% and 9.4% of total deposits, respectively.
- At March 31, 2026, client deposits consisted of 55.6% retail, 28.5% business, and 15.8% public funds.
- CB is focused on providing opportunities for uninsured depositors to move funds to alternate products, providing benefit to both clients and the Bank.

Source: Company information as of 3/31/2026

Strong Liquidity Position (Unaudited)



Highlights

- Cash & Cash Equivalents totaled \$55.5 million, or 3.5% of total assets.
- Investment Securities totaled \$295.5 million, with \$168.9 million utilized as collateral for public fund deposits. All securities are classified as available-for-sale and marked to market.
- Total borrowings totaled \$34.8 million, or 2.2% of total assets and included \$20.0 million in FHLB borrowings and \$14.8 million in subordinated debt.
- The Bank has \$640.6 million in available borrowing capacity (FED, FHLB, Other).
- Available liquidity covers 262% of uninsured/non-collateralized deposits.

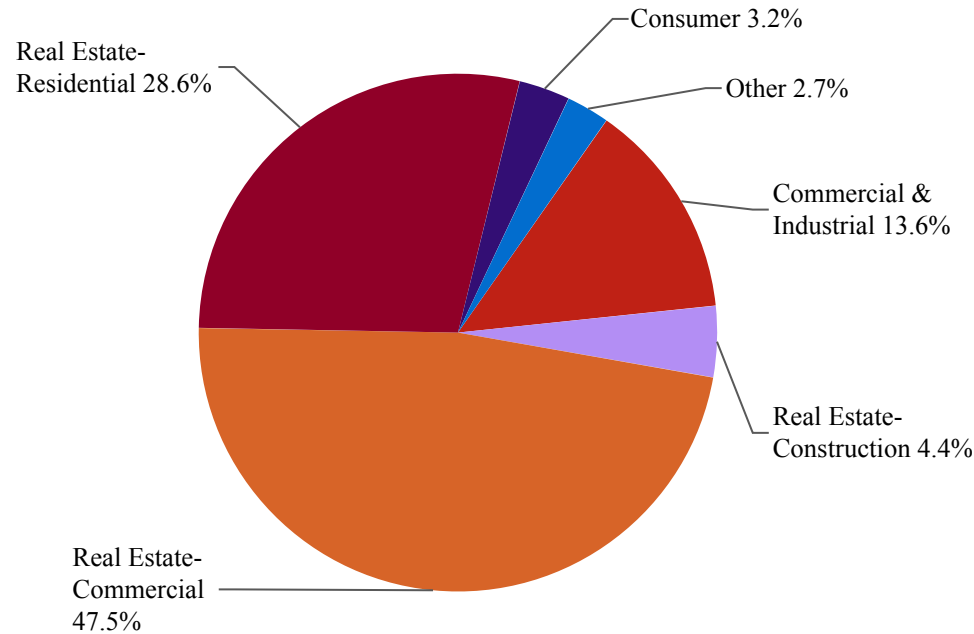
Source: Company information as of 3/31/2026

Loan Portfolio Composition



Loan Portfolio Composition (Unaudited)

As of 3/31/2026



Highlights

- Loans decreased \$4.4 million, or 0.4%, from December 31, 2025 due primarily from a decrease in indirect auto loans. Excluding the indirect loans, loans increased \$1.4 million, or 0.1%, from December 31, 2025.
- Loan production for Q1 2026 totaled \$30.5 million while loans paid off totaled \$29.4 million.
- CB continues to focus on disciplined pricing and credit quality standards.
- CB remains committed to hiring and retaining experienced commercial bankers.

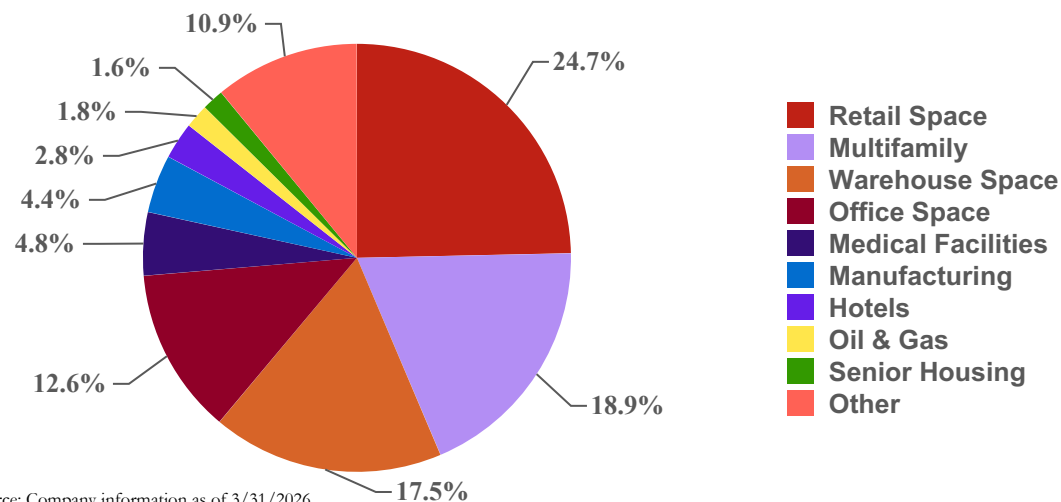
Loan Portfolio Detail

<i>dollars in millions</i>	3/31/25	6/30/25	9/30/25	12/31/25	3/31/26	QoQ Change	YoY Change
Real Estate - Residential	\$ 334.7	\$ 329.3	\$ 333.4	\$ 329.2	\$ 330.8	0.5 %	(1.2)%
Real Estate - Commercial	497.3	513.2	539.4	552.2	550.0	(0.4)	10.6
Real Estate - Construction	54.6	40.7	38.9	45.4	51.4	13.2	(5.9)
Commercial & Industrial	107.4	138.2	143.9	161.1	157.7	(2.1)	46.8
Consumer	61.9	57.4	49.6	42.9	36.7	(14.5)	(40.7)
Other	32.6	32.0	38.2	31.5	31.2	(1.0)	(4.3)
Total Loans	\$ 1,088.5	\$ 1,110.8	\$ 1,143.4	\$ 1,162.3	\$ 1,157.8	(0.4)%	6.4 %

Commercial Loan Portfolio Detail (Unaudited)



C&I and CRE Loans by Industry



Source: Company information as of 3/31/2026

Highlights

- CRE loans represent 47.5% of the total loan portfolio.
- Limited exposure to office space.
- 20.3% of CRE loans are owner occupied.
- Non-Owner Occupied CRE loans have an average LTV of 58.3% based on appraised values at the time of origination, whereas Owner Occupied CRE's LTV is 53.2%.
- Average Non-Owner Occupied CRE loan size is approximately \$1.4 million, and Owner Occupied is approximately \$581,000.
- No loans are currently in deferral.
- CRE loans are concentrated in the Pittsburgh metropolitan area.

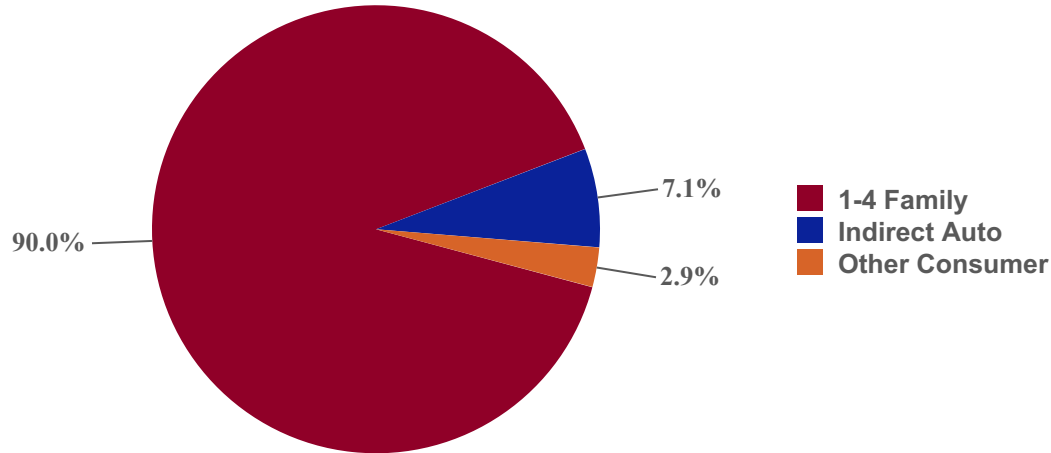
Commercial Real Estate Loan Portfolio Details

<i>dollars in thousands</i>	Total O/S Balance	CRE Owner Occupied				CRE Non-Owner Occupied			
		O/S Balance	Percent	Avg Loan Size	Avg LTV	O/S Balance	Percent	Avg Loan Size	Avg LTV
Retail Space	\$ 135,654	\$ 26,341	4.78 %	\$ 675	50.05 %	\$ 109,314	19.85 %	\$ 1,497	61.69 %
Multifamily	104,265	—	—	—	—	104,265	18.93	1,043	60.81
Warehouse Space	96,252	18,388	3.34	766	44.86	77,864	14.14	2,104	55.40
Office Space	69,075	9,394	1.71	447	71.99	59,681	10.84	1,270	57.62
Medical Facilities	26,229	8,385	1.52	699	73.90	17,844	3.24	1,190	55.10
Manufacturing	24,159	3,022	0.55	336	56.60	21,137	3.84	2,114	42.45
Hotels	15,324	—	—	—	—	15,324	2.78	1,916	60.70
Oil & Gas	9,845	5,160	0.94	645	67.78	4,685	0.85	1,562	57.51
Senior Housing	9,018	5,815	1.06	1,938	26.80	3,203	0.58	3,203	41.03
Other	60,208	35,095	6.35	462	51.93	25,112	4.70	897	59.77
Total	\$ 550,029	\$ 111,600	20.25 %	\$ 581	53.21 %	\$ 438,429	79.75 %	\$ 1,362	58.27 %

Consumer Loan Portfolio Detail (Unaudited)

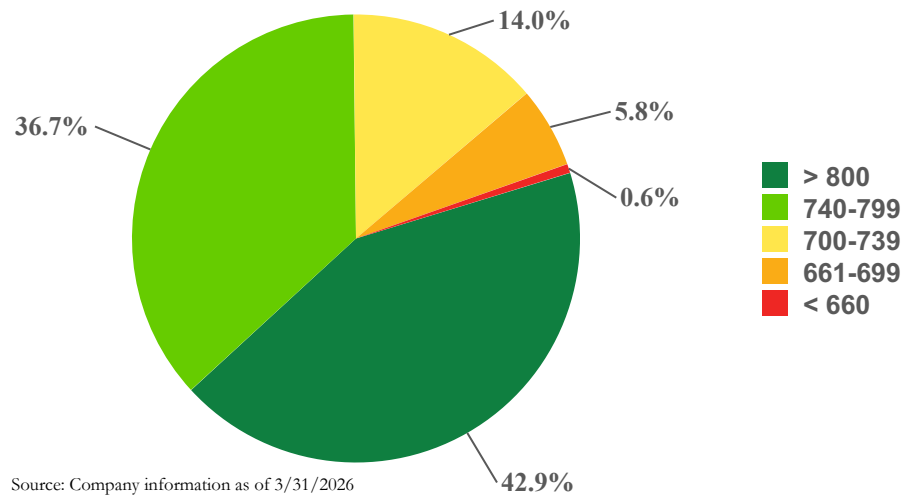


Consumer Lending Portfolio - \$367.5M



Source: Company information as of 3/31/2026

Indirect Auto Portfolio by Max FICO Score- \$26.2M

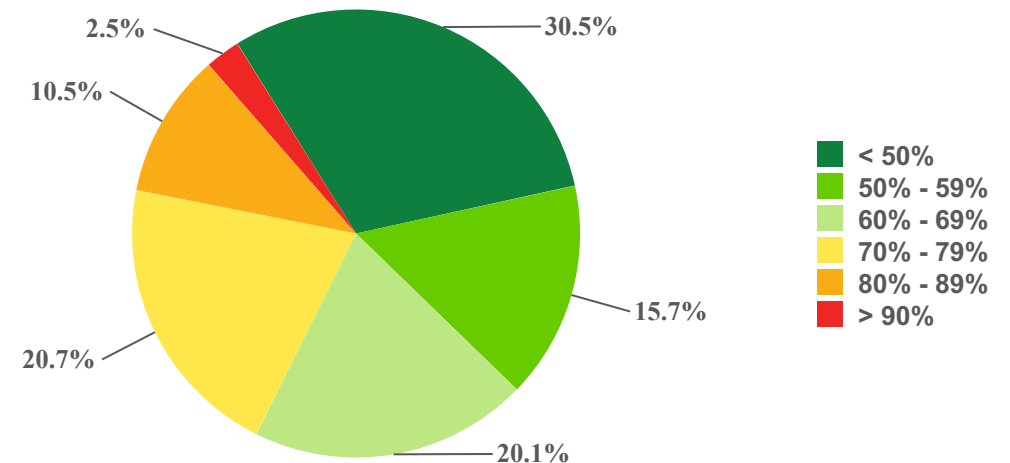


Source: Company information as of 3/31/2026

Highlights

- Residential loans represent 28.5% of total loans.
- 66.3% of residential loans have an LTV of less than 70%, based on appraised values at the time of origination.
- Indirect auto loans represent 2.2% of total loans.
- 79.6% of indirect auto loans are to borrowers with FICO scores greater than 740, at the time of underwriting.
- The indirect auto lending program was discontinued in Q2 2023 to prioritize more profitable commercial lending products.

Residential Real Estate Loan to Values (LTV's) - \$330.8M



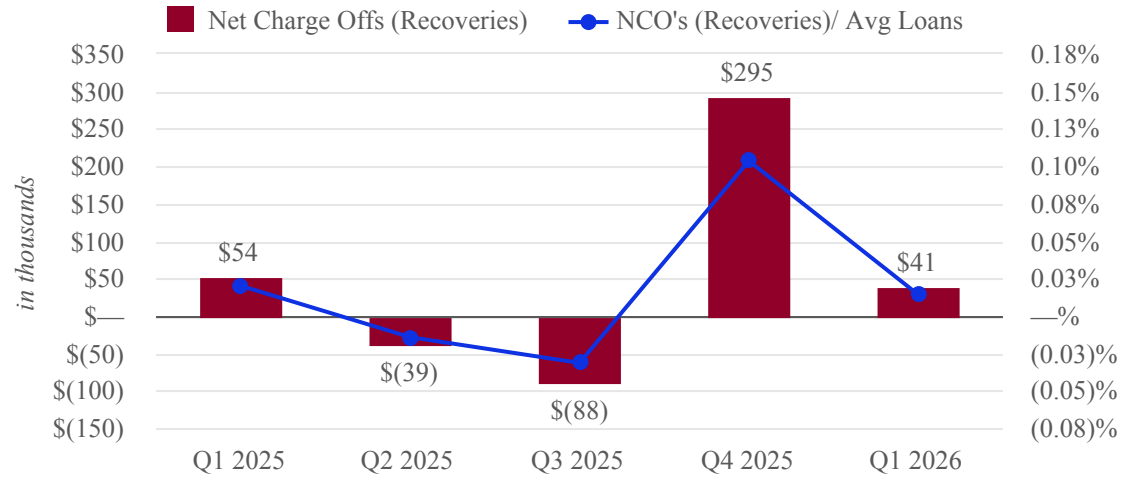
Source: Company information as of 3/31/2026

Asset Quality, Capital Ratios and IRR

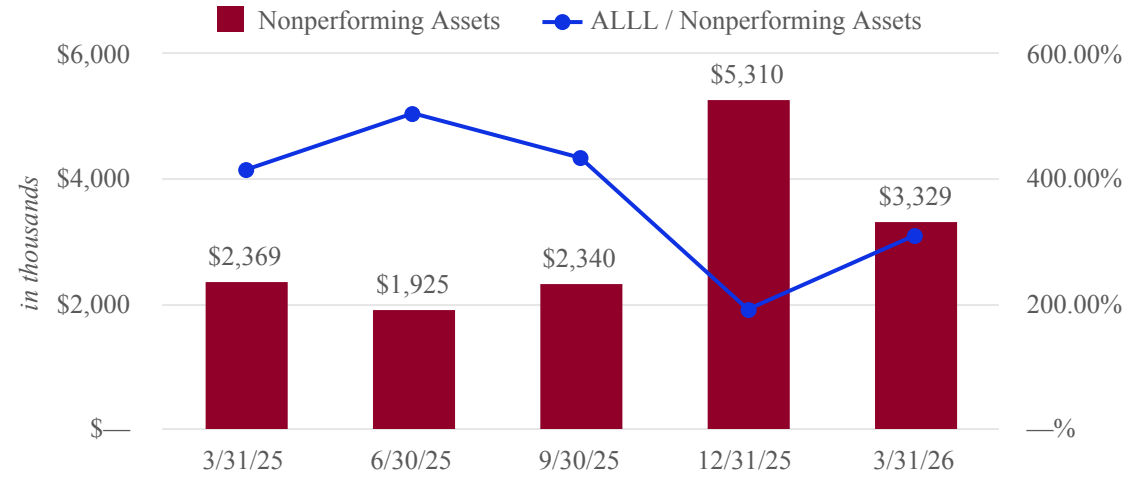
Asset Quality Trends (Unaudited)



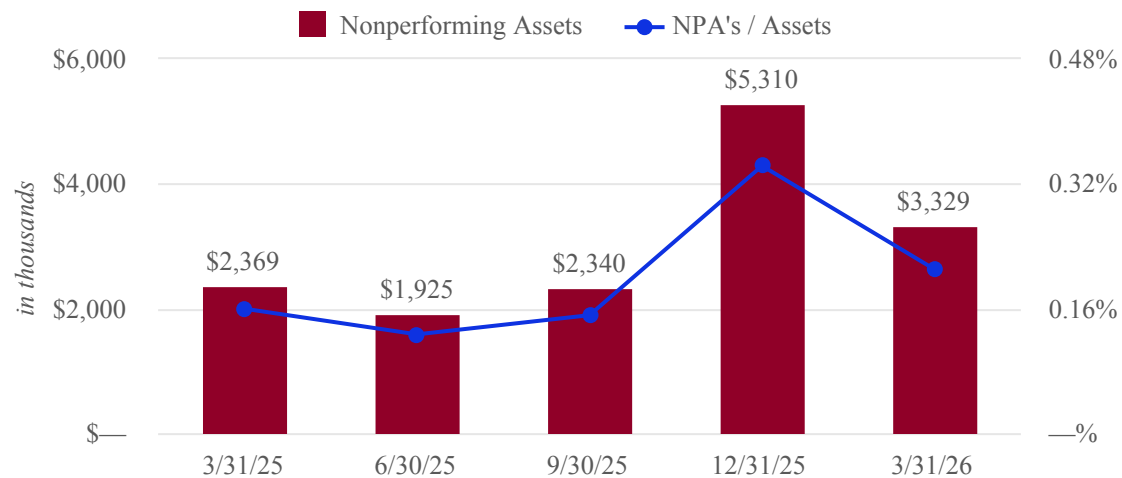
Net Charge-Offs (Recoveries) / Average Loans



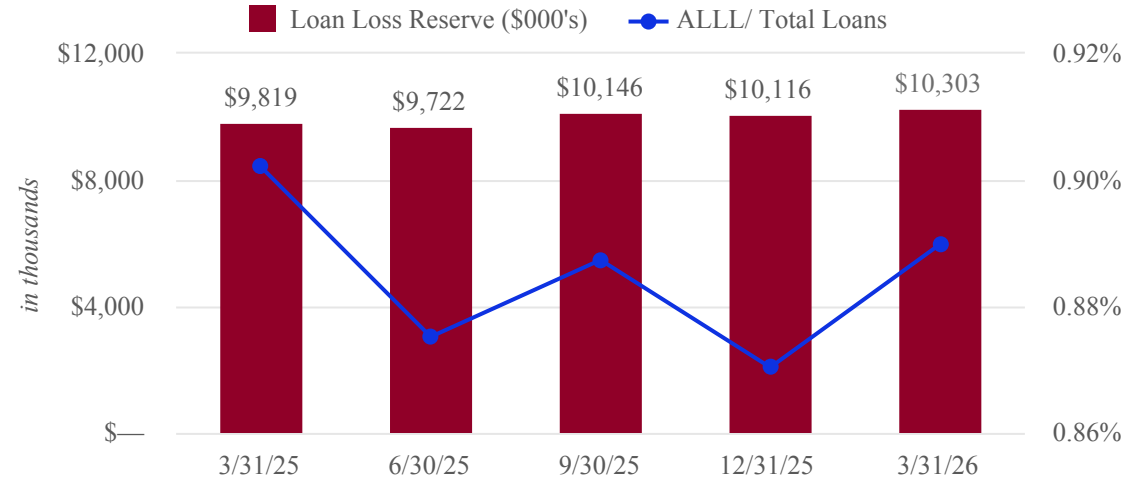
Allowance for Credit Losses / Nonperforming Assets



Nonperforming Assets / Total Assets



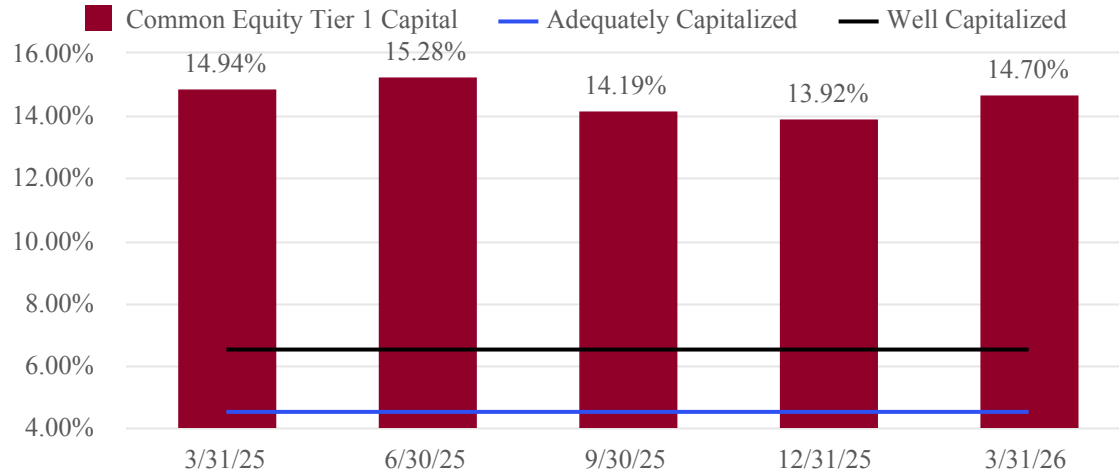
Allowance for Credit Losses / Total Loans



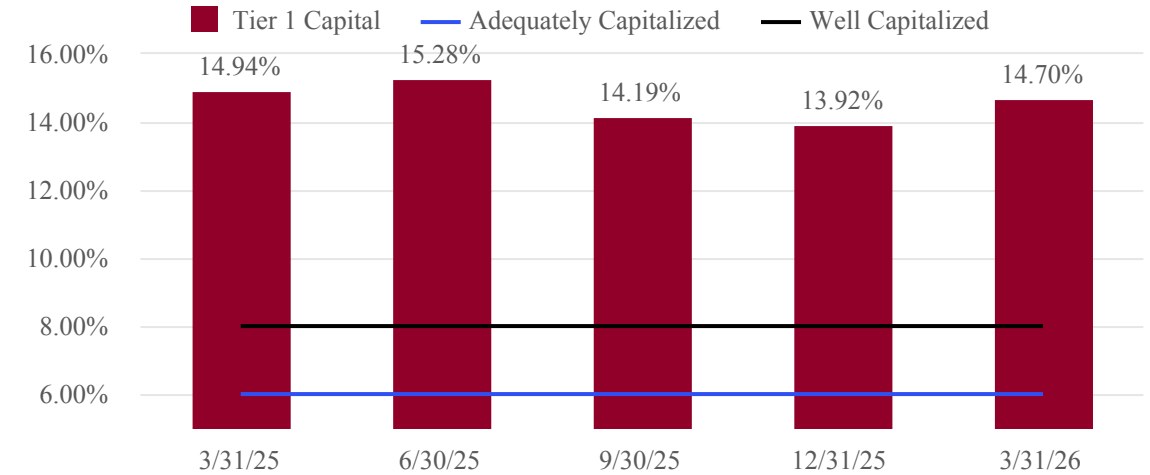
Capital Ratios (Bank Only) (Unaudited)



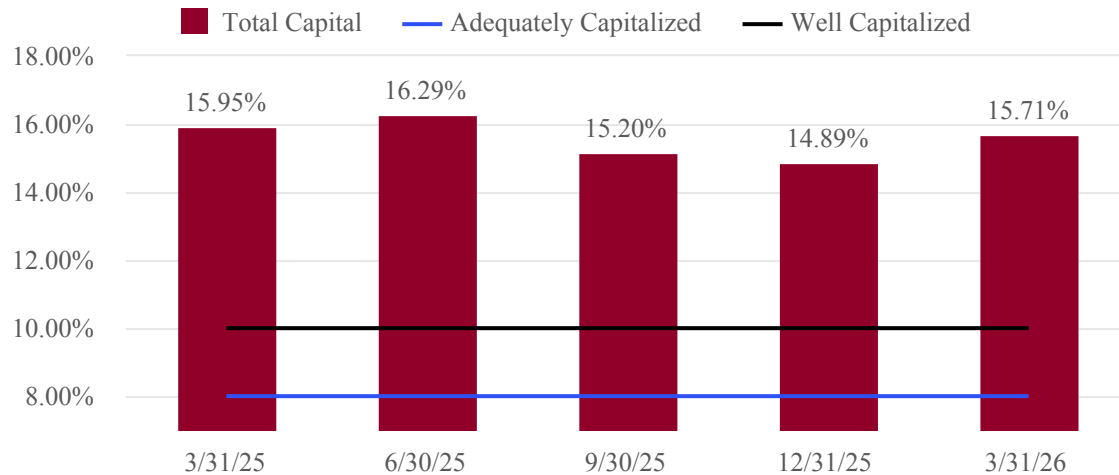
Common Equity Tier 1 Capital (to Risk Weighted Assets)



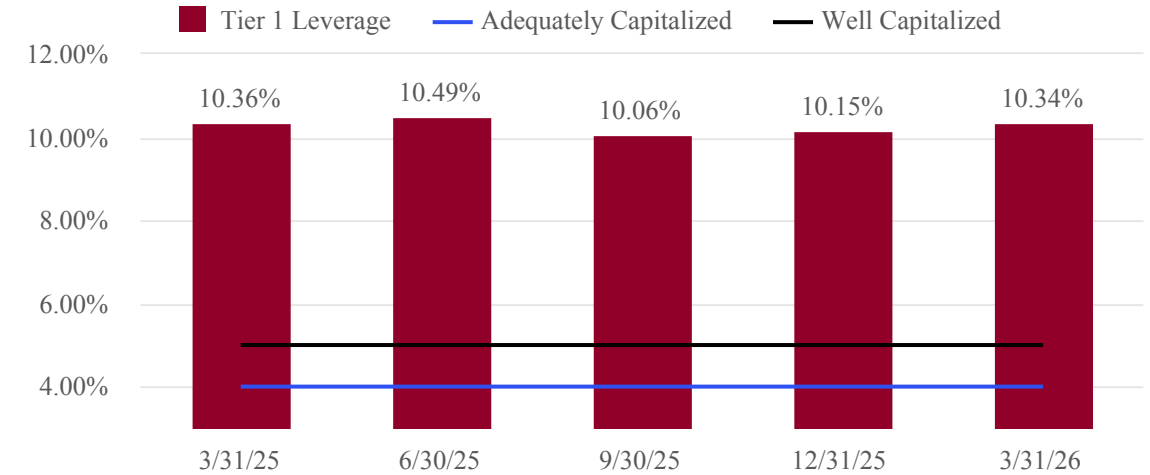
Tier 1 Capital to Risk Weighted Assets



Total Capital (to Risk Weighted Assets)



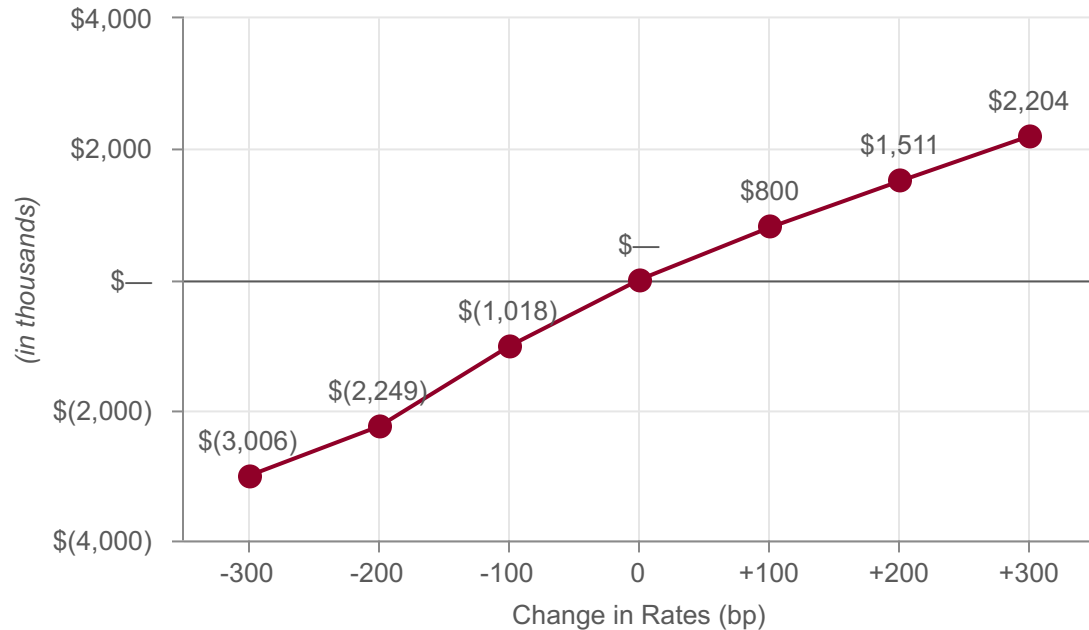
Tier 1 Leverage (to Adjusted Total Assets)



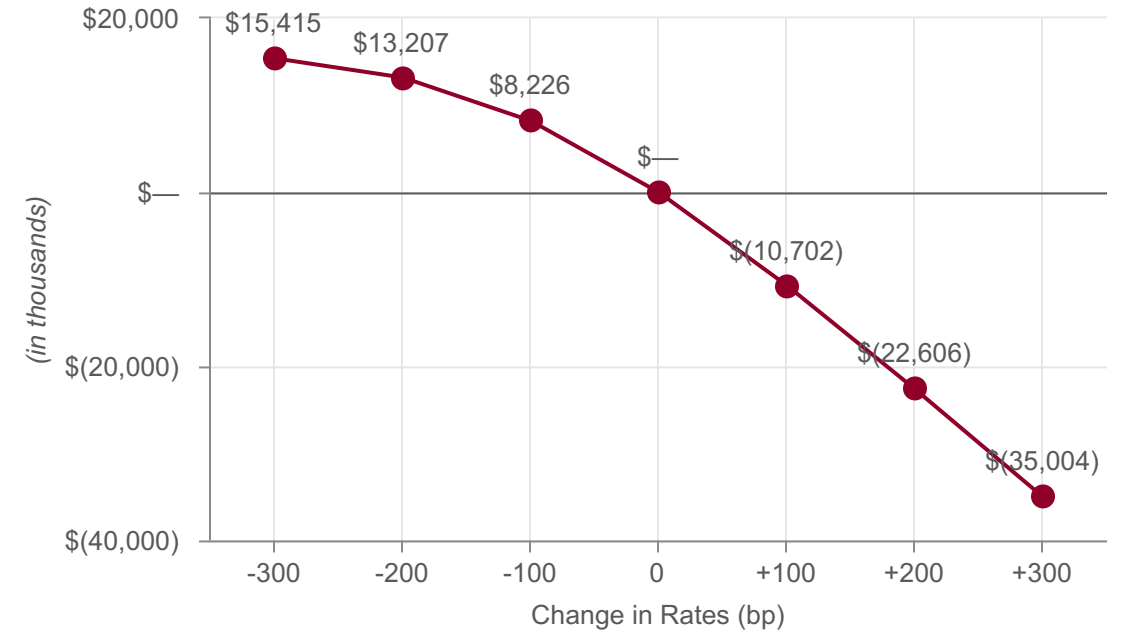
Interest Rate Risk (Unaudited)



Change in Net Interest Income (as of 03/31/2026)



Change in Economic Value of Equity (as of 03/31/2026)



Interest Rate Risk Details (as of 03/31/2026)

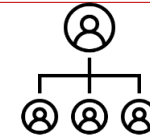
Change in Interest Rates in Basis Points	EVE			EVE as a Percent of Portfolio Value of Assets		Net Interest Earnings at Risk		
	Dollar Amount	Dollar Change	Percent Change	NPV Ratio	Basis Point Change	Dollar Amount	Dollar Change	Percent Change
<i>(Dollars in thousands)</i>								
+300	\$ 223,486	\$ (35,004)	(13.5)%	15.55%	(122)	\$ 62,266	\$ 2,204	3.7 %
+200	235,884	(22,606)	(8.7)	16.04	(73)	61,573	1,511	2.5
+100	247,788	(10,702)	(4.1)	16.45	(32)	60,862	800	1.3
Flat	258,490	—	—	16.77	—	60,062	—	—
-100	266,716	8,226	3.2	16.92	15	59,044	(1,018)	(1.7)
-200	271,697	13,207	5.1	16.87	10	57,813	(2,249)	(3.7)
-300	273,905	15,415	6.0	16.66	(11)	57,056	(3,006)	(5.0)

Conclusions



Market Presence with Brand Recognition

Serving Stable Southwestern PA & Ohio River Valley markets



Seasoned Executive

Leadership

Proven experience through all economic cycles



Investing for Growth

Adding new talent, tech upgrades and investing in process improvement



Deploying Technology to Enhance Client Experience

Continuing to invest with a tech-forward and people-centric approach

Delivering Value to Shareholders



Our goal is to continue operating as a high-performing, independent community bank, generating positive returns and adding significant value for our shareholders.

- **Committed to Improving Financial Performance**
 - Revenue Growth
 - Consistent returns
- **Dividend and Capital Reinvestment**
 - Regular and reliable dividend payouts
 - Attractive dividend yield
 - Capital reinvestment to produce higher returns
- **Investing in Products and Strategies for Future Growth**
 - Specialty Treasury Payments & Services
 - Commercial Banking
 - Mortgage Banking
- **Creating Franchise Value**
- **Supporting Local Communities (building value beyond financial returns)**

Concluding Thoughts



- Community bank model is **highly-differentiated** compared with large regional banks
- Intense focus on sales and service culture and quality product offerings which builds **full relationships** with our clients
- Utilize **technology investments** to enhance speed of process while improving client experience
- **Enhance profitability and efficiency potential** while continuing to invest for future growth
- Continue our track record of **opportunistic growth** in the robust Pittsburgh Metropolitan area and across our footprint
- Defend and grow our relatively **low-cost deposit base** which enables the bank to protect net interest margin
- Leverage our credit culture and **strong loan underwriting** as a foundation to uphold our asset quality metrics

Be the **Community Bank** of choice across our footprint



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