

Financial Services, Inc.

Investor Presentation | October 2026

This Investor Presentation should be read in conjunction with the Earnings Release furnished in Exhibit 99.1 to Form 8K furnished with the SEC on October 26, 2026.



Realizing Dreams, Protecting Futures, Improving Lives

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

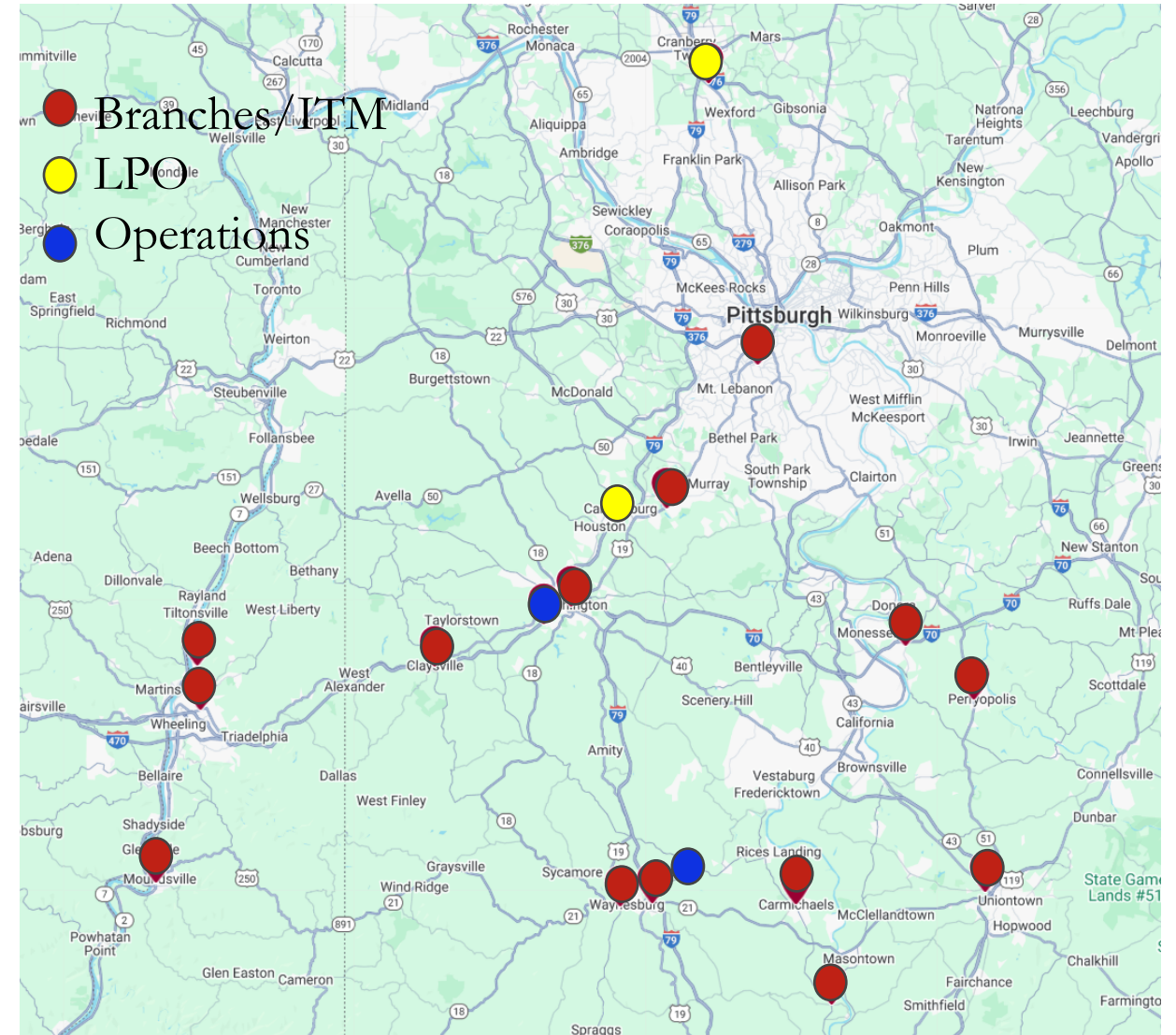
In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), we use, and this investor presentation may contain or reference, certain non-GAAP financial measures. We believe these non-GAAP financial measures provide useful information in understanding 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.

- Holding Company for Community Bank (Carmichaels, PA), serving the community since 1901
- Community Bank operates 12 full-service branch offices and two loan production offices, all in southwestern Pennsylvania and northern West Virginia
- NASDAQ: CBFV

Market Data	
CBFV Share Price	\$38.31
Shares Outstanding	5.1M
Market Cap	\$194.7M
Avg. 3 Mo. Daily Trading Volume	4,897 shares
Insider Ownership	9.06%
Institutional Ownership	45.45%
Dividend Yield	2.92%
Total Stockholders' Equity	\$156.0M
Book Value per Common Share	\$30.67
Tangible Book Value per Common Share ⁽¹⁾	\$28.76
Price to Book Value	1.25x
Price to Tangible Book Value ⁽¹⁾	1.33x

(1) *Non GAAP financial measure.*

- *All daily trading information/multiples as of October 22, 2026*
- *All other financial information as of September 30, 2026*





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 | Always Do the Right Thing |
| Be a Great Teammate | Work Hard to Achieve Our Goals |
| Give and Expect Mutual Respect | Enjoy Life Everyday |
| Be Positive | 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.

The onboarding of treasury clients started in 1Q26 and deposit growth of \$110.8 million has been achieved YTD. Strong ongoing growth is expected.

Combined with the expansion of the Bank's Commercial Banking team, this two pronged strategy enhances the ability to increase 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 needs to remain vigilant and adaptable to navigate the uncertainties and complexities of the macroeconomic landscape in 2026 and beyond.

Item	Comment
Monetary Policy	Monetary policy remains uncertain as the Federal Reserve balances inflation, economic growth, and employment. Continued focus on disciplined pricing, liquidity, and interest rate risk management will help mitigate potential impacts.
Inflation/Demand	Inflationary pressures and broader economic uncertainty may affect consumer and business activity, loan demand, and credit performance. Pricing flexibility, cost discipline, and proactive portfolio monitoring remain important.
Regulatory Environment	The regulatory environment continues to evolve, with increased attention on risk management, cybersecurity, consumer protection, technology, and operational resilience. Strong controls and adaptable compliance practices remain essential.
Market Dynamics	Competition, changing customer expectations, and emerging technologies continue to reshape financial services. Maintaining strong client relationships while investing thoughtfully in digital capabilities and innovation will support long-term relevance and growth.

Q3 2026 Financial Highlights



Balance Sheet & Asset Quality (as of September 30, 2026 unless otherwise noted)

- **Steady loan portfolio.** Total loans (\$1.16 billion) decreased 1.5% from June 30, 2026 due to decreases in commercial and industrial and indirect auto loans (discontinued product in Q2 2023). Excluding indirect auto, the portfolio grew 1.3% during the since December 31, 2025.
- **Strong deposit growth.** Average organic deposits increased \$52.9 million, or 3.9%, to \$1.41 billion for the three months ended September 30, 2026 from \$1.36 billion for the three months ended June 30, 2026. Deposit growth for the quarter was primarily driven by growth in the Specialty Treasury division.
- **High concentration of core deposits.** Core deposits were 84% of total deposits at September 30, 2026.
- **Limited wholesale funding.** Borrowings to total assets was 7.0% and brokered deposits to total assets was 0.6% at September 30, 2026.
- **Strong credit quality.** Nonperforming loans to total loans was 0.28% and nonperforming assets to total assets was 0.20% as of September 30, 2026.

Earnings (for the three months ended September 30, 2026 unless otherwise noted)

- **Core earnings.** Core net income (non-GAAP) was \$4.9 million, with diluted core earnings per share of \$0.91. Core pre-provision net revenue (PPNR) (non-GAAP) was \$5.8 million.
- **Margin.** Net interest income was \$15.0 million, an increase of 3.2% from Q2 2026. Net interest margin was 3.75%, up 7 bps from Q2 2026 as the yield on interest-earning assets increased 10 bps and the cost of funds increased 3 bps.
- **Positive core returns.** Adjusted return on average assets (non-GAAP) was 1.15% for Q3 2026, compared to 1.04% for Q3 2025. Adjusted return on average equity (non-GAAP) was 11.95% for Q3 2026, compared to 10.46% for Q3 2025.

Liquidity and Capital Strength (as of September 30, 2026 unless otherwise noted)

- **Significant available liquidity.** Cash on deposit was \$30.8 million and available borrowing capacity was \$569.2 million. Available liquidity covers 221% of uninsured/non-collateralized deposits.
- **Low-risk deposit base.** Insured/collateralized deposits account for 74.2% of total deposits.
- **Well-capitalized.** The Bank's Tier 1 Leverage ratio was 10.20% at September 30, 2026, compared to 10.15% at December 31, 2025.
- **Stock Repurchase Plan (SRP).** Announced \$5.0 million SRP in Q3 2025. Attractive way to return capital to shareholders.

Q3 2026 Results Overview (Unaudited)



Financial Highlights

<i>(\$000s except per share)</i>	Q3 2026	Change	
		Q2 2026	Q3 2025
Balance Sheet			
Total Net Loans (Net of Allowance)	\$ 1,151,889	\$ (17,381)	\$ 18,649
Total Organic Deposits	1,330,904	(15,523)	89,599
Total Brokered Deposits	10,000	(23,633)	(88,500)
Income Statement			
Net Interest Income	14,998	464	1,899
Net (Recovery) Provision for Credit Losses	(69)	(86)	(328)
Adjusted Noninterest Income ⁽²⁾	1,021	49	(59)
Gain on Sale of Securities	(35)	(17)	(11,717)
Noninterest Expense	10,264	(126)	1,081
Income Tax Expense	497	(301)	1,821
Adjusted Net Income	4,865	564	934
Performance Ratios			
Adjusted Earnings Per Share, Diluted ⁽²⁾	\$ 0.91	\$ 0.11	\$ 0.17
Net Interest Margin ⁽¹⁾	3.75 %	0.07 %	0.11 %
Adjusted ROAA ⁽¹⁾⁽²⁾	1.15 %	0.11 %	0.11 %
Adjusted ROAE ⁽¹⁾⁽²⁾	11.95 %	1.18 %	1.49 %
NCOs/Average Loans ⁽¹⁾	0.02 %	0.02 %	0.05 %
Tangible Book Value per Share ⁽²⁾	\$ 28.76	\$ (1.23)	\$ 0.21
Tangible Equity Ratio (TCE / TA) ⁽²⁾	9.04 %	(0.21)%	(0.25)%
Capital Ratios (Bank Only)			
Tier 1 Leverage	10.20 %	0.26 %	0.14 %
Common Equity Tier 1 Capital	14.10 %	(0.12)%	(0.09)%
Tier 1 Capital	14.10 %	(0.12)%	(0.09)%
Total Risk-Based Capital	15.00 %	(0.17)%	(0.20)%

⁽¹⁾ Annualized

⁽²⁾ Non-GAAP Calculation in Press Release

⁽³⁾ Comparisons are to Q2 2026 unless otherwise noted

Quarterly Highlights⁽³⁾

Balance Sheet:

- Loans decreased \$17.4 million as a result of a decrease in commercial and industrial loans due to a large payoff and a decrease in consumer loans due to the discontinued indirect auto product offering.
- Brokered deposits decreased \$23.6 million as the funding was replaced with lower cost short-term borrowings.
- Tangible book value per share (non-GAAP) decreased to \$28.76 as accumulated other comprehensive losses increased as a result of recent increases in market interest rates.

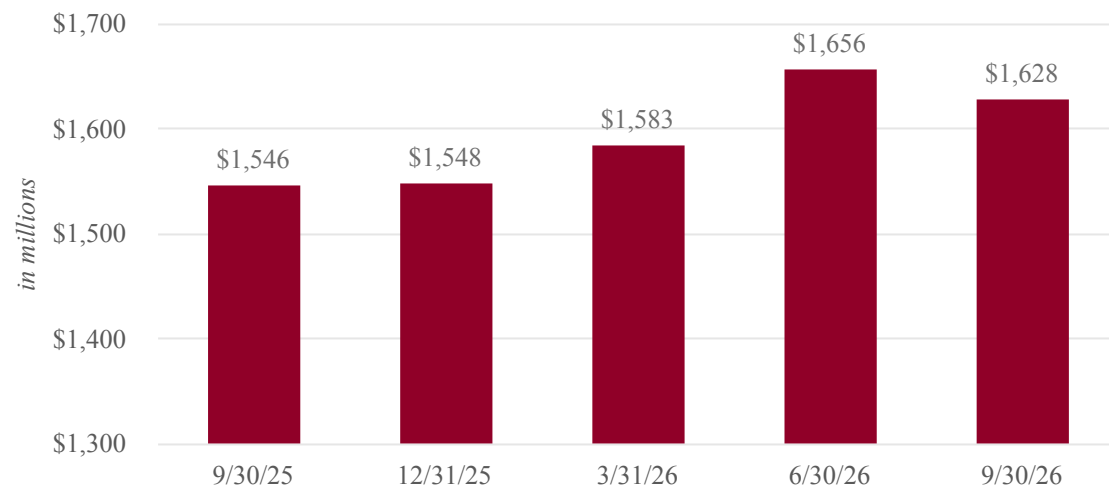
Earnings and Capital:

- Core net income (non-GAAP) was \$4.9 million, while core PPNR (non-GAAP) was \$5.8 million for Q3.
- Net interest margin⁽¹⁾ was up 7 bps to 3.75% due to an increase in yield on interest earning assets, partially offset by an increase in cost of funds.
- Noninterest expense decreased 1.2% due to lower salaries and benefits and data processing costs.
- Income tax expense included a \$462,000 benefit from the purchase of a \$7.7 million renewable energy tax credit
- The Bank's Tier 1 Leverage ratio was 10.20%.

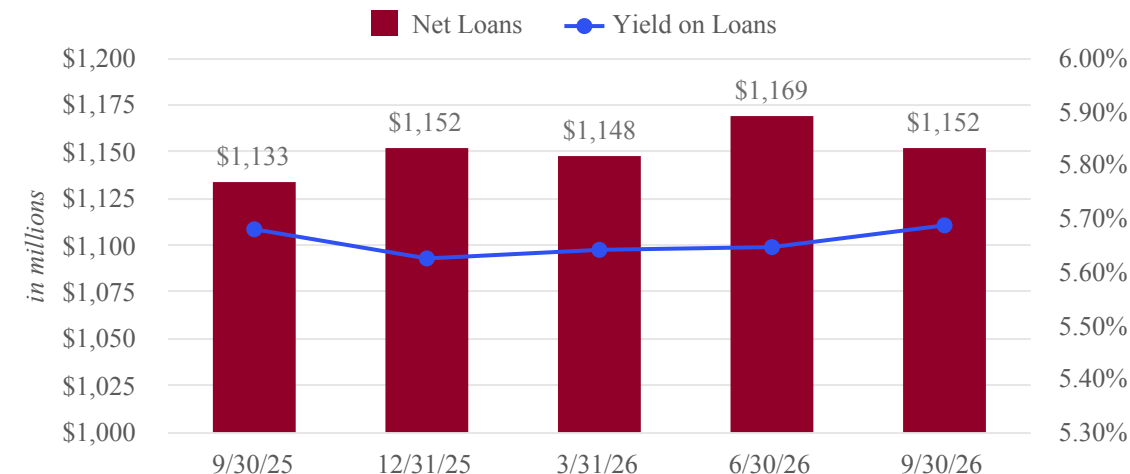
Financial Trends - Balance Sheet (Unaudited)



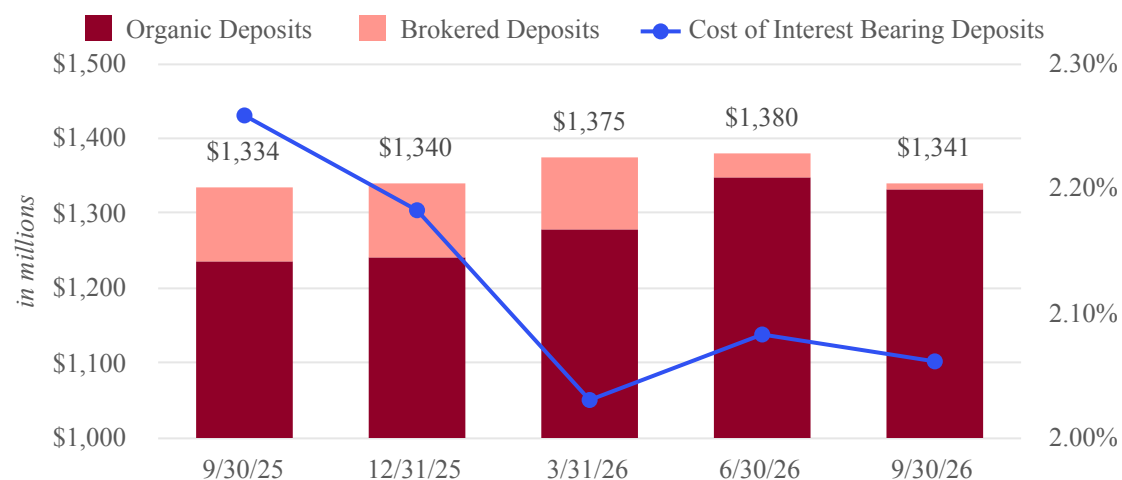
Total Assets



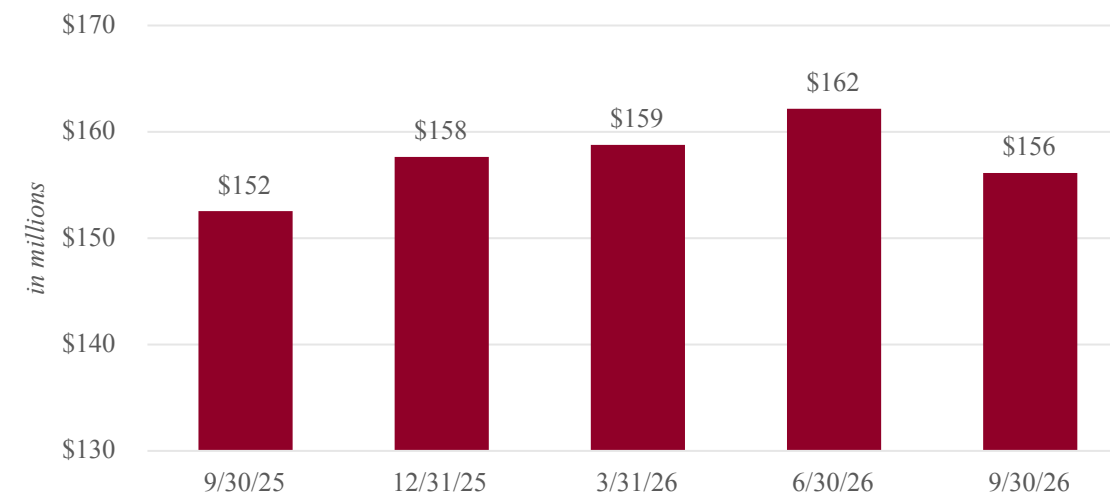
Total Net Loans



Total Deposits



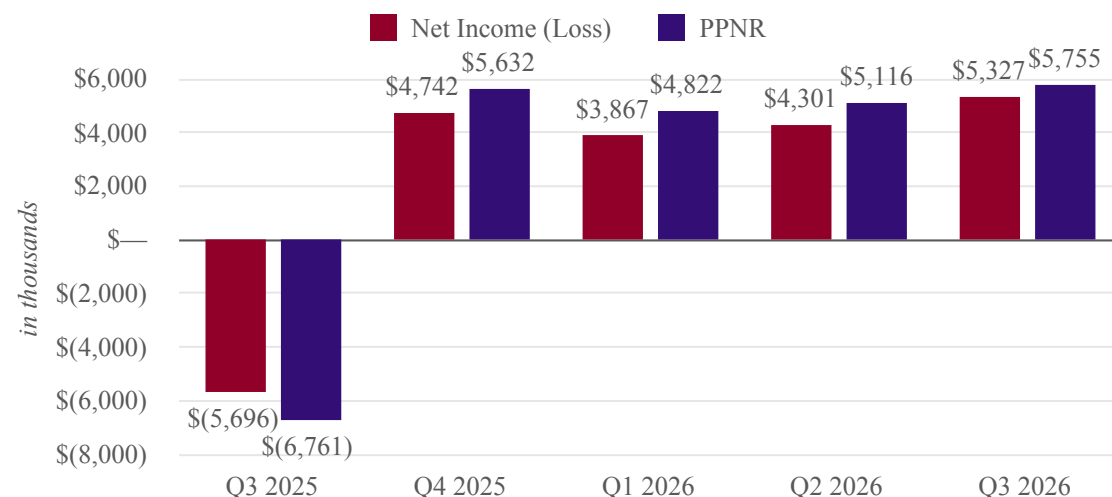
Total Stockholders' Equity



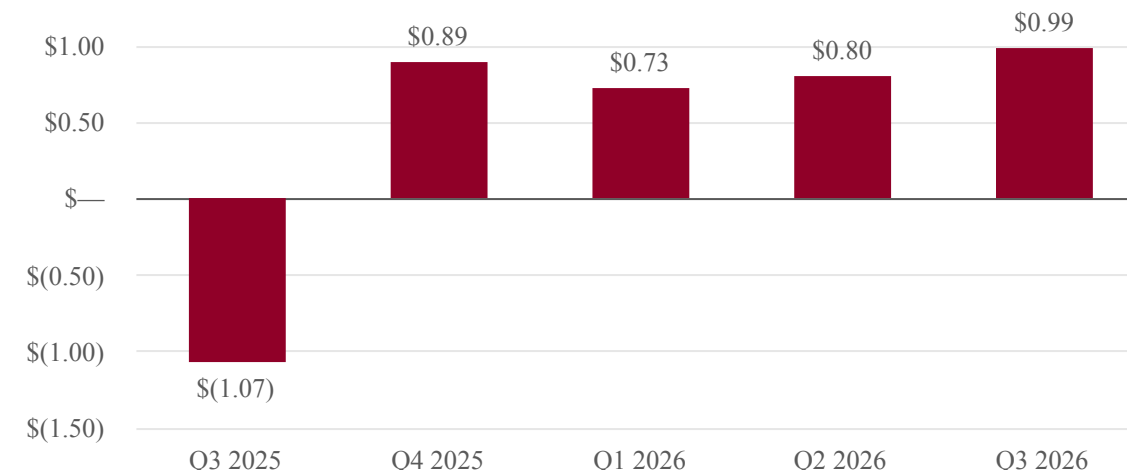
Financial Trends - Reported Earnings and Profitability (Unaudited)



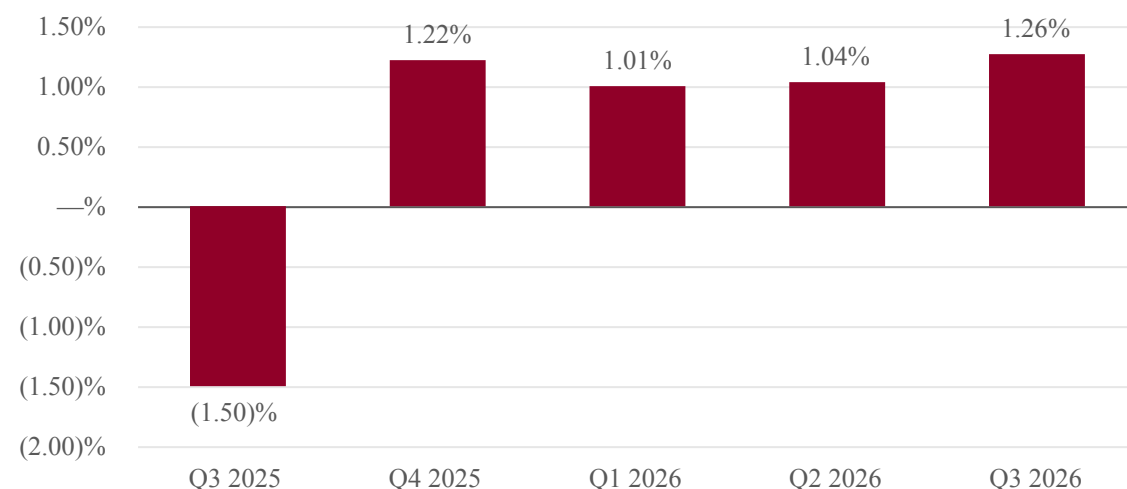
Net Income (Loss) / PPNR (non-GAAP)⁽¹⁾



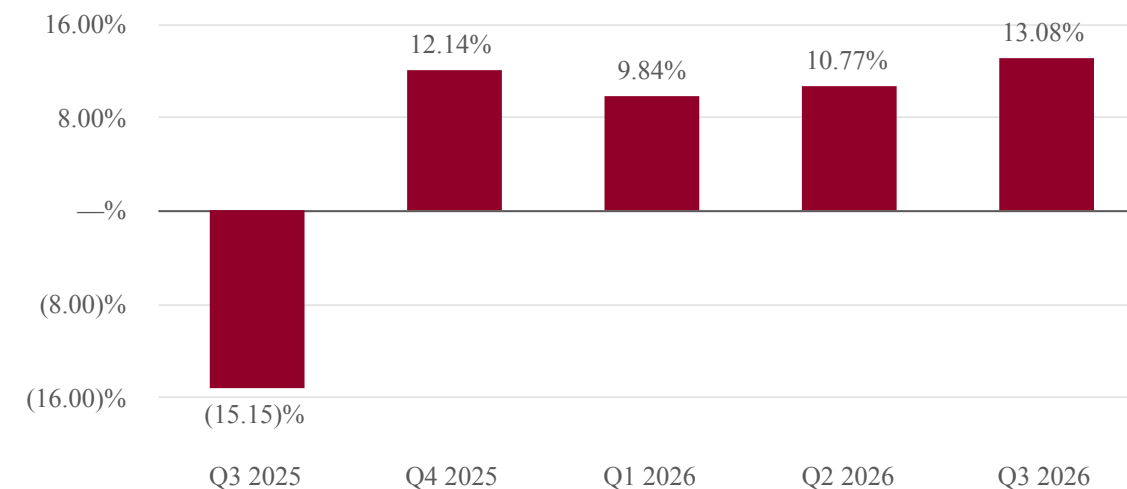
Earnings (Loss) Per Share (EPS) - Diluted



Annualized Return on Average Assets (ROAA)



Annualized Return on Average Equity (ROAE)

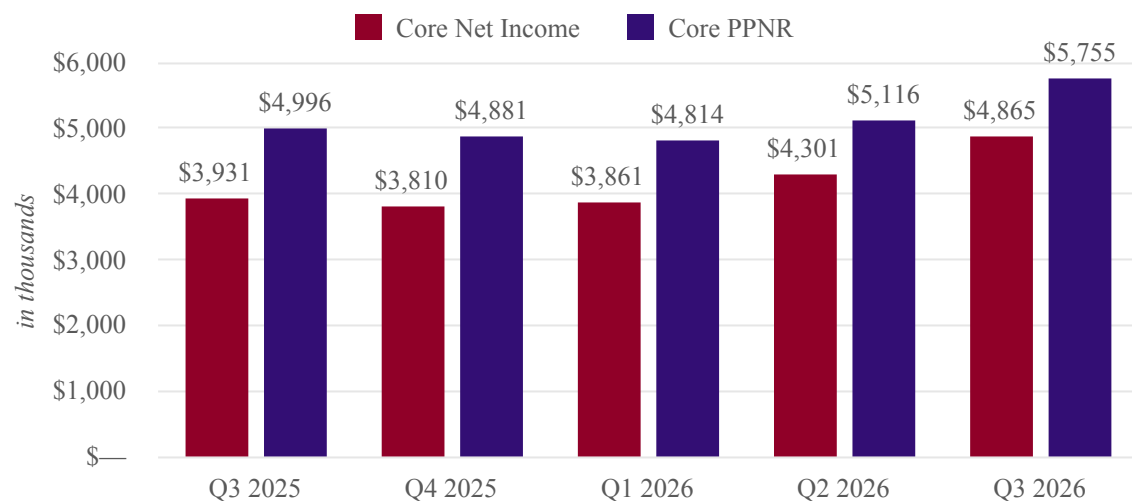


⁽¹⁾ Non-GAAP Calculation in Press Release

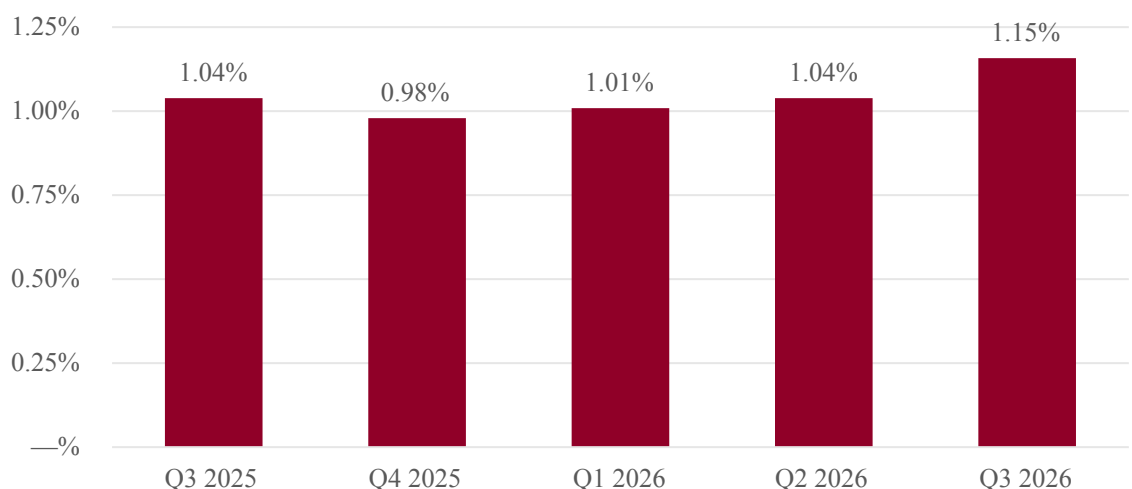
Financial Trends - Core Earnings and Profitability ⁽¹⁾ (Unaudited)



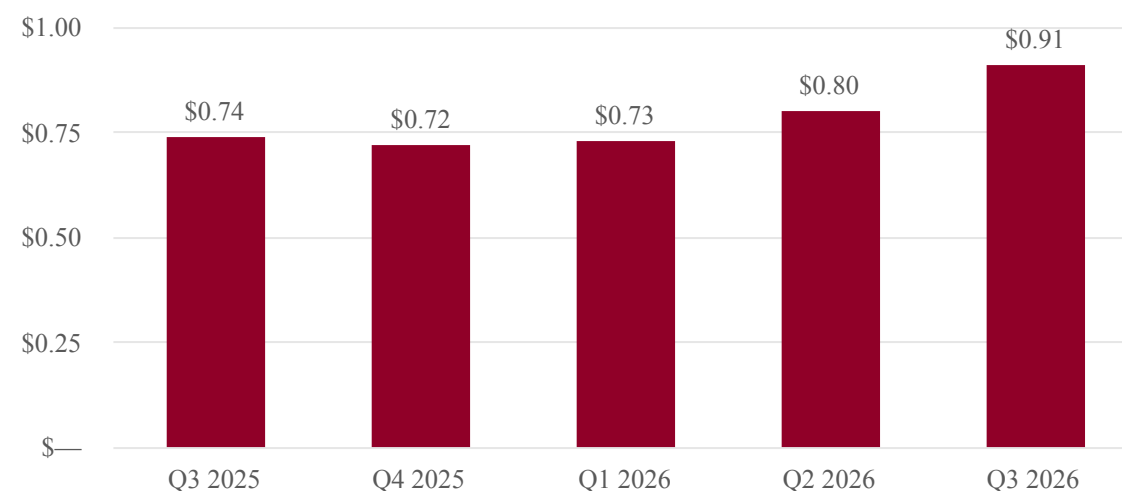
Core Net Income / Core PPNR (non-GAAP)



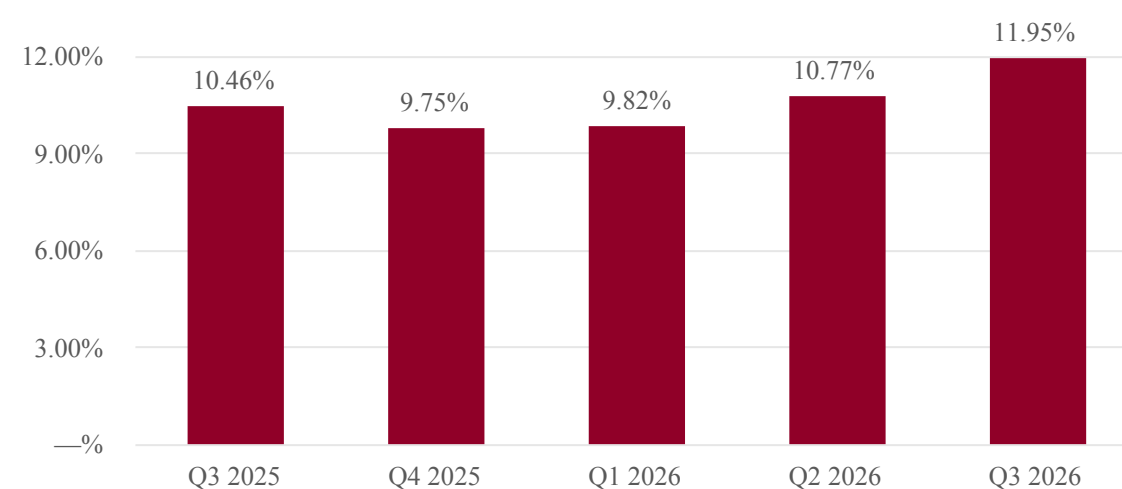
Core Annualized ROAA (non-GAAP)



Core EPS - Diluted (non-GAAP)



Core Annualized ROAE (non-GAAP)

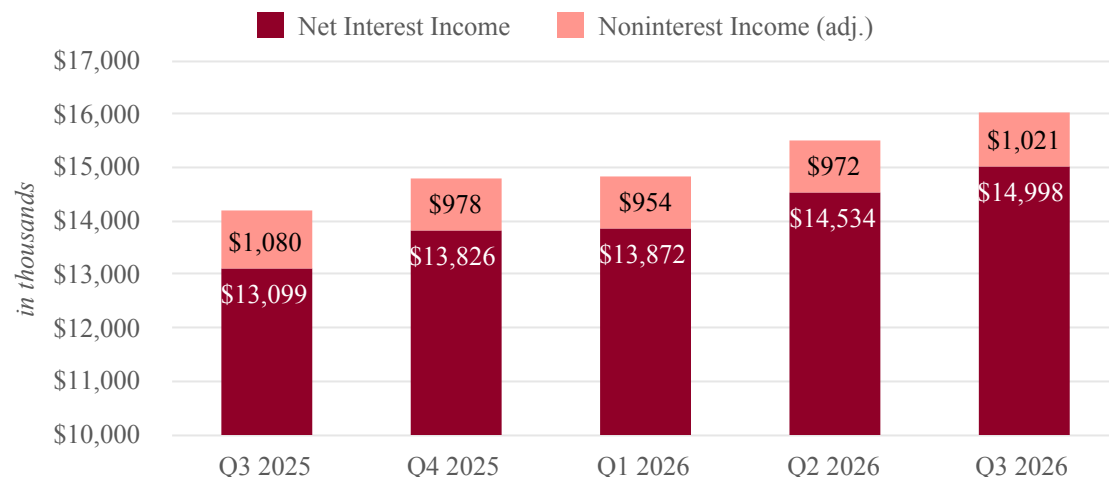


(1) Non-GAAP Calculation in Press Release

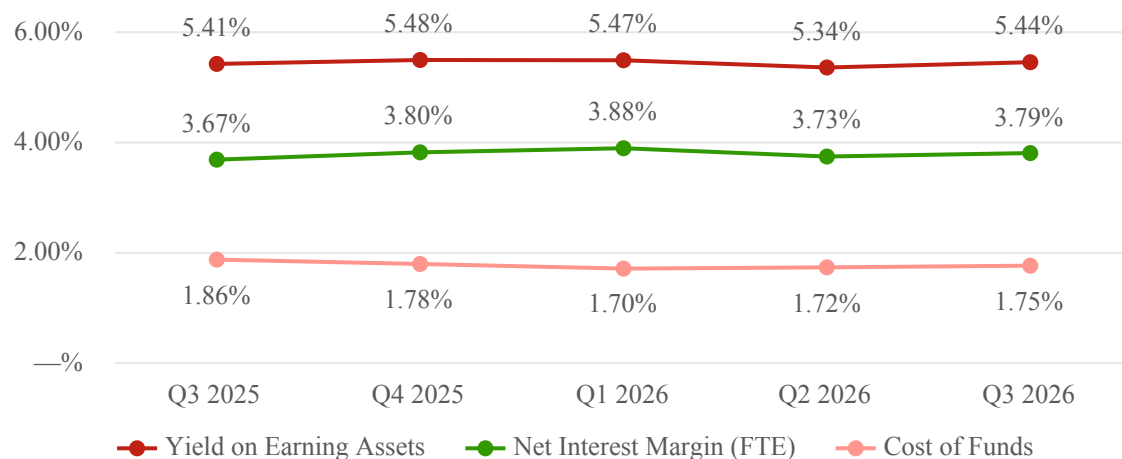
Financial Trends - Earnings and Profitability (Unaudited)



Total Revenue (non-GAAP) ⁽¹⁾



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

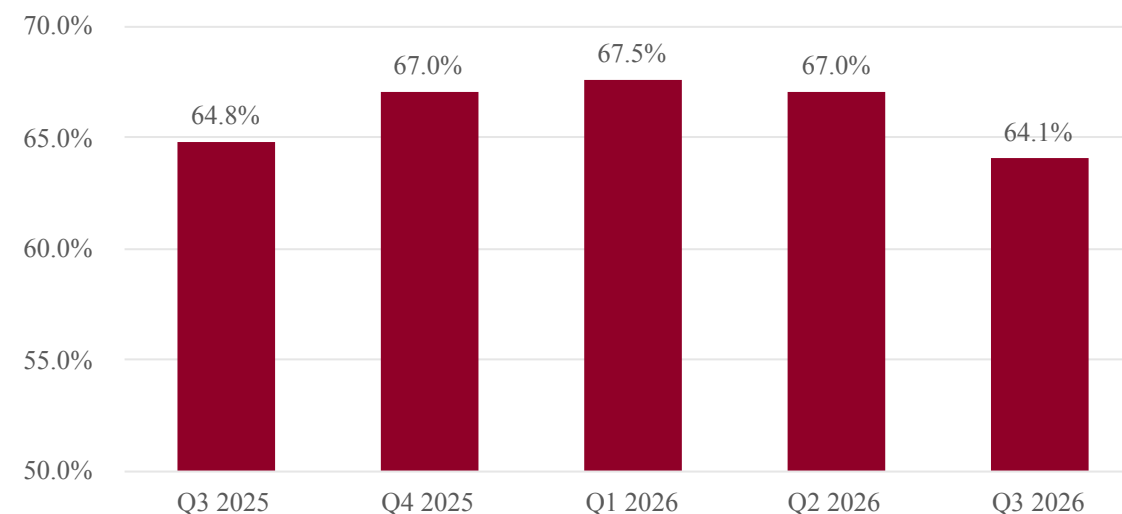


Highlights - Revenue

Noninterest Income (adj.) (non-GAAP) ⁽¹⁾:

- All periods exclude gains/losses on sale of securities.
- **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⁾

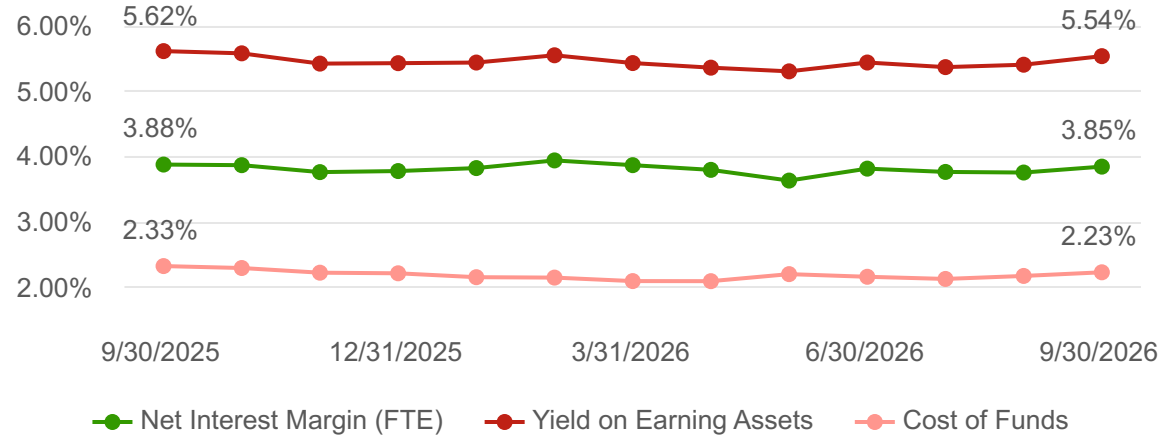


⁽¹⁾ Non-GAAP Calculation in Press Release

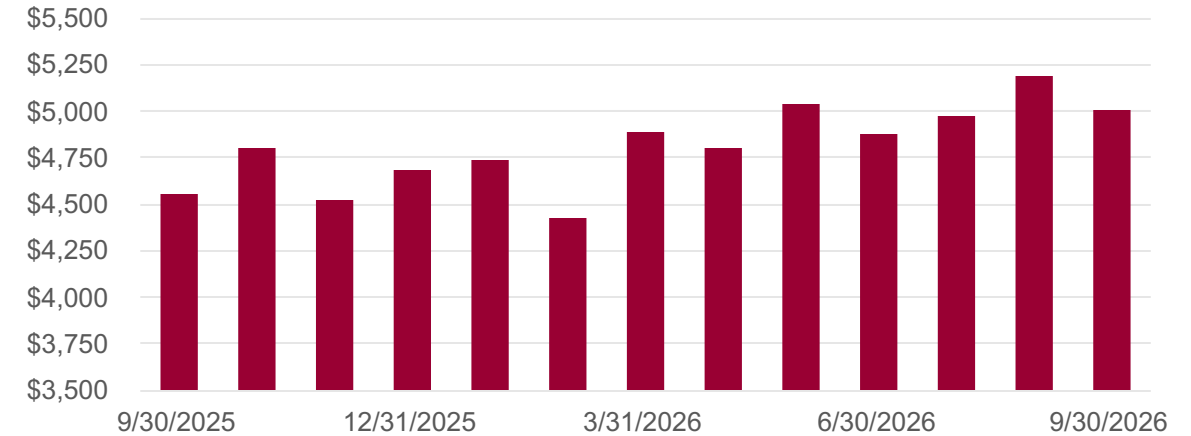
Monthly Earnings Trends (Unaudited)



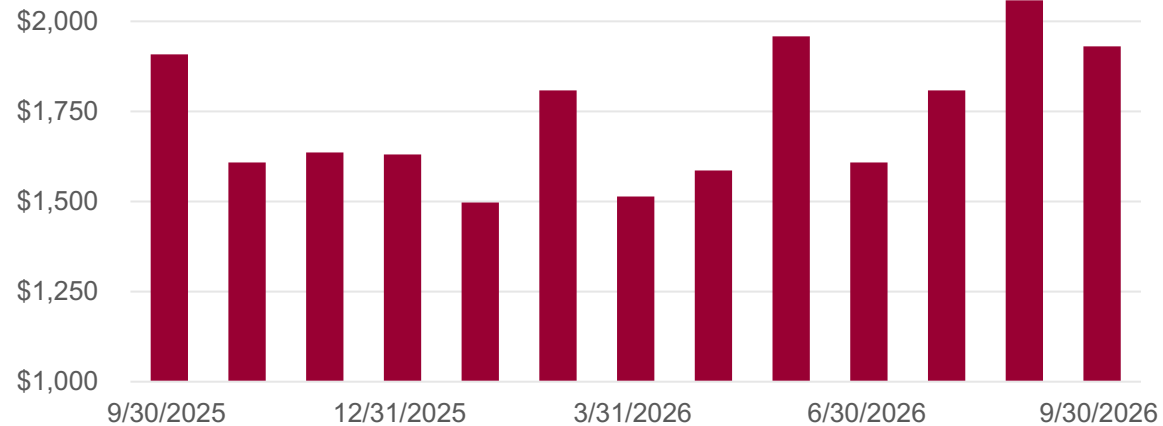
Net Interest Margin (NIM) (Non-GAAP) ⁽¹⁾



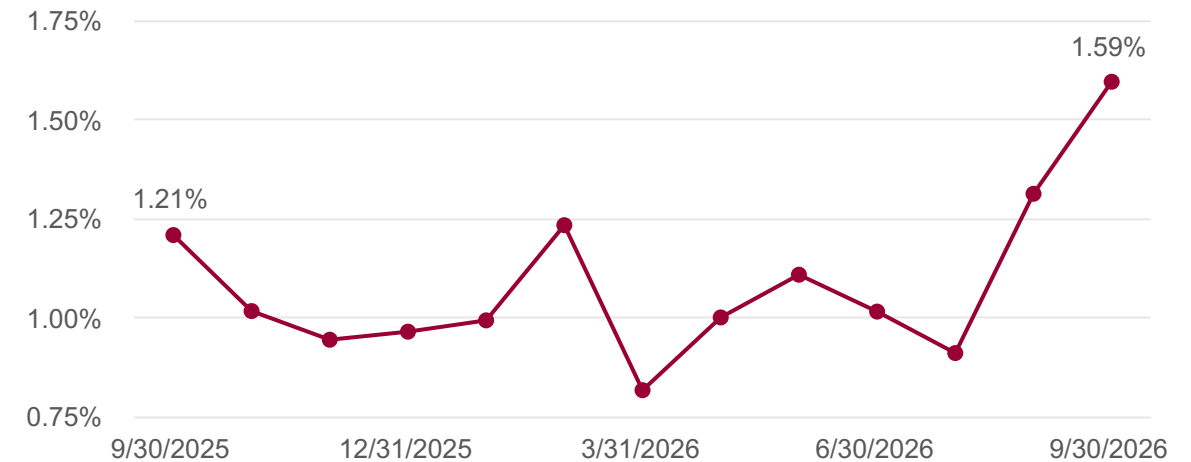
Net Interest Income (FTE) (Non-GAAP) ⁽¹⁾



Pre-Tax Pre-Provision Income (Core) (Non-GAAP) ⁽¹⁾



Core Annualized ROAA (Non-GAAP) ⁽¹⁾



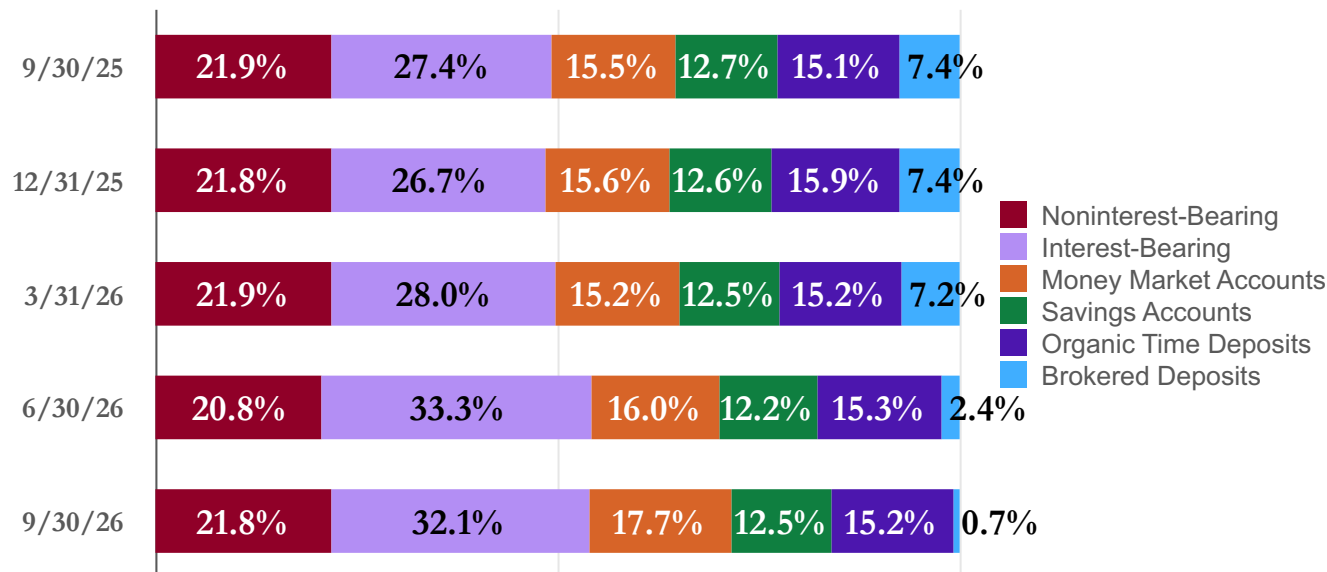
(1) Non-GAAP Calculation in Press Release

Deposit Composition / Characteristics

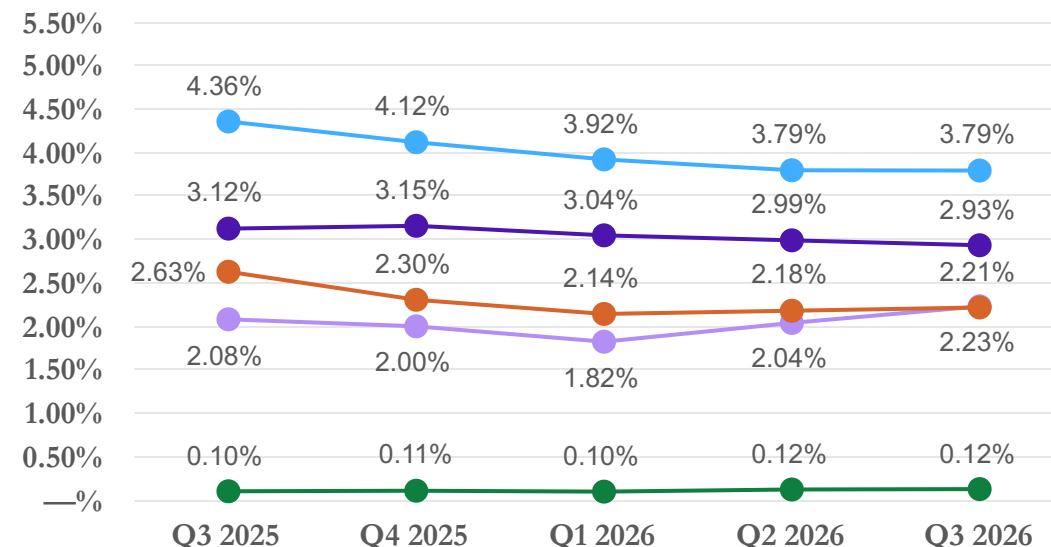
Deposit Mix and Cost (Unaudited)



Deposit Mix



Average Cost of Interest-Bearing Deposits

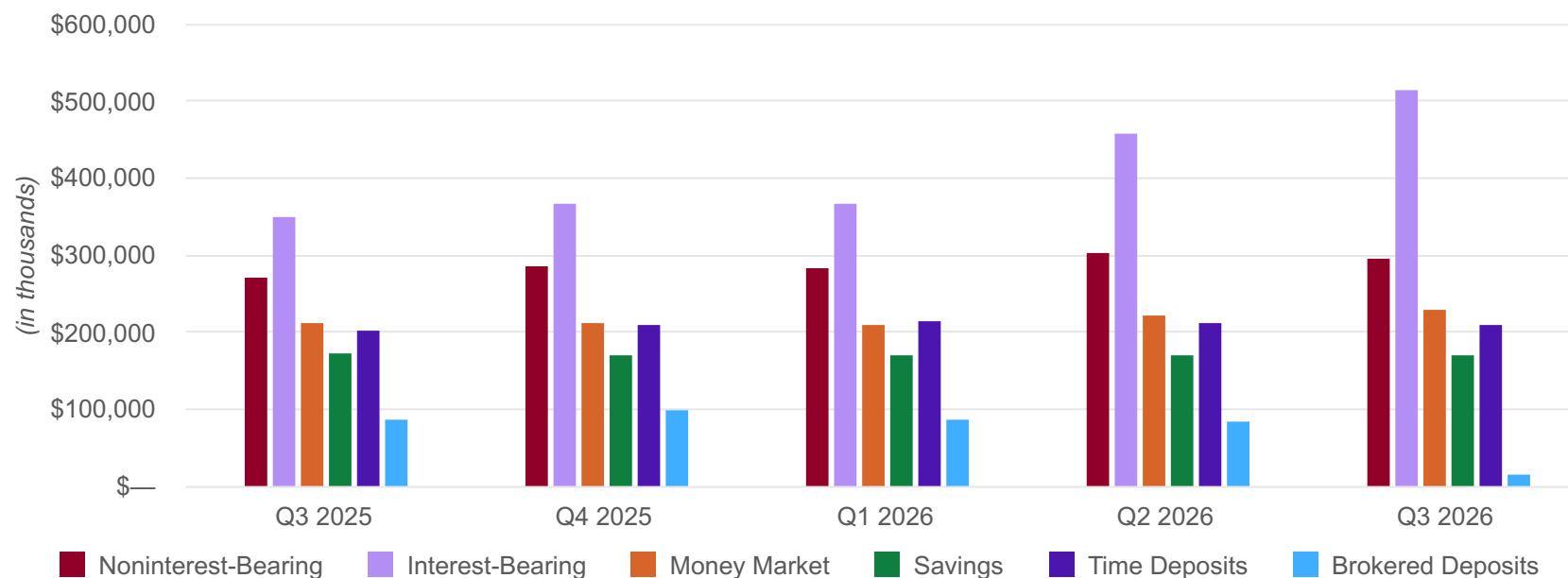


Deposit Composition - Balances as of the quarter ended						QTD Change		YTD Change	
(in millions)	9/30/25	12/31/25	3/31/26	6/30/26	9/30/26	Amount	Percent	Amount	Percent
NIB Demand	\$ 291.9	\$ 291.7	\$ 301.1	\$ 286.6	\$ 292.4	\$ 5.8	2.0 %	\$ 0.7	0.2 %
IB Demand	366.0	357.1	384.6	460.2	430.8	(29.4)	(6.4)	73.7	20.6
Money Market	206.2	209.2	209.3	220.8	236.8	16.0	7.2	27.6	13.2
Savings Accounts	169.0	169.3	172.2	168.9	167.2	(1.7)	(1.0)	(2.1)	(1.2)
Time Deposits	202.9	214.0	209.9	209.8	203.5	(6.3)	(3.0)	(10.5)	(4.9)
Organic Deposits	1,235.9	1,241.3	1,276.9	1,346.4	1,330.9	(15.5)	(1.2)	89.6	7.2
Brokered Deposits	98.5	98.5	98.5	33.6	10.0	(23.6)	(70.2)	(88.5)	(89.8)
Total Deposits	\$ 1,334.4	\$ 1,339.8	\$ 1,375.4	\$ 1,380.1	\$ 1,340.9	\$ (39.2)	(2.8)%	\$ 1.1	0.1 %

Growth in Average Deposits (Unaudited)



Quarterly Average Deposit Balance

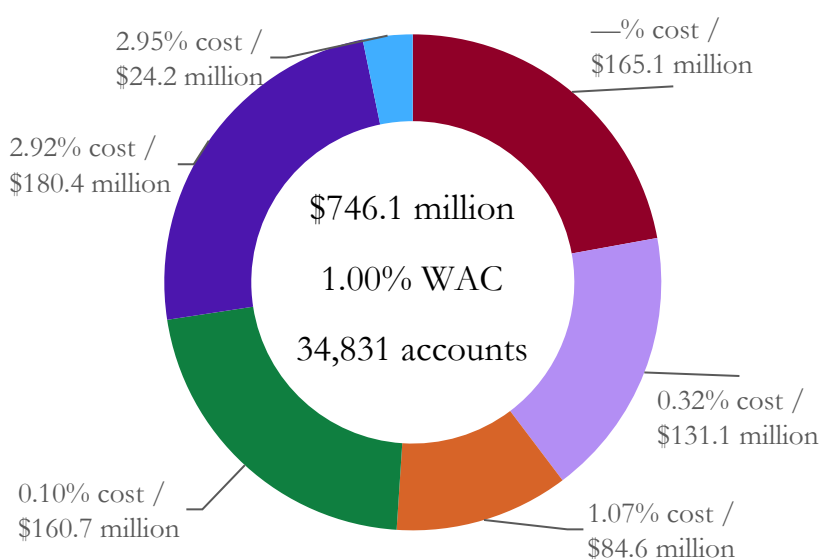


Deposit Composition - Average Balances as of the quarter ended						QTD Change		YTD Change	
(in millions)	9/30/25	12/31/25	3/31/26	6/30/26	9/30/26	Amount	Percent	Amount	Percent
NIB Demand	\$ 271.5	\$ 285.3	\$ 283.5	\$ 301.9	\$ 294.8	\$ (7.1)	(2.4)%	\$ 9.5	3.3 %
IB Demand	350.2	367.4	365.7	458.4	513.7	55.3	12.1	146.3	39.8
Money Market	211.7	212.2	209.2	221.1	229.5	8.4	3.8	17.3	8.2
Savings Accounts	171.2	168.9	169.6	170.3	168.7	(1.6)	(0.9)	(0.2)	(0.1)
Time Deposits	201.7	207.9	213.6	210.3	208.2	(2.1)	(1.0)	0.3	0.1
Organic Deposits	1,206.3	1,241.7	1,241.6	1,362.0	1,414.9	52.9	3.9	173.2	13.9
Brokered Deposits	86.0	98.5	87.1	84.1	14.1	(70.0)	(83.2)	(84.4)	(85.7)
Total Deposits	\$ 1,292.3	\$ 1,340.2	\$ 1,328.7	\$ 1,446.1	\$ 1,429.0	\$ (17.1)	(1.2)%	\$ 88.8	6.6 %

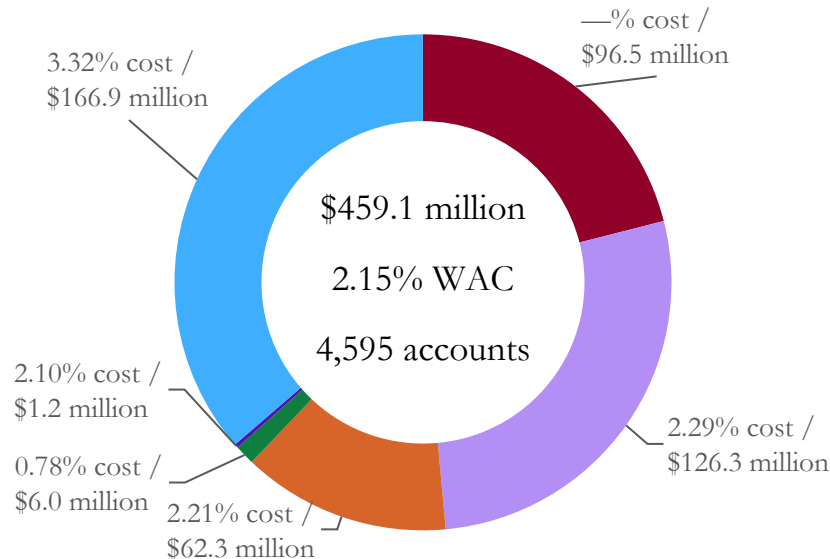
Deposit Composition (unaudited)



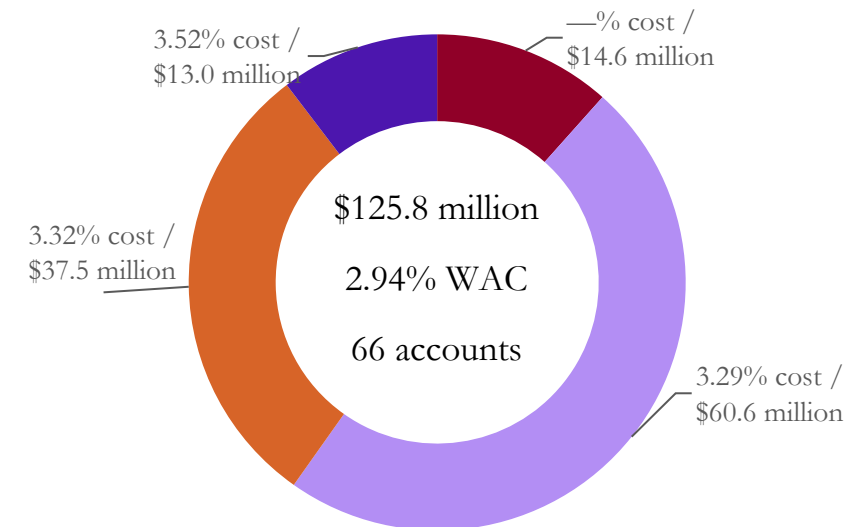
Retail Deposits as of September 30, 2026



Commercial Deposits as of September 30, 2026



Specialty Deposits as of September 30, 2026



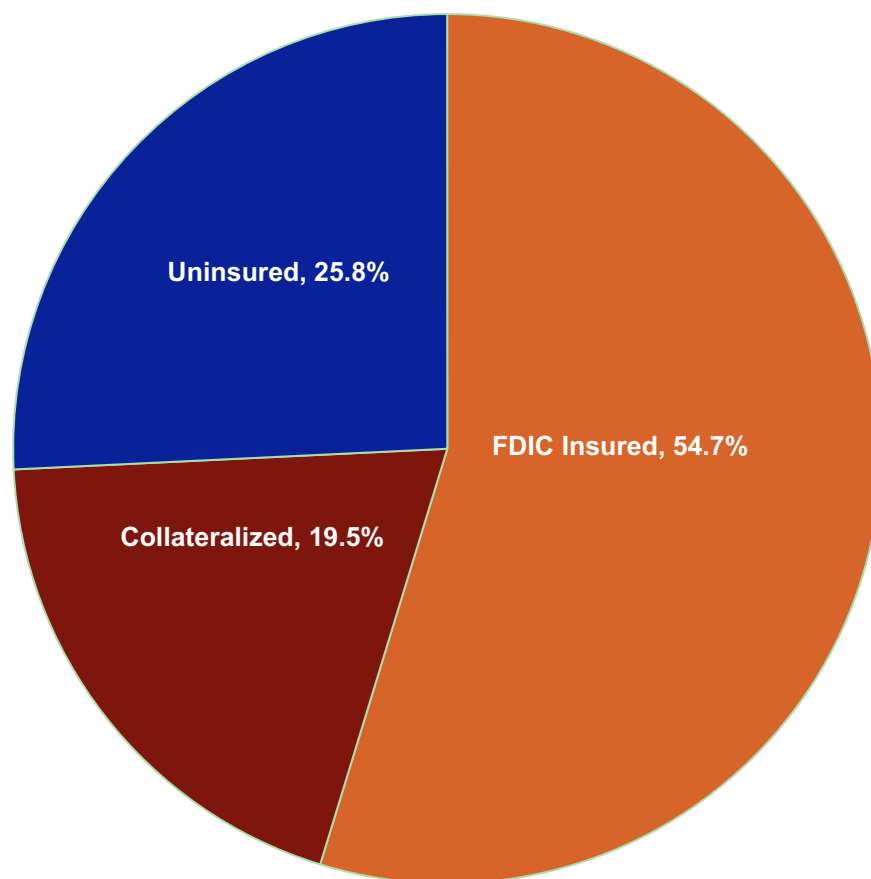
■ Non-Interest Bearing Demand
 ■ Interest Bearing Demand
 ■ Money Market Accounts
 ■ Savings Accounts
 ■ Time Deposits
 ■ Municipal Deposits

	September 30		June 30		December 31		QTD Change		YTD Change			
	2026		2026		2025		Amount	Percent	Amount	Percent		
<i>dollars in thousands</i>												
Retail	\$	746,084	\$	760,982	\$	759,455	\$	(14,898)	(2.0)%	\$	(13,371)	(1.8)%
Commercial		459,050		486,353		466,832		(27,303)	(5.6)		(7,782)	(1.7)
Specialty Treasury		125,770		99,092		15,018		26,678	26.9		110,752	737.5
Organic Deposits		1,330,904		1,346,427		1,241,305		(15,523)	(1.2)		89,599	7.2
Brokered Deposits		10,000		33,633		98,500		(23,633)	(70.3)		(88,500)	(89.8)
Total Deposits	\$	1,340,904	\$	1,380,060	\$	1,339,805	\$	(39,156)	(2.8)%	\$	1,099	0.1 %

Secure Deposit Base (Unaudited)



As of 9/30/2026

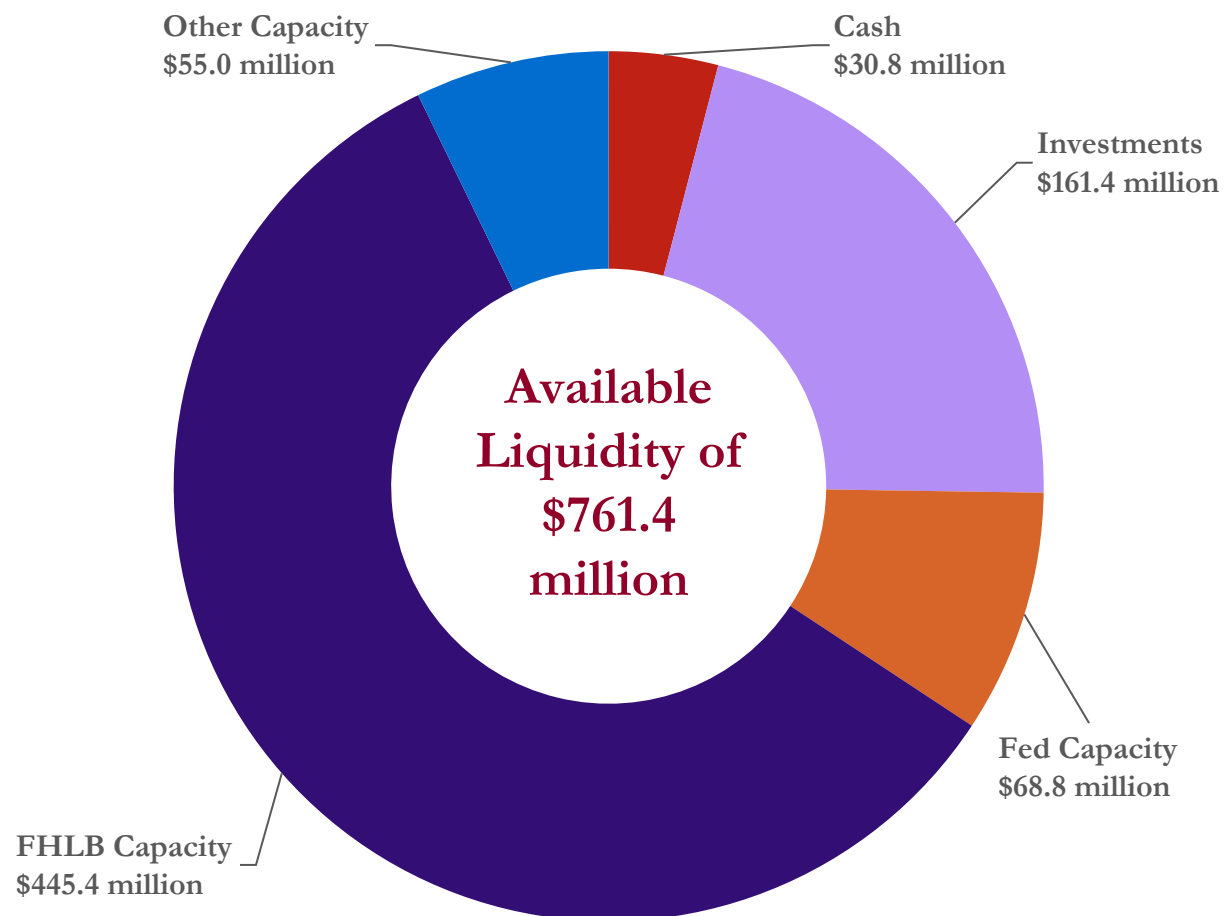


Source: Company information as of 9/30/2026

Highlights

- In total, 74.2% of client deposits (non-brokered) are FDIC insured or collateralized with investment securities as of September 30, 2026, compared to 75.2% as of December 31, 2025.
- Uninsured client deposits consist of business & retail deposits of 16.1% and 9.7% of total deposits, respectively.
- At September 30, 2026, client deposits consisted of 52.5% retail, 28.9% business, and 18.6% 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.

Strong Liquidity Position (Unaudited)



Source: Company information as of 9/30/2026

Highlights

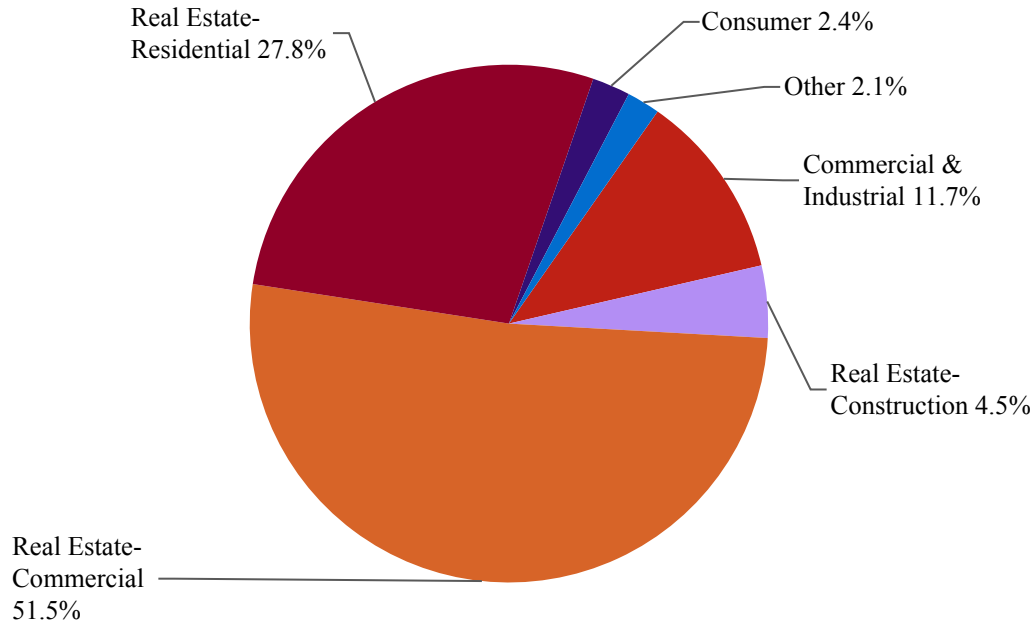
- Cash & Cash Equivalents totaled \$30.8 million, or 1.9% of total assets.
- Investment Securities totaled \$344.0 million, with \$182.6 million utilized as collateral for public fund deposits. All securities are classified as available-for-sale and marked to market.
- Total borrowings totaled \$113.8 million, or 7.0% of total assets and included \$20.0 million in long-term FHLB borrowings, \$79.0 million in short-term FHLB borrowings and \$14.8 million in subordinated debt.
- The Bank has \$569.2 million in available borrowing capacity (FED, FHLB, Other).
- Available liquidity covers 221% of uninsured/non-collateralized deposits.

Loan Portfolio Composition

Loan Portfolio Composition (Unaudited)



As of 9/30/2026



Highlights

- Loans remained stable at \$1.16 billion for both September 30, 2026 and December 31, 2025 due primarily from growth in commercial and construction real estate loans, partially offset by decreases in commercial and industrial and indirect auto loans. Excluding the indirect loans, loans increased \$15.1 million, or 1.3%, from December 31, 2025.
- Loan production for Q3 2026 totaled \$58.7 million while loans paid off totaled \$32.7 million. Q3 2026 included a large relationship payoff due to the sale of business assets.
- CB continues to focus on disciplined pricing and credit quality standards.
- CB remains committed to hiring and retaining experienced commercial bankers.

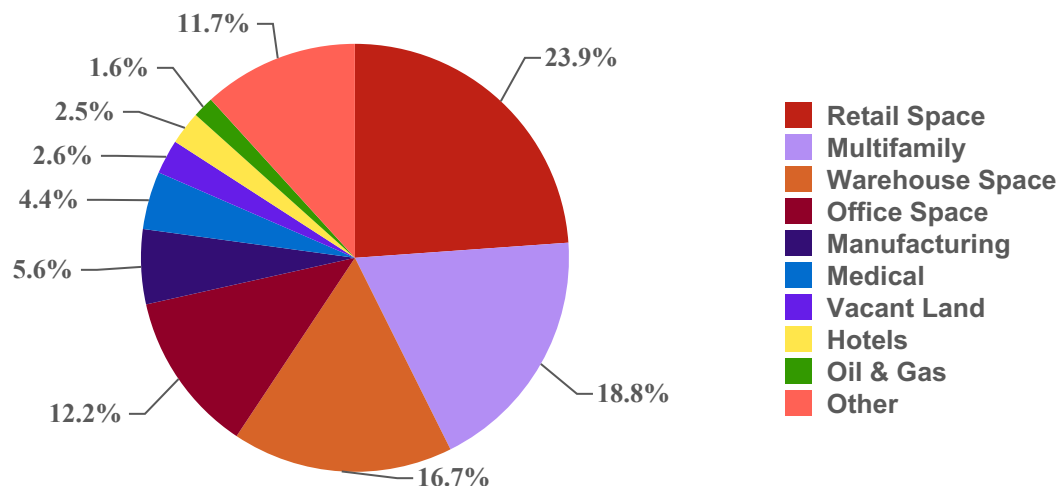
Loan Portfolio Detail

<i>dollars in millions</i>	9/30/25	12/31/25	3/31/26	6/30/26	9/30/26	QoQ Change	YoY Change
Real Estate - Residential	\$ 333.4	\$ 329.2	\$ 330.8	\$ 327.0	\$ 323.5	(1.1)%	(3.0)%
Real Estate - Commercial	539.4	552.2	550.0	571.8	599.0	4.8	11.0
Real Estate - Construction	38.9	45.4	51.4	58.9	52.3	(11.2)	34.4
Commercial & Industrial	143.9	161.1	157.7	160.4	135.5	(15.5)	(5.8)
Consumer	49.6	42.9	36.7	31.1	27.5	(11.6)	(44.6)
Other	38.2	31.5	31.2	30.5	24.1	(21.0)	(36.9)
Total Loans	\$ 1,143.4	\$ 1,162.3	\$ 1,157.8	\$ 1,179.7	\$ 1,161.9	(1.5)%	1.6 %

Commercial Loan Portfolio Detail (Unaudited)



C&I and CRE Loans by Industry



Source: Company information as of 9/30/2026

Highlights

- CRE loans represent 51.5% of the total loan portfolio.
- Limited exposure to office space.
- 20.8% of CRE loans are owner occupied.
- Non-Owner Occupied CRE loans have an average LTV of 56.8% based on appraised values at the time of origination, whereas Owner Occupied CRE's LTV is 54.8%.
- Average Non-Owner Occupied CRE loan size is approximately \$1.4 million, and Owner Occupied is approximately \$629,000.
- No loans are currently in deferral.
- CRE loans are concentrated in the Pittsburgh metropolitan area.

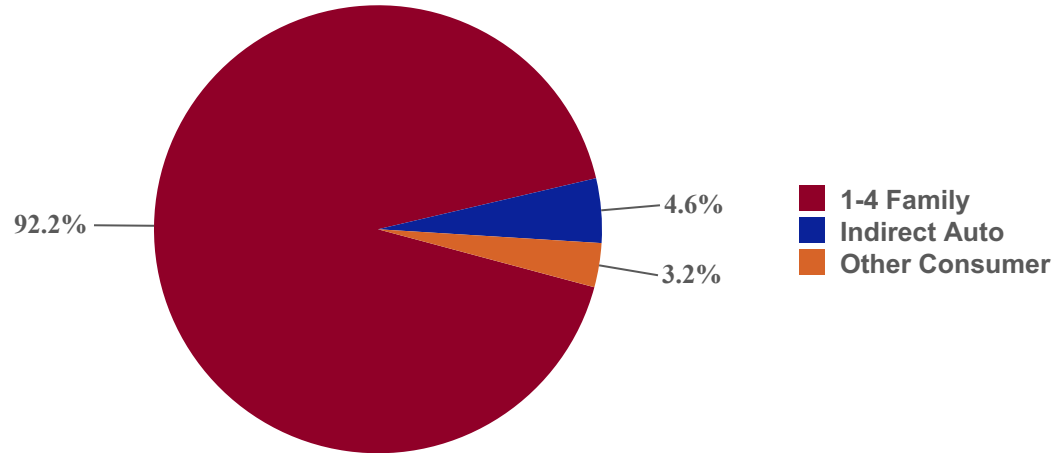
Commercial Real Estate Loan Portfolio Details

	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
<i>dollars in thousands</i>									
Retail Space	\$ 142,988	\$ 31,814	5.31 %	\$ 776	56.21 %	\$ 111,174	18.56 %	\$ 1,463	60.05 %
Multifamily	112,372	—	—	—	—	112,372	18.76	1,102	58.97
Warehouse Space	100,022	18,259	3.05	730	40.03	81,763	13.65	2,044	53.37
Office Space	72,905	9,106	1.52	479	71.75	63,799	10.65	1,302	59.34
Manufacturing	33,796	3,067	0.51	307	58.74	30,729	5.13	2,794	45.91
Medical	26,241	8,914	1.49	637	62.25	17,327	2.89	1,155	52.87
Vacant Land	15,537	2,356	0.39	157	45.78	13,181	2.20	2,197	43.06
Hotels	15,116	—	—	—	—	15,116	2.52	2,159	61.45
Oil & Gas	9,622	5,052	0.84	631	66.57	4,570	0.76	1,523	56.68
Other	70,356	45,922	7.68	696	53.79	24,434	4.09	977	57.72
Total	\$ 598,955	\$ 124,490	20.79 %	\$ 629	54.80 %	\$ 474,465	79.21 %	\$ 1,421	56.79 %

Consumer Loan Portfolio Detail (Unaudited)

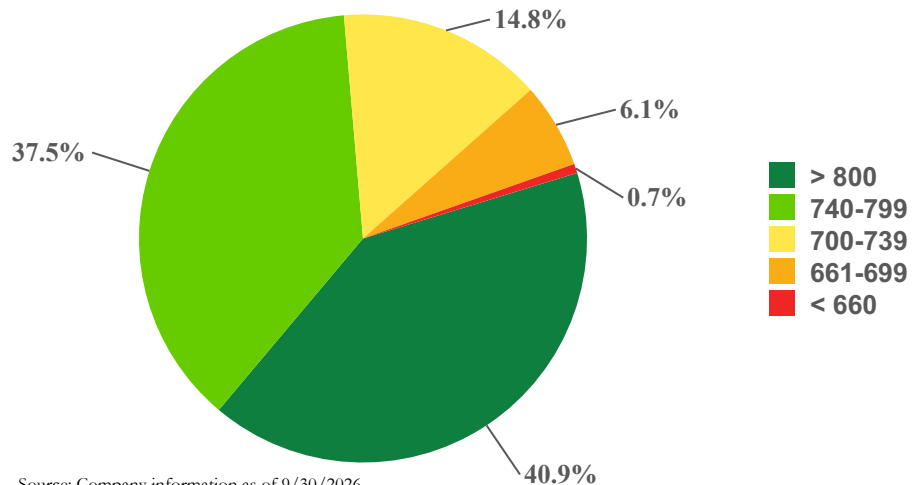


Consumer Lending Portfolio - \$350.9M



Source: Company information as of 9/30/2026

Indirect Auto Portfolio by Max FICO Score- \$16.3M

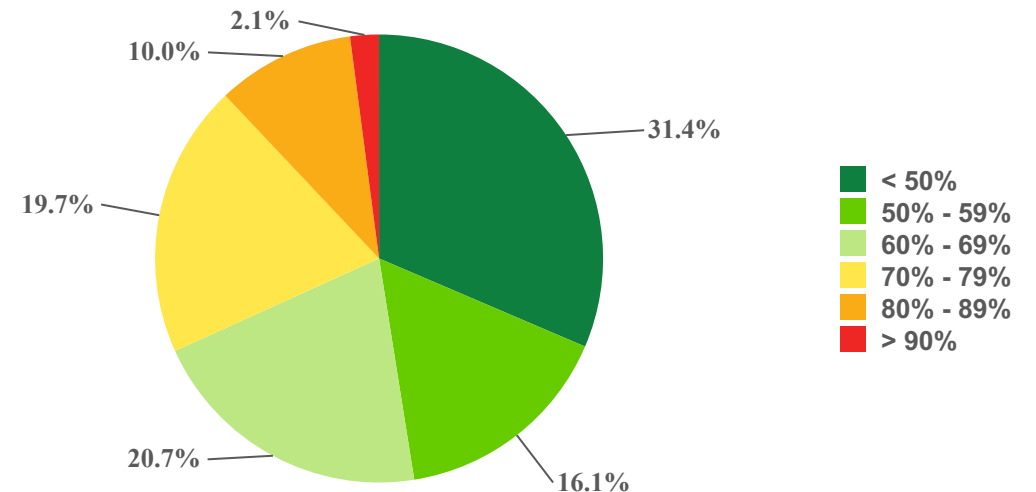


Source: Company information as of 9/30/2026

Highlights

- Residential loans represent 28.0% of total loans.
- 68.2% of residential loans have an LTV of less than 70%, based on appraised values at the time of origination.
- Indirect auto loans represent 1.4% of total loans.
- 78.4% 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) - \$323.5M



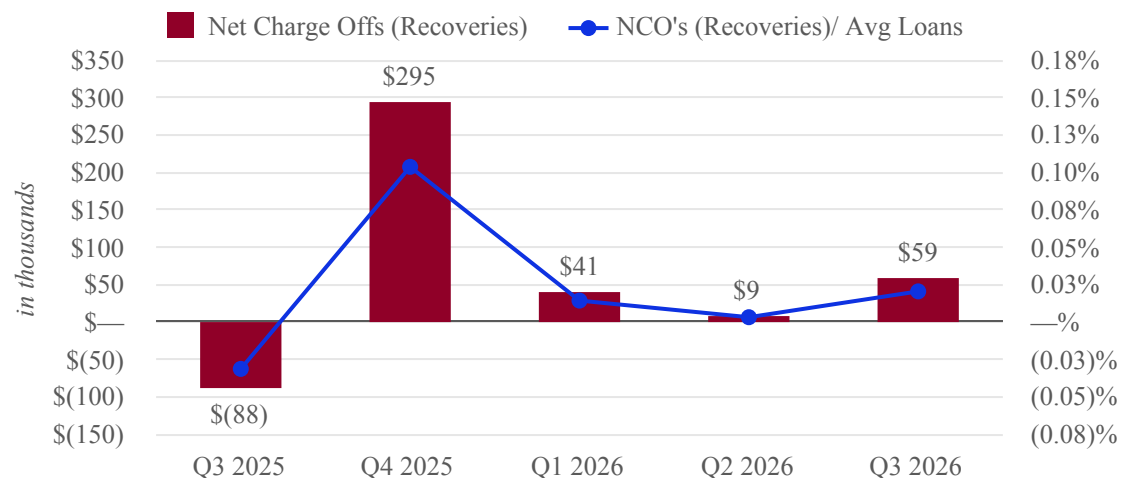
Source: Company information as of 9/30/2026

Asset Quality, Capital Ratios and IRR

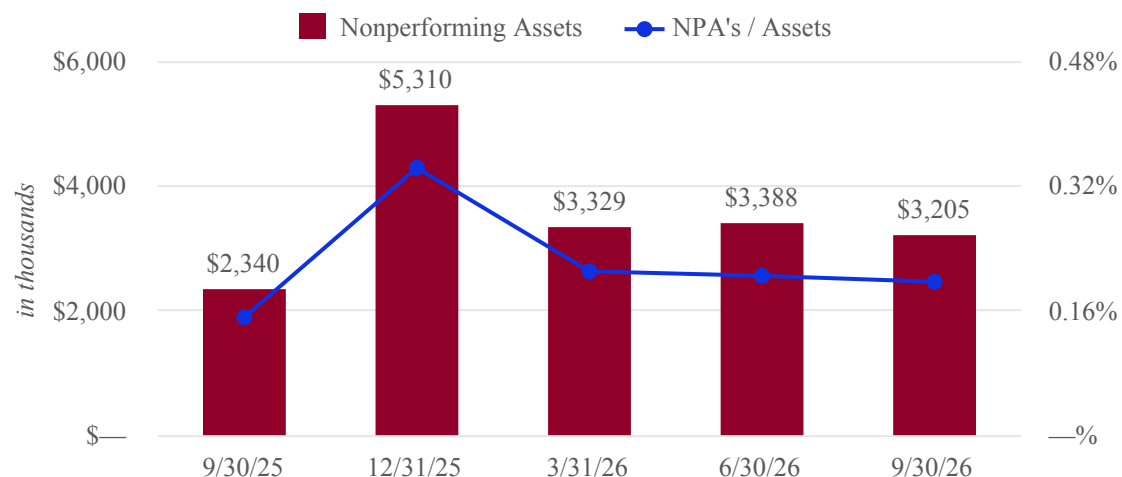
Asset Quality Trends (Unaudited)



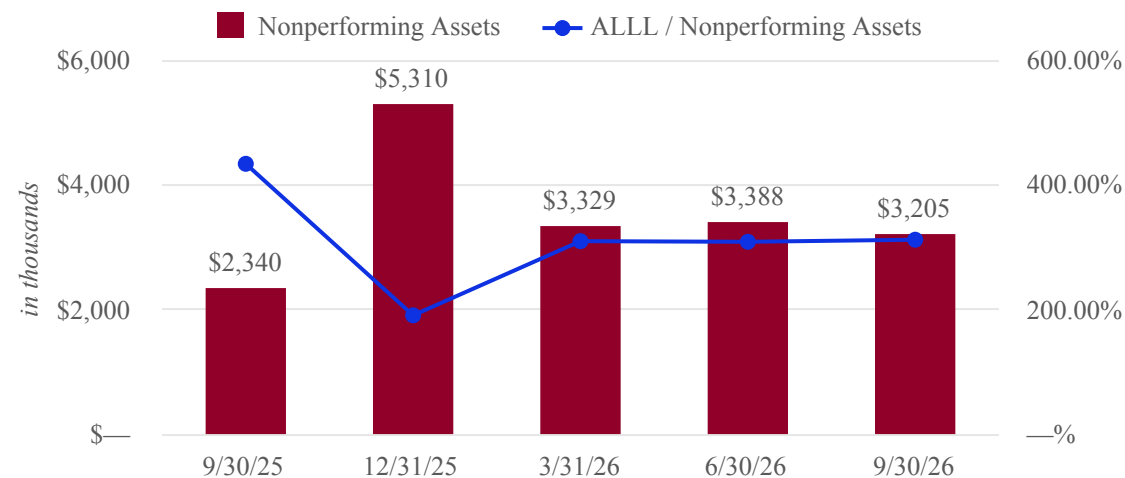
Net Charge-Offs (Recoveries) / Average Loans



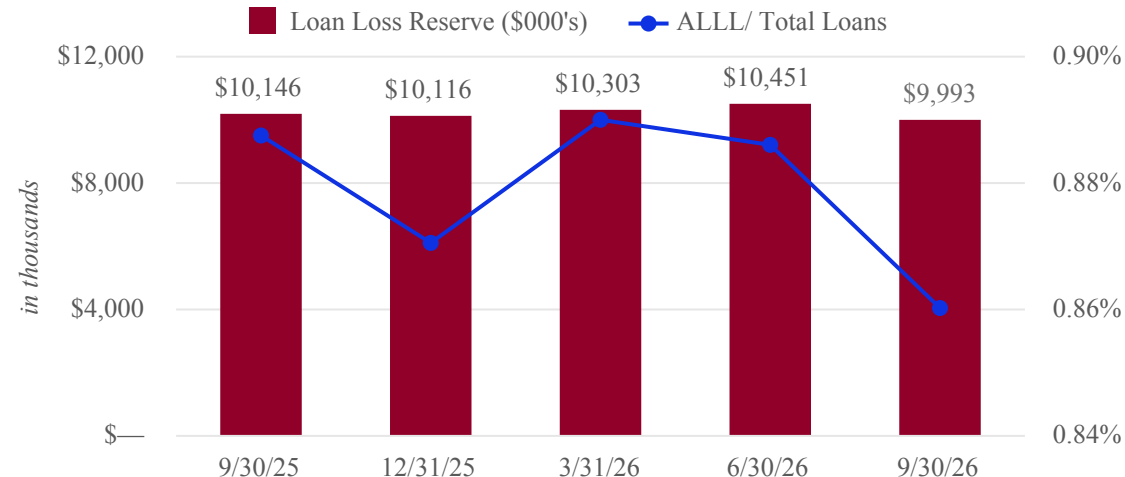
Nonperforming Assets / Total Assets



Allowance for Credit Losses / Nonperforming Assets



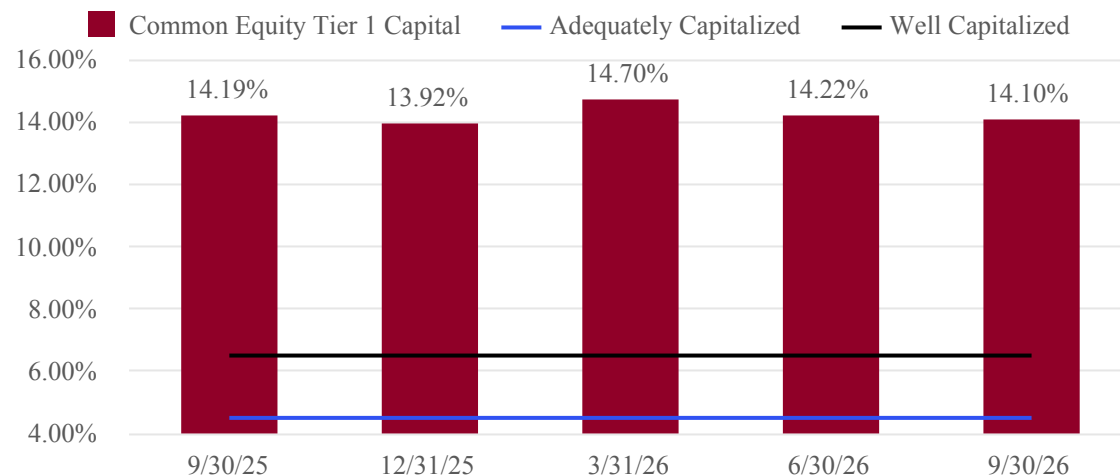
Allowance for Credit Losses / Total Loans



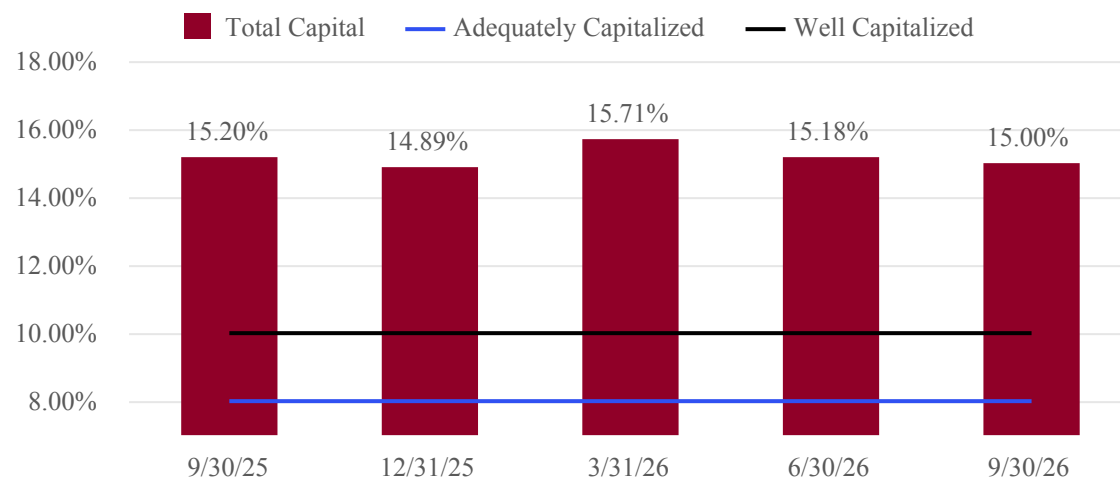
Capital Ratios (Bank Only) (Unaudited)



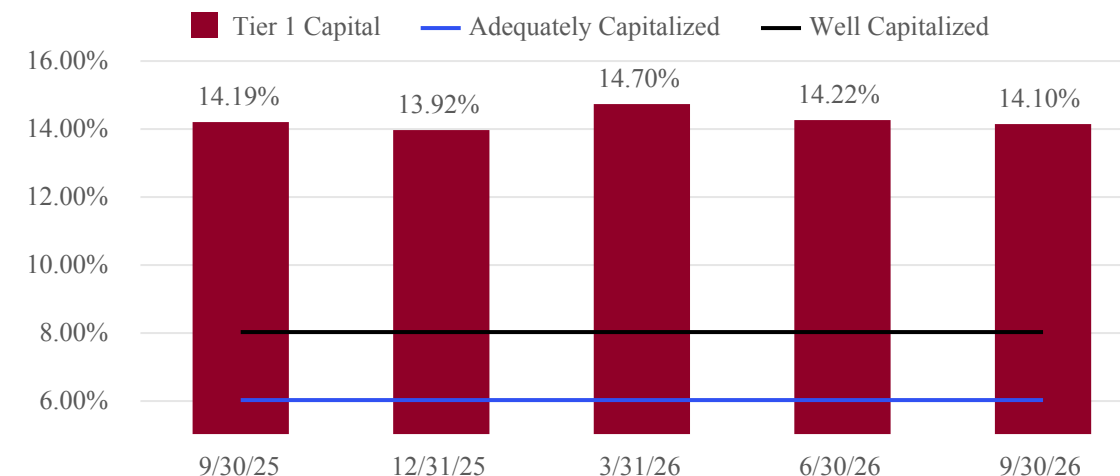
Common Equity Tier 1 Capital (to Risk Weighted Assets)



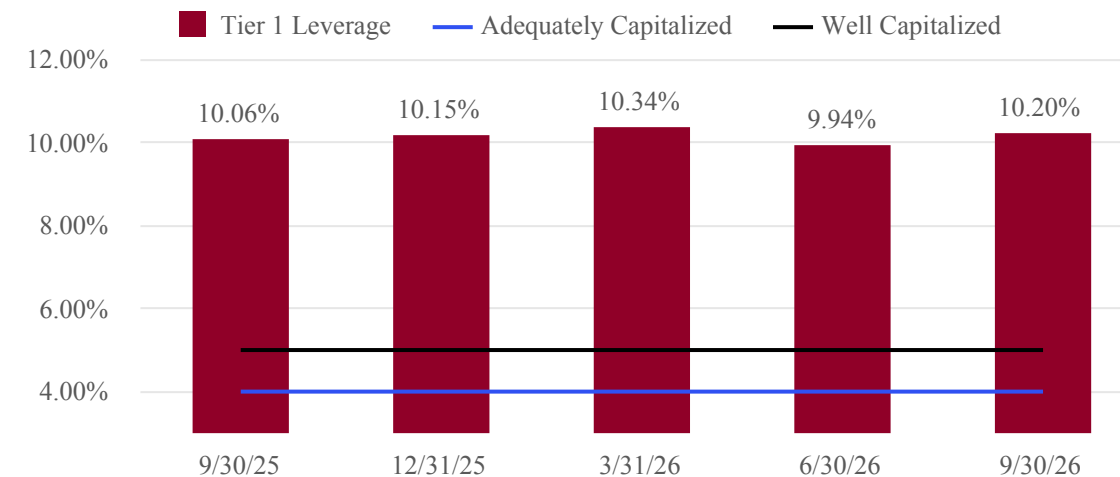
Total Capital (to Risk Weighted Assets)



Tier 1 Capital to Risk Weighted Assets



Tier 1 Leverage (to Adjusted Total Assets)



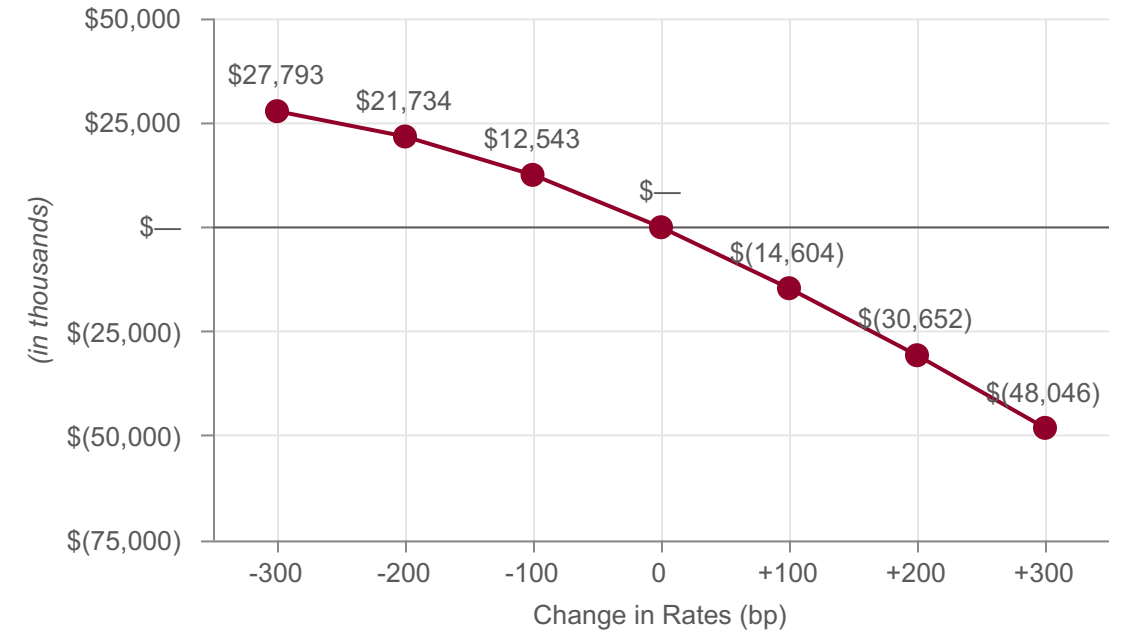
Interest Rate Risk (Unaudited)



Change in Net Interest Income *(as of 09/30/2026)*



Change in Economic Value of Equity *(as of 09/30/2026)*



Interest Rate Risk Details *(as of 09/30/2026)*

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	\$ 256,195	\$ (48,046)	(15.8)%	17.29%	(180)	\$ 60,735	\$ (1,090)	(1.8)%
+200	273,589	(30,652)	(10.1)	18.01	(108)	61,227	(598)	(1.0)
+100	289,637	(14,604)	(4.8)	18.61	(48)	61,572	(253)	(0.4)
Flat	304,241	—	—	19.09	—	61,825	—	—
-100	316,784	12,543	4.1	19.42	33	61,955	130	0.2
-200	325,975	21,734	7.1	19.55	46	61,709	(116)	(0.2)
-300	332,034	27,793	9.1	19.50	41	61,772	(53)	(0.1)

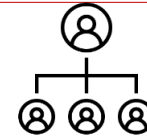
Conclusions

Investment Summary



Market Presence with Brand Recognition

Serving Stable Southwestern PA & Ohio River Valley markets



Seasoned Executive Leadership

Proven experience through all economic cycles



Rewarding Shareholders

Increased quarterly dividend
8% to \$0.28 per share in Q1
2026



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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