



NEWS RELEASE

Embassy Bancorp, Inc. Announces Results of Operations as of and for the Three Months Ended March 31, 2026

2026-05-21

BETHLEHEM, Pa., May 21, 2026 (GLOBE NEWSWIRE) -- On May 13, 2026, **Embassy Bancorp, Inc. (OTCQX: EMYB)** (the "**Company**") filed its Quarterly Report on Form 10-Q for the period ended March 31, 2026, a copy of which can be found at <https://investors.embassybank.com/sec-filings/documents/default.aspx>.

Highlights of the filing, which includes consolidated financial information of the Company and Embassy Bank For the Lehigh Valley (the "Bank"), the Company's wholly owned subsidiary, include:

- Cash and cash equivalents on hand of \$141.8 million at March 31, 2026, or 7.7% of total assets.
- Deposits of \$1.68 billion at March 31, 2026, an increase of \$41.6 million from \$1.64 billion at December 31, 2025. The Company does not have any brokered deposits.
- There were no short-term or long-term borrowings outstanding as of March 31, 2026 or required during the quarter then ended.
- Bank net interest margin (FTE) increased to 2.59% for the quarter ended March 31, 2026, up from 2.34% for the quarter ended March 31, 2025.
- Bank cost of funds of 1.69% for the quarter ended March 31, 2026, down from 1.80% for the quarter ended March 31, 2025. This is compared to a Pennsylvania peer group (stock banks headquartered in Pennsylvania with assets between \$100 million and \$5 billion) cost of funds of 1.90% for the quarter ended March 31, 2026.
- Bank assets per employee of \$16.0 million at March 31, 2026, compared to the Pennsylvania peer group assets per employee of \$8.0 million.
- Bank noncurrent loans to total loans of only 0.04% as of March 31, 2026, compared to the Pennsylvania peer group total of 0.78%.

- Net income of \$3.7 million, or \$0.50 per diluted share, for the three months ended March 31, 2026, up from \$2.9 million, or \$0.38 per diluted share, for the prior year three months ended March 31, 2025.

About Embassy Bancorp, Inc.

Embassy Bancorp, Inc., with over \$1.8 billion in assets, is the parent company of Embassy Bank For the Lehigh Valley, a full-service community bank that has served Pennsylvania's Lehigh Valley since 2001. With ten branch locations and a comprehensive suite of digital banking services, Embassy Bank remains committed to providing exceptional financial solutions to the community.

Embassy Bank was recently named the Lehigh Valley's "Best Bank & Mortgage Company" for the fifth consecutive year by the *Who's Who in Business* survey published in *Lehigh Valley Style* magazine. The Bank also ranks fourth in deposit market share across Lehigh and Northampton Counties as of June 2025, earned *The Morning Call's* "Best Bank" designation in 2025, and continues to hold a 5-Star Bauer Financial rating, reflecting its strong performance and long-standing stability.

For more information, visit www.embassybank.com.

Safe Harbor for Forward-Looking Statements

This document may contain forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various risks, uncertainties and other factors. Such risks, uncertainties and other factors that could cause actual results and experience to differ from those projected include, but are not limited to, the following: ineffectiveness of the company's business strategy due to changes in current or future market conditions; the effects of competition, and of changes in laws and regulations, including industry consolidation and development of competing financial products and services; interest rate movements; changes in credit quality; difficulties in integrating distinct business operations, including information technology difficulties; volatilities in the securities markets; and deteriorating economic conditions, and other risks and uncertainties, including those detailed in Embassy Bancorp, Inc.'s filings with the U.S. Securities and Exchange Commission (SEC). The statements are valid only as of the date hereof and Embassy Bancorp, Inc. disclaims any obligation to update this information.

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