NEWS RELEASE

Embassy Bancorp, Inc. Announces Third Quarter 2026 Net Income, Up 28% Year-Over-Year

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BETHLEHEM, Pa., Nov. 17, 2026 (GLOBE NEWSWIRE) -- On November 13, 2026, **Embassy Bancorp, Inc. (OTCQX: EMYB)** (the "**Company**") filed its Quarterly Report on Form 10-Q for the period ended September 30, 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:

- Loans of $1.35 billion at September 30, 2026, an increase of $60.5 million, or 4.7%, from $1.29 billion at December 31, 2025.
- There were no short-term or long-term borrowings outstanding as of September 30, 2026 or required during the quarter then ended.
- Bank return on average assets of 1.07% and Bank return on average equity of 16.28% for the quarter ended September 30, 2026. These represent an 18% and 19% increase, respectively, from return on average assets of 0.91% and return on average equity of 13.63% for the quarter ended June 30, 2026.
- Bank net interest margin (FTE non-US GAAP) increased to 2.84% for the quarter ended September 30, 2026, up from 2.52% for the quarter ended September 30, 2025.
- Bank cost of funds of 1.65% for the quarter ended September 30, 2026, down from 1.82% for the quarter ended September 30, 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 1.89% for the quarter ended September 30, 2026.
- Bank assets per employee of $16.1 million at September 30, 2026, compared to the Pennsylvania peer group assets per employee of $8.0 million.
- Bank noncurrent loans to total loans of only 0.05% as of September 30, 2026, compared to the

Pennsylvania peer group total of 0.76%.

- Net income of $4.9 million and $12.7 million, or $0.66 and $1.71 per diluted share, for the three and nine months ended September 30, 2026, respectively, up from $3.8 million and $10.1 million, or $0.50 and $1.32 per diluted share, for the three and nine months ended September 30, 2025, respectively.

About Embassy Bancorp, Inc.

Embassy Bancorp, Inc., with approximately $1.8 billion in assets, is the parent company of Embassy Bank For the Lehigh Valley, a full-service community bank that recently celebrated its 25th anniversary serving Pennsylvania's Lehigh Valley. 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 Morning Call's* Readers' Choice "Best Bank" for 2026. The Bank also ranks fourth in deposit market share across Lehigh and Northampton Counties as of June 30, 2026, 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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Source: Embassy Bancorp, Inc.