NEWS RELEASE

Embassy Bancorp, Inc. Ranked 94th Among Nation's Top 200 Publicly Traded Community Banks by American Banker

2026-08-04

BETHLEHEM, Pa., Aug. 04, 2026 (GLOBE NEWSWIRE) -- Embassy Bancorp, Inc., the parent company of Embassy Bank for the Lehigh Valley, announced today that it has been ranked 94th among the top 200 publicly traded community banks and thrifts nationwide in a peer analysis published in the July 2026 edition of *American Banker* magazine.

The annual ranking, compiled by Capital Performance Group, evaluates institutions with less than $2 billion in assets. The analysis ranked banks based on their three-year average return on average equity (ROAE) using year-end 2025 data.

According to *American Banker*, top-performing institutions in 2025 excelled by strengthening return on average equity, net interest margin, and core deposit growth, while continuing to invest in technology and operations. Community banks also overcame a sector-wide challenge by growing deposits driven by efficient growth and disciplined cost management. Embassy Bancorp's 2025 performance reflected these same strengths.

"Our results, and this national ranking, reflect the disciplined, relationship-driven approach that defines Embassy Bank," said David M. Lobach Jr., Chairman, President, and CEO. "We're proud to be recognized among the nation's strongest community banks and grateful for the dedication of our employees and the loyalty of our customers."

He added that Embassy's continued investments in technology, efficiency, and customer-focused service support responsible growth and consistently high satisfaction levels. "This recognition affirms that our unique banking model delivers lasting value for our customers, shareholders, and communities."

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 has been named the Lehigh Valley's "Best Bank & Mortgage Company" for the fifth consecutive year by the Who's Who in Business survey in Lehigh Valley Style. 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.

Contact:
David M. Lobach, Jr.
Chairman, President and CEO
(610) 882-8800

Source: Embassy Bancorp, Inc.