NEWS RELEASE

Embassy Bank For the Lehigh Valley Ranked 23rd Among Top 50 Community Banks in Northeast US

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Bethlehem, PA – Embassy Bank For the Lehigh Valley was recently ranked 23rd among the top 50 best performing US community banks in the Northeast with total assets under $10 billion.

447 community banks and thrifts were eligible for the 2022 annual ranking by S&P Global Market Intelligence, a financial industry leader in market and sectorspecific data and analytics to track performance for community banks and thrifts.

Embassy was the only Lehigh Valley-based institution ranked among the top 50 community banks in the Northeast, defined by S&P Global Market Intelligence as the 11 states of the Middle Atlantic and New England regions of the US.

According to the research and analysis report issued March 22, 2023, S&P Global Market Intelligence calculated scores based on seven metrics: pre-tax return on tangible common equity, efficiency ratio, cost of funds, 5-year average operating revenue growth, 5-year average net charge-offs to average loans and leases ratio, non-performing assets and loans 90 days or more past due as a percentage of total assets, and leverage ratio.

In the key “Efficiency Ratio” criteria category, Embassy came in eighth among the top 50 banks.

Embassy Bank’s total assets stood at $1.64 billion as of December 31, 2022, making it the largest community bank headquartered in the Lehigh Valley.

“We’re pleased to be recognized as a top-performing community bank and are honored to be ranked among the best-managed peer institutions throughout this large region of the US,” said David M. Lobach, Jr., president, CEO and board chairman for Embassy Bank. “It’s testimony to the focus of our team on the fundamentals of traditional banking principles and sound fiscal management. Consistently strong financial performance like this solidifies Embassy’s founding commitment to delivering value for our customers and shareholders. It also enables Embassy to continue our proud history of community

reinvestment to support the quality of life for families and businesses here in our Lehigh Valley.” About Embassy Bank: Founded in 2001, Embassy Bank For the Lehigh Valley operates 10 traditional branch locations throughout Lehigh and Northampton counties of Pennsylvania and full-service 24/7 online banking at www.embassybank.com. Its holding company Embassy Bancorp, Inc. is publicly traded on the OTC exchange under the symbol EMYB.

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