

PRESS RELEASE

1st Summit Bancorp of Johnstown, Inc.
125 Donald Lane
Johnstown, PA 15904



1ST SUMMIT BANCORP
of Johnstown, Inc.

Contact: Allison Johnson

President, Chief Executive Officer, & Chief Financial Officer

☎ 814-262-4010

✉ ajohnson@1stsummit.bank

1ST SUMMIT BANCORP OF JOHNSTOWN ANNOUNCES FIRST QUARTER 2026 RESULTS

Johnstown, PA – April 16, 2026 – 1st Summit Bancorp of Johnstown, Inc. (“1st Summit” or the “Company”) reported net income of \$2.3 million for the first quarter of 2026, an increase of 34.7% compared to the fourth quarter of 2025.

Results for the quarter included a \$446 thousand gain on the sale of approximately \$17 million of longer-duration securities. Excluding this item, adjusted net income was \$1.9 million, representing a 13.4% increase over the prior quarter.

The first quarter reflects continued strengthening of the Company’s earnings profile, driven by margin expansion, steady loan growth, and disciplined expense management.

Management Commentary

“Our first quarter results demonstrate the effectiveness of our recent business strategies and support our belief that we have deployed a solid operating model built on the right fundamentals,” said Allison Johnson, President and Chief Executive Officer. “During the first quarter, we saw meaningful margin expansion, controlled expense growth, and continued strength in credit quality, all while maintaining a disciplined approach to earning asset growth.”

Johnson continued, “The securities repositioning this quarter was intentional. We took advantage of an opportunity to improve the structure of the balance sheet, realize a gain, and better position the Company for the rate environment ahead. More importantly, even without that gain, earnings increased at a healthy pace.”

“We believe the Company is well positioned to continue expanding earnings in the coming quarters, not through one-time events, but through steady improvement in the core drivers of the business. Loan growth remains measured and focused on quality. Credit performance continues to be stable. Expenses are well managed. And margin is moving in

the right direction. When those elements come together, earnings expansion becomes less about timing and more about execution.”

Balance Sheet and Loan Growth

Total loans were \$898.5 million at March 31, 2026, representing an increase of 7.9% annualized from the prior quarter. Growth remained centered on high-quality lending opportunities consistent with the Company’s underwriting standards.

Management continues to prioritize balance sheet optimization alongside growth, with a focus on improving asset mix, duration, and overall yield.

Net Interest Income and Margin

Net interest margin expanded to 2.45% for the first quarter of 2026, compared to 2.32% in the prior quarter, an increase of 13 basis points.

The improvement reflects continued execution of funding strategies and asset repricing initiatives. The Company remains focused on further margin expansion through disciplined pricing and liability management.

Credit Quality

Credit quality remained a source of strength during the quarter:

- Net charge-offs totaled \$28 thousand
- Nonaccrual loans to total loans were 0.40%
- Provision for credit losses was \$200 thousand, primarily driven by new loan production

The Company continues to benefit from strong collateral coverage and conservative underwriting practices. Management remains attentive to evolving economic conditions while maintaining a consistent credit philosophy.

Non-interest Income and Expense

Noninterest income included a \$446 thousand gain on the sale of securities, reflecting proactive balance sheet management. Approximately \$17 million of longer duration securities were sold when a market opportunity arose to sell the securities at a gain. The proceeds were used to partially fund loan growth for the quarter. Management reviews market rates and spreads daily to identify opportunities to shorten the overall duration of the securities portfolio.

Noninterest expense totaled \$8.3 million for the first quarter of 2026, an increase of 0.73% compared to the prior quarter. Management continues to focus on cost containment making necessary investments to support growth.

Profitability

Profitability metrics improved meaningfully during the quarter:

- Return on average assets (ROAA) was 0.61% for the first quarter of 2026, compared to 0.45% in the prior quarter
- Return on average equity (ROAE) was 8.39% for the first quarter of 2026, compared to 6.33% in the prior quarter

About 1st Summit Bancorp of Johnstown, Inc.

1st Summit, through its wholly owned subsidiary, 1st Summit Bank (the “Bank”), is a community oriented financial institution that primarily focuses on relationship banking for both consumers and businesses. From 17 full-service community offices and one loan production office, the Bank provides a full array of personal and business banking solutions, investment management and trust services. The Bank serves communities throughout the counties of Cambria, Westmoreland, Blair, Somerset, and Indiana in southwestern PA. Please visit [Home | 1st Summit Bank](#) for more information.

Cautionary Statement Regarding Forward Looking Statements

Litigation Reform Act of 1995 that are subject to risks and uncertainties and are made pursuant to the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended. Any statements about our expectations, beliefs, plans, predictions, protections, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. Forward-looking statements are typically, but not exclusively, identified by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends,” “plans,” “pro forma,” “projects,” “estimates” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. Forward-looking statements involve numerous risks and uncertainties, and you should not rely on them as predictions of future events. Factors that could cause our actual results to differ materially from those described in the forward-looking statements include, among others: (i) changes in general business and our ability to successfully implement our strategic plan, including the success of our 2025 balance sheet repositioning strategy (ii) changes in interest rates or in the quality or composition of our loan and investment portfolios; (iii) adequacy of loan loss reserves; (iv) increased competition; (v) loss of certain key officers; (vi) continued relationships with major customers; (vii) deposit attrition; (viii) rapidly changing technology; (ix) unanticipated regulatory or judicial proceedings and liabilities and other costs; (x) changes in the cost of funds, demand for loan products, or demand for financial services; (xi) other economic, competitive, governmental, or technological factors affecting our operations, markets, products, services, and prices; and (xii) our success at managing the foregoing items. For a discussion of additional factors that could cause our actual results to differ materially from those described in the forward-looking statements, please see the risk factors discussed in our most recent Annual Report on our website: [Investor Information | 1st Summit Bank](#).

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those contemplated, expressed in or implied by the particular forward-looking statement due to additional risks and uncertainties of which the Company is not currently aware or which it does not currently view as, but in the future may become, material to its business or operating results. Due to these and other possible uncertainties and risks, we can give no assurance that the results contemplated in the forward-looking statements will be realized and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. All forward-looking statements, express or implied, included in this press release are qualified in their entirety by this cautionary statement.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Consolidated Statements of Income
(Unaudited)

| | For the Three Months Ended | | | | |
|--|---|--------------------------|---------------------------|----------------------|-----------------------|
| | <u>March 31, 2026</u> | <u>December 31, 2025</u> | <u>September 30, 2025</u> | <u>June 30, 2025</u> | <u>March 31, 2025</u> |
| | (Dollars in thousands, except per share data) | | | | |
| Interest income: | | | | | |
| Interest and fees on loans | \$ 11,761 | \$ 11,725 | \$ 11,360 | \$ 10,643 | \$ 10,104 |
| Interest and dividends on investment securities | 4,256 | 4,340 | 4,542 | 4,026 | 4,186 |
| Other interest income | 69 | 96 | 189 | 161 | 86 |
| Total interest income | 16,086 | 16,161 | 16,091 | 14,830 | 14,376 |
| Interest expense: | | | | | |
| Interest on deposits | 5,476 | 5,982 | 6,251 | 5,973 | 6,402 |
| Interest on FHLB advances and other borrowings | 1,997 | 1,937 | 1,827 | 1,570 | 1,346 |
| Total interest expense | 7,473 | 7,919 | 8,078 | 7,543 | 7,748 |
| Net interest income | 8,613 | 8,242 | 8,013 | 7,287 | 6,628 |
| Provision for credit losses | 200 | 251 | 250 | 125 | 125 |
| Net interest income after provision for credit losses | 8,413 | 7,991 | 7,763 | 7,162 | 6,503 |
| Noninterest income: | | | | | |
| Service charges and fees | 621 | 702 | 628 | 657 | 642 |
| Wealth management income | 602 | 649 | 604 | 583 | 577 |
| Earnings on bank-owned life insurance | 192 | 196 | 194 | 192 | 175 |
| Interchange income | 522 | 561 | 524 | 712 | 482 |
| Gain (loss) on sales of investment securities | 446 | - | - | 142 | - |
| Change in fair value of equity securities | 4 | 4 | 22 | 4 | 6 |
| Gain on sale leaseback | - | - | - | - | - |
| Other noninterest income | 13 | 52 | 26 | 30 | 31 |
| Total noninterest income | 2,400 | 2,164 | 1,998 | 2,320 | 1,913 |
| Noninterest expense: | | | | | |
| Salaries and employee benefits | 4,297 | 4,225 | 4,333 | 4,357 | 4,333 |
| Occupancy and equipment expenses | 1,092 | 1,066 | 999 | 1,071 | 1,040 |
| Professional services | 350 | 374 | 344 | 334 | 447 |
| Data processing and network | 1,072 | 997 | 867 | 1,078 | 739 |
| Regulatory assessments and insurance | 165 | 171 | 171 | 165 | 165 |
| Shares tax expense | 219 | 219 | 219 | 219 | 219 |
| Other operating expenses | 1,082 | 1,165 | 1,030 | 1,090 | 826 |
| Total noninterest expense | 8,277 | 8,217 | 7,963 | 8,314 | 7,769 |
| Income before income tax expense | 2,536 | 1,938 | 1,798 | 1,168 | 647 |
| Income tax expense | 259 | 247 | 95 | (1) | (128) |
| Net income | \$ 2,277 | \$ 1,691 | \$ 1,703 | \$ 1,169 | \$ 775 |
| Earnings per Common Share | | | | | |
| Basic | \$ 1.07 | \$ 0.80 | \$ 0.80 | \$ 0.55 | \$ 0.36 |
| Diluted | 1.07 | 0.80 | 0.80 | 0.55 | 0.36 |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Consolidated Balance Sheets

(Unaudited)

| | March 31, 2026 | December 31, 2025 | As of September 30, 2025 | June 30, 2025 | March 31, 2025 |
|--|-------------------------------|----------------------|--------------------------------|---------------------|---------------------|
| | <u>(Dollars in thousands)</u> | | | | |
| Assets: | | | | | |
| Cash and due from banks | \$ 10,160 | \$ 9,196 | \$ 10,191 | \$ 13,637 | \$ 16,526 |
| Interest-bearing deposits in other banks | 5,234 | 5,420 | 6,299 | 10,736 | 8,006 |
| Total cash and cash equivalents | <u>15,394</u> | <u>14,616</u> | <u>16,490</u> | <u>24,373</u> | <u>24,532</u> |
| Investment securities: | | | | | |
| Equity securities | 695 | 690 | 687 | 665 | 661 |
| Available for sale securities, at fair value | 332,944 | 348,406 | 343,411 | 327,167 | 332,319 |
| Held to maturity securities, at amortized cost | 191,815 | 196,188 | 200,559 | 207,257 | 212,111 |
| Total investment securities | <u>525,454</u> | <u>545,284</u> | <u>544,657</u> | <u>535,089</u> | <u>545,091</u> |
| Loans: | | | | | |
| Loans held for investment | 898,547 | 881,272 | 851,114 | 813,960 | 790,642 |
| Less: allowance for credit losses | (6,965) | (6,793) | (6,536) | (6,250) | (6,146) |
| Loans, net | <u>891,582</u> | <u>874,479</u> | <u>844,578</u> | <u>807,710</u> | <u>784,496</u> |
| Operating lease right-of-use assets | 8,324 | 8,537 | 8,553 | 8,767 | 8,968 |
| Premises and equipment, net | 17,884 | 17,911 | 11,411 | 11,569 | 11,940 |
| Accrued interest receivable | 5,297 | 5,322 | 5,305 | 5,161 | 5,058 |
| Goodwill | 339 | 339 | 339 | 339 | 339 |
| Deferred tax asset, net | 8,454 | 7,391 | 7,988 | 9,742 | 10,030 |
| Bank-owned life insurance | 27,942 | 27,750 | 27,555 | 27,360 | 27,168 |
| Federal Home Loan Bank and other bank stock, at cost | 8,577 | 8,162 | 6,915 | 6,220 | 6,079 |
| Other assets | 8,070 | 7,409 | 7,385 | 7,811 | 7,749 |
| Total assets | <u>\$ 1,517,317</u> | <u>\$ 1,517,200</u> | <u>\$ 1,481,176</u> | <u>\$ 1,444,141</u> | <u>\$ 1,431,450</u> |
| Liabilities and Stockholders' Equity | | | | | |
| Liabilities: | | | | | |
| Deposits: | | | | | |
| Transaction accounts: | | | | | |
| Noninterest-bearing | \$ 127,886 | \$ 120,899 | \$ 118,126 | \$ 120,075 | \$ 122,764 |
| Interest-bearing | 649,821 | 652,290 | 635,855 | 642,834 | 643,719 |
| Total transaction accounts | <u>777,707</u> | <u>773,189</u> | <u>753,981</u> | <u>762,909</u> | <u>766,483</u> |
| Time deposits | 412,959 | 430,462 | 442,849 | 420,990 | 420,496 |
| Total deposits | <u>1,190,666</u> | <u>1,203,651</u> | <u>1,196,830</u> | <u>1,183,899</u> | <u>1,186,979</u> |
| Accrued interest payable | 4,056 | 4,378 | 4,328 | 4,059 | 4,188 |
| Short-term borrowings | 19,573 | 17,056 | 6,326 | - | 30,000 |
| Long-term borrowings | 181,186 | 166,186 | 151,186 | 141,186 | 96,186 |
| Operating lease liability | 8,662 | 8,861 | 8,832 | 9,028 | 9,211 |
| Other liabilities | 7,328 | 8,383 | 7,934 | 7,649 | 7,493 |
| Total liabilities | <u>1,411,471</u> | <u>1,408,515</u> | <u>1,375,436</u> | <u>1,345,821</u> | <u>1,334,057</u> |
| Stockholders' Equity: | | | | | |
| Common stock | 11,008 | 11,008 | 11,008 | 11,015 | 11,015 |
| Capital surplus | 5,781 | 5,781 | 5,781 | 5,825 | 5,825 |
| Retained earnings | 116,277 | 114,911 | 114,130 | 113,338 | 113,080 |
| Accumulated other comprehensive income (loss) | (23,379) | (19,174) | (21,338) | (27,970) | (29,250) |
| Treasury stock | (3,841) | (3,841) | (3,841) | (3,888) | (3,277) |
| Total stockholders' equity | <u>105,846</u> | <u>108,685</u> | <u>105,740</u> | <u>98,320</u> | <u>97,393</u> |
| Total liabilities and stockholders' equity | <u>\$ 1,517,317</u> | <u>\$ 1,517,200</u> | <u>\$ 1,481,176</u> | <u>\$ 1,444,141</u> | <u>\$ 1,431,450</u> |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

**Loan Composition
(Unaudited)**

| | As of | | | | |
|--|------------------------|----------------------|-----------------------|-------------------|-------------------|
| | March 31, 2026 | December 31, 2025 | September 30, 2025 | June 30, 2025 | March 31, 2025 |
| | (Dollars in thousands) | | | | |
| Loans: | | | | | |
| Commercial and industrial loans | \$ 130,279 | \$ 129,389 | \$ 140,272 | \$ 137,474 | \$ 138,038 |
| Real estate: | | | | | |
| 1-4 single family residential loans | 424,968 | 430,427 | 427,072 | 400,722 | 401,588 |
| Construction, land and development loans | 48,403 | 31,543 | 27,805 | 24,013 | 17,043 |
| Commercial real estate loans (including multifamily) | 281,027 | 274,906 | 240,283 | 235,884 | 217,163 |
| Consumer loans and leases | 13,870 | 15,007 | 15,682 | 15,867 | 16,810 |
| Total loans held in portfolio | \$ 898,547 | \$ 881,272 | \$ 851,114 | \$ 813,960 | \$ 790,642 |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

**Deposit Composition
(Unaudited)**

| | As of | | | | |
|-------------------------------------|------------------------|----------------------|-----------------------|---------------------|---------------------|
| | March 31, 2026 | December 31, 2025 | September 30, 2025 | June 30, 2025 | March 31, 2025 |
| | (Dollars in thousands) | | | | |
| Deposits: | | | | | |
| Noninterest-bearing demand deposits | \$ 127,886 | \$ 120,899 | \$ 118,126 | \$ 120,075 | \$ 122,764 |
| Interest-bearing demand deposits | 269,239 | 274,116 | 259,182 | 260,554 | 260,874 |
| Savings and money market accounts | 380,582 | 378,174 | 376,673 | 382,280 | 382,845 |
| Time deposits | 412,959 | 430,462 | 442,849 | 420,990 | 420,496 |
| Total deposits | \$ 1,190,666 | \$ 1,203,651 | \$ 1,196,830 | \$ 1,183,899 | \$ 1,186,979 |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Average Balances and Yields

(Unaudited)

| | Three Months Ended | | | | | |
|--|------------------------|----------------------|--------------------------|------------------------|----------------------|--------------------------|
| | March 31, 2026 | | | March 31, 2025 | | |
| | Average Balance (1) | Interest/ Expense | Annualized Yield/Rate | Average Balance (1) | Interest/ Expense | Annualized Yield/Rate |
| | (Dollars in thousands) | | | | | |
| Interest-earning assets: | | | | | | |
| Interest-earning deposits in other banks | \$ 8,430 | \$ 69 | 3.32% | \$ 6,983 | \$ 86 | 4.99% |
| Loans(2) | 886,003 | 11,761 | 5.38% | 785,050 | 10,104 | 5.22% |
| Investment securities and other | 531,771 | 4,256 | 3.25% | 541,899 | 4,186 | 3.13% |
| Total interest-earning assets | 1,426,204 | 16,086 | 4.57% | 1,333,932 | 14,376 | 4.37% |
| Noninterest-earning assets | 85,466 | | | 81,647 | | |
| Total assets | \$ 1,511,670 | | | \$ 1,415,579 | | |
| Interest-bearing liabilities: | | | | | | |
| Interest-bearing demand deposits | \$ 267,617 | \$ 311 | 0.47% | \$ 267,559 | \$ 395 | 0.60% |
| Savings and money market accounts | 377,541 | 1,777 | 1.91% | 375,110 | 2,083 | 2.25% |
| Time deposits | 420,376 | 3,388 | 3.27% | 430,448 | 3,924 | 3.70% |
| FHLB advances and other borrowings | 189,641 | 1,997 | 4.27% | 111,359 | 1,346 | 4.90% |
| Total interest-bearing liabilities | 1,255,175 | 7,473 | 2.41% | 1,184,476 | 7,748 | 2.65% |
| Noninterest-bearing liabilities and shareholders' equity: | | | | | | |
| Noninterest-bearing demand deposits | 126,452 | | | 119,095 | | |
| Other liabilities | 19,994 | | | 16,555 | | |
| Stockholders' equity | 110,049 | | | 95,453 | | |
| Total liabilities and stockholders' equity | \$ 1,511,670 | | | \$ 1,415,579 | | |
| Net interest rate spread | | | <u>2.16%</u> | | | <u>1.72%</u> |
| Net interest income and margin | | <u>\$ 8,613</u> | <u>2.45%</u> | | <u>\$ 6,628</u> | <u>2.02%</u> |
| Net interest income and margin (tax equivalent)(3) | | <u>\$ 8,866</u> | <u>2.52%</u> | | <u>\$ 6,874</u> | <u>2.09%</u> |

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended March 31, 2026 and March 31, 2025, respectively.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Average Balances and Yields

(Unaudited)

| | Three Months Ended | | | | | |
|--|------------------------|----------------------|--------------------------|------------------------|----------------------|--------------------------|
| | March 31, 2026 | | | December 31, 2025 | | |
| | Average Balance (1) | Interest/ Expense | Annualized Yield/Rate | Average Balance (1) | Interest/ Expense | Annualized Yield/Rate |
| | (Dollars in thousands) | | | (Dollars in thousands) | | |
| Interest-earning assets: | | | | | | |
| Interest-earning deposits in other banks | 8,430 | \$ 69 | 3.32% | \$ 8,972 | \$ 96 | 4.25% |
| Loans(2) | 886,003 | 11,761 | 5.38% | 857,187 | 11,725 | 5.43% |
| Investment securities and other | 531,771 | 4,256 | 3.25% | 544,426 | 4,340 | 3.16% |
| Total interest-earning assets | 1,426,204 | 16,086 | 4.57% | 1,410,585 | 16,161 | 4.55% |
| Noninterest-earning assets | 85,466 | | | 81,167 | | |
| Total assets | \$ 1,511,670 | | | \$ 1,491,752 | | |
| Interest-bearing liabilities: | | | | | | |
| Interest-bearing demand deposits | \$ 267,617 | \$ 311 | 0.47% | \$ 254,597 | \$ 367 | 0.57% |
| Savings and money market accounts | 377,541 | 1,777 | 1.91% | 370,591 | 1,980 | 2.12% |
| Time deposits | 420,376 | 3,388 | 3.27% | 438,477 | 3,635 | 3.29% |
| FHLB advances and other borrowings | 189,641 | 1,997 | 4.27% | 173,750 | 1,937 | 4.42% |
| Total interest-bearing liabilities | 1,255,175 | 7,473 | 2.41% | 1,237,415 | 7,919 | 2.54% |
| Noninterest-bearing liabilities and shareholders' equity: | | | | | | |
| Noninterest-bearing demand deposits | 126,452 | | | 126,500 | | |
| Other liabilities | 19,994 | | | 21,779 | | |
| Stockholders' equity | 110,049 | | | 106,058 | | |
| Total liabilities and stockholders' equity | \$ 1,511,670 | | | \$ 1,491,752 | | |
| Net interest rate spread | | | 2.16% | | | 2.01% |
| Net interest income and margin | | \$ 8,613 | 2.45% | | \$ 8,242 | 2.32% |
| Net interest income and margin (tax equivalent)(3) | | \$ 8,866 | 2.52% | | \$ 8,449 | 2.38% |

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended March 31, 2026 and December 31, 2025, respectively.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Net Interest Margin on a Fully Taxable Equivalent Basis
(Unaudited)

| | As of or for the Three Months Ended | | | | |
|--|---|-------------------|--------------------|-----------------|-----------------|
| | March 31, 2026 | December 31, 2025 | September 30, 2025 | June 30, 2025 | March 31, 2025 |
| | (Dollars in thousands, except per share data) | | | | |
| Net interest margin - GAAP basis: | | | | | |
| Net interest income | \$ 8,613 | \$ 8,242 | \$ 8,013 | \$ 7,287 | \$ 6,628 |
| Average interest-earning assets | 1,426,204 | 1,410,585 | 1,394,547 | 1,342,466 | 1,333,932 |
| Net interest margin | 2.45% | 2.32% | 2.28% | 2.18% | 2.02% |
| Net interest margin - Non-GAAP basis: | | | | | |
| Net interest income | \$ 8,613 | \$ 8,242 | \$ 8,013 | \$ 7,287 | \$ 6,628 |
| Plus: | | | | | |
| Impact of fully taxable equivalent adjustment | 253 | 207 | 202 | 286 | 246 |
| Net interest income on a fully taxable equivalent basis | \$ 8,866 | \$ 8,449 | \$ 8,215 | \$ 7,573 | \$ 6,874 |
| Average interest-earning assets | 1,426,204 | 1,410,585 | 1,394,547 | 1,342,466 | 1,333,932 |
| Net interest margin on a fully taxable equivalent basis - Non-GAAP basis | 2.52% | 2.38% | 2.34% | 2.26% | 2.09% |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Tangible Book Value Per Share
(Unaudited)

| | As of | | | | |
|--|---|-------------------|--------------------|------------------|------------------|
| | March 31, 2026 | December 31, 2025 | September 30, 2025 | June 30, 2025 | March 31, 2025 |
| | (Dollars in thousands, except per share data) | | | | |
| Total stockholders' equity | \$ 105,846 | \$ 108,685 | \$ 105,740 | \$ 98,320 | \$ 97,393 |
| Less: | | | | | |
| Goodwill and other intangible assets | 339 | 339 | 339 | 339 | 339 |
| Tangible stockholders' equity | \$ 105,507 | \$ 108,346 | \$ 105,401 | \$ 97,981 | \$ 97,054 |
| Shares outstanding | 2,118,389 | 2,118,389 | 2,118,389 | 2,117,035 | 2,135,540 |
| Book value per share | \$ 49.97 | \$ 51.31 | \$ 49.92 | \$ 46.44 | \$ 45.61 |
| Less: | | | | | |
| Goodwill and other intangible assets per share | \$ 0.16 | \$ 0.16 | \$ 0.16 | \$ 0.16 | \$ 0.16 |
| Tangible book value per share | \$ 49.81 | \$ 51.15 | \$ 49.76 | \$ 46.28 | \$ 45.45 |

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Tangible Equity to Tangible Assets
(Unaudited)

| | As of | | | | |
|---|------------------------|---------------------|---------------------|---------------------|---------------------|
| | March 31, 2026 | December 31, 2025 | September 30, 2025 | June 30, 2025 | March 31, 2025 |
| | (Dollars in thousands) | | | | |
| Total stockholders' equity to total assets - GAAP basis: | | | | | |
| Total stockholders' equity (numerator) | \$ 105,846 | \$ 108,685 | \$ 105,740 | \$ 98,320 | \$ 97,393 |
| Total assets (denominator) | 1,517,317 | 1,517,200 | 1,481,176 | 1,444,141 | 1,431,450 |
| Total stockholders' equity to total assets | 6.98% | 7.16% | 7.14% | 6.81% | 6.80% |
| Tangible equity to tangible assets - Non-GAAP basis: | | | | | |
| Tangible equity: | | | | | |
| Total stockholders' equity | \$ 105,846 | \$ 108,685 | \$ 105,740 | \$ 98,320 | \$ 97,393 |
| Less: | | | | | |
| Goodwill and other intangible assets | 339 | 339 | 339 | 339 | 339 |
| Total tangible common equity (numerator) | \$ 105,507 | \$ 108,346 | \$ 105,401 | \$ 97,981 | \$ 97,054 |
| Tangible assets: | | | | | |
| Total assets | 1,517,317 | 1,517,200 | 1,481,176 | 1,444,141 | 1,431,450 |
| Less: | | | | | |
| Goodwill and other intangible assets | 339 | 339 | 339 | 339 | 339 |
| Total tangible assets (denominator) | \$ 1,516,978 | \$ 1,516,861 | \$ 1,480,837 | \$ 1,443,802 | \$ 1,431,111 |
| Tangible equity to tangible assets | 6.96% | 7.14% | 7.12% | 6.79% | 6.78% |