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FOR IMMEDIATE RELEASE

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Declaration of 4th Quarter Dividend

SOMERSET, PA (November 21, 2025) – On November 20, 2025, the Board of Directors of Somerset Trust Holding Company (OTCQX: SOME) (the "Company"), the holding company of Somerset Trust Company (the "Bank"), declared a quarterly dividend in the amount of $0.44 per share of Common Stock. This dividend represents a $0.02 per share increase over the last quarter's dividend of $0.42 per share of Common Stock, which was paid in September of 2025. This dividend is payable on December 19, 2025, to the shareholders of record as of the close of business on December 10, 2025.

This dividend increase continues the Company's practice of consistent dividend increases – a practice which it has followed for more than 60 years.

About Somerset Trust Holding Company

Somerset Trust Holding Company (the "Company"), the parent entity of Somerset Trust Company (the "Bank"), is headquartered in Somerset, Pennsylvania. As a community bank, the Bank has an expansive network of branches throughout southwestern Pennsylvania, northern Maryland, and northern Virginia. The Bank has been independent and locally-managed since its establishment in 1889, and is proud to be a leading employer in the region.

Today, the Bank maintains over $2.0 billion in assets. In addition to consumer and commercial lending and deposit products, the Bank offers Trust and Investment Management, an extensive ATM network, including fee free use of over 55,000 ATMs, and online and mobile banking for consumers and businesses. The Bank is committed to providing excellent service and competitive products, as well as maintaining a high profile in the growth and economic development of the markets it serves.