



NEWS RELEASE

Embassy Bancorp, Inc. Announces Results of Operations as of and for the Three and Nine Months Ended September 30, 2025

2025-11-14

BETHLEHEM, Pa., Nov. 14, 2025 (GLOBE NEWSWIRE) -- On November 13, 2025, **Embassy Bancorp, Inc. (OTCQX: EMYB)** (the “**Company**”) filed its Quarterly Report on Form 10-Q for the period ended September 30, 2025, 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:

- Cash and cash equivalents on hand of \$108.0 million at September 30, 2025, or 6.1% of total assets.
- Deposits of \$1.62 billion at September 30, 2025, an increase of \$67.6 million, or 4.4%, from \$1.55 billion at December 31, 2024. The Company does not have any brokered deposits.
- Short term borrowings of \$15.6 million at December 31, 2024, were repaid in full on January 2, 2025 and there were no new borrowings required during the nine months ended September 30, 2025.
- Bank net interest margin (FTE) increased to 2.52% for the quarter ended September 30, 2025, up from 2.43% for the quarter ended June 30, 2025, and up from 2.21% for the prior year quarter ended September 30, 2024.
- Bank cost of funds of 1.82% for the quarter ended September 30, 2025, up slightly from 1.81% for the quarter ended June 30, 2025, and down from 1.98% for the prior year quarter ended September 30, 2024. In comparison, the Pennsylvania peer group (stock banks headquartered in Pennsylvania with assets between \$100 million and \$5 billion) reported a cost of funds of 2.11% for the quarter ended September 30, 2025.
- Bank assets per employee of \$15.7 million at September 30, 2025, compared to the Pennsylvania peer group assets per employee of \$8.0 million.
- Bank noncurrent loans to total loans of only 0.04% as of September 30, 2025, compared to the Pennsylvania peer group total of 0.60%.

- Continued increase in the Bank return on average assets, at 0.87% for the quarter ended September 30, 2025, up from 0.79% for the quarter ended June 30, 2025.
- Net income of \$3.8 million, or \$0.50 per diluted share, for the three months ended September 30, 2025, up from \$2.7 million, or \$0.36 per diluted share, for the prior year three months ended September 30, 2024. Net income of \$10.1 million, or \$1.32 per diluted share, for the nine months ended September 30, 2025, up from \$7.7 million, or \$1.02 per diluted share, for the prior year nine months ended September 30, 2024.

About Embassy Bancorp, Inc.

Embassy Bancorp, Inc., with over \$1.7 billion in assets, is the parent company of Embassy Bank for the Lehigh Valley, a full-service community bank proudly serving Pennsylvania's Lehigh Valley since 2001. Operating through ten branch locations and offering a comprehensive suite of digital banking services, Embassy Bank remains committed to providing exceptional financial solutions to the community.

According to the FDIC's Summary of Deposits as of June 30, 2025, Embassy Bank ranks fourth in total deposit market share across Lehigh and Northampton Counties combined, further reinforcing its position as a leading financial institution in the region.

This year (2025), for the 11th consecutive year, The Morning Call has named Embassy Bank the Reader's Choice "Best Bank." Lehigh Valley Style Magazine's *Who's Who in Business* also honored Embassy Bank with designations for both "Best Bank" and "Best Mortgage Company." Adding to these 2025 accolades, Bauer Financial once again awarded Embassy Bank its prestigious 5-star rating, underscoring the Bank's continued financial strength and 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 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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