



NEWS RELEASE

## Embassy Bancorp, Inc. Announces Results of Operations as of and for the Three Months and Year Ended December 31, 2025

2026-03-24

BETHLEHEM, Pa., March 24, 2026 (GLOBE NEWSWIRE) -- On March 16, 2026, **Embassy Bancorp, Inc. (OTCQX: EMYB)** (the “**Company**”) filed its Annual Report on Form 10-K for the fiscal year ended December 31, 2025, a copy of which can be found at <https://investors.embassybank.com/financials/sec-filings/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 \$112.9 million at December 31, 2025, or 6.3% of total assets.
- Deposits of \$1.64 billion at December 31, 2025, an increase of \$87.3 million, or 5.6%, from \$1.55 billion at December 31, 2024. The Company does not have any brokered deposits.
- No new borrowings in 2025. Short term borrowings of \$15.6 million at December 31, 2024, were repaid in full on January 2, 2025.
- Bank net interest margin (FTE) increased to 2.60% for the quarter ended December 31, 2025, up from 2.52% for the quarter ended September 30, 2025, and up from 2.28% for the prior year quarter ended December 31, 2024.
- Bank cost of funds of 1.76% for the quarter ended December 31, 2025, down from 1.82% for the quarter ended September 30, 2025, and down from 1.91% for the prior year quarter ended December 31, 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 2.05% for the quarter ended December 31, 2025.
- Bank assets per employee of \$15.8 million at December 31, 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 December 31, 2025, unchanged from December 31, 2024, and lower than the Pennsylvania peer group total of 0.59%.
- Bank return on average assets of 0.83% for the quarter ended December 31, 2025, up from 0.65% for the prior year quarter ended December 31, 2024. Full year 2025 Bank return on average assets of 0.79%, up from full year 2024 Bank return on average assets of 0.64%.
- Net income of \$13.7 million, or \$1.79 per diluted share, for the year ended December 31, 2025, up 31% from net income of \$10.4 million, or \$1.37 per diluted share, for the year ended December 31, 2024.

### **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 was recently named the Lehigh Valley's "Best Bank & Mortgage Company" for the fifth consecutive year by the *Who's Who in Business* survey published in *Lehigh Valley Style* magazine. 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](http://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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