



NEWS RELEASE

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

2025-05-16

BETHLEHEM, Pa., May 16, 2025 (GLOBE NEWSWIRE) -- On May 14, 2025, **Embassy Bancorp, Inc. (OTCQX: EMYB)** (the “**Company**”) filed its Quarterly Report on Form 10-Q for the period ended March 31, 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 \$97.9 million at March 31, 2025, or 5.6% of total assets.
- Deposits of \$1.61 billion at March 31, 2025, an increase of \$59.0 million 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 quarter ended March 31, 2025.
- Bank net interest margin (FTE) increased to 2.34% for the quarter ended March 31, 2025, up from 2.28% for the quarter ended December 31, 2024 and up from 2.20% for the prior year quarter ended March 31, 2024
- Bank cost of funds of 1.80% for the quarter ended March 31, 2025, down from 1.91% for the quarter ended December 31, 2024. This is compared to a Pennsylvania peer group (stock banks headquartered in Pennsylvania with assets between \$100 million and \$5 billion) cost of funds of 2.11% for the quarter ended March 31, 2025.
- Bank assets per employee of \$15.4 million at March 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 March 31, 2025, compared to the Pennsylvania peer group total of 0.46%.
- Net income of \$2.9 million, or \$0.38 per diluted share, for the three months ended March 31, 2025, up from \$2.5 million, or \$0.33 per diluted share, for the prior year three months ended March 31, 2024.

About Embassy Bancorp, Inc.

With over \$1.7 billion in assets, Embassy Bancorp, Inc. is the parent company of Embassy Bank for the Lehigh Valley, a full-service community bank operating ten branch locations throughout Pennsylvania's Lehigh Valley.

Embassy Bank was recently named "Best Bank & Mortgage Company" in the 2025 *Who's Who in Business* survey, as featured in *Lehigh Valley Style* magazine—marking the fourth consecutive year it has earned this distinguished honor. The Bank was also voted the 2024 *Morning Call* Readers' Choice "Best Bank," underscoring its ongoing commitment to exceptional customer service and community-focused banking.

According to the Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits as of June 30, 2024, Embassy Bank ranks fourth in total deposit market share across Lehigh and Northampton Counties combined—further solidifying its role as a leading financial institution in the region.

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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