



1ST SUMMIT BANCORP
of Johnstown, Inc.

1st Summit Bancorp, Inc. 2024 Annual Shareholder Meeting

April 17, 2024

Business of Meeting

- ▶ Chairman to call the meeting to order
- ▶ Roll Call & Quorum
- ▶ Read / Approve minutes of meeting on April 19, 2023
- ▶ Report of Eric Renner, President & CEO
 - ▶ *Mr. Renner to comment on the bank and 2023*
- ▶ Election Results
- ▶ Old Business
- ▶ New Business
- ▶ Adjournment

Board of Directors



- ▶ **John W. McCall (67)**, Mr. McCall has a Business-Finance degree from Duquesne University and is the dealer administrator of McCall Motors, Inc., a family-owned car dealership that has been in operation for 79 years. Mr. McCall has been Chairman of the Corporation and Chairman of the Bank since April 2021.



- ▶ **Edward J. Sheehan, Jr. (65)**, Mr. Sheehan is the President and CEO of Johnstown-based Concurrent Technologies Corporation, a national independent, nonprofit, applied scientific research and development organization. Mr. Sheehan serves on national, statewide, and regional boards along with engaging in several community, charitable, and civic organizations.



- ▶ **Robert P. Gardill II (58)**, Mr. Gardill is President of General American Resources, Inc., which is a multi-company corporation including Ace Hardware stores, Payless Car and Truck Rental locations, and other businesses.



- ▶ **Jacqueline M. Martella (59)**, Ms. Martella is Co-Owner of Martella's Pharmacies and President and CEO of Boswell Prescription/Boswell Pharmacy Services, LLC. Ms. Martella is committed to fostering economic growth in the region through an expanding business portfolio that employs over 300 local residents. She has a Bachelor of Science degree in Pharmacy from Duquesne University.

Board of Directors (Continued)



- ▶ **Jennifer H. Lunden (50)**, Ms. Lunden is an Associate Attorney with Hergenroeder Rega Ewing & Kennedy, LLC. She has a Bachelor of Science degree from Indiana University of Pennsylvania and a Doctorate from the Capital University School of Law. Ms. Lunden is actively involved in numerous civic and community organizations.



- ▶ **Michael E. Ondesko, Jr. (64)**, Mr. Ondesko is President and Owner of Dunlo Transfer Co., Inc., and Dunlo Realty, Inc., which have been in operation for over 80 years. Mr. Ondesko has a Bachelor of Science degree in Business Management/Accounting, a Master's degree in Industrial Relations/Personnel, and a Master's degree in Business Administration from St. Francis University.



- ▶ **Rex W. McQuaide (67)**, Mr. McQuaide has provided services to the Bank for over 40 years. He is Vice President and Corporate Counsel for MCS Logistics, Inc., as well as being the owner of McQuaide Law Office. Attorney McQuaide is also involved in real estate development and management.



- ▶ **J. Eric Renner (62)**, Mr. Renner currently serves as President and CEO of the Corporation. Mr. Renner was Executive Vice President and COO of the Corporation from April 2019 to January 2023. Mr. Renner has been President and CEO of 1st Summit Bank since July 2020. He joined the Bank in April 2019 as Executive Vice President and COO. He actively serves as a board member for several non-profit organizations. Mr. Renner earned a Bachelor of Science Degree in Accounting from Robert Morris University.

Senior Leadership Team



J. Eric Renner
President & CEO



Allison Johnson
*EVP, CFO & Chief
Risk Officer*



Joseph Kelly
*SVP & Chief
Credit Officer*



Michael Paulman
*SVP & Chief
Lending Officer*



Tobie Gunby
*VP & Chief HR
Officer*



Karen Mento
*SVP & Chief
Admin. Officer*



Timothy Smith
*SVP & Chief Info.
Officer*



Polly Previte
*SVP & Head of
Retail Banking*



Domenic Cagliuso
*SVP & Head of
Wealth Mgmt.*

Forward-Looking Statements / Non-GAAP Disclosures

This investor presentation has been prepared by 1st Summit Bancorp, Inc., (the "Company" or "FSMK") solely for informational purposes based on its own information, as well as information from public sources. Certain of the information contained herein may be derived from information provided by industry sources. The Company believes such information is accurate and that the sources from which it has been obtained are reliable. However, the Company has not independently verified such information and cannot guarantee the accuracy of such information.

This investor presentation has been prepared to assist interested parties in making their own evaluation of the Company and does not purport to contain all of the information that may be relevant. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in the investor presentation and other information provided by or on behalf of the Company.

Cautionary Statement Regarding Forward-Looking Information




This investor presentation contains statements about future events that constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by references to a future period or periods or by the use of the words "believe," "expect," "anticipate," "intend," "estimate," "assume," "will," "should," "could," "plan," and other similar terms or expressions. Forward-looking statements should not be relied on because they involve known and unknown risks, uncertainties and other factors, some of which are beyond the control of the Company. These risks, uncertainties, and other factors may cause the actual results, performance, and achievements of the Company to be materially different from the anticipated future results, performance or achievements expressed in, or implied by, the forward-looking statements. Factors that could cause such differences include, but are not limited to, the impact on us and our customers of a decline in general economic conditions and any regulatory responses thereto; potential recession in the United States and our market areas; the impacts related to or resulting from recent bank failures and any continuation of the recent uncertainty in the banking industry, including the associated impact to the Company and other financial institutions of any regulatory changes or other mitigation efforts taken by government agencies in response thereto; changes in the value of securities in the Company's portfolio; increased competition for deposits and related changes in deposit customer behavior; changes in market interest rates; the persistence of the current inflationary environment in our market areas and the United States; the uncertain impacts of ongoing quantitative tightening and current and future monetary policies of the Board of Governors of the Federal Reserve System; the effects of declines in housing prices in the United States and our market areas; increases in unemployment rates in the United States and our market areas; declines in commercial real estate prices; uncertainty regarding United States fiscal debt and budget matters; cyber incidents or other failures, disruptions or security breaches; severe weather, natural disasters, acts of war or terrorism or other external events; regulatory considerations; competition and market expansion opportunities; changes in non-interest expenditures or in the anticipated benefits of such expenditures; the receipt of required regulatory approvals; changes in tax laws; and current or future litigation, regulatory examinations or other legal and/or regulatory actions. Therefore, the Company can give no assurance that the results contemplated in the forward-looking statements will be realized and readers are cautioned not to place undue reliance on the forward-looking statements contained in this presentation. For more information about these factors, please see our most recent Annual Report on our website at <https://www.1stsummit.bank/home/who-we-are/meet-1st-summit/investor-info/>.

Any forward-looking statements contained in this presentation are made as of the date hereof, and we undertake no duty, and specifically disclaim any duty, to update or revise any such statements, whether as a result of new information, future events or otherwise, except as required by applicable law.

Non-U.S. GAAP Financial Measures

This presentation contains non-U.S. GAAP financial measures. For purposes of Regulation G promulgated by the SEC, a non-U.S. GAAP financial measure is a numerical measure of the registrant's historical or future financial performance, financial position or cash flows that excludes amounts or is subject to adjustments that have the effect of excluding amounts that are included in the most directly comparable measure calculated and presented in accordance with U.S. GAAP in the statement of income, statement of financial condition or statement of cash flows (or equivalent statements) of the issuer; or includes amounts, or is subject to adjustments that have the effect of including amounts, that are excluded from the most directly comparable measure so calculated and presented in this regard. U.S. GAAP refers to generally accepted accounting principles in the United States. Pursuant to the requirements of Regulation G, FSMK has provided reconciliations within this presentation, as necessary, of the non-U.S. GAAP financial measures to the most directly comparable U.S. GAAP financial measures. For more details on FSMK's non-U.S. GAAP measures, refer to the Appendix in this presentation.

1st Summit Bancorp, Inc. Overview at December 31, 2023

 Assets	 Net Loans	 Deposits
\$1.4B	\$755M	\$1.2B

2023 Financial Highlights

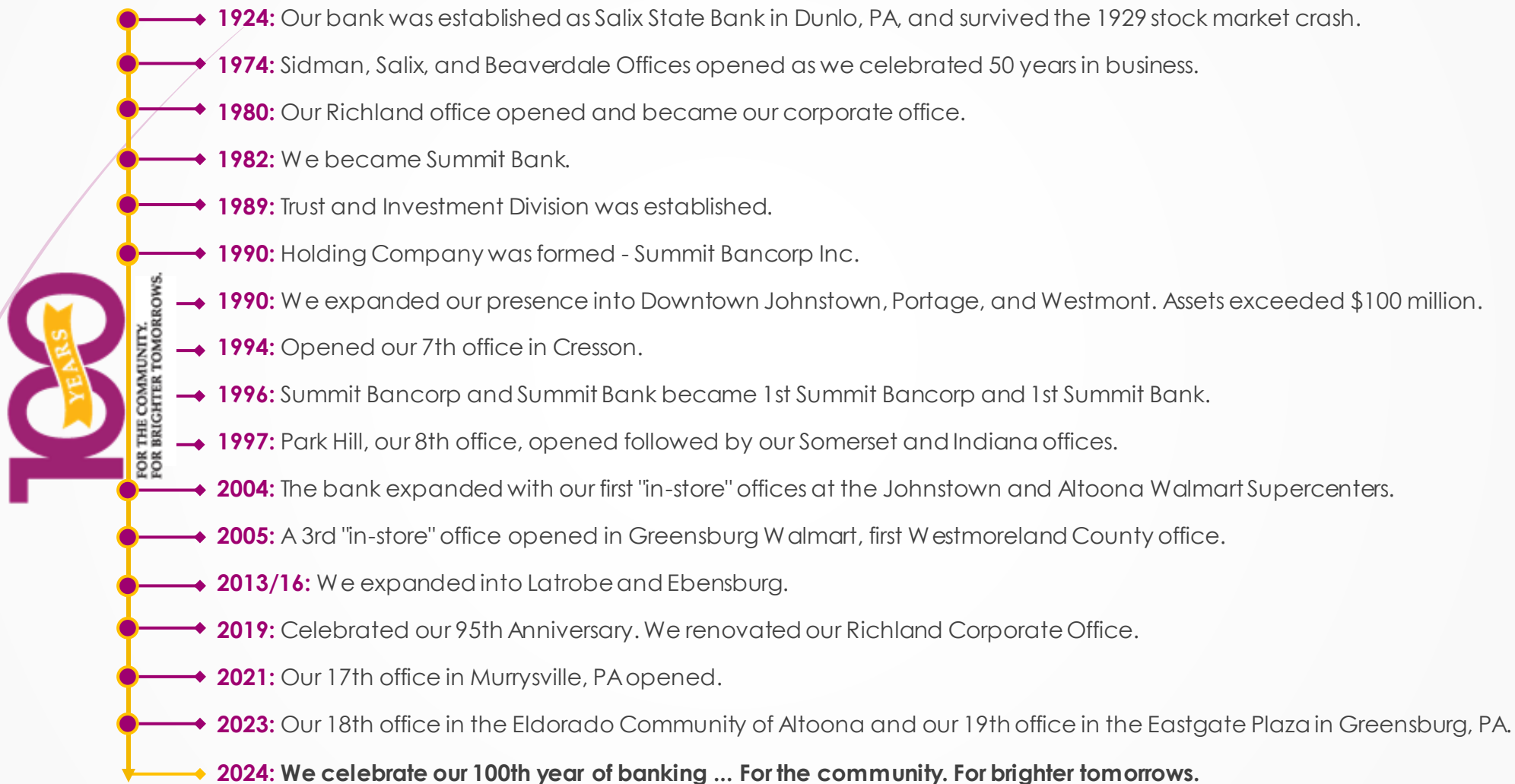
Net Income	\$2.6M	NPAs / Assets	0.59%
ROAA	0.19%	NCOs / Avg. Loans	0.16%
ROATCE	2.69%	TCE / TA	7.38%
NIM	2.06%	Loans / Deposits	64.3%

Source: S&P Capital IQ Pro; Company management
Note: See Appendix for Non-GAAP reconciliation

Company Highlights

- ▶ 1st Summit Bancorp, Inc. (the “Company”) operates through the company’s subsidiaries 1st Summit Bank (the “Bank”) and 1st Summit Trust and Investment Services
- ▶ Collectively, there are 19 branches located across Blair, Cambria, Westmoreland, Indiana and Somerset counties in Pennsylvania
- ▶ 2024 marks the Bank’s 100th year of operation
- ▶ Highly active in the last three years:
 - ▶ **Executive Management Team Additions:**
 - ▶ Allison Johnson – Chief Financial Officer (March 2024)
 - ▶ Tobie Gunby – Chief HR Officer (March 2024)
 - ▶ Joseph Kelly – Chief Credit Officer (April 2022)
 - ▶ **Stock Split**
 - ▶ Two-for-one stock split in April 2022, coupled with a raise in the quarterly dividend
 - ▶ **Branch Openings**
 - ▶ Opened three new branches since 2021, located in Murrysville, Altoona and Greensburg
 - ▶ Branch renovations to Portage and Cresson locations
 - ▶ **Strategic Change**
 - ▶ Exited the consumer finance business
 - ▶ Refocusing efforts on growing low-cost core deposits (new checking households) and growing loans

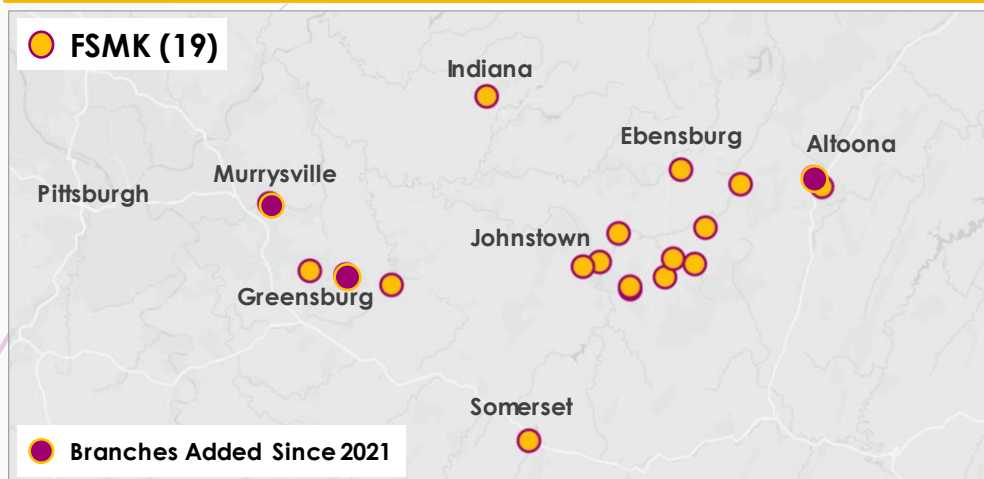
100 Year Anniversary: 1924 - 2024, A Story of Strength & Growth

- 
- **1924:** Our bank was established as Salix State Bank in Dunlo, PA, and survived the 1929 stock market crash.
 - **1974:** Sidman, Salix, and Beaverdale Offices opened as we celebrated 50 years in business.
 - **1980:** Our Richland office opened and became our corporate office.
 - **1982:** We became Summit Bank.
 - **1989:** Trust and Investment Division was established.
 - **1990:** Holding Company was formed - Summit Bancorp Inc.
 - **1990:** We expanded our presence into Downtown Johnstown, Portage, and Westmont. Assets exceeded \$100 million.
 - **1994:** Opened our 7th office in Cresson.
 - **1996:** Summit Bancorp and Summit Bank became 1st Summit Bancorp and 1st Summit Bank.
 - **1997:** Park Hill, our 8th office, opened followed by our Somerset and Indiana offices.
 - **2004:** The bank expanded with our first "in-store" offices at the Johnstown and Altoona Walmart Supercenters.
 - **2005:** A 3rd "in-store" office opened in Greensburg Walmart, first Westmoreland County office.
 - **2013/16:** We expanded into Latrobe and Ebensburg.
 - **2019:** Celebrated our 95th Anniversary. We renovated our Richland Corporate Office.
 - **2021:** Our 17th office in Murrysville, PA opened.
 - **2023:** Our 18th office in the Eldorado Community of Altoona and our 19th office in the Eastgate Plaza in Greensburg, PA.
 - **2024:** We celebrate our 100th year of banking ... For the community. For brighter tomorrows.

Source: Company documents

Strong Commitment to Southwestern PA Market

Branch Map



Deposit Market Share by County

County	Market Share	County Rank
Cambria, PA	23.50%	#1
Somerset, PA	3.09%	#6
Indiana, PA	2.05%	#6
Blair, PA	2.05%	#10
Westmoreland, PA	0.87%	#15

Source: S&P Capital IQ Pro; FDIC

Note: Deposit data as of June 30, 2023

(1) Community Banks defined as banks with less than \$10 billion in total assets

(2) Southwest Pennsylvania defined as the Altoona, Indiana, Johnstown, Pittsburgh and Somerset MSAs





Top Southwestern PA-Based Community Banks^{1,2}

Rank	Institution Name	Branches (#)	Total Assets (\$M)
1	S&T Bancorp, Inc.	73	\$9,552
2	NexTier Bank, NA	31	2,246
3	Somerset Trust Holding Company	45	2,200
4	AmeriServ Financial, Inc.	18	1,390
5	1ST SUMMIT BANCORP, Inc.	19	\$1,372
6	Slovenian Savings and Loan Assoc.	1	587
7	Enterprise Financial Services Group, Inc	1	422
8	Community Bankers' Corporation	7	401
9	Commercial National Financial Corp.	8	391
10	Elderton State Bank	3	375

Cambria County Deposit Market Share

Rank	Institution Name	Branch Count (#)	Total Deposits (\$000s)	Deposit Market Share (%)
1	1ST SUMMIT BANCORP, Inc.	11	\$888,913	23.50
2	F.N.B. Corp.	10	811,328	21.45
3	AmeriServ Financial Inc.	9	770,578	20.38
4	First Commonwealth Financial	7	376,256	9.95
5	Somerset Trust Holding Co.	7	259,854	6.87
6	S&T Bancorp Inc.	4	188,151	4.98
7	Northwest Bancshares, Inc.	2	118,690	3.14
8	Slovenian S&L Assn.	4	117,271	3.10
9	PennCrest BANK	4	113,940	3.01
10	CNB Financial Corp.	1	66,121	1.75

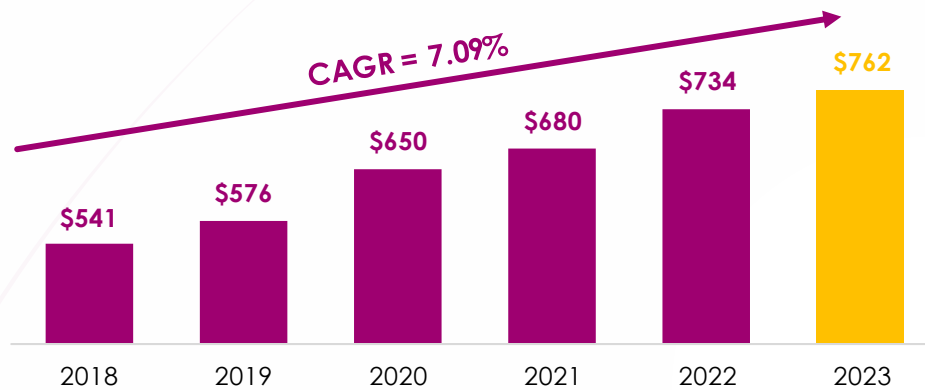
Fourth Quarter and 2023 Highlights

Selected Highlights	 1ST SUMMIT BANCORP <small>of Johnstown, Inc.</small>	Key Statistics
Balance Sheet		<ul style="list-style-type: none"> Organic loan growth of \$28.4 million, or 3.87%, in 2023 Deposit growth of \$24.8 million, or 2.14%, in 2023 Strategically exploring opportunities to reposition the balance sheet and maintain an edge in today's complex operating environment
Income Statement		<ul style="list-style-type: none"> ROAE increased to 3.15% in the fourth quarter, up from a third quarter ROAE of 0.76% Noninterest expense as a percentage of average assets decreased to 2.21% in the fourth quarter of 2023
Strategic Actions		<ul style="list-style-type: none"> Exited consumer finance business with the closure of Value Finance, allowing a strategic shift in focus to the core commercial / retail banking and trust businesses Opened 3 new branches since 2021 to support existing footprint Added 4 new Business Relationship Managers in 2024 Increased talent and depth in credit administration / analysis

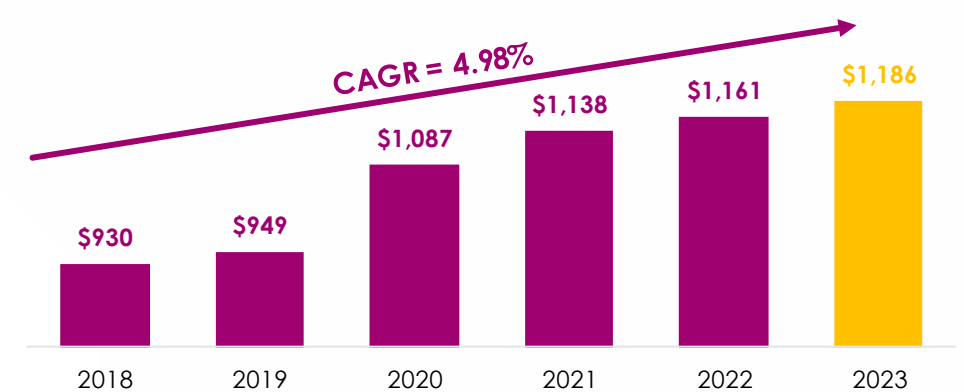
Source: S&P Capital IQ Pro; Company documents
 Note: See Appendix for Non-GAAP reconciliation

Demonstrated Ability to Drive Balance Sheet Growth

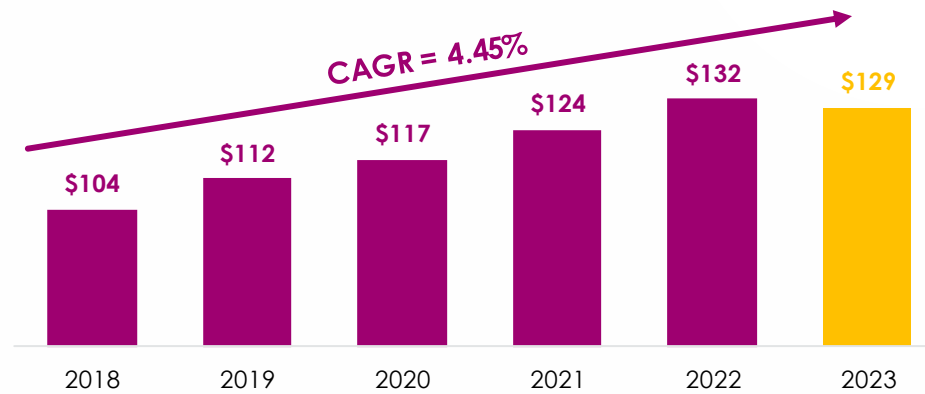
Gross Loans HFI (\$M)



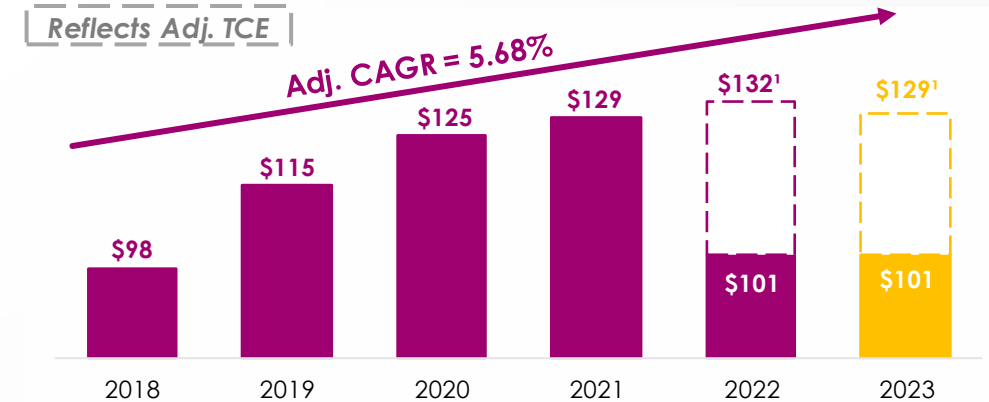
Total Deposits (\$M)



Common Equity Tier 1 (\$M)



Tangible Common Equity¹ (\$M)



Source: S&P Capital IQ Pro; Company documents

Note: Reflects December 31 financial data for respective year; See Appendix for Non-GAAP reconciliation

1) Excludes the impact of AOCI due to interest rate environment in 2022 and 2023

Historic Rise in Interest Rates & Higher for Longer Outlook

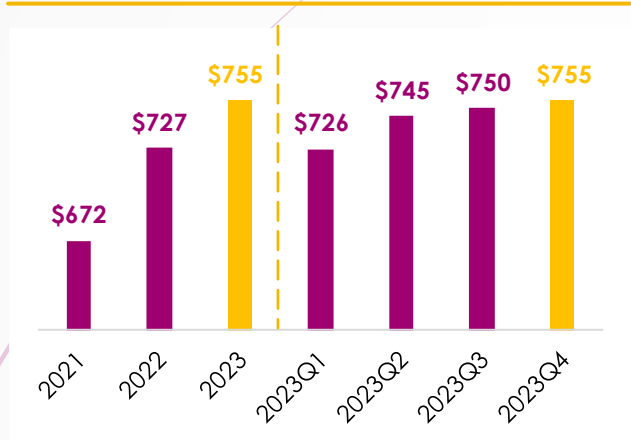


- Starting in 2022, the Fed hiked interest rates at an unprecedented rate to fight inflation, putting the economy at risk of a recession in the second half of 2023
- Investors entered 2024 expecting multiple rate cuts but the March CPI report marks the third consecutive month of above-expectation inflation data, potentially resulting in the Fed holding rates at their current levels for longer

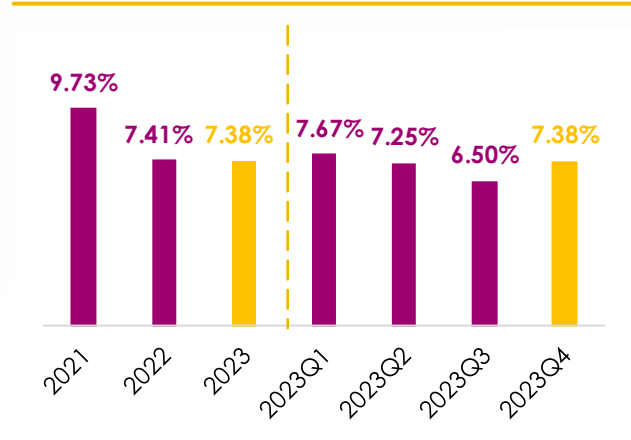
Source: S&P Capital IQ Pro; Federal Reserve Economic Data
 Note: Reflects the Effective Federal Funds Rate as of March 2024

Well-Positioned to Grow in a Challenging Environment

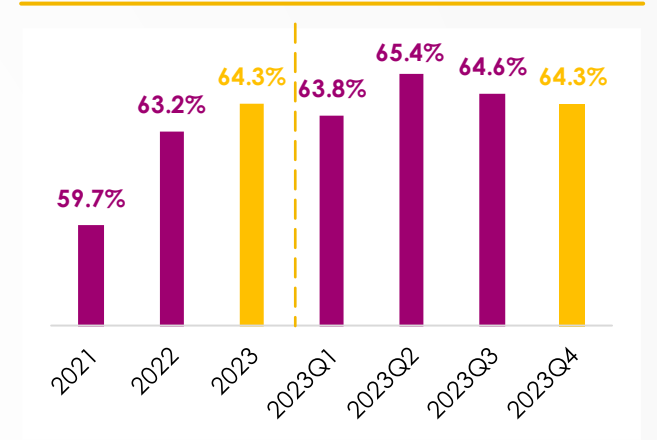
Total Net Loans (\$M)



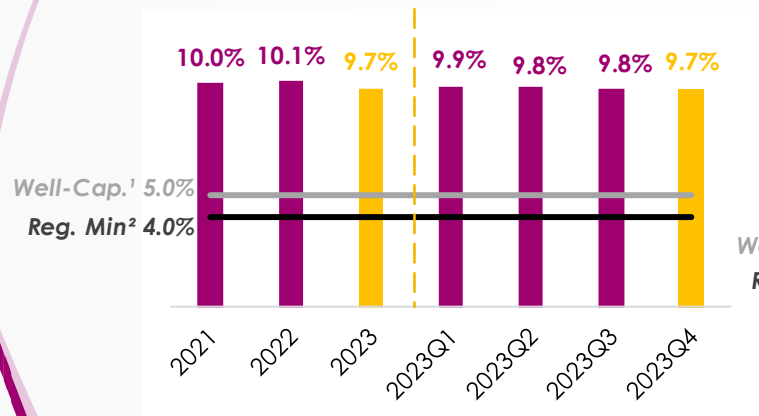
TCE / TA (%)



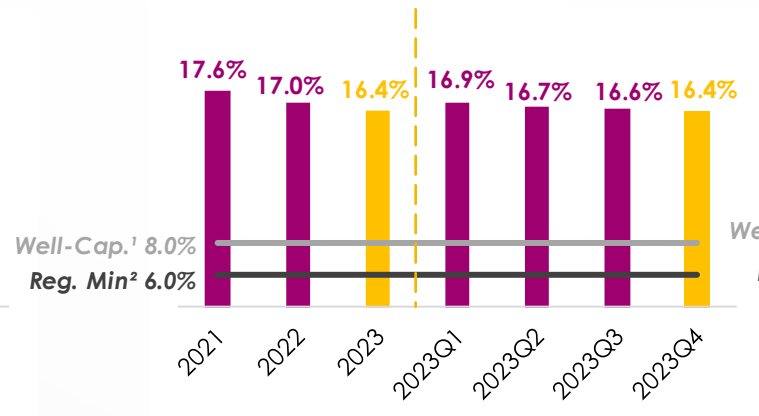
Loans / Deposits (%)



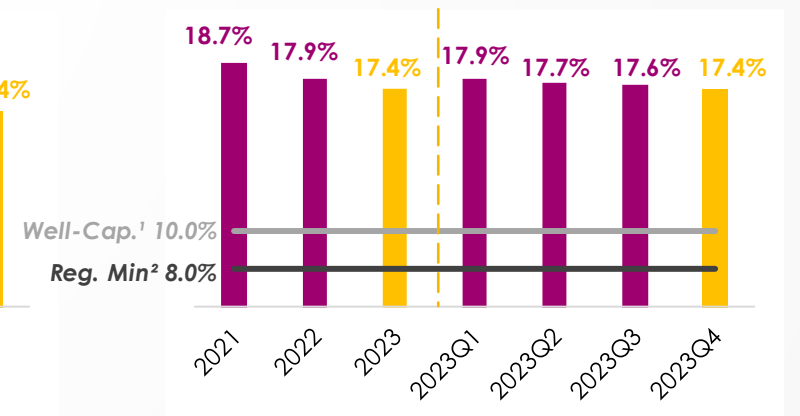
Leverage Ratio (%)



Tier 1 Risk Based Capital Ratio (%)



Total Risk Based Capital Ratio (%)



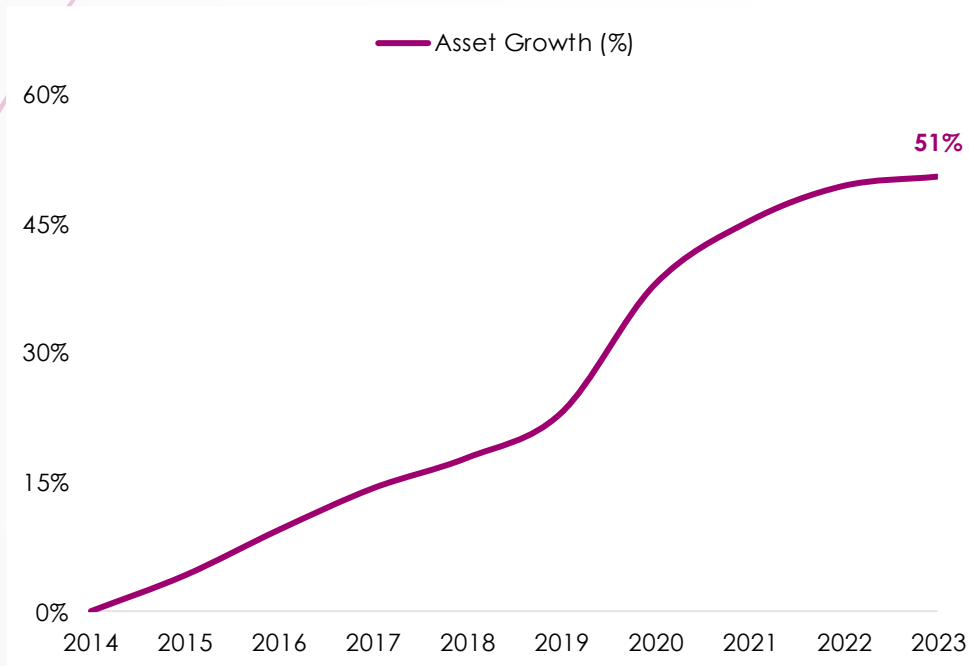
Source: S&P Capital IQ Pro; Company documents
Note: Reflects December 31 financial data for respective year; See Appendix for Non-GAAP reconciliation

- 1) Reflects the capital ratio cutoff to be considered Well Capitalized
- 2) Reflects the regulatory minimum allowed capital ratio

History of Growth

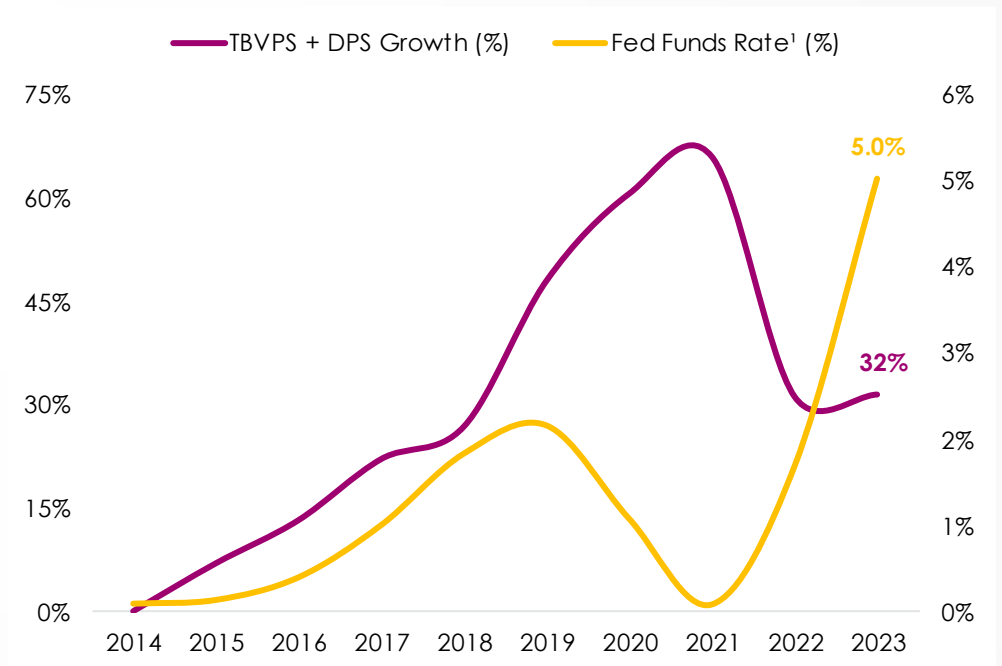
Company Growth & Expansion

Total Asset Growth



Shareholder Impact

Compound Tangible Book Value per Share + Dividends (Non-GAAP) Growth



Source: S&P Capital IQ Pro; Federal Reserve Economic Data

Note: Reflects December 31 financial data for each year; See Appendix for Non-GAAP reconciliation

1) Reflects average annual Effective Federal Funds Rate as of December 31 for each year

Historical Dividends Since 2014

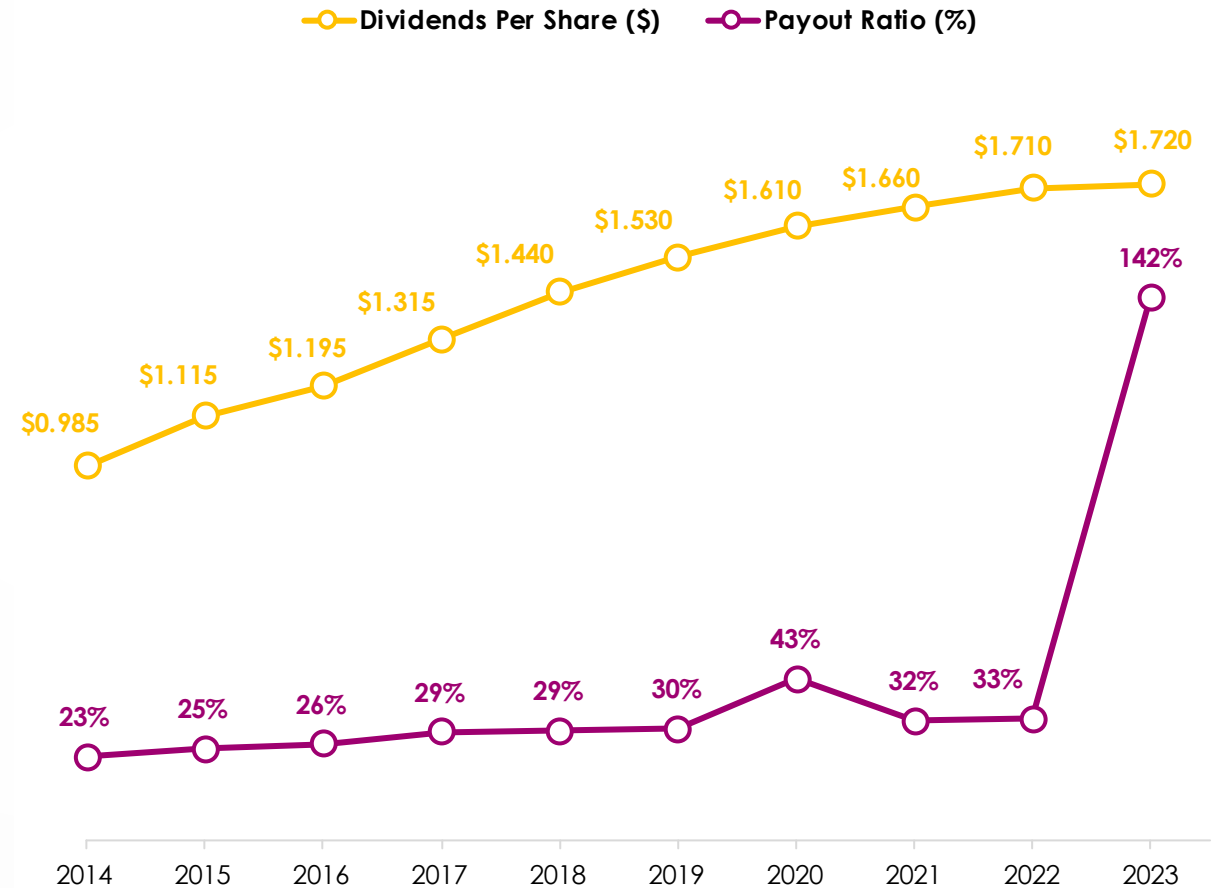


1ST SUMMIT BANCORP
of Johnstown, Inc.

Shareholder Dividends: 1st Summit Bancorp, Inc. (OTCPK: FSMK) has paid out a healthy dividend to its shareholders in each of the last ten years.

Over this period, 1st Summit Bancorp, Inc. has paid a median annual dividend of \$1.485

Dividends Per Share

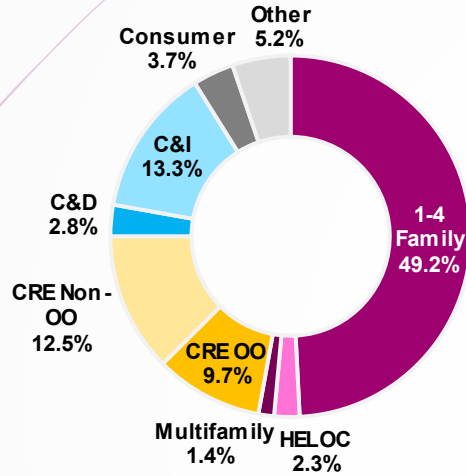


Source: S&P Capital IQ Pro

Note: Data reflects dividends per share paid as of December 31 for each respective year

Loan Portfolio Overview

Loan Portfolio Composition



Loan Type	Amount (\$'000's)	(%) of Total Loans	Peer ¹ Loan Comp. (%)
1-4 Family	\$375,097	49.2%	31.4%
HELOC	17,323	2.3%	3.1%
Multifamily	10,685	1.4%	9.2%
Commercial Real Estate OO	73,716	9.7%	15.7%
Commercial Real Estate Non-OO	94,981	12.5%	21.2%
Construction & Development	21,386	2.8%	5.1%
Commercial & Industrial	101,282	13.3%	12.0%
Consumer	28,070	3.7%	2.8%
Other	39,871	5.2%	0.0%
Total Loans	\$762,411	100.0%	100.0%

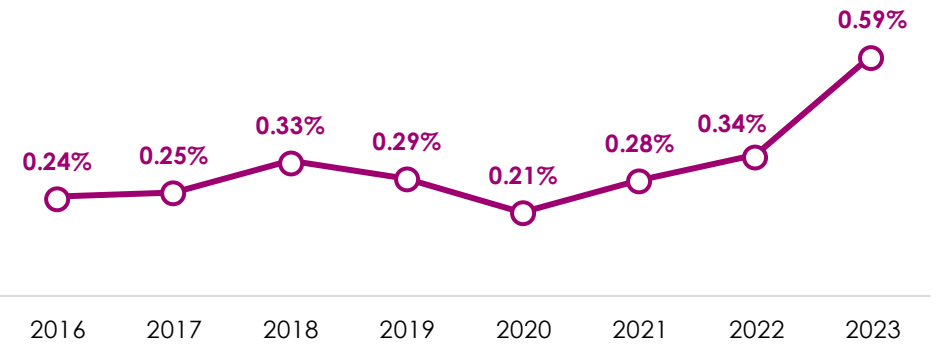
Source: S&P Capital IQ Pro; Company documents

Note: Loan portfolio composition reflects Call Report financial data as of December 31, 2023; Asset quality trends reflect December 31 financial data for respective year

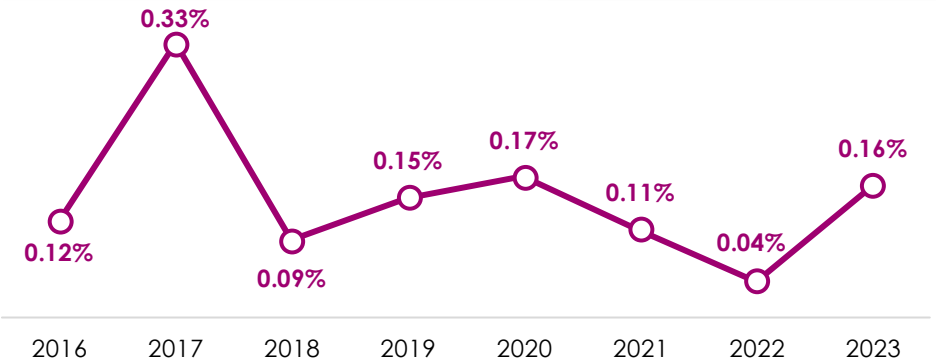
1) Reflects the average loan portfolio composition of FSMK's Regional Peers; See Appendix page 26 for more detail on the regional peer group

Asset Quality Trends

Nonperforming Assets / Assets (%)

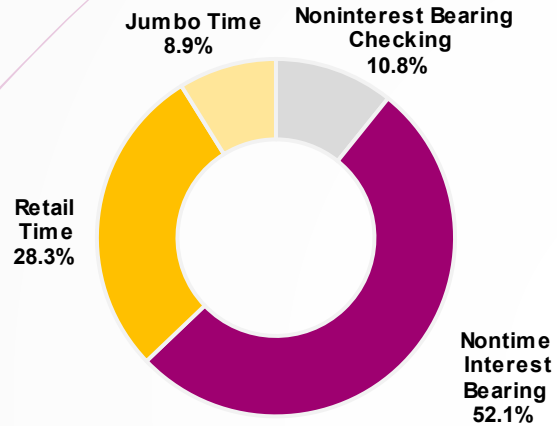


Net Charge-offs / Average Loans (%)



Deposit Composition Overview

Deposit Composition



Deposit Type	Amount (\$'000's)	(%) of Total Deps.	Peer ¹ Deposit Comp. (%)
Noninterest Bearing Checking	\$127,684	10.8%	22.7%
Nontime Interest Bearing	617,572	52.1%	48.8%
Retail Time	335,312	28.3%	21.2%
Jumbo Time	104,988	8.9%	7.3%
Total Deposits	\$1,185,556	100.0%	100.0%

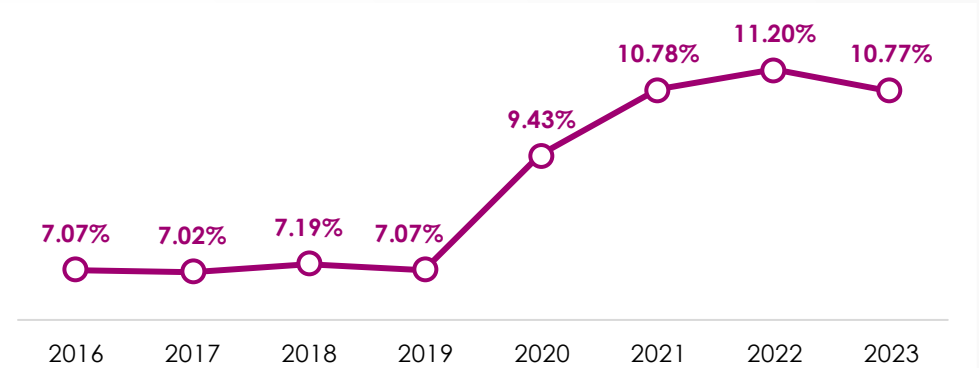
Source: S&P Capital IQ Pro; Company documents

Note: Deposit composition reflects Call Report financial data as of December 31, 2023; Deposit trends reflect December 31 financial data for respective year

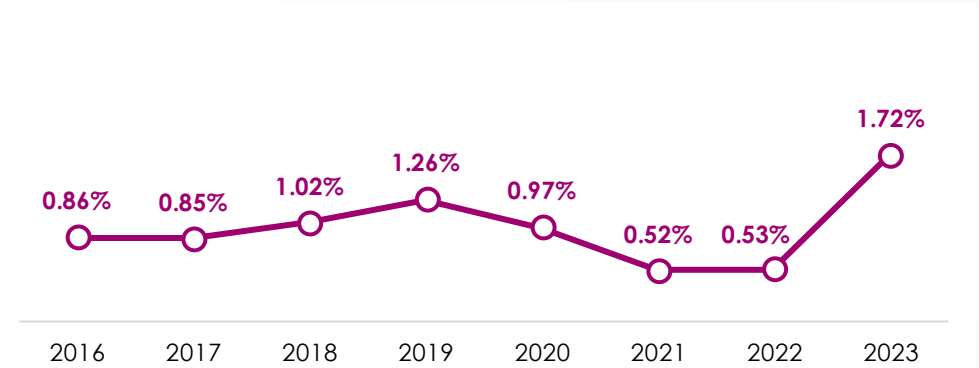
1) Reflects the average deposit portfolio composition of FSMK's Regional Peers; See Appendix page 26 for more detail on the regional peer group

Deposit Trends

Noninterest Bearing Deposits / Deposits (%)



Cost of Deposits (%)



Focused on Growth: 3 New Branches Opened Since 2021



Murrysville



Portfolio as of March 2024:

- **Deposits:** \$24.0 Million
- **Loans:** \$20.1 Million

Source: Company website; Company documents

Altoona - Eldorado



Portfolio as of March 2024:

- **Deposits:** \$11.7 Million
- **Loans:** \$1.4 Million

Greensburg - Eastgate



Portfolio as of March 2024:

- **Deposits:** \$2.4 Million
- **Loans:** \$4.8 Million

1st Summit is Strong & Well Positioned for Continued Growth

- ▶ **Great Franchise – 100 Years!**
- ▶ Dedicated and Talented Employees
- ▶ Loyal Customers and Shareholders
- ▶ Well Capitalized – Above Regulatory Minimums
- ▶ Solid Liquidity Position
- ▶ Good Asset Quality
- ▶ Board is Supportive, Confident, Optimistic and Engaged
- ▶ Our Strategic Plan is Focused on the Right Levers

Increasing Liquidity & Interest in 1st Summit Bancorp, Inc. Stock

- ▶ **Engaged a Market Maker:**

- ▶ **Janney Montgomery Scott, LLC**

- ▶ Assist in the matching of buyers and sellers on the OTC Market, improving liquidity and streamlining trade settlement

- ▶ **Contracted with a Transfer Agent:**

- ▶ **ClearTrust, LLC**

- ▶ Streamline shareholder services & convenience
 - ▶ Online access to accounts, book-entry shares, and electronic proxy voting

- ▶ **DTC Eligibility**

- ▶ Application submitted
 - ▶ Enables electronic trading
 - ▶ Will facilitate ease of trading and settlement in the OTC Market

2024 Strategic Plan: Key Focal Areas

- ▶ **Grow Low-Cost Core Deposits – New Checking**
- ▶ **Grow Loan Portfolio**
- ▶ **CAREs (Connect, Ask, Recommend, Expand)**
- ▶ **1stPERKS@Work**
- ▶ **Customer Care Center**
- ▶ **Residential Mortgage → Secondary Market**
- ▶ **Centralized Collections**
- ▶ **Re-engineer Business Checking Product**

- ▶ **Election Results**

- ▶ **Old Business**

- ▶ **New Business**

- ▶ **Adjournment**



Appendix

Non-GAAP Reconciliation

(\$000s, Except Per Share Data)	For the Quarter ended,				For the year ended December 31,					
	12/31/23	09/30/23	06/30/23	03/31/23	2023	2022	2021	2020	2019	2018
Total Common Equity	\$101,487	\$87,796	\$99,021	\$104,337	\$101,487	\$101,285	\$129,138	\$125,296	\$115,373	\$98,599
Goodwill	339	339	339	389	339	389	389	389	389	389
Other Intangibles	--	--	--	--	--	--	--	--	--	--
Less: Total Intangible Assets	339	339	339	389	339	389	389	389	389	389
Tangible Common Equity	\$101,148	\$87,457	\$98,682	\$103,948	\$101,148	\$100,896	\$128,749	\$124,907	\$114,984	\$98,210
Less: Total Acc. Other Comprehensive Income	(\$28,333)	(\$42,215)	(\$31,791)	(\$27,121)	(\$28,333)	(\$30,914)	\$4,823	\$8,241	\$2,991	(\$5,928)
Adjusted Tangible Common Equity (excl. AOCI)	\$129,481	\$129,672	\$130,473	\$131,069	\$129,481	\$131,810	\$123,926	\$116,666	\$111,993	\$104,138
Total Assets	\$1,371,717	\$1,346,081	\$1,361,027	\$1,355,916	\$1,371,717	\$1,361,775	\$1,324,223	\$1,257,438	\$1,120,694	\$1,073,275
Goodwill	339	339	339	389	339	389	389	389	389	389
Other Intangibles	--	--	--	--	--	--	--	--	--	--
Less: Total Intangible Assets	339	339	339	389	339	389	389	389	389	389
Tangible Assets	\$1,371,378	\$1,345,742	\$1,360,688	\$1,355,527	\$1,371,378	\$1,361,386	\$1,323,834	\$1,257,049	\$1,120,305	\$1,072,886
Tangible Common Equity / Tangible Assets	7.38%	6.50%	7.25%	7.67%	7.38%	7.41%	9.73%	9.94%	10.26%	9.15%
Common Shares Outstanding (000s)	2,191	2,191	2,191	2,191	2,191	2,191	2,189	2,196	2,196	2,196
Tangible Book Value Per Share	\$46.18	\$39.93	\$45.04	\$47.44	\$46.18	\$46.05	\$58.81	\$56.89	\$52.36	\$44.72
Net Income	751	179	296	1,420	2,646	11,513	11,305	8,230	11,212	10,750
Average Tangible Common Equity	94,303	93,070	101,315	102,422	98,426	106,099	126,643	118,337	108,126	94,219
Return on Avg. Tangible Common Equity	3.16%	0.76%	1.17%	5.62%	2.69%	10.85%	8.93%	6.95%	10.37%	11.41%

Source: S&P Capital IQ Pro; Company filings

Note: Quarterly profitability metrics reflect annualized figures

1st Summit Bancorp, Inc. Regional Peers

Includes Public Banks Headquartered in the Mid Atlantic Region with Total Assets Between \$900M - \$1.7 Billion

Financials as of December 31, 2023

Company	City, State	Ticker	Balance Sheet			Capital Position				LTM Profitability				Valuation as of April 15, 2024			
			Assets (\$M)	Loans / Deps. (%)	NPAs / Assets (%)	TCE / TA (%)	Lev. Ratio (%)	Total RBC Ratio (%)	CRE / Total RBC (%)	ROAA (%)	ROAE (%)	NIM (%)	Effic. Ratio (%)	Price /		Div. Yield (%)	Market Cap (\$M)
														TBV (%)	LTM EPS (x)		
Embassy Bancorp, Inc.	Bethlehem, PA	EMYB	1,657	84.9	0.13	6.37	8.94	14.46	191	0.78	14.1	2.43	61.1	97	8.1	3.0	103
Muncy Columbia Financial Corporation	Bloomsburg, PA	CCFN	1,640	92.9	0.26	7.26	8.03	14.49	197	0.32	3.5	2.34	67.8	92	20.1	5.9	107
The Adirondack Trust Company	Saratoga Springs, NY	ADKT	1,612	68.8	0.18	8.07	10.19	16.71	260	0.86	10.0	2.67	73.3	82	7.8	4.2	105
Kish Bancorp, Inc.	Belleville, PA	KISB	1,543	104.6	0.11	5.80	8.91	10.61	367	0.95	16.7	3.25	69.2	98	5.9	4.9	89
Pathfinder Bancorp, Inc.	Oswego, NY	PBHC	1,466	80.1	1.34	7.86	10.11	15.05	162	0.68	8.2	2.95	66.4	67	8.3	3.2	77
CB Financial Services, Inc.	Carmichaels, PA	CBFV	1,456	87.6	0.17	8.93	10.19	14.61	253	1.60	19.4	3.26	67.2	85	4.9	4.7	110
First Commerce Bancorp, Inc.	Lakewood, NJ	CMRB	1,436	113.0	1.51	12.81	12.88	15.71	371	0.99	7.5	2.92	67.7	74	10.3	0.0	132
First Keystone Corporation	Berwick, PA	FKYS	1,416	92.9	0.69	7.34	10.38	15.68	171	0.42	4.6	2.34	82.6	77	14.3	8.6	78
AmeriServ Financial, Inc.	Johnstown, PA	ASRV	1,390	89.6	0.89	6.44	8.78	13.03	375	(0.25)	(3.2)	2.85	95.7	46	NM	5.0	41
Bank of Utica	Utica, NY	BKUT	1,295	11.3	0.07	24.41	24.54	NR	5	1.41	6.2	1.79	37.5	40	6.7	3.7	101
FNB Bancorp, Inc.	Newtown, PA	FBIP	1,144	43.2	0.22	5.25	11.68	26.72	51	1.38	33.3	2.93	52.0	70	23.3	6.5	42
Solvay Bank Corp.	Solvay, NY	SOBS	1,136	72.1	0.04	6.80	9.54	NR	139	0.56	9.0	2.31	72.3	90	10.7	6.3	69
SR Bancorp, Inc.	Bound Brook, NJ	SRBK	1,075	87.6	0.01	16.15	16.19	NR	431	(1.04)	(5.8)	2.71	78.4	52	NM	0.0	88
Dimeco, Inc.	Honesdale, PA	DIMC	990	87.4	0.95	9.96	11.06	14.09	161	1.09	11.8	3.70	65.8	89	8.1	4.6	87
Community Heritage Financial, Inc.	Middletown, MD	CMHF	989	92.7	0.26	7.04	9.10	13.10	233	0.44	6.3	2.76	81.1	72	11.8	1.4	50
Honat Bancorp, Inc.	Honesdale, PA	HONT	963	84.5	0.22	12.96	13.56	NR	113	1.34	10.9	3.73	59.9	134	13.1	2.3	167
American Bank Incorporated	Allentown, PA	AMBK	919	105.4	0.35	9.77	10.43	12.45	372	1.03	10.7	2.70	53.4	114	11.4	3.5	105
Magyar Bancorp, Inc.	New Brunswick, NJ	MGYR	917	95.4	0.57	11.62	10.80	15.79	265	0.87	7.4	3.39	64.0	68	9.3	1.8	73

Source: S&P Capital IQ Pro

Note: Excludes targets of announced mergers or merger-of-equal participants; Bank level Call Report financial data shown where consolidated financial data unavailable; "NR" stands for "Not Reported" denoting a bank's election into the Community Bank Leverage Ratio ("CBLR") framework; "NM" stands for "Not Meaningful" reflecting a Price / LTM EPS multiple less than 0.0x



1ST SUMMIT BANCORP
of Johnstown, Inc.

100
YEARS

FOR THE COMMUNITY.
FOR BRIGHTER TOMORROWS.