

PRESS RELEASE

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1ST SUMMIT BANCORP OF JOHNSTOWN ANNOUNCES THIRD QUARTER 2026 RESULTS

1st Summit Continues Earnings Progress as Strong Loan Growth and Strategic Investments Strengthen the Franchise

Johnstown, PA – October 16, 2026 — 1st Summit Bancorp of Johnstown, Inc. (OTCID: FSMK) (the “Company”), parent company of 1st Summit Bank, today announced net income of \$2.55 million for the third quarter ended September 30, 2026, an increase of 2.3% compared to \$2.49 million for the second quarter of 2026 and 49.7% compared to \$1.70 million for the third quarter of 2025. Net income for the first nine months of 2026 totaled \$7.3 million.

Third quarter results are a continuation of the progress established earlier in the year, with strong loan growth, further expansion in net interest margin, and stable credit quality. Net interest income increased 3.4% from the prior quarter, while noninterest expense increased just 0.6%, demonstrating continued discipline as the Company grows and invests in its future.

“Our third quarter results reflect the work that we have put into strengthening 1st Summit,” said Allison Johnson, Chief Executive Officer of 1st Summit Bancorp. “During the third quarter, we grew loans at a double-digit annualized rate, maintained stable credit quality, and kept quarterly expense growth below 1%. We are particularly encouraged by our ability to grow the loan portfolio while also maintaining the strong underwriting standards that have served this Bank well.”

She continued, “The progress is visible in our results, but it begins with our people and the relationships they build every day. Our team has remained focused on understanding customers’ needs, earning their business, and managing the Bank with discipline. We

believe that this commitment will continue to help us build a stronger earnings foundation while creating room to invest in the customer experience and the future of the franchise.”

Balance Sheet Growth

Gross loans increased \$24.2 million during the quarter to \$941.5 million at September 30, 2026, representing annualized growth of 10.47%. Loans increased \$60.2 million, or 9.1% annualized, from December 31, 2025. Quarterly loan growth was led by commercial real estate and construction, land and development lending.

Total deposits increased \$13.9 million to \$1.19 billion at September 30, 2026, representing annualized growth of 4.68%. Growth in interest-bearing demand deposits more than offset declines in time deposits and noninterest-bearing deposits during the third quarter of 2026. The loan-to-deposit ratio increased to 79.1% at September 30, 2026, compared to approximately 78.0% at June 30, 2026, as the Company continued to improve its earning asset mix.

Management continues to view loan growth and the development of lasting deposit relationships as closely connected priorities, and that growing those relationships supports the Bank’s lending capacity and strengthens the funding foundation needed to sustain its progress.

Total assets were \$1.52 billion at September 30, 2026, compared to \$1.53 billion at June 30, 2026. Shareholders’ equity totaled \$99.5 million at September 30, 2026, compared to \$109.9 million at June 30, 2026, primarily reflecting a \$12.1 million increase in accumulated other comprehensive losses. Changes in accumulated other comprehensive income are recorded within shareholders’ equity rather than current-period net income.

Net Interest Margin and Profitability

Net interest income totaled \$9.5 million for the quarter ended September 30, 2026, an increase of \$316 thousand, or 3.4%, from the second quarter of 2026 and an increase of \$1.5 million, or 19.1%, from the third quarter of 2025. Loan interest income increased \$545 thousand from the prior quarter, more than offsetting lower investment income and higher total interest expense.

Net interest margin expanded to 2.63% for the third quarter of 2026, compared to 2.57% for the second quarter of 2026 and 2.28% for the third quarter of 2025. The improvement reflects continued progress in shifting the earning asset mix toward loans and strengthening the Company’s underlying earnings capacity.

With the current interest rate environment and liability mix, the pace of further margin expansion will depend increasingly on continued loan growth in the fourth quarter. Management remains focused on disciplined loan pricing and developing deposit relationships that support sustainable growth.

Profitability and operating efficiency remained solid during the third quarter of 2026:

- Annualized return on average assets was 0.66%.
- Annualized return on average equity was 9.47%.
- The efficiency ratio remained essentially stable at 73.64%, compared to 73.61% for the second quarter of 2026.

Credit Quality Remains Stable

Credit quality remained stable during the third quarter of 2026 as the loan portfolio grew. Nonaccrual loans represented 0.32% of total loans at September 30, 2026. The allowance for credit losses totaled \$7.3 million at September 30, 2026, or 0.78% of gross loans, and covered nonaccrual loans by approximately 2.39 times. The provision for credit losses was \$200 thousand for the three months ended September 30, 2026, unchanged from the prior quarter.

Management believes this performance reinforces the value of consistent underwriting and active portfolio monitoring, and that preserving credit quality remains central to the Company's approach to growth and its ability to translate new business into lasting shareholder value.

Noninterest Income and Expense

Noninterest income totaled \$2.1 million for the third quarter of 2026, a decline of \$251 thousand, or 10.9%, from the second quarter of 2026, primarily reflecting lower interchange and wealth management income. Compared to the third quarter of 2025, noninterest income increased 2.9%. No gains on sales of investment securities were recognized during the quarter.

Noninterest expense totaled \$8.5 million for the third quarter of 2026, an increase of \$51 thousand, or 0.6%, from the second quarter of 2026. Lower professional services and other operating expenses helped offset increases in salaries and benefits, data processing, and regulatory assessments and insurance.

The Company continues to manage everyday operating costs carefully while directing resources toward investments that improve service and support future growth.

Looking Forward

"We enter the final quarter of 2026 encouraged by what our team has accomplished and focused on closing out a strong year by delivering solid operating results," Johnson concluded. "Our priorities remain clear: continue growing quality loans, build lasting deposit relationships, and preserve the discipline behind our progress. We are proud of how far we have come and remain committed to doing the work that creates long-term value for our shareholders, customers, and communities."

About 1st Summit Bancorp of Johnstown, Inc.

1st Summit, through its wholly owned subsidiary, 1st Summit Bank (the "Bank"), is a community-oriented financial institution that primarily focuses on relationship banking for

both consumers and businesses. From 17 full-service community offices and one loan production office, the Bank provides a full array of personal and business banking solutions, investment management, and trust services. The Bank serves communities throughout the counties of Cambria, Westmoreland, Blair, Somerset, and Indiana. Please visit [Home | 1st Summit Bank](#) for more information.

Cautionary Statement Regarding Forward-Looking Statements

This press release includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties and are made pursuant to the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended. Any statements about our expectations, beliefs, plans, predictions, protections, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. Forward-looking statements are typically, but not exclusively, identified by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends” “plans,” “pro forma,” “projects,” “estimates” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. Forward-looking statements involve numerous risks and uncertainties, and you should not rely on them as predictions of future events. Factors that could cause our actual results to differ materially from those described in the forward-looking statements include, among others: (i) changes in general business and our ability to successfully implement our strategic plan and our future investments in technology, including the planned fourth quarter 2026 deployment of the Bank’s new online banking platform; (ii) changes in interest rates or in the quality or composition of our loan and investment portfolios; (iii) adequacy of loan loss reserves; (iv) increased competition; (v) loss of certain key officers; (vi) continued relationships with major customers; (vii) deposit attrition; (viii) rapidly changing technology; (ix) unanticipated regulatory or judicial proceedings and liabilities and other costs; (x) changes in the cost of funds, demand for loan products, or demand for financial services; (xi) other economic, competitive, governmental, or technological factors affecting our operations, markets, products, services, and prices; and (xii) our success at managing the foregoing items. For a discussion of additional factors that could cause our actual results to differ materially from those described in the forward-looking statements, please see the risk factors discussed in our most recent Annual Report on our website at [Investor Information | 1st Summit Bank](#).

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those contemplated, expressed in or implied by the particular forward-looking statement due to additional risks and uncertainties of which the Company is not currently aware or which it does not currently view as, but in the future may become, material to its business or operating results. Due to these and other possible uncertainties and risks, we can give no assurance that the results contemplated in the forward-looking statements will be realized and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. All forward-looking statements, express or implied, included in this press release are qualified in their entirety by this cautionary statement.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Consolidated Statements of Income
(Unaudited)

	For the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
(Dollars in thousands, except per share data)					
Interest income:					
Interest and fees on loans	\$ 13,044	\$ 12,499	\$ 11,761	\$ 11,725	\$ 11,360
Interest and dividends on investment securities	4,162	4,256	4,256	4,340	4,542
Other interest income	80	86	69	96	189
Total interest income	17,286	16,841	16,086	16,161	16,091
Interest expense:					
Interest on deposits	5,367	5,326	5,476	5,982	6,251
Interest on FHLB advances and other borrowings	2,377	2,289	1,997	1,937	1,827
Total interest expense	7,744	7,615	7,473	7,919	8,078
Net interest income	9,542	9,226	8,613	8,242	8,013
Provision for credit losses	200	200	200	251	250
Net interest income after provision for credit losses	9,342	9,026	8,413	7,991	7,763
Noninterest income:					
Service charges and fees	649	674	621	702	628
Wealth management income	614	683	602	649	604
Earnings on bank-owned life insurance	209	194	192	196	194
Interchange income	589	709	522	561	524
Gain (loss) on sales of investment securities	-	-	446	-	-
Change in fair value of equity securities	(15)	6	4	4	22
Other noninterest income	10	41	13	52	26
Total noninterest income	2,056	2,307	2,400	2,164	1,998
Noninterest expense:					
Salaries and employee benefits	4,401	4,277	4,297	4,225	4,333
Occupancy and equipment expenses	1,097	1,122	1,092	1,066	999
Professional services	377	540	350	374	344
Data processing and network	1,160	1,085	1,072	997	867
Regulatory assessments and insurance	270	165	165	171	171
Shares tax expense	234	221	219	219	219
Other operating expenses	1,002	1,080	1,082	1,165	1,030
Total noninterest expense	8,541	8,490	8,277	8,217	7,963
Income before income tax expense	2,857	2,843	2,536	1,938	1,798
Income tax expense	308	352	259	247	95
Net income	\$ 2,549	\$ 2,491	\$ 2,277	\$ 1,691	\$ 1,703
Earnings per Common Share					
Basic	\$ 1.20	\$ 1.18	\$ 1.07	\$ 0.80	\$ 0.80
Diluted	1.20	1.17	1.07	0.80	0.80

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Consolidated Balance Sheets
(Unaudited)

	September 30, 2026	June 30, 2026	As of March 31, 2026	December 31, 2025	September 30, 2025
(Dollars in thousands)					
Assets:					
Cash and due from banks	\$ 9,448	\$ 10,629	\$ 10,160	\$ 9,196	\$ 10,191
Interest-bearing deposits in other banks	5,364	9,000	5,234	5,420	6,299
Total cash and cash equivalents	14,812	19,629	15,394	14,616	16,490
Investment securities:					
Equity securities	685	700	695	690	687
Available for sale securities, at fair value	296,409	322,686	332,944	348,406	343,411
Held to maturity securities, at amortized cost	180,588	186,428	191,815	196,188	200,559
Total investment securities	477,682	509,814	525,454	545,284	544,657
Loans:					
Loans held for investment	941,506	917,309	898,547	881,272	851,114
Less: allowance for credit losses	(7,297)	(7,242)	(6,965)	(6,793)	(6,536)
Loans, net	934,209	910,067	891,582	874,479	844,578
Operating lease right-of-use assets	7,931	8,144	8,324	8,537	8,553
Premises and equipment, net	17,776	17,698	17,884	17,911	11,411
Accrued interest receivable	5,368	5,392	5,297	5,322	5,305
Goodwill	339	339	339	339	339
Deferred tax asset, net	10,940	7,759	8,454	7,391	7,988
Bank-owned life insurance	29,799	28,137	27,942	27,750	27,555
Federal Home Loan Bank and other bank stock, at cost	9,035	11,116	8,577	8,162	6,915
Other assets	7,150	7,577	8,070	7,409	7,385
Total assets	\$ 1,515,041	\$ 1,525,672	\$ 1,517,317	\$ 1,517,200	\$ 1,481,176
Liabilities and Stockholders' Equity					
Liabilities:					
Deposits:					
Transaction accounts:					
Noninterest-bearing	\$ 124,221	\$ 127,323	\$ 127,886	\$ 120,899	\$ 118,126
Interest-bearing	667,303	643,336	649,821	652,290	635,855
Total transaction accounts	791,524	770,659	777,707	773,189	753,981
Time deposits	398,568	405,561	412,959	430,462	442,849
Total deposits	1,190,092	1,176,220	1,190,666	1,203,651	1,196,830
Accrued interest payable	3,972	4,043	4,056	4,378	4,328
Short-term borrowings	126,165	139,300	79,573	37,056	26,326
Long-term borrowings	81,186	81,186	121,186	146,186	131,186
Operating lease liability	8,290	8,491	8,662	8,861	8,832
Other liabilities	5,849	6,535	7,328	8,383	7,934
Total liabilities	1,415,554	1,415,775	1,411,471	1,408,515	1,375,436
Stockholders' Equity:					
Common stock	11,008	11,008	11,008	11,008	11,008
Capital surplus	5,847	5,781	5,781	5,781	5,781
Retained earnings	119,495	117,857	116,277	114,911	114,130
Accumulated other comprehensive income (loss)	(33,018)	(20,908)	(23,379)	(19,174)	(21,338)
Treasury stock	(3,845)	(3,841)	(3,841)	(3,841)	(3,841)
Total stockholders' equity	99,487	109,897	105,846	108,685	105,740
Total liabilities and stockholders' equity	\$ 1,515,041	\$ 1,525,672	\$ 1,517,317	\$ 1,517,200	\$ 1,481,176

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Loan Composition (Unaudited)

	As of				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands)				
Loans:					
Commercial and industrial loans	\$ 131,244	\$ 132,512	\$ 130,279	\$ 129,389	\$ 140,272
Real estate:					
1-4 single family residential loans	425,812	434,645	424,968	430,427	427,072
Construction, land and development loans	51,965	37,334	48,403	31,543	27,805
Commercial real estate loans (including multifamily)	318,617	299,440	281,027	274,906	240,283
Consumer loans and leases	13,868	13,378	13,870	15,007	15,682
Total loans held in portfolio	\$ 941,506	\$ 917,309	\$ 898,547	\$ 881,272	\$ 851,114

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Deposit Composition (Unaudited)

	As of				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands)				
Deposits:					
Noninterest-bearing demand deposits	\$ 124,221	\$ 127,323	\$ 127,886	\$ 120,899	\$ 118,126
Interest-bearing demand deposits	287,079	263,670	269,239	274,116	259,182
Savings and money market accounts	380,224	379,666	380,582	378,174	376,673
Time deposits	398,568	405,561	412,959	430,462	442,849
Total deposits	\$ 1,190,092	\$ 1,176,220	\$ 1,190,666	\$ 1,203,651	\$ 1,196,830

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Average Balances and Yields (Unaudited)

	Three Months Ended					
	September 30, 2026			September 30, 2025		
	Average Balance (1)	Interest/ Expense	Annualized Yield/Rate	Average Balance (1)	Interest/ Expense	Annualized Yield/Rate
	(Dollars in thousands)					
Interest-earning assets:						
Interest-earning deposits in other banks	\$ 8,437	\$ 80	3.76%	\$ 16,847	\$ 189	4.45%
Loans(2)	932,680	13,044	5.55%	837,288	11,360	5.38%
Investment securities and other	498,006	4,162	3.32%	540,412	4,542	3.33%
Total interest-earning assets	1,439,123	17,286	4.77%	1,394,547	16,091	4.58%
Noninterest-earning assets	87,102			83,711		
Total assets	\$1,526,225			\$ 1,478,258		
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 266,968	\$ 314	0.47%	\$ 254,822	\$ 376	0.59%
Savings and money market accounts	376,188	1,952	2.06%	373,930	2,057	2.18%
Time deposits	401,605	3,101	3.06%	445,011	3,818	3.40%
FHLB advances and other borrowings	235,894	2,377	4.00%	154,632	1,827	4.69%
Total interest-bearing liabilities	1,280,655	7,744	2.40%	1,228,395	8,078	2.61%
Noninterest-bearing liabilities and shareholders' equity:						
Noninterest-bearing demand deposits	128,385			122,871		
Other liabilities	10,340			27,685		
Stockholders' equity	106,845			99,307		
Total liabilities and stockholders' equity	\$1,526,225			\$ 1,478,258		
Net interest rate spread			2.37%			1.97%
Net interest income and margin		\$ 9,542	2.63%		\$ 8,013	2.28%
Net interest income and margin (tax equivalent)(3)		\$ 9,810	2.70%		\$ 8,215	2.34%

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended September 30, 2026 and September 30, 2025, respectively.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.

Average Balances and Yields (Unaudited)

	Three Months Ended					
	September 30, 2026			June 30, 2026		
	Average Balance (1)	Interest/ Expense	Annualized Yield/Rate	Average Balance (1)	Interest/ Expense	Annualized Yield/Rate
	(Dollars in thousands)			(Dollars in thousands)		
Interest-earning assets:						
Interest-earning deposits in other banks	8,437	\$ 80	3.76%	\$ 8,543	\$ 86	4.04%
Loans(2)	932,680	13,044	5.55%	909,972	12,499	5.51%
Investment securities and other	498,006	4,162	3.32%	519,165	4,256	3.29%
Total interest-earning assets	1,439,123	17,286	4.77%	1,437,680	16,841	4.70%
Noninterest-earning assets	87,102			88,105		
Total assets	\$ 1,526,225			\$ 1,525,785		
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 266,968	\$ 314	0.47%	\$ 265,227	\$ 289	0.44%
Savings and money market accounts	376,188	\$ 1,952	2.06%	378,521	1,813	1.92%
Time deposits	401,605	\$ 3,101	3.06%	408,438	3,224	3.17%
FHLB advances and other borrowings	235,894	\$ 2,377	4.00%	217,344	2,289	4.22%
Total interest-bearing liabilities	1,280,655	7,744	2.40%	1,269,530	7,615	2.41%
Noninterest-bearing liabilities and shareholders' equity:						
Noninterest-bearing demand deposits	128,385			130,154		
Other liabilities	10,340			18,356		
Stockholders' equity	106,845			107,745		
Total liabilities and stockholders' equity	\$ 1,526,225			\$ 1,525,785		
Net interest rate spread			2.37%			2.29%
Net interest income and margin		\$ 9,542	2.63%		\$ 9,226	2.57%
Net interest income and margin (tax equivalent)(3)		\$ 9,810	2.70%		\$ 9,453	2.64%

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended September 30, 2026 and June 30, 2026, respectively.

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Net Interest Margin on a Fully Taxable Equivalent Basis
(Unaudited)

	As of or for the Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands, except per share data)				
Net interest margin - GAAP basis:					
Net interest income	\$ 9,542	\$ 9,226	\$ 8,613	\$ 8,242	\$ 8,013
Average interest-earning assets	1,439,123	1,437,680	1,426,204	1,410,585	1,394,547
Net interest margin	2.63%	2.57%	2.45%	2.32%	2.28%
Net interest margin - Non-GAAP basis:					
Net interest income	\$ 9,542	\$ 9,226	\$ 8,613	\$ 8,242	\$ 8,013
Plus:					
Impact of fully taxable equivalent adjustment	268	227	253	207	202
Net interest income on a fully taxable equivalent basis	\$ 9,810	\$ 9,453	\$ 8,866	\$ 8,449	\$ 8,215
Average interest-earning assets	1,439,123	1,437,680	1,426,204	1,410,585	1,394,547
Net interest margin on a fully taxable equivalent basis - Non-GAAP basis	2.70%	2.64%	2.52%	2.38%	2.34%

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Tangible Book Value Per Share
(Unaudited)

	September 30, 2026	June 30, 2026	As of March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands, except per share data)				
Total stockholders' equity	\$ 99,487	\$ 109,897	\$ 105,846	\$ 108,685	\$ 105,740
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Tangible stockholders' equity	\$ 99,148	\$ 109,558	\$ 105,507	\$ 108,346	\$ 105,401
Shares outstanding	2,118,293	2,118,389	2,118,389	2,118,389	2,118,389
Book value per share	\$ 46.97	\$ 51.88	\$ 49.97	\$ 51.31	\$ 49.92
Less:					
Goodwill and other intangible assets per share	\$ 0.16	\$ 0.16	\$ 0.16	\$ 0.16	\$ 0.16
Tangible book value per share	\$ 46.81	\$ 51.72	\$ 49.81	\$ 51.15	\$ 49.76

1ST SUMMIT BANCORP OF JOHNSTOWN, INC.
Reconciliation of Non-GAAP Financial Measures - Tangible Equity to Tangible Assets
(Unaudited)

	September 30, 2026	June 30, 2026	As of March 31, 2026	December 31, 2025	September 30, 2025
	(Dollars in thousands)				
Total stockholders' equity to total assets - GAAP basis:					
Total stockholders' equity (numerator)	\$ 99,487	\$ 109,897	\$ 105,846	\$ 108,685	\$ 105,740
Total assets (denominator)	1,515,041	1,525,672	1,517,317	1,517,200	1,481,176
Total stockholders' equity to total assets	6.57%	7.20%	6.98%	7.16%	7.14%
Tangible equity to tangible assets - Non-GAAP basis:					
Tangible equity:					
Total stockholders' equity	\$ 99,487	\$ 109,897	\$ 105,846	\$ 108,685	\$ 105,740
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Total tangible common equity (numerator)	\$ 99,148	\$ 109,558	\$ 105,507	\$ 108,346	\$ 105,401
Tangible assets:					
Total assets	1,515,041	1,525,672	1,517,317	1,517,200	1,481,176
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Total tangible assets (denominator)	\$ 1,514,702	\$ 1,525,333	\$ 1,516,978	\$ 1,516,861	\$ 1,480,837
Tangible equity to tangible assets	6.55%	7.18%	6.96%	7.14%	7.12%