CAMELS Financial Optics Report

COMPANY OVERVIEW

CommunityBanc, Inc./The Community Bank

Company Description: CommunityBanc, Inc. (CBI)(Company) is an Ohio corporation headquartered in Zanesville, Ohio. The Company is a registered bank holding company under the Bank Holding Company Act of 1956, as amended. The Company is the holding company for its wholly owned subsidiary, The Community Bank (CB)(Bank) which opened for business in December 1902. The Bank currently operates ten banking offices and four loan production offices located in Muskingum and contiguous counties of Central Ohio. The Company operates Community Properties of Zanesville (CPI) and Community Financial Advisors (CFA), a division of the Bank.

Comments from the CEO: Your Board of Directors are pleased to report that our Company continued to have a strong performance in 3Q 2026 in key areas of earnings and equity growth. Our loan portfolio continues to grow reaching $485,221,000, as compared to $468,514,000, for the same period in 2025. The cash dividend issued was stable at $0.40 per share. Additionally, the 'Shareholder Portal' was released during the 2nd quarter providing shareholders direct access to their investment in CBI. The new branch location in Hebron, Ohio is now under construction.

Key Insights of Performance: The Company's profitability and capital position remain healthy, supporting shareholder returns. The Net Interest Margin (NIM) of the Bank reflects a lower funding cost resulting in higher yields on loans. The Bank's NIM is 3.91%, as compared to the average of 1,935 community banks in the Midwest region (thirteen states) for 3Q 2026 reporting a median NIM of 3.73%*. The Bank remains focused on managing key risks while operating within current economic headwinds result of geopolitics disruptions, energy prices, and increased operating costs. (*Hovde Group, LLC) *(Review Key Highlights-Performance Ratios Back page)*

Shareholder Return: The fair market value of our stock, as of September 30, 2026, is $50.35 per share (FMV), which is a price increase from 2Q 2026. The Company's year-to-date return to shareholders in 3Q 2026 was 3.60% and 4.42% when including cash dividend. Market capitalization of the Company is approximately $110,030,000, as of September 30, 2026. CommunityBanc, Inc. is a privately held company and does not trade on any electronic exchange. Calculation of price to book value and equity capital are based on Regulatory (GAP) Capital. Price to book value was 143%. The Company pays cash dividends on a semi-annual basis *(June and December)* paying $0.40 per share in June 2026.

Interested investors should contact Eric Holsky President/CEO CommunityBanc, Inc. *(See Investor Relations Contact)*

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September 30, 2026

Stock Price (FMV)	$50.35
Price/Book Value	143%
Book Value Per Share	$37.79
YE 2025 Stock Price	$48.60
Income Per Share	$3.76
Shares Outstanding	2,185,307
Cash Dividend (semi-annual June/December)	$0.40

Financial Data (000)

Assets	$683,723
Deposits	$603,817
Equity *(GAP)*	$69,906
Loans	$485,221
Net Income	$6,382

Key Highlights (The Community Bank)

- **Assets:** Bank assets $683,723,000, as of 3Q 2026 compared to $699,454,000 for the same period 2025.
- **Deposits:** Bank deposits totaled $603,817,000, as of 3Q 2026 compared to $625,640,000 for the same period 2025.
- **Loans:** Bank loans were $485,221,000, as of 3Q 2026 compared to $468,514,000 for the same period 2025.
- **Earnings:** Bank earned $6,382,000, as of 3Q 2026 compared to $5,253,000 for the same period 2025.
- **Net Interest Margin:** Bank earned 3.91%, as of 3Q 2026 compared to 3.58% for the same period 2025.
- **Efficiency Ratio:** 67.01%, as of 3Q 2026 compared to 69.67% for the same period 2025.

Performance Ratios (The Community Bank)

Return on Average Assets	1.24%
Return on Average Equity	12.26%
Yield on Loans	6.32%
Capital Formation	6.26%
Total Loans to Deposits	80.36%
Demand Deposits to Total Deposits	29.35%
Total Capital Ratio	17.35%
Non-Performing Loans to Total Assets	0.21%
Allowance for Loan Losses to Total Loans	0.98%
Cost of Funds	2.27%

**(Well-Capitalized 6.5%/FDIC Regulatory Benchmark)*

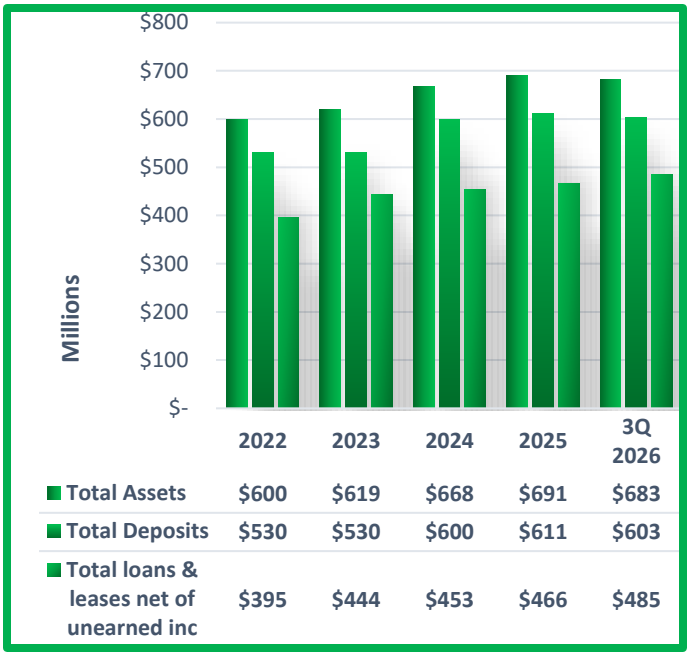
CommunityBanc, Inc. Stock Price Per Share

(Fair Market Value/FMV)



The Community Bank

Total Assets, Deposits, Loans



Sun Business Valuations/CAMELS (SunBV) provides fair market valuations for privately held community banks throughout the United States. SunBV publishes quarterly CAMELS Financial Optics Report providing investors/shareholders with a fair market value of an institution's common stock. SunBV valuations are utilized in capital and dividend planning and provision of 'fairness opinions' supporting an institution's expansion strategies. Backed by more than three decades of experience in stock and business/bank valuation analysis, CAMELS Financial Optics Report provides the investment community with an objective third-party overview of financial institutions.

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