



# 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 strong performance throughout 2025 in key areas of asset, loan, deposit, and earnings. Our loan portfolio continues to grow reaching \$466,184/up 2.86% at year-end 2025, as compared to \$453,437,000 at year-end 2024. Our Company exceeded 2025 year-end income projections recording \$7,252,000 in net earnings. Non-performing loans to total assets also noted an industry low of 0.18%, a result of strong risk management processes. *(Review Key Highlights-Performance Ratios Back page)*

**Key Insights of Performance:** Our Company generated growth across all major metrics. Net income showing the strongest growth rate in 2025. Improved profitability and efficiency achieved with both net interest margin (NIM) and efficiency ratio driving increased net income for YE 2025. The net interest margin (see Key Highlights) indicates more efficient earnings from lending and investing activities, an operating focus of your management. Shareholder value increased in 2025 with investors benefiting from continued dividend and growth in fair market value per share.

**Shareholder Return:** The fair market value of our stock, as December 31, 2025, is \$48.60 per share (FMV), which is a price increase from YE 2024. The Company's return to shareholders in 2025 was 3% when including dividend. The Company reported a few shares available for sale (approximately less than 1% of O/S). Market capitalization of the Company is approximately \$110,369,433, as of December 31, 2025. 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 Capital. Price to book value was 152%. The Company paid a \$0.71 cash dividend per share in 2025.

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



### CommunityBanc, Inc.

#### Headquarters

113 North 5<sup>th</sup> Street  
 Zanesville, Ohio 43701

#### Investor Relations Contact

Eric Holsky  
 President/Chief Executive Officer  
 (740) 454-1600  
 EHolsky@thecombank.com

#### December 31, 2025

Stock Price (FMV)	\$48.60
Price/Book Value	152%
Book Value Per Share	\$31.83
YE 2024 Stock Price	\$47.75
Income Per Share	\$3.21
Shares Outstanding	2,270,976
Cash Dividend (Per Share 2025)	\$0.71

#### Financial Data (000)

Assets	\$692,423
Deposits	\$609,240
Equity (GAP)	\$72,293
Loans	\$464,237
Net Income	\$7,252

## Key Highlights (The Community Bank)

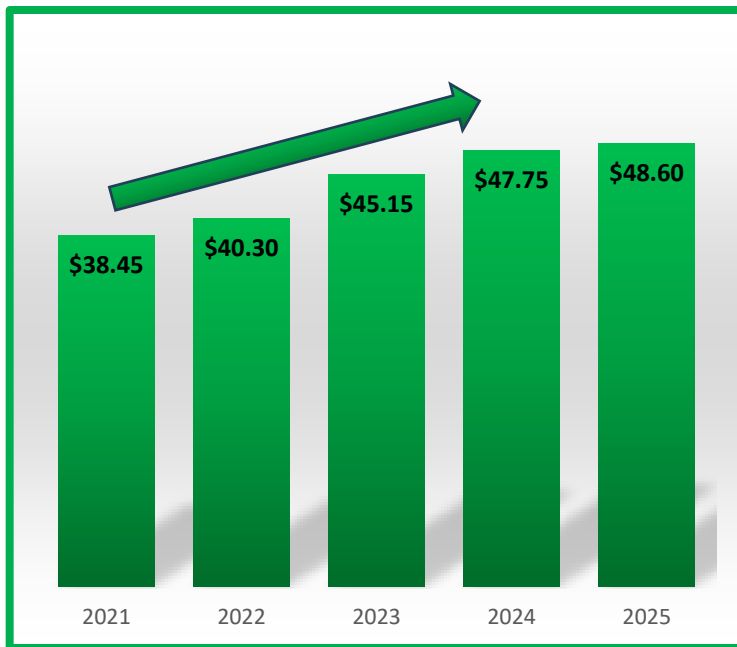
- **Assets:** Bank assets \$690,622,000, as of YE 2025 compared to \$667,976,000 for the same period 2024.
- **Deposits:** Bank deposits totaled \$611,389,000, as of YE 2025 compared to \$600,240,000 for the same period 2024.
- **Loans:** Bank loans were \$466,184,000, as of YE 2025 compared to \$453,457,000 for the same period 2024.
- **Earnings:** Bank earned \$7,507,000, as of YE 2025 compared to \$5,294,000 for the same period 2024.
- **Net Interest Margin:** Bank earned 3.63%, as of YE 2025 compared to 3.23% for the same period 2024.
- **Efficiency Ratio:** 68.46%, as of YE 2025 compared to 73.61% for the same period 2024.

## Performance Ratios (The Community Bank)

Return on Average Assets	1.09%
Return on Average Equity	11.68%
Yield on Loans	6.32%
Capital Formation	10.16%
Total Loans to Deposits	76.25%
Demand Deposits to Total Deposits	26.74%
Total Capital Ratio	17.07%
Non-Performing Loans to Total Assets	0.18%
Allowance for Loan Losses to Total Loans	1.06%
Cost of Funds	2.55%

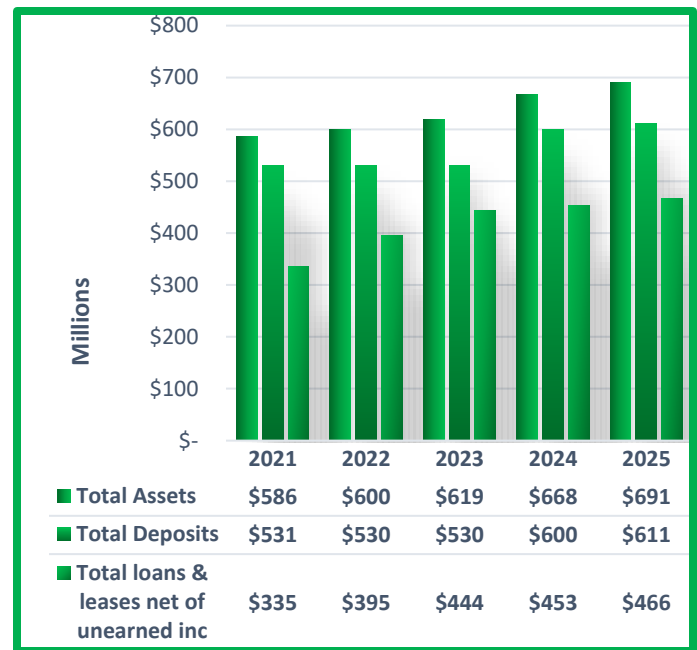
\*(Well-Capitalized 6.5%/FDIC Regulatory Benchmark)

## CommunityBanc, Inc. Stock Price Per Share (Fair Market Value/FMV)



## The Community Bank

### Total Assets, Deposits, Loans



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"Increasing Shareholder Value"

CAMELS Consulting Group offers a comprehensive suite of proprietary products and services exclusively designed to increase the shareholder value of community banks. Backed by more than three decades of experience in stock and bank valuation analysis, CAMELS Financial Optics Report provides the investment community with an objective overview of financial institutions.

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