



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 in 1Q 2026 in key areas of asset, loan, deposit, and earnings. Our loan portfolio continues to grow reaching \$473,256,000, as compared to \$459,232,000, for the same period in 2025. Our Company anticipates exceeding 2025 year-end income projections recording \$1,852,441 in net earnings for 1Q 2026. Non-performing loans to total assets also noted an industry low of 0.17%, a result of strong risk management processes. *(Review Key Highlights-Performance Ratios Back page)*

Key Insights of Performance: The Company's profitability and capital position remains 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 3.76%, as compared to the average of 1,935 community banks in the Midwest region (thirteen states) for 1Q 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)

Shareholder Return: The fair market value of our stock, as of March 31, 2026, is \$49.25 per share (FMV), which is a price increase from YE 2025. The Company's return to shareholders in 1Q 2026 was 1.34%. Market capitalization of the Company is approximately \$109,349,528, as of March 31, 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 147%. The Company pays cash dividends semi-annual basis (June and December).

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



CommunityBanc, Inc.

Headquarters

113 North 5th Street
Zanesville, Ohio 43701

Investor Relations Contact

Eric Holsky
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March 31, 2026

Stock Price (FMV)	\$49.25
Price/Book Value	147%
Book Value Per Share	\$35.25
YE 2025 Stock Price	\$48.60
Income Per Share	\$0.84
Shares Outstanding	2,220,295
Cash Dividend <small>(semi-annual June/December)</small>	\$0.00

Financial Data (000)

Assets	\$695,109
Deposits	\$610,484
Equity <small>(GAP)</small>	\$74,609
Loans	\$472,104
Net Income	\$1,852

Key Highlights (The Community Bank)

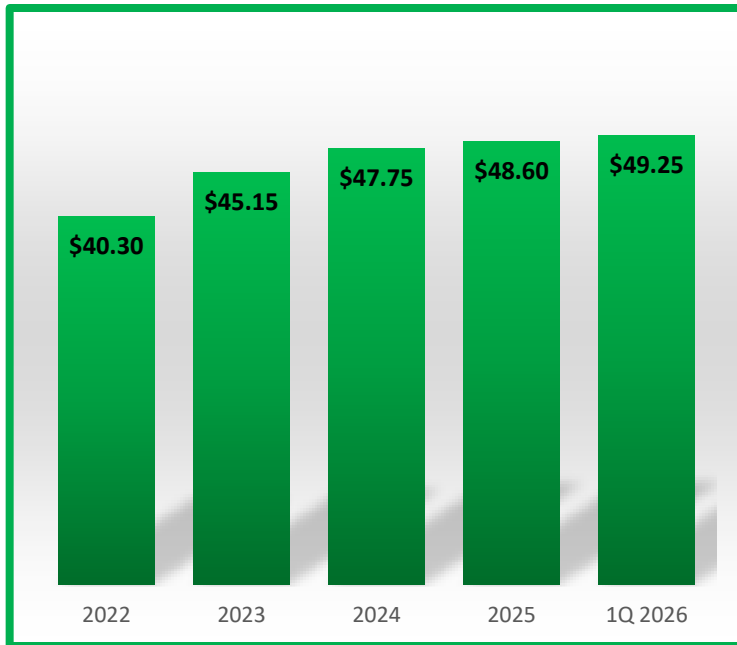
- **Assets:** Bank assets \$690,979,000, as of 1Q 2026 compared to \$692,959,000 for the same period 2025.
- **Deposits:** Bank deposits totaled \$611,613,000, as of 1Q 2026 compared to \$624,243,000 for the same period 2025.
- **Loans:** Bank loans were \$473,256,000, as of 1Q 2026 compared to \$459,232,000 for the same period 2025.
- **Earnings:** Bank earned \$1,915,000, as of 1Q 2026 compared to \$1,171,000 for the same period 2025.
- **Net Interest Margin:** Bank earned 3.76%, as of 1Q 2026 compared to 3.37% for the same period 2025.
- **Efficiency Ratio:** 69.05%, as of 1Q 2026 compared to 77.56% for the same period 2025.

Performance Ratios (The Community Bank)

Return on Average Assets	1.11%
Return on Average Equity	11.14%
Yield on Loans	6.24%
Capital Formation	2.42%
Total Loans to Deposits	77.38%
Demand Deposits to Total Deposits	26.45%
Total Capital Ratio	16.90%
Non-Performing Loans to Total Assets	0.17%
Allowance for Loan Losses to Total Loans	1.02%
Cost of Funds	2.31%

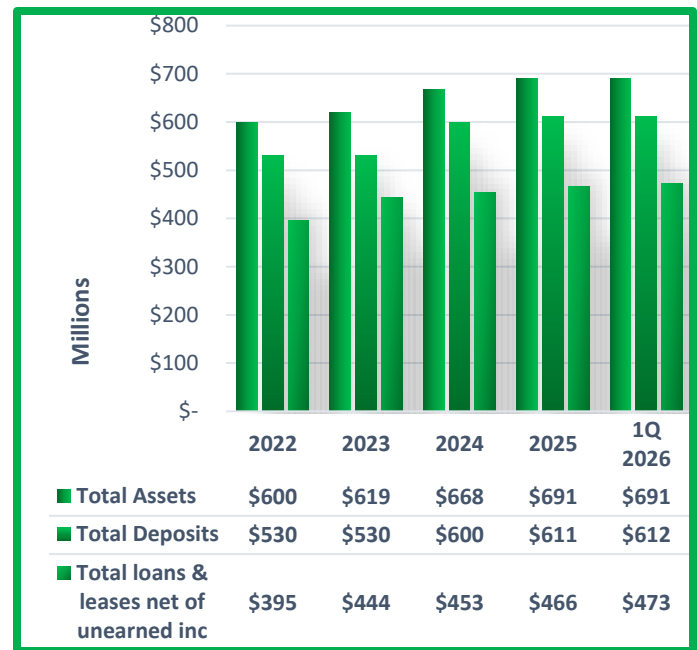
*(Well-Capitalized 6.5%/FDIC Regulatory Benchmark)

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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