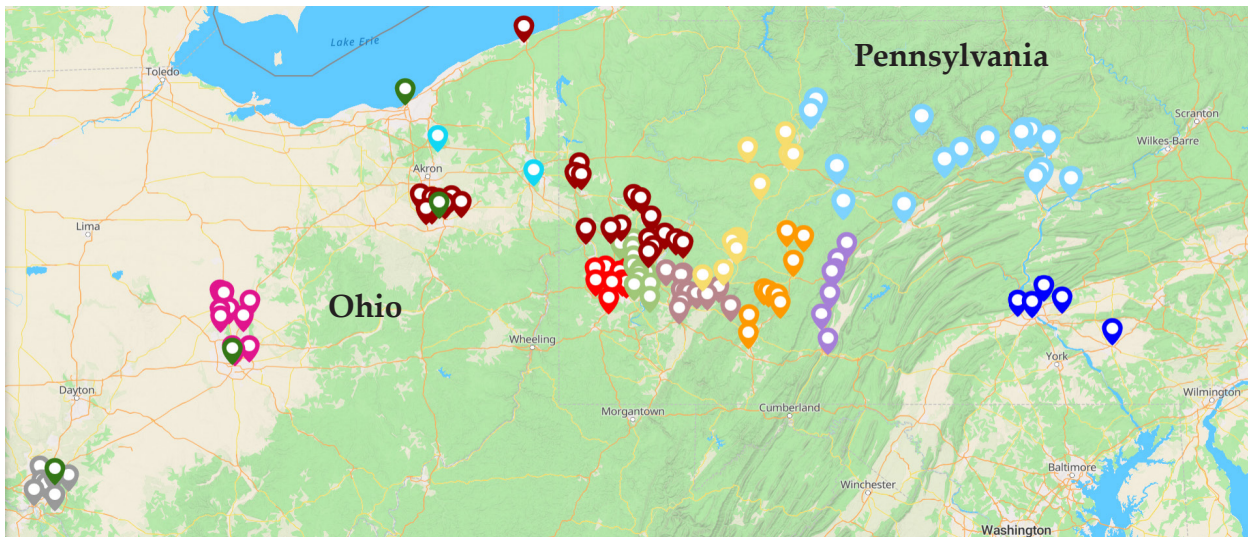


Why We Exist

Every major life event involves money. That’s why our neighbors need a community bank focused on helping them manage, save, borrow and protect their money confidently, so that they’re preparing for those moments every day. We deliver our mission to improve financial lives throughout 30 counties in Ohio and Pennsylvania in which we operate, including 126 community offices, as well as business banking centers in Harrisburg and Pittsburgh, Pennsylvania; and Cleveland, Canton, Cincinnati and Columbus, Ohio.

We’re big enough to deliver the services of a large bank, yet small enough to allow for one-on-one, know-you-by-name relationships with our customers. We work hard to help improve financial lives in the areas of personal banking, small business and commercial banking, insurance, investments, trust and estate planning.



PERSONAL SOLUTIONS

Offering lending, deposit, brokerage, investment management and insurance. Customer access points include 126 community offices, 2 call centers, 55,000 ATMs with Allpoint,[®] online banking and our apps.

Assets	\$12.3 billion
Deposits	\$10.3 billion
Loans	\$9.5 billion

SMALL BUSINESS AND COMMERCIAL SOLUTIONS

Offering competitive SBA, acquisition, and commercial real estate financing, equipment leasing, as well as deposit services including treasury management, and merchant services, plus employee benefits and retirement planning.

Personal Customers	411,984
Business Customers	80,337
Investment Customers	1,700
Insurance Customers	3,624
Employees	1,605

HOW WE'VE GROWN

We've successfully expanded our franchise since 2010 through strong organic growth complemented by seven strategic acquisitions in the past ten years. In addition, we've made significant investments in new lines of business, in our regional business model, and in technology to better serve our customers.

	2010	2025
Total Assets	\$5.8B	\$12.3B
Total Loans	\$4.2B	\$9.5B
Total Deposits	\$4.6B	\$10.3B
Net Income	\$23.0M	\$152.3M
Earnings Per Share	\$0.25	\$1.47
Counties of Operation	15	30

PUTTING CUSTOMERS FIRST

It's our privilege to work alongside our customers on their financial journeys, from buying their first home to turning the dream into a business that employs our neighbors. Read their stories at fcbanking.com/confidence.



EMBRACING DIVERSITY AND INCLUSION

We have built internal networks for our employees to connect and build relationships across functions and geographies. These Employee Resource Groups (ERGs) are a safe space where employees are welcomed, respected, represented, can be authentic, and have a voice.

LEADERSHIP

Jon Gorney
Chairman,
Board of Directors

Mike Price
President,
Chief Executive Officer

Jane Grebenc
President,
Chief Revenue Officer

Jim Reske
Executive Vice President,
Chief Financial Officer

TRANSFORMING COMMUNITIES

In 2024, we provided more than \$69 million in Community Development Investments, 426 financial education classes in our communities, and more than 16,000 employee volunteer hours. We also provided \$270 million in mortgage loans including almost half-a-million dollars in down payment and closing cost assistance through our First Front Door Program, making homeownership possible for more of our neighbors.



EARNING RECOGNITION

Mike Price and Jane Grebenc were named to Pennsylvania Business Central's Top 100 list. Organizationally, FCB was ranked the #4 fastest-growing commercial lenders by Pittsburgh Business Times, named to the Pennsylvania Business Central's Top 100 Organizations list; recognized as Top 100 banks by Forbes Magazine; was one of four financial institutions to receive Veteran Saves Designation of Savings Excellence (DOSE) Award; and the Cincinnati region was named to the Cincinnati Business Courier Top 10 list for SBA loans (#4 total dollars and #6 total loans).



CONTACTS

Ron Wahl
Media Relations
RWahl@fcbanking.com
724.463.6806

Ryan Thomas
Investor Relations
RThomas1@fcbanking.com
724.463.1690

Erin Carlisle
Customer Experience
ECarlisle@fcbanking.com
724.742.3863

Anna Frank
Financial Education
AFrank@fcbanking.com
724.465.1984

[FCBANKING.COM](https://fcbanking.com) 800.711.2265

